



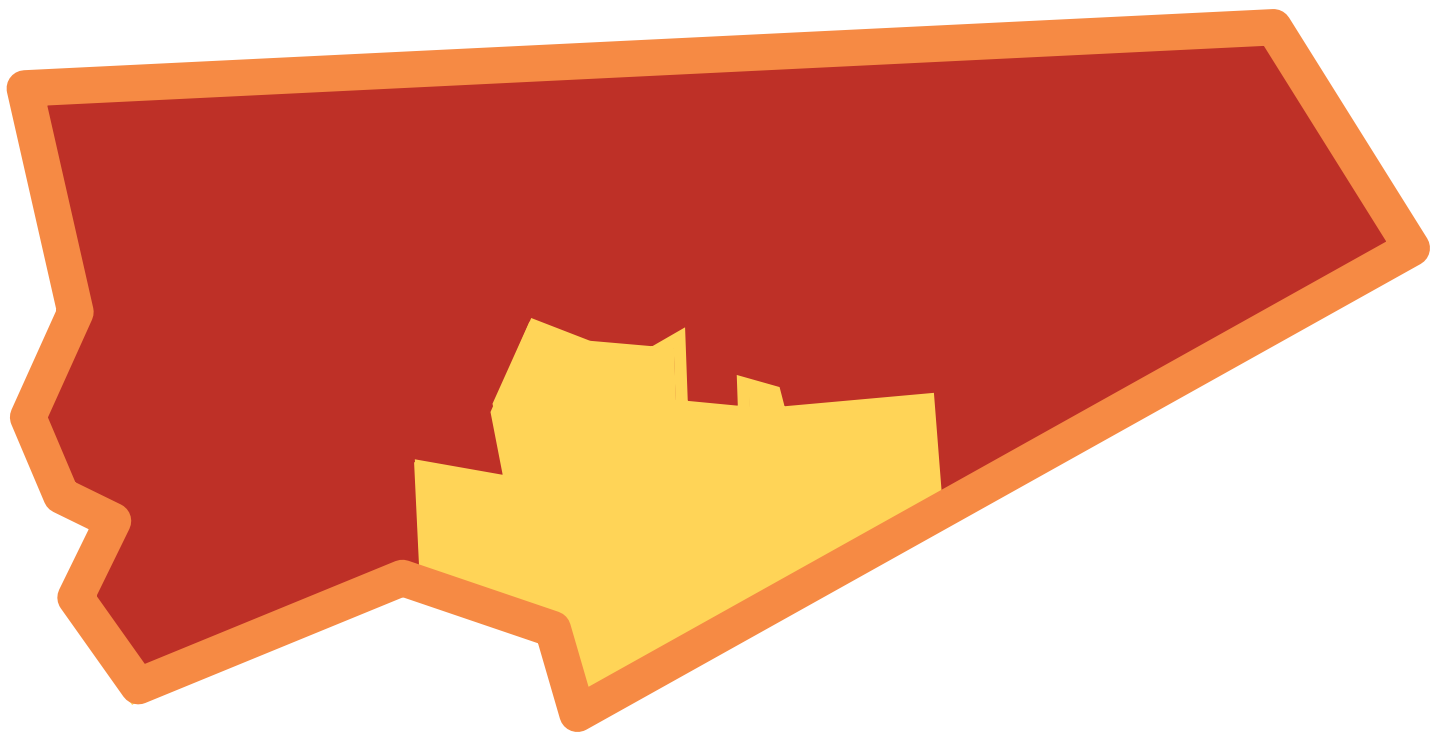
Who's Hungry

A Tale of Two Cities



Daily Bread
Food Bank

**2015 Profile of
Hunger in Toronto**



Throughout this report we will refer to the “city core” and “inner suburbs” within Toronto. By those we mean:



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



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

Who's Hungry

A Tale of Two Cities

2015 Profile of Hunger in Toronto

TABLE OF CONTENTS

Message from the Chair of the Board and Executive Director

Key Findings

Introduction

Tale of Two Cities

Falling into Poverty, Harder to Climb Out

Profile of Hunger in Toronto

Income

Hunger in Toronto

The Burden of Housing Costs in Toronto

Looking Forward: Creating a City for Everybody

Methodology

Acknowledgements

Message from the Chair of the Board and the Executive Director

From one perspective, helping to feed tens of thousands of people within a city of nearly three million is quite a success story. Last year just over 8.3 million pounds of food was distributed through Daily Bread's warehouse to member agencies. Annually, this means Daily Bread moves about \$22 million worth of food on a budget of about \$7 million. People may be surprised to learn that this is accomplished with no government funding.

It is accomplished primarily through the generosity of the people of Toronto, in the form of donations from individuals and the community.

It is achieved through the vast distribution network of Daily Bread member agencies – independent faith-based groups, community centres and other non-profit organizations, who provide the space and other infrastructure requirements necessary to store and distribute food.

It is administered through the hard work of thousands of dedicated people, mostly volunteers, who include corporate staff groups, school children and people with disabilities receiving social assistance.

It is the culmination of all of those recognizing a need in our community, and wanting to give back, in any way they can.

As remarkable an accomplishment as this is, we are facing formidable challenges in continuing to meet the need.

Our total client visits show we still haven't recovered from the 2008 recession, and there are indications we could be facing another one.

The geographic shift of poverty in the city has led to a 45 per cent increase in food bank visits in the inner suburbs in those seven years, with local food banks in Etobicoke, North York and Scarborough bursting at the seams to accommodate such a rise in need in a relatively short period of time.

We are seeing families facing an increasingly difficult time in affording the city's rapidly rising rents, where coming to a food bank is the only way some can keep a roof over their heads.

We are also seeing a continuing trend of people needing to come to food banks for much longer periods than before – the average length of time people needed our help in previous years was one year; now it is two years. This increase is largely being driven by the fact that the disability portion of provincial social assistance falling far behind rising food and rent costs. Many clients with disabilities have little choice but to receive help from a food bank as a long-term budgeting strategy, rather than a short-term form of assistance.

As the report shows, while clients are facing many hardships in trying to support themselves and their families, they have a great deal of knowledge, skills and experience to contribute to their city in many different ways. They are very grateful for the assistance, and want to give back once they get back on their feet. In the meantime they need healthy food – and the vast network of food banks and other member agencies are here to help.

What can you do to help? Learn about poverty. This report contains valuable information to better understand the extent of hunger in Toronto, 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. This upcoming federal election, find out where the political parties stand on addressing poverty. Talk to your elected representatives, and make sure they know you want something done about poverty in your community. Donate. The need for our services remains high, and with your help we can continue to provide food and other resources to those in need while we push for change.

Sincerely,



Al Shulman

Chair of the Board

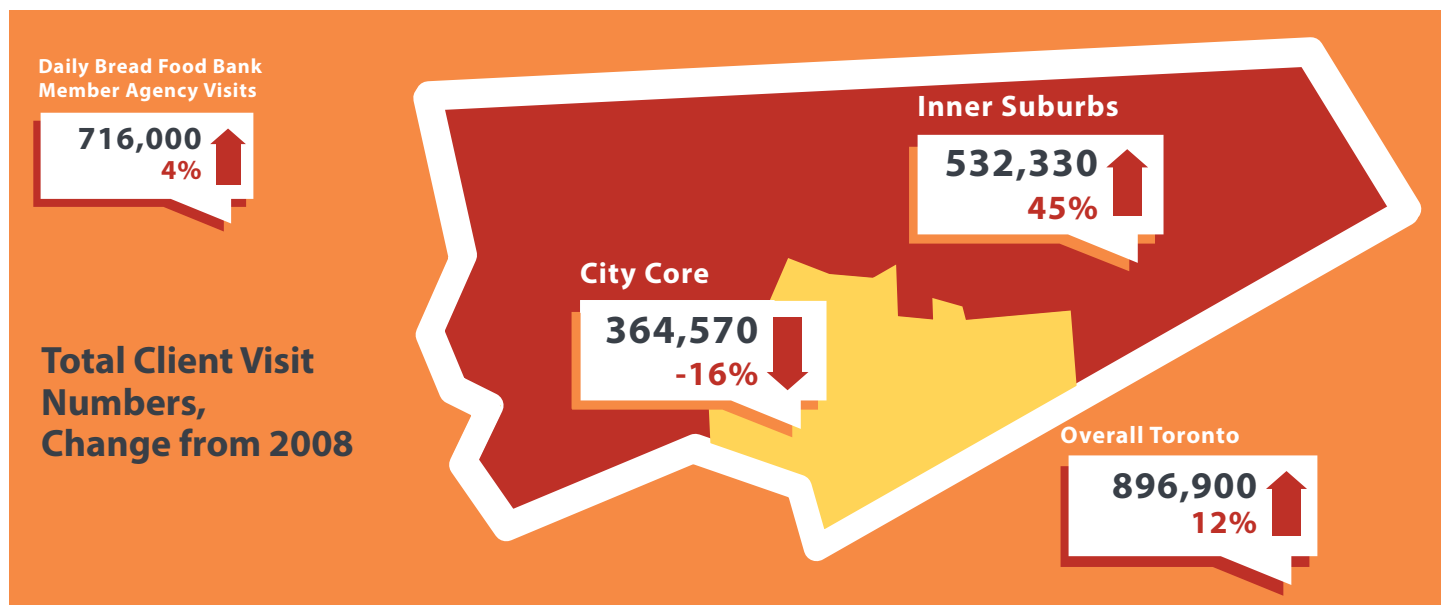


Gail Nyberg

Executive Director



Key Findings



Since 2008, the geographic distribution of food bank visits has changed drastically in Toronto. The inner suburbs have seen a 45 per cent increase, while the city core has seen a 16 per cent decrease during the same period. Overall, demand across the city is 12 per cent higher than 2008. Seven years after the recession, Toronto residents still struggle with precarious work, eroding social assistance rates, and rapidly rising costs of living.

