Who's Hungry Report 2026



Daily Bread Food Bank

© 2026 Daily Bread Food Bank
All rights reserved.

Contents

Key findings 5

The scale of food insecurity 7

Profile of food bank clients 11

Deep-rooted economic challenges 19

Calls to action 29

Foreword 4 | Methodology 34 | Acknowledgements 35

Foreword

The 2026 *Who's Hungry* report shows a portrait of a city in crisis, with no signs of improvement. For the second year, Toronto recorded more than 4 million food bank visits, enough to fill the Rogers Centre 75 times over.

These numbers point to a profound lack of progress. They reflect a collective failure to meaningfully address the poverty and food insecurity that is gripping our city. What was once an emergency has become an entrenched reality. What concerns me most is that the longer this persists, the greater the risk we begin to accept this state as normal.

For all its wealth, Toronto has become a city that relies on charities to feed hundreds of thousands of people. This year, food banks saw more than 300,000 average visits per month, quadruple the pre-pandemic levels.

The scale of need has grown far beyond what food banks were ever designed to support. While I am deeply grateful to the volunteers and staff that have risen to the occasion, charity is no substitute for the functioning social and economic systems that allow people to thrive in community.

The clearest sign of this failure is that people are no longer leaving the food bank system at the rates we have come to expect. Existing clients now account for 84% of all visits, up from 47% just two years ago. More and more people are relying on food banks week after week, month after month, year after year.

Food banks are no longer a temporary source of support during hard times. They have become a vital lifeline for survival in a city too many people can no longer afford, where the price of rent is often an empty fridge.

Ultimately, food banks should not compensate for government inaction. While we will continue to be there for people going through a crisis, we cannot be a substitute for inaction on affordable housing and appropriate income supports. If we want shorter food bank lines, we need governments to do what charities cannot: address the root causes of poverty.

In recent years, we have welcomed and see hope in measures such as the Canada Groceries and Essentials Benefit, the National School Food Program, Build Canada Homes and the Canada Disability Benefit. These are important steps in the right direction, but we need further leadership and investment to address the issues at hand.

The numbers in this report represent the lives of real people. I encourage you to read it and remember that behind each statistic is a person, perhaps even one of your neighbours.

The work ahead of all of us is to build a city and country where food banks are no longer needed.

I have hope that when Canadians come together over a common problem and a shared vision, we can make good things can happen.

In partnership,



Neil Hetherington
CEO
Daily Bread 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 your local food bank

If you are able, donate funds or food, or volunteer your time.

3. Advocate for change

Contact your Member of Parliament, Member of Provincial Parliament, and City Councillor. Urge them to adopt the policy recommendations in this report.

Key findings

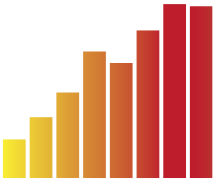
Four million food bank visits is the new floor of food insecurity in Toronto

Food bank use

4.1M
food bank visits



333%
increase in food bank visits since 2019



34%
have a disability



1 in 8
children living in Toronto now rely on food banks

25% of clients are children



61%
have a post-secondary degree or higher





26%
went a whole day without food

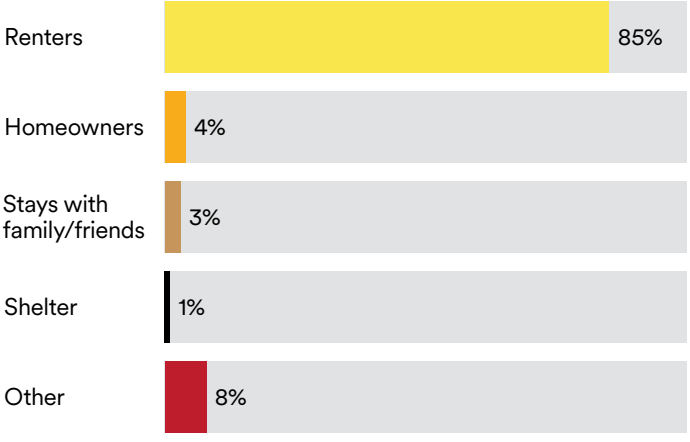


67%
of parents sacrificed their own food so their children could eat



51%
missed a meal because they could not afford food

Unaffordable housing drives food bank visits



82%
live in unaffordable housing

1 in 4
spend *all* their income on housing



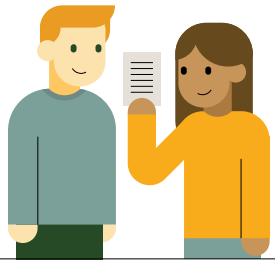
59%
missed a rent, credit, or loan payment in the past month

$8.33
median amount left over per person per day after paying for housing

Employment is hard to find and not enough to protect from food insecurity

38%
are employed, working a median of 30 hours per week

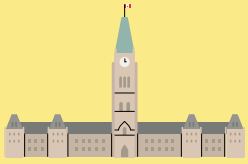
1 in 2
youth are unemployed and looking for work



2.4x
more newcomers work in precarious roles than Canadian-born workers

66%
of workers are in temporary, on-call, or precarious jobs

Evidence-based policy solutions to food insecurity can be implemented today



Government of Canada

Renew the National Housing Strategy with:

- A new Canada Renters Credit for low-income renters, delivered monthly through the Canada Revenue Agency, to prevent people from entering homelessness;
- A stronger Canada Housing Benefit to reduce homelessness; and,
- Clear targets and timelines for reducing homelessness and inadequate housing.

Further reform the Disability Tax Credit by broadening the definition of disability and removing access barriers to ensure critical disability supports reach people most in need.

Government of Ontario

Establish a Shelter Allowance Reserve Fund for social assistance recipients that lose their housing to ensure they can pay expenses required to regain housing, like first and last month's rent.

Increase the Ontario Works earned income exemption from $200 to $600 and index social assistance earned income exemptions to inflation to enable successful transitions back into employment.

City of Toronto

Commit to an ongoing annual investment of $100 million in the Multi-Unit Residential Acquisition program to preserve Toronto's affordable housing.

Extend RentSafeTO to all rental units in Toronto—including basement and condo units—to hold landlords accountable for adequate housing.

About this report

5,768
food bank clients surveyed

241K
anonymized client records analyzed

96
participating food banks

23
languages offered

Special thanks

Daily Bread extends our sincere thanks to our external partner, North York Harvest Food Bank, for collecting and sharing data from food bank programs across their North York catchment. This collaboration allows for a Toronto-wide snapshot of food bank use.

NORTH YORK HARVEST FOOD BANK

The scale of food insecurity

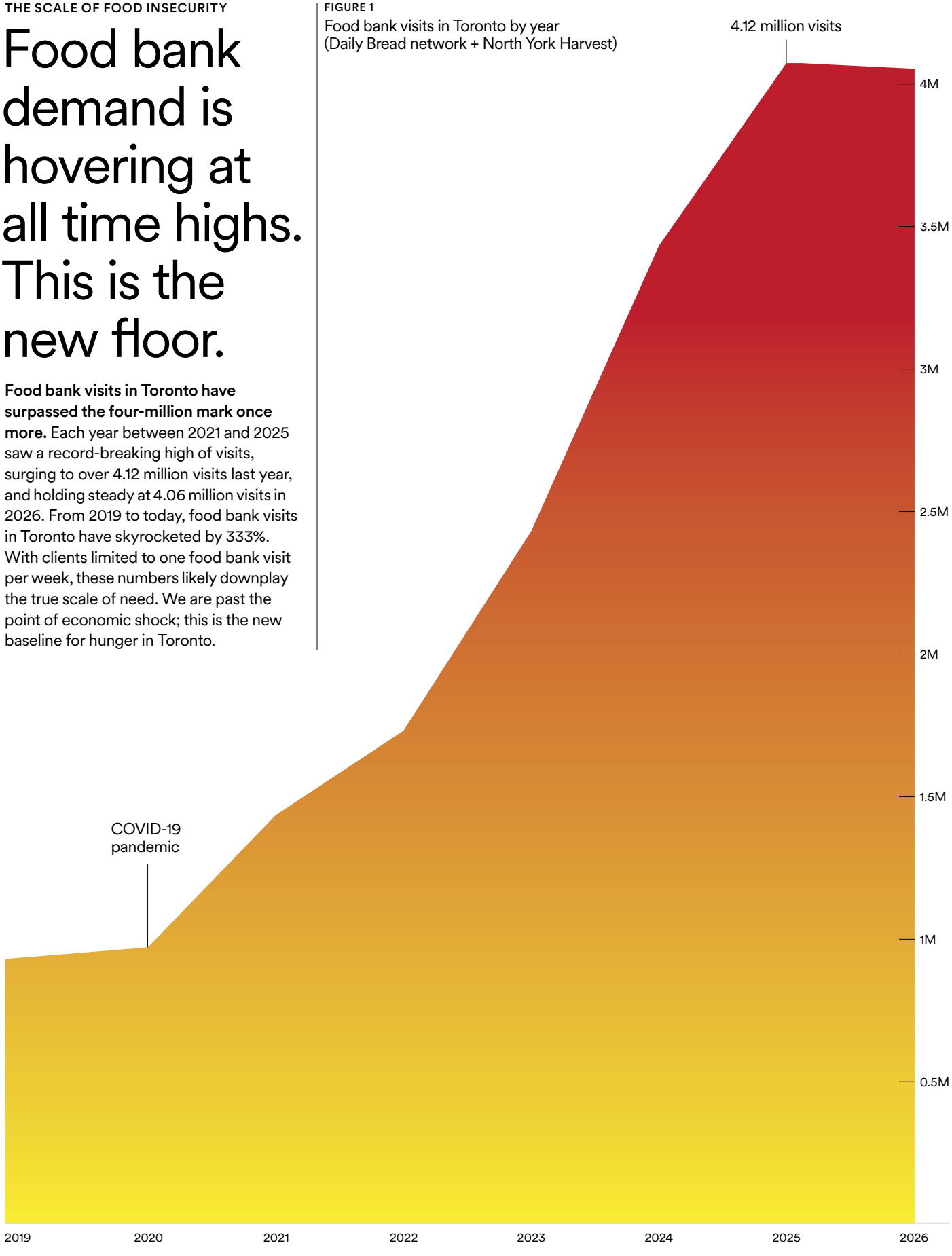


Food bank demand is hovering at all time highs. This is the new floor.

Food bank visits in Toronto have surpassed the four-million mark once more. Each year between 2021 and 2025 saw a record-breaking high of visits, surging to over 4.12 million visits last year, and holding steady at 4.06 million visits in 2026. From 2019 to today, food bank visits in Toronto have skyrocketed by 333%. With clients limited to one food bank visit per week, these numbers likely downplay the true scale of need. We are past the point of economic shock; this is the new baseline for hunger in Toronto.

FIGURE 1

Food bank visits in Toronto by year
(Daily Bread network + North York Harvest)



Social and economic decline

The explosion of food bank use since 2020 is a symptom of Toronto's broader social and economic situation. Against the backdrop of unaffordable housing costs, the fallout from the COVID-19 pandemic, a trade war with the United States, and a looming recession, Torontonians are struggling. The labour market has not recovered to pre-COVID levels, the cost of living is rapidly rising, and our social systems, from community services to public transit to healthcare, are being stretched past their limits.[1]

Economic indicators show that Toronto is not on track to return to its pre-pandemic standard of living—or its pre-pandemic levels of food bank demand. Today, more Torontonians are living in poverty, more Torontonians are unemployed or in temporary jobs, the cost of rent has increased by 28% since 2019, and nutritious food has jumped 35% since pre-COVID (Figure 2).[2] Concerns about affordability and financial security are also growing, with 90% of Ontarians anxious about their finances and 71% anxious about our economic outlook.[3]

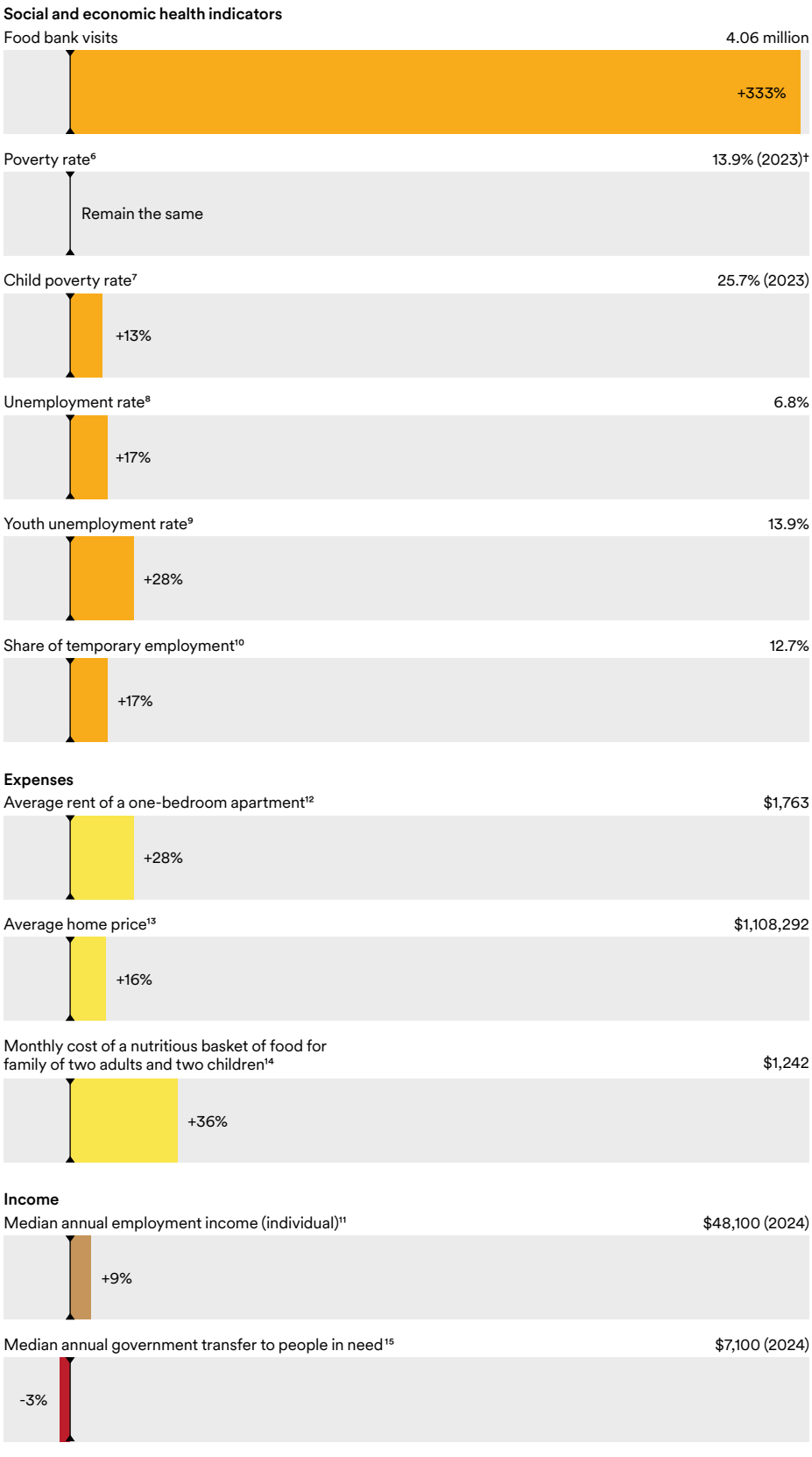
Financial hardship

Food bank use captures financial hardship that other economic indicators miss. Food bank visits have risen more sharply than the poverty rate. Importantly, food bank visits tell us about the basic needs that households cannot afford, not just their income level.[4] We can see this contrast in comparing poverty rates with measures of material deprivation: while 12.5% of Ontarians live in poverty according to Canada's official poverty line, 28% are unable to afford items necessary for an adequate standard of living.[5]

Persistently high food insecurity tells the same story of a struggling city. In 2026, more than half of survey respondents (51%) missed a meal in the past three months because they could not afford to eat, just as high as in 2025 (53%) and 2024 (50%). Missing a meal is often the tip of the food insecurity iceberg: among respondents missing meals, 52% missed one at least four times in the past three months and 47% found themselves going a whole day without food. This mirrors consistently high rates of food insecurity across the province, with 25.4% of Ontarians living in food insecure households in 2025, effectively continuing the all-time high of 26.5% in 2024.[16]

FIGURE 2

Toronto's social and economic decline between 2019 and 2026*



* Data from 2026 or most recent year with comparable data

† The calculation for Canada's Official Poverty Line (the Market Basket Measure) was updated in 2023, making comparisons between current data and pre-2020 data difficult. At the same time, 2020 and 2021 saw sharp declines in poverty because of pandemic income supports, making them an anomalous comparison point. Because of this, we have included data from 2019 and 2023, using the 2018 MBM base.

