WHO'S HUNGRY 2016 PROFILE OF HUNGER IN TORONTO



"MY RENT IS TOO EXPENSIVE, AND MINIMUM WAGE IS TOO LOW. RENT GETS HIGHER AND HIGHER ALL THE TIME. I CAN'T MAKE ENDS MEET EVEN THOUGH I WORK."



"I'M USING FOOD BANKS MORE FREQUENTLY NOW AS A RESULT – TWO TIMES A MONTH VERSUS ONCE PER MONTH BEFORE."

"EVEN WHEN YOU'RE WORKING, YOU STILL FACE CHALLENGES. AFTER YOU PAY YOUR BILLS AND BUY FOOD, YOUR MONEY IS DONE SO YOU FIND YOURSELF LIVING PAYCHEQUE TO PAYCHEQUE WHICH IS NOT GOOD. I WAS WORKING FULL TIME AND EARNING MORE THAN MINIMUM WAGE BUT STILL IT WAS SO HARD. THE COST OF LIVING IS TOO HIGH IN OUR CITY."



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WHO'S HUNGRY

2016 Profile of Hunger in Toronto

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MESSAGE FROM THE CHAIR OF THE BOARD AND THE EXECUTIVE DIRECTOR

This past year has created a sense of optimism and hope at Daily Bread.

For the first time in years, the stars have aligned at the local, provincial and federal levels of government when it comes to poverty reduction.

At the federal level, the creation of the new Canada Child Benefit is one of the biggest developments in income security policy in many years. This new progressive benefit brought the federal government back to the table as a key player in improving the income security of families with children. It was also announced that the Ontario government would not claw back this income from families receiving social assistance. As a result, the benefit has the potential to lift hundreds of thousands of children out of poverty.

At the provincial level in Ontario, the welfare rate for single-person households was increased to the full \$100 per month as originally recommended by the Social Assistance Review Commission in their 2012 Brighter Prospects report. In addition to this, there was a commitment from the Ministry of Community and Social Services to completely eliminate provincial clawbacks to child support payments for families receiving social assistance starting in 2017, as well as the commitment to develop a framework to implement a provincial portable housing benefit to help people better afford their housing. All three of these commitments had been requested by Daily Bread as part of its prebudget submission to the Province, and have the potential to greatly reduce the need for food banks

At the local level, the city's first ever Poverty Reduction Strategy – TO Prosperity – was approved in November 2015, and has the potential to improve circumstances for low-income Torontonians in areas such as housing, childcare and transit. With the City of Toronto recently announcing a portable housing allowance for 550 families on the affordable housing waiting list, we are hopeful further investments in other areas will continue to be made should City Council decide that improving the lives of Torontonians living in poverty deserves investment through the budget.

On the other hand, this year has also underlined some significant challenges for both Daily Bread and clients of Daily Bread member agencies and North York Harvest Food Bank.

Once again, we saw the impact that global events can have in our local communities. A violent war in Syria has displaced millions of people, and many are struggling to restart their lives in a new country, including Canada. Yet a lack of income and Toronto's high cost of living have left many newcomers struggling to afford food and having to get help from their local food banks. Additionally, severe weather as a result of climate change in growing regions across the world, as well as a weak Canadian dollar, has resulted in skyrocketing food prices that have made a healthy diet even more unaffordable for Torontonians, and food banks an even more important resource for those living in poverty.

In this report, we have also seen a massive demographic shift in those accessing food banks in Toronto over the last 10 years: in 2006 one third of clients were 18 and under; in 2016 one third are 45 and over. This is primarily due to an increasingly large group of older adults who have lost their jobs and are also struggling to live with disabilities on the very low levels of income provided by provincial social assistance. Their job prospects are limited, and in many cases food banks and meal programs are their only source of food. If something is not done to address this, we have a disaster in waiting in future health and social costs as a result of the increased illness and hospitalization caused by inadequate diets.

Despite these challenges, Daily Bread continues to be a major source of a basic necessity – food – to help people struggling with poverty, and the resulting hunger it causes. We distribute about \$22 million worth of food on a budget of about \$7 million. This allowed our vast network of member agencies to distribute over 8 million pounds of food to people in their local neighbourhoods through meal programs and food banks. While many people assume food banks are financed through the government, this is not the case. Daily Bread receives no government funding, yet food banks remain an important community resource that the government relies on to feed Canadians.

We cannot make up for the increasingly large gaps in our social safety net. The driving force behind the need for food banks – a lack of income – cannot be met with food alone. The level of hunger faced in Canada's wealthiest city is unacceptable, and the government's outdated income support system needs a major overhaul. The concept of a "Basic Income" is beginning to gain more traction as people realize the status quo is no longer acceptable. We welcome the provincial government's creation of a Basic Income pilot project, as well as an Income Security Working group who are tasked with developing a concrete plan to improve the lives of people on low incomes in Ontario.

While we continue to work to achieve these larger, long-term solutions to ending poverty, we recognize that people still need to eat.

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, but they won't take action unless they hear from you that ending poverty is a priority for you. Talk to your elected representatives, and make sure they know you want something done about poverty in your community. Donate. The need for Daily Bread Food Bank's services remains high. With your help, we can continue to provide food and other resources to those in need at the same time that we fight to end poverty.

Sincerely,

Al Shulman Chair of the Board

Sail Aylerg

Executive Director

4 2016 WHO'S HUNGRY REPORT



2016 TOTAL CLIENT VISITS IN TORONTO **905,970**



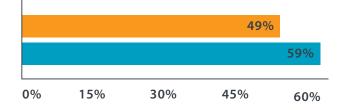
The trend of poverty in Toronto being pushed outward continues unabated.

Client visits continue to decrease in the city core, and increase in the former inner suburbs of Etobicoke, North York and Scarborough. Since 2008, the inner suburbs have seen a 48 per cent increase, while the city core has seen a 16 per cent decrease during the same period. In the last year alone, Etobicoke saw a 15 per cent increase, while Scarborough saw a 7 per cent increase.

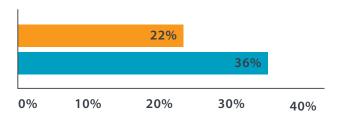
An upward surge in client visits was seen in the 1st quarter of 2016. A rapid increase of this kind had not been seen since the 2008 recession.

This most recent spike is the result of a combination of stagnant incomes, rapidly rising food and housing costs and an influx of newcomers, including Syrian refugees, making the difficult transition to a new country with low income.

CLIENTS WITH DISABILITIES 2006 / 2016



CLIENTS WITH POST-SECONDARY EDUCATION 2006 / 2016



\$750 AVERAGE MONTHLY INCOME

65% RECEIVE SOCIAL ASSISTANCE AS MAIN SOURCE OF INCOME

Many households often found themselves in situations where they had to make the tough decision to forgo eating in order to pay for other daily necessities.

39%	ADULT FOOD BANK CLIENTS WHO GO HUNGRY AT LEAST ONCE PER WEEK
17%	CHILDREN COMING TO A FOOD BANK WHO GO HUNGRY AT LEAST ONCE PER WEEK
44%	CLIENTS WHO HAVE NOT EATEN FOR AN ENTIRE DAY DUE TO LACK OF MONEY
56%	CLIENTS WHO GAVE UP A MEAL TO PAY FOR SOMETHING ELSE IN THE LAST THREE MONT
38%	THOSE WHO GAVE UP FOOD IN ORDER TO PAY RENT

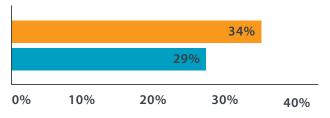
One of the biggest demographic shifts observed in those accessing food banks in Toronto is the reversal in the age groups at opposite ends of the age spectrum: in 2006 one third of clients were 18 and under; in 2016 one third are 45 and over.

While large strides have been made in the last 10 years in income support for children, there has been little done for a large cohort of older adults, especially single people, who have lost their jobs after the recession and are having a difficult time re-entering the labour market. Many of these individuals were forced to rely on social assistance after they lost work, and are facing ongoing struggles in keeping up with the cost of living.





CLIENTS 18 AND UNDER 2006 / 2016



59 per cent reported having a disability or serious illness in 2016, versus 49 per cent in 2006.