Key Demographics



The number of recent newcomers coming to food banks in Toronto has decreased substantially since 2008. The increased cost of housing in Toronto may mean it is no longer an "arrival city" for newcomers.

Per cent of those not born in Canada who have been in Toronto four years or less:

2008	2015
40%	25%

Since the recession, people are having a harder time climbing out of poverty. The average length of time coming to a food bank has doubled from 1 year to 2 years since 2008.

Median length of time coming to a food bank



Trends in income support have changed in the last several decades. The nature of work has shifted from full-time employment to more part-time, casual employment. Employment-based long-term disability coverage has become less common, and more rely on social assistance for support when a disability arises.

Average monthly income: \$763
Percentage receiving social assistance as main source of income: 65%
Money available per person per day after rent and utilities are paid: \$6.67

As the gaps in the social safety net become wider, the burden of cost is shifted to the individual – to the point where people go hungry to make ends meet.

Survey of respondents who did not eat



How often were your children hungry



How often were you hungry in the last three months due to lack of money



Per cent of survey respondents who gave up meal to pay for something else in the last three months: 55%

Top things people skipped meals for:



The most common issue faced by food bank clients in Toronto, regardless of all else, is the per cent of their income they spend on their rent. It is the most pressing, non-negotiable expense, from which other necessities, including food, are sacrificed. For many clients coming to the food bank is the only way they are able to eat at all while maintaining their housing. For those receiving social assistance, being able to afford a place to live in Toronto is next to impossible without encroaching into money allotted for all other basic needs.

Percentage of income spent on rent and utilities: 71%

Introduction

A tale of two cities – uncovering poverty in Toronto

It takes its toll. A parent doing his best to shield his child from the stigma of poverty, despite the fear of losing his housing, and trying to put something – anything – to eat on the table for them when they get home from school. An internationally-trained professional with a doctorate in economics strategizing how he will get to job interviews or appointments with an employment counsellor, despite not having enough for a round trip TTC fare. A person with disability walking over an hour to get to a food bank, and walking back, with groceries in hand, so he can afford rent that month. Putting on a brave, optimistic face despite going for an entire day without eating. This is the reality of poverty in Toronto, a reality often not captured in mainstream indicators of economic well-being.

The undercurrent of poverty in a thriving city

This year, *The Economist* ranked Toronto as the best city in the world to live in, followed by the architecture publication, *Metropolis Magazine*, declaring us the most livable city in the world. Our consistently high rankings in areas such as safety and business environment, as well as a rapidly developing inner core, make it a desirable city to live and work in. However, the day-to-day realities for the tens of thousands of people who have accessed food banks in Toronto within the past year tell another part of the story.

We see that as we attract people to live and invest in Toronto, we are also pushing people out. A hot real estate market has driven people to find more affordable housing in the inner and outer suburbs. Even the organizations that provide services such as food banks are facing



similar pressures: higher rents are causing available spaces to run food programs to slowly disappear. The end result is that food banks in the city core of Toronto have seen a 16 per cent decrease in food bank visits since 2008, while the inner suburbs have seen a 45 per cent increase.

We also see the cumulative effects of income policy changes that have been implemented at the national and provincial level since the 1990s, and a 2008 recession which we did not completely recover from. Social assistance, a provincial income program of last resort, has become the only means of support for a growing number of people as the economy shifts from full-time to more part-time work, and employer-triggered programs such as private disability insurance and EI become more difficult to access. Unfortunately, these programs do not come close to meeting basic living costs in a city such as Toronto. As a result, if people are receiving social assistance in Toronto, it is almost guaranteed they will need the help of a food bank at some point.

Food Banks – a community-based response to a local need

These economic and policy changes that have created the key driver of the need for food banks – lack of money – cannot be changed overnight. Where the government and the economy have failed is where local communities have stepped in to the extent they can, which is to provide food.

Food banks and other charity-based food programs have been in existence in Toronto for over a century, as a community-based response to local need. Faith-based groups and multiservice agencies across the city have provided the space and volunteer or staff support to run these food programs.

These programs that provide an essential source of food for thousands of people a day in Toronto continue to operate with minimal, if any, government funding. This response to hunger at a local level is primarily supported by private donations from individuals and the community, and is a testament to the generosity and good will of people in Toronto willing to help others in need.

Looking upstream – addressing the demand

We know that while providing food in order to address the immediate needs of those in poverty is crucial, we also have to address what is driving the demand in the first place.

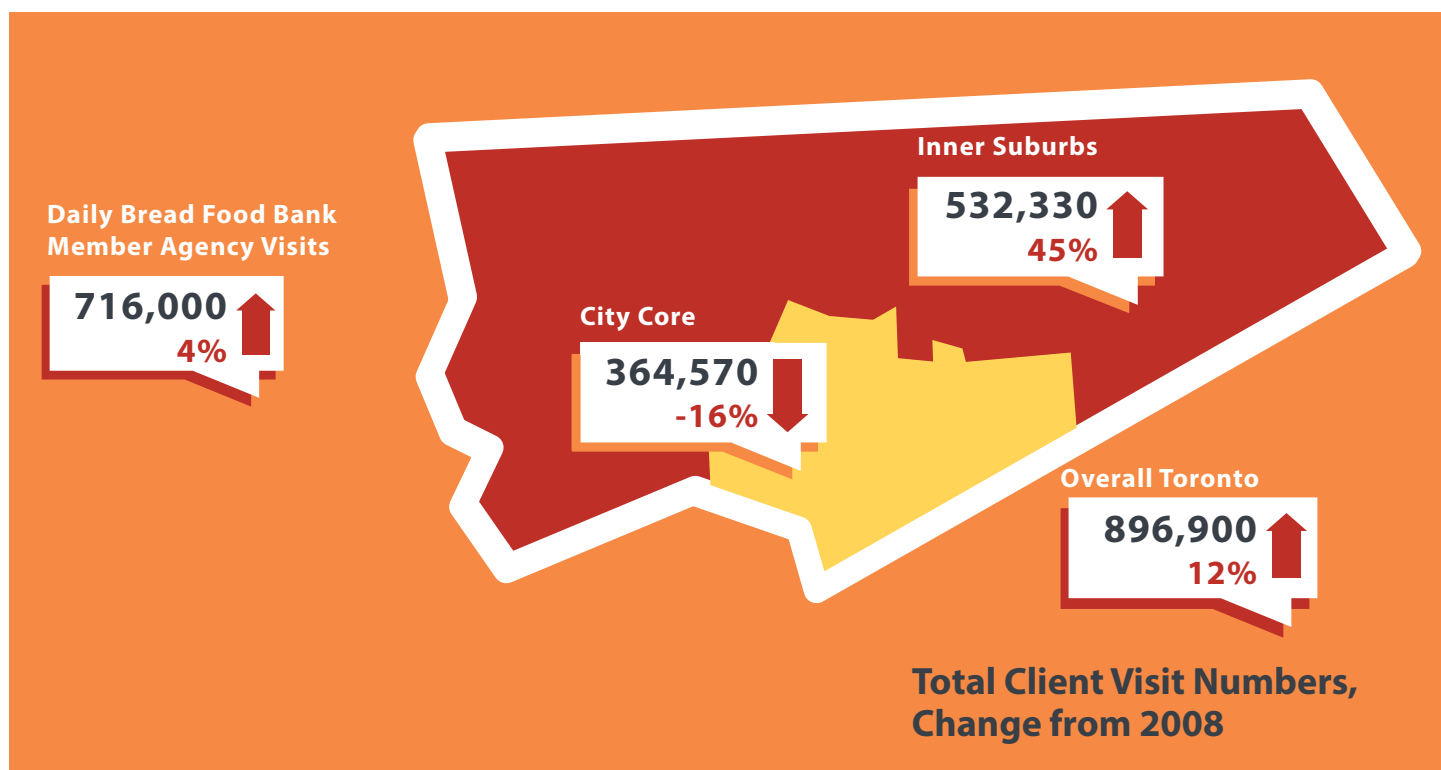
The annual Who's Hungry survey gives us a deeper glimpse as to the realities that are faced by people every day. Through over 1000 one-on-one interviews with clients accessing food banks across the city, we can dig deeper to uncover the key policy issues that need to be addressed in order to decrease the overall demand. Policy issues that help put more money in people's pockets, and ultimately help them reach their potential in spite of financial barriers.

We have seen evidence that smart policy works. For instance, the introduction of the Ontario Child Benefit in 2006 reduced poverty among families with children, even during the recession. Back in 2001 an increased awareness and access to the Guaranteed Income Supplement (GIS) helped to reduce the number of seniors who needed food banks.