Child hunger

One in eight Toronto children now relies on a food bank, nearly double the rate in 2022, and no age group is more overrepresented: children make up 25% of food bank clients but just 18% of the city's population. Among the one-third of survey respondents living with kids, more than 1 in 4 (28%) had a child miss a meal in the past three months because there was not enough money for food. A striking 17% had a child in their household go hungry at least once a week, up from 13% just two years ago. This mirrors the growing child poverty crisis in Toronto; as of 2023, Toronto had the highest rate of child poverty among Canada's large urban centres, with 1 in 4 children in Toronto experiencing poverty.[17] Parents are trying their best to protect their children from food insecurity, with two-thirds (67%) sacrificing their own food so that their children had enough to eat. And the reality of child poverty goes beyond hunger: 73% of respondents said that ensuring their children had enough to eat meant there wasn't money left for other activities.

Child hunger today is an economic problem now and in the future. Food insecurity harms child development, from not reaching cognitive milestones in early years to poor school behaviour and academic performance throughout childhood.[18] Children living in food insecure households also have higher rates of chronic disease (like asthma and diabetes) and mood and anxiety disorders, and use mental health and addictions services more frequently.[19]

28%
of respondents had a child miss a meal in the past three months because there was not enough money for food.

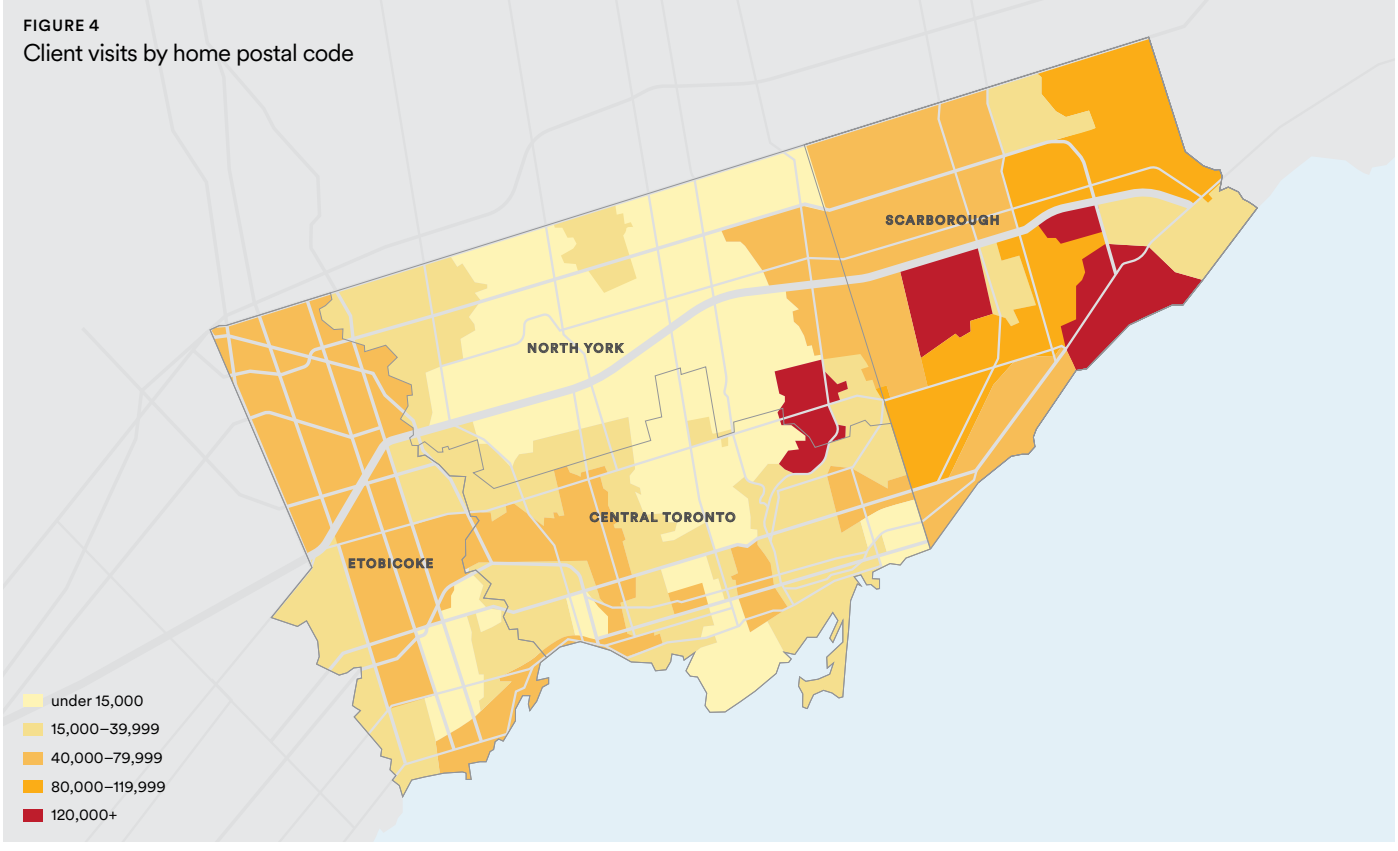
17%
of respondents had a child in their household go hungry at least once a week.

73%
of respondents said that ensuring their children had enough to eat meant there wasn't money left for other activities.

Who's Hungry 2026 should sound alarm bells

The scale of food insecurity in Toronto has grown well beyond the need that food banks were designed to serve. What began as an emergency response for the most vulnerable is now a service used by over 240,000 Torontonians every year, from all neighbourhoods of the city. Without immediate action to make housing more affordable, employment more stable, and income supports more adequate, we cannot expect food bank use to meaningfully come down from this new four-million-visits floor—**and we should be deeply concerned about what this means for the future of our city.**

FIGURE 4
Client visits by home postal code



Profile of food bank clients



Who is using Toronto's food banks?

The need for food banks reaches all corners of Toronto. No community is protected from food insecurity and no two pathways into food insecurity are the same. In the past, having a job, completing post-secondary education, or renting a private apartment were all likely indicators of food security, because our economic system protected people from going hungry. This is no longer the case. Meanwhile, our social safety net (i.e., government programs and policies meant to protect people from poverty and economic hardship) has long been inadequate and continues to erode, driving people with disabilities and on social assistance into food insecurity.

A generation left behind

Two-thirds of food bank clients (66%) are under 45 compared with 57% of Toronto's population, and children and youth are the most overrepresented group of all (Figure 5).

Young people are coming of age in an extremely challenging economy: youth unemployment is about double the national rate, entry-level jobs are getting squeezed, and rent remains out of reach. In fact, half of food bank clients under 25 are unemployed and actively looking for work.

When young adults can't cover the basics, the effects ripple outward. Many delay or give up on starting a family, and financial strain raises the risk of homelessness, poor mental health, substance use, and poverty that grows harder to escape the longer it lasts.

This is a troubling signal that our next generation of leaders, neighbours, caregivers, and workers is not being set up for success.

FIGURE 5
Age distribution of food bank clients compared to the Toronto population

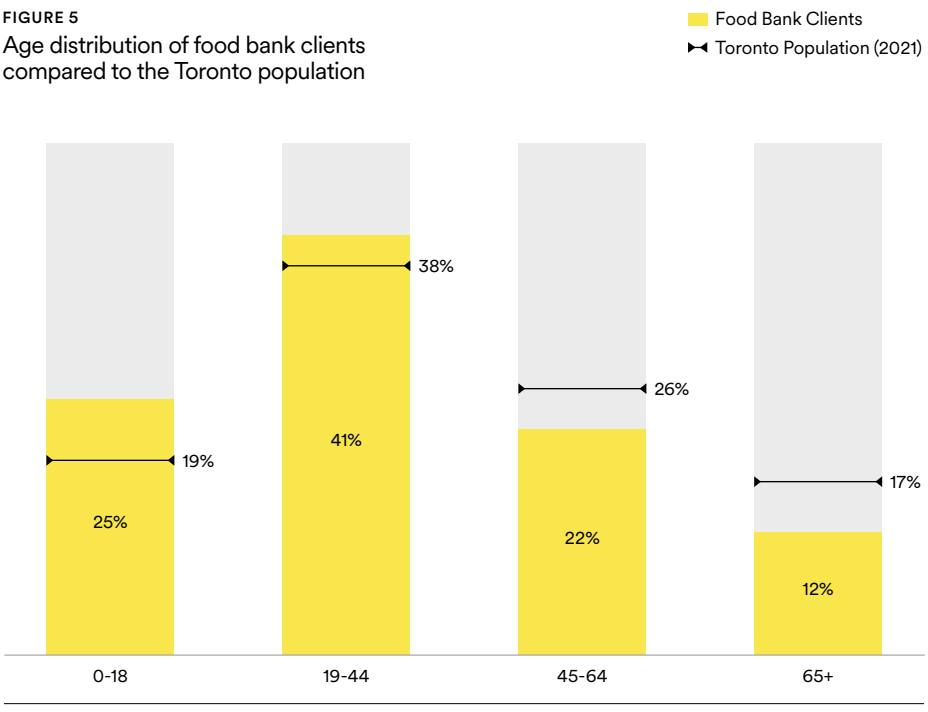


FIGURE 6
Years in Canada among survey respondents

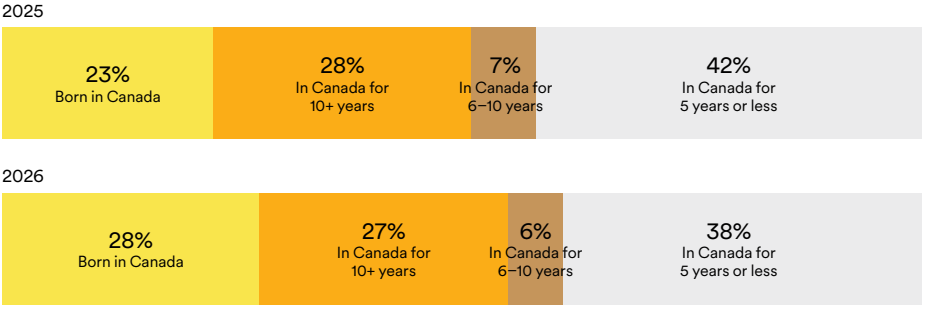
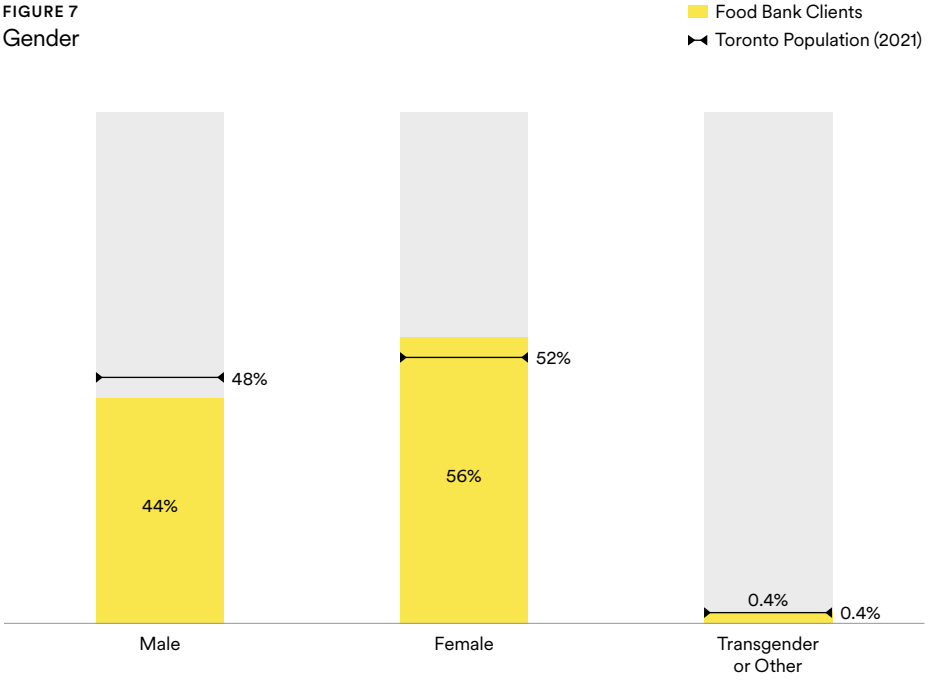


FIGURE 7
Gender



Deepening inequities

Though people from across every demographic group and corner of the city now use a food bank, women, newcomers, and certain racialized groups including Black and South Asian people continue to be overrepresented among clients (Figure 6, 7, and 9). The depth of food insecurity is also more severe among single parents, people with disabilities, and Indigenous peoples, who all reported missing meals and going hungry far more often than other clients (Figure 10).

These findings reflect long-standing barriers faced by these groups: lower and less stable wages, the unequal burden of caregiving, discrimination in hiring and housing, and income supports that haven't kept pace with the cost of living. Hunger in Toronto follows the lines of existing inequity, and addressing it means tackling those root causes.

The broken promise of education

Education is no longer a reliable path out of hunger. More than three in five respondents (61%) now hold a college diploma or university degree, up from 57% last year (Figure 8). Young people were promised that hard work and a good education would lead to a stable life, but a broken job market and soaring costs have left that social contract in pieces.