Many of those in the age 45 to 64 cohort also have a disability or serious illness, which is reflected in an overall increase from 2006. Stagnant incomes, along with the rapidly rising cost of food, are causing many with disabilities to have an increasingly difficult time stretching their dollar to the end of the month to be able to afford food.

People accessing food banks now have much higher levels of education than before – 22 per cent had post-secondary education in 2006, whereas in 2016, 36 per cent do.

This may be a reflection that those with higher levels of education - both foreign-trained professionals and those who have received post-secondary education in Canada – are having a more difficult time getting a foothold in the job market or re-entering the job market.





THS

HUNGER IN TORONTO LACK OF FOOD. HUNGER IN TORONTO IN 2016 COSTS OF HOUSING. RAPIDLY INCREASING COSTS OF FOOD, AS WELL AS LOW AND STAGNATING INCOMES.

INTRODUCTION

Tim supported himself working full-time as a window installer for the same company since 1983. Then one Friday afternoon, two years ago, Tim's boss announced he had sold his company.

After more than 30 years of employment, Tim was out of a job.

Fortunately, Tim was eligible for Employment Insurance (EI). The federal program that is in place to help people who have lost their jobs did what it was designed to do – support people like Tim for a limited period of time until they are able to find another job. In an ideal world, Tim would have been able to find another job before his El ran out, and be back on his feet.

Unfortunately, this did not happen. Tim could not find another job. In his early 50s, Tim managed to support himself for many years in general labour, despite not being able to read or write. Options for steady employment for those with high levels of education are limited, let alone for someone like Tim who had to drop out of school at a young age, due to undiagnosed dyslexia and other learning disabilities. After his El ran out, Tim came home to find his apartment door locked because he couldn't afford to pay his rent. Tim was now homeless and had to couch surf and sleep in parks. He would go days without eating - and what he could access would only be food he could eat out of a can.

Tim began having serious health problems at about the same time he was laid off. Diagnosed with chronic bronchitis, Tim often has trouble breathing. On top of that, he has developed a heart condition that has been contributing to his breathing problems. Sleeping outside worsens his already poor health. It also means that returning to earn an income doing strenuous physical work is no longer an option.

With no job prospects, no EI, no savings and no other income options, Tim is currently receiving Ontario Works (known as OW or welfare), but is in a Catch 22: because he is homeless, he is not receiving the shelter allowance portion of the benefit and is getting half of what he should be at just over \$300 a month. However, he cannot afford to rent a place to live because he is not receiving a shelter allowance. Recognizing his worsening health conditions and inability to work, his doctor is trying to help him to get on the Ontario Disability Support Program (ODSP), the provincial program that is intended to provide income to people who have a disability or illness and are not able to work. However it has been three months since he started the application, and in many cases a successful application to receive ODSP can take up to a couple of years.

Despite these hardships, Tim is a survivor. He volunteers at his local food bank, where he helps to distribute food to others in need. He also tries to keep a positive frame of mind by telling himself there are better days ahead. Right now, his main concern is having a place to live. "I'd like to get my own place where I can sleep at night and start my life again," says Tim. "Once I get back on my feet and get a place, it would be a whole different world."

In the meantime, Tim sleeps outdoors - concerned about his deteriorating health and the threat of assault that is a constant fear and reality for many who are homeless. And summer, he knows, won't last forever.

Coming off El in a post-recession economy – a disaster in waiting

The results of this year's Who's Hungry survey demonstrate that Tim's pathway to poverty is not unique, and is becoming a growing reality for many others in his age cohort. The number of those aged 45 and up, particularly those aged 45 to 64 has increased substantially over the last 10 years. Like Tim, the vast majority were employed, with a third losing their jobs between one and four years ago. Also similar to Tim, one third of them received EI, but the vast majority now have a disability and are relying on provincial social assistance programs - either OW or ODSP - to make ends meet.

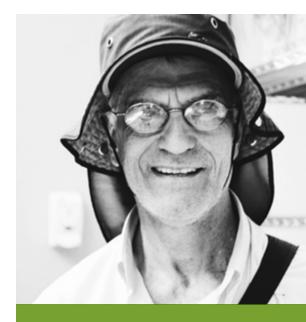
As results of the Who's Hungry survey illustrate, one cannot make ends meet on social assistance. Regardless of whether one is on OW or ODSP, most of one's income is spent to keep a roof over head and food becomes a "flexible" expense as a result. The key reason for this is that the level of income provided by these programs has fallen far behind inflation. For example, for the rates of single-person households receiving social assistance to be equivalent to what they were worth in 1993, there would need to be a 42 per cent increase in OW payments, and a 24 per cent increase in ODSP payments. Relying on food banks and meal programs is the only way many get any food at all, let alone a healthy diet.

Reliance on social assistance not only makes your diet suffer. There are rules in the system that claw back extra income earned from part-time employment, and there is lack of support for those with disabilities and are only physically able to work part time, if at all. As survey responses indicate, many people in this situation feel trapped, discouraged and depressed - a situation that is only made worse by desperately low levels of income provided by the system.

What we are seeing among those in this growing age cohort accessing food banks in Toronto illustrates a fundamental gap in our social safety net. What happens to those who are getting older but have not yet reached retirement age, who cannot fully participate in the labour market? What supports other than social assistance are available to them?

What is clear is that the current situation is unsustainable. The present social assistance system was created at a time when full-time employment with benefits was the norm, and income more closely reflected actual costs of living. With social assistance rates that have fallen far behind inflation combined with skyrocketing food costs, we have a disaster in waiting in terms of both health and social costs.

"(FOOD PRICE INCREASES) HAVE HAD A BIG EFFECT, KILLING ME. I JUST CAN'T EAT AS MUCH FOOD. NOT AS MUCH MEAT, **VEGGIES AND FRUIT.** HAVE TO CUT BACK HOW MUCH I BUY, EAT."



"I CAN NO LONGER AFFORD MEAT AND HAVE TO DEPEND ON FOOD BANKS. THIS HAS IMPACTED BOTH MY CHILD AND I AS OUR VITAMIN LEVELS ARE VERY LOW."

2016 PROFILE OF HUNGER IN TORONTO 9

NUMBER OF EI & ODSP BENEFICIARIES IN ONTARIO, JUNE 2007 TO MARCH 2016¹



The situation for those accessing food banks in Toronto may also be happening to many others province wide. While there was a massive upward spike of those in Ontario requiring El after the recession, that number came down and stabilized as people came off the system due to the time limited nature of the support. However, the question remains how many who came off El were able to re-enter the labour market, or had to receive social assistance due to disability and inability to work full time. While the number of EI beneficiaries peaked at over 288,000 in June of 2009, there has been a consistent upward trend of those receiving the disability portion of social assistance (ODSP) in Ontario with nearly 467,000 beneficiaries as of March 2016. The number of beneficiaries receiving ODSP surpassed the general welfare component of social assistance (OW) for the first time in September 2014, and continues to climb.

FOOD BANKS -HELPING PEOPLE IN TRANSITION

It is not just the aging food bank population that is demonstrating the gaps in our social safety net. A global refugee crisis and a massive resettlement process showed that it is not possible to pay rent and put food on the table while receiving income levels that are similar to provincial levels of social assistance.

As an emergency food provider, we often support people in transition. This includes people who are new to the country and are trying to get back on their feet. While they are a relatively small demographic of all people coming to food banks, refugees fleeing conflict or persecution in their homelands find their neighbourhood food bank a crucial part of their resettlement process while they secure housing and employment.

¹Ministry of Community and Social Services, online OW and ODSP reports, and Statistics Canada. Table 276-0034 - Employment Insurance program (EI), beneficiaries receiving regular income benefits by province and census metropolitan category, seasonally adjusted.

2015 saw one of the worst refugee crises in decades. A violent civil war in Syria killed hundreds of thousands of civilians, collapsed its infrastructure and displaced millions of its residents. The Government of Canada sponsored 25,000 Syrian refugees, and many others have been sponsored through private organizations and groups.

For thousands who have settled in Toronto, the city provides access to sponsorship networks, employment, language classes and other services that a major urban centre provides. Unfortunately, the cost of living in Toronto – in particular housing costs in the private rental market - has created a new set of challenges for these newcomers trying to start a new life, while also putting food on the table.

