


# WHO'S HUNGRY REPORT 2025



RECORD-BREAKING HUNGER

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# Foreword

This year’s report marks the 35<sup>th</sup> year of Who’s Hungry. In that time, Toronto has undergone huge social, cultural, and technological changes, growing into Canada’s most prosperous city. It is a beacon to tens of thousands from around the world who choose to immigrate to this place of opportunity. Yet, despite the wealth in our city, more than 1 in 10 still need to turn to food charity to survive.

Almost a year after the City of Toronto declared a food insecurity state of emergency, we’ve reached a devastating new milestone: **over 4.1 million food bank visits in the past year**. It was only five years ago that the number was below 1 million.

The emergency crisis is becoming entrenched. Employment and education no longer protect against food insecurity, as many clients balance multiple jobs and hold post-secondary degrees but still cannot afford the food they need. The surge in food bank use from 2021 to 2024 was driven by new clients, but **in 2025 we see a shift: people are relying on food banks more frequently, and for longer periods of time**.

Emergency food programs are shouldering a crisis that is becoming permanent. Charity alone cannot and should not be the solution to poverty and food insecurity.


Every visit to a food bank is a stark reminder that policies at all levels of government are falling short. The social safety net that once protected us has been weakened, leaving our friends, neighbours, coworkers, and classmates behind.


New government programs, such as the Canada Disability Benefit, the Toronto Universal Student Nutrition Program, and Build Canada Homes are welcome policy alternatives we have fought for for years. These are steps in a long journey of rebuilding as we address the root causes of poverty.

Clients have been clear: they need affordable housing, fair wages, and stronger income supports in order to stop using food banks. Urgent coordinated action from all levels of government is required to address the root causes of food insecurity and build lasting solutions.

The numbers in this report are startling reminders of the lives affected by poverty, and the hopeful alternatives we need to implement to ensure everyone’s right to food is realized.


In partnership,

  
**Neil Hetherington**  
CEO  
Daily Bread Food Bank

  
**Ryan Noble**  
Executive Director  
North York Harvest Food Bank

### Join us in taking action

With food bank usage at record-breaking levels in Toronto, we must raise our voices and take action to address poverty and food insecurity. Here are three ways you can help:



#### 1. Raise awareness

Share this report with your networks. Mobilize your community to make a difference.

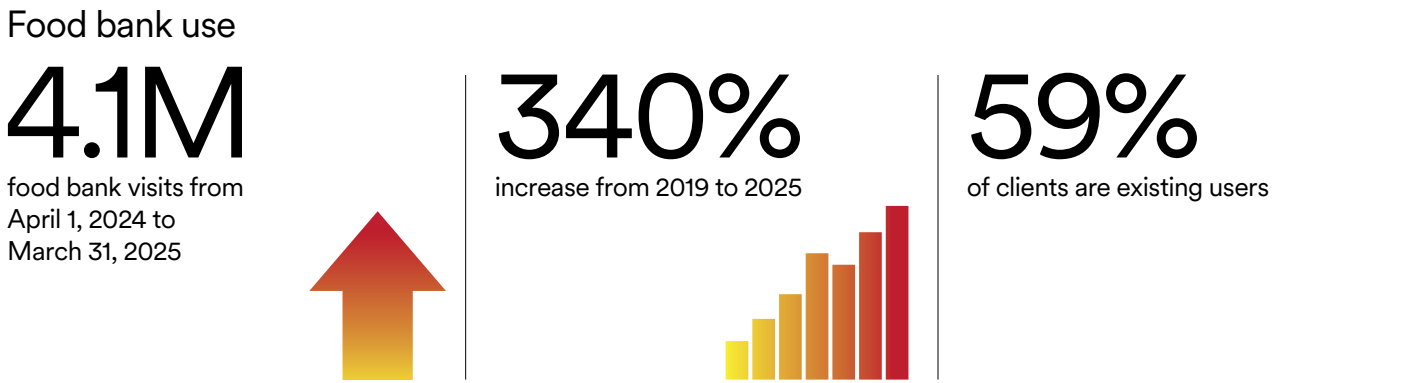
#### 2. Support a food bank

If you are able, make a financial donation, raise food or funds, or volunteer your time at a local food bank.

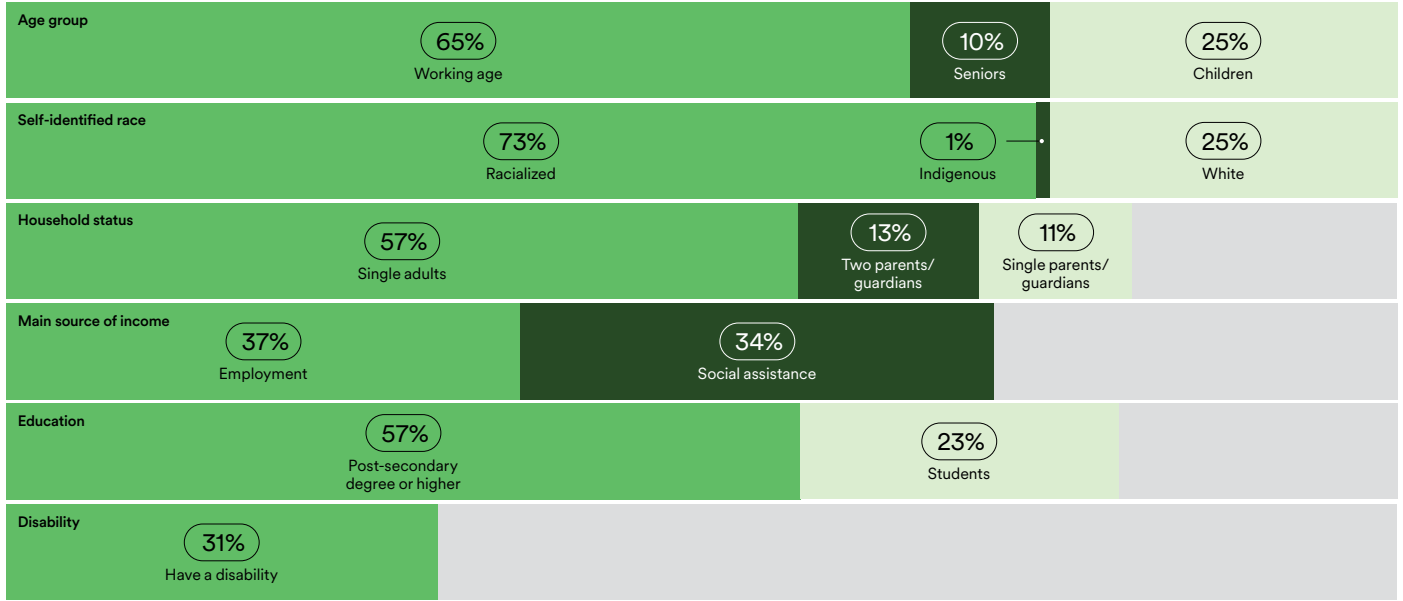
#### 3. Advocate for change

Contact your elected officials and urge them to adopt the policy recommendations in this report.

# Key findings



## Snapshot of food bank client demographics



Hardship reaching all demographics

1 in 4  
clients are children



53%  
of clients missed a meal  
to pay for something else



\$1,200  
median monthly income



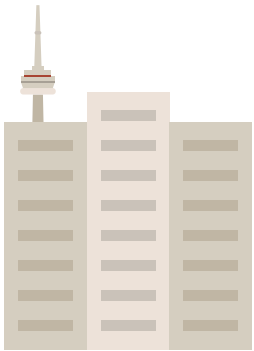
\$1,300  
median monthly  
housing expenses



35%  
of employed clients held  
multiple jobs



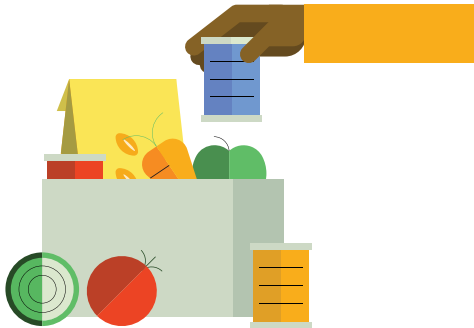
88%  
live in unaffordable housing



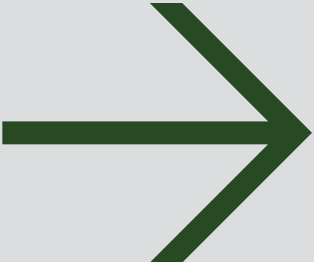
About this report

73  
food programs

1,891  
food bank clients surveyed



# The scale of food insecurity

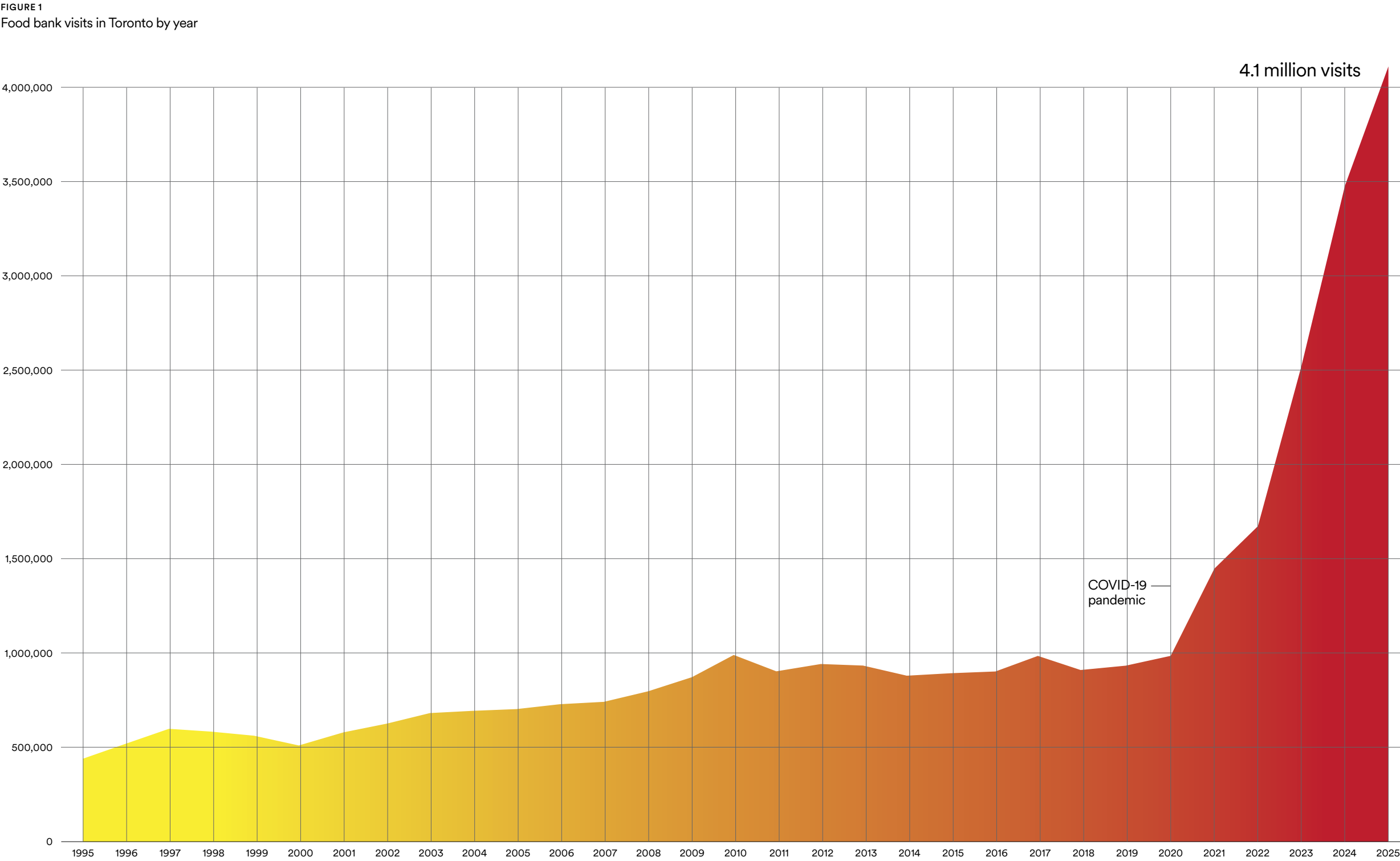


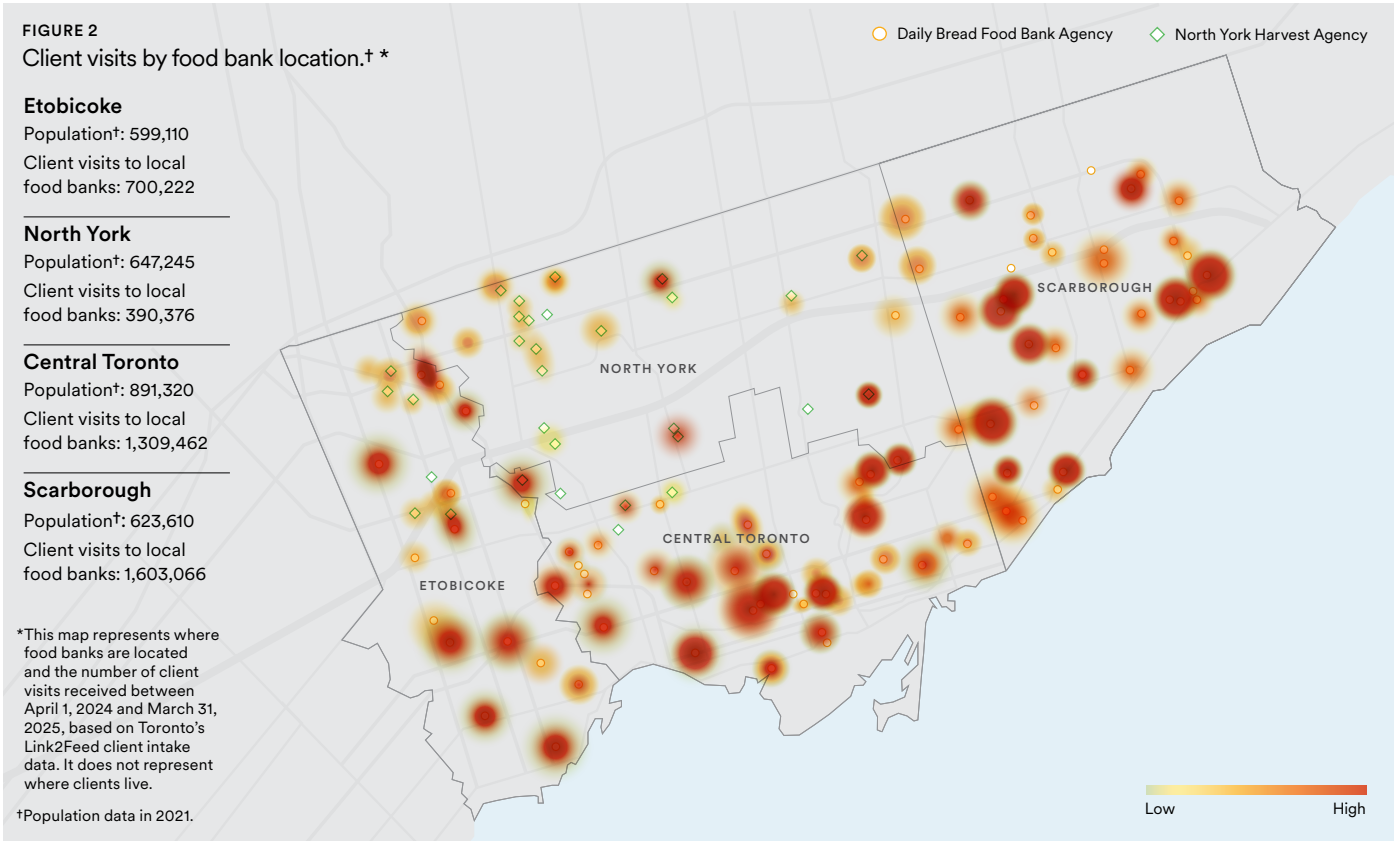
# Food insecurity

Food insecurity is a persistent and worsening issue in Toronto and across Canada. In 2024, about 10 million people (25.5%) in the ten provinces lived in food-insecure households, the highest recorded rate in nearly 20 years.<sup>1</sup> Food insecurity affected 1 in 4 (24.7%) Toronto households in 2024.<sup>2</sup> These figures are staggering, and not what we expect from the largest city in one of the most prosperous countries in the world.

## Food bank visits

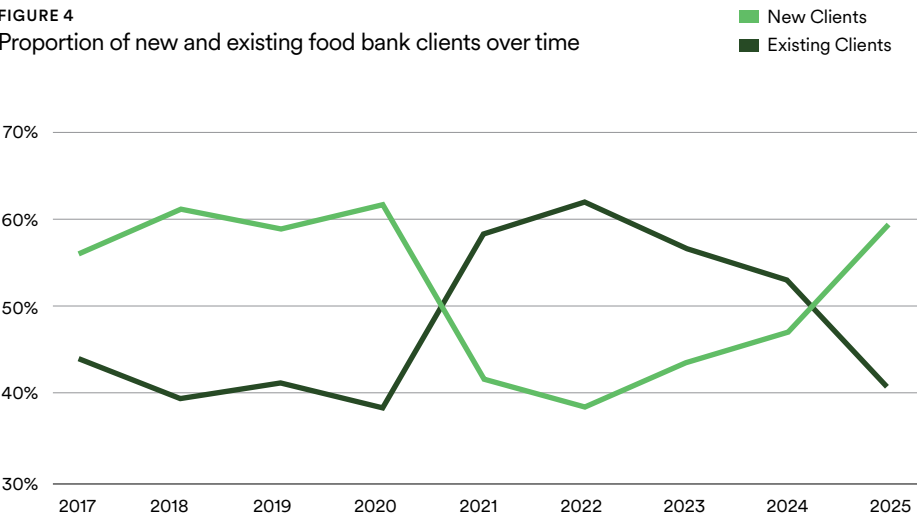
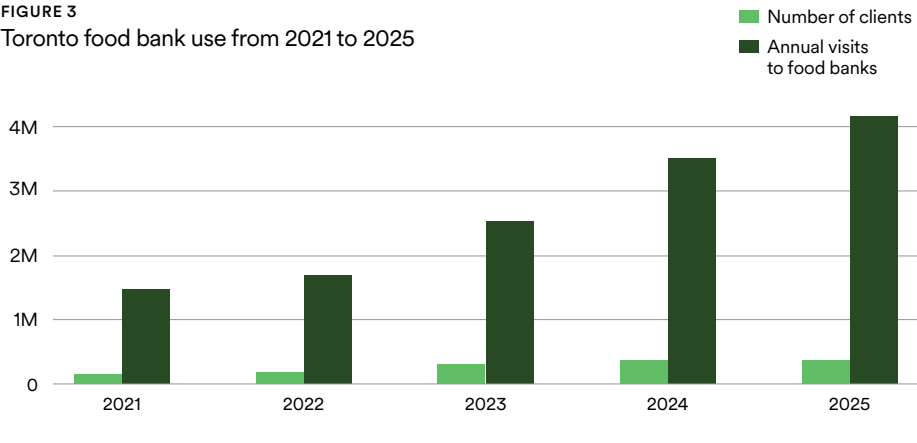
Toronto food banks received **4,124,313 client visits** between April 2024 and March 2025, an **18% increase** from last year and a **340% increase** since 2019. Average monthly visits have increased from about 78,000 in 2019 to over 344,000 in 2025. And, for the second consecutive year, more than **1 in 10 Torontonians** relied on food banks—up from 1 in 20 three years ago.