FIGURE 8

Highest level of education of survey respondents

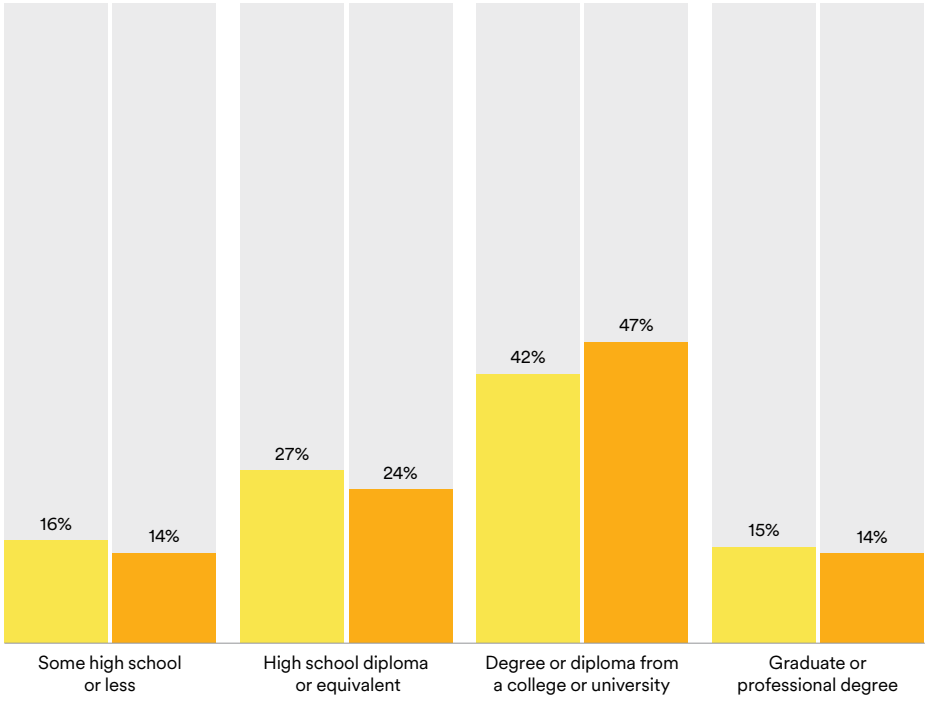
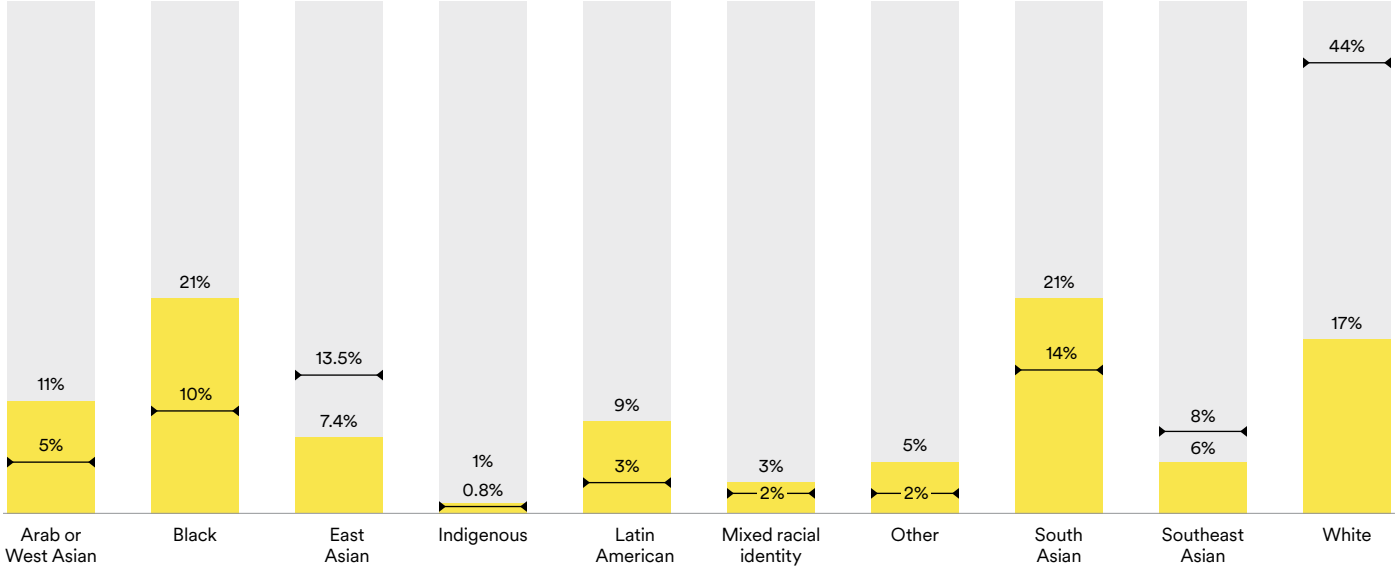


FIGURE 9

Self-identified race of survey respondents compared to Toronto population



The toll of hunger

More than two in five respondents (44%) now rate their mental health as poor or fair, up from 36% last year (Figure 11). Since 2019, food costs have climbed 36% and rent 28%, while median incomes have risen just 9% and government supports have fallen (Figure 2). The strain of not being able to afford the basics is taking a growing toll, especially on the young people and marginalized groups who are over-represented among food bank clients. For many, that hardship is becoming entrenched: returning clients now account for 84% of food bank visits, up significantly from 47% just two years ago, indicating that food bank use is not a short-term support but sustained need.

FIGURE 10
Severity of food insecurity in the last 3 months among survey respondents

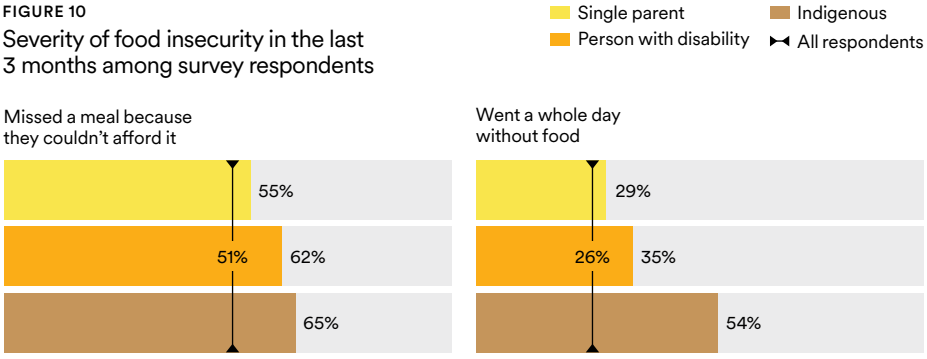


FIGURE 11
Self-reported mental health among survey respondents

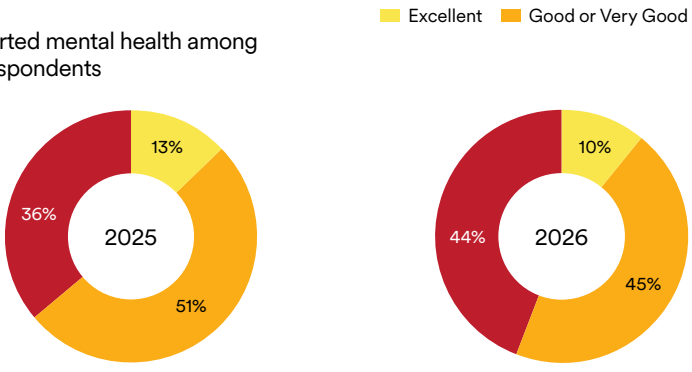


FIGURE 12
Employment status of survey respondents

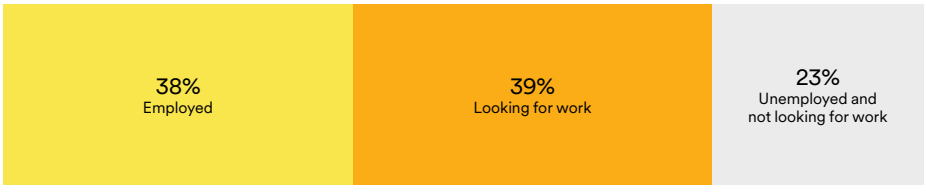
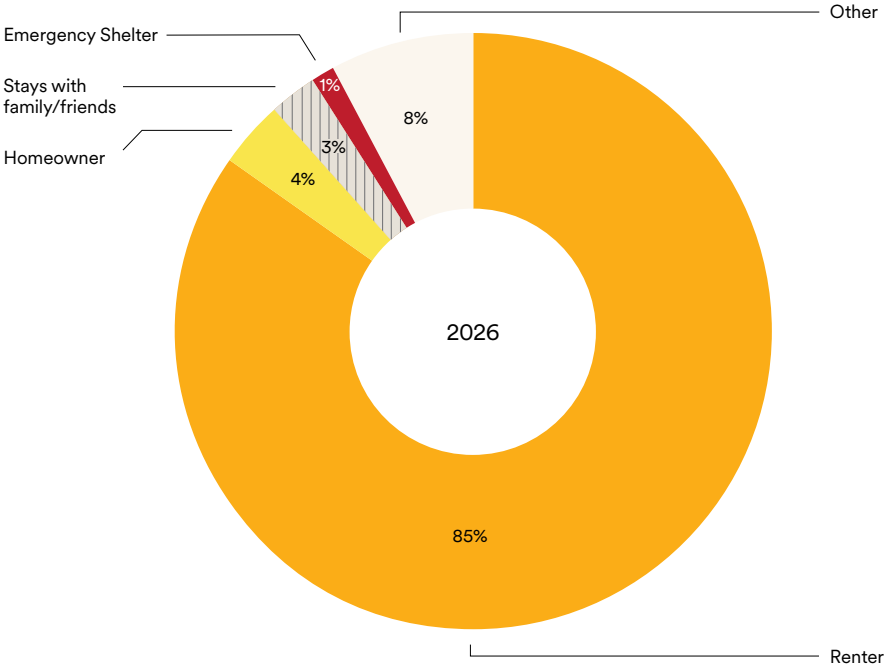


FIGURE 13
Housing type reported by survey respondents



Pathways into hunger

Workers and jobseekers attached to the labour market

Demographics disprove the myth that food banks are mostly used by people unable or unwilling to work (Figure 12). Employment does not protect against food bank use, and more than three-quarters (77%) of survey respondents are employed or looking for work. Precarious work arrangements, low and volatile wages, and growing difficulty finding jobs mean that people in the labour market still experience food insecurity.[20] Even full-time workers are affected, with an average of 15 food bank visits across the year, suggesting that food banks are not a temporary support but a routine, monthly necessity for them.

Private market renters

Toronto's housing affordability crisis means that people do not have enough money for food after they have paid for their housing. It is a misconception that food bank clients are mostly experiencing homelessness; in fact, 85% of respondents are renters and 4% are homeowners (Figure 13). Among renters, 65% rent in the private housing market. As rents surge, Torontonians have to make impossible choices between food, housing, and other basic needs.

Social assistance recipients

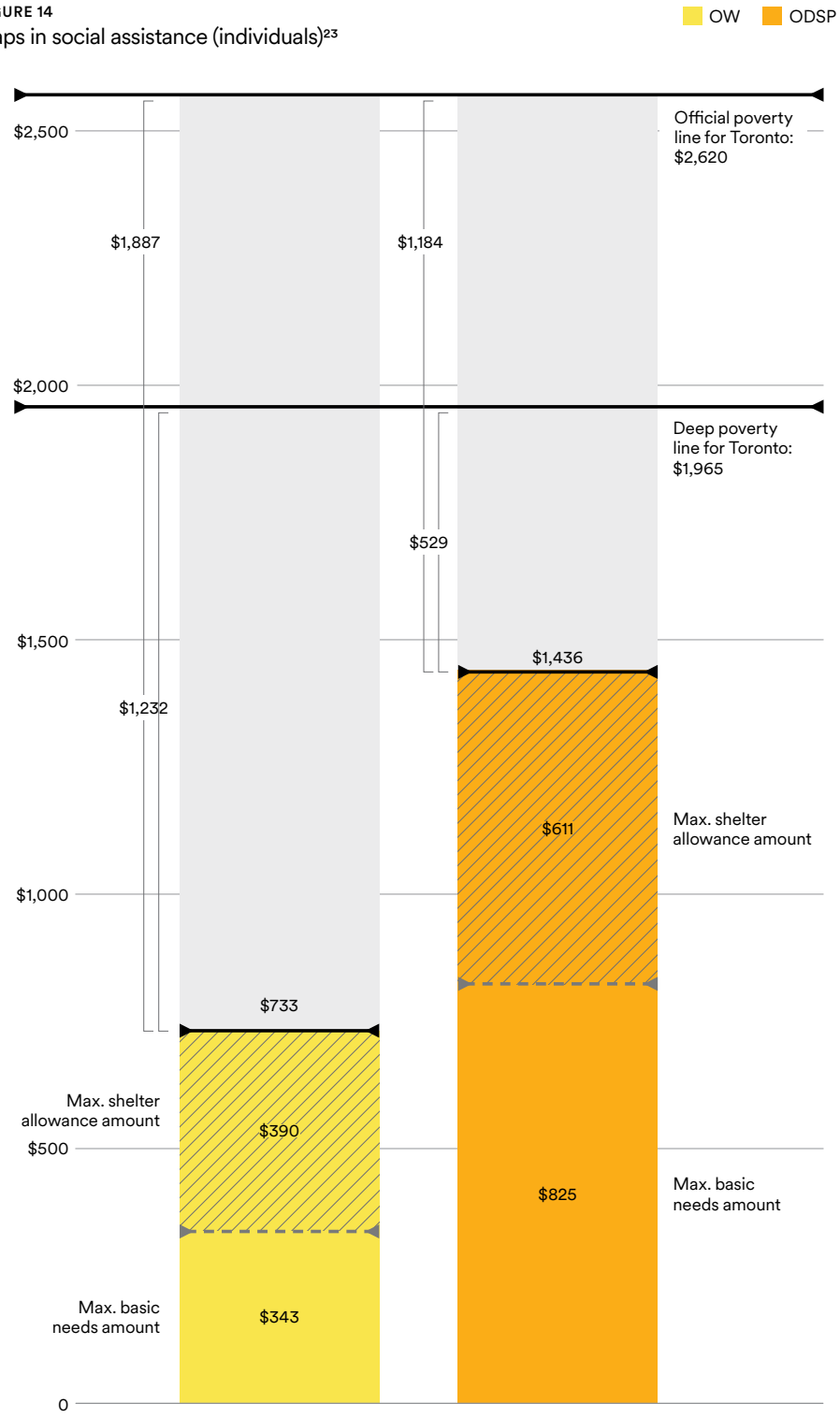
More than a third of respondents (36%) rely on Ontario Works (OW) or the Ontario Disability Support Program (ODSP) as their primary source of income. Food bank clients on OW visit an average of 15 times per year, while food bank clients on ODSP visit an average of 16 times per year.

The level of income provided by social assistance is completely insufficient to prevent poverty. The maximum monthly payments an individual can receive from OW or ODSP continue to fall well below Toronto's official poverty line.[21] A family of four on Ontario Works and paying average rent in Toronto would need an extra $3,351 each month to afford rent, transportation, childcare, and food.[22] What's more, once an OW recipient starts to earn more than $200 a month, every additional dollar earned is clawed back by 50 cents, effectively disincentivizing recipients from earning more income.