While some Toronto food banks started seeing Syrian newcomers in December and January, the largest surge was in March. Daily Bread member agencies alone saw a 20 per cent increase in client visits over the previous month. While food banks do not ask for immigration status in their intake system, reports from the member agencies indicate the bulk of the increase was due to many Syrian newcomers struggling to pay their rent as they moved into private rental units.

It is clear that even with substantial government and community support, food banks were a necessity. A closer look at refugees accessing food banks reveals that similar to others living with poverty in Toronto, they are also skipping meals to pay for things like rent, electricity bills, and transportation. Also similar to others in Toronto, they have knowledge, skills and talents to contribute, and want to become financially independent as soon as possible.

HUNGER AND POVERTY AFFECTS EVERYONE

Aside from these notable trends, poverty and hunger cut across all demographic boundaries. More and more in Toronto, they include those with both high and low levels of education. Those who are working and those who are not. Those living with a disability and those who are able bodied. Those who lived their entire lives in Canada and those just arriving here. All struggle with a lack of income and increasingly high costs of housing and food.

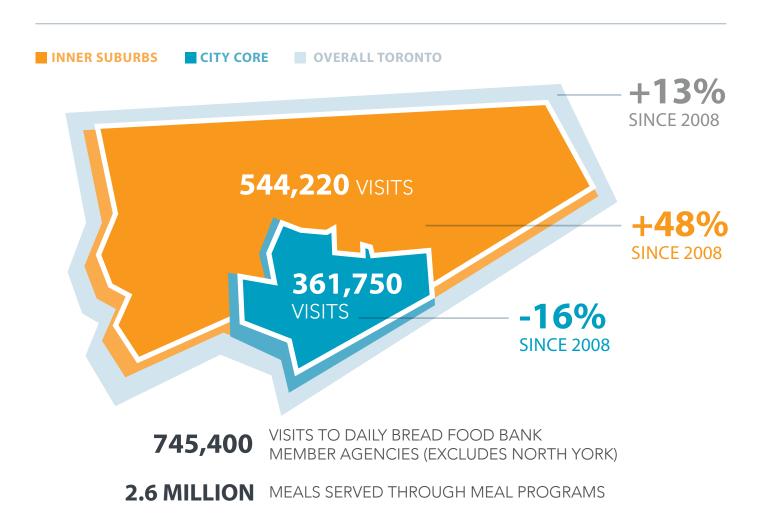
Those accessing food banks and meal programs across Toronto represent a fraction of the actual need. Many who are struggling do not access any food program at all due to stigma, not knowing about them or inability to access them because of lack of money for transit or lack of physical accessibility. Yet we do know that for tens of thousands of people across Toronto, the food bank has become part of their social safety net. If it wasn't for their local food bank, many would be going hungry far more often.

ADDRESSING THE CAUSE, NOT JUST THE SYMPTOM

We know that a symptom of poverty in Toronto is hunger. The annual Who's Hungry survey helps us to address the cause - the lack of income. Through over 1000 one-on-one interviews with clients accessing food banks across the city, we can dig deeper to uncover the key systemic issues that drive the demand. The results also help direct us to policy solutions that help put more money in people's pockets and ultimately, help them reach their potential in spite of financial barriers.



2016 TOTAL CLIENT VISITS IN TORONTO **905,970**



From April 2015 to March 2016, there were a total of 905,970 client visits to Daily Bread Food Bank and North York Harvest Food Bank member agencies. While this number has remained stable compared to the year before, it hides the turbulent pattern that characterized client visit trends this past year.

Looking at Daily Bread member agencies alone, which are mostly located in the former cities of Toronto, Scarborough and Etobicoke, client visits suddenly increased in late 2015 followed by an upward surge in the first three months of 2016. A rapid increase of this kind had not been seen since the 2008 recession, when many in the city were losing their jobs. This most recent spike is the result of a combination of stagnant incomes, rapidly rising food and housing costs and an influx of newcomers, including Syrian refugees, who were making the difficult transition to a new country with little income.

TOTAL MONTHLY VISITS TO DAILY BREAD MEMBER AGENCIES, JANUARY 2014 TO MARCH 2016



CLIENT VISITS TO DAILY BREAD MEMBER AGENCIES

Percentage Change Over Same Month from Previous Year, 2014 to 2016

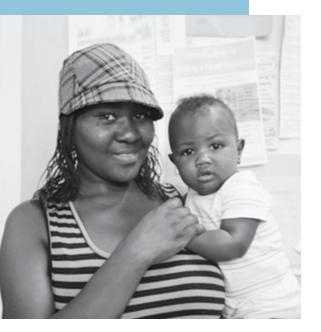
Month	% Change 2014 to 2015	% Change 2015 to 2016
January	-3.3%	10.3%
February	-3.1%	15.2%
March	1.7%	17.1%
April	-1.7%	
May	-5.7%	
June	4.9%	
July	-4.6%	
August	-1.9%	
September	0.7%	
October	7.5%	
November	3.4%	
December	7.2%	

The trend of poverty being pushed outward to the inner suburbs from the city core continues unabated. These overall numbers also hide the profound change of the socio-economic landscape of the city, with decreasing client visits in the city core, and increasing visits in the former inner suburbs of Etobicoke, North York and Scarborough. Since 2008, the inner suburbs have seen a 48 per cent increase, while the city core has seen a 16 per cent decrease during the same period. In the last year alone, Etobicoke saw a 15 per cent increase, while Scarborough saw a 7 per cent increase, partly due to the opening of new agencies being able to better reach the higher level of need.

The decreasing affordability of housing that accompanies the kind of rapid gentrification many Toronto neighbourhoods have seen is a major contributor to this trend. Many who are vulnerable to poverty, especially families with children, are being pushed to the outer reaches of the city where there are slightly more affordable apartments but fewer services, less walkability and longer commuting times.

On the supply side, the space needed for member agencies to operate their programs is declining. Available space to operate food programs in the inner suburbs is sparse and the food programs that are available are bursting at the seams to accommodate surge in demand since 2008.

"PEOPLE ARE **AFRAID TO ASK** FOR HELP. PEOPLE DON'T WANT TO BE REJECTED OR STIGMATIZED OR JUDGED."



"SOMETIMES WHEN I HAVE PEOPLE OVER I LEAVE EMPTY BOXES IN THE CUPBOARD SO THEY DON'T SEE THAT I DON'T HAVE ANYTHING. IT'S EMBARRASSING."

For instance, in the last year alone individual food banks in North Etobicoke, North York and North Scarborough saw increases of anywhere between 20 and 150 per cent in the number of visits to their food banks. While there has been a steady upward trend in most of those areas in the last few years, several food banks in North York and the Agincourt area of north Scarborough saw an additional large spike in the first few months of 2016, in part due to many newcomer Syrian families needing help as they moved out of hotels and into more permanent housing in the community.

Many of these agencies operate out of small spaces staffed primarily by volunteers, and have had a difficult time accommodating the sudden rise in demand due to both a shortage of space as well as shortage of food.

The spaces that already exist for food programs and support services, especially those in the city core, are at risk of being lost and are in fact already disappearing due to rising rents, redevelopment and relocation. Some examples include:

- A food bank in Flemingdon Park, struggling to pay its rent, having to operate out of an inaccessible basement despite being located in an area with high levels of poverty;
- A pre-natal program serving pregnant mothers and infants in Parkdale that can only serve a fraction of the number of families it could serve previously due to being relocated to a much smaller space; and,
- A food bank in east Toronto being closed due to high rent. Others in the city core are also vulnerable to being shut down due to the risk of rent increases.

Historically, there has always been a disconnect between the demand and supply in the charitable food sector. The demand is driven by lack of income, and the charitable response of providing food can only meet the need to a limited extent. However, in Toronto that disconnect has become even more pronounced with the rapid redistribution of poverty that has resulted in skyrocketing need in parts of the city, combined with a diminishing supply of space available to operate charitable food programs.

The access of food programs and the extent of food insecurity in Toronto

Assessing the level of food insecurity - the number of people struggling to afford food – is one way to uncover the entire scope of people struggling with hunger, whether or not they come to a food bank. A recent report, Household Food Insecurity in Canada, 2014, demonstrated that although Toronto is one of the wealthiest cities in Canada, 12.6 per cent of households here (one in eight) experienced food insecurity the previous year.² This amounts to hundreds of thousands of adults and children who live in food-insecure households in Toronto.