The crisis is city-wide. Over the past year, food bank visits increased 20% in Etobicoke, 20% in Central Toronto, 19% in Scarborough, and 11% in North York—an 18% increase overall. While this year's city-wide increase is smaller than last year's 38% spike, it builds on an already extreme level. Since 2019, client visits have increased by 340%. By comparison, Toronto's population grew by approximately 11% over the same period, from 2.9 million to 3.2 million.<sup>3</sup> This contrast highlights a deepening crisis, as the demand for food assistance is increasing far more rapidly than population growth.

Patterns of food bank visits show that food insecurity is not only growing but **becoming harder to escape**. People are relying on food banks more often and for longer periods of time. This year saw 635,962 more visits than last year despite 12,493 fewer clients overall. And, while the increase in visits from 2021 to 2024 was largely driven by new clients, this trend shifted in 2025, with existing clients accounting for the majority of visits (59%, up from 47% in 2024).



Clients are also using food banks more frequently. **Over half (54%)** of survey respondents reported that they had visited a food program three or more times per month, an increase from 43% in 2024. This includes 32% of existing clients and 23% of new clients, compared to 21% and 22% respectively in 2024. The increase in the frequency of visits, particularly among returning clients, demonstrates how food insecurity is **becoming entrenched** in Toronto.

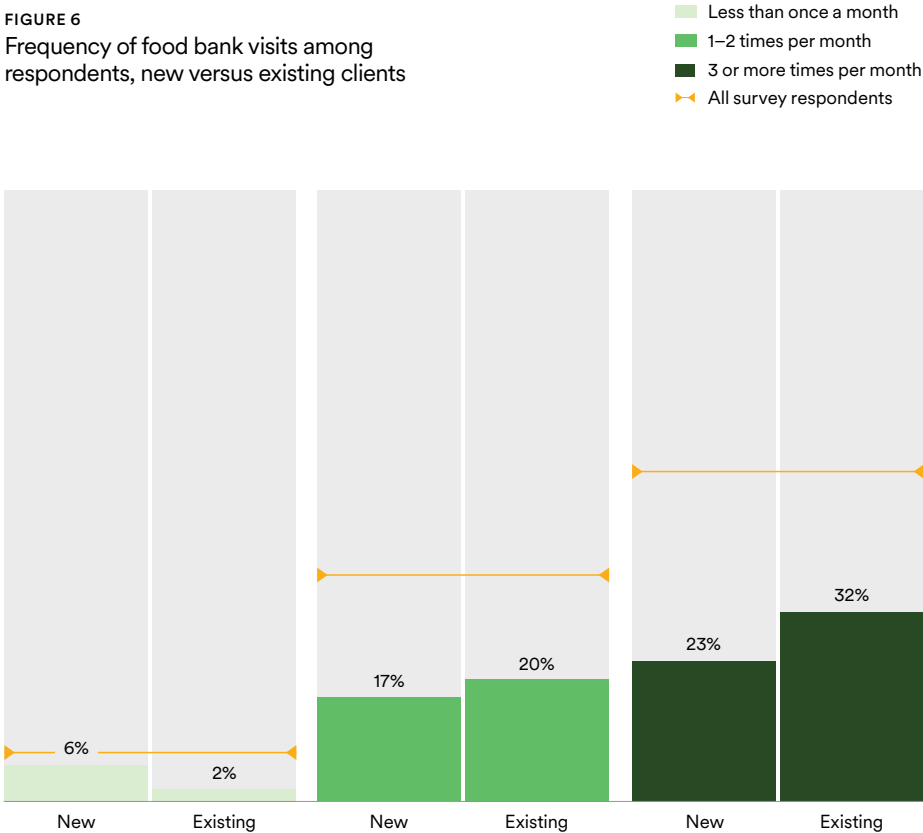
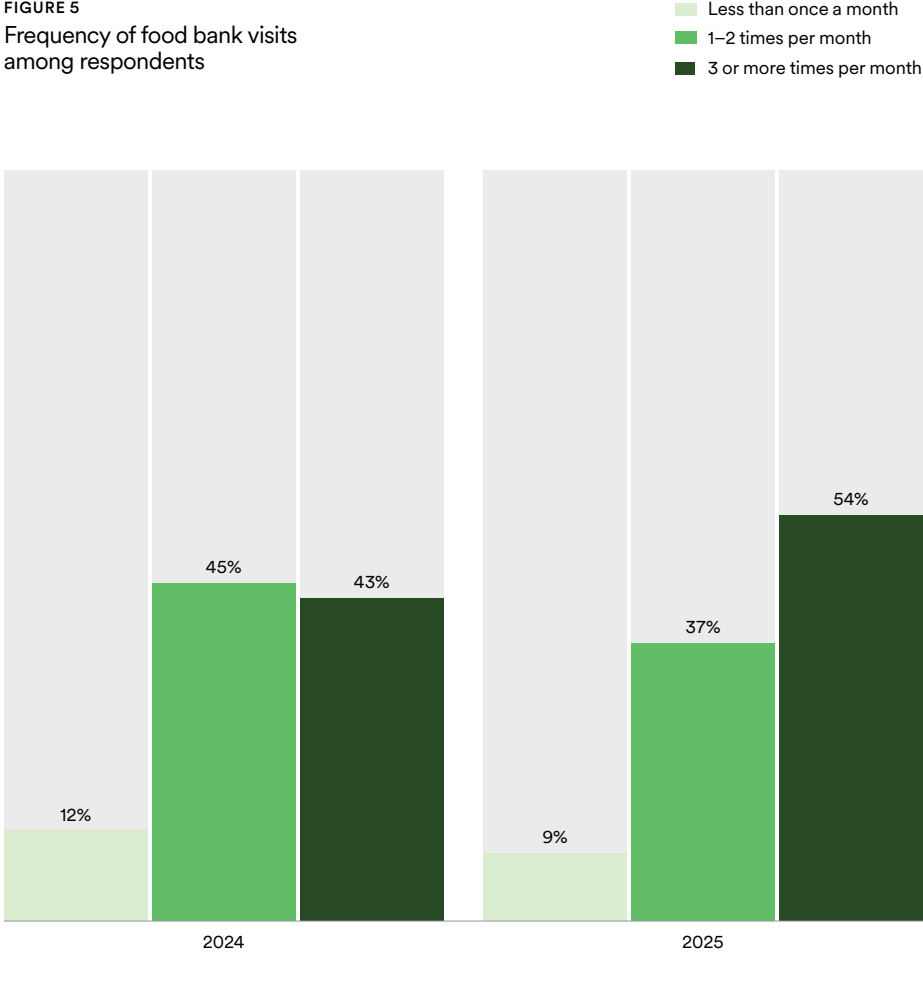
## Severity of food insecurity

Statistics Canada classifies food insecurity in three levels: **marginal**, when a household worries about running out of food or has limited food choices due to lack of money; **moderate**, when households must compromise on the quality or quantity of food; and **severe**, when households miss meals, reduce food intake, or go days without food.<sup>4</sup>

Data from the Canadian Income Survey indicates that between 2023 and 2024, the prevalence of food insecurity increased across all severity levels. The share of households experiencing severe food insecurity increased from 6.0% to 6.7%, moderate from 10.9% to 12.4%, and marginal from 6.0% to 6.4%.<sup>5</sup>

The true scale of hunger is even greater. Despite record rates of food insecurity in Canada, only a portion of food-insecure households visit food banks. A 2019 study found that only **21.1%** of food-insecure households reported using food banks.<sup>6</sup> Tens of thousands more rely on friends, family, and charity, or go without the food they need to live healthy, dignified lives.

“We didn’t always need the food bank... [It] helped for a few years and aided in supporting our family [until] we became financially stable enough. Then due to financial issues, we recently began utilizing the support of the food bank [again].”

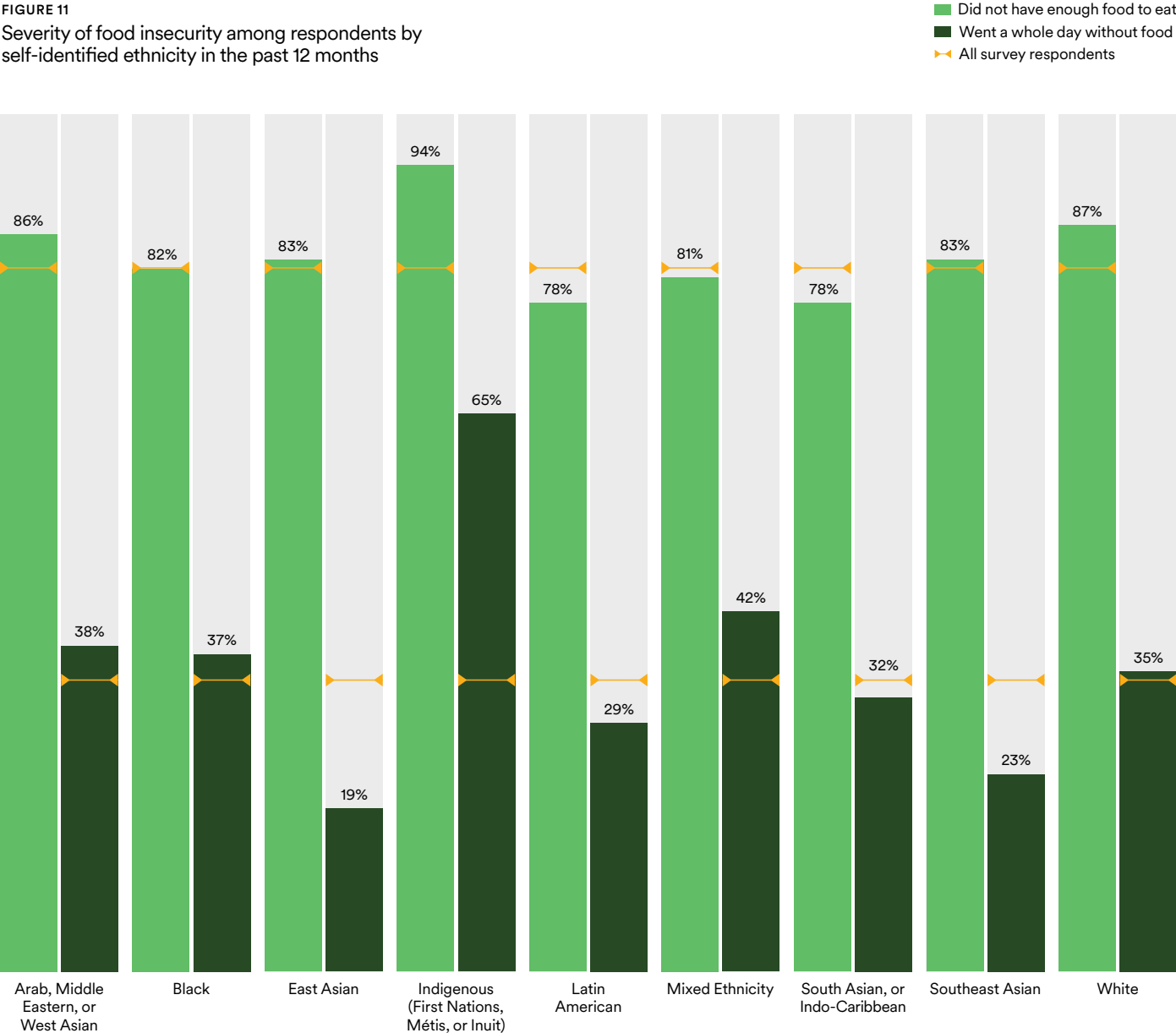
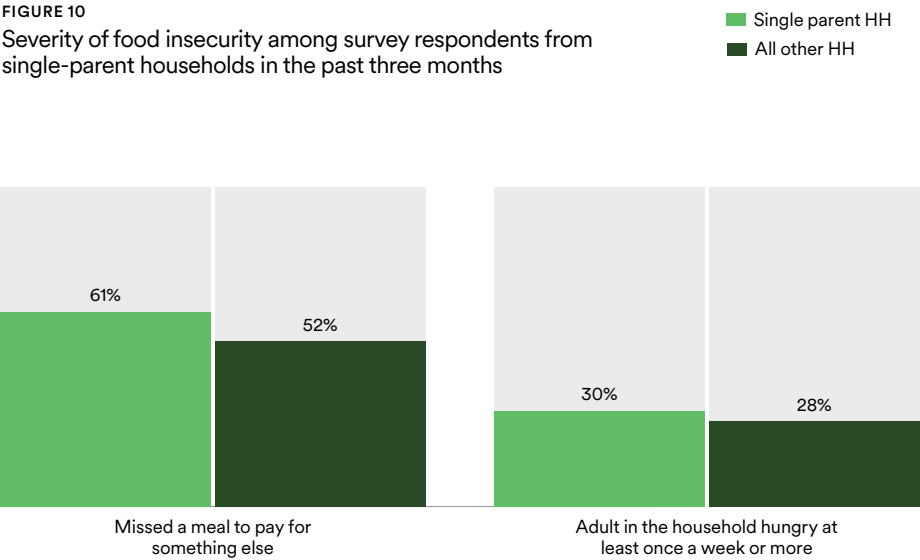
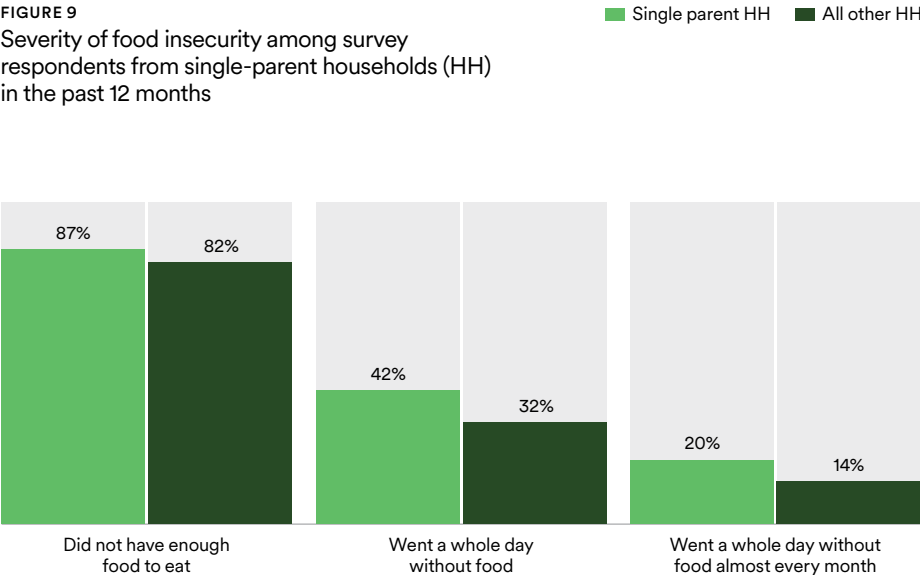
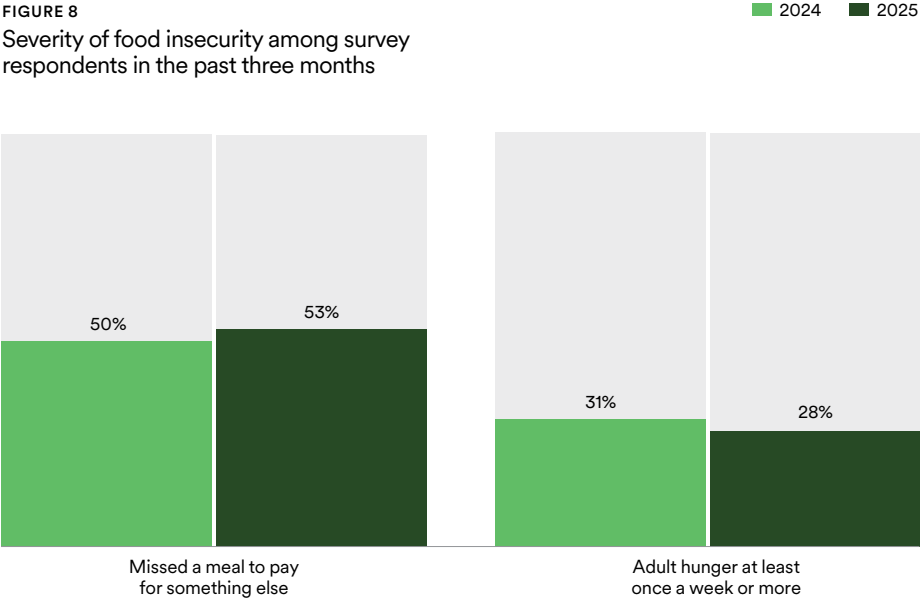
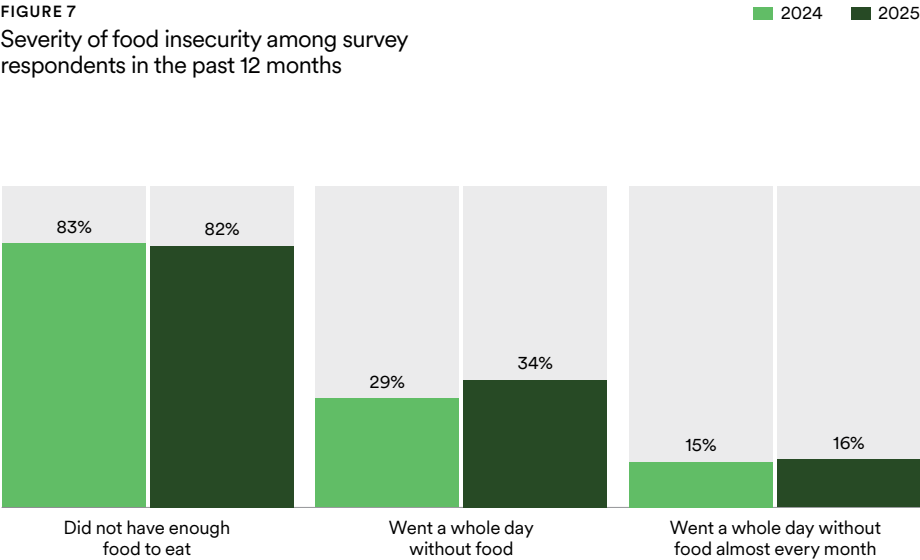


# Food insecurity indicators

Of survey respondent households, **4 in 5 (82%)** reported that they did not have enough food to eat in the past year. Worse still, **1 in 3 (34%)** respondents reported that an adult in their household went an entire day without eating, an increase from 29% last year. Almost **half (47%)** of households who missed a day of meals experienced this at least once a month.

