

WHO'S HUNGRY FIGHTING HUNGER



2011 PROFILE OF HUNGER IN THE GTA



Daily Bread

Food Bank

www.dailybread.ca



photo by Gabrielle Chackal

FIGHTING HUNGER

WHO'S HUNGRY

2011 PROFILE OF HUNGER IN THE GTA

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MESSAGE FROM THE CHAIR OF THE BOARD AND THE EXECUTIVE DIRECTOR

The past few years as Ontario's economy has struggled to recover, so have we.

In 2009, there was an increase of 8 per cent in food bank visits. In 2010 it was a staggering increase of 15 per cent — the largest single-year increase in visits to food banks that we've seen since the mid-1990s, when social assistance rates were cut by over 20 per cent and never recovered. The past few years have been a challenging time as we tried to keep up with the overwhelming need. We saw many new faces in our member agencies; people who had thought they had stable jobs and never imagined they would have to ask for help. We know there are many out there who needed help but felt too ashamed, too afraid of the stigma attached to going to a food bank to reach out for help. More and more people had to make the difficult choice of whether to pay the rent or put food on the table.

As difficult as these past few years were, we discovered that as a community we are strong. With the help of that community, we were able to support those who were struggling in their time of need. Those who could stepped up to the plate to donate and those struggling fought to get their jobs and their lives back. Employment rates are slowly rising, and food bank use is stabilizing as the numbers of client visits slowly creep down.

It is possible to look to the future with cautious optimism, but we are not out of the woods yet.

With over one million visits to food banks across the GTA, we still have a long way to go to get to pre-recession levels of client visits and even longer to go before there is a meaningful cut made in the number of people experiencing poverty. Our clients are still paying a disproportionate amount of income on their rent and waiting lists for subsidized housing continue to grow. What does this tell us? That there is still much work the government has to do in fixing our income security system.

A crucial step in transforming the income security system is making sure people are able to pay their rent and put food on the table. When people have to make that difficult choice, it is food that is usually sacrificed. The high cost of rent and the lack of safe, affordable housing are among the key reasons people come to a food bank, regardless of other circumstances.

This is why Daily Bread is asking all political parties to endorse an Ontario Housing Benefit. The Housing Benefit is a bold idea that would help people pay the rent and put food on the table. It would help those individuals who are on social assistance, as well as benefit a much larger group of people living in poverty, including the working poor. The benefit is also another crucial step in transforming our income and security system, allowing for long-term change, not a short-term fix.

Help us continue the fight against hunger.

Learn more about the Ontario Housing Benefit and other information by visiting www.dailybread.ca/housingbenefit. As we approach the upcoming provincial election, tell your provincial candidate to support an Ontario Housing Benefit. Help spread the word by sharing this report with friends, family and neighbours.

Volunteer with Daily Bread Food Bank or at the local food bank in your community.

Donate.

Daily Bread Food Bank relies on your generous donations to be able to fund research, pressure the government for change, educate youth in schools about poverty and provide food and resources to those in need.

Eric Meerkamper
Chair of the Board

Gail Nyberg
Executive Director



KEY FINDINGS

EVERY YEAR, WITH THE ASSISTANCE OF VOLUNTEERS, DAILY BREAD FOOD BANK CONDUCTS A SURVEY ACROSS THE GTA OF PEOPLE WHO ACCESS FOOD BANKS. THE SURVEYS WERE COMPLETED WITH THE COOPERATION OF DAILY BREAD MEMBER AGENCIES AND REGIONAL PARTNERS: THE MISSISSAUGA FOOD BANK, NORTH YORK HARVEST FOOD BANK, YORK REGION FOOD NETWORK AND FEED THE NEED IN DURHAM.

Even as the economy recovers, the number of visits to food banks remain at unacceptably high levels.

Overall number of client visits to all GTA food banks: **1,082,000**

Percentage increase from pre-recession period in 2008: **14%**

Number of client visits to food banks in Toronto: **908,000**

Number of client visits to food banks in the 905 regions: **174,000**

Number of client visits to Daily Bread Food Bank member agencies: **794,000**

For most people, food bank use is a temporary measure to help manage difficult financial periods so they can still eat while trying to pay the rent. These periods can include sudden job loss or reduction in hours of work, a sudden injury or illness, or being new to the country and not being able to work.

Percentage of clients who have used a food bank for 6 months or less: **32%**

Of the food bank clients who have been coming 6 months or less, the reasons for visits include:

Losing their jobs or reduced hours at work: **41%**

Disability: **22%**

New to area/country: **19%**

People who come to food banks do so because they are going hungry due to lack of income. For nearly half of food bank clients, hunger means either not being able to eat balanced meals, or not eating for an entire day due to lack of money.