Inadequate benefit levels and counterproductive eligibility rules contribute to high rates of homelessness among social assistance recipients. In Ontario, 36% of people experiencing homelessness are OW or ODSP recipients, amounting to over 31,000 people.[24] When social assistance recipients lose their housing, they lose the portion of their benefits meant to cover housing costs—$390 on OW and $611 on ODSP—which prevents them from having the funds needed to secure new housing (e.g., first and last month's rent) when they need it most.

> "ODSP doesn't give us enough money to live on. The cost of groceries is insane... I'm in so much debt, it's ridiculous. Like payday loans... They get you in a cycle. It's terrible."

FIGURE 14
Gaps in social assistance (individuals)[23]



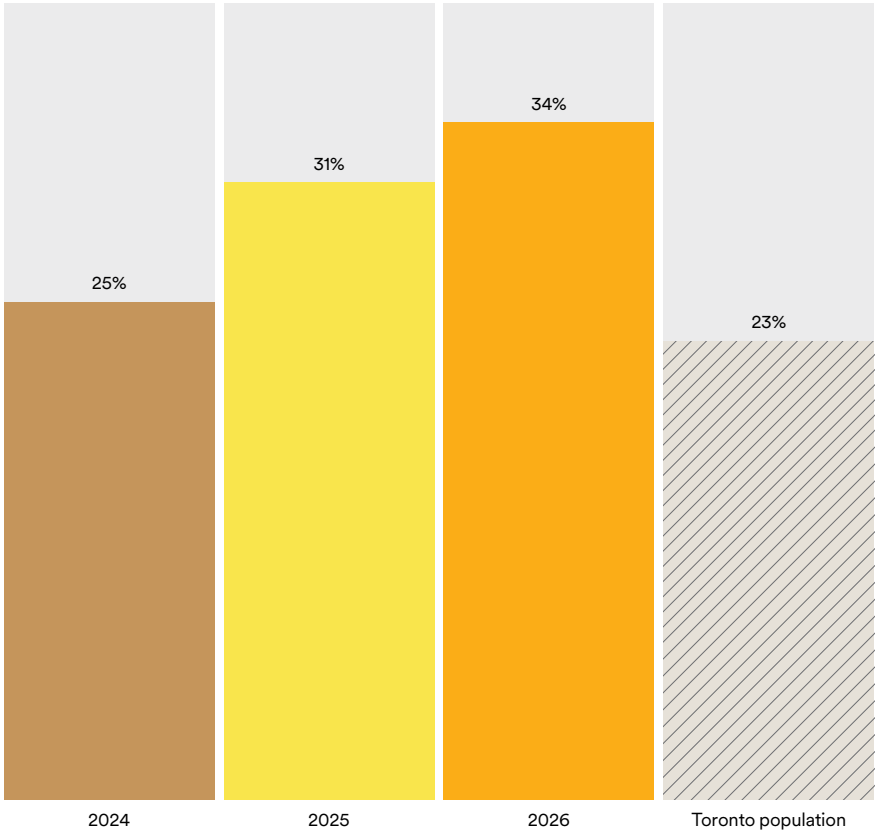
People with a disability

The proportion of people accessing food banks who have a disability is rising, from 25% in 2024, to 34% in 2026. People with a disability continue to be over-represented among food bank clients compared to the Toronto population (where 23% have a disability).[25] Having a disability is often a prescription for severe food insecurity: 62% of respondents with a disability have missed a meal in the past three months because they could not afford food, compared to 44% among those without a disability (Figure 10).

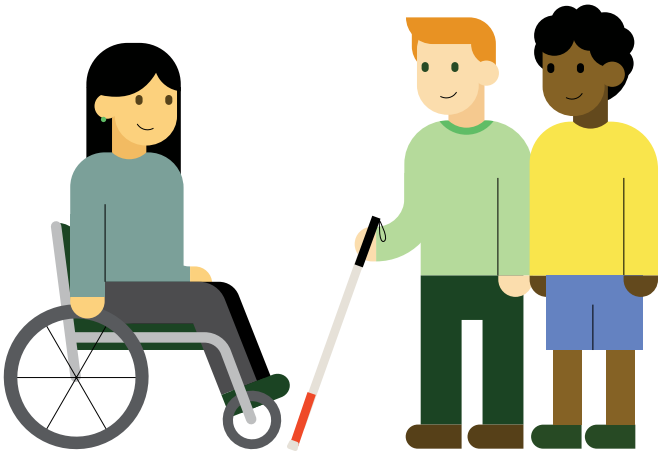
Provincial income assistance is not reaching this group in need. Only 41% of respondents with a disability live in a household receiving ODSP, and among survey respondents not in the labour force, 24% are unable to work because of a disability but are not receiving disability benefits.

Recent changes to federal disability supports are a welcome step towards improved access, but federal benefit uptake remains very low. Thirty percent of respondents with a disability reported that they or someone in their household applied for the federal Disability Tax Credit (DTC), but only 17% received it. The DTC is the gateway to accessing the Canada Disability Benefit (CDB), but only about half (54%) of households with a DTC certificate holder report receiving the CDB—meaning it may not be the most effective path to CDB access. Altogether, 77% of respondents with a disability say their household does not receive either the DTC or the CDB, emphasizing that further changes are needed to get disability benefits to their intended recipients.

FIGURE 15
Share of respondents with a disability



> “I have a service dog... I make sure he has everything he needs first. And if that means I have to lose out on something, then that’s the way it is... [Even if] I don’t have food... I can’t tell him that. He’s just like, why is my bowl empty?”



SPOTLIGHT

Canada Disability Benefit offers glimmer of hope



Client photo not available.
Stock image used.

Lisa has been living with a disability for several years. While she tried part-time work now and then, her health didn't allow her to continue. Alongside ongoing health and addiction issues, she experienced periods of homelessness, sleeping in parks before eventually finding transitional housing, then supportive housing, and now subsidized housing.

"I would not be housed if I did not have subsidized rent. I would straight up not be housed. And I don't like being homeless."

She relies primarily on the Ontario Disability Support Program (ODSP), which pays her $1,030 a month, including a special diet allowance and recently approved transportation support, while ODSP pays her monthly rent of $226 directly. But even with this support, Lisa says it isn't enough, and she has had to rely on payday loans and credit cards just to get by.

"ODSP doesn't give us enough money to live on. The cost of groceries is insane... I'm in so much debt, it's ridiculous. Like payday loans... I did a lot years and years ago. I've only used them a couple of times here. Because like, I can't pay it back. I try. It doesn't work... It's ridiculous. They get you in a cycle. It's terrible."

She often has to skip meals or go a full day without food to make sure her service dog is fed first. ODSP's support for service dogs is limited to $84 a month and requires accreditation through specific associations.

"I have a service dog... I make sure he has everything he needs first. And if that means I have to lose out on something, then that's the way it is... [Even if] I don't have food... I can't tell him that. He's just like, why is my bowl empty?"

Starting in July 2025, Lisa began receiving the new Canada Disability Benefit (CDB). She wasn't initially aware of the program when she received her application code in the mail, but learned about it a week later. She was relieved to receive the additional $200 a month, especially because it arrives when her finances are at their tightest.

"It comes at a super beneficial time of the month... by the end of the third week, I'm broke. I'm broke in the first three days... So when it comes in, I anticipate it for days beforehand."

While it hasn't reduced how often she visits the food bank, it has eased her food insecurity.

"I'm able to go to the dollar store and do some grocery shopping there... 15 years ago, I never would have thought I would say that statement."

She found applying for the CDB itself simple, a sharp contrast to the Disability Tax Credit (DTC) certificate, a prerequisite to access CDB, for which she applied two years ago.

"It was a nightmare and a half. It was so confusing and not user-friendly... trying to fill it out with my doctor was like, we didn't know like how to word stuff or like what to put or like there wasn't enough, you get like 1/2 an inch to write in a paragraph's worth of explanation... the form itself was not user-friendly... I think I have trauma just thinking about it."

Despite already being approved for provincial disability support, she still had to go through the full DTC process to qualify for federal supports.

"Why do I have to jump through the hoops? The government already said I'm disabled."

Despite the ongoing financial strain, Lisa has found some stability she once thought was impossible. After years of unstable housing, Lisa was eventually able to choose her own apartment with a real kitchen and a balcony.

"I want an actual apartment. I don't want a closet... I rented those when I was homeless. I seriously rented a closet for 50 bucks a week."

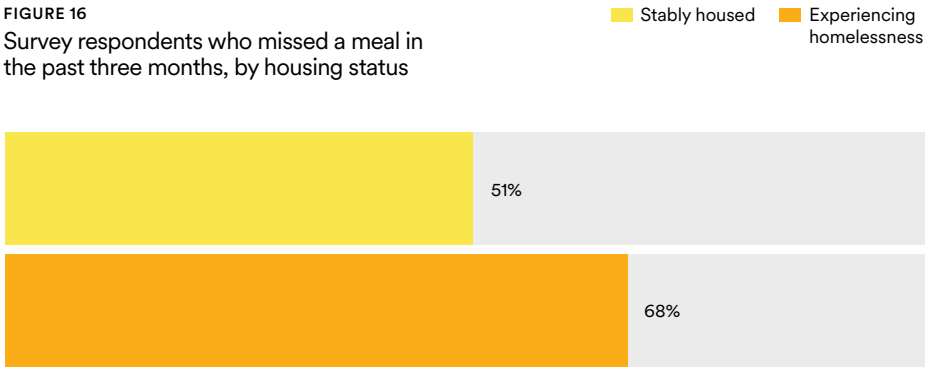
Today, stable housing and the CDB together have given her a small but meaningful measure of breathing room she didn't have before.

People experiencing homelessness

As housing stability falls, food insecurity rises. More than two-thirds (68%) of respondents living in emergency shelters, sleeping rough, or couch-surfing have missed a meal in the past three months because they could not afford food, much higher than the 51% among stably housed clients. While shelters often provide meals, they are not eliminating the need to visit the food bank. Clients living in emergency shelters still visit an average of 17 times per year.

Food bank data does not capture the full scale of homelessness because people experiencing homelessness usually do not have the resources required to accept and store food. Additionally, this report does not cover Daily Bread's hot meal and food programs, which are the services that homeless clients are more likely to use.

FIGURE 16
Survey respondents who missed a meal in the past three months, by housing status



Although only 4% of Daily Bread clients are unhoused or living in a shelter, the scale of homelessness outside our doors is huge.[26] Any given day, more than 12,000 people in Toronto are unhoused.[27]

Transitioning from homelessness into social housing is extremely difficult, with Toronto's current waitlist at almost 105,000 applications and an average wait time of 10-15 years depending on unit size.[28] Right now, social housing only makes up about 7% of Toronto's total housing stock, with some estimates suggesting non-market housing would need to reach 20% to meet affordable housing demand.[29]



Seniors on fixed incomes

Seniors on fixed incomes (Old Age Security, Canada Pension Plan, or other pension income) are a small share of survey respondents (9%), but those who do use food banks visit often, suggesting a deep need. More than a quarter of these clients are women living alone. Seniors on fixed incomes visit the food bank an average of 21 times per year, with 41% visiting at least three times per month—making food banks a staple in their weekly routine. The largest share of respondents who are not working (and not looking for work) say it is because they are retired (28%). Our rapidly aging city means this trend may worsen in the coming years: by 2041, one-fifth of Toronto's population is expected to be 65 or older, a 50% increase from 2021.[30]

41% of seniors on fixed incomes visit the food bank at least **3x per month**



Deep-rooted economic challenges



Food bank use is no longer an emergency stop-gap; it is a regular, recurring need.

Torontonians are relying on food banks for the long haul. The total number of food bank visits remained stable in 2026, around the all-time high of approximately 4 million visits a year. But how clients are accessing food banks has changed. In the past, Daily Bread food banks saw a relatively even mix of new and existing clients, with the share of existing clients starting to slowly rise in 2024. This year, 70% of food bank clients were returning users. This translates to most food bank visits in the Daily Bread network (84%) coming from clients who had accessed the food bank before this year.

> There shouldn't be that many people on food banks. People should be able to live [without having] to keep struggling and coming to food banks.

FIGURE 17
Share of food bank visits from returning clients (Daily Bread Food Bank network)