**One in two respondents (53%)** reported that in the past three months they had missed a meal to afford something else. Nearly 3 in 10 (28%) of respondents reported that an adult in their household went hungry at least once a week.

Certain groups experience more pronounced food insecurity. Compared to all other households, single-parent households reported higher levels of food insecurity: 42% went a whole day without food, compared to 32% of all other households, and 61% missed a meal to cover other expenses, compared to 52% of all other households.



## Ethnicity and food insecurity

The severity of food insecurity also varied by self-identified ethnicity. Indigenous respondents experienced the highest levels, with 94% reporting they did not have enough food and 65% going a whole day without food, nearly double the rate of all respondents (34%). In contrast, East Asian and Southeast Asian respondents reported lower rates of food insecurity, with 19% and 23% going a whole day without food, respectively. These differences demonstrate variability in severity of food insecurity across ethnic groups.

SPOTLIGHT

# Facing barriers to stability

Diane, a member of the First Nations community, is a mother of three kids aged 17, 23 and 25. Managing the rising cost of living has become increasingly difficult.

“I don’t know where to start because the struggle is real. Food prices are so high that we have to rely on food banks just to get by. I am really struggling as a single parent as my children have grown up and their needs have changed.”

Canada’s history of colonialism and systemic racism underlies persistent racial disparities in food insecurity. In 2023, 17.5% of Indigenous Peoples in the

provinces lived below the poverty line—nearly double the 9.9% of the non-Indigenous population.<sup>7</sup> They also experience higher rates of food insecurity: in 2022, 33.4% of Indigenous Peoples experienced food insecurity, compared with 19.1% of the overall population.<sup>8</sup>

After moving to Toronto from Manitoulin Island, Diane struggled to find a place to live. Currently, she lives in Wigwamen Incorporated housing, a non-profit Indigenous housing provider, and almost all of her income goes towards rent.

“When I moved to Toronto, I did not know about any resources back then. I was going to food banks weekly. Moving here was a culture shock for me. I was always surrounded by Aboriginals and now it was people of all religions. Getting adapted to the environment for me was very difficult. The food was also very different. I landed in a shelter when I reached Toronto,

but it was nice because it was specifically for Aboriginal Peoples. It would help if there was more funding to provide food for Indigenous Peoples.”

Diane is a student and struggles with post-traumatic stress disorder (PTSD), anxiety, and other health issues. Her son also suffers from mental health issues. She receives \$1,061 from ODSP for herself and her daughter and recently applied for the Disability Tax Credit.

“I am doing the community health worker program and started a placement at Toronto Council Fire [an agency that provides services to First Nations people] a few weeks ago. I got a stipend for going to school through an Aboriginal agency for the first year, but I have to arrange funding for the second year, which I am hoping to apply through my Band. As an Aboriginal woman, I feel there needs to be more support for education and housing.”



Client photo not available. Stock image used.

FIGURE 12  
Severity of food insecurity among survey respondents with and without a disability in the past 12 months

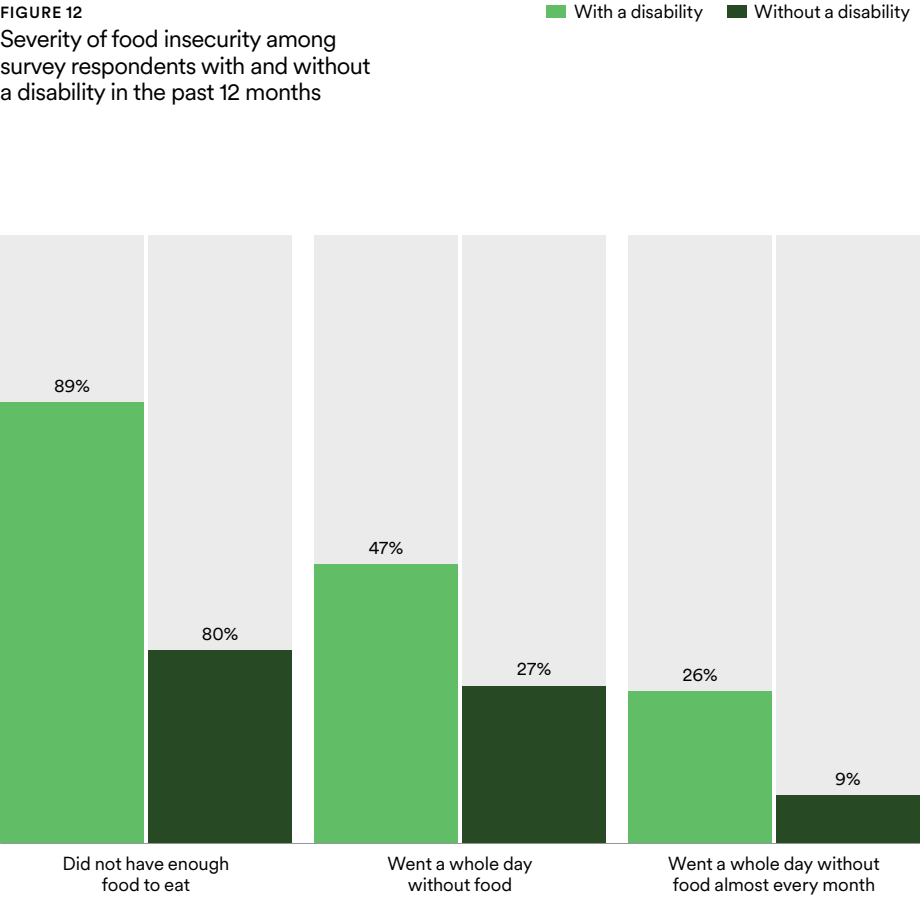
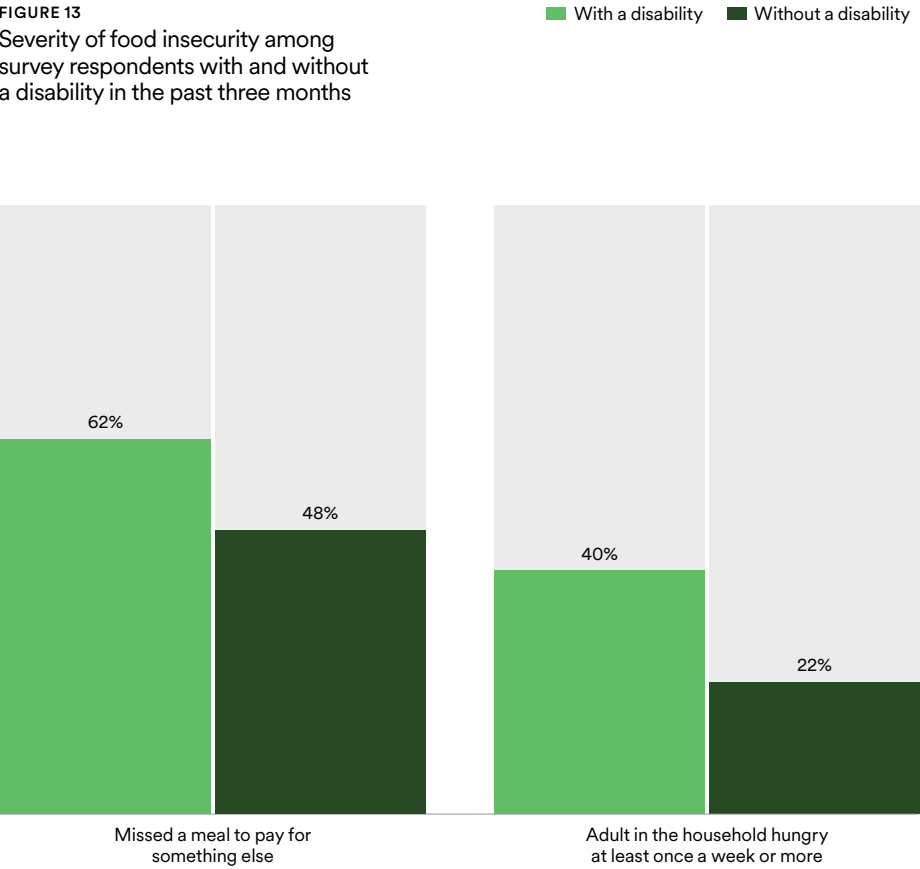
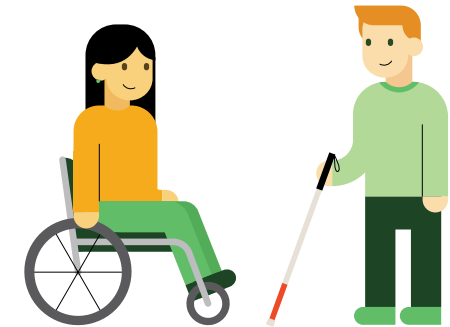


FIGURE 13  
Severity of food insecurity among survey respondents with and without a disability in the past three months



## Food insecurity among persons with disabilities

Food insecurity is more severe among people with disabilities, with all indicators showing at higher levels compared to those without disabilities.



## Child hunger

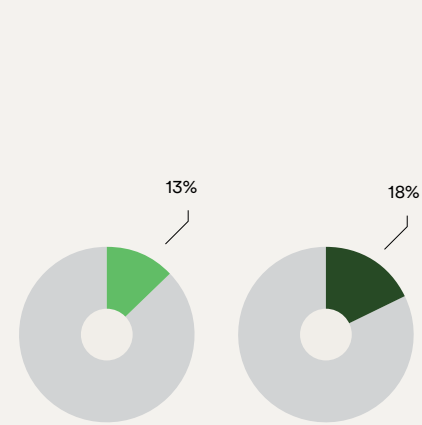
Food insecurity among **children** is a growing crisis, as children now make up **1 in 4 (25%)** of all food bank clients. Nearly **1 in 5 (18%)** households with children reported that their children went hungry at least once a week in the past three months, an increase from 13% last year.

Previous *Who's Hungry* research highlighted the difficult trade-offs families make when resources are stretched, including some parents reporting reducing their own food intake to ensure their children were fed.<sup>9</sup> A recent Salvation Army study also reported that 24% of parents reduced their own food

consumption to ensure their children could eat.<sup>10</sup>

Children who do not have enough to eat face immediate risks, including poor physical health, developmental delays, and behavioural issues. Long-term consequences include an increased risk of chronic diseases, reduced academic achievement, and diminished economic productivity in adulthood.<sup>11</sup> Evidence shows that when children have access to food at school, they experience improvements in health, academic performance, mental health, and overall well-being.<sup>12</sup>

FIGURE 14  
Child hunger in respondents' household in the past three months



# Profile of food bank clients

SPOTLIGHT

## Struggling to provide her children with nutritious food



Client photo not available.  
Stock image used.

Angela, a mother of three children aged 9, 11 and 13, is struggling to keep up with the rising cost of living. Her 11-year-old son has autism and attention deficit hyperactivity disorder (ADHD), and her youngest also has ADHD. Providing enough healthy food for her children has become one of her greatest challenges.

“I find it very hard to provide healthy meals to my kids. My credit cards are maxed out.

I struggle to get milk, eggs, bread, and juice daily. [My] children are constantly hungry; they need proper nutrition for their bodies and their minds. I always need to buy more than I can afford.”

Angela began using the food bank when her first child was born.

“I was on Ontario Works at the time, and it was hard to afford diapers, her food,

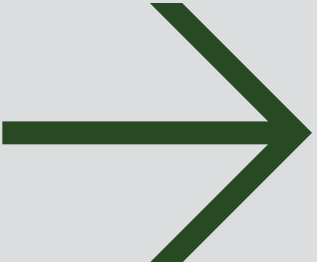
my food—everything. Today, I get \$1,000 a month through OW and an additional \$125 through the Assistance for Children with Severe Disabilities program. I’ve been waiting for support from the Autism Ontario Program since my child was five.”

Angela hopes for a future where the government supports low-income workers earning more without losing benefits—so they can keep more of their income and build a stable future.

“If I work more than 200 hours, OW deducts the money. When someone is working part-time, you would think that the government will be lenient with you and let you keep the extra money because it’s not that much anyways but helps better support that individual.”

In the meantime, Angela sees the City of Toronto’s Universal School Food Program as a hopeful step. The program aims to provide a morning meal in all Toronto school communities by the 2026/2027 school year and a lunch program by 2030. Daily Bread Food Bank and North York Harvest, along with dozens of other food banks and community service organizations, expressed strong support for this program, which was approved by Toronto City Council in June 2025.

“The School Food Program [could] make a difference, but it depends. My daughter’s school used to have a snack program, but we had to pay for it. Kids need proper nutrition so they can focus on their studies.”



# The deepening crisis

This section includes two data sources. Findings labelled “clients” are based on the Link2Feed database, which captures food bank visits and client information across all Daily Bread and North York Harvest agencies and programs. Findings labelled “respondents” are based on the annual *Who’s Hungry* survey, which gathered detailed information from a sample of food bank clients from March to June 2025.

In 2025, single individuals were overrepresented among food bank clients, making up 57% of clients, while couples, both with and without children, were underrepresented. These findings indicate that single individuals without children are more vulnerable to food insecurity, whereas couples and families may benefit from additional resources, dual incomes, and government supports such as the Canada Child Benefit (CCB) that help protect against economic pressures.

FIGURE 15  
Household composition of food bank clients compared to Toronto population



## Age

The proportion of clients across age groups remained relatively unchanged in 2025 compared to 2024. Adults aged 19-44 continue to constitute the largest proportion of food bank clients.

Compared to the most recent Toronto census data, food bank clients aged 44 and younger are overrepresented (71% of food bank clients versus 57% of the population) and clients aged 45 and older are underrepresented (29% of food bank clients versus 43% of the population).<sup>14</sup>

The number of clients across all ages has grown substantially over the last several years. Since 2019, the 19 to 44 age group saw the largest growth (285%), followed by seniors aged 65 and older (258%), adults aged 45 to 64 (165%), and children 18 and younger (154%).