Median monthly household income: **\$925**

Percentage of adults who go hungry at least one day per week: **40%**

Percentage of children who go hungry at least one day per week: **19%**

Percentage of adults who often could not afford to eat balanced meals: **43%**

Percentage of adults who have not eaten for an entire day due to lack of money: **46%**

The vast majority of food bank clients (67%) receive their income from one of Ontario's social assistance programs, either Ontario Works or the Ontario Disability Support Program. These programs provide low levels of income, and are not indexed to inflation.

Percentage of clients receiving Ontario Works as their main source of income: **44%**

Percentage of clients receiving Ontario Disability Support Program as their main source of income: **23%**

The ongoing transition of the labour market from full-time to irregular work means having employment no longer guarantees income security. One quarter of food bank clients have someone in their household who is working. While the majority earns more than minimum wage, most are working part-time or casual jobs, and most do not have drug or dental benefits.

Percentage of clients with at least one person in the household who is employed: **25%**

Percentage of clients listing employment as their main source of income: **12%**

Median hourly wage: **\$11.60**

Percentage of clients who are earning more than the \$10.25 minimum wage per hour: **67%**

Percentage not receiving drug or dental benefits: **79%**

Unlike food, paying the rent every month is non-negotiable. The cost of housing is a key reason people go hungry and have to come to a food bank, regardless of any other circumstance. Even people in subsidized housing regularly go hungry due to lack of money for food.

Percentage of income spent on housing plus utilities: **72%**

People who pay market rent: **70%**

Average amount remaining per person per day after rent and utilities are paid: **\$5.67**

Percentage of people living in subsidized housing who haven't eaten for an entire day because of lack of money for food: **46%**

In the last five years there have been emerging trends among people coming to food banks. There are more single person households, a larger percentage of people in the 45 to 64 age range, and more people with higher levels of education than there were five years ago.

	2011	2006
Per cent of single person households:	45%	42%
Per cent of clients between ages of 45-64:	24%	20%
Per cent of respondents who have a university or post-graduate degree:	28%	21%



IN ORDER TO REVERSE THESE TRENDS, A TRANSFORMATION OF ONTARIO'S INCOME SECURITY SYSTEM IS NEEDED. A KEY WAY TO REDUCE HUNGER WOULD BE AN APPROPRIATE BENEFIT STRUCTURE, WHICH INCLUDES IMPLEMENTING AN ONTARIO HOUSING BENEFIT. PAID OUTSIDE THE SOCIAL ASSISTANCE SYSTEM, THIS TYPE OF BENEFIT WOULD BE A WAY TO HELP ALL PEOPLE WITH LOW INCOME.

INTRODUCTION

As the province undertakes its review of the Social Assistance system in Ontario, it is already clear to the Commission that a large overhaul is needed.¹

After an alarming two years following the first major recession of the millennium, the importance of undertaking this review has never been clearer. People in Ontario are fighting to get back on their feet. The increase in food bank visits is an indication of how desperate the situation has become for many; two years ago there was an 8 per cent increase in client visits, followed by a 15 per cent increase in 2010 – the largest increase since the mid-1990s. The 1.2 million visits that GTA food banks received in 2010 exposed how desperate things had become for an unacceptably high number of people, and forced us to explore the reasons for the increases.

Food bank use is not only affected by the state of the economy, but also social policy. The biggest jump ever in client visits in 1995 was the result of a 21.6 per cent cut to social assistance rates by the provincial government. In the last few years, the fallout from the economic recession was exacerbated by the fact that the two key income support programs in place for people during tough economic periods – Employment Insurance and Ontario Works (often known as welfare) – are much more difficult to access now than in the previous 30 years. Those who access Ontario Works have to survive on much less income than those in the previous recessions. As a result, many people lack the ability to purchase basic necessities, including food.

As Ontarians struggle to recover from the economic downturn and the failure by the government to fully address the impact this has had on low-income families, there is still a long way to go. We know that people only come to food banks for as long as they have to, and move on as soon as they are able. However, the effects of economic downturns and the lack of social policy responses by the government at both the provincial and federal levels are cumulative.

Even though there may be slight drops in overall numbers of food bank visits after large and sudden increases, there is an ongoing upward trend that becomes more and more problematic. We can easily fall victim to another economic downturn or poor social policy responses that result in even

more people going hungry. While it is hard to control global events that affect our economy, we can control and choose better policy responses to mitigate those events.