There is continued hope on the horizon. In April of 2014 Toronto was directed to develop its first poverty reduction strategy, and Ontario is now undertaking steps to implement its second poverty reduction strategy, "Realizing Our Potential". Poverty reduction strategies accompanied by specific targets have been shown to be successful in helping to reduce poverty on a provincial level. With this new initiative coming from the city, and the renewed efforts of the Province in this area, there is the potential to make real impact in reducing poverty in Toronto. This focus, along with smart investments, can enable further policy changes that will help create a city where everyone, regardless of income, can live, work and thrive.

"I've tried to shelter my daughter the best I can. She has no idea I go to the food bank. She's helped to hand out the food, but doesn't know I'm coming."
- Interview respondent

Tale of Two Cities



Total client visits to food banks in Toronto from April 2014 to March 2015 were 896,900. This number has stabilized compared to last year, which saw a decrease from the year before. Despite the stabilization of visits, demand is still 12 per cent higher than in 2008. Seven years after the recession, Toronto residents still struggle with precarious work, eroding social assistance rates, and rapidly rising costs of living.

Looking closer at these overall numbers uncovers a profound change in the socio-economic landscape of Toronto. Since 2008 the geographic distribution of these visits has shifted drastically from the city core to the inner suburbs. The inner suburbs have seen a 45 per cent increase since 2008, while the city core has seen a 16 per cent decrease during the same period.

“Instead of living together harmoniously, with mutual respect, we are setting up two extreme lifestyles — one where people struggle just to get by and another where every option in the world is open to them. No country is ever perfect in terms of equality, but we’re going in the opposite direction.”¹

- David Hulchanski, as quoted in the Toronto Star.

This trend corroborates findings of updated work by the University of Toronto’s David Hulchanski and the Metcalf Foundation’s John Stapleton that show trends of increasing numbers of those living in low-income households and working poor in the former inner suburbs, in particular the northwestern and northeastern areas of the city.² Rapid gentrification and rising rents in the city core, along with stagnant incomes that are decreasing compared to the cost of living, may be driving people to the outer reaches of the city and beyond to find an affordable place to live.

¹ http://www.thestar.com/news/city_hall/2015/01/28/torontos-income-gap-continues-to-widen-finds-u-of-t-expert.html

² <http://neighbourhoodchange.ca/>, <http://metcalfoundation.com/wp-content/uploads/2015/04/WorkingPoorToronto2015Final.pdf>

Scratching the surface of need in Toronto

“Food insecurity” is one way to gage the level of poverty that people experience when they lack income. Food insecurity, as defined below, ranges from worrying about running out of food to not eating for an entire day, due to lack of money.

When looking at the scale of need in Toronto, visits to food programs such as food banks only scratch the surface. A recent 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).³ There are various reasons people who are in need may not access a food bank. We know anecdotally that people may hesitate coming to a food bank, or not come at all, because they may feel a sense of pride that prevents them from getting help.

We also know that people do not or cannot come due to the cost of transportation to get to a food bank, or not come as frequently as needed due to lack of transit fare. People interviewed spoke about making decisions about whether spending the money to get there would be worth the trip to the food bank. One survey respondent mentioned that even though a food hamper doesn’t cost anything, getting there costs 6 dollars, and for that price he could buy a whole chicken. Another person interviewed mentioned he could not come to the food bank for the two weeks prior because he couldn’t afford to get there. If their physical mobility allows, some clients walk for long distances – over an hour – to get to their closest food bank. They then walk back, several bags of groceries in hand. But for many, walking that distance is not possible due to time or physical limitations.

So while food bank visit numbers can give insight as to the need that people are experiencing, they do not represent the entirety of need.

“Today I almost didn’t make it (because I couldn’t afford transportation)...I scrounged up the bus fare...how will I get home now...I don’t know...”

- Interview respondent

“A lot of people were telling me if they can’t get the bus, they just won’t come.”

- Survey volunteer

DEFINITIONS OF FOOD INSECURITY

- **Marginal food insecurity:** Worry about running out of food and/or limit food selection because of lack of money for food.
- **Moderate food insecurity:** Compromise in quality and/or quantity of food due to a lack of money for food.
- **Severe food insecurity:** Miss meals, reduce food intake and at the most extreme go day(s) without food.

Source: Tarasuk, V., Mitchell, A., Dachner, N. (2014). Household food insecurity in Canada, 2012. Toronto: Research to identify policy options to reduce food insecurity (PROOF).

³ 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.

Food bank need in the inner suburbs and the crisis of space

While there has been a substantial change in the geographic location of poverty in the city, the infrastructure to serve those in need is struggling to meet the existing demand. In a recent submission to a consultation for the City of Toronto's Poverty Reduction strategy, it was mentioned that there is an emerging crisis that has arisen in finding the space necessary to be able to run food programs, such as food banks, that would be able to meet the needs of the surrounding communities.

Just as gentrification pushes people toward the outer reaches of the city to find affordable housing, those that coordinate and operate food banks are facing similar pressures.

The vast network of community groups and faith-based organizations that provide food to thousands of Torontonians a day do so with minimal if any government funding, and are heavily staffed with volunteers. Food banks operate out of former storefronts, church basements or community rooms in non-profit housing units. In the city core, due to rising rent and neighbourhood redevelopment, these spaces are disappearing.

As food bank demand moves outward, the space available to run these programs is very scarce. For example, areas of northern and eastern Scarborough and North York have high levels of people living with low income, but due to lack of space the available programs are often overcrowded, and there is an inability to meet demand in that area as a result.

“Not enough food banks in the region. It’s very difficult to get around Scarborough and can’t afford transit, so I have to borrow fare from family or friends.”

- Survey respondent



Falling into Poverty, Harder to Climb Out of it

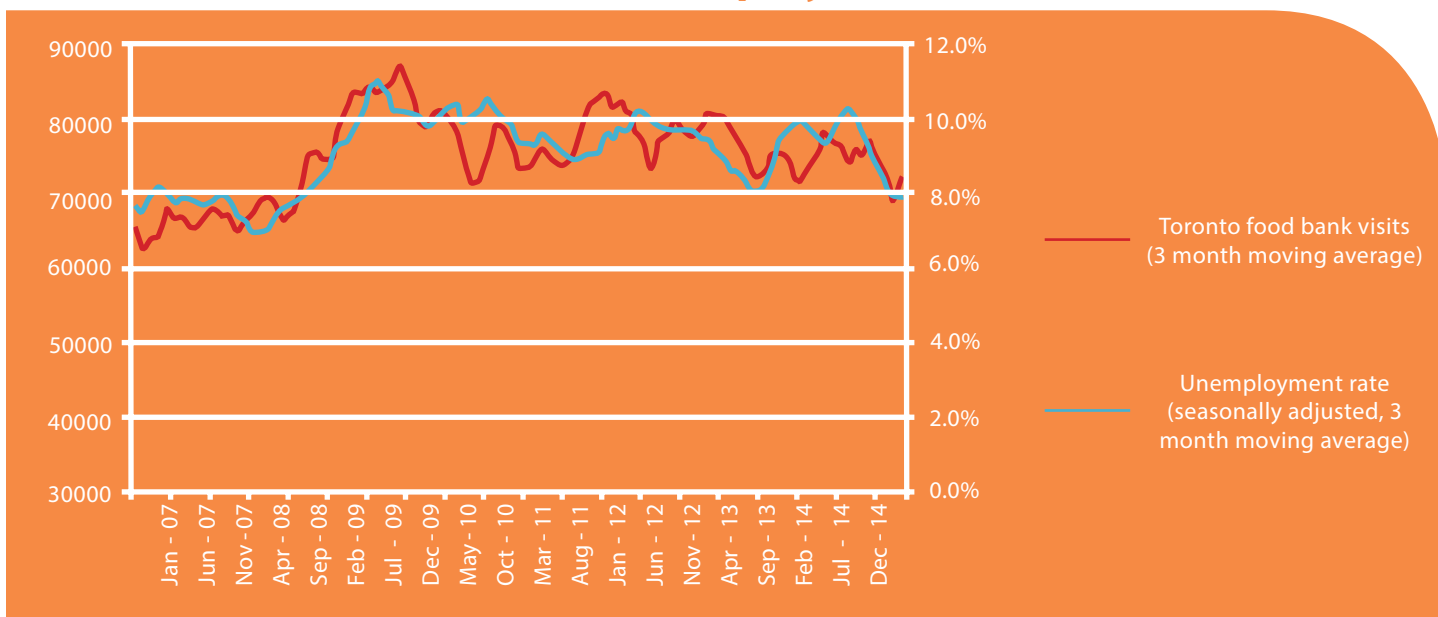
For those coming to a food bank for six months or less, the main reasons why are:

Lost job	27%
New to the area and getting settled	20%
Disability	19%
Living on savings	12%
Just found out about food bank	11%
Reduced hours at work	7%
Family break up	6%

"I have been on OW for a month and a half...I was on EI before that...I used to get \$900 every two weeks...it was enough to get by. Now...I'm destitute...all money goes to rent."
- Interview respondent

"I spoke with someone who worked with Target, and had no idea what she was going to do next..."
- Survey volunteer

Toronto food bank visits and unemployment rates, 2007 - 2015



Source: Unemployment rates from City of Toronto Economic Indicators Database, Food Bank visits from Daily Bread Food Bank and North York Harvest Member agencies.