FIGURE 16  
Age distribution of food bank clients

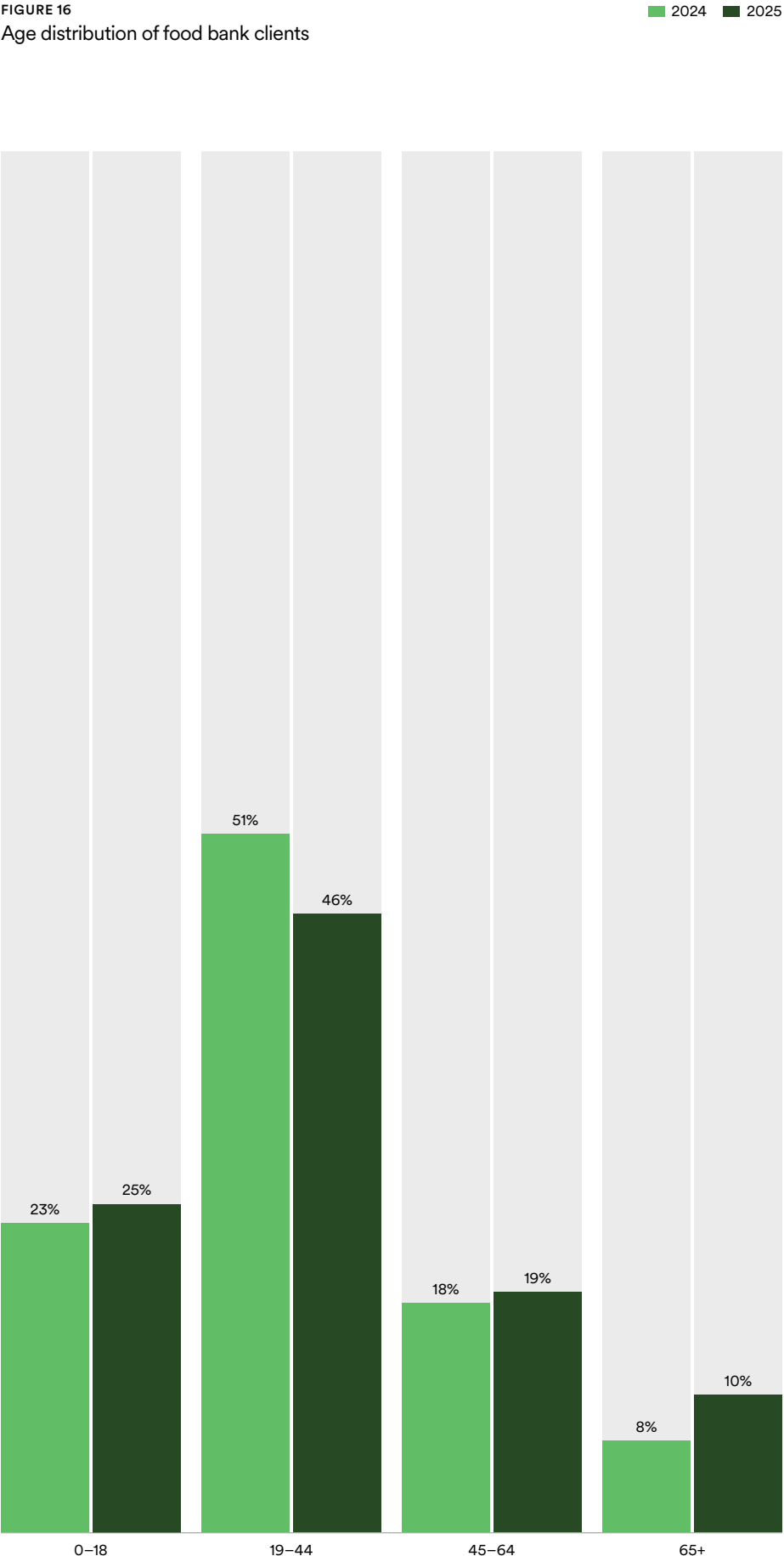


FIGURE 17  
Client age group distribution over time

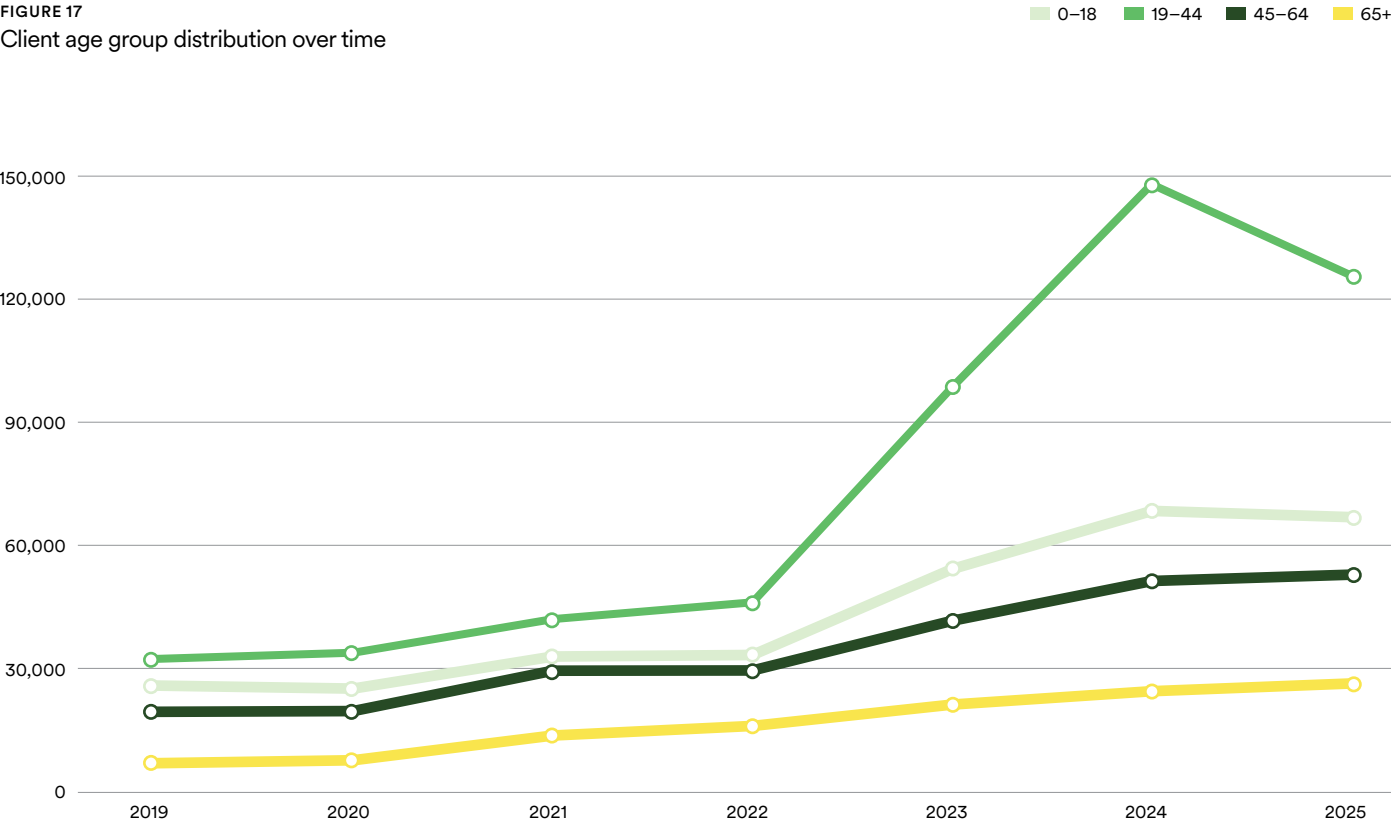
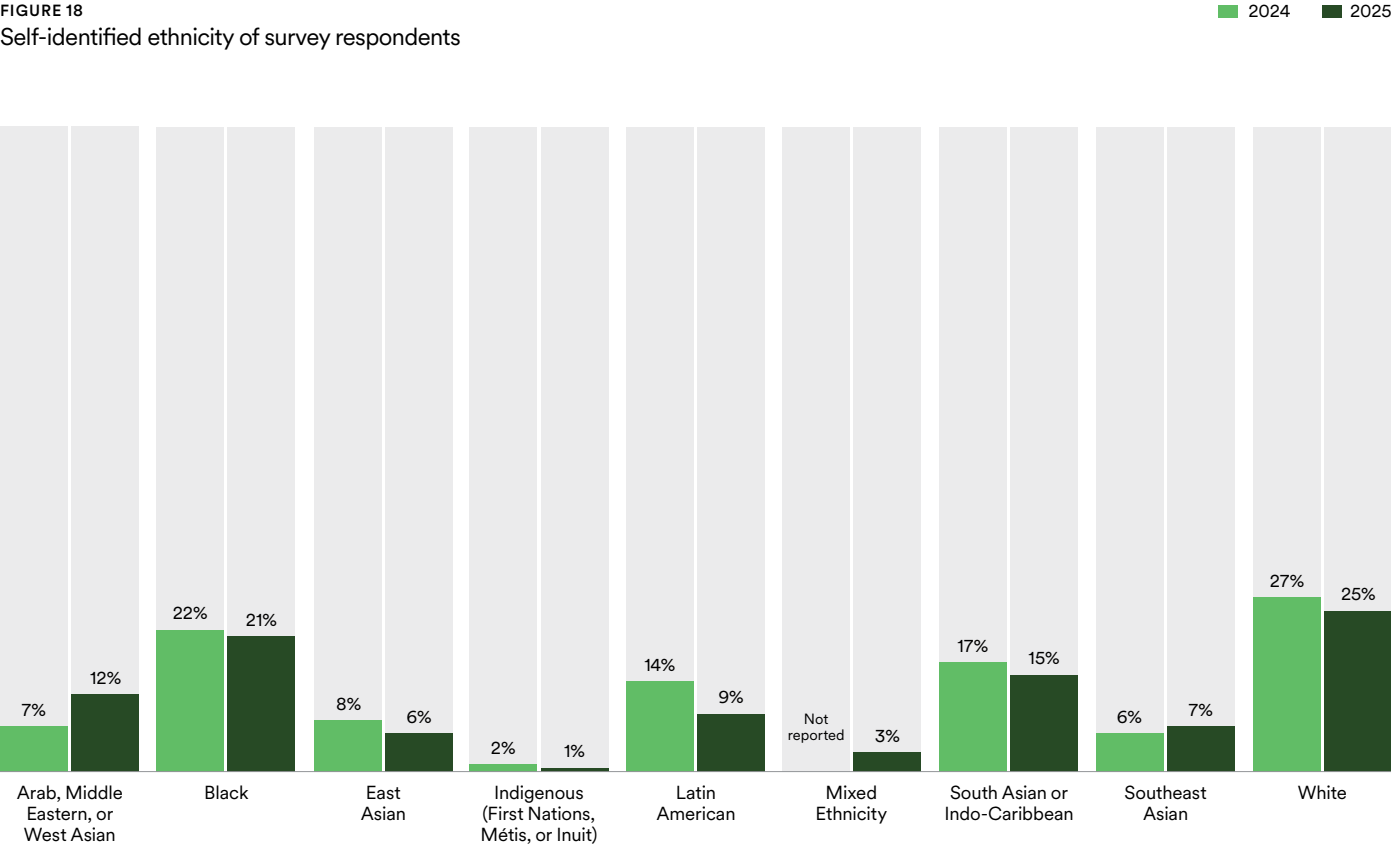


FIGURE 18  
Self-identified ethnicity of survey respondents



## Ethnicity

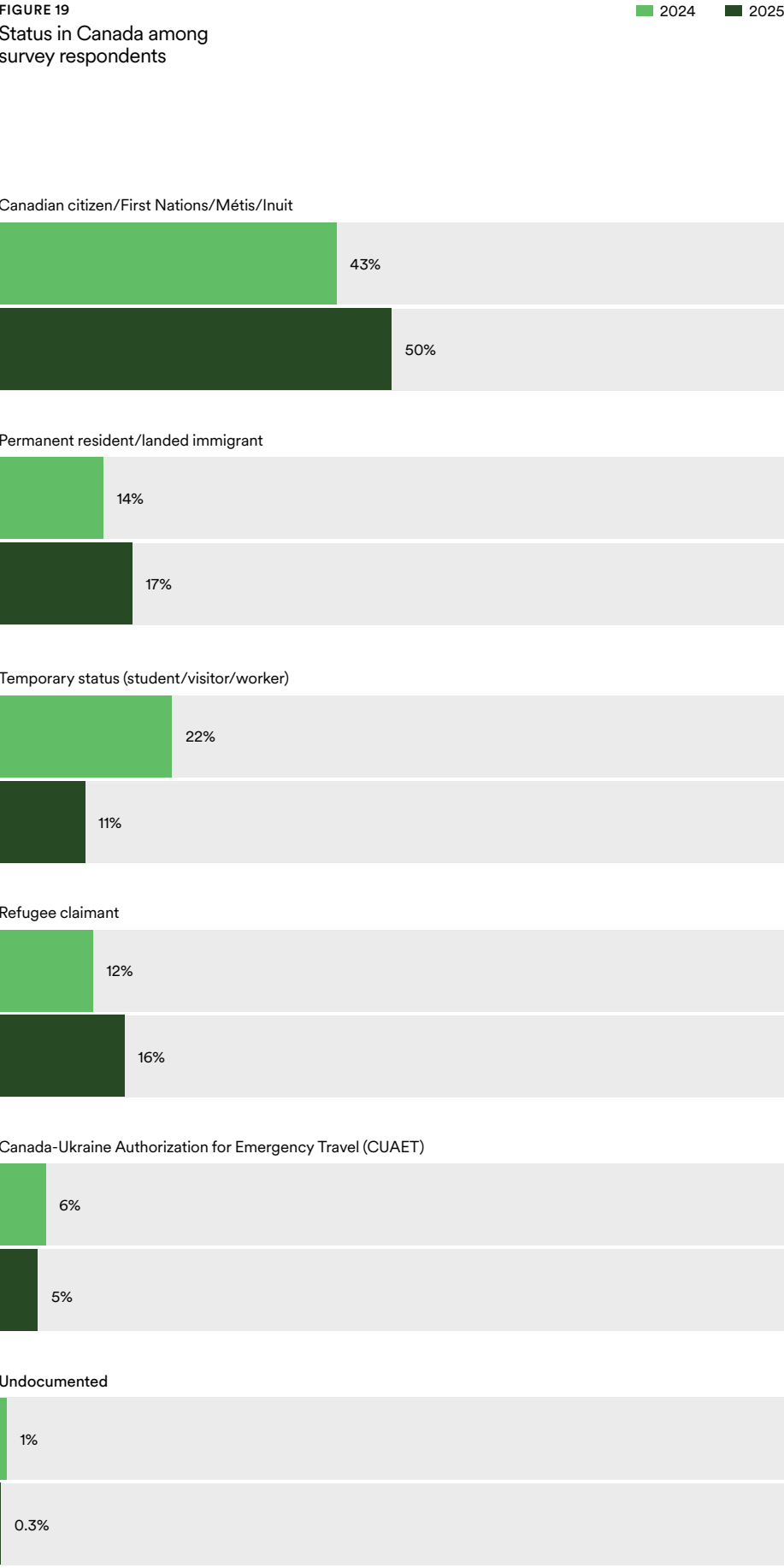
Almost two-thirds of survey respondents (73%) self-identified as racialized, 25% as White, and 1% Indigenous. Compared to 2024, in 2025 more survey respondents identified as Arab, Middle Eastern, or West Asian (12% in 2025 versus 7% in 2024), and fewer identified as Latin American (9% in 2025 versus 14% in 2024) and South Asian (15% in 2025 versus 17% in 2024).

## Residency status

In 2025, half (50%) of survey respondents were Canadian citizens/First Nations/ Métis/Inuit, an increase from 43% in 2024. Respondents who were refugee claimants also increased from 12% to 16%, while the number of respondents with temporary status (students, visitors, or workers) declined from 22% to 11%.

The proportion of survey respondents who are newcomers, defined as having lived in Canada for five years or less, also declined from 62% in 2024 to 55% in 2025. A similar pattern was observed among respondents who first accessed the food bank within the past 12 months, where the share of newcomers decreased from 82% in 2024 to 71% in 2025.

FIGURE 19  
Status in Canada among survey respondents



## Education

Over half (57%) of respondents had completed post-secondary education. Among those, 42% hold a college diploma or university degree, and 15% have completed a graduate or professional degree. These findings are largely consistent with last year and continue to demonstrate that attaining higher educational does not protect individuals from experiencing poverty and food insecurity.

FIGURE 20

Highest level of education of survey respondents

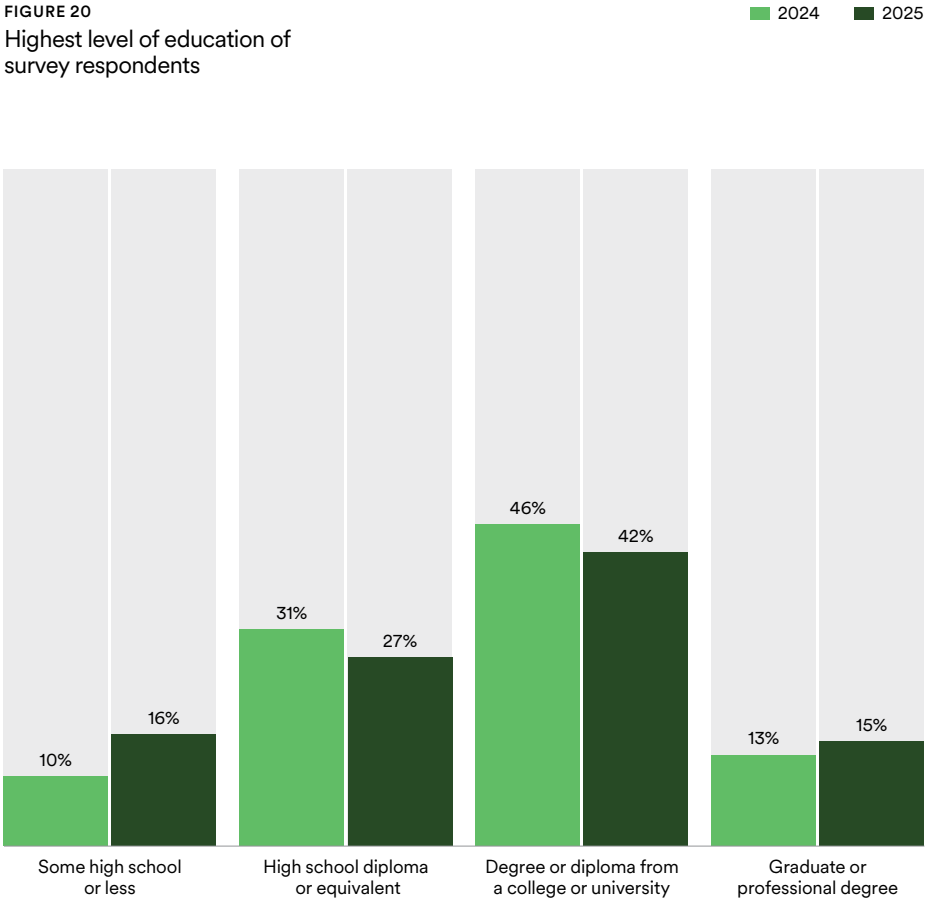
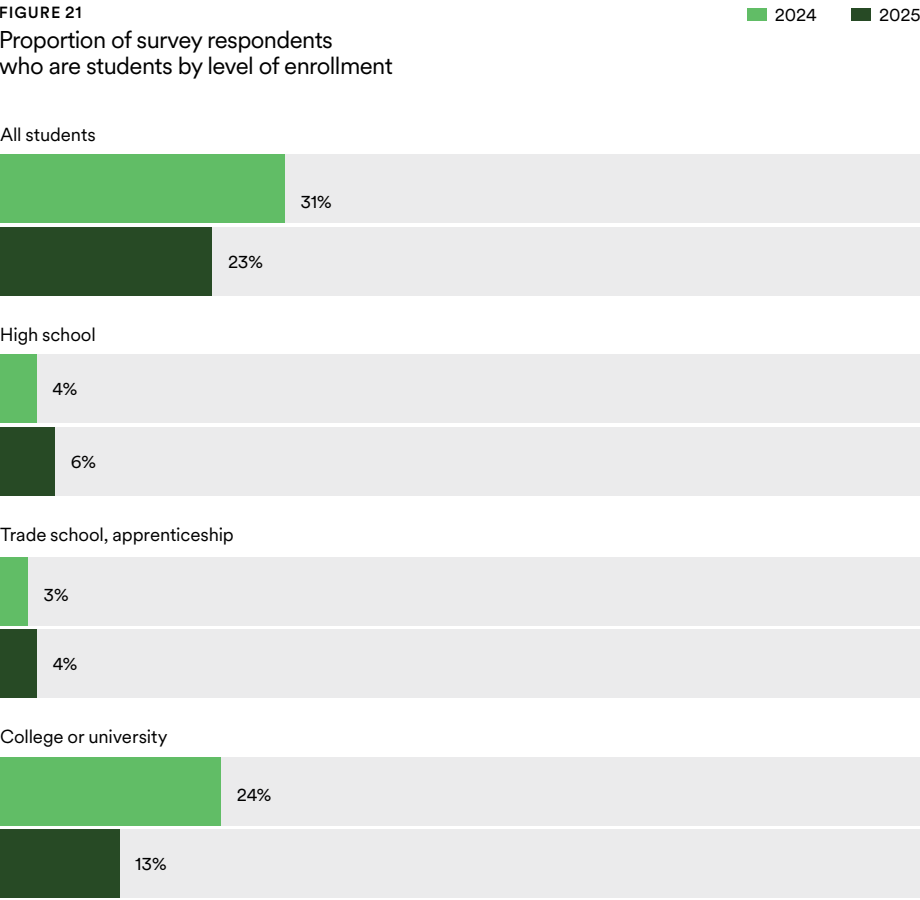


FIGURE 21

Proportion of survey respondents who are students by level of enrollment

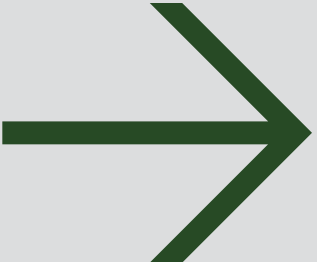


## Student clients

Students comprised 23% of respondents, including 11% pursuing college or university programs, 6% attending high school, and 3% enrolled in trade programs or apprenticeships. Of post-secondary respondents, 40% were international students, a decrease from 56% the previous year.

Among post-secondary student respondents, 40% are existing food bank clients, while 60% are new clients who began accessing the food bank for the first time in the past 12 months. Notably, 71% of post-secondary students had already completed a college diploma or university degree.