A good income security system is one that helps people get back on their feet during difficult times. In order to move forward, we must closely examine our income security system and what needs to change so that fewer people get trapped in poverty when an economic crisis hits. Evaluating social assistance is an important place to start. While social assistance program expenditures constitute 23 per cent of pre-retirement income security programs in Ontario, the large majority of food bank clients in the GTA receive their main source of income from one of two social assistance programs: Ontario Works and Ontario Disability Support Program. They provide extremely low levels of income support. Ontario Works currently provides a single person with only \$592 per month, and Ontario Disability Support Program provides a single person with \$1,053 per month. These programs are also administered using very rigid rules and regulations, which often create further hardships for participants by restricting other forms of income support or inhibiting opportunities to move forward. As more people are being forced to turn to social assistance, more people are likely to fall into poverty for the longer term.

As of March 2011 there were close to 260,000 Ontario Works recipients and 282,000 Ontario Disability Support Program recipients.² These are the highest caseload levels since 2000. Not surprisingly, caseload levels have jumped due to the recession and people not being able to access Employment Insurance. While there have been recent increases in all household types receiving social assistance, it is single-person households who account for the majority of caseloads – a trend that has been moving upward since the year 2000. At that time, single-parent households formed the majority of caseloads. Much of this shift was the result of other income benefits that have become available for families with children, such as child tax benefits. Similar benefits are not available for single-person households, who have few other options except social assistance to get them through hard times.

When it comes to meeting dietary needs, people relying on social assistance will be in an increasingly dire situation as

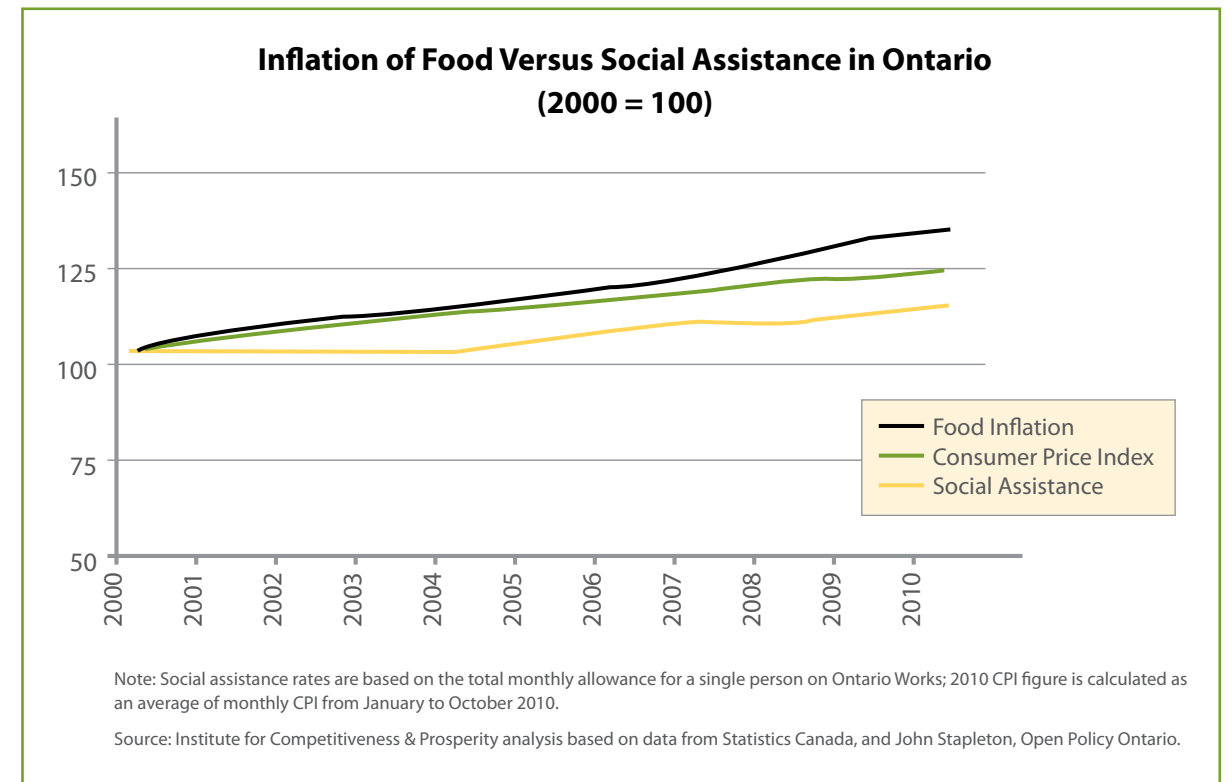
“...WITH THE JOB MARKET OFFERING LOWER PAYING JOBS, AND FAMILIES LIVING BELOW THE POVERTY LINE, WE MAY NOW BE IN ‘A RACE TO THE BOTTOM.’”