Food insecurity ranges from marginal food insecurity, such as worrying about running out of food, to severe, which includes not eating for an entire day, all due to lack of money. While some experiencing food insecurity access a food bank or other food programs, the majority do not.

For many a sense of pride may prevent them from coming to a food bank. For others it's because they can't afford the \$6 transit fare to get to their local food bank. In areas of the city where poverty is increasing the most (the former inner suburbs of Etobicoke, North York and Scarborough) there aren't enough food banks to keep up with the demand. In those areas the closest food bank may be over an hour away by foot. For those with physical disabilities or those who can't afford transit fare, that just isn't possible.

DEFINITIONS OF FOOD INSECURITY²:

MARGINAL FOOD INSECURITY:

Worry about running out of food and/or limited food selection because of lack of money for food.

²Tarasuk, V, Mitchell, A, Dachner, N. (2016). *Household food insecurity in Canada, 2014*. Toronto: Research to identify policy options to reduce food insecurity (PROOF). Retrieved from proof.utoronto.ca

In spite of the barriers that prevent many food-insecure people from actually accessing a food bank, Daily Bread and North York Harvest agencies saw over 900,000 visits to their food bank programs in the past year. Those numbers represent each person in a household coming to a food bank, multiplied each time they visit. Households receive a hamper of approximately two to three days' worth of food, and access their local food bank on average of twice per month.

Through the 85 meal programs Daily Bread supports, 2.6 million meals were served through various agencies and dropin programs. Each month these meals are served to tens of thousands of people who are vulnerable to poverty and hunger, and include homeless individuals, people with physical or mental disabilities, women escaping domestic violence, seniors and youth living in shelters. All live on low income, and often the meal a person receives at a meal program is the only food he or she will eat that day.

Despite the fact that these numbers don't show the full extent of food insecurity in the city, they have still been a good indicator of how the population has been faring economically. For instance, food bank client visits to member agencies spiked drastically in the first three months of 2008, even though the recession had not officially hit until the fourth guarter of that year. This year, overall numbers show that demand for food banks is 13 per cent higher than 2008. Eight years after the recession, Toronto residents still struggle with rising costs for housing and food, while their incomes are not keeping up.

MODERATE FOOD INSECURITY:

Compromise in guality and/or quantity of food due to a lack of money for food.

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SEVERE FOOD INSECURITY:

Miss meals, reduce food intake and at the most extreme go day(s) without food.

PROFILE OF HUNGER IN TORONTO

	2006	2016
Age Groups		
18 and under	34%	29%
19 to 44	40%	36%
45 to 64	23%	28%
65 and up	3%	7%
Immigration Status		
Canadian Citizen/ First Nations	72%	77%
Landed Immigrant/ Permanent Resident	19%	16%
Refugee Claimant	5%	3%
Temporary Status	3%	2%
Other	1%	1%
Country of Birth		
Born Outside of Canada	46%	52%
Length of Time in Canada	1	
Less than a year	14%	11%
1 to 4 years	28%	14%
5 to 9 years	13%	14%
10 years or more	45%	61%
Aboriginal Status		
Yes	8%	9%

	2006	2016	
Household Composition			
Single	48%	44%	
Single Parent	16%	14%	
Couple without Children	9%	6%	
Couple with Children	15%	13%	
Extended Family without Children	5%	15%	
Extended Family with Children	6%	9%	
Education			
Grade School or Less	7%	5%	
Some High School	28%	16%	
Graduated High School	20%	21%	
Some College or University	19%	18%	
Trade Certificate/ Professional Accreditation	4%	5%	
College Diploma	19%*	16%	
Bachelor Degree	19/0	14%	
Master's Degree	3%*	5%	
PhD		1%	
Disability			
Yes	49%	59%	

*Categories combined in 2006

In the past 10 years, the demographics of people accessing food banks in Toronto has changed dramatically, in almost every respect.

One of the biggest demographic shifts being seen in those accessing food banks in Toronto is the reversal in the age groups at opposite ends of the age spectrum. In 2006, a third of food bank clients were 18 and under; in 2016 a third are 45 and over. The percentage of children and youth coming to food banks has dropped by 5 per cent. While there has been a general aging of the population that's also reflected in those accessing food banks, there have also been other forces connected to our income support system that have contributed to this trend.

While large strides have been made in the last 10 years in improved income supports for children, there has been little done for a large cohort of older adults, especially single people, who have lost their jobs and are having a difficult time re-entering the labour market. Many of these individuals were forced to rely on social assistance after they lost work, and are facing ongoing struggles in keeping up with the rising cost of living in Toronto.

Many of these individuals also have a disability or serious illness that is demonstrated in the overall increase from 2006. Forty-nine per cent reported having a disability or serious illness in 2006, versus 59 per cent in 2016. Stagnant incomes, along with the rapidly rising cost of food, are causing many with disabilities to have an increasingly difficult time stretching their dollar to the end of the month to be able to afford food.

Aside from the influx of Syrian newcomers in the beginning of 2016, there has been an overall reduction in recent newcomers who have been in Canada four years or less accessing food banks. In 2006, 42 per cent were newcomers, now that number is 25 per cent. Usually considered an "arrival city" for newcomers, vastly increased housing costs may mean Toronto is no longer an arrival city for newcomers, due to the difficulty in finding an affordable place to live while transitioning to a new country.

People accessing food banks continue to have much higher levels of education than before – 22 per cent had post-secondary education in 2006, whereas in 2016, 36 per cent do. This may be a reflection that those with higher levels of education – both foreign-trained professionals and those who have received post-secondary education in Canada – are having a more difficult time getting a foothold in the job market or re-entering the job market.

WHAT HUNGER LOOKS LIKE IN TORONTO

Hunger in Toronto does not exist because there is a lack of food. Hunger in Toronto is the result of the high cost of housing, rapidly increasing costs of food, as well as low and stagnating incomes. The combination of these factors has negatively impacted individuals and families who were already struggling to put food on the table. Many people found themselves in situations where they had to make the tough decision to forgo a meal in order to pay for other daily necessities.

The consequences of hunger, especially for children, are insidious. Hunger not only affects their ability to function in the present but also their quality of life in the long run. Approximately 39 per cent of adults and 17 per cent of children went hungry at least once a week because there wasn't enough money for food.

Hunger	Percentage
At least a couple days a week	20%
At least one day a week	19%
At least once a month	15%
Rarely	20%
Never	26%

Child Hunger	Percentage
At least a couple days a week	8%
At least one day a week	9%
At least one day a month	7%
Rarely	17%
Never	60%

Forty-four per cent of those surveyed said that they have gone an entire day without eating. Forty-six per cent of those who went without eating for an entire day said that happens almost every month.

Did Not Eat for a Day	Percentage
Yes	44%
No	56%

How Often	Percentage
Almost every month	46%
Some but not every month	34%
Only 1 or 2 months	20%

Approximately 56 per cent of respondents said that they had missed a meal in order to pay for something else. The number one reason given for missing meals was to pay for rent. Thirtyeight per cent of respondents were forced to go hungry in order to ensure that they had a roof over their heads. The second most cited reason for missing meals was to pay for a phone bill. Twenty-two per cent of respondents reported that having a phone was more important than food in order to stay connected to their family but also be available for potential employment opportunities. Nineteen per cent of respondents also reported giving up meals to pay for transportation, which they needed to get to job interviews, work, the grocery store and/or a food bank. Fourteen per cent had to give up food to pay to keep their lights on, water running or other utility expenses.

Given Up Meal to Pay for Something Else	Percentage
Yes	56%
No	40%
Not sure/ Don't remember	4%

Top things meals were skipped for	Percentage
Rent	38%
Phone	22%
TTC/Transportation	19%
Utilities (gas, hydro, water)	14%

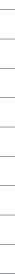
Going hungry is only one of a range of ways people cope with very low levels of income. Aside from skipping meals to pay for bills, respondents have resorted to other coping mechanisms. Forty-six per cent of respondents said that they borrowed money from friends and family, 25 per cent used credit cards, 19 per cent liquidated their assets and 18 per cent used predatory payday loan services to help make ends meet.