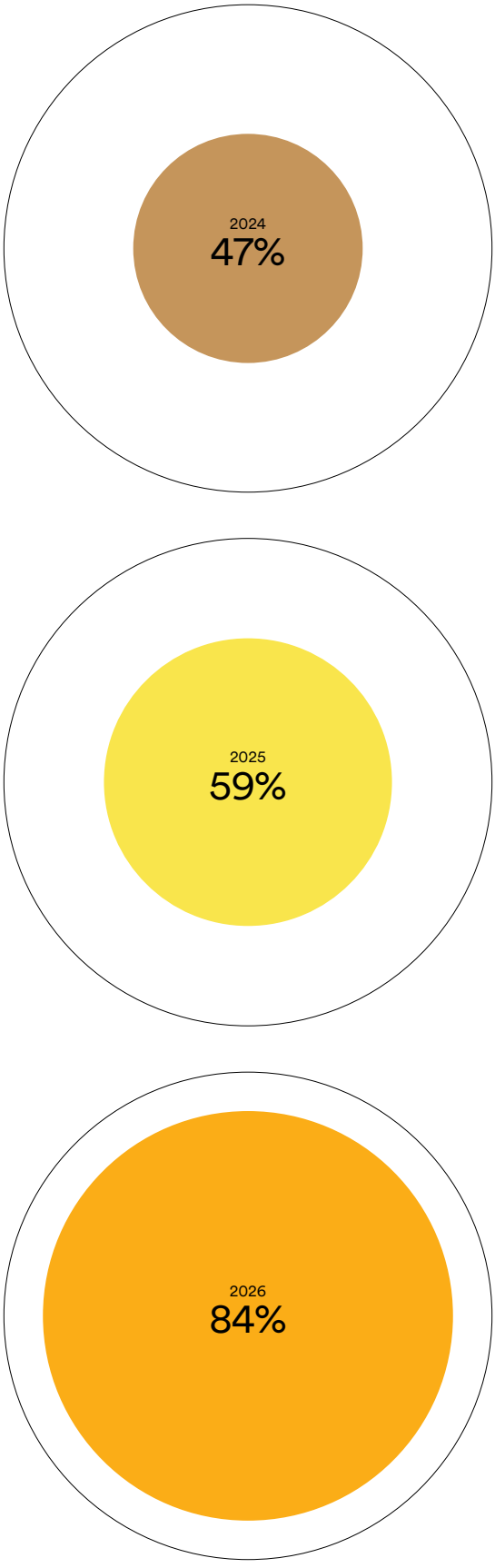


FIGURE 18
Following new Q1 clients over the year

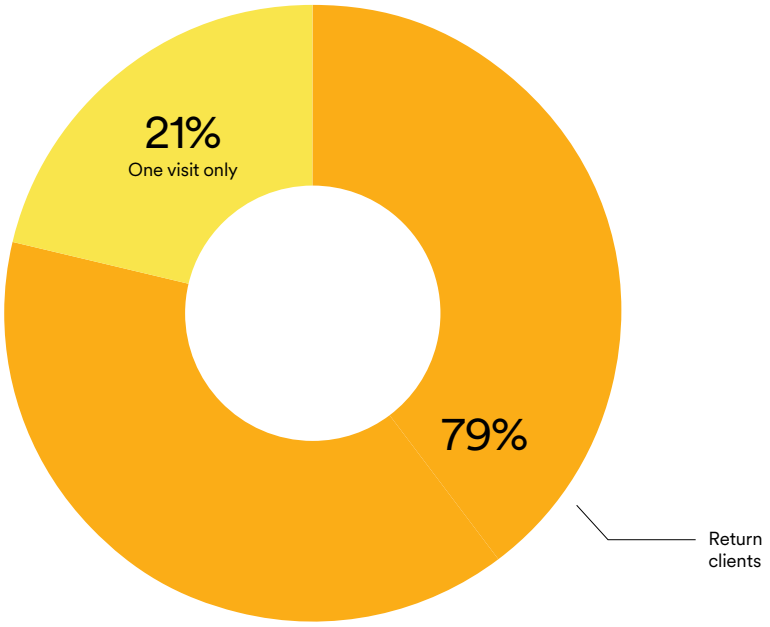
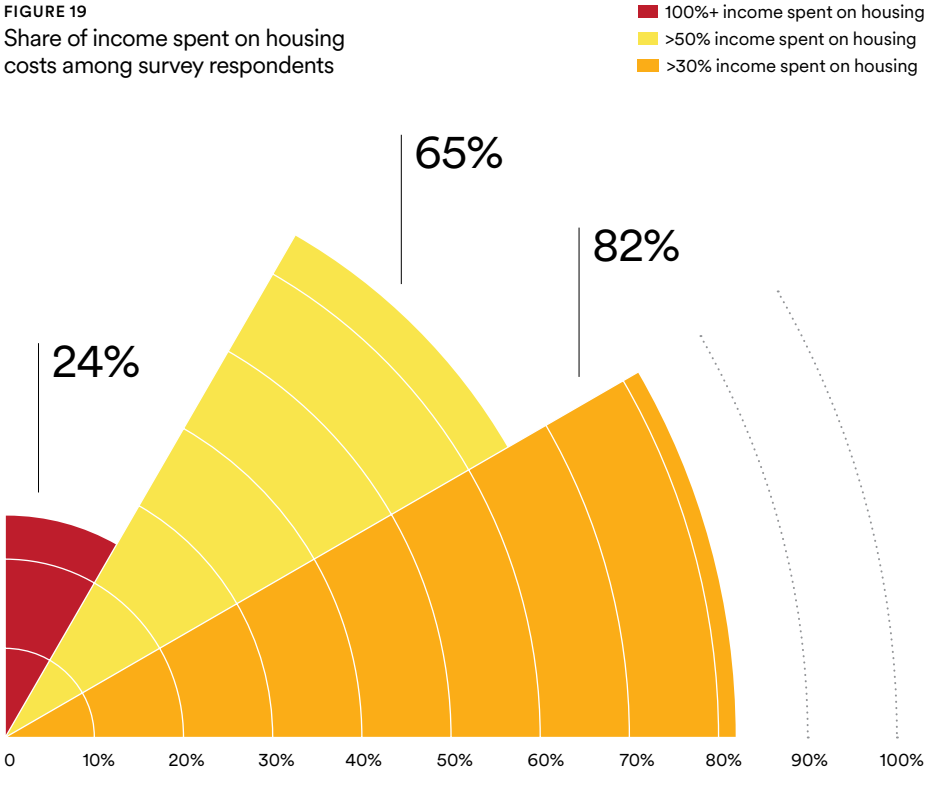


FIGURE 19
Share of income spent on housing costs among survey respondents



> I often had to borrow to keep afloat so that I didn't get evicted or have a bad credit score; I had nothing left to purchase food.

Return clients

Return clients clearly need to access food banks regularly, not as emergency one-off support. In 2026, returning clients visited Daily Bread food banks an average of 19 times, more than twice as frequently as new clients. Similarly, one-third of existing clients visited food banks three or more times a month when they were accessing them, pushing up against the maximum visit allowance of once per week. Daily Bread food banks are serving a steady volume of around 47,000 unique clients every month of the year, rather than seeing monthly fluctuations in client volumes, another indicator of repeat, long-term usage.

New clients

New clients are at risk of facing that same entrenched need. Of the 7,500 clients who first visited a Daily Bread food bank in the first quarter of the year, 79% returned at some point later in the year, including 40% of clients who were still visiting at the end of the year (Figure 18). We can see this trend playing out from past years in real time: 46% of this year's food bank clients started as new clients between 2022-2024.

Entrenched need

These figures point to deepening dependency on food banks. Food banks were intended to provide brief, non-recurring support to households in need, but are now a routine source of food for the many people who enter food insecurity with no exit in sight.

Unaffordable housing leaves Torontonians without money for food.

Money spent on housing dictates how much is left over for food. When households are facing financial pressures, they need to make impossible choices between expenses, often prioritizing fixed costs (like housing) over more flexible costs (like groceries). Nearly all survey respondents reported living in unaffordable housing: more than 8 in 10 clients (82%) spend over 30% of their income on housing and utility costs.

For some, the price of housing means there is no money left over at all. Almost 1 in 4 respondents (24%) with income spend their *entire paycheque* on housing and utility costs (Figure 19). This leaves nothing in their wallets for other necessities, like food, medication, childcare, or transportation. It also leaves a dangerously thin margin for maintaining housing. One in five (19%) respondents reported a missed rent payment in the past month, while three-quarters (74%) have worried about not being able to pay for housing in the past three months.

Rent increases

Toronto's rental market is at the center of housing unaffordability, with two-thirds (65%) of respondents renting in the private market. In the city, an average one-bedroom apartment now rents for $1,763 per month, compared to $1,431 just five years ago—equating to almost $4,000 more in rent per year.[31] Rent increases are expected to continue, where an average two-bedroom apartment in Toronto that rented for $2,046 in 2025 is projected to rent for $2,090 in 2026, $2,140 in 2027, and $2,220 in 2028.[32] However, one promising trend for rental costs in Toronto is emerging: this year, new purpose-built rentals (which have lower average rents) exceeded new condominiums for the first time.[33]

Rent increases coincide with declines in affordable housing units. The loss of affordable housing in Toronto outpaces the addition of new affordable units by 18:1 and the City has only completed about 1,500 rent-controlled homes—just 2.3% of its 65,000 target committed in HousingTO 2020-2030.[34]

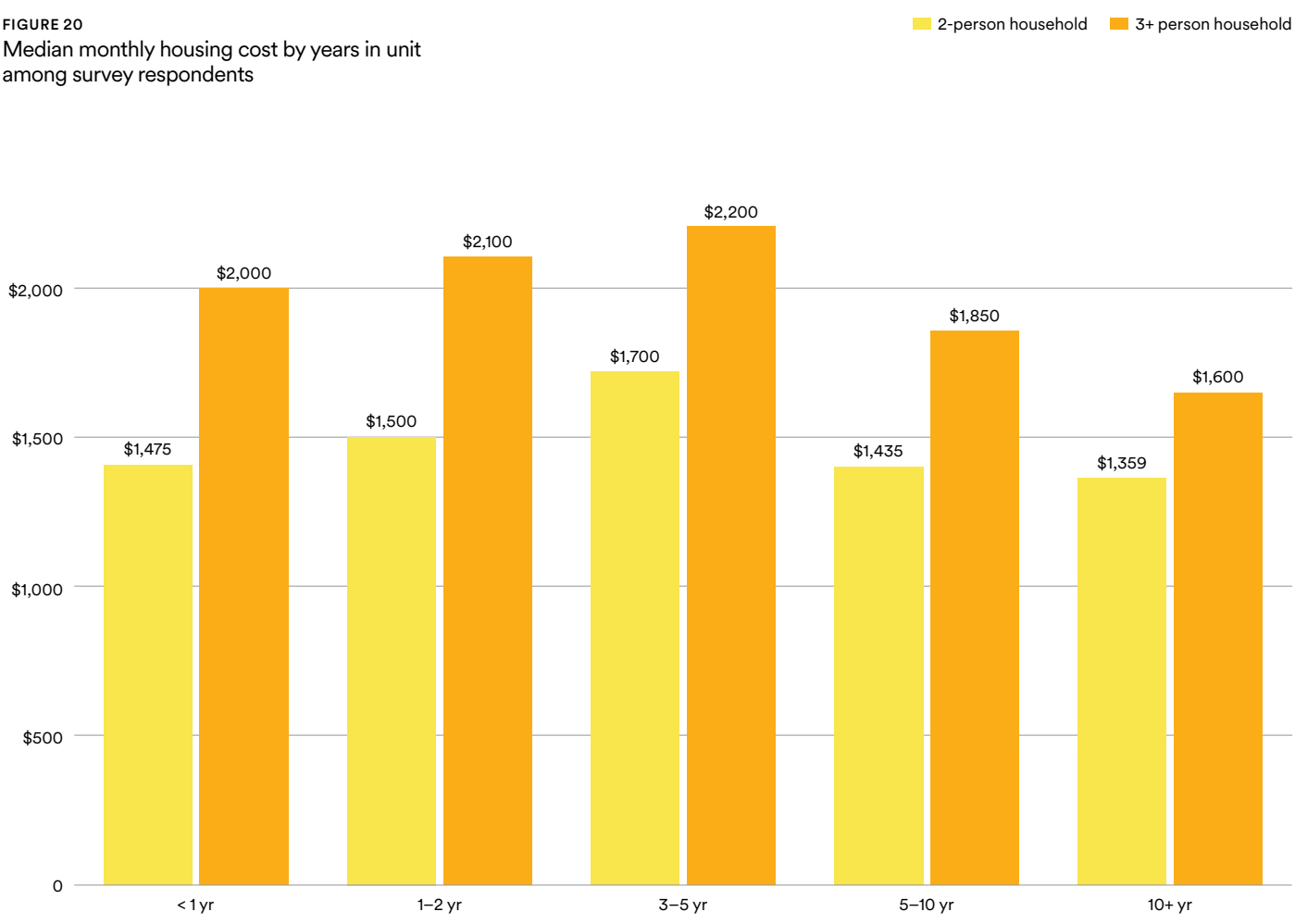
Incomes simply cannot keep up with rising rents. Three-quarters (74%) of employed renters spend at least half their income on housing. Housing tenure has an impact, where market renters who have lived in their units the longest pay the lowest rents. Rental costs peak for households who have been renting their unit for 3–5 years—a signal of the post-COVID rent spike and how its effects persist today (Figure 20). These findings underscore the value of eviction prevention and rent control, where staying in the same unit over a longer period helps stabilize rental costs.[35]

Housing adequacy

Housing affordability is also deeply connected to housing adequacy. As rent prices increase, people are left with fewer choices about where they can live, and need to make concessions between cost, quality, and safety. More than half of respondents report that their housing is unsuitable or unstable*, on top of the 82% who live in unaffordable housing.

*Respondents who answered 'no' to at least one of the following items about their housing: (a) feels safe, (b) has enough bedrooms for everyone, (c) is in a good location, (d) has basic services (e.g. heat, water, electricity), (e) can stay without being evicted or forced to leave, (f) meets my health or disability needs.

FIGURE 20
Median monthly housing cost by years in unit among survey respondents



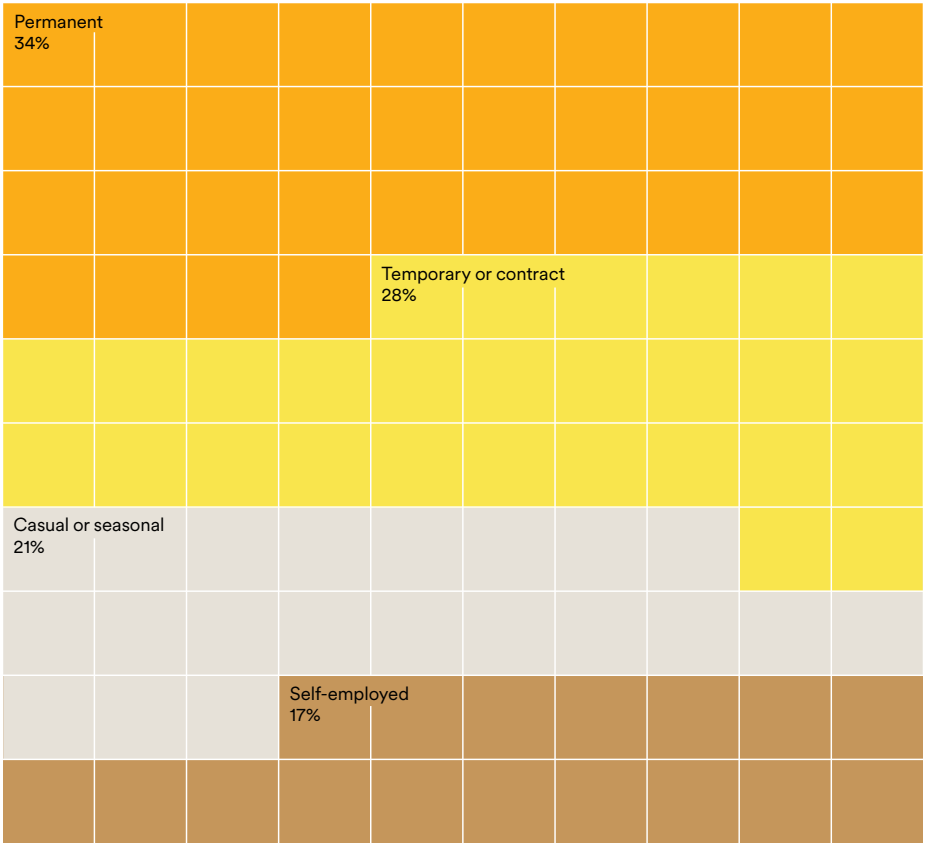
This inadequacy plays out in many ways: one-third (32%) of respondents do not feel secure from eviction, 28% do not have adequate space for their household members, and 23% live in housing that does not meet their health needs. Addressing housing prices is one part of the equation, but the housing crisis cannot truly be solved without realizing all aspects of the right to adequate housing.

Stable and affordable housing is at the heart of how our city thrives and how Torontonians achieve health and wellbeing. Living in unaffordable housing is a significant predictor of mental health status among survey respondents, associated with 2.4 times higher odds of poor mental health. Housing affordability influences all spheres of life, determining where people can accept a job, how long they commute to work, how many children they can have, what schools and childcare facilities they have access to, and their overall perception of attaining a prosperous future in Toronto.

Renter relief needed

The rise in rental costs makes the case for a Canada Renters Credit. An income-tested federal tax credit for low- and moderate-income renters would help them navigate the increasingly unaffordable housing market. Renters need immediate relief as they bear the consequences of rent control exemptions and eviction loopholes, housing benefits that do not reach enough households, and housing supply investments that will not trickle down to renters for years to come. While the existing Canada Housing Benefit is valuable, its piecemeal application and limited reach mean that it leaves many struggling households without support.

FIGURE 21
Working arrangement of employed food bank survey respondents



Low wages and unstable work mean that having a job does not protect people from food insecurity.