- Social Assistance Review Commissioner Frances Lankin as quoted in *The Windsor Star*, June 29, 2011

time goes on, particularly single persons. Social assistance rates are not indexed to the increased costs of living as associated with the Consumer Price Index (CPI), and in real dollars the value of the allowance people receive has decreased substantially since the large rate cut in 1995. Yet food prices, not even included in the CPI, are rising far beyond inflation (see chart). The growing gap between food costs and social assistance rates will spell disaster for those trying to eat enough to maintain health and well-being. It will also potentially spell disaster for the province, which could see increased levels of poverty- and nutrition-related illnesses put greater strains on the health care system. Poverty already carries substantial health costs for Ontario that extends into the billions.³

Currently, the province has appointed a Commission to review social assistance programs in Ontario. This step is essential in potentially making substantial, transformative changes towards how income security programs are delivered in Ontario.

As the Commission gets the information it needs in order to make the most informed decisions possible, it is important to explore what is happening on the ground, and the circumstances of people coming to food banks. The circumstances and trends of those coming to food banks can give us greater insight as to the barriers faced by those receiving assistance, as well as those who are not, such as the working poor. We can get a bigger picture of the income security system as a whole, how social assistance fits into it and possible solutions that can move us forward.



¹ <http://www.socialassistancereview.ca/home>

² Monthly statistical reports, May 2011, Ministry of Community and Social Services: <http://www.mcsc.gov.on.ca/en/mcsc/programs/social/reports/index.aspx>

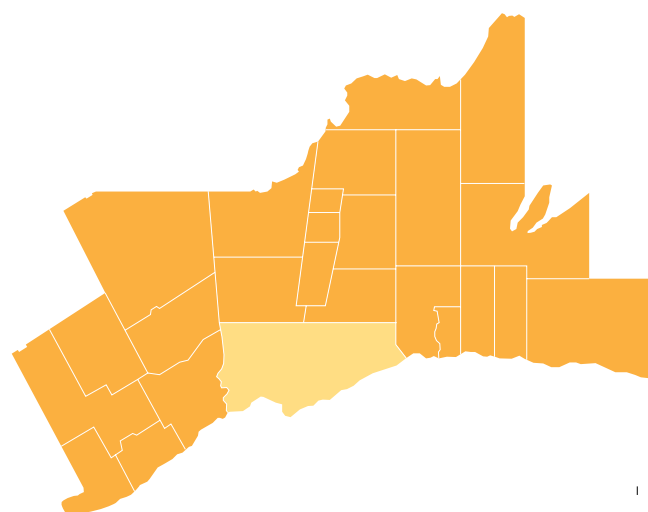
³ Nate Laurie, "The Cost of Poverty. An Analysis of the Economic Cost of Poverty in Ontario." Ontario Association of Food Banks, November 2008.

OVERVIEW OF FOOD BANK USE IN THE GTA

Overall Number of Client Visits

April 2010 to March 2011

1,082,000



■ 174,000 905 ■ 908,000 TORONTO

794,000

DBFB MEMBER AGENCIES

When those living on low incomes are confronted with fixed expenses such as housing, money for food often becomes “disposable” income – an item that can be scaled back. As a result, people either go hungry or go to a food bank.

From April 2010 to March 2011, the total number of client visits to food banks in the GTA was 1,082,000. Total food bank use in Toronto was 908,000 visits, and the 905 region saw 174,000 visits. Daily Bread Food Bank member agencies, which include several agencies in the 905 area, saw 794,000 visits. Overall, this is a 9 per cent decrease in visits from last year. With such a high increase the year before it is not surprising that these numbers have gone down. However, while the city and surrounding regions struggle to regain their economic footing, GTA food banks still see well over a million visits, 14 per cent higher than the pre-recessionary period in 2008.

When people come to a food bank, it usually means they have reached rock bottom or have been struggling for a long time. Unfortunately, many people who are hungry are not getting the help that they need. A recent study showed that

only 40 per cent of households deemed to be “severely food insecure” had actually used a food bank during the previous year.⁴ We know anecdotally that many people do not get help because of the strong stigma associated with poverty and food banks. Therefore, while food bank visits are a good indicator of the state of the economy and level of poverty, it does not completely represent the actual need that exists.

For most, food bank use is a temporary measure to help manage difficult financial periods, so they can still eat while trying to pay the rent. These periods can include job loss or reduction in hours of work, a sudden injury or illness, or being new to the country and not being able to work.