Coping Mechanisms	Percentage
Sell Property	19%
Cash in RRSP/ Financial Assets	6%
Use Credit Cards	25%
Use Line of Credit	9%
Payday Lender	18%
Borrow from Friends or Family	46%
None of the Above	29%
Other	8%

These coping mechanisms go beyond affecting people's physical health, but also create deeper poverty through financial circumstances that lead to increasing levels of debt. Interesting to note, respondents receiving social assistance as their main source of income were significantly more likely to use payday loans as a coping strategy than those not receiving social assistance.

Hunger and poverty have a complex relationship in which one is the cause and consequence of the other. At the most fundamental level, poverty is the cause of hunger because there isn't enough money for food. On the other hand, hunger impacts a person's ability to be able to function to their fullest ability. Hunger not only affects peoples' energy levels but may also exacerbate existing health conditions or be the cause of new ones. Consequently, this may hinder their ability to maintain jobs in order to manage their livelihoods, thereby creating and perpetuating a cycle of poverty.









"I'VE LOST 90 POUNDS FROM NOT HAVING FOOD <u>CONSISTENTLY."</u> -Survey Respondent

WHY INCOME MATTERS



ASSISTANCE AS MAIN SOURCE OF INCOME

INCOME SPENT ON

\$7.09 10NEY AVAILABLE PER PERSON AFTER **RENT AND UTILITIES** The main cause for hunger in Toronto is a lack of income. The lack of income may be due to a shortterm transition - such as being between jobs, or just arriving in the area from another country. Or it may be due to other reasons that have a lasting impact on someone's financial state, such as having a disability or being retired, and having to live on a fixed income that may not keep up with inflation. Historically, what is known as our "social safety net" (e.g. income security programs such as El or long-term disability coverage) have helped to prevent people from falling into deep, chronic poverty during tough times. The gaps in our social safety net continue to grow bigger, evidenced by the fact that people need to get food from a food bank during these times, and need to rely on food banks for longer periods than before.

The average monthly income of people coming to food banks in Toronto is \$750. If considered on an annual basis, this level of income falls far below any published measure of low income in Canada. After rent and utilities are paid, people are left with \$7.09 on average to pay for all other necessities, including food. It is simply impossible for most to budget enough money to be able to afford food, let alone a range of other necessary expenses such as transit fare. Endless choices have to be made about whether or not to eat, whether to walk or take transit, and which bills to pay or how much debt to risk accumulating in order to pay for some of those basic necessities.

The majority of clients accessing food banks in Toronto receive one of two provincial social assistance programs as their main source of income. Sixty-five per cent of those surveyed rely on either Ontario Works (OW) or Ontario Disability Support Program (ODSP). When they were created, OW was 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, while ODSP was 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. As the labour market continues its shift from full-time employment to part-time employment, greater numbers of people out of work are forced to rely on provincial social assistance, and those with a disability are less likely to be able to access employer-triggered disability income programs. In Toronto, the percentage of food bank clients receiving ODSP as their main source of income has almost doubled over the last 10 years.

The levels of income for either of these income support programs has fallen far behind inflation, due in large part to the rates being frozen from 1993 until 2003. The current rate for a single person receiving OW is \$706 per month, and for a single person receiving ODSP it is \$1,128 per month. For those amounts to be equivalent to what they were worth in 1993, there would need to be a 42 per cent increase in OW payments, and a 24 per cent increase in ODSP payments.

These forms of income support have not come close to keeping up with average rental costs in Toronto. The vast majority of food bank clients (65 per cent) live in market rent housing, and spend, on average, 71 per cent of their income on rent and utilities. Rent is a non-negotiable expense, and food bank clients, especially families with children, often report much stress and anxiety as they try to keep a roof over their heads.

Main Source of Income

Ontario Works (OW)	32%
Ontario Disability Support Program (ODSP)	33%
Employment	11%
Pension	9%
Child Tax Benefits	5%
No Income	3%
Employment Insurance (EI)	2%
Other	6%

As the gap in our social safety net gets wider, people have to access food banks for longer periods of time. The average length of time people require food banks in Toronto has doubled over the last few years from one year to two years. For increasing numbers of people, accessing food banks is becoming less of a short-term emergency measure to manage a sudden drop in income, and more of a long-term coping strategy.

Much of this increase is driven by people receiving ODSP as their main source of income. The average length of time a household receives ODSP is now three years, whereas in 2008 it was two years. This is due to the fact that ODSP is likely to be a long-term source of income for those with disabilities and not able to fully participate in the labour market, but the amount of money is falling behind the increasing costs of housing and food.

Average Length of Time Accessing Food Bank by **Income Source**

	(Length of time in months)	
Income source	2008	2016
Ontario Works (OW)	12	14.5
Ontario Disability Support Program (ODSP)	24	36
Employment	11	12
Pension	24	24
Child Tax Benefits	12	24
Employment Insurance (EI)	5	9.5
No income	1.5	4
Other	5	8





"BILLS INCREASE EVERY YEAR, RENT PRICES INCREASE EVERY YEAR, **BUT OUR SALARY STAYS** THE SAME. MINIMUM WAGES DOES NOT EVEN PAY RENT."



"JOBS ARE UNSTABLE. YOU ARE EMPLOYED FOR THREE MONTHS. THEN THEY LAY YOU OFF TO AVOID PAYING FOR YOUR HEALTH **BENEFITS.**"

WHEN WORK DOESN'T PAY

\$12.50 24 Median hourly wage

Median hours of work per week

Hourly Wage Categories for Those Receiving Income From Employment:

Less than \$11.25/hour	13%
\$11.25/hour (minimum wage as of Mar/16)	13%
More than \$11.25/hour to \$15 per hour	48%
More than \$15/hour	26%

Does Employment Provide Benefits?

Dental	3%
Drug	3%
Both	14%
Neither	80%

The number of working poor in Toronto is steadily increasing. The rate of working poverty has increased in the city from 9.9 per cent in 2005 to 10.7 per cent in 2012 – with the highest levels of working poverty located in the inner suburbs of Etobicoke, North York and Scarborough.³

As the costs for housing and other basic needs escalate in the city, those working full time and earning minimum wage (and higher) are having a harder time making ends meet. While those who are accessing food banks and are currently employed are not necessarily representative of the entire population of working poor in Toronto, their situation provides some insight into the issues the broader working poor population are facing.

Eleven 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 that they are only able to access employment that is part-time, casual or seasonal. General labour was the most common sector those who are working are employed in, and the retail, restaurant and health care sectors were frequently mentioned as well. Those not employed during the time of the survey may work contract or seasonal employment, such as construction.

While the vast majority (74 per cent) of respondents who were employed at the time of the survey earned more than the minimum wage, on average they are only working 24 hours a week. In addition, 80 per cent don't have dental or drug benefits. These results reflect the outcomes of changing labour market trends that are resulting in fewer full-time jobs with benefits, and more part-time and casual work. Who's Hungry surveys continually demonstrate the precarious financial position that the working poor face, which include not being able to afford both food and rent, or having to give up meals for dental treatment or prescription drugs because they don't receive any benefits through work.

³ John Stapleton, April 2015: The Working Poor in the Toronto Region, Metcalf Foundation.

THE RAPIDLY RISING COST OF FOOD



AND PRODUCE I

Rapidly rising food prices have been a hot button issue in the last year. Adverse weather in the world, combined with a weak Canadian dollar, has caused the price of imported produce to soar. Fresh vegetable and fruit prices increased by 11 per cent in April of 2016, and a university study found that rapidly rising produce prices caused one quarter of a national sample of respondents to reduce their intake of fresh fruits and vegetables.⁴

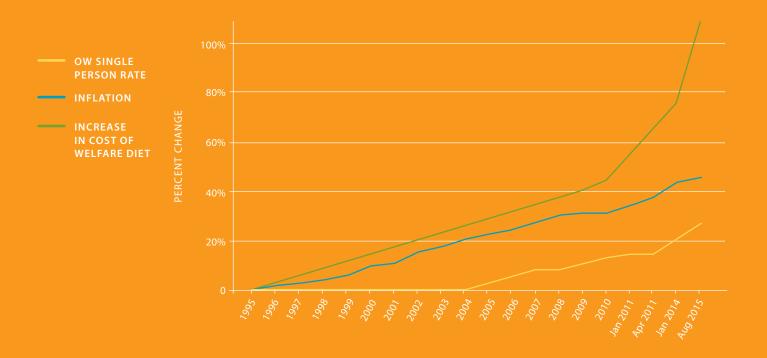
While the biggest financial pressure for food bank clients is the cost of housing, the rapidly rising cost of food has exacerbated existing struggles in being able to afford to purchase food. For those surveyed, rapidly rising food prices has had a large impact on both eating and shopping habits.