# Poverty pressures and consequences



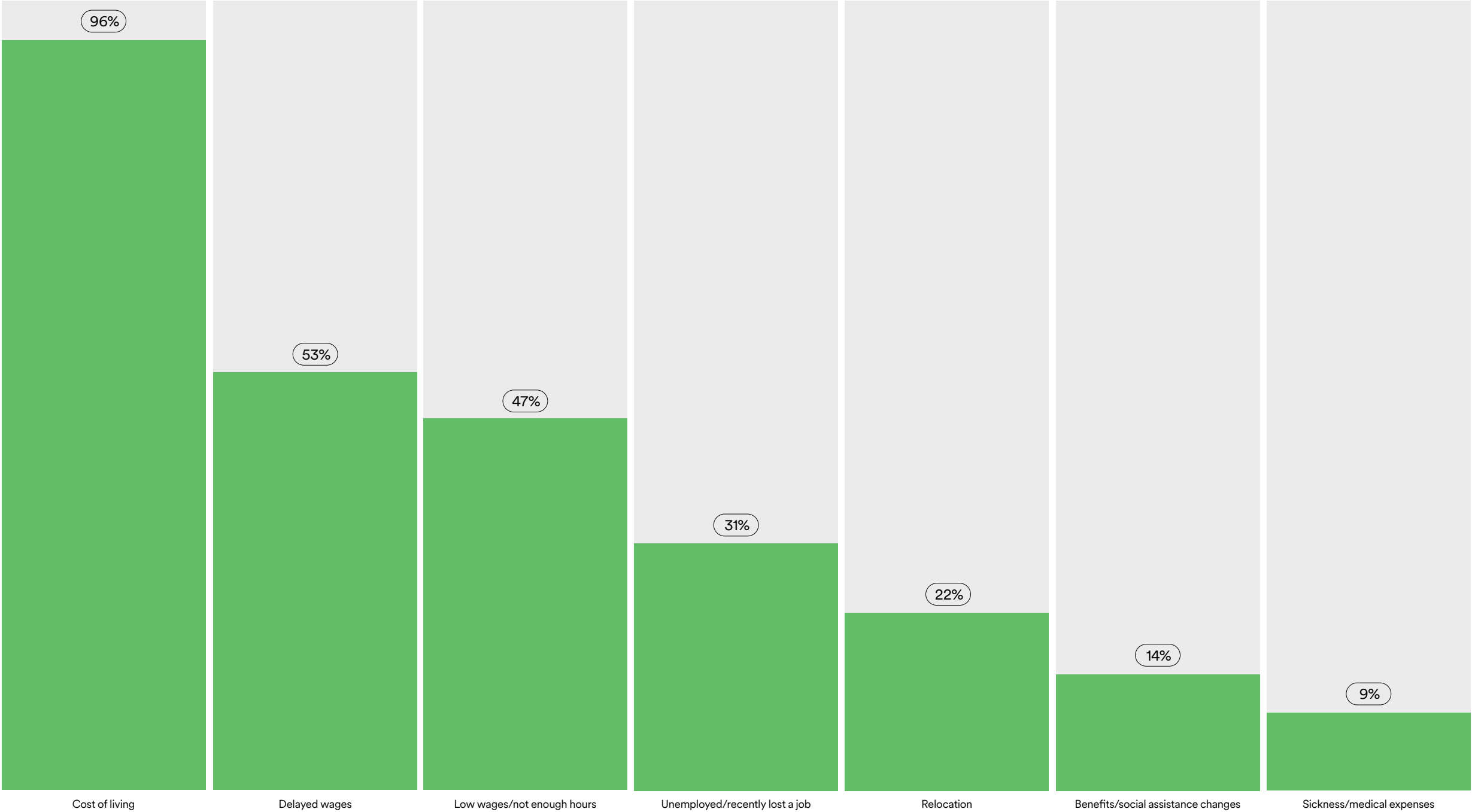
# Costs of living driving hunger

Food insecurity is one visible symptom of a broader crisis: rising poverty and the escalating cost of living. For many Torontonians, earning a paycheck no longer guarantees access to housing, nutritious food, or other essentials. The gap between income and expenses continues to widen, pushing more households into financial stress and forcing difficult choices that affect every aspect of daily life.

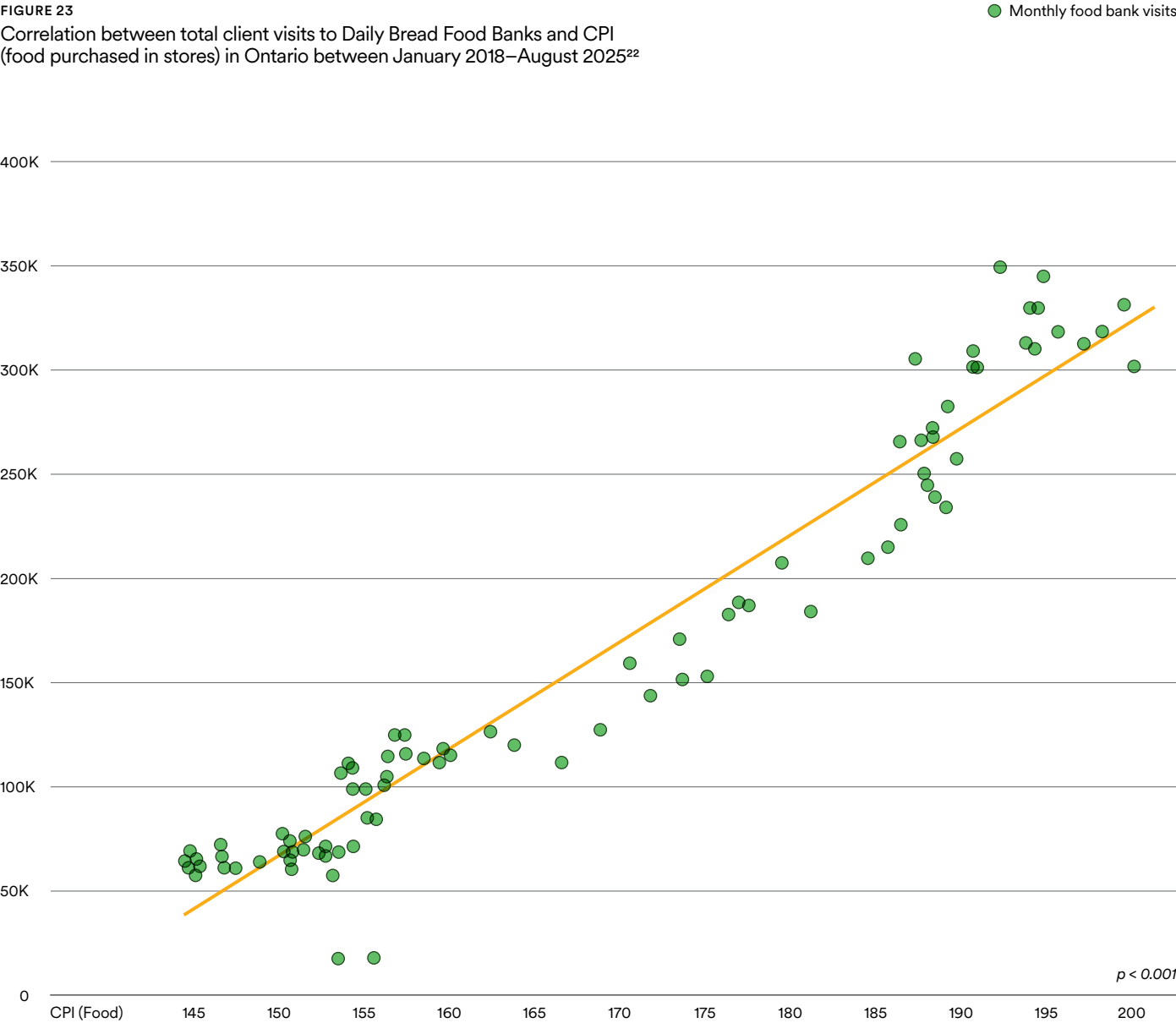
## Rising poverty

Poverty is climbing across Canada, with particularly concerning trends in Toronto. In 2023, **the national poverty rate reached 10.2%, about 4 million people**, compared to 6.4% in 2020.<sup>15</sup> **Child poverty rose even faster**, from 4.7% to 10.7%.<sup>16</sup> In Toronto, poverty increased from 8.6% in 2020 to 13.4% in 2023, while child poverty rose from 9.0% to 16%.<sup>17</sup> These figures mark a return to pre-pandemic levels of poverty, erasing any progress made since 2015.<sup>18</sup> If this trend continues, Canada will not only fail to meet the 2030 target of a 50% reduction in poverty compared to 2015, but may also fall below the 2020 target of a 20% decrease.<sup>19</sup>

FIGURE 22  
Top three reasons for respondent's most recent visit to the food bank



“Get us above the poverty line and we will be able to take care of ourselves. We would be more able to help the food bank rather than consuming from the food bank.



### Affordability crisis

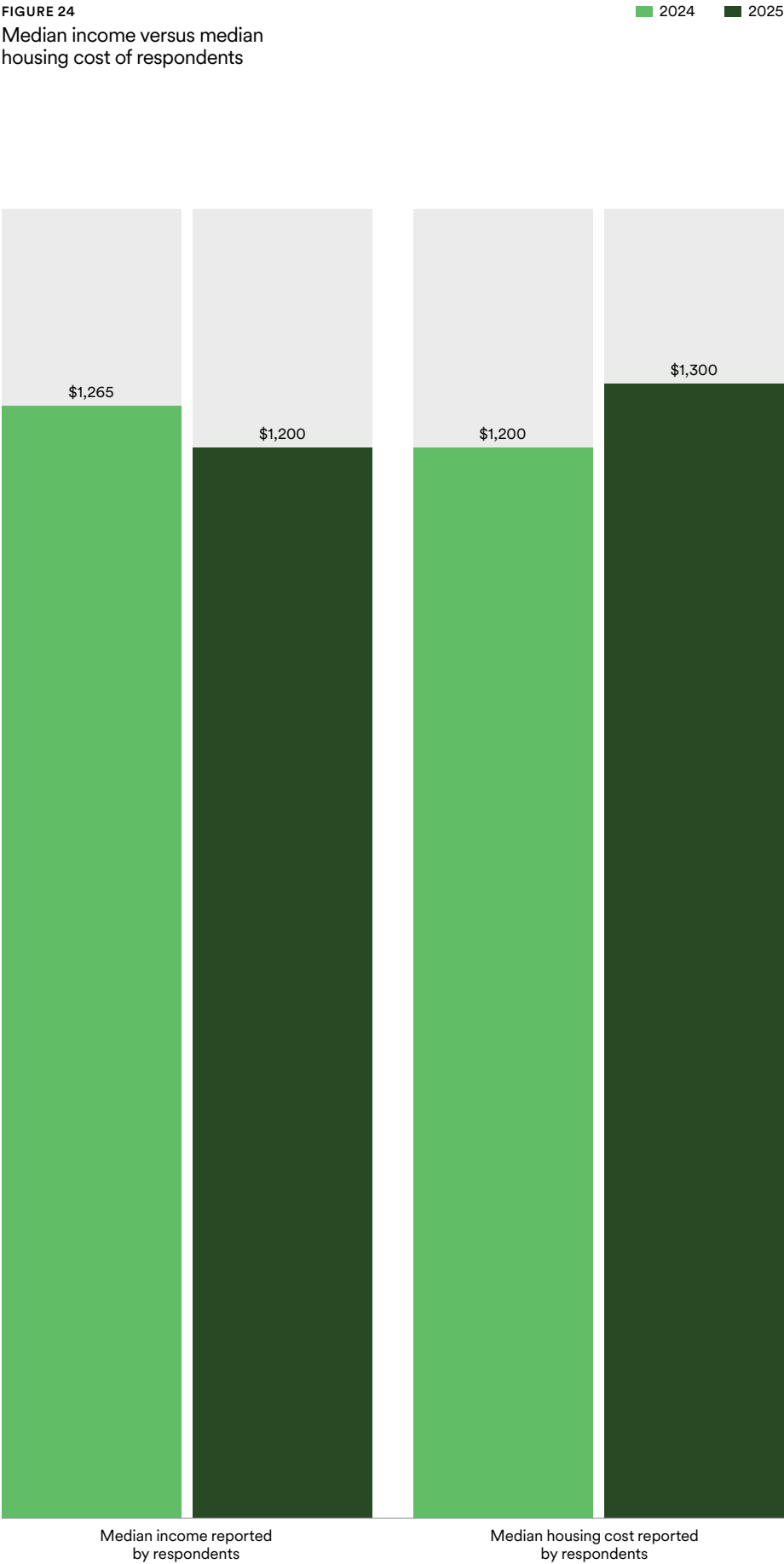
When asked for the three main reasons for their most recent visit to a food bank, **almost all (96%) of respondents cited the rising cost of living**, alongside delayed wages (53%), low wages (47%), unemployment (31%), relocation (22%), benefit changes (14%), and sickness (9%).

Food represents a significant portion of household budgets. On average, a couple with two children spent \$974 per month on food in 2019, compared to \$1,227 in 2024.<sup>20</sup> Although both overall inflation (CPI) and food inflation have eased in recent months, food prices continue to rise faster than the general rate of inflation. According to data released in August 2025, prices for food purchased from stores increased

3.4% over the past year, compared to 1.7% for overall inflation. As of July 2025, grocery prices were 27.1% higher than in July 2020.<sup>21</sup>

Analysis of food bank data from 2018 to 2025 illustrates a correlation between the rate of food inflation and the frequency of food bank visits.

FIGURE 24  
Median income versus median housing cost of respondents



### Expenses greater than incomes

Respondents reported decreasing incomes and increasing expenses, forcing them to make difficult choices between paying for food, shelter, and other essentials. Survey respondents reported a **median monthly income of \$1,200**, representing a 5% decline from \$1,265 last year, while median housing costs increased 8%, from \$1,200 in 2024 to \$1,300 this year.

After paying housing costs, households were left with a **median of just \$8.33 per person per day**, not nearly enough to cover the cost of food, clothing, medication, or transportation. Paying for a \$6.70 TTC round trip fare to work or school would leave just \$1.63 a day for all other expenses.

Median of **\$8.33 per day** left after paying housing costs



## Impact on health

Food insecurity is strongly linked to poor health outcomes, with the impacts felt most acutely in households experiencing severe food insecurity. Survey respondents self-rated their physical health, with 12% describing it as “poor” and 25% as “fair.”

Studies indicate that adults in food-insecure households face higher rates of infectious diseases, poor oral health, injuries, and chronic conditions such as depression, anxiety, heart disease, hypertension, arthritis, and chronic pain.<sup>23</sup>

Survey respondents also self-rated their mental health, with 11% describing it as “poor” and 25% as “fair.” Indigenous respondents were nearly three times more likely to rate their mental health as “poor” (32%) than all respondents.

Addressing poverty is critical not only for individual well-being but also for reducing strain on public systems. One study estimated that poverty costs Ontario up to **\$33 billion annually**, driven by lost tax revenue and increased expenditures in the health and justice systems.<sup>24</sup>

## Incurring debt to make ends meet

Many households are managing financial pressures by taking on debt or utilizing informal support networks and strategies. Nearly **two-thirds (62%)** of respondents paid for essentials using one or more sources beyond their income, an increase from 49% last year, including credit cards (48%), lines of credit (18%), deferring debt repayment or making minimum payments (14%), and payday loans (8%). Overall, **39% of households** used at least one of these four forms of debt to pay for expenses, compared to 32% last year.

Respondents also borrowed from friends or family (43%), sold personal belongings (23%), or used their savings (9%), including cashing out retirement funds. Others turned to alternative strategies to meet their basic needs, such as receiving church support, bartering, seeking out honorariums as a form of part-time employment, or offering informal paid services such as cooking. While these strategies demonstrate resourcefulness, they are not long-term, sustainable solutions and often reinforce the cycle of poverty.

FIGURE 25  
Self-reported physical health status of respondents

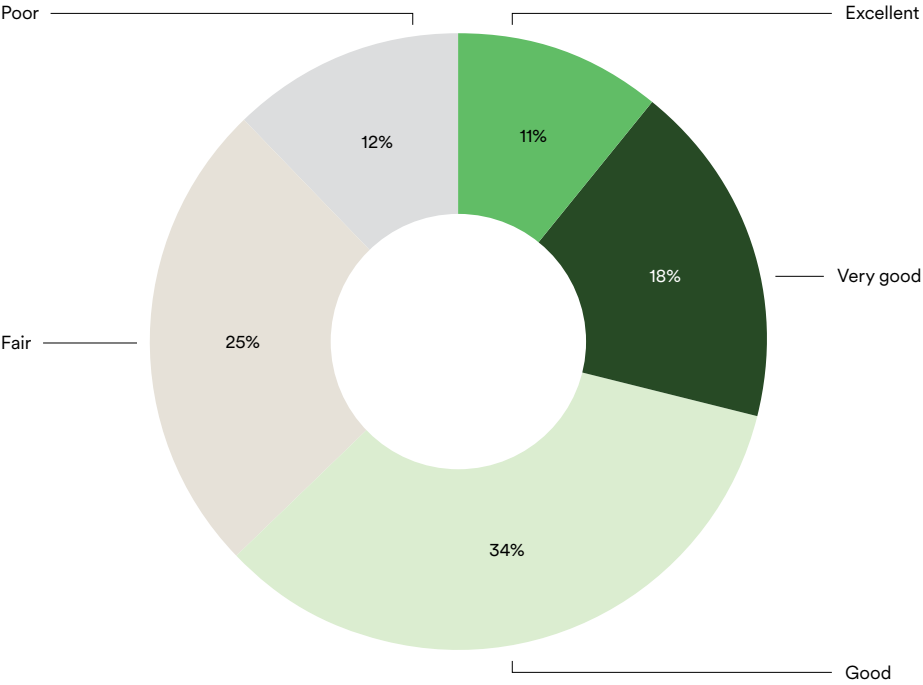
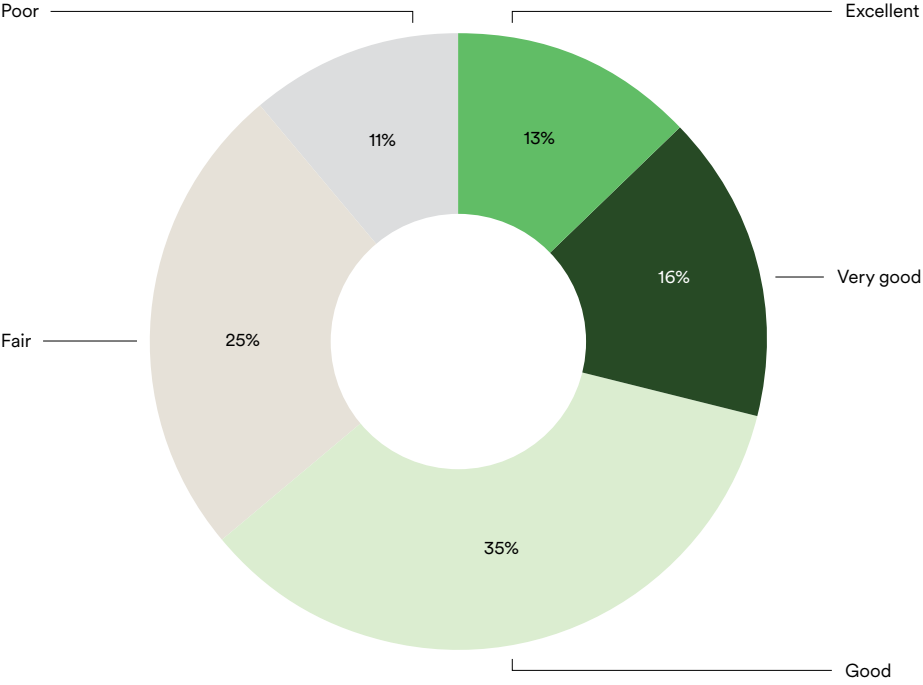
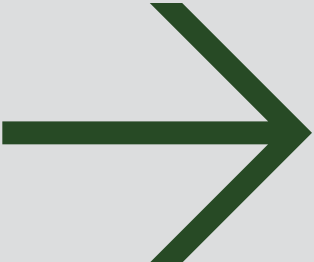


FIGURE 26  
Self-reported mental health status of respondents



“ [I’ve] lost neighbours to mental illness— [we] need more support for folks with mental health challenges.”