An unexpected job loss, or delay in payment from a computer glitch means that even with a vastly improved – even an ideal – income security system or “social safety net”, there may be times or gaps where people would need extra help from community based agencies such as food banks. Unfortunately, our social safety net is far from ideal, and the gaps in it are becoming wider than ever before.

The loss of a job is the most frequently cited reason people say they need to come to a food bank for the first time. In periods when mass layoffs occur in certain sectors of the economy, there is an increase in food bank visits, particularly for those whose employment income was barely keeping them afloat. Others with higher paying jobs who are laid off may go through their severance, and EI before requiring social assistance and then accessing a food bank. For many who are working casual or seasonal jobs, accessing a food bank is how they are able to eat and maintain their housing during periods when their work period ends or hours become less frequent.

The chart on page 13 shows how food bank visits and unemployment rates follow similar trends. As the economy fell into a recession in 2008, food bank visits skyrocketed in Toronto. Since then there have been similar fluctuations of the two indicators, however overall food bank visits never quite recovered from that initial surge.

In addition to the overall number of visits still being significantly higher than 2008, people need assistance for longer periods than before. Food banks have historically been a shorter term, stop-gap assistance measure until people managed to financially get back on their feet. While that still is the case to a certain extent, people are having a more difficult time climbing out of poverty. The average length of time coming to a food bank in 2008 was 1 year. Seven years later that time has now doubled to 2 years. While in 2008 the majority of survey respondents had come for 1 year or less, the percentage of shorter term use has decreased steadily since then and now those coming for longer than one year are the majority.

“I had a job – the company closed 3 years ago. Severance and EI ran out, ODSP not yet approved, CCP-D not yet approved.” - Survey respondent with a disability receiving Ontario Works

Median length of time coming to a food bank
2008: 12 months 2015: 24 months

Length of time categories compared to 2008

	One year or less	More than one year to 2 years	More than 2 years
2008	57%	14%	29%
2015	45%	18%	37%

Needing a food bank for increasing lengths of time is consistent with social assistance trends for the city, which are seeing people on social assistance for longer periods than before. For those receiving social assistance for more than 3 months, the average length of time has increased from just over 27 months in 2008 to over 45 months in 2014.

Average length of time (in months) for those receiving social assistance more than 3 months, and those receiving social assistance for more than one year, 2009 to 2014

	More than 3 months	More than 1 year
October 2009	27.45	45.20
October 2010	30.55	46.47
October 2011	33.70	46.00
October 2012	38.10	48.90
October 2013	41.66	51.97
October 2014	45.50	57.20

Source: City of Toronto Management Information Dashboards

Interviews revealed how people were struggling to get back on their feet. Clients interviewed talked about looking for work steadily for several years but only coming up with short-term, occasional jobs. Some were immigrants with professional degrees who may have been encouraged to retrain in a specific area of skilled labour, but still have trouble finding work in their new field. There are others who lost their jobs several years ago, and after they exhausted their severance and EI benefits, and they had no other option but to receive OW – followed by the need to access a food bank in order to eat. Some in this position are older individuals, but not yet retirement age, who have a disability and are barely subsisting on OW until their ODSP application is granted, which can take many months.

“A lot of people say they are waiting to get on ODSP.” - Survey volunteer

Profile of Hunger in Toronto

	Overall	City core	Inner suburbs
Gender			
Female	55%	47%	62%
Male	45%	52%	38%
Age groups			
18 and under	32%	29%	34%
19 - 44	36%	36%	35%
45 - 64	27%	28%	26%
65 and up	6%	7%	6%
Disability	51%	59%	44%
Aboriginal	9%	10%	8%
Household composition			
Single	48%	59%	37%
Single parent	15%	13%	17%
Couple without children	7%	7%	8%
Couple with children	15%	11%	18%
Extended family without children	10%	7%	13%
Extended family with children	5%	3%	7%
Education			
Grade school or less	8%	9%	8%
Some high school	17%	17%	16%
Graduated high school	20%	20%	20%
Some college or university	15%	15%	16%
Trade certificate	2%	2%	2%
College diploma	15%	14%	16%
Bachelors degree	16%	17%	14%
Masters degree or higher	7%	7%	7%
Born outside Canada	55%	51%	58%

Survey volunteers who conduct interviews with clients often reflect on how many preconceived notions people have about those who need food banks are challenged, and some say it easily could be them if circumstances were slightly different. Generally speaking, the demographic profile of those coming to food banks is very similar to the population of the City of Toronto. For example, the proportion of immigrants to those born in Canada is similar to the general population, and more than one third have a college or university level of education.

Some demographic groups are more vulnerable to poverty. Single person households, children, aboriginal people and people who identify as having a disability remain disproportionately represented in the food bank population when compared to the general population.

These demographics change depending on where people live in the city. Survey respondents who were single and those with disabilities were more likely to live in the city core, and households with children in the inner suburbs.

“One thing that struck me...people were just everyday people. I didn’t meet anyone who fit this particular ‘image’ of what people in poverty are typically characterized as ... A lot of people are like.. people with high education, who for whatever reason need a food bank now. People who used to be singers, people who played professional football, just like...very everyday people.”
- Survey volunteer

For those born outside Canada, length of time in Canada compared to 2008

Overall	2008	2015
Less than 1 year	16%	8%
1 to 4 years	24%	17%
5 to 9 years	14%	16%
10 years or more	46%	59%

One noticeable change from 2008 is there are fewer respondents who are recent immigrants to Canada. The percentage of respondents who have been here for 4 years or less has decreased from 40 per cent to 25 per cent.⁴ There may be various reasons for this, including changes to immigration policy occurring at the federal level as well as the idea that Toronto has become less of what is termed an “arrival city”. This means those who are new to the country may be less likely to afford to live in the city and have to find more affordable housing in the outer suburbs.

.....
⁴ Despite making efforts to ensure representative participation in the survey, there may be an under representation of newcomers due to language barriers. However the methodology has been consistent since 2008, so the decrease that has occurred is likely reflective of trends in the overall food bank population.

Average monthly income: \$763

Percentage receiving social assistance as main source of income: 65%

Money available per person per day after rent and utilities are paid: \$6.67

Trends in income support have changed in the last several decades. The nature of work has shifted from full-time employment to more part-time, casual employment. Employment-based, long-term disability coverage has become less common, and more rely on social assistance for support when a disability arises. The federal government moved away from social assistance in the nineties, shifting more responsibility to the provinces which imposed cuts of their own. All the while, the cost of living continues to increase, including food costs that are rising faster than inflation. The average monthly income of people coming to food banks in Toronto - \$763 – is an indication of the result of these changing income trends. After rent and utilities are paid, people are left with \$6.67 on average to pay for all other necessities, including food. For many, living on this level of income in Toronto has become a longer term reality, and managing day to day becomes an exhausting treadmill of existence. Survey respondents interviewed say they have to make decisions of which bills to pay first, whether to walk for an hour or spend the precious \$3 on transit fare, or how much of a negative debit card balance they are able to risk.

“Seeing my children have food every day, they do have that. I’m behind a little bit with my hydro. For the last few years I get help paying hydro when I can’t, but I try to balance that out to pay my hydro when I can...so I’m a little bit behind, but I will pay that next week when I get my child tax, and then I have the other bills to pay...phone and that.” - Interview respondent

“People seemed tired. I think it takes a toll on them... trying to buoy the family, keep the kids going, feed, school, wash the kids, come to the food bank to pick up their food, and have to wait for two hours before they get their food...so many are just tired...” - Survey volunteer

For those coming to food banks in Toronto, a key reason they face these struggles is that the vast majority of them rely on social assistance. Of those surveyed, 65 per cent rely on one of two provincial social assistance programs, OW or ODSP. OW is intended to be a short-term source of income support for those who are out of work and looking for employment, and have no other source of income. ODSP is intended for people who have a long- or short-term disability or serious illness and are not likely to be able to work full time. The levels of income for either program are not based on actual costs of living. The current rate for a single person receiving OW is \$656 per month. For a single person receiving ODSP is \$1098 per month. In Toronto, neither program covers the cost of rent along with other basic living costs. One reason that income levels from these programs are so low is that the rates were cut by over 21 per cent in 1995, frozen until 2003, and the amount increased only marginally since then. In the case of ODSP, it would take a 25 per cent increase in the rate for a single person household to be worth what it was in 1994.