The largest percentage of new clients typically come due to job loss. Some who have lost their jobs have first run out of Employment Insurance (EI) benefits, and have depleted their savings before coming to a food bank. Many others, working part-time, casual or seasonal jobs, are often not eligible for EI when losing work, and require social assistance as a result. Some new clients who lost their jobs have received social

Length of Food Bank Use

Length of time coming to a food bank	Percentage
6 months or less	32%
More than 6 months to 1 year	18%
More than 1 year to 2 years	18%
More than 2 years to 5 years	18%
5 years to 10 years	9%
10 years or more	4%

New Clients (6 Months or Less) Reasons for Coming

Reason	Percentage
Lost job	35%
Disability	22%
New to area	19%
Living on savings	9%
Family break-up	9%
Just found out about food bank	8%
Reduced hours at work	6%
Employment Insurance ran out	4%
Refused social assistance	4%
Refused Employment Insurance	2%

assistance previously, and were directed to jobs that were precarious in nature. As a result of pressure from the system to take “any job”, people often find themselves “cycling” in and out of welfare and trapped in poverty.

The sudden onset of a disability or serious illness often pushes people into poverty, as it often means they can no longer work, and have few income supports to carry them through the sudden transition. These disabilities can include physical or mental disabilities, or an addiction. Past survey results have noted that almost three quarters of people with a disability did not need to come to a food bank until after they became disabled. Having few income supports available often means having to receive social assistance during this type of crisis – which for many means receiving Ontario Works if they cannot get immediately accepted for the Ontario Disability Support Program (ODSP). ODSP is “intended to help people with disabilities live as independently as possible.”⁵ While rates of assistance are higher for those receiving ODSP than those receiving Ontario Works, these rates are often not enough to lift people out of poverty. In addition to these low rates, the application process can be long and challenging, and people are often rejected on their first application. Expenses related to having a disability, such as the cost of certain medications, can also push people towards social assistance and into poverty as well.

People who are “new to the area” are most often people who have been in Canada for less than a year and either looking for employment, or are waiting for the legal papers that will allow them to work. Households that are new to Canada either live off savings that they earned from their countries of origin or have to receive social assistance until they can work. Newcomers often face barriers that include discrimination and a lack of social networks when trying to find work.

While the need to come to a food bank is a temporary need for most, there are people for whom a food bank has become a longer term necessity. Past results from our Annual Survey consistently show that close to a third of people coming to food banks have been doing so for more than two years. People who have been coming to food banks over the longer term are more likely to have some form of a disability or illness, decreasing their chances of being able to participate in the labour market. Having few other income options available except for social assistance, these individuals have to endure a level of poverty that exacerbates or creates further physical and mental health issues.

⁴ Sharon I. Kirkpatrick, PhD, RD, and Valerie Tarasuk, PhD, “Food Insecurity and Participation in Community Food Programs among Low-income Toronto Families”, Canadian Journal of Public Health, March/April 2009, pp. 135-139.

⁵ <http://www.socialassistancereview.ca/social-assistance-today>

DEMOGRAPHIC STATISTICS⁶

Age Groups	2011	2006	
18 and under	36%	38%	
19 to 44	36%	39%	
45 to 64	24%	20%	
65 and up	4%	3%	
Citizenship Status	2011	2006	
Canadian citizen	75%	75%	
Landed immigrant/permanent resident	16%	18%	
Refugee claimant	8%	5%	
Other	1%	3%	
Disability	2011	2006	
Yes	46%	48%	
Country of Birth	2011	2006	
Born outside Canada	49%	43%	
Length of time in Canada	Less than 1 year	12%	13%
	1 to 4 years	22%	28%
	5 to 9 years	13%	12%
	10 years or more	53%	46%
First Nations	2011	2006	
Yes	6%	8%	
Household Composition	2011	2006	
Single	45%	42%	
Single parent	20%	20%	
Couple without children	9%	9%	
Couple with children	18%	17%	
Extended family without children	6%	5%	
Extended family with children	3%	7%	
Education	2011	2006	
Grade school or less	7%	6%	
Some high school	20%	28%	
Graduated high school	25%	22%	
Some college or university	21%	19%	
Graduated college or university	24%	19%	
Post-graduate degree	4%	2%	
Trade certification	–	4%	



⁶In 2006 the category of "Convention Refugee" was used, and refugee claimants were placed in the "Temporary Status" category. This year the survey included Convention Refugees as permanent residents and refugee claimants were separated into their own category.

DEMOGRAPHIC CHARACTERISTICS OF PEOPLE COMING TO FOOD BANKS



photo by Gabrielle Chackal

Looking at demographic characteristics of people coming to food banks over the last five years, there are some new emerging trends. People coming to food banks are getting older, are more likely to be single and have higher levels of education than they had five years ago.

The increase in single-person households is due to the extremely low social assistance rates for this demographic group, currently \$592 per month for those receiving Ontario Works. The increase in social assistance caseloads of single persons has also had a direct effect on the increase in those who are single needing food banks. The recent economic downturn can also be linked to the increase of those in the 45 to 64 age range, who have lost jobs at an age where retraining or switching careers is more difficult, and sufficient retraining and employment opportunities are not available.