In regards to changes in eating habits, many survey respondents report that rising food prices caused them to reduce the consumption of fresh produce, completely eliminate meat from their diet, and only eat fast food or foods high in carbohydrates and starches. In some cases, people either reduce their food intake or skip meals entirely due to the price increases. Those who require a specialized diet for chronic illnesses such as diabetes now find it impossible to afford those diets.

Concerning changes in shopping habits, survey respondents mentioned having to shop around, or travel farther distances to find affordable produce. Others look for cheaper alternatives or substitutes like canned vegetables instead of fresh, or they simply don't purchase as much as before. Some have started to access food banks as a result, or access food banks more frequently than before.

⁴ www.cbc.ca/news/business/fruit-vegetable-prices-1.3617744

CHANGE IN OW SINGLE RATE AND COST OF WELFARE DIET COMPARED TO INFLATION, ONTARIO 1995 TO AUGUST 2015⁵



Even before the significant rise in food price this past year, the cost of even the most meagre diet has been very far out of reach for those receiving social assistance. The chart above illustrates how far social assistance rates have fallen behind inflation, let alone the cost of food, in the last 20 years. The "Welfare Diet", used as the basis for this comparison, was a grocery shopping list created by the provincial government in 1995 to demonstrate what a single person on welfare could afford for the month. Even though the diet was very meagre and provided only half the calories an individual needs (as recommended by the World Health Organization), the shopping list increased in price by 107 per cent by 2015, whereas inflation increased by 45 per cent, and the rate of welfare for a single person increased by only 31 per cent. The components of the diet that clients surveyed had the most difficult time affording - vegetables and fruit, as well as meat products – increased by 134 per cent and 120 per cent respectively.

Predictions from the food institute at the University of Guelph indicate that due to extreme weather and climate change, prices of fruits and vegetables will become even more volatile than they have been before⁶. For people experiencing low income, especially those receiving social assistance, the challenges they face to afford a healthy and well balanced diet will only worsen in the years ahead if the gaps in our social safety net are not addressed.

⁵ Institute for Competitiveness & Prosperity analysis based on data from Statistics Canada, and John Stapleton, Open Policy Ontario, updated to August 2015
⁶ www.cbc.ca/news/business/fruit-vegetable-prices-1.3617744

RECENT NEWCOMERS: THE CHALLENGE IN STARTING OVER

Newcomers here 4 years or less

Recent newcomers of all those not born in Canada in 2016	25%
Recent newcomers of all those not born in Canada in 2006	42%
Households with children	63%

Generally speaking, food banks in Toronto are seeing fewer recent newcomers than in years past. Overall, those who have been in Canada four years or less make up only one quarter of all those not born in Canada coming to food banks, whereas in 2006 they were 42 per cent. A couple reasons for this may include changes that were made to immigration policy at the federal level, and the increasing difficulty in finding affordable housing in Toronto for families with children. The large increases in client visits at food banks mainly in the northern parts of the city late in the first quarter of 2016 may not be fully reflected in these results. Aside from this circumstance, Toronto has become less of an "arrival city" than it was before for recent immigrants.

For those that do settle in Toronto, a lack of affordable housing is especially challenging. Survey respondents who are recent newcomers are more likely to be households with children than those who have been here for longer than 10 years or who were born in Canada. The rental units of a suitable size that are affordable are more likely to be found in the outer areas of the city, but still strain overall household budgets. While the housing in Toronto is becoming less affordable, Toronto is also where the jobs, networks and services for newcomers are more likely to be. The trade-off for many recent newcomers is the limited ability to afford both rent and food, resulting in greater levels of food insecurity.

Citizenship, Education and Employment	
Landed immigrants/permanent residents	59%
Refugee claimants	23%
With bachelors degree or higher (compared with overall sample)	48% (20%)
Main source of income is from employment (compared with overall sample)	21% (11%)

Access to employment is especially pertinent to recent newcomers. Twenty-one per cent receive their main source of income from employment, which is double that of the overall sample. Additionally, almost half (48%) of recent newcomers to Canada who were surveyed have at least a bachelor's degree or higher, compared to 20 per cent of the overall survey sample. Many of them repeatedly highlighted the lack of recognition for their foreign credentials as a significant barrier to escaping poverty. Available jobs often do not match their qualifications, and are low-paying or precarious.

Despite these barriers, many newcomers remain hopeful and eager to find stable, well-paying employment in order to provide a better life for themselves and their children. Yet as the labour market continues to become more precarious, and housing becomes less affordable, it will be important to recognize and address not only the needs of those who recently immigrated to the country, but also to provide continued support in areas such as housing and employment for those who have been in the country for longer periods.

SYRIAN NEWCOMERS AND FOOD INSECURITY

For newcomers fleeing conflict, the cost of living in their new country provides a different set of challenges.

Food banks in Toronto have seen sudden large influxes of newcomers before. In early 2007 there was a surge of arrivals due to a mass deportation from the U.S. Many of these newcomers were originally from Haiti and Mexico, and although they had established lives and secured employment in the U.S., they had arrived in Canada with very little. In 2012 food banks in north Etobicoke saw large numbers of refugees from Iraq, many were Assyrians fleeing persecution in their home country.

Late last year due to a violent war in Syria, hundreds of thousands of Syrians were displaced. The Canadian government as well as private community groups sponsored tens of thousands of Syrians to come to Canada, providing a safe haven and the chance at a new life.

As some food banks in the northern and eastern parts of the city saw large numbers of Syrian refugees in early 2016, it was clear that the high cost of living in Canada had strained the budgets of many of these newcomers and getting help for food was a necessity.

In order to get a snapshot of the circumstances of some of the newcomer Syrian families accessing food banks, a separate survey was conducted by Arabic-speaking translators at several food banks. Fifty-four surveys were collected, primarily from an agency in north Scarborough that saw the bulk of the increase in Syrian refugees in March, and another agency in Thorncliffe Park.

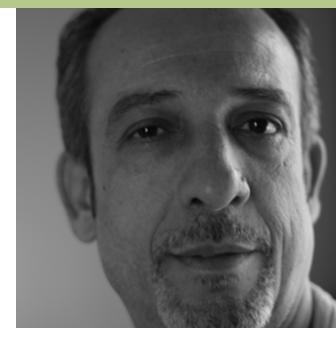
Those surveyed shared that they had to leave well-established lives in their home country. Despite many having a limited education, they were independent and highly-skilled tradespeople including electricians, truck drivers, jewellery makers and construction workers among others. Despite having limited knowledge of English, and facing many struggles such as post-traumatic stress disorder due to their experiences during the civil war and subsequent escape, many want to get working right away in order to be as financially independent as possible and support their families.

Due to the small sample size, these results are not representative of Syrian newcomers accessing all food banks in Toronto, let alone representative of the entire Syrian newcomer population that has recently arrived in Canada. However, the results provide some valuable insight into the financial challenges and struggles likely faced by many others in a similar situation.