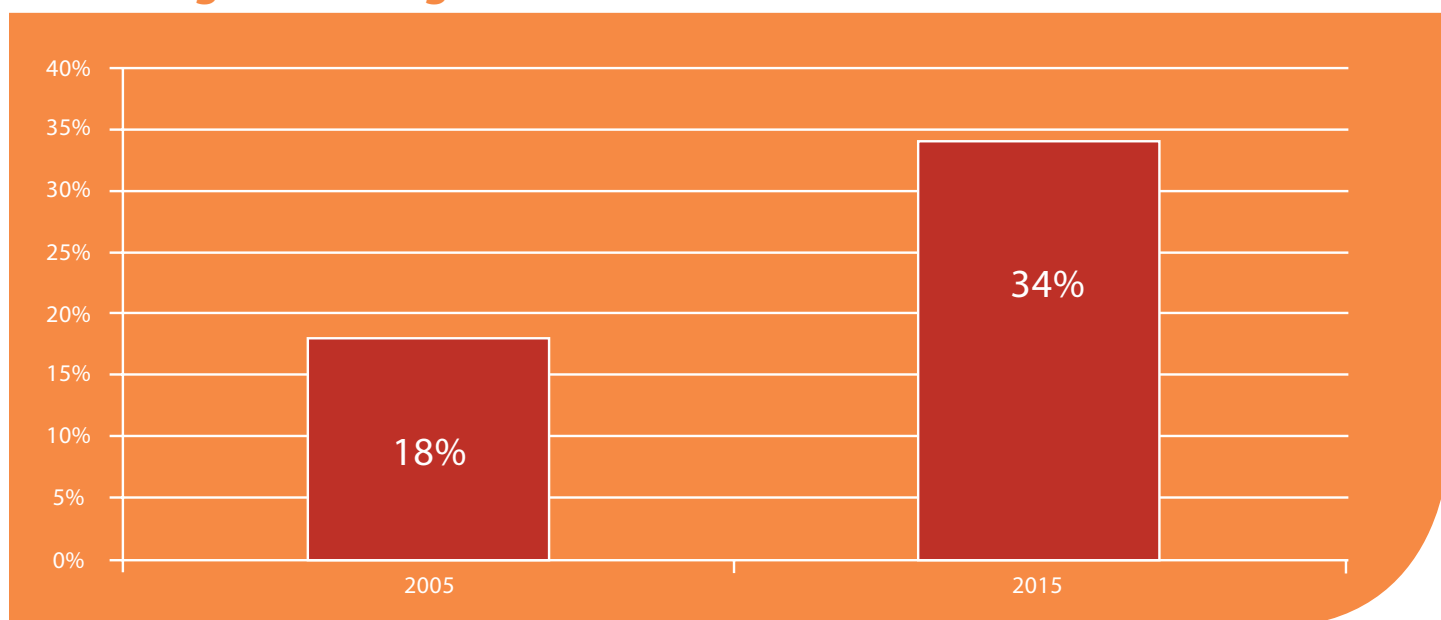
Over the past 10 years, there has been a profound shift in the main source of income that clients receive. Currently 34 per cent of clients receive their main source of income from ODSP, a percentage that has almost doubled since 2005. The length of time people receiving ODSP have been coming to a food bank has also increased significantly since 2008 – they have been coming for an average of 3 years, up from 2 years in 2008. One reason for this is that ODSP is more likely to be a long-term source of income that recipients are completely dependent on, and it is falling farther and farther behind the rapidly rising costs of living such as rent and food.

Main source of income

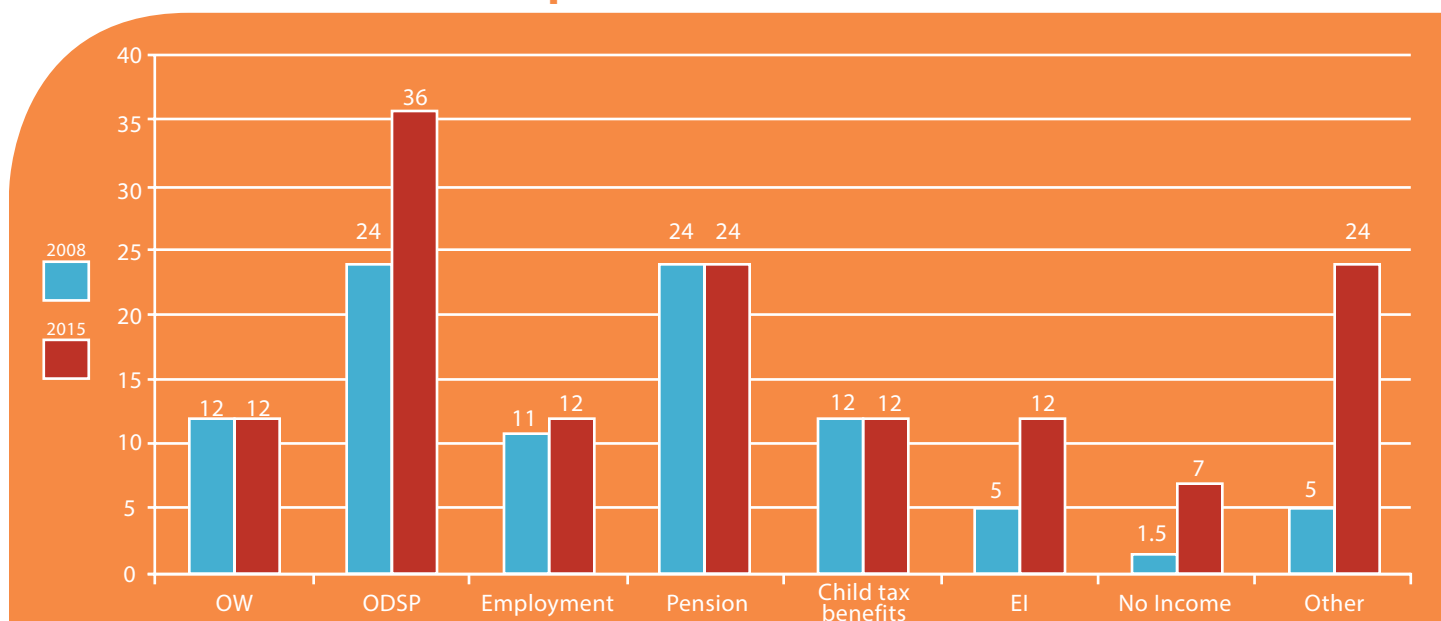
Ontario Works (OW)	31%
Ontario Disability Support Program (ODSP)	34%
Employment	13%
Pension	7%
Child tax benefits	3%
No income	3%
Employment insurance	3%
Other	7%

***“The size of person’s welfare cheque often has less to do with the cost of living and more to do with the willingness of governments to foot the bill”.
From a 1997 report from the former National Council of Welfare, “Another Look at Welfare Reform”***

Percentage receiving ODSP as their main source of income



Median length of time(in months) accessing food bank by income source compared to 2008



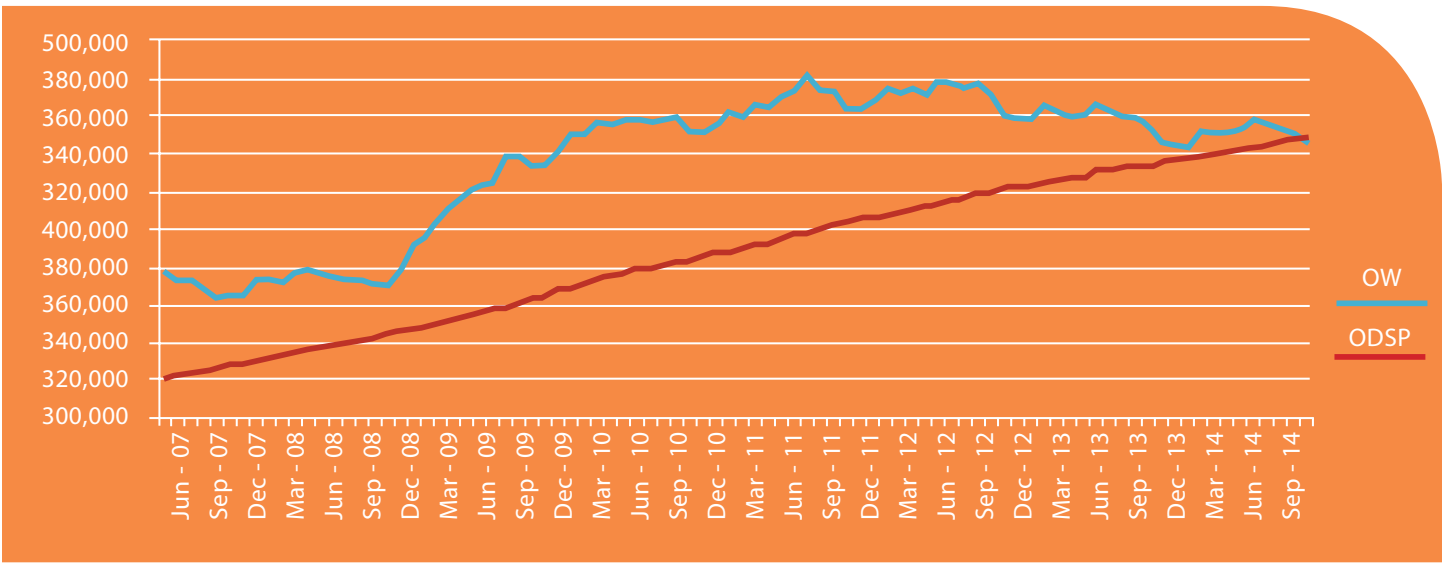
These trends of increasing numbers of people receiving ODSP coming to food banks in Toronto are mirroring trends being seen province-wide. The latest numbers from September show that the number of people receiving ODSP was 448,515, surpassing the number of people receiving OW for the first time since the two programs were created in the mid-nineties. The number of people receiving OW has decreased by over 7 per cent from July 2011, where it had reached its post recessionary peak of nearly 483,000 individuals. The same period has seen a 12 per cent increase of people receiving ODSP.