Food bank clients are working hard to make ends meet through employment: more than three-quarters of survey respondents are employed (38%) or actively looking for work (39%). But a weak labour market means that having a job is no longer enough to keep someone out of food insecurity and searching for a job can take months to years at a time. Even permanent employees are using the food bank; their median wage of $20.00 per hour falls well below Toronto's living wage of $27.20 per hour.[36]

Stable employment is becoming less and less common. Two-thirds (66%) of employed respondents work in non-standard arrangements, like self-employment or temporary, contract, or casual roles—an increase of 10 percentage points from 2025 (Figure 21). The surge in temporary and precarious work is a Toronto-wide problem, with the share of temporary employment reaching a five-year high of 12.7% across the city in June 2026.[37]

Median wage of **$20.00/hr** for permanent employees falls well below Toronto's living wage of **$27.20/hr**



SPOTLIGHT

When rent eats first

Maria, a single mother of two children ages 10 and 12, moved to Toronto in 2023. She was asked to pay six months' rent upfront just to secure an apartment. Despite the financial burden, she chose a location close to her children's school, essential services, and in a neighbourhood where they would feel safe and secure.

"When I first came [to Toronto], I didn't know anyone. I had to do this by myself. And the school was like walking distance, 3 minutes... doctors, dentists, everything is like within a minute walk. So, I mean, for the kids, it was perfect. They were secure and that was my main concern... I came in September and I got a place in October... they wanted six months' rent up front... that was so difficult."

After finishing her studies, she spent months searching for work with very little support, which is when she first started using a food bank.

"Rent was close to $3,000, then I had utilities to pay. I often had to borrow to keep afloat so that I don't get evicted and have a bad credit score and all these things... My priority was making payments. At that point in time, I had nothing left to purchase food."

With an HR background, Maria searched hard for work in her field, eventually landing a four-month HR contract. But after the contract ended, it took a year for her to land another job, only to be laid off a few months later. Due to constant job instability, the cycle of debt continued, with every paycheque going toward catching up, not getting ahead.

Even now, with steady employment, Maria's entire income goes toward paying rent for a private rental apartment with one bedroom and a den located in downtown Toronto. Federal supports like the Canada Child Benefit and the new Canada Groceries and Essentials Benefit have helped, but between paying for her children, debt, transportation, and other costs, there's nothing left.



Client photo not available.
Stock image used.

"I feel like rent is a major thing. Especially downtown, like the unit that I'm living in, it's so small... It's like 5[00] something square foot and the amount of money that you're paying for that... of course, [owners] want to maximize profits, but let it be realistic and liveable, like, I'm literally living in a matchbox... if some regulations could be put in place, especially for like living size and a ceiling as to what they could charge. That same unit was going for like much more. I had to negotiate, negotiate, and... it's crazy."

Missing a rent payment was never something Maria was willing to risk, even when it meant going without the basics herself. But keeping up, month after month, takes a constant toll.

"...I've never missed payments. No matter what I had to do... it's a constant challenge for me because it's not like I can save anything because every month [my paycheque] just, it disappears as soon as it comes... I have to keep borrowing. And I know people would have gotten tired of me: my family, my friends. I took odd jobs, I did whatever I could do... If I had to just boil rice and potatoes or something, I made sure I did whatever I had to do to have that rent secured."

Despite the challenges, Maria remains hopeful. She has taken out a loan to pursue a master's degree in business administration and is determined to finish it, seeing it as her path toward a more stable and secure future for her family.

Newcomers are bearing the brunt of unstable employment

> It's been very hard because I have to align my papers to the standards of Canada and I had to have the experience from here. That's what has caused my unemployment really, that has really affected me as a person, but it did not kill my ambitions.

Even though newcomer respondents (i.e., people who have been in Canada for less than 5 years) are more likely to be employed than other food bank clients, they have much higher rates of non-standard working arrangements. Fewer than three in 10 (29%) employed newcomers have permanent jobs. In contrast, more than a third (36%) work in a temporary or contract position, compared to 20% of immigrants who have been in Canada for more than five years and just 15% of Canadian-born workers. Newcomers often face significant barriers to finding stable, full-time employment in their field, including employer bias against non-Canadian work experience and a lack of familiarity with the Canadian job market. This disparity contributes to the fact that newcomers (in Canada less than 5 years) make up 38% of food bank survey respondents but only 14% of Toronto's population.[38]

Precarious working arrangements force food bank clients to navigate lower and more volatile paycheques across multiple jobs. Median monthly incomes are lower for respondents in temporary and contract positions ($2,314) and casual and seasonal work ($1,802), compared to permanent roles ($2,500). One in three employed respondents (32%) has unpredictable changes in their pay from month to month and 15% hold two or more jobs. Income and hours gaps contribute to food bank use: among respondents who first visited the food bank in the past three months, 32% said low wages or not enough hours was the reason for their visit.

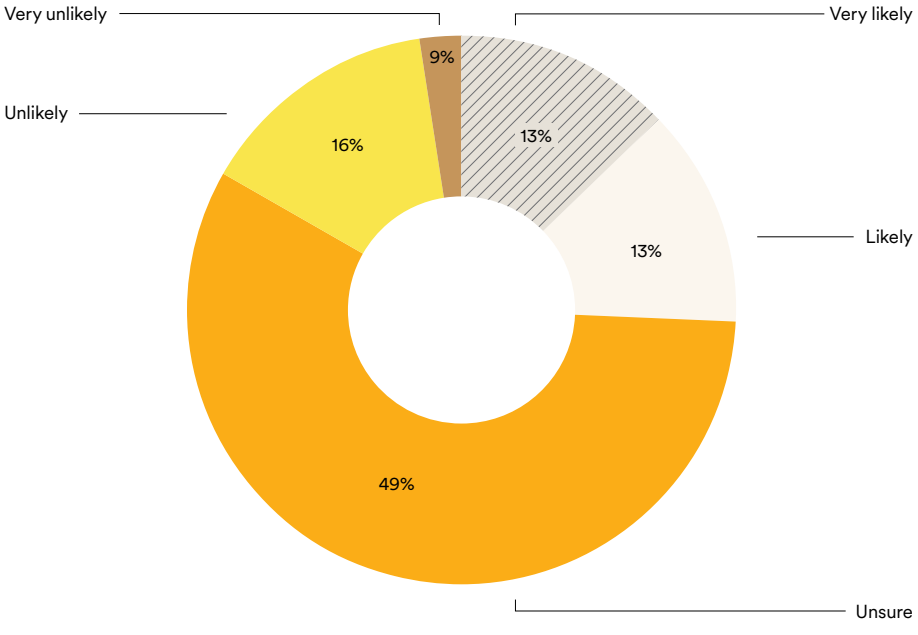
Precarious work also means missing out on benefits typically tied to employment. Among households with someone employed, half (49%) have no one with access to employment benefits, like extended health insurance or paid sick days. Newcomer respondents have some of the lowest rates of benefit access, with only 8% having paid sick days, 15% having health benefits, and 17% having dental benefits. The cost of paying out of pocket or going unpaid during illness is directly linked to food bank use. More than 1 in 10 (11%) respondents who first visited the food bank in the past three months said that sickness or medical expenses were the reason behind their visit.

Very few workers feel immune to the risk of unemployment.

Half of employed respondents (49%) are unsure if they will lose their job in the next three months, while one-quarter (26%) think it is likely or very likely that they will. This leaves just 25% who feel secure in their job.

These concerns are warranted: unemployment and job loss remain a primary driver of food bank usage. In 2026, 62% of respondents were not working, and unemployment and job loss were a top reason for visiting the food bank among new clients who started using a food bank in the past 3 months (42%) (Figure 22).

FIGURE 22
How likely are you to lose a job in the next three months? (survey respondents)



Jobseekers

Most unemployed survey respondents are jobseekers. Almost 2 in 3 (62%) unemployed respondents are actively looking for work, but they are facing a difficult labour market with few openings. Nearly all jobseekers (84%) have been searching for work for at least 6 months, including 66% who have been searching for a year or longer. The biggest barrier for jobseekers is availability of roles: 38% say they are unable to find work because there are not enough jobs. This tracks with Toronto's job vacancy rate, which has been in steady decline since 2022 and now sits at 2.3%.[39]

Among jobseekers, youth are experiencing distinct labour market challenges. Half of respondents under 25 are unemployed and looking for work. This is a nation-wide pattern: in Canada, the unemployment rate for adults aged 20-24 has been consistently rising, a sign that young people's transition into full-time permanent work is becoming more difficult.[40] Across sectors, entry-level opportunities are declining and early career roles are being eliminated or filled by increasingly experienced workers. Youth unemployment has long-term consequences, leading to lower earnings and fewer job opportunities across one's career, along with delayed financial security that affects homeownership and family planning decisions.[41]

84%
of jobseekers have been searching for work for at least 6 months.

38%
of jobseekers are unable to find work because there are not enough jobs.

51%
of respondents under 25 are unemployed and looking for work.

Unemployment supports

While unemployment supports are available, they do not reach enough people. Only 6.5% of jobseekers are receiving Employment Insurance. This likely reflects the high volume of precarious work among food bank clients, who may be ineligible for benefits because they are not classified as employees or have not worked the minimum number of required hours. At the same time, transitioning from income supports to employment is not always easy. Most unemployed social assistance recipients are actively looking for work (63%), but some have stopped their job search because they are afraid of losing benefits before they have stable employment income.

These concerning trends suggest that significant policy changes are needed with social assistance. Under the current rules of Ontario Works, for example, a minimum wage worker starts seeing clawbacks to their already-meagre $733 benefit within 11.5 hours of work—as little as a single shift. Increasing this earning exemption will enable OW recipients to gain more work experience and employment income before their benefit scales back, creating a pathway to stability.



SPOTLIGHT

Precarious work keeps people stuck



Client photo not available.
Stock image used.

Karim built a career in international trade back home, working with major manufacturers to fulfill orders for global brands. In Canada, that experience counted for little, forcing him to start over from scratch in an unfamiliar job market. He and his wife also enrolled in an English language program, but Karim had to stop midway to prioritize his family's needs.

Unable to find work in his field, he eventually trained for a security position, a course funded by Ontario Works, which also supported him for a few months while he searched for work. He found work through a staffing agency that assigns him to different job sites with little notice, leaving him with unpredictable hours and no job stability. When he first joined in March 2026, he had a steady schedule, but that changed within a few months, and he's since had to adjust to being called in with no advance notice at all, based on whatever work happens to come in.

"We [had] a regular place until May 27... I was getting 40 hours per week... After this, now... my job station is not fixed, my time is not fixed. It's very annoying, annoying to me... Nowadays we get a sudden call from the companies, if you are free, you may go there."

For Karim, it's not the reduced hours themselves that are the problem, it's not knowing when they're coming, which makes it nearly impossible to take on other work to fill the gaps.

"If I know my hours [are only] 20, definitely I will find another thing to cover [it]... I will be calculating... when I will go, where I will go, and how I'll find it. But if [you're] waiting for the call, [you] cannot do anything... If you go to another job... we cannot use our phones... we turn off the mobiles or keep [them] in the lockers. So that time, if [a] call comes... I miss the calls."

The instability doesn't end there. His pay depends entirely on where he's sent that day.

"It's [dependent] on the company. Some companies say the minimum wage is like $17 to $17.60... If you go to construction, they will give you a little higher. If you go to the mall area, they give different hours, different wages."

Even after three months on the job, Karim had yet to receive confirmation of basic employment benefits such as health coverage and paid vacation. With a monthly rent of $1,850 plus hydro and the cost of other essentials, Karim's expenses add up fast, a gap he closes by also delivering food through Uber Eats. Yet the extra work brings only modest earnings and comes with hidden costs.

"I need $3,000 or $3,200. So I get the back-up support from Uber, whatever money I [am] earning from Uber. If we run Uber eight hours, sometimes $60, $80... And sometimes it's bad luck. If you are unlucky, you will get [parking] tickets."

His wife has been searching for work for five to six months without success, leaving his unpredictable income as the family's only earnings.

"She's searching day by day. Every day she's going to different places in search of jobs... [she] cannot find any jobs."

With no government support, Karim feels thankful to the food bank that he has relied on for the past two years. But for him, the hardest part isn't just covering the basics. As a father of two children, ages 8 and 14, he feels saddened that he cannot afford to enroll them in extracurricular activities. Still, he keeps working, piecing together security shifts and food deliveries, however unpredictable, because it's the only way the family can get by, at least for now.

Cost of living is high, meaning people's incomes cannot cover necessities.

The cost of living is driving food bank use. Among survey respondents who first accessed a food bank in the past three months, about half (49%) reported the reason for their visit was the cost of paying for basic needs like housing and food—higher than any other reason.

Food bank clients simply do not have enough money left in their pockets to afford necessities. After paying for housing, respondent households with incomes are left with just $8.33 per person per day for all other expenses. In Toronto today, $8.33 can only buy a roundtrip TTC fare, 4 litres of milk, or a bottle of shampoo, leaving food bank clients to make impossible decisions between transportation, food, and essential items. This figure does not begin to account for households with no income at all, who face even deeper difficulty affording basic needs.

With so few resources left over, it is hardly surprising that food bank clients cannot cover their expenses. Almost 3 in 5 respondents (59%) have missed a credit card, car, or line of credit payment in the past month. This also means that many households are unable to weather financial shocks, with 14% of new respondents saying the reason behind their food bank visit was an unexpected expense.

While clients' median dollars left over after housing is the exact same as last year, the price of all goods and services—and especially groceries—continues to surge. Between 2021 and 2025, survey respondents' dollars per day after housing declined by 9%, while over the same time period, the price of groceries in Ontario rose by 25% (Figure 23).[42] As of July 2026, grocery prices across the country had risen faster than overall inflation for 18 consecutive months, and these elevated prices are here to stay.[43]

> After paying for housing, median dollars left per person per day is only $8.33 for all other expenses.

What can you buy with $8.33?