An increasing number of people coming to food banks have graduated university or have a post-graduate degree. There has been an ongoing trend with newcomers who have these degrees and have not been able to work in their fields due to their foreign credentials not being recognized in Canada. Increasingly, there are also more individuals with degrees and credentials from Canadian institutions who have recently lost jobs or who have not been able to secure employment that enables them to escape the poverty trap.

HUNGER

How often were you hungry in the last 3 months?

Amount	2011
At least a couple days per week	22%
At least one day a week	18%
At least one day a month	16%
Rarely	18%
Never	26%

How often were your children hungry in the last 3 months?

Amount	2011
At least a couple days per week	8%
At least one day a week	11%
At least one day a month	9%
Rarely	19%
Never	53%

How often could you not afford to eat balanced meals?

Amount	2011
Often	43%
Sometimes	39%
Never	18%

In the past 12 months, have you ever not eaten for a whole day?

Amount	2011
Yes	46%

If yes, how often?

Amount	2011
Almost every month	52%
Some months but not every month	31%
Only 1 or 2 months	17%

\$925 Median monthly income of a household coming to a food bank



photo by Gabrielle Chackal

What is the primary source of income for your household?

Primary Source Of Household Income	Percentage
Ontario Works	44%
Ontario Disability Support Programs	23%
Employment	12%
Pension	6%
Child Tax Benefits	4%
Employment Insurance	3%
No Income	3%
Other	6%

Getting adequate nutrition, both in quantity and in quality of nutrition, is becoming increasingly difficult for many with low incomes. With food prices rising past the point of inflation, non-negotiable rent costs and low social assistance rates, it is not surprising that food banks have become an important source of food for many.

The original intent of food banks was to provide a supplement to the food purchases of a household. For instance, if people could get canned and non-perishable goods from the food bank, then they could use what little money they had left over after paying rent to buy the perishable items such as meat, bread and dairy products.

With a median monthly household income of only \$925 there is little left over for food, and people are going hungry. For nearly half of food bank clients, hunger means either not being able to eat balanced meals, or not eating for an entire day due to lack of money. Almost every month over half of food bank clients did not eat for the entire day due to lack of money.

The low median household income of food bank clients is mostly attributed to the fact that the vast majority receive their main source of income from social assistance. Sixty-seven per cent of survey respondents are receiving one of two forms of provincial social assistance programs: Ontario Works or the Ontario Disability Support Program. The amounts provided, especially for single-person households, fall below any standard of low-income measure in Canada. When combined with rising food and shelter costs, receiving social assistance as a main source of income almost guarantees food bank use.



EMPLOYMENT

Percentage with someone in household employed	25%
Median hourly wage	\$11.60
Median hours of work per week	20
Hourly wage (categories)	
Less than \$10.25	22%
\$10.25 (current minimum wage)	12%
More than \$10.25 to \$15.00	44%
More than \$15.00	23%
Benefits	
Dental	3%
Drug	5%
Both	13%
Neither	79%

PRIMARY SOURCE OF HOUSEHOLD INCOME AND HUNGER

Percentage who have not eaten for a whole day in the past 12 months due to lack of money	
Ontario Works	48%
Ontario Disability Support Program	55%
Other	37%

The transition of the labour market from full-time work to part-time work means employment on its own no longer guarantees income security. Twenty-five per cent of food bank clients have someone in their household who is employed, while only twelve per cent note that employment is their main source of income. While an adequate minimum wage is an important component of earning an adequate income, the vast majority of food bank clients who receive income from employment earn more than the minimum wage. Almost one quarter of those working earn more than \$15 per hour. The key issue for many food bank clients is that the nature of the work is either part time, casual or seasonal. Food bank clients with jobs are only working an average of 20 hours per week. An added problem is that most do not have drug or dental benefits with their employment, often forcing people to make choices between buying needed medication, getting teeth fixed or going hungry.

Not eating for an entire day because of lack of money is unacceptable regardless of how often it happens. Given the

low levels of income provided by social assistance programs it is not surprising people receiving it as a main source of income go without food the most often, with 48 per cent of those receiving Ontario Works and 55 per cent of those receiving Ontario Disability Support Program not eating for a whole day. This persistence of hunger can also be attributed to the fact that social assistance rules restrict how much outside income can be received on a monthly basis. For instance, if someone receiving social assistance gets more than expected income from another source in a particular month, such as part-time employment, the extra income generates an "overpayment" that is then deducted from the next month's cheque. Given the level of poverty many receiving social assistance are dealing with, this variance in income is extremely difficult to prepare and plan for. With those receiving other income sources, such as Employment Income or Child Tax Benefits, having a "good month" means that any extra income received does not affect the following month's income and therefore decreases the amount of food deprivation that would otherwise occur.⁷

⁷ Chi square analyses were conducted, with significance at the .05 level.