# Systemic drivers of food insecurity



# Systemic roots of food insecurity

Widespread food insecurity has pushed food banks into carrying a crisis they were never designed to sustain. What began as an emergency response has become a permanent lifeline for households in need, filling the gaps left by a weakened social safety net. Lasting solutions demand coordinated, systemic policy change to tackle the root causes of poverty and food insecurity.

## Income supports

Income-based supports can be a powerful tool in reducing food insecurity by directly increasing the resources households have to meet their basic needs. Programs such as the Canada Child Benefit (CCB), Old Age Security (OAS), and the Guaranteed Income Supplement (GIS) have successfully reduced poverty for certain segments of the population.<sup>25</sup>

In Ontario, the primary income support programs are Ontario Works (OW) and the Ontario Disability Support Program (ODSP). About **one-third (34%)** of respondent households rely on OW or ODSP for income. Among these, 21% identified OW as their primary source of income and 13% relied primarily on ODSP, representing increases from 18% and 11%, respectively, from the previous year.

## Ontario Disability Support Program

The proportion of respondents reporting a disability increased from 25% in 2024 to **31%** in 2025. Among these individuals, 39% identified ODSP as their primary source of income, compared with 38% in the prior year.

ODSP is intended to provide financial assistance and health and other benefits to individuals with disabilities; however, it leaves many recipients living in deep poverty. Despite recent increases, ODSP provides a **maximum of \$1,408 per month** for a single individual,<sup>26</sup> well below **Toronto’s poverty line (\$2,444)** and below the **deep poverty line (\$1,833)** for a single adult.<sup>27</sup> These amounts do not account for the additional costs associated with living with a disability, estimated to be up to 39%

more for individuals living in the Greater Toronto Area (GTA).<sup>28</sup> As a result, people with disabilities are twice as likely to experience poverty and financial insecurity.<sup>29</sup> This pattern is consistent across Canada: while disability benefit levels vary by province and territory, they remain below the respective poverty thresholds in all provinces.<sup>30</sup>

Accessing ODSP is often a barrier. The application process is complex, denial rates are high, and the appeals process is lengthy.<sup>31</sup> Ontario’s physician shortage, affecting an estimated 2.5 million people, further complicates obtaining the required medical documentation for ODSP applications.<sup>32</sup> Consequently, many individuals with disabilities rely on OW while awaiting ODSP approval, as reflected by the **15%** of respondents with disabilities who identified OW as their primary source of income.

Modelling shows that every **\$15 increase in ODSP rates is associated with 273,099 fewer annual food bank visits** across Ontario, including 53,652 fewer in Toronto.<sup>33</sup> Strengthening income supports for people with disabilities is a key lever for reducing food insecurity.

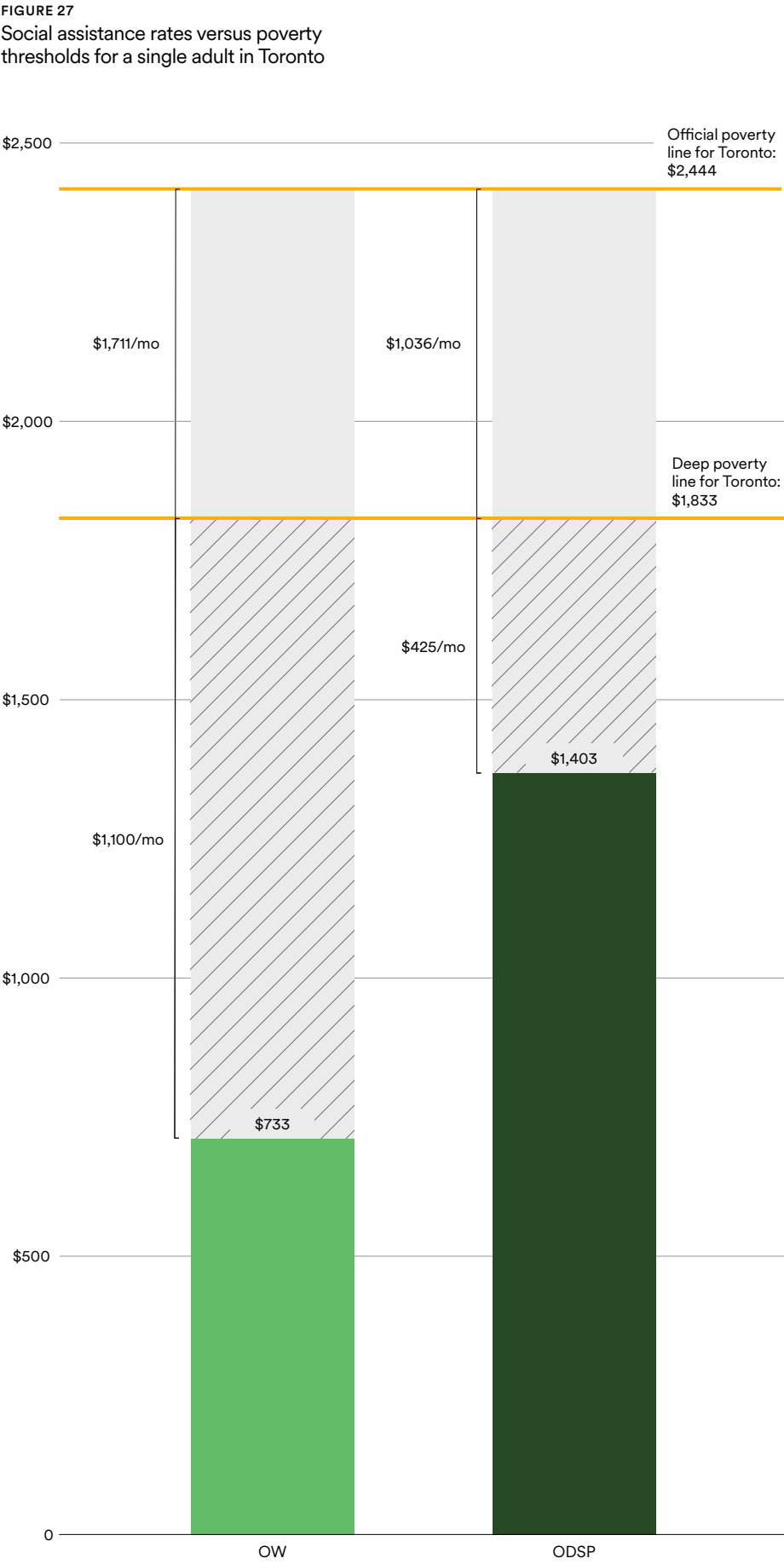
## Ontario Works (OW)

OW provides financial and employment assistance to individuals and families in need. Designed to support people during periods of unemployment or transitions to work, OW provides lower levels of support than ODSP. With a **maximum monthly payment of \$733** for a single adult, OW leaves recipients **nearly 70% below Toronto’s poverty line** and **60% below the deep poverty line**.

Rates have remained frozen since 2018, with no adjustments for inflation, further reducing the real value of the benefit.<sup>34</sup> Moreover, recipients lose their benefits entirely once their monthly earnings reach \$1,666—still well below the poverty line and equal to only 62% of full-time minimum wage income.

TABLE 1  
Primary income source of respondents

Primary Income Source	2024	2025
Employment	33%	37%
Full-time	20%	21%
Part-time	13%	16%
Social assistance	29%	34%
OW	18%	21%
ODSP	11%	13%
Employment Insurance	2%	2%
OAS	6%	9%
Canada Pension Plan	4%	4%
Canada Pension Plan Disability Benefit	1%	1%
Other sources of income	16%	12%
Prefer not to answer	9%	3%



# Income supports and homelessness

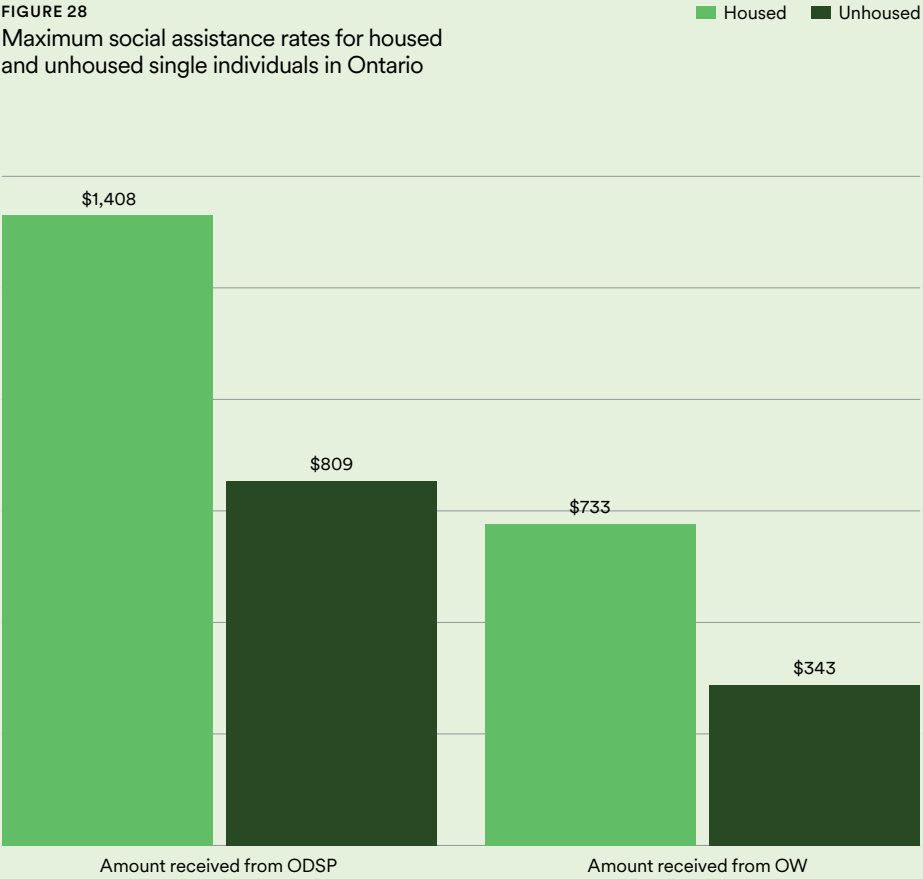
Ontario Works (OW) and the Ontario Disability Support Program (ODSP) include a basic needs amount and a shelter allowance. However, the shelter allowance, **\$390 per month** for OW and **\$599 per month** for ODSP for a single adult, is withdrawn if the recipient does not have a fixed address.<sup>35</sup> This reduces OW to **\$343 per month** and ODSP to **\$809 per month**,<sup>36</sup> severely limiting the individual’s ability to save for initial housing costs, such as first and last month’s rent. The policy assumes that individuals experiencing homelessness have no immediate housing expenses, when in reality they are actively trying to secure stable housing. As a result, rather than supporting people to regain stability, the policy creates a barrier to housing security.

The consequences are significant. Homelessness among social assistance recipients in Ontario has increased, from 14,500 in 2022 to over 26,500 in 2024.<sup>37</sup> Data from the Ministry of Children, Community and Social Services (MCCSS) further illustrates that homelessness among OW recipients has almost doubled since the beginning of the pandemic, from

4.6% in February 2020 to 8.1% in September 2024.<sup>38</sup> These trends underscore the need for change. One recommended approach is to combine the housing and basic needs components of social assistance into a single benefit that remains consistent regardless of housing status.<sup>39</sup> The Commission for the Review of Social Assistance in Ontario has also recommended such a reform, noting that a simplified benefit structure facilitates transitions from social assistance to employment, whereas the current complexity creates barriers and consumes substantial caseworker resources.<sup>40</sup>

Simplifying social assistance benefits and combining the basic needs and shelter allowances could reduce administrative burden, increase stability for individuals experiencing housing insecurity, and help to address Ontario’s growing encampment crisis. Without this policy change, thousands will continue to experience homelessness, placing additional strain on the health care system, emergency shelters, and social services.

FIGURE 28  
Maximum social assistance rates for housed and unhoused single individuals in Ontario



MARC’S STORY

# Losing housing benefits, losing stability

Marc lost his housing last year and has experienced the implications of this policy firsthand.

“Until June 2024, I was living with my brother. I was on OW at the time, but they took it away because I didn’t have a fixed address. I stayed in parks, survived on my credit card for a few months. I was sleeping at the Kennedy subway station when a street outreach worker asked if I need help. I went to Peter Street and from there I went to Seaton House. I have been here the last six months.”

Marc lives with a disability. He recently applied and was approved for ODSP after getting help from a shelter worker.

“My physical health has been bad for a long time. I was finally approved for ODSP last month. I tried a couple times earlier but was denied each time. This time, I was able to see a psychiatrist and a social worker, thanks to the shelter workers who helped.”

Marc’s life has begun to stabilize, but he says the current benefit structure holds him back.

“I just recently got a [part-time] cash job... I earn less than minimum wage: \$50 for a five-hour shift. With ODSP, I get \$1,000 [per month], which includes support for a special diet, but I don’t get the housing allowance. If they gave us housing allowance... people would be able to find housing so much faster.”



Client photo not available. Stock image used.

# A step forward, but still falling short

After years of advocacy by disability rights groups, the federal government passed the **Canada Disability Benefit Act** in 2023, committing to reduce poverty and support the financial and social security of working-age people with disabilities. The government began rolling out Canada Disability Benefit (CDB) payments in July 2025 for eligible individuals aged 18 to 64.

At the time the legislation was introduced, the government described the CDB as a once-in-a-generation opportunity to lift hundreds of thousands of people out of poverty.<sup>41</sup> However, subsequent government estimates suggest that of the 1.5 million people in Canada with disabilities living in poverty, only 600,000 are expected to qualify for the benefit, and **just 25,000** are projected to be lifted out of poverty by 2034–35.<sup>42</sup>

The government has allocated \$6.1 billion for the CDB—about \$1 billion per year over six years—amounting to a maximum of **just \$200 per month per person**. In Toronto, even with the CDB, people with disabilities will remain more than \$800 below the poverty line. Estimates suggest that a fully funded CDB would require \$10 billion to \$12 billion annually.

Accessing the benefit can be difficult. Applicants must first obtain the Disability Tax Credit (DTC), which has a narrow definition of disability and requires a complex, costly application process with medical documentation. Many applicants

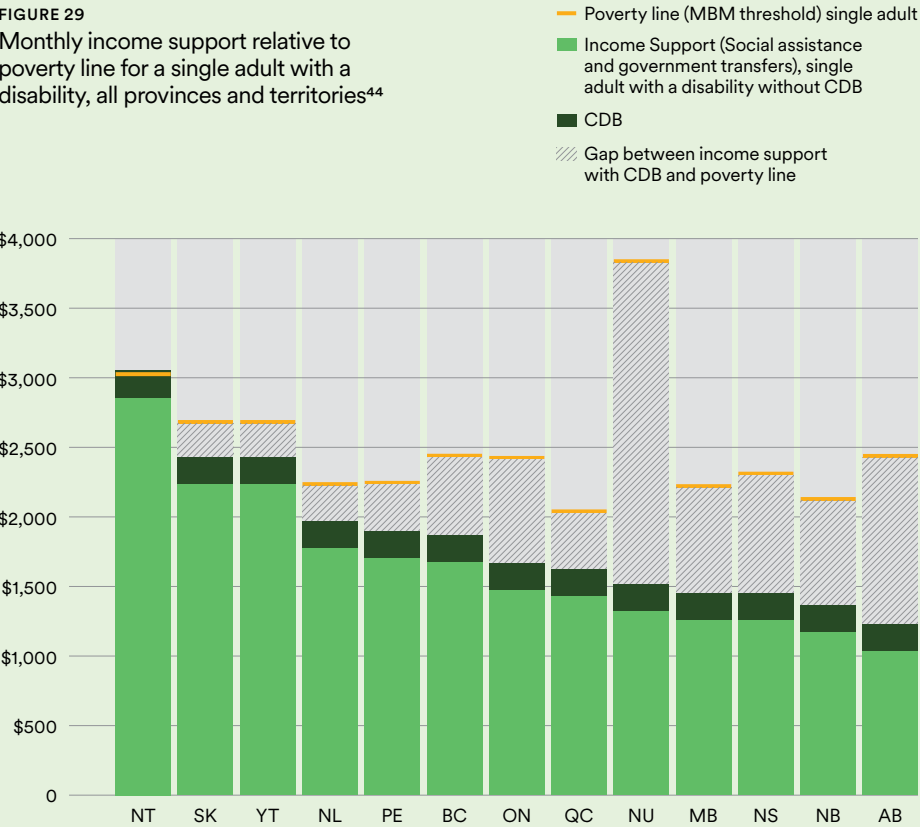
have already demonstrated need and receive support through provincial programs such as ODSP. An estimated \$243 million will be spent on processing DTC forms—funds that could instead directly support people living in poverty.

Among survey respondents who identified as having a disability, fewer than one-third (27%) had applied for the DTC. Of these, only 14% were successful and are eligible for the CDB. Additionally, 1 in 4 did not apply because they were unaware of the DTC. These findings indicate that both the application process and eligibility criteria are barriers to applying for and receiving benefits.

The taxable status of the CDB creates additional challenges. Unlike refundable credits such as the Canada Child Benefit or

GST credit, receiving the CDB can trigger clawbacks and reduce access to other income-tested supports. On May 27, 2025, the Ontario government announced that the CDB would be fully exempt as income for OW and ODSP recipients—a critical step for Ontarians—but this protection does not extend to other provinces, such as Alberta, where supports are being clawed back.<sup>43</sup>

To achieve meaningful impact for the **1.5 million Canadians with disabilities living in poverty**, the benefit must be increased, made easier to access, individualized, and designed to protect—not penalize—those who rely on other income supports. Canadians with disabilities deserve income security, dignity, and the chance to live free from poverty.