Results for sample of Syrian newcomers accessing food banks in Toronto

Demographics Average length of time in Canada 5 months Average number of people in household 5 Percentage households with children 76% Percentage of respondents with a disability 38% Sponsorship 63% Privately sponsored 33% Government sponsored Neither 4% Income and housing Average monthly income \$1.800 Average monthly rent and utilities (gas, hydro \$1,410 and water) Percentage of income spent on rent and 71% utilities Hunger since arriving in Canada Percentage of adults who go hungry at least 20% one day a week Percentage of children who go hungry at least 13% one day a week Percentage of respondents who have given up 43% food to pay for something else Of those who gave up food in order to pay for something else, it was to pay for: 86% Rent TTC 41% 27% Electricity Food for their children 5%

"WE ARE NINE PEOPLE THAT LIVE IN A TWO-BEDROOM APARTMENT. THIS IS TERRIBLE. WE HAD A GOOD LIFE BEFORE THE WAR. I DIDN'T WANT TO LEAVE BUT IT WAS A MATTER OF LIFE AND DEATH." - NEWCOMER FROM SYRIA, HERE FOR FIVE MONTHS



"CANADA HAS A LOT OF WEALTH BUT WE ARE HERE LIVING UNDER STRESS. WE LIVED UNDER FEAR OF DEATH BUT NOW WE LIVE IN FEAR OF LIVING EXPENSES." - NEWCOMER FROM SYRIA, HERE FOR FOUR MONTHS

"WE CAME HERE AS SKILLED WORKERS AND **PROFESSIONALS BUT WE** CANNOT FIND A GOOD JOB BECAUSE THEY DON'T CONSIDER OUR EDUCATION BACK HOME. I HOPE THIS WILL BE CHANGED BECAUSE WE WERE SCREENED HEAVILY AND WE SPENT A LOT OF MONEY APPLYING.'



"MY HUSBAND IS AN ASTROPHYSICIST AND HE WAS TOLD TO SAY HE HAD NO EDUCATION IN **ORDER TO HELP HIS** CHANCES IN FINDING The small sample of respondents demonstrated that the challenges faced by Syrian newcomers accessing food banks in Toronto are very similar to others accessing food banks in Toronto: a lack of income, along with having to spend a high portion of that income on rent, leading to food insecurity and hunger.

Similar to the entire sample of respondents in the Who's Hungry survey, this small sample of Syrian newcomers spend 71 per cent of their income on rent. Taking utilities such as hydro into consideration, these households are paying \$1,410 on their rental accommodations. According to the Canada Mortgage and Housing Corporation, the average rent for a two-bedroom apartment in Toronto in 2015 is \$1,288.7 The families in the survey sample contain an average of five people, and the majority (76 per cent) have children 18 and under. With the average income of this group of respondents being about \$1,800 a month, the cost of a suitably-sized apartment devours most of the budget, leaving little else for transportation and other needs such as food.

The level of income received by both privately- and governmentsponsored Syrian refugees is guided by the prevailing provincial social assistance rates in their province of residence. As is continually demonstrated by results from Who's Hungry surveys, the vast majority of people needing to access food banks in Toronto are on one of two forms of social assistance, and the level of income is too low to afford both food and rent.

Inevitably, the poverty that leads to hunger in the general population also leads to hunger for the Syrian newcomers surveyed. Since arriving in Canada, 20 per cent of Syrian refugee adults have gone hungry at least once per week, and 13 per cent of their children have gone hungry at least once per week. Fortythree per cent of respondents have had to give up food to pay for something else – most commonly, rent.

The sudden influx of Syrian newcomers needing to access food banks in Toronto and other urban centres across the country provides another example of the fundamental flaw in our income security system as it presently exists, in that the money allotted does not reflect actual living costs.

⁷ CMHC Rental Market Survey: www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/data_004.cfm



Those Accessing Food Banks in the 45 to 64 Age Group

Percentage in 2016	28%
Percentage in 2006	23%
Percentage who are single person households	50%
Percentage who are males	52%
Percentage with a disability	70%
Percentage born in Canada	52%
Percentage of those not born in Canada who have been here longer than 10 years	74%
Percentage receiving social assistance (either Ontario Works or Ontario Disability Support Program) as their main source of income	78%
Length of time accessing food banks	
1 year or less	36%
More than 1 year to 2 years	15%
More than 2 years	49%
Employment History	
Employed within the last 10 years in Canada	67%
Length of Unemployment	
Less than 1 year	14%
1 year to 4 years	35%
5 years to 10 years	27%
More then 10 years	24%
Received El when they stopped working	35%
Currently volunteer in their community	46%

THE 45 TO 64 AGE COHORT: THE IMPACT OF A POST-RECESSION ECONOMY

People accessing food banks are getting older at a much faster rate than the general population. In 2006, 26 per cent of clients were 45 and older; now they represent 35 per cent of those accessing food banks in Toronto.

A large component of this increase is those in the 45 to 64 age category. Twenty-three per cent were between the ages of 45 and 64 in 2006 – now it is 28 per cent. While some of this increase may be attributed to a general aging of the population, a closer look at the circumstances faced by survey respondents in this age group may provide some insights as to why there has been such a dramatic change in a relatively short period of time.

The vast majority of those in this age cohort – 67 per cent – were employed in Canada for the last 10 years. The majority, 52 per cent, were born in Canada. Of those who weren't, three-quarters have been here at least 10 years or more.

Of those who were employed in the last 10 years, almost half became unemployed within the last 4 years. Another 27 per cent became unemployed between 5 and 10 years ago, likely during the aftermath of the 2008 recession. For many in this age cohort who have lost their jobs, re-entering the job market has been difficult for a variety of reasons, including the decline in the manufacturing sector in Ontario. Some respondents spoke of encountering ageism and difficultly changing sectors. Others spoke of the limitations of current employment programs, in particular lack of support for those with disabilities or other health issues.

Support for those with disabilities is especially significant for this age group, as 70 per cent report having a disability or long-term health condition. This includes both physical disabilities and mental illnesses that prevent them from being able to work full time or work at all. The development of physical limitations or chronic illnesses becomes more common in later stages in life. Others talked about the barriers created from having a mental illness, including the depression that can develop after job loss and being out of the labour market for a long period of time.

"IT'S HARD TO FIND EMPLOYMENT FOR A PERSON WHO HASN'T WORKED FOR A WHILE."



"THE BIGGEST BARRIER IS LACK OF MONEY. MY CELL PHONE DIED NEARLY HALF A MONTH AGO AND I HAVE NO IDEA HOW TO REPLACE WITHOUT SPENDING THREE TO FOUR MONTHS OF OW PAYMENTS. THIS IS JUST ONE EXAMPLE SHOWING HOW THE AMBITION TO PULL YOURSELF UP IS HINDERED BY LACK OF CAPITAL. ONE IS FORCED TO LIVE DAY BY DAY. THERE IS NO ABILITY TO PLAN. THERE IS NO QUESTION THERE IS A POVERTY TRAP. OTHERWISE I CONSIDER MYSELF LUCKY AND CREATIVE ENOUGH TO SURVIVE."

Half of respondents in this age cohort are single-person households. Single-person households can be more vulnerable to poverty, as during difficult financial times there are fewer income supports available to them than are available to other households. For example, households with children can access child tax benefits. For working age single people, there is only El (if they are eligible) and provincial social assistance. Income levels for single-person households remain disproportionately low compared to other households receiving social assistance. The current level of income for a single person receiving Ontario Works (OW) is \$706 per month, for a single person receiving Ontario Disability Support Program (ODSP) it is \$1,128.

Subsisting on this level of income makes accessing food banks and meal programs a continuing reality. Nearly half of respondents in this age cohort have been accessing food banks for more than two years. Many may instead access the meal programs that are available across the city, because they lack cooking facilities to prepare the food available from a food bank. Often the food available from either a food bank or a meal program is the only food they are able to access due to lack of money, and the overall lack of both quantity and guality of food that they have access to can contribute to, or worsen, existing health conditions.

The level of income paid by social assistance programs is especially significant with this cohort, as nearly 80 per cent are receiving one of two forms of social assistance as their main source of income. One third received EI after they lost their jobs – a level of access that is similar to the general working population of Toronto. Many were forced to access social assistance after EI ran out, or right after they lost their jobs if they couldn't find work and other sources of income were not available. For those with disabilities, accessing ODSP is a long and arduous process, and some survey respondents with disabilities or serious health issues are barely subsisting on OW until they are able to get their application approved to receive ODSP.

Despite the personal hardships that many are experiencing, the inadequate and outdated social safety net is what traps people in poverty, leading to further hardship. Low income, and the struggle to afford a place to live, is the overarching systemic issue that underlies many of the struggles that survey respondents are facing.

Despite these struggles, many still have hopes for the future and still do what they can to contribute to their communities. Nearly half of respondents in this cohort volunteer in various capacities, and for many volunteering is an essential form of participation, social connection and support.