HOUSING

Unlike food, paying the rent every month is non-negotiable. The cost of housing is a key reason people go hungry and have to come to a food bank, regardless of any other circumstances.

Aside from drastic cuts to social assistance and economic recessions, changes in rental market regulations and housing costs are key reasons food bank use has increased within the last decade. The Tenant Protection Act, introduced in 1998, loosened rent regulations and allowed landlords to more easily raise rents. As a result, rents increased close to 20 per cent between 1998 and 2002. This led to a sudden eight per cent jump in food bank visits from 2001 to 2002.⁸ It's an increase from which people with low incomes have never been able to catch up.

In the last few years more and more people are encountering this problem. According to a new report by the Ontario Non-Profit Housing Association (ONPHA), for the second consecutive year there has been a significant increase in the number of households on municipal waiting lists for subsidized housing in Ontario.⁹ The largest increases were in Toronto, York and Peel region, with average wait times between 5 to 10 years in Toronto and up to 15 years in Peel regions.¹⁰ As mentioned in the ONPHA report, these numbers do not include the many other households who are discouraged by the wait times and as a result do not apply.

PERCENTAGE OF INCOME SPENT ON RENT (MARKET RENT ONLY)

Main Source of Income	
Ontario Works	73%
Ontario Disability Support Program	62%
Employment	73%
Type of Household	
Single	68%
Single parent	75%
Couple without children	67%
Couple with children	73%
Extended family without children	79%
Extended family with children	94%

The generally accepted definition of affordability is for a household to pay no more than 30 per cent of its annual income on housing. Paying anywhere over 50 per cent puts people at high risk for homelessness. Of the vast majority of food bank clients who pay market rent, 72 per cent of their income goes towards rent and utilities. This leaves, on average, \$5.67 per person per day to spend on other items like food, clothing and transportation.

For those receiving social assistance, the shelter allowance is \$368 for a single person on Ontario Works, and \$627 for a single parent with two children.¹¹ These fixed shelter allowances do not even come close to the lower-end market rents in Toronto. In order to have any money left over after shelter is paid, people have to find the cheapest units possible.

⁸ Canada Mortgage and Housing Corporation, Rental Market Survey Reports, percentage increase based on 2 bedroom apartment in Toronto

⁹ ONPHA Waiting Lists Survey, 2011

¹⁰ ONPHA Waiting List Map, 2011

¹¹ Income Security Advocacy Centre: <http://www.incomesecurity.org/resources.html>

For single-person households receiving assistance this usually means finding a room in shared accommodation, such as a rooming house. Lack of adequate maintenance, problems with pest control and lack of safety in the surrounding environment usually characterize these type of units. While more financially affordable than other units, this type of living environment adds to the pain and stigma associated with poverty, creating or worsening physical or mental health issues. Those trying to recover from addictions can easily relapse in such conditions as well.¹² Households with children have even more difficulty finding units that are below average market rent. Single parents with children pay on average 75 per cent of their income on

rent and utilities while extended families with children spend 94 per cent of their income on rent and utilities. Single rooms or communal facilities are usually not an option for families with children, which means they are forced to pay rents that are close to average for a Toronto household (\$1,096 per month for a two bedroom apartment¹³).

People whose main source of income is from employment are no better off affording housing costs than those receiving social assistance. Employed households on average pay 73 per cent of their income on rent and utilities, and do not receive any shelter allowance to help make ends meet.

SUBSIDIZED HOUSING

Percentage who have not eaten for an entire day because of lack of money

Live in subsidized housing	46%
Live in market rental housing	47%

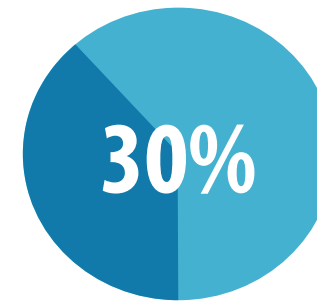
Non-profit, or subsidized, housing refer to government subsidized housing units that enable people to be able to afford a suitable place to live based on their income. While there are important advantages created by subsidized housing, such as location and services provided, tenants are often financially not much better off. Of the 30 per cent of food bank clients who have managed to obtain subsidized housing, there is still not enough money for food. Looking at one indicator of hunger (not eating for an entire day), there is no significant difference between those living in subsidized housing versus those who are in market rental housing.¹⁴ In both cases, close to half of respondents have not eaten for an entire day because of lack of income. People who receive social assistance have their overall

benefits reduced if they are living in subsidized housing (due to reduced rent). This means there is no real gain in overall income.