Client photo not available. Stock image used.

SPOTLIGHT

## Rosemary’s struggle to access the Canada Disability Benefit

Rosemary was diagnosed with a serious health condition and relies on ODSP, which she struggled to access. Despite ongoing health challenges, she continues to seek part-time work and volunteers in her community. She acknowledges some recent positive changes to ODSP, but says the support still falls far short of what’s needed.

“I don’t want to disappear into nothingness. The more I sit, the more I can’t move. But getting out and going for work requires money. It’s good that the Ontario government increased the income threshold for employment to \$1,000 a month, which means I can keep more money. But I support ODSP with savings because it is not enough to live on.”

Provincial and territorial income supports remain largely insufficient to meet the needs of persons with disabilities. The federal government started rolling out CDB in July 2025 but applying for the benefit has added administrative burden for many applicants. To access the benefit, Rosemary must first qualify for the Disability Tax Credit (DTC) — a process she finds onerous, costly, and duplicative.

“I had the DTC but I never renewed it because I wasn’t making enough money to apply for a tax break. The first time I applied for it, things were simpler. But now, it is a big form and finding a family doctor has been a challenge. On top of it, I have to pay a \$135 fee to the doctor to fill it out. I feel having to fill out another form for another level of government for something that has a bar lower than ODSP is silly.”

Still, Rosemary remains hopeful about what the CDB could mean for her daily life.

“CDB would be definitely helpful. There’s always a big expense waiting. Every month, something comes up.”

# Housing

The Canadian government recognizes that adequate housing is a fundamental human right affirmed in international law, essential to a person’s inherent dignity and well-being.<sup>45</sup> However, many Canadians continue to face unaffordable, unsafe, or unstable housing conditions.

## Housing affordability

Survey results show that 88% of respondents live in unaffordable housing, spending over 30% of their income on rent or mortgage and utilities.<sup>46</sup> Alarmingly, more than **1 in 5 (22%)** reported spending their entire income on housing—leaving nothing for essentials such as food, clothing, or transit. In addition, half (**52%**) of respondents identified affordable housing as one of the top three government actions needed to reduce food insecurity.

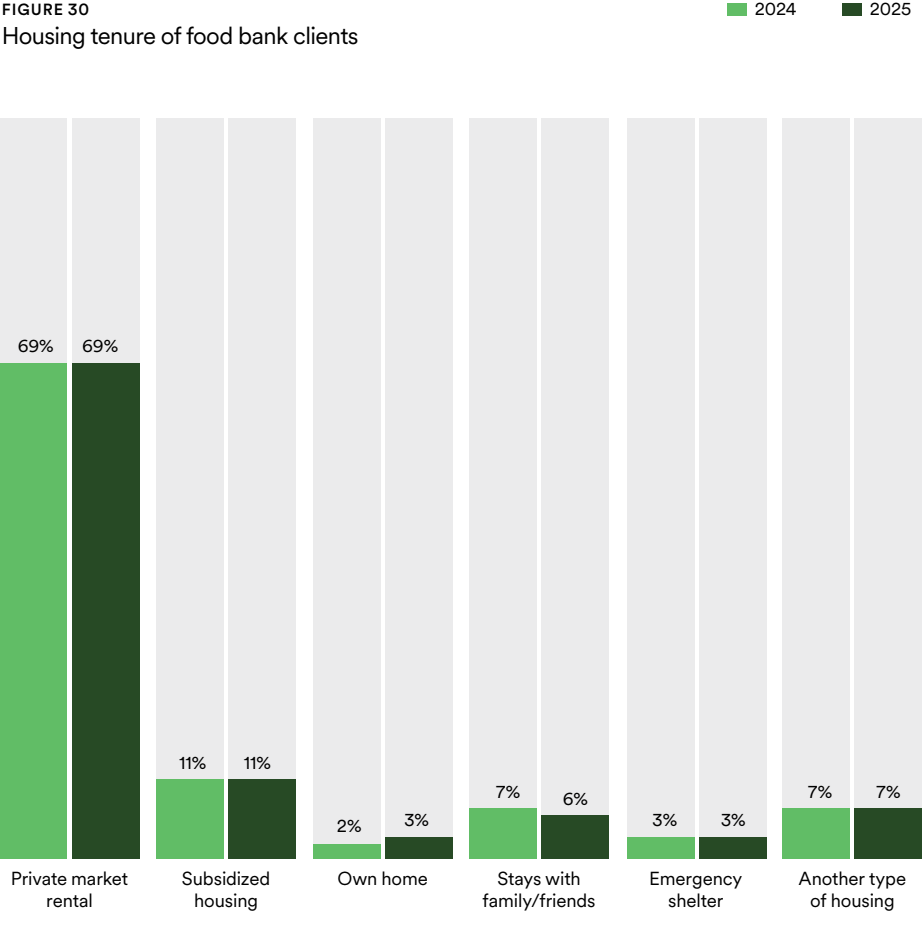


TABLE 2  
Housing tenure and affordability of respondents

Proportion of Income Spent on Housing	All	Private Market Renters	Subsidized Renters	Owners
Affordable				
Spends 30% or less	12%	6%	35%	11%
Unaffordable				
Spends more than 30%	88%	94%	65%	89%
Spends more than 50%	71%	80%	37%	76%
Spends 100% or more	22%	24%	11%	28%

## Renters

The majority (**80%**) of food bank clients are renters: **69%** live in private market units where rent is determined by landlords, while **11%** receive the Canada-Ontario portable housing benefit or live in various forms of subsidized housing, including co-operative homes, transitional or supportive accommodations, seniors’ residences, and non-profit suites paying income-based, near-market, or market-level rents.

Private market renters experience some of the greatest affordability challenges, with **94%** reporting residing in unaffordable housing and **nearly 1 in 4 (24%)** spending all or more than all of their household income on rent.

## Rents versus income

As of October 2024, the annual incomes required to afford median rents for one- and two-bedroom units in Toronto were **\$67,974** and **\$76,695**, respectively.<sup>47</sup> These figures represent **2.1 and 2.4 times** the

annual income of a full-time minimum-wage worker, and **4.7 and 5.3 times** the median monthly income of food bank clients. Reflecting this affordability gap, **15%** of Toronto renters are behind on rent—more than double the national average—highlighting the significant financial strain faced by renters in Toronto.<sup>48</sup>

From 2019 to 2024, average rental prices in Toronto rose faster (**25.4%**) than the overall cost of living (**18%**), placing additional financial pressure on tenants.<sup>49</sup>

## Lack of alternative housing options

In the first half of 2025, a record **14,596** new residential rental units were built in Toronto.<sup>50</sup> While this represents significant growth in supply, these new units are unaffordable for many households. Tenants in two-bedroom rentals built between July 2021 and June 2024 pay **53% more** in rent than the city-wide average. Low- and moderate-income households, whether currently living in unaffordable housing or seeking to relocate, continue to face limited options, with vacancy rates for the least expensive quartile of the rental market at just **0.4%**.<sup>51</sup>

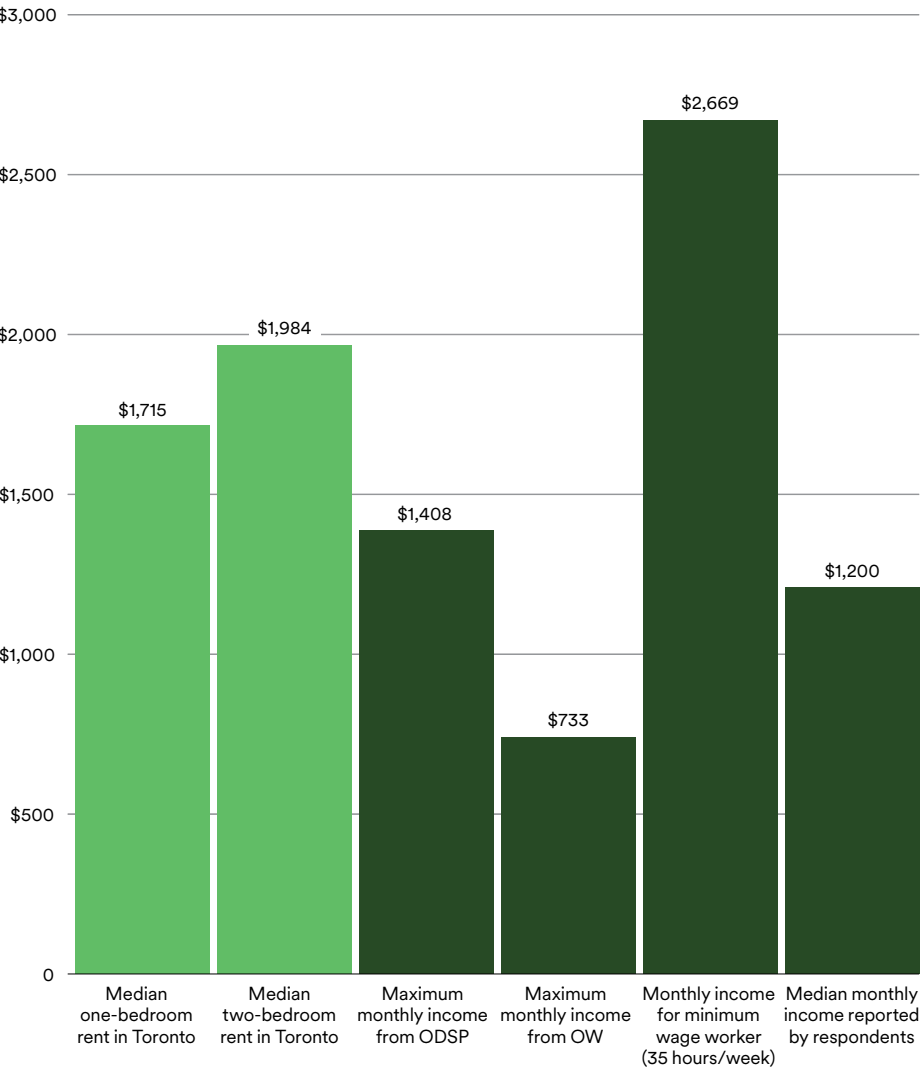
## Social housing

Subsidized and social housing are essential for addressing chronic housing insecurity yet demand far exceeds supply. In Toronto, **104,585** households remain on the social housing waitlist, with an estimated wait time of **9 to 15 years**.<sup>52</sup> Nationally, Canada’s social housing stock comprises just **3.5%** of total housing, among the lowest of Organisation for Economic Co-operation and Development (OECD) member countries.<sup>53</sup> While the Ontario government has committed to delivering 1.5 million new homes by 2031, it has not established targets for how many of these units will be affordable.

Expanding non-market housing is not just a social imperative—it is an economic one. Stable, affordable housing improves health outcomes, reduces food insecurity, boosts productivity, and supports long-term prosperity. It is one of the most effective investments governments can make.<sup>54</sup>

New models and programs are emerging to address these gaps. The federal government’s Build Canada Homes initiative has promised significant investment in affordable housing, while the City of Toronto has introduced a Public Developer Delivery model to accelerate the creation of affordable rental homes.<sup>55</sup> However, a coordinated, well-funded, and

FIGURE 31  
Median monthly rental costs compared to incomes



# Toronto’s anti-renoviction bylaw

Since 2007, the Parkdale Community Food Bank has been a vital neighbourhood resource. Its services have expanded to meet rising demand, yet the cost of living continues to strain local families. The food bank sees the new anti-renoviction bylaw as an important tool to ensure that residents paying lower rents are not forced out of their homes.

Kitty Raman Costa, Executive Director of Parkdale Community Food Bank, says:

“Over the past five years, we have seen a significant increase in seniors accessing the food bank. Parkdale has a lot of older apartment buildings where seniors are getting displaced because they are paying affordable rents. The new anti-renoviction bylaw is a huge improvement. It has been a long wait, but it’s a huge win for the community because the landlords cannot use the loophole in the legislation anymore to get the tenants out under the guise of doing renovations.”

sustained effort across all levels of government remains missing. Establishing clear investment strategies, defined timelines, and robust accountability mechanisms, alongside greater integration of alternative housing models—such as co-operative housing, land trusts, and modular construction—would help ensure the delivery of the full spectrum of housing needed to meet the needs of those living in Toronto and across Canada.

Coping strategies

To manage housing costs, **31%** of survey respondents live in shared households: **15%** with roommates and **16%** in intergenerational or multi-family homes. Others rely on multi-tenant housing (17%) or subsidized units (17%). Rooming houses, a critical source of affordable housing in Toronto, are disproportionately used by respondents who are refugee claimants (38%), those who identify as South Asian/ Indo-Caribbean (32%), and students (25%).

In March 2024, the City of Toronto’s Multi-Tenant Houses Bylaw came into effect, legalizing rooming houses in the city.<sup>56</sup> At the same time, the City launched

a regulatory framework for multi-tenant housing to gradually expand licensing and ensure supports are in place for operators and tenants. Tenant advocates are concerned that the new bylaw and framework will result in the displacement of tenants; however, the City has stated that preserving tenancies and preventing evictions are central to their approach.<sup>57</sup>

Homelessness

The rate of clients experiencing homelessness has increased **19%** since last year. The number of clients sleeping rough—living outdoors or in places not meant for habitation—more than doubled between 2019 and 2025, from 246 to 570. Refugee claimants are disproportionately affected: though they made up 16% of survey respondents, they accounted for one-third of those experiencing homelessness. The findings echo Toronto’s recent Street Needs Assessment, which found that the city’s unhoused population more than doubled in the last three years, reaching an estimated 15,400 last fall.<sup>58</sup>

Canada’s Federal Housing Advocate has urged all levels of government to invest in

dignified housing for people experiencing homelessness and core housing need.<sup>59</sup> Similarly, the Auditor General of Canada called for better data and accountability to meet the federal goal of reducing chronic homelessness by 50% by 2028.<sup>60</sup> In Ontario, the Auditor General estimated that 16 out of every 10,000 people are dealing with homelessness, largely due to inadequate investment in deeply affordable and supportive housing along with low social assistance rates. Policy changes, such as coupling the housing and basic needs portions of social assistance, would provide better support to those at risk of housing instability, prevent homelessness, and help address the growing encampment crisis across Ontario.

Employment

Employment not a safeguard against hunger

There is a common misconception that food banks primarily serve unemployed people. In reality, **nearly half (46%)** of respondents reported that at least one member of their household was employed. Notably, more

Precarious work, precarious job market

Saad first began visiting the food bank in 2008. Despite holding a professional degree in food science and senior positions in his home country, Saad’s path to stable employment in Canada has been filled with challenges, and he remains precariously employed.

“I worked in many companies before joining the cheese plant in Mississauga almost six years ago. Sometimes I work

full-time, sometimes part-time. The wage is close to minimum wage (\$17–18 per hour). When the business is slow, they lay us off. The layoff is usually for a maximum of three to four months and a minimum of one month. I go on EI these months. During EI, I find the food bank very helpful.”

On top of these challenges, Saad reports that job protections and benefits are minimal.

“I get 2 sick days, without pay, 10 days vacation in a year. We have very basic health insurance. The place of work is very hot, there’s too much dust, you need

to lift heavy materials. The work is hazardous, but what choice do you have?”

Saad is concerned about the current job market but still hopes to retrain and build a more stable future for himself and his family.

“I want to do a course in a trade... or apply [to be] a TTC driver or a technician in a hospital. But I can’t do any of this right now; it needs money, and I work on shifts.”

than **one-third (35%)** of these households reported holding multiple jobs—**seven times higher** than the national average of 5.4% of workers holding more than one job.<sup>61</sup> These findings indicate that employment, including holding multiple jobs, does not necessarily ensure the ability to meet basic needs.

Just over half (**53%**) of respondents reported working full-time (≥30 hours per week), while **47%** were employed part-time. The median workweek was 35 hours, unchanged from the previous year, and the **median hourly wage was \$19**—\$1 higher than in 2024 but still well below Toronto’s living wage of \$26.<sup>62</sup> Notably, **72%** of employed respondents indicated they would work additional hours if they were available—more than seven times the provincial average of 9.6%.<sup>63</sup> Collectively, this data demonstrates the gap between employment-based earnings and the income required to maintain a basic standard of living in Toronto.

Precarious work perpetuating instability

Employment among food bank clients is characterized by a higher degree of precarity than the broader workforce. Non-standard employment, or precarious employment, is a term for employment arrangements that deviate from standard employment; it is temporary or casual, lacks benefits and certain legal protections, and may be associated with low income.<sup>64</sup>

Among employed respondents, **44%** held permanent positions, while the majority (**56%**) were engaged in non-standard work

arrangements: 30% in temporary or contract roles, 16% in casual or seasonal jobs, and 10% self-employed. By contrast, **86%** of all Ontario workers are employed in permanent positions and only 14% in temporary roles.<sup>65</sup> This disproportionate reliance on precarious work leaves food bank clients particularly vulnerable and with limited access to workplace benefits: Just **18%** reported receiving any employer-paid health, dental, or sick-leave benefits, and only **5%** reported access to all three.

Over the last year there was a noticeable shift among the proportion of respondents by employment type. Those in full-time permanent positions decreased from 35% to 13%, while part-time permanent employment increased from 10% to 31%, and self-employment increased from 3% to 10%.

Unemployment rising

Among survey respondents, **54%** do not have any adult employed in their household. The primary barriers to securing stable, well-paying jobs were identified as a lack of suitable work (36%), disability or health conditions (29%), and caregiving responsibilities (28%).