EITHER
1 × TTC fare round-trip



OR
1 × wash and dry load at a coin laundromat



OR
1 × litre of milk and 1 × dozen eggs

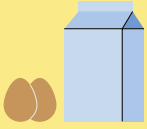
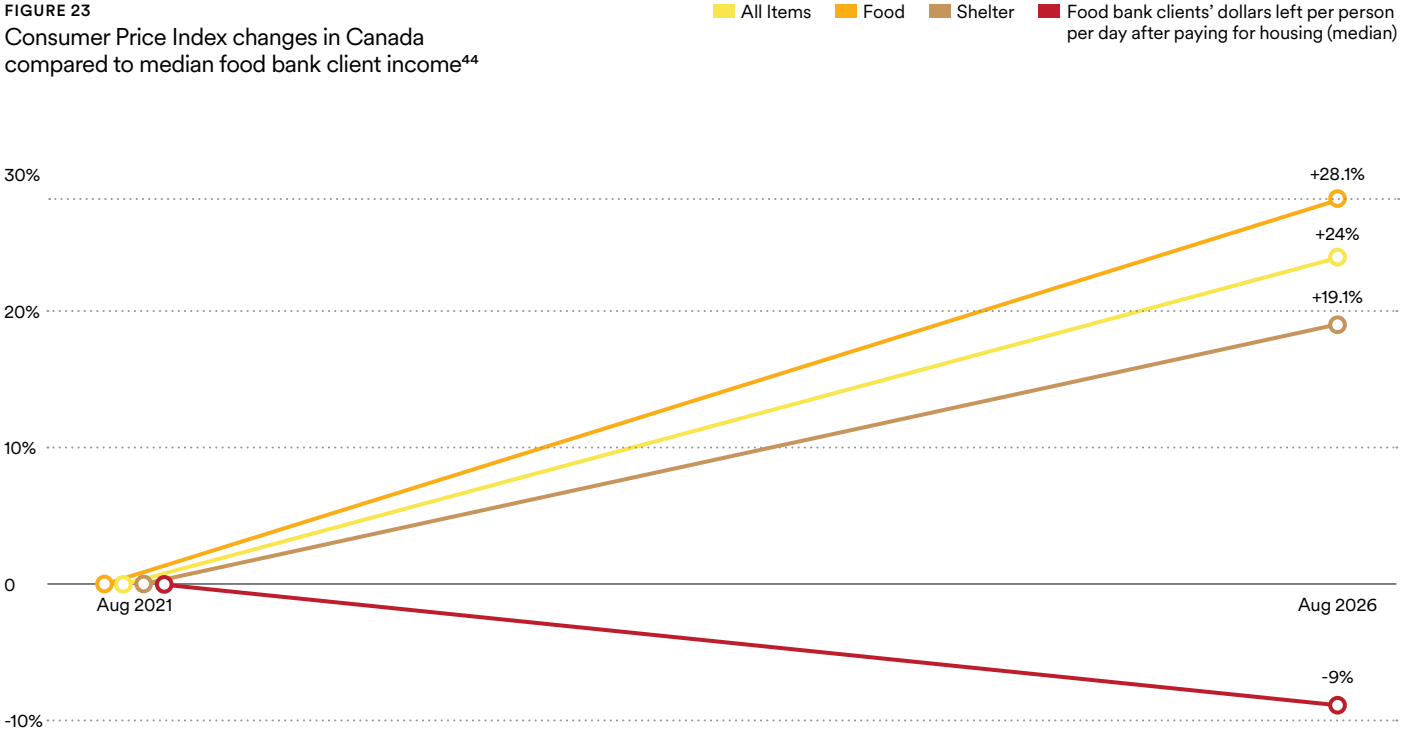


FIGURE 23
Consumer Price Index changes in Canada compared to median food bank client income[44]



Calls to action



CALLS TO ACTION

Policy solutions to hunger can be implemented today.

Four million food bank visits is the new floor in Toronto. This grim benchmark is not the sign of a temporary economic shock, but instead a deep-rooted problem within our social and economic systems. Housing affordability is out of reach for most, full-time employment does not pay enough to cover the cost of living, income supports are insufficient to prevent poverty, and food bank use is shifting to a worrying pattern of clients visiting regularly over long stretches of time.

Food banks do not want to become a permanent fixture in people's lives or in the social security system. Our services are designed to help people in moments of acute need. Food bank staff and donors have shown incredible leadership in rising to the new levels of hunger in Toronto, but we cannot allow this to become routine. The new floor of food bank use tells us that the systems meant to keep Torontonians economically stable and able to meet their basic needs are failing.

A systemic problem requires systemic solutions. Clients and advocates across Toronto, the food charity sector, and all levels of government can work together today to move the needle on food insecurity and end hunger in our city. With ready-to-implement ideas on affordable housing, decent work, and income supports, Daily Bread Food Bank is ready to partner with communities and policymakers to advance evidence-based solutions.

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.

Scan this QR code to send a letter to your elected officials today:

Actions for the Government of Canada

1

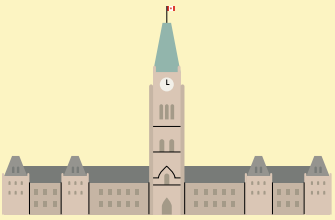
Implement a Canada Renters Credit for low-income renters, delivered monthly through the Canada Revenue Agency.

Most food bank clients are private market renters who spend more than half of their income on housing and worry about missing rent payments. In the face of worsening affordability and job loss, low-income renters need financial support now to ensure they can maintain their housing and avoid homelessness as they wait for the years-away promise of new and affordable housing supply. The federal government should introduce a new refundable tax credit for low-income renters, which would be scalable to income and need and paid monthly, so help arrives when rent is due.[46] For the Canadians hit hardest by today's affordability crisis, this tax rebate would be a direct, practical way to prevent homelessness and food insecurity.[47]

24% respondents spend their entire paycheque on housing and utility costs

19% respondents reported missing a rent payment in the past month

74% respondents worried about not being able to pay for housing in the past 3 months



2

Renew the National Housing Strategy with a stronger Canada Housing Benefit and clear timelines and targets for reducing homelessness.

The National Housing Strategy is set to expire in 2027-28 and without continued funding for the Canada Housing Benefit (CHB), more than 300,000 households will be at risk of losing their homes.[48] The CHB works: in 2025 it helped over 1,700 Toronto households exit homelessness, and 42% of recipients across Canada say they would be behind on rent without it.[49]

The federal government should renew the Strategy with measurable targets and timelines for reducing homelessness, and extend the CHB at its 2027-28 funding levels, plus annual inflationary increases. Where the Canada Renters Credit keeps low-income renters housed, a renewed CHB should do what no tax credit can: move people out of homelessness. That means setting benefit amounts based on what a household actually needs to cover rent and other basics, and renegotiating bilateral agreements so every province and territory meets minimum standards for reaching those in greatest need.[50]

3

Further reform the Disability Tax Credit by broadening the definition of disability and removing access barriers.

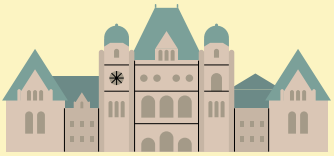
The Disability Tax Credit (DTC) acts as a critical gateway to federal disability supports, but only 30% of respondents with a disability have applied for it and only 17% of respondents with a disability have received it. The federal government introduced welcome changes to how the DTC is administered in 2026, but more changes are needed to ensure the DTC reaches its intended recipients. Key reforms include adopting a broader definition of disability that aligns with the *Accessible Canada Act,* directly reimbursing medical practitioners for filling out applications, and granting automatic enrolment for individuals receiving provincial/territorial disability benefits.[51] This would reduce the burden of completing different applications for benefits from different orders of government, and would also mean that more people with disabilities can access the federal disability supports that require a DTC certificate, like the Canada Disability Benefit.

34% respondents have a disability

Other recommended actions include:

4. Double the amount of the Canada Disability Benefit with a plan for phased increases to close the gap between social assistance minimums and the official poverty line.
5. Expand and accelerate automatic tax filing to ensure people with low incomes can access the federal benefits and credits they are entitled to.
6. Make the Canada Groceries and Essentials Benefit a permanent benefit that is indexed to food inflation and provides more support for low-income households dealing with the rising cost of food and essentials.
7. Modernize Employment Insurance so workers in part-time, temporary, contract, and gig jobs get adequate and equitable income protection when work dries up. Two-thirds of employed food bank clients are in these precarious arrangements, and most would not qualify for EI today.
8. Introduce a federal Food Donation Tax Credit for farmers who donate fresh, nutritious foods to school food programs and food banks. This would support farmers and the National School Food Program, putting surplus Canadian food on children's plates and food bank shelves at a quarter of the cost of buying it.

Actions for the Government of Ontario



1

Establish a Shelter Allowance Reserve Fund for social assistance recipients who lose their housing.

When Ontario Works (OW) or Ontario Disability Support Program (ODSP) recipients lose their housing, they lose the shelter portion of their benefits—the very money they need for first and last month's rent on a new home. Without it, regaining housing becomes nearly impossible and people get stuck in homelessness. Instead, the province should hold each recipient's shelter allowance in escrow each month until they find housing, then release it quickly and easily so they can pay first and last month's rent plus essential move-in costs.[52] This is not only more compassionate, but far cheaper than homelessness: an average shelter stay costs over $14,000 per person in Toronto, and the annual public healthcare costs for someone experiencing homelessness are more than six times what they would be if the person were housed.

1 in 3

respondents rely on Ontario Works (OW) or the Ontario Disability Support Program (ODSP) as their primary source of income.

2

Increase the Ontario Works earned income exemption from $200 to $600 and index social assistance earned income exemptions to inflation.

People with low incomes want to work: they do not want to be caught in a cycle of poverty, with their income falling short of covering their basic needs. But outdated rules for earned income mean that OW recipients are often discouraged from transitioning back into the workforce: once an individuals' monthly income reaches $200, their benefits are reduced.[53] This deters OW recipients from taking on part-time or temporary work (often a bridge to other employment opportunities), because they will lose their benefits before they can establish sufficient, stable income—and they cannot tolerate this kind of financial risk in their already precarious budgets.[54]

Raising the OW earned income exemption to $600 would help recipients gain work experience and become more attached to the labour market so that they no longer need social assistance in the long-run. An increase in the OW exemption would align with the recent increase to the ODSP exemption from $200 to $1,000—however both earned income exemptions should be regularly indexed to inflation to reflect changing incomes and living costs.

3

Remove the rent control exemption from newly developed purpose-built rental units and enhance tenant protections against above-guideline rent increases.

Stable and affordable housing costs and predictable yearly increases allow renters to maintain their housing and plan their expenses. When housing costs increase based on the highest price the market will bear, people are priced out of their homes. Longer housing tenures are associated with the lowest rents. To preserve affordability, Ontario should extend rent control to all purpose-built rental units in the province, not just those built before November 2018. The Landlord and Tenant Board should also update its interpretation guideline on above-guideline rent increases to more clearly and stringently articulate what are 'necessary' repairs (which can be passed on to tenants through higher rent), while financial programs for landlords could help cover these repair costs.[55]

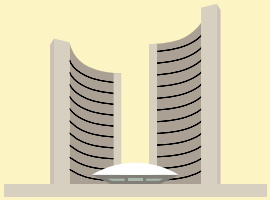
31,105

people on social assistance are experiencing homelessness in Ontario.[56]

Other recommended actions include:

4. Increase investment in the Student Nutrition program by $115 million, raising per-student support from 10-cents-per-day to the national median of 39-cents-per-day, to ensure that every child in Ontario has access to a nutritious meal at school.
5. Pass legislation requiring employers to pay part-time and seasonal workers at the same pay scale as full-time and permanent workers doing the same jobs.
6. Reinstate the option for in-person hearings at the Landlord and Tenant Board, to support tenants who face barriers to digital participation.
7. Ensure at least one-quarter of the 1.5 million new homes to be delivered in Ontario by 2031 are permanently affordable, supportive, or social housing where rent is no more than 30% of household income.
8. Introduce legislation that requires employers to provide workers with notice of their work schedule at least one week in advance.

Actions for the City of Toronto



1

Commit to an ongoing annual investment of $100 million in the Multi-Unit Residential Acquisition program.

Three-quarters (74%) of survey respondents have worried about not being able to pay for housing in the past three months. This worry is framed by Toronto's growing loss of affordable housing, where for every new affordable unit built, the city loses 18 existing affordable units.[57] The City has made strides in protecting affordable housing through its Multi-Unit Residential Acquisition (MURA) program. In 2024–25, when the MURA budget received a one-time increase to $102 million, the community housing sector stepped up and saved over 750 units.[58] The demand for this program remains high, yet this year's City budget allocated only $46.8 million to MURA and did not commit funds beyond 2026. Raising the annual investment to $100 million going forward would allow affordable housing preservation to happen at the scale needed in Toronto.[59]

2

Extend RentSafeTO to all rental units in Toronto.

RentSafeTO ensures that landlords keep their buildings in good repair and follow rental bylaws. Right now, the program only applies to apartment buildings with three or more storeys and 10 or more units. Many food bank clients live in rental units that are not covered by RentSafeTO, like basement apartments, rooms in private homes, or condo buildings. With over half of respondents living in inadequate housing (including housing that is unsafe or does not meet health needs), they need all available tools to hold landlords accountable.

3

Explore opportunities for corporate, non-profit, and other philanthropic support for the Toronto Rent Bank and other eviction prevention programs.

One third (32%) of survey respondents say they do not feel secure from eviction. Municipal eviction prevention programs (like Toronto Rent Bank, Eviction Prevention in the Community, and the Housing Stabilization Fund) are critical to supporting these clients to maintain housing. While the City has continued to increase funding to these programs, demand still exceeds available resources. There are opportunities for City investment to work alongside, and encourage, increased philanthropic fundings, as seen in promising models like the UHN Eviction Prevention Fund and Partners for Affordable Housing's Tenant Stability Fund.[60]

Other recommended actions include:

4. Work with federal and provincial governments to secure funding for Toronto's Rental Supply Housing Program Capital Funding Stream, to help eligible community housing providers build new affordable rental homes.

5. Create a clear plan for implementing the Toronto Food Charter, with targets, timelines and monitoring mechanisms to reduce food insecurity and realize every Torontonian's fundamental right to nutritious, affordable and culturally-appropriate food.

6. Continue efforts to realize a Universal School Food Program in Toronto by 2030. The City should work with all levels of government and community partners to secure stable, adequate funding so that every school in the city can offer morning meals and lunch, and no child goes hungry.

Methodology

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

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.

Data was collected from the sources listed.

Please note that percentages throughout the report may not add up to 100% due to rounding.

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, 2025, to March 31, 2026, 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. Drop-in meal programs were excluded from the analysis because these programs do not capture unique client data.

Throughout this report, findings about "clients" refer to Link2Feed data.

Survey
The annual food bank client survey was conducted online and by volunteer data collectors across 96 member agencies from March 24, 2026 to April 30, 2026. The paper survey was available in English and the online survey was available in 23 languages. In total, 5,768 surveys were completed, and 4,240 were retained for analysis after removing incomplete, non-consenting, or duplicate surveys.

Throughout this report, findings about "respondents" refer to survey data.

In-depth interviews
During the survey, participants were asked if they were willing to participate in follow-up research. Candidates who answered "yes" were collected in a spreadsheet and filtered by their answers to specific questions to determine if they fit into the highlighted personas: person with a disability and on social assistance, senior on a pension, no reported income, unemployed and job seeking, employed but food insecure, employed but food insecure and spending 100% of income on housing, and precariously employed. Interviews were conducted with a selected sample of survey participants who consented to be contacted. Five clients and one member agency food bank were interviewed by Daily Bread staff.

Analysis
The data was cleaned and analysed using Python to remove invalid responses, combine the paper and online surveys, and generate results. Qualitative data was transcribed in Microsoft Word and coded manually in Microsoft Excel. All respondents quoted have been de-identified to protect anonymity.

Acknowledgements

Our sincere thanks to the 5,768 food bank clients who provided responses to our survey as well as the 5 individuals and member agency we followed up with through in-depth interviews who took the time to share their thoughts, opinions, and experiences with us. We would like to express our gratitude to the 28 volunteers and 8 staff who actively supported the data collection effort. Finally, we wish to thank the 96 Daily Bread Food Bank and North York Harvest Food Bank participating member agencies and meal programs.

These volunteers and member agencies distributed survey information to clients and offered their input and feedback to enhance the accessibility of the survey, in addition to their extraordinary work ensuring food access in our communities.