AND POVERTY

WE HAVE COME FAR IN THE PAST YEAR

In 2015 and early 2016 Daily Bread Food Bank made a series of policy recommendations that would help more low-income Ontarians live in good health and dignity, as well as move toward a modern income security system that supports people's transitions to employment and improve their income security. We are optimistic that many of these recommendations and more have been implemented or committed to at the local, provincial and the federal level. These changes occurred in the areas of:

Children

In 2015 and 2016, Daily Bread advocated at the provincial level With the door open to examining the framework for a housing benefit, that parents receiving social assistance not be subject to dollarwe may be closer to the reality of a basic income than we think. for-dollar provincial clawbacks of income from child support The Caledon Institute recently released a report called Designing payments, or from the new federal Canada Child Benefit. We are a Housing Allowance Program that outlines possible models pleased that the province has committed to not clawing back any for an Ontario housing benefit.⁸ The preferred model reflects of the income received from either of these sources. This will help differences in regional rental costs and would be paid outside significantly increase the income of hundreds of thousands of of welfare to anyone with a low income, replacing the shelter families with children across the province. allowance now paid through welfare.

Housing

This model would help close the gap between household income The cost of housing is the main financial strain for food bank and the cost of housing for people living in poverty. The model clients, who spend an average of 71 per cent of their income on would also lower the welfare wall when people move from housing costs. Since 2008 Daily Bread has been asking that the welfare to work, removing some of the financial obstacles that province implement a portable housing benefit to help families welfare recipients face when they enter or re-enter the labour better afford their housing. In 2016 the province committed to market. By providing substantial assistance to anyone with a the development of a framework for a portable housing benefit, low income, whether working or not, a portable housing benefit and transformation of social and supportive housing programs. In could join other programs, such as the Ontario Child benefit for addition to this, they announced \$2.4 million in 2016–17 to pilot example, as core pillars of a Basic Income. a new portable housing benefit that would offer more options for We're hopeful that the commitment to the development of a those escaping domestic violence that will benefit approximately framework for a housing benefit, along with the results of the 500 households. There was further success with the City of basic income pilot project, will provide the evidence needed to Toronto announcing new, portable housing allowances for 550 create further, large-scale changes to the income security support families on the affordable housing waiting list in Toronto. system in Ontario.

In addition to these successes, the province has also committed to a Basic Income pilot project.

ADDRESSING THE CAUSES OF HUNGER

A "Basic Income" is an income that would provide households with enough money that they wouldn't have to live in poverty. The amount of income a household receives would either replace or complement other forms of income they might be receiving, such as child tax benefits or social assistance, in order to bring them above a pre-determined "poverty line".

Many see the idea of a basic income as one that replaces the outdated form of provincial social assistance, which provides only very low levels of income, as well as has restrictive rules that create barriers to escaping poverty. In the 2016 budget, the province committed to piloting a project that would address these issues, including providing improved and more seamless financial support for those making the transition from welfare to work.

⁸ CMHC Rental Market Survey: www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/data_004.cfm

Single-person households

In 2015, Daily Bread asked the provincial government that the Ontario Works rate for single-person households be increased to the full \$100 per month as recommended by the final report of the Commission for the Review of Social Assistance in Ontario, Brighter Prospects. The final increase of this amount was made in the 2016 Provincial budget. While much more work needs to be done to address the adequacy of income for persons receiving social assistance, this was a positive step in the right direction.

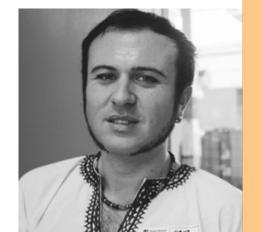
SUPPORTING AN AGING POPULATION IN A POST-RECESSION ECONOMY

While great strides have been and continue to be made to address income security of households with children, results from the survey indicate a very worrisome trend of an aging cohort falling further into poverty due to limited labour force attachment, high levels of disability, and inadequate income support. Increasing numbers of people who have fallen out of the labour market after the recession are being forced to rely on social assistance, a system that has income levels that have fallen far behind the actual cost of living. It is also a system that has embedded rules that substantially restrict the amount of extra income people can earn from employment.

Respondents in the survey often felt trapped in the system, with barriers created both by social assistance rules as well as discrimination in the job market due to age and disability. Despite their personal hardship, health issues and hunger, many had a strong desire to work to the extent that they were able, and many other already volunteer in their community. As the province reviews its social assistance program as well as undertakes a pilot project on the idea of a Basic Income, one goal should be how to create a social safety net that enables people to more fully participate in a fragmented labour market.

MOVING FORWARD

For those experiencing hunger and poverty, there is new hope on the horizon. For the first time in years the stars have aligned at the local, provincial and federal levels of government, and some promising commitments have already been made. We will closely monitor these commitments, while advocating for changes that still need to be made that will help reduce poverty and hunger in our communities. As Tim said at the beginning of this report, there are better days ahead.



"IT'S HARD TO VOLUNTEER WHEN YOU DON'T GET ENOUGH FOR TRANSPORTATION. THERE'S VERY LITTLE YOU CAN EARN BEFORE ODSP CLAWS BACK PAYMENTS OR CPP GETS CANCELLED. THERE ARE BIG BARRIERS TO GOING BACK TO WORK."

2016 ANNUAL SURVEY METHODOLOGY

Reporting Food Bank Use

Who's Hungry 2016 reports the number of people served (vs. the number of individuals) in participating neighbourhood food banks in Toronto. The total numbers reported on pages 6 and 12 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-May 2016, in neighbourhood food banks across the city of Toronto. Volunteers were trained to conduct a 37-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, 36 food banks participated in the survey and 60 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 1183 surveys were conducted for this study; 1127 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 a software called Statistical Package for Social Sciences v17 (SPSS).

Additional information

In addition to the surveys, a small exploratory study was conducted on the resettlement experience of Syrian refugees in Toronto. A separate survey on a smaller scale was carried out at a few food banks that saw a surge in recently sponsored Syrian refugees as clients. Interviews were conducted by four Arabic speaking interpreters, who already possessed a wealth of experience interpreting for the Syrian newcomers. A total of 54 surveys were completed at 4 food banks that have been identified as serving recently sponsored Syrians.

Subsequently, in order to gain a contextual understanding of the clients' responses, the interpreters participated in a focus group.

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 are willing to share your time and experiences. You are helping to reveal hunger in the city of 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 this 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, Rowena Power from North York Harvest Food Bank and Harvey Low from the Social Policy Analysis & Research Unit at the City of Toronto. Also deserving honorable mention are the interpreters who participated in this study, Wisal Abuaagla, Wahiba Elgozouli, Ilham Saydna and Eman Abdallah.

Last but not least, a sincere thank you to the following food banks for their support of Who's Hungry and their participation in the Annual Survey of Food Bank Clients:

Agincourt Community Services Association Allan Gardens Food Bank Bathurst-Finch Community Food Bank **Calvary Baptist Church** Christ Church St. James Food Pantry The Bluffs Community Share Food Bank **Delta Family Resource Centre** Eastview Neighbourhood Community Centre 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 Centre Malvern Healthy Community Cupboard Mama Caya Food Bank Mosaic

New Toronto Street Food Bank Oasis Dufferin Community Centre O'Connor Community Food Bank (Friends of Jesus Christ) Oriole Food Space Our Saviour Lutheran Church Food Bank **Richview Food Bank** Room to Grow Family & Food Support Services Scarborough Centre 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



"WE HAVE GREAT HOPE TO LIVE A GOOD LIFE AND TO HELP OTHER PEOPLE SO THEY DON'T HAVE TO FACE WHAT I WAS FACING."

"I HOPE TO STAND ON OUR OWN FEET, ME AND MY HUSBAND, AND START A NEW LIFE AND GREAT FUTURE FOR MY CHILDREN."

> "I HOPE TO SLEEP AT NIGHT WITHOUT STRESS AND FEAR. I HOPE MY DAUGHTER GETS A GOOD JOB."

Who's Hungry 2016 was written by Daily Bread Food Bank's Research team: Richard Matern and Haiat Iman, and designed by Jessica Ward. Special thanks goes to Sarah Anderson Austin, Senior Manager of Communications and Catherine Leek of Green Onion Publishing for copy editing.



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