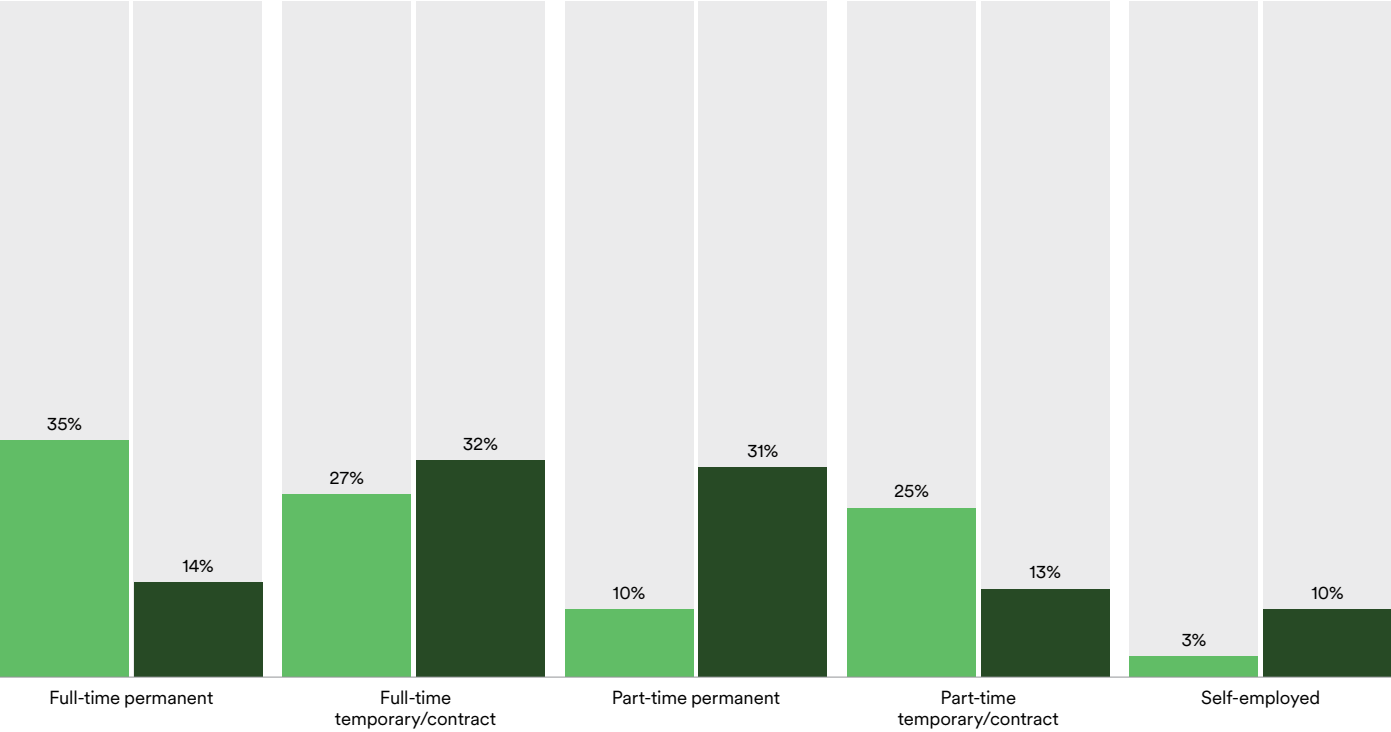
Broader labour market conditions have worsened in recent years. In August 2025, the unemployment rate increased to **7.1%** in Canada, the highest rate since May 2016, excluding the COVID-19 pandemic,<sup>66</sup> and **7.7%** in Ontario.<sup>67</sup> Youth are disproportionately affected, with youth unemployment reaching **14.5%** nationally and **16.5%** provincially—the highest levels since September 2010, excluding the pandemic years of 2020 and 2021.<sup>68</sup>

Employment insurance difficult to access

Introduced in the 1940s, Employment Insurance (EI) provides temporary income support to individuals who lose their jobs or require leave for major life events such as having a child or managing illness. In addition to supporting household stability, EI contributes to local economic resilience by sustaining consumer purchasing power during economic downturns.<sup>69</sup> However, accessing EI can be difficult: only **1 in 3** unemployed workers in Canada and **1 in 4** in Ontario qualify for benefits.<sup>70</sup> Although 31% of respondents listed unemployment/ recent job loss as one of their main reasons for visiting the food bank, only 3% of households listed EI as a source of income. Among those who do qualify, the level of weekly benefits can be insufficient to meet basic living costs, particularly for workers earning minimum wage.<sup>71</sup>

“Job loss meant I was no longer financially viable. Old age, CPP, and GIS together are not enough to cover my monthly costs. Only a job will change my situation.

FIGURE 32 Employment types among employed respondents



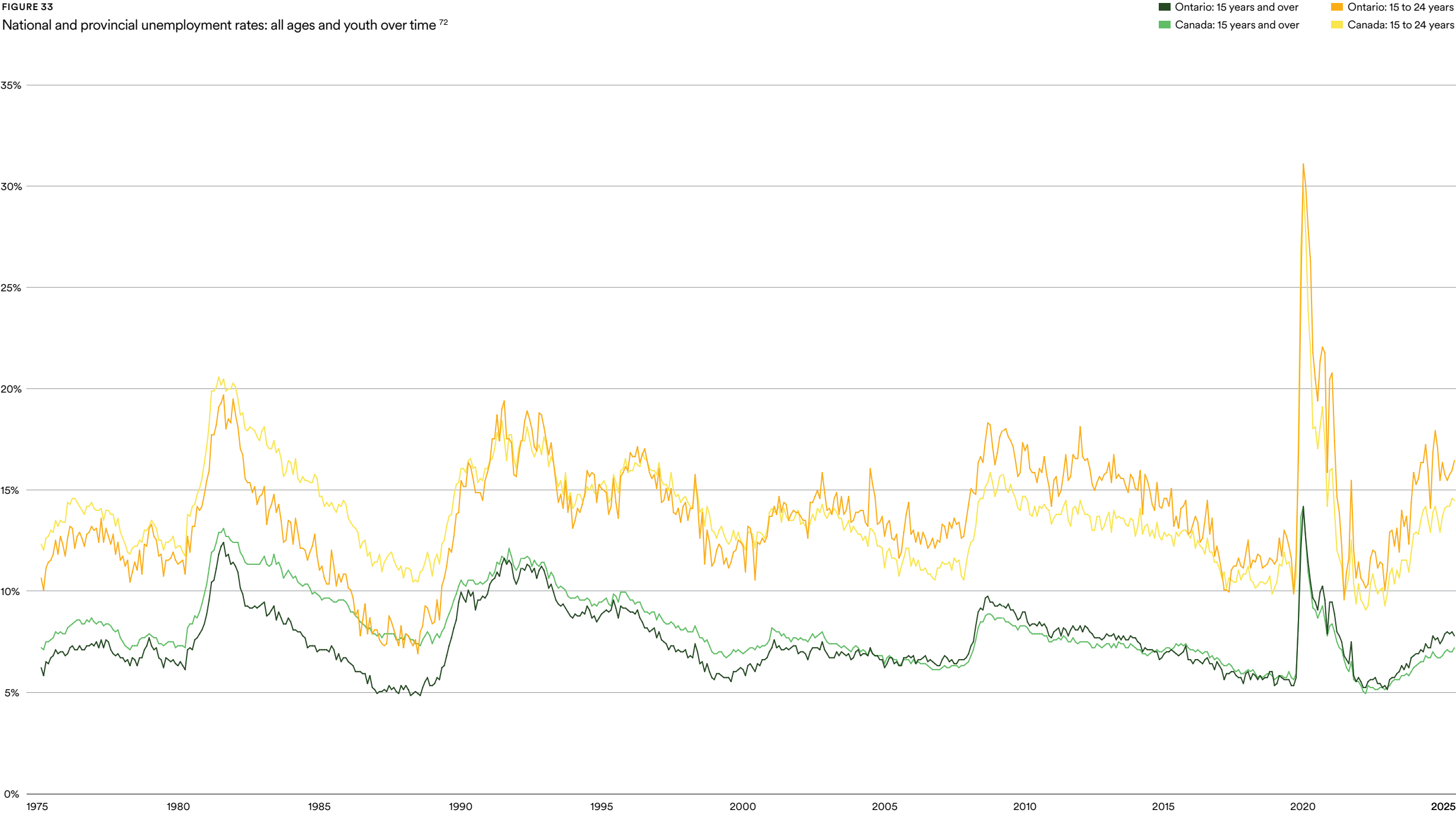
“ I am currently pursuing a hotel management course and working part-time in a restaurant. It was very difficult to find a job. I can’t speak good English; I took some classes, but they are very expensive. I [could] work more hours, but I can’t because there is no one to take care of my daughter. I have been trying to find daycare for her; I was approved for 100% subsidy, but there are no spots.”  
—Gloria, 21, came to Canada from Ukraine six years ago

“ Even though I have a pharmacy degree, I cannot practice in Canada. Exams will cost me \$2,000–3,000, and I need hands-on experience at a pharmacy. I have been to thousands of pharmacy stores; I begged for work. Finally, after roughly eight months, I got a job. I started working with minimal pay (\$17 per hour), part-time. By the end of 2024, I was laid off and since then I have been on EI. I am extremely worried because my EI will be exhausted next month.”

EI is an especially critical program in this current period of economic uncertainty. Trade-sensitive sectors have already been impacted by U.S. tariffs and are projected to experience further losses in the coming years. In Ontario, tariffs are estimated to result in the loss of over 68,000 jobs in 2025, with cumulative losses potentially reaching nearly 138,000 by 2029.<sup>73</sup> Such job losses are likely to increase demand for EI benefits, and individuals who do not qualify for support may experience heightened financial hardship, potentially increasing reliance on already overextended food banks.

Recent federal adjustments to EI in response to the U.S. tariffs, such as waiving the waiting period and reducing qualifying hours, are positive steps but remain temporary and insufficient.<sup>74</sup> In the context of rising unemployment, longer periods to secure employment, and limited access to EI, stronger measures are urgently needed to prevent more people from falling into poverty. EI must be permanently strengthened to provide broader coverage, better income support, simpler access, and inclusion for all types of workers, ensuring it fulfills its role as an essential piece of the social safety net.

**Employment and persons with disabilities**  
Working-age Canadians with disabilities (18–64 years) experience poverty at twice the rate of those without disabilities. In 2022, 62% of people with disabilities in Canada aged 25 to 64 were employed, compared to almost 78% of people without disabilities. Of all survey respondents, people with disabilities had a higher rate of unemployment (65%) than those without disabilities (44%).



# Confront the crisis, drive change

Toronto is facing a deepening food insecurity crisis, a symptom of worsening poverty in one of Canada’s most prosperous cities. Food banks are stretched beyond capacity, safe and affordable housing is out of reach for many, income supports fall short of meeting basic needs, and even full-time employment no longer guarantees the ability to afford life’s essentials.

**Toronto must be a city where everyone can live with dignity and thrive.** Yet for too many residents, the cost of housing, inadequate income supports, and wages that fall short of basic living costs make this out of reach. Ensuring that all Torontonians can meet their basic needs and build secure, fulfilling lives is essential to sustaining the vibrancy, diversity, and resilience that define our city.

**By reading this report, you are a part of the solution.** We must mobilize and demand bold, collective action to reverse these trends and build a more inclusive city where everyone can live and thrive.

## What you can do



**1 Share this information**  
Help raise awareness by sharing these findings with your friends, colleagues, and networks.

**2 Get involved**  
If you are able, make a financial donation, raise food or funds, or volunteer your time at a local food bank.

**3 Advocate for change**  
Call on decision-makers to act. Send a message to your elected officials, urging them to adopt the recommendations in the report.



Members of Parliament, we call on you to

**1 Strengthen the Canada Disability Benefit**  
Raise the benefit amount above the poverty line and broaden eligibility to align with the Accessible Canada Act’s definition of disability, removing the Disability Tax Credit requirement and automatically including individuals already receiving disability supports. Exempt CDB from claw backs to other benefits and determine eligibility based on individual income.

**2 Increase investments in social housing**  
Double Canada’s social housing from the current proportion of 3.5% to the OECD average of 7% by building and acquiring 372,000 new rent-geared-to-income (RGI) homes in the next five years. Ensure Build Canada Homes funding is dedicated to capital investments in units developed by government, co-operatives, or non-profit and charitable organizations.

**3 Expand access to Employment Insurance**  
Implement a guaranteed weekly minimum of \$600 per week, extend coverage from 45 to 50 weeks, lower qualifying hours from 420 to 300, and extend eligibility to self-employed and gig workers.

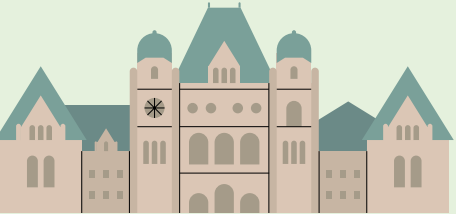
**4 Guarantee a permanent National School Food Program**  
Commit to a permanent National School Food Program by enshrining it into legislation and sustaining the investment of \$1 billion over five years with incremental increases to reflect cost-of-living and dedicated infrastructure funding to support schools to deliver the program.



**5 Implement a 50% federal charitable fresh food tax credit**  
Create a permanent 50% tax credit based on the fair market value of fresh food donated by farmers and producers to registered charities and community food programs. We know more food isn’t the long term solution—but it’s needed now.



Members of  
Provincial  
Parliament,  
we call  
on you to



**1 Reform social assistance benefits**  
Double ODSP and OW rates and combine the housing and basic needs portions into a single benefit that remains unchanged regardless of housing status.

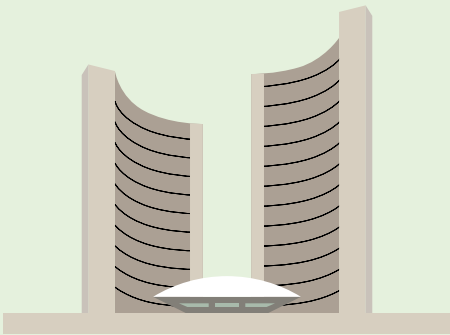
**2 Establish and deliver affordable and social housing targets**  
Mandate at least one-quarter of the new 1.5 million homes to be delivered by 2031 are permanently affordable, supportive, or social housing, using a consistent definition of affordability where rent does not exceed 30% of income.

**3 Protect rental affordability**  
Enhance tenant protections against above-guideline rent increases and remove the rent control exemption from newly developed, purpose-built rental units.

**4 Increase investment in the Student Nutrition Program**  
Work towards a vision where every child in Ontario has access to a nutritious meal at school. Begin by immediately increasing annual funding to the Student Nutrition Program by \$115 million, raising per-student support from 10¢ to the national median of 39¢ per day.

**5 Release a strengthened Poverty Reduction Strategy**  
Launch a new Poverty Reduction Strategy as the current one concludes in 2025, with specific targets, timelines, indicators for measuring progress, and robust reporting mechanisms to ensure accountability and transparency.

City  
Councillors,  
we call on  
you to



**1 Improve access to support services for low-income households**  
Increase access to affordable housing, childcare, transit, recreation, and food programs for low-income households through expanded funding, inclusive eligibility, and community-based delivery. Support food programs with long-term, flexible funding and access to city spaces.

**2 Implement the Universal Student Nutrition Program**  
Deliver on the vision to implement a Universal Student Food Program that will provide a morning meal in all Toronto school communities by the 2026/2027 school year and introduce a Universal Lunch Program by 2030.

**3 Increase and preserve affordable housing**  
Expand and increase investment in programs such as the Multi-Unit Residential Acquisition (MURA) program and Housing Now to leverage city-owned land and partnerships with non-profit housing providers to deliver permanent affordable housing.

**4 Strengthen protections for renters**  
Extend RentSafeTO to all units and enhance by-law enforcement of existing units that do not comply with health and safety requirements. Increase funding for eviction prevention programs and ensure that the new Regulatory Framework for Multi-Tenant Housing maintains safety standards without displacing tenants. Establish an independent committee to review the effects of property tax burden on tenants.

**5 Advance Toronto's Poverty Reduction Strategy**  
Ensure clear targets, timelines, measurable indicators, and dedicated funding to address food insecurity and its root causes.

# Methodology

This research and all related materials obtained ethical approval from the Community Research Ethics Office, Centre for Community Based Research, Waterloo.

Data was collected from the sources described below. Please note that percentages throughout the report may not add up to 100% due to rounding.

Informed consent was secured from participants across all research streams through a prepared script explaining that participation was entirely voluntary and confidential, respondents could withdraw at any time, participation would have no impact on their ability to access food at any programs, and providing their name and contact information was optional.

### Link2Feed data

Food banks across Ontario use a client intake database called Link2Feed to capture client intake data and track visits. Data from April 1, 2024, to March 31, 2025, was retrieved from Link2Feed for Daily Bread Food Bank and North York Harvest member agency food banks to understand food bank use and demographic trends. Results that refer to food bank clients are based on data from the Link2Feed system. Drop-in meal programs were excluded from the analysis because these programs do not capture unique client data.

### Survey

The annual food bank client survey was conducted online and by volunteer data collectors from March 7, 2025, to June 8, 2025. The survey was available in 9 languages: English, Spanish, French, Mandarin, Arabic, Tamil, Ukrainian, Hindi, and Bangla. In total, 1,890 (1,015 online and 875 in-person) surveys were completed, with representation from 73 food banks and drop-in meal programs. Results that refer to survey respondents are specific to the data collected through this survey.

### In-depth interviews

During the survey, participants were asked if they were willing to participate in a follow-up qualitative interview by phone. Interviews were conducted with a selected sample of survey participants who consented to be contacted. These participants were selected based on their representative experiences with the key themes of the interview. Eleven in-depth interviews took place by phone/online with clients by trained researchers. In addition, in-depth interviews were completed with three food banks who are part of the Daily Bread Food Bank member agency network.

### Analysis

The data was cleaned using R programming software to remove any invalid responses. Results and analysis were generated using SPSS Version 29.0.1.0. Qualitative data was transcribed in MS Word and coded manually in MS Excel. All respondents quoted have been de-identified to protect anonymity.

### Income calculations (31, 36 and 37)

The annual income required to afford median rent in Toronto was estimated using the most recent rental prices for purpose-built apartments: \$1,699 for a one-bedroom and \$1,917 for a two-bedroom unit (as of October 2024).<sup>75</sup> Each rent amount was multiplied by 12 months and by 3.334 to determine the annual income needed for rent to represent less than 30% of before-tax income, consistent with the Canada Mortgage and Housing Corporation’s affordability standard.<sup>76</sup>

The monthly income for a full-time minimum wage earner was estimated using a 35-hour work week over 52 weeks (4.3 weeks per month) at a rate of \$17.60 per hour, the minimum wage in Ontario during the survey period.<sup>77</sup>

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# About Daily Bread Food Bank

Since 1983, Daily Bread Food Bank has worked to meet emergency needs while advocating for long-term solutions to end poverty. With a network of over 130 agencies operating 205 programs across Toronto, we provide over 90% of emergency food relief in the city. Through research and advocacy, we strive for everyone’s right to food, collaborating with government and stakeholders across the sector for meaningful policy change.

# About North York Harvest Food Bank

North York Harvest Food Bank is one of Toronto's largest food security organizations, providing dignified food assistance, workforce training, and long-term poverty reduction strategies to over 30,000 individuals each month. Our mission is to engage our community in meeting food needs through education, advocacy, and sustainable solutions.



We would like to acknowledge that we are situated upon traditional territories of the Huron-Wendat, Anishinabek Nation, the Haudenosaunee Confederacy, and the Mississaugas of the Credit First Nation. The territory is the subject of the Dish With One Spoon Wampum Belt Covenant, an agreement between the Anishinabek and Haudenosaunee allied nations to peaceably share and care for the resources around the Great Lakes.

Today, the meeting place of “Tkaronto” (Toronto) is under Treaty #13 and the Williams Treaty, signed by multiple Mississaugas and Chippewa bands, and is still the home to many Indigenous Peoples from across Turtle Island. We are grateful to have the opportunity to work in the community and on this territory.



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