Daily Bread Food Bank co-authors

Sahar Raza, Vice President, Research and Advocacy

Bhumika Jhamb, Senior Advocacy and Engagement Specialist, Research and Advocacy

Chloe Bray, Policy and Government Relations Advisor, Research and Advocacy

Research Committee members

Tanurina Datta, United Way Greater Toronto

Tara Galloro, City of Toronto

MacGregor Goodman, Open Policy Ontario

Neil Hetherington, Daily Bread Food Bank

Erica Kopyto, North York Harvest

Daniel Moore, Daily Bread Food Bank

Ryan Noble, North York Harvest

Tania Oliveira, Maytree

Stephanie Premji, McMaster University

Ashley Quan, Feed Ontario

Maria Solis, Daily Bread Food Bank

John Stapleton, Open Policy Ontario

Sarah Watson, North York Harvest Food Bank

Special thanks to

North York Harvest for collecting and sharing data from across their food bank programs in North York, to allow for a Toronto-wide snapshot of food bank use. 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. Their mission is to engage their community in meeting the food needs of northern Toronto by providing dignified food assistance, education, focused advocacy, and long-term food solutions.

Thank you as well to HelpSeeker Technologies, for rigorous analysis of the Link2Feed and survey data, and to Springboard Policy, for drafting the final report.

Finally, thank you to Leo Toronto for the creative and impactful design work that truly brings this data and report to life.

References

1. City of Toronto. (2026). Toronto's Dashboard. https://www.toronto.ca/city-government/data-research-maps/toronto-dashboard/
2. Canada Mortgage and Housing Corporation. (2026). Housing Market Information Portal. https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada; City of Toronto. (2019). Appendix A: The Nutritious Food Basket Costing Tool in Toronto (2009-2019). https://www.toronto.ca/legdocs/mmis/2019/hl/bgrd/backgroundfile-138984.pdf; City of Toronto. (2026). Food Insecurity in Toronto. https://www.toronto.ca/city-government/accountability-operations-customer-service/long-term-vision-plans-and-strategies/poverty-reduction-strategy/food-security-in-toronto-poverty-reduction-strategy/
3. United Way Centraide Canada. (2026). Financial Anxiety Index in Canada. https://www.unitedway.ca/wp-content/uploads/2026/05/EN-UWCC-Financial-Anxiety-Index-Report-CANADA.pdf
4. Matern, R., Vreeswijk, D., Seer, S. (2026). One poverty measure cannot capture Canada's economic hardship. Policy Options. https://policyoptions.irpp.org/2026/08/poverty-measures-canada/
5. Food Banks Canada. (2026). Ontario 2026 poverty report card. https://foodbankscanada.ca/poverty-report-cards/report-card/?prc_province=on
6. Statistics Canada. (2026). Low income statistics by age, gender and economic family type. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110013501
7. Social Planning Toronto. (2026). Advancing the promise for Toronto's children: child and family poverty report card, Toronto 2026. https://assets.nationbuilder.com/socialplanningtoronto/pages/8507/attachments/original/1780426003/Child_and_family_poverty_report_2026_June_1_final_compressed.pdf?1780426003
8. City of Toronto. (2026). Toronto economic dashboard. https://www.toronto.ca/city-government/data-research-maps/toronto-economy-labour-force-demographics/toronto-economic-dashboard/
9. City of Toronto. (2026). Toronto economic dashboard.
10. City of Toronto. (2026). Toronto economic dashboard.
11. Statistics Canada. (2026). Income of individuals by age group, gender and income source, Canada, provinces and selected census metropolitan areas. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110023901
12. Canada Mortgage and Housing Corporation. (2026). Housing Market Information Portal.
13. City of Toronto. (2026). Toronto economic dashboard.
14. City of Toronto. (2019). Appendix A: The Nutritious Food Basket Costing Tool in Toronto (2009-2019); City of Toronto. (2026). Food Insecurity in Toronto.
15. Statistics Canada. (2026). Market income, government transfers, total income, income tax and after-tax income by economic family type. https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1110019001
16. PROOF. (2026). New data on household food insecurity in 2025. https://proof.utoronto.ca/2026/new-data-on-household-food-insecurity-in-2025/
17. Social Planning Toronto. (2026). Advancing the promise for Toronto's children: child and family poverty report card, Toronto 2026.
18. Shankar, P., Chung, R., Frank, D.A. (2017). Association of Food Insecurity with Children's Behavioral, Emotional, and Academic Outcomes: A Systematic Review. Journal of Developmental and Behavioural Pediatrics, 38(2):135-150. https://doi.org/10.1097/DBP.0000000000000383
19. Anderson, K.K., Clemens, K.K., Le, B., Zhang, L., Comeau, J., Tarasuk, V., Shariff, S.Z. (2023). Household food insecurity and health service use for mental and substance use disorders among children and adolescents in Ontario, Canada. Canadian Medical Association Journal, 195(28):E948-E955. https://doi.org/10.1503/cmaj.230332; Clemens, K.K., Le, B., Anderson, K.K., Shariff, S.Z. (2021). Childhood food insecurity and incident diabetes: A longitudinal cohort study of 34 042 children in Ontario, Canada. Diabetic Medicine, 38(5):e14396. https://doi.org/10.1111/dme.14396; Clemens, K.K., Le, B., Ouedraogo, A.M,., Mackenzie, C., Vinegar, M., Shariff, S.Z. (2021). Childhood food insecurity and incident asthma: A population-based cohort study of children in Ontario, Canada. PLoS ONE 16(6): e0252301. https://doi.org/10.1371/journal.pone.0252301; Men, F., Elgar, F.J., Tarasuk, V. (2021). Food insecurity is associated with mental health problems among Canadian youth. Journal of Epidemiology and Community Health, 75(8):741-748. https://doi.org/10.1136/jech-2020-216149
20. Wei, M.F., Fafard St-Germain, A.A., Li, T., Tarasuk, V. (2025). What predicts permanent full-time job holders being food insecure? Canadian Public Policy, 51(4):443-459. https://doi.org/10.3138/cpp.2024-059
21. Statistics Canada. (2026). Market Basket Measure thresholds by Market Basket Measure region and family size, in current dollars. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110010401
22. City of Toronto. (2026). Food Insecurity in Toronto.
23. Ministry of Children, Community and Social Services. (2026). Ontario Works policy directives. https://www.ontario.ca/document/ontario-works-policy-directives; Ministry of Children, Community and Social Services. (2026). Ontario Disability Support Program policy directives for income support. https://www.ontario.ca/document/ontario-disability-support-program-policy-directives-income-support; Statistics Canada. (2026). Market income, government transfers, total income, income tax and after-tax income by economic family type.
24. Balata, L. (2026). Designed to fail: How Ontario's income security policies create and perpetuate homelessness. Maytree Foundation. https://maytree.com/publications/designed-to-fail-how-ontarios-income-security-policies-create-and-perpetuate-homelessness/
25. Statistics Canada. (2025). Persons with and without disabilities aged 15 years and over, census metropolitan areas. https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1310075001
26. City of Toronto. (2026). Street Needs Assessment. https://www.toronto.ca/community-people/housing-shelter/homeless-help/about-torontos-shelter-system/street-needs-assessment/
27. City of Toronto. (2026). Social Housing Waiting List Reports. https://www.toronto.ca/city-government/data-research-maps/research-reports/housing-and-homelessness-research-and-reports/social-housing-waiting-list-reports/; City of Toronto. (2026). Rent-Geared-to-Income How-To Guide. https://www.toronto.ca/community-people/housing-shelter/access-community-housing/rent-geared-to-income-subsidy/rgi-how-to-guide/
28. City of Toronto. (2026). Social Housing Waiting List Reports. https://www.toronto.ca/city-government/data-research-maps/research-reports/housing-and-homelessness-research-and-reports/social-housing-waiting-list-reports/; City of Toronto. (2026). Rent-Geared-to-Income How-To Guide. https://www.toronto.ca/community-people/housing-shelter/access-community-housing/rent-geared-to-income-subsidy/rgi-how-to-guide/

29. City of Toronto. (2026). Housing Data. https://www.toronto.ca/city-government/data-research-maps/toronto-housing-data-hub/housing-data; Canada Mortgage and Housing Corporation. (2026). Housing Market Information Portal.; National Housing Council. (2024). Scaling up the non-market housing sector in Canada. https://nhc-cnl.ca/publications/post/scaling-up-the-non-market-housing-sector-
30. Seniors Services and Long-Term Care, City of Toronto. (2025). Activities and Initiatives to Support Naturally Occurring Retirement Communities in Toronto. https://www.toronto.ca/legdocs/mmis/2025/ec/bgrd/backgroundfile-254331.pdf
31. Canada Mortgage and Housing Corporation. (2026). Housing Market Information Portal.
32. Canada Mortgage and Housing Corporation. (2026). Housing Market Outlook 2026. https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/market-reports/housing-market/housing-market-outlook
33. Canada Mortgage and Housing Corporation. (2026). Spring 2026 Housing Supply Report. https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/market-reports/housing-market/housing-supply-report
34. City of Toronto. (2025). Multi-Unit Residential Acquisition (MURA) Program Update. https://www.toronto.ca/legdocs/mmis/2025/ph/bgrd/backgroundfile-251992.pdf; City of Toronto. (2026). Housing Data.
35. MacIsaac, S., Wavrock, D. (2025). Renters' shelter costs by duration of tenancy. Statistics Canada. https://doi.org/10.25318/36280001202500800003-eng
36. Ontario Living Wage Network. (2025). Rates. https://www.ontariolivingwage.ca/rates
37. City of Toronto. (2026). Toronto Economic Dashboard.
38. Statistics Canada. (2025). Focus on Geography Series, 2021 Census of Population. https://www12.statcan.gc.ca/census-recensement/2021/as-sa/fogs-spg/page.cfm?lang=E&topic=9&dguid=2021S0503535
39. City of Toronto. (2026). Toronto Economic Dashboard.
40. Mahboubi, P., Zhang, T. (2026). 2025 Labour Market Review: Trade Uncertainty, Structural Pressures, and Policy Priorities for Canada. C.D. Howe Institute. https://cdhowe.org/publication/2025-labour-market-review-trade-uncertainty-structural-pressures-and-policy-priorities-for-canada
41. Mahboubi, P., Zhang, T. (2026). 2025 Labour Market Review: Trade Uncertainty, Structural Pressures, and Policy Priorities for Canada. C.D. Howe Institute.
42. Statistics Canada. (2026). Consumer Price Index Data Visualization Tool: Price trends 1914 to today. https://www150.statcan.gc.ca/n1/pub/71-607-x/2018016/cpilg-ipcgl-eng.htm
43. Statistics Canada. (2026). The Daily: Consumer Price Index, July 2026. https://www150.statcan.gc.ca/n1/daily-quotidien/260817/dq260817a-eng.htm
44. Statistics Canada. Table 18-10-0004-01 Consumer Price Index, monthly, not seasonally adjusted
45. Statistics Canada. (2026). Average Retail Food Prices Data Visualization Tool. https://www150.statcan.gc.ca/n1/pub/71-607-x/71-607-x2024005-eng.htm
46. DiBellonia, S. (2026). Proposal for a Canada Renters Credit: a new tool to complement and reform the Canada Housing Benefit. Maytree Foundation. https://maytree.com/wp-content/uploads/Proposal-for-a-Canada-Renters-Credit.pdf
47. DiBellonia, S. (2026). Proposal for a Canada Renters Credit: a new tool to complement and reform the Canada Housing Benefit. Maytree Foundation.
48. DiBellonia, S. (2026). Proposal for a Canada Renters Credit: a new tool to complement and reform the Canada Housing Benefit. Maytree Foundation.
49. City of Toronto. (2026). 2026 Program Summary: Housing Secretariat and Housing Development Office. https://www.toronto.ca/wp-content/uploads/2026/03/96b6-2026-Public-Book-HS-V1.pdf; DiBellonia, S. (2026). Proposal for a Canada Renters Credit: a new tool to complement and reform the Canada Housing Benefit. Maytree Foundation.
50. McManus, T., Myers, K., Palamar, M. (2026). A residual income approach: rethinking the Canada Housing Benefit for homelessness prevention. Blueprint ADE and Canadian Alliance to End Homelessness. https://caeh.ca/wp-content/uploads/CAEH-PHB-Analysis-Blueprint-June-30.pdf; DiBellonia, S. (2026). Blueprint for a Canada Housing Benefit system: architecture and design features. https://maytree.com/wp-content/uploads/Blueprint-for-a-Canada-Housing-Benefit-System.pdf
51. White, A. (2026). From screening out to welcoming in: promoting access to federal disability benefits. Maytree Foundation. https://maytree.com/wp-content/uploads/From-screening-out-to-welcoming-in-Promoting-access-to-federal-disability-benefits.pdf
52. Daily Bread Food Bank. (2025). Establishing a shelter allowance re-housing fund to reduce homelessness in Ontario. https://www.dailybread.ca/wp-content/uploads/2025/12/2025-PRS-Final.pdf
53. Feed Ontario. (2026). 2026 Pre-Budget Submission: Help more people move off Ontario Works and into employment. https://feedontario.ca/wp-content/uploads/2026/01/Feed-Ontario-Pre-Budget-Submission-2026-FINAL.pdf
54. Income Security Action Centre. (2025). Recommendations for Ontario Budget 2025. https://incomesecurity.org/wp-content/uploads/2025/01/ISAC-Recommendations-for-the-Ontario-2025-Budget.pdf
55. ACORN. (2025). Who pays for green retrofits? https://acorncanada.org/wp-content/uploads/2025/07/AGI-Retrofits-Report-2025.pdf; Advocacy Centre for Tenants Ontario. (2025). Building Emissions Performance Standards: How to balance housing affordability and sustainability. https://www.acto.ca/production/wp-content/uploads/2025/12/BEPS-Housing-Affordability-and-Sustainability.pdf
56. Balata, L. (2026). Designed to fail: How Ontario's income security policies create and perpetuate homelessness. Maytree Foundation. https://maytree.com/publications/designed-to-fail-how-ontarios-income-security-policies-create-and-perpetuate-homelessness/
57. City of Toronto. (2025). Multi-Unit Residential Acquisition (MURA) Program Update. https://www.toronto.ca/legdocs/mmis/2025/ph/bgrd/backgroundfile-251992.pdf
58. City of Toronto. (2026). 2026 Budget Briefing Note: Multi-Unit Residential Acquisition Program (MURA) Funding Information. https://www.toronto.ca/legdocs/mmis/2026/bu/bgrd/backgroundfile-264643.pdf
59. Daily Bread Food Bank. (2026). Written Submission for Toronto Budget 2026. https://www.dailybread.ca/wp-content/uploads/2026/01/01302026_Daily-Bread-Toronto-2026-Budget-Submission.pdf
60. UHN Foundation. (2026). Preventing eviction to protect patient health. https://uhnfoundation.ca/stories/preventing-eviction-to-protect-patient-health/; Partners for Affordable Housing. (n.d.). Introducing the Tenant Stability Fund. https://pfah.ca/introducing-the-tenant-stability-fund/

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 131 agencies operating 221 programs across Toronto, we provide over 90% of emergency food relief in the city. Through research and advocacy, we strive to realize everyone's right to food, collaborating with government and stakeholders across the sector for meaningful policy change so that no one needs to use food banks.



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.

Daily Bread
Food Bank

dailybread.ca/whoshungry