In a paper by social policy expert John Stapleton, “The Welfarization of Disability Incomes in Ontario”, it was shown that social assistance is increasingly becoming the only means of income support available to people with disabilities in Ontario, far surpassing the rate of increase of other disability income support programs, such as private disability insurance and the sickness component of EI.⁵ In addition to providing income levels that are falling far behind the cost of living, there are significant restrictions within the program, which limit the amount of additional income recipients can receive. For instance, there are strict limits as to the level of liquid assets people can have while receiving ODSP, as well as clawbacks on extra income received through other sources. One woman interviewed who is receiving ODSP has her monthly child support deducted, dollar for dollar. Others have any employment income deducted 50 cents to the dollar following a \$200 per month exemption.

Unless there are significant changes to the design of the program, more people relying on provincial disability programs will be vulnerable to poverty and hunger.

“The person I spoke with was actively seeking work but has found it difficult to find work – especially because he can only work about 2 to 3 days a week otherwise ODSP will stop providing him with income.” - Survey volunteer

OW and ODSP beneficiaries, Province of Ontario



Source: Ministry of Community and Social Services, online OW and ODSP statistical reports

⁵ <http://metcalfoundation.com/wp-content/uploads/2013/12/Welfareization-of-Disability-Incomes-in-Ontario.pdf>

When work doesn't pay

The struggles faced by the working poor, in particular those earning minimum wage, have been well documented. As housing costs and the cost of other basic needs escalate in the city, those working full time but only earning the minimum wage will have an increasingly difficult time making ends meet, and more may need to access a food bank to supplement their grocery purchases. Concerns for food bank clients, however, go beyond the minimum wage. A key issue is that they are not being provided enough hours to make work pay.

Thirteen per cent of survey respondents reported that their main source of income was from employment. A persistent issue faced by those coming to food banks who are working is they are only able to access employment that is part-time, casual or seasonal. While the majority – 62 per cent – earn more than the minimum wage, they on average are only working 27 hours a week. In addition, the vast majority don't have dental or drug benefits, meaning that food may sometimes be sacrificed to pay for these needs.

Those doing contract or seasonal work may have to cycle on and off OW during periods of no employment if they are not eligible for other sources of income. This cycling on and off OW is seen more with single people, without children, who are not eligible for tax benefits that are available to households with children. Seasonal workers, such as those working in construction, may be more likely to need income assistance during winter or other periods when work is slow.

Survey respondents whose main source of income was from employment were most likely to work in the sector of general labour. Other commonly noted sectors where skilled labour, the food service industry and retail.

"At my job they're thinking of letting us go. They gave us this sheet yesterday about the Employment Standards Act, to prove what they're doing is above board...something in the act that allows you to be laid off for 13 weeks. The problem is for two weeks they're not paying you at all....then they give you half the income. So out of the money that I'm getting, what am I able to pay for until I get a job...should I wait 13 weeks, or should I take a minimum wage job at my age."

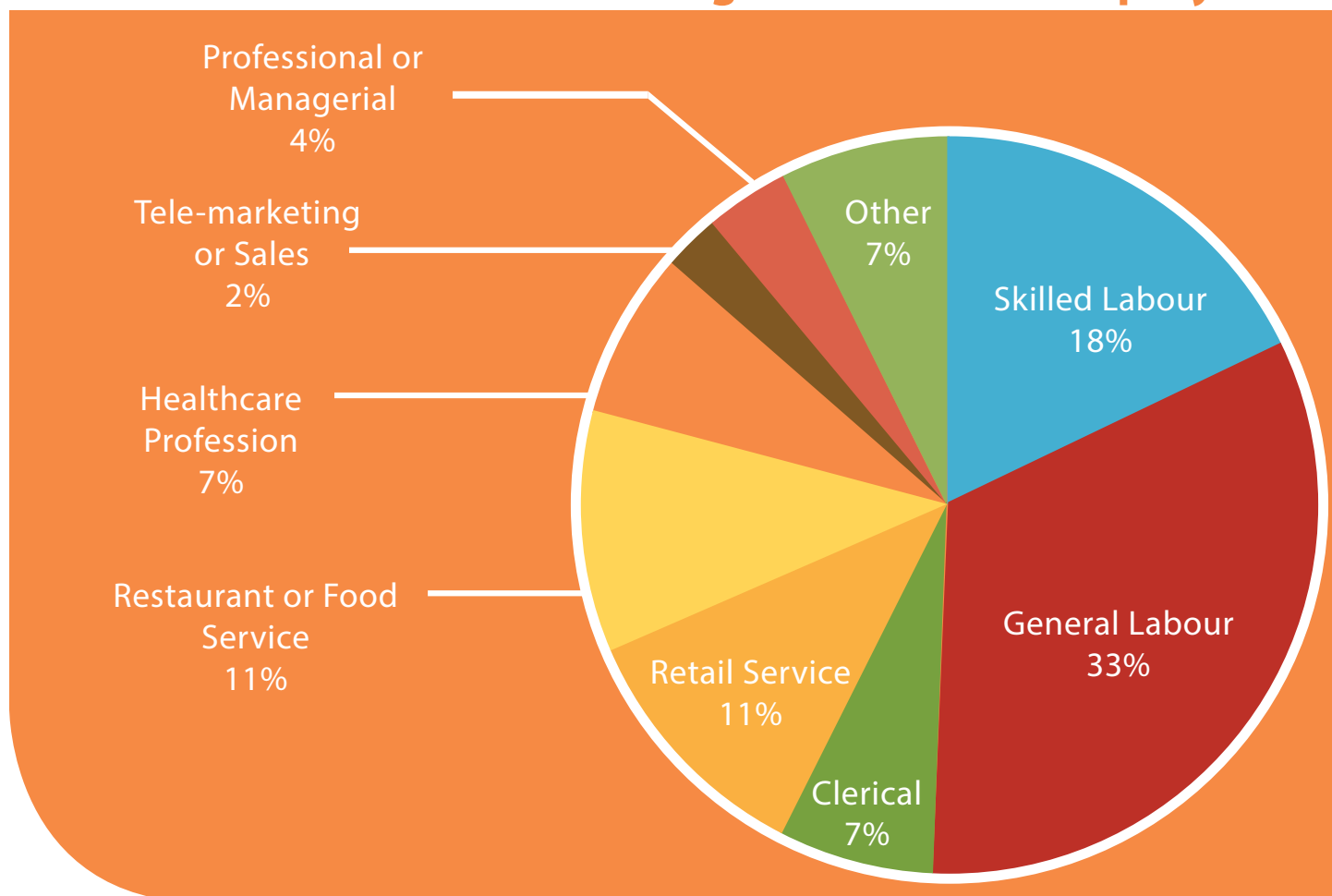
- Interview respondent

"I'm a contractor, and have rental equipment to pay. Most of the time I work all year round. This year it is too cold to work outside pouring concrete." - Survey respondent

"If I had regular hours of work, as I was promised, I wouldn't have to use the food bank. But above all, if the 'policy' [which says] 'you have to have Canadian experience' didn't exist, all obstacle's would be erased." - Survey respondent

"I am thinking of a lady yesterday who has young children at home and a husband who is a butcher. Unfortunately he only has work for 25 hours a week...Here is this guy, perfectly healthy, paid \$15 an hour but only for 25 hours. Try to feed a family on that. NO wonder they need the food bank." - Survey volunteer

Employment sector for those receiving income from employment



Median hourly wage: \$12

Median hours of work per week: 27

Hourly wage categories for those receiving income from employment

Less than \$11 per hour	12%
\$11 per hour (minimum wage as of March 2015)	27%
More than \$11 per hour to \$15 per hour	38%
More than \$15 per hour	24%

Does employment provide benefits

Dental	3%
Drug	3%
Both	16%
Neither	78%

Hunger in Toronto

As the gaps in the social safety net become wider, the burden of cost is shifted to the individual – to the point where people go hungry to make ends meet.

Hunger is an outcome of poverty. The result is that people have to water down canned soup to make it last longer. Fruits and vegetables can only be purchased at the beginning of the month when the cheque arrives, and only starchy carbohydrates and canned foods can be eaten at the end of the month as a result. Or people must function an entire day without eating, on a regular basis.

Food banks provide a 2-3 day supply of food, up to four times a month. While it is only meant to supplement what people can purchase themselves, for many respondents it is their main source of food.

Thirty-eight per cent of adults reported that they go hungry at least once a week, and 16 per cent say their children go hungry at least once a week – within the last three months due to lack of money. Thirty-five per cent of respondents said they or another adult in their household had gone an entire day without eating within the last year due to lack of money, and half of those respondents said this happened almost every month during the year.

Hunger is the outcome when food is being forced to be a “flexible” expense. People are forced to make choices, causing food to become secondary to other expenses that, if not paid, may lead to more dire consequences.

It’s a choice many respondents weren’t comfortable talking about, or admitting – but the majority of clients interviewed said they recently had to make those choices. Of the 55 per cent that gave up a meal to pay for something else, the most frequently cited reason (36 per cent) was in order to pay rent. The in-depth interviews revealed the intense fear that people had of not being able to pay their rent, particularly those with children. The thought of potentially being evicted and homeless was a consequence that was to be avoided at all costs, and going without food was a key strategy to cope with this.

Paying for housing-related costs, such as gas, hydro or water, was also a frequently cited reason people missed meals. Ironically, some respondents who lived in subsidized housing had to give up meals to pay for utilities, even though their rent was reduced proportionate to their income.

Another key item for which people gave up food was their phone. A household’s phone, whether it is a landline or a cell phone, is an essential form of communication – whether it is to make appointments, receive call backs for job interviews or emergencies. Being able to afford transportation on the TTC was the third most commonly cited reason people gave up meals. A key barrier to not being able to come to the food bank, paying for the cost of transit took priority when it came to being able to get to doctor’s appointments, job interviews and other necessary trips.

“Cost of food...it’s increased. Before I was laid off, I would grocery shop all the time... but now I have to ration the portions...combined with what I get from the food bank and what I can buy. Sometimes I go without too...which is hard because I’m diabetic.” - Interview respondent

“...yes I miss meals. I just do the best I can. Milk is scarce. It is what it is. For myself... number of meals...best day probably two....worst day, none.” - Interview respondent on Ontario Works, who’s Employment Insurance recently ran out

Hunger limits potential, and costs everyone

Sacrificing food comes at a price. Hunger causes poor physical health, low levels of energy and adversely affects mental and social functioning – affecting people's ability to climb out of poverty, and limiting their potential. And the costs don't only come at an individual level. A recent study showed that health-care costs for households that were severely food insecure were 121 per cent higher than households that were not food insecure.⁶

How often were you hungry in the last three months due to lack of money

At least a couple of days a week	18%
At least once a week	20%
At least once a month	15%
Rarely	22%
Never	24%

How often were your children hungry

At least a couple of days a week	6%
At least once a week	10%
At least once a month	8%
Rarely	23%
Never	54%

Per cent of survey respondents who did not eat for an entire day in the last year due to lack of money: 35%

How often did this happen:

Almost every month	50%
Some months but not every month	35%
Only 1 or 2 months	15%

.....
⁶ Tarasuk et al, (2015) "Association between household food insecurity and annual health care costs." CMAJ August 10, 2015 cmaj.150234
<http://www.cmaj.ca/content/early/2015/08/10/cmaj.150234>

Per cent of survey respondents who gave up meal to pay for something else in the last three months: 55%

Top things people skipped meals for:



Other ways people try to make ends meet aside from sacrificing food:

Borrow from friends or family	52%
Use credit card	25%
Sell property	17%
Use line of credit	10%
Cash in RRSPs or other financial assets	6%
None of the above	28%

“Uncertain employment, laid off multiple times – without Daily Bread Food Bank I’d have been homeless due to eating instead of paying rent and utilities.” - Survey respondent

“I would not have been able to eat if it wasn’t for the food bank during my two-and-a-half months of unemployment. Now that I have a job I am able to buy some groceries but I still come once a week since I only make \$11.00 per hour.”

- Survey respondent

The Burden of Housing Costs in Toronto

Per cent of income spent on rent and utilities: 71%

Per cent in market rent versus subsidized housing:

Market rent: 66%

Subsidized housing: 34%

The most common issue faced by food bank clients in Toronto, regardless of all else, is the percentage of their income they spend on their rent. Clients who live in market rent housing report spending 71 per cent of their income on rent and utilities. It is the most pressing, non-negotiable expense, from which other necessities, including food, are sacrificed. For many clients coming to the food bank is the only way they are able to eat at all while maintaining their housing.

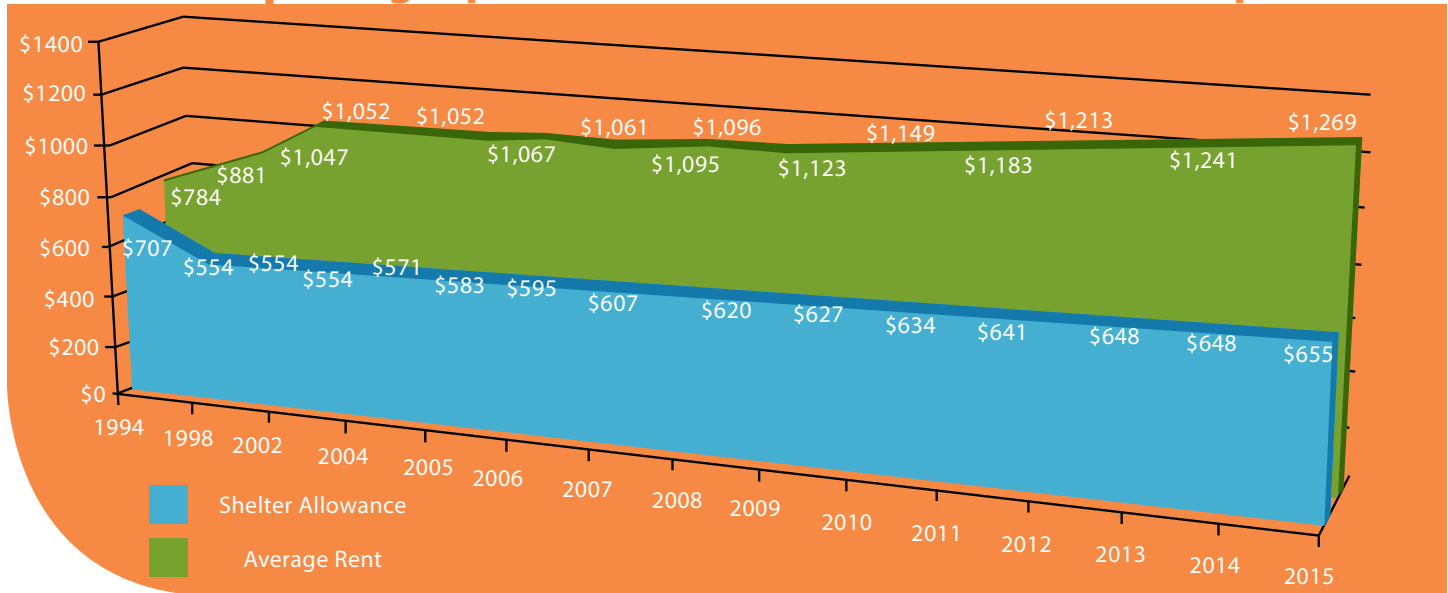
Interview respondents expressed the immense difficulty and stress involved in being able to maintain their housing. They talked about how difficult it was to find an affordable place to live in Toronto, especially those with children. While single person households may be able to find a room or a place to live that is well below the average market rate, families with children are more likely to need one or two bedroom apartments. These kind of apartments are more likely to be priced closer to the average market rate.

“Rent should be controlled. We have to borrow money from pay day loans. We’re stagnant, can’t improve.” - Survey respondent

“My rent is going to be increasing in July to \$1,005, right now I’m paying \$987. Even now its very hard. I have to scrape a little bit from here, scrape a little bit from there, and I always feel comfortable once my rent is paid, I’m ok...if the rent is not paid, I’m afraid I might kicked out with my kids, where are we going to sleep - my rent is my main priority. Last year rent increased by seven dollars, this year by 23 dollars, and I said why so high? And [the landlord] sent a letter saying they had a right to do this, I just...let it go. My rent comes first so we can have a place to stay.”
- Interview respondent

“We need help with reducing rent. Rent is very high. We are 7 people living in a very small 2 bedroom.”
- Survey respondent

Shelter Gap: Single parent with 2 children, 2 bedroom apartment



Source: Adapted from Pay the Rent Feed the Kids, "Raising the Shelter Allowance: Evaluating Income Geared to Rent in Toronto", 2002. Source data from Canada Mortgage and Housing Corporation, Rental Market Survey Reports, and Ontario Ministry of Community and Social Services

For those receiving social assistance, being able to afford a place to live in Toronto is next to impossible without encroaching into money allotted for all other basic needs. A key reason for this is that the allotted shelter allowance delivered through social assistance does not come close to covering average rents in Toronto. The accompanying chart shows the extent of the gap, using the example of a single parent household with two children living in a two bedroom apartment. In 1994 shelter allowance rates were closer to average rent, but since then have been far outpaced by the market cost of housing.

"I can't not have a house...then I'd lose my kids. You definitely have to maintain your level of living. You definitely go without a lot of times. Thing is...say for example if you're in emergency, so If I get kicked out of my house they put you in a shelter. I was at a shelter for being abused...they put four of us in a room that's like a jail cell. How are you going to tell your kids that everything is going to be ok when you're in a shoebox of a room? That's not going to work out. These are realities that people in poverty have to face."

- Interview respondent

Sixty-six per cent of survey respondents pay private rental market rates for their housing. Some are on the waiting list for subsidized housing units, and have been waiting for many years. The aim of subsidized housing is to reduce the rent that households have to pay so that it is set to about 30 per cent of their monthly income. According to a survey by the Ontario Non-Profit Housing Association, there are 78,392 households on the waiting list for subsidized housing in Toronto, and the average waiting time is seven years.⁷ With such long wait times many do not even apply.

"I've been waiting for housing for 5 years and they tell me it's another 10 year wait. All the money I get goes to rent."

- Survey respondent

⁷ https://www.onpha.on.ca/onpha/Content/PolicyAndResearch/Waiting_Lists_2015/Full_Report.aspx

For others, staying in their present residence is of utmost priority, as it may be conveniently located near essential services and grocery stores. Others may have had a very difficult time in securing their present residence, facing discrimination in the housing market due to receiving social assistance – and are thus hesitant to search for a new place and go through the process again. Families with children had concerns with not wanting to uproot their children from their local schools, and established networks. In the in-depth interviews parents expressed great fear of not being able to maintain their housing, and what would happen to their family as a result.

Of those who can access subsidized housing, some are not much better off due to their overall income being reduced if they are receiving social assistance. Thirty-four per cent of respondents live in subsidized housing, and still need to access a food bank because a large portion of their monthly cheque is deducted due to the reduced rent. Many in these units also have to pay extra for utilities such as hydro and gas. The end result is a very low monthly income, which leaves the household in a similar financial shortfall to those in market rent units.

“There is nowhere to move...I need a two bedroom - it was \$950 when I first moved in a couple years ago, now it’s \$1015. My daughter is becoming a young woman now, she needs her own room. It’s not like I can share a room. They say even at OW my rent is high...but I’ve looked for a cheaper 2-bedroom apartment, there isn’t any...where are you going to find it?? \$1015 is pretty cheap for a 2 bedroom. I can’t find anywhere under a thousand. My daughter has been at the same school for 7 years, I don’t want to move because transitioning schools is not good for her...I kind of need to stay in that area...what am I to do??” - Interview respondent

“If it wasn’t for the food bank I don’t know what I would do... I’ve been waiting 10 years for a 2-bedroom apartment. My family of 4 is living in a 2-room apartment.” - Survey respondent

Looking Forward: Creating a City for Everybody

Despite their personal hardship, their fear of losing their housing or their frustration with their present situation, people are very grateful for the help they get from their local food bank. Survey volunteers expressed great admiration of the resilience and positive attitude of the clients they interviewed, even though they were in tough circumstances that tested their emotional and physical limits. While many are hungry for food, they are also hungry for opportunity. People accessing food banks have many qualifications and skills and want to contribute and participate as much as possible in the city they call home. They deserve to live in a city that does what it can to be inclusive to everyone, and removes as many barriers as possible that hold people back.

Realizing our potential – Ontario's second five year Poverty Reduction Strategy

In its first Poverty Reduction Strategy, the primary focus was reducing poverty in families with children. In this new strategy, an added focus will be improved employment and income security for vulnerable populations, including people with disabilities. The results from the survey interviews showed significant barriers to employment such as lack of child care, clawbacks in income and lack of health benefits for those who are working. As the new poverty reduction strategy moves forward, the province should continue to work in collaboration with local organizations, service providers and people with lived experience of poverty to find effective ways to address these barriers.

Helping people better afford their housing

The results of the survey show that the cost of housing is a key driver of hunger and food bank use, and increasing unaffordability is rapidly changing the socio-economic landscape of our city. There are very long waiting lists for existing affordable housing units, which are not coming close to meeting the demand. One solution is to address the "demand" side of housing affordability – helping people better afford their housing by providing a monthly benefit that increases their incomes. Daily Bread, in coalition with a wide ranging group of organizations and individuals, first proposed the idea of a Housing Benefit for Ontario in 2008. As more people face ongoing difficulty affording their housing and others are being pushed out of the city entirely, the Housing Benefit is an idea whose time has come. Housing benefits, in various forms, have been shown to be proven tools in advancing housing affordability, particularly among lower income renter households. An Ontario housing benefit is a crucial component of a broader strategy to address housing affordability. It tackles the fundamental link between income and housing, and is an important step towards further reforming Ontario's income security system. As the province undertakes a review of its Long Term Affordable Housing strategy, housing benefits should be considered as a critical tool in any affordable housing strategy moving forward.

"No matter who I talked to I got the same overwhelming sense of gratitude. There was one woman in particular I spoke to, who was checking off the boxes that asked how often she was going hungry... she was saying that even though that happens sometimes, she still gets by... there was an overwhelming positivity to her even though she was in this situation and this gratitude to the food bank. They were also very grateful for the volunteers there too." - Survey volunteer

"Most time people were more modest about it, they weren't happy about it...but for the most part people understand their situation and do the best they can with what they have by coming to the food bank. One guy was telling me about all the jobs he was searching for...he was like, 'even though this is how it is, this is what I'm going to do to make it better.'" - Survey volunteer

The City of Toronto's poverty reduction strategy – a vision for the future

As significant as affordable housing is for people accessing food banks in Toronto, there were other important, intersecting issues that affected their quality of life. Not being able to afford public transportation was a critical issue. So was lack of access to full-time, stable employment. Many wanted to be able to access more fresh, perishable foods at food banks.

Over the past year, through feedback and consultation with thousands of individuals and organizations in the city, in July 2015 Toronto accepted its first interim poverty reduction strategy, seeking to build a more prosperous and inclusive city.⁸ The strategy seeks to address more access to good jobs, adequate income, stable housing, affordable transportation, nutritious food and supportive services.

Whether it is addressing immediate needs in partnership with local organizations at the city level, or advocating for income policies at the provincial and federal level to be improved, addressing all these areas can have a significant impact in improving the quality of life and reducing poverty for Toronto's citizens. As the city proceeds to finalize its Poverty Reduction Strategy in the fall, member agencies of Daily Bread Food Bank, North York Harvest Food Bank and the clients who access their services can help the city determine how to best implement these actions.

All hands on deck

Whether it is making a donation to a food bank, or contacting your local elected representative to ask how they are helping to reduce poverty, everyone has a role to play in helping to create a more inclusive city – a city where people can afford to both live and work, and do not have to sacrifice food to keep a roof over their heads. While poverty and hunger will not be solved overnight, the hope and optimism of the thousands of clients who face these struggles every day can help show us the way.

“I got a new job as a manager and am weaning myself off the food bank. No reason for sharing, just excited!”

- Survey respondent

“I’d really be in trouble if there wasn’t a food bank. I’m grateful for it. I’d be starving otherwise. I’m grateful for the volunteers.”

- Survey respondent



⁸ <http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=faeabf088412e410VgnVCM10000071d60f89RCRD&vgnextchannel=de8f727e05c79410VgnVCM10000071d60f89RCRD>

2015 Annual Survey Methodology

Reporting Food Bank Use

Who's Hungry 2015 reports the number of people served (vs. the number of individuals) in participating neighbourhood food banks in Toronto. The total numbers reported on pages six and ten are for Daily Bread Food Bank member agencies and North York Harvest Food Bank agencies only. Unlike previous years, food banks in the 905 areas were not included this year. Additionally, these total numbers do not include meal programs or non-Daily Bread affiliated organizations such as St. Vincent de Paul and the Salvation Army.

Collecting the Data

Daily Bread Food Bank's annual survey took place from late February until mid-April 2014, in neighbourhood food banks across Toronto. Volunteers were trained to conduct a 31-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, 31 food banks participated in the survey and 38 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 Toronto. About 1130 surveys were conducted for this study; 1086 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).

Additional information

In addition to the surveys, five longer, in-depth interviews with food bank clients as well as two focus groups with volunteers were conducted in order to provide additional information and context to the information gathered from the surveys.

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 over 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 Toronto 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 assistance and commitment to the project are essential to its successful completion, and we are extremely grateful for your assistance. 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, Lara McLachlan from North York Harvest Food Bank and Harvey Low from the Social Policy Analysis & Research Unit at the City of Toronto.

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
Christ Church St. James Food Pantry
Community Share Food Bank
Eastview Food Bank
Flemingdon Park Food Bank
Fort York Food Bank
Glen Rhodes United Church Food Bank
Haven on the Queensway
Lansing United Church
Lawrence Heights Community Food Bank
The Lighthouse
Malvern Healthy Community Cupboard
New Toronto Street Food Bank
Oasis Dufferin Community Centre

O'Connor Community Food Bank
Oriole Food Space
Our Saviour Lutheran Church Food Bank
Richview Food Bank
Scarborough Center for Healthy Communities
Scarborough Food Bank
Scott Mission
Sorauren Food Bank
St. Ninian's Food Bank
The Stop Community Food Centre
Thistletown Community Services Unit
Thorncliffe Food Bank
Toronto People With AIDS Foundation
Weston Area Emergency Support
Yonge Street Mission

Who's Hungry 2015 was written by Richard Matern, and designed by Brendan Derrig. Special thanks goes to Sarah Anderson, Senior Manager of Communications, Daily Bread Food Bank board members John Stapleton, Sarah Diebel, and Victor Willis for their creative direction and editorial assistance, and Catherine Leek of Green Onion Publishing for copy editing.



Daily Bread
Food Bank

For more information or to make a donation:

416.203.0050 | info@dailybread.ca

www.dailybread.ca

Daily Bread is a registered charitable organization.

Registered Charity Number: 11888 1549 RR0001