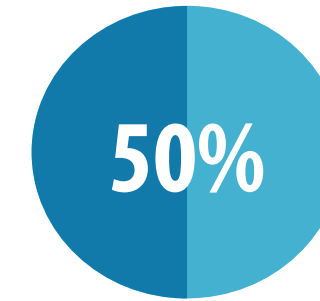
If extra income is earned through employment, there is a corresponding rent increase which makes it difficult to get any further ahead. In some cases people become worse off when they work due to the combination of claw backs in employment income combined with rental increases, a flaw in the complex interaction between social assistance and rent-geared-to-income housing illustrated in a paper published by the Metcalf Foundation entitled "Zero Dollar Linda".¹⁵ In many cases, people living in subsidized housing also have to pay extra for utilities, such as hydro, which can take large portions out of limited budgets.

¹² People's Blueprint, <http://peoplesblueprint.ca/>
¹³ Canada Mortgage and Housing Corporation, Data Tables, 2009
¹⁴ Chi square analyses were conducted, with significance at the .05 level
¹⁵ <http://www.openpolicyontario.com/ZeroDollarLinda.pdf>

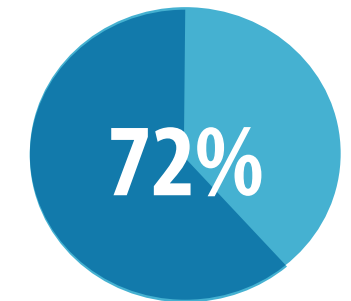
Income Spent On Rent/Mortgage Including Utilities



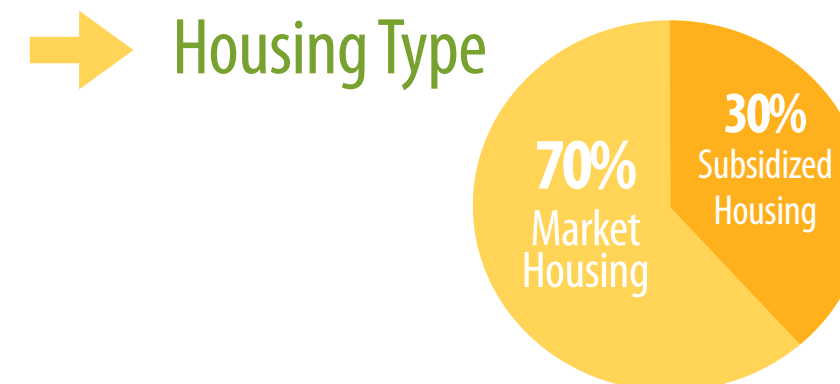
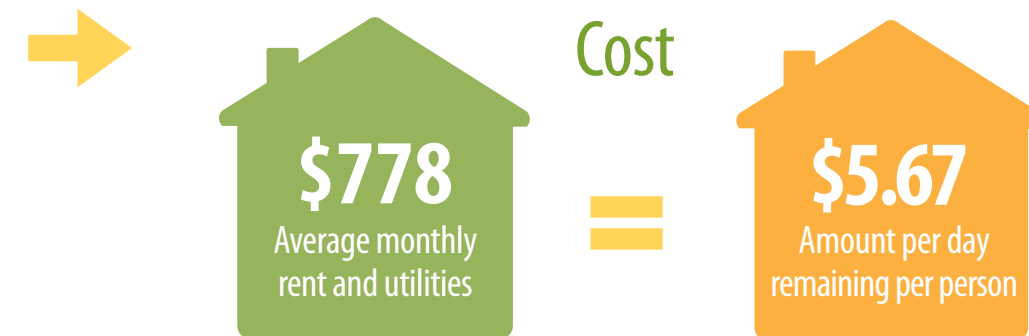
AVERAGE AFFORDABLE
 Paying no more than 30% of household income on housing is considered affordable.



RISK OF HOMELESSNESS
 Spending over 50% of household income puts one at severe risk of homelessness.



FOOD BANK CLIENT
 The average food bank client pays 72% of their household income on housing.



KEY TRENDS

At the beginning of the report we outlined key new trends that have emerged in the last five years. These trends include an increase in single-person households, an increase in the percentage of preretirement age clients, and an increase in the numbers of clients who are highly educated. In this section we will look a bit closer at those key trends and illustrate in greater detail why they are emerging.¹⁶

Household Type

	2011	2006
Single persons	45%	42%

We mentioned earlier that the increase in single-person households is due to the extremely low social assistance rates for this demographic group, as well as the few other options for income support. Comparing this type of household to other household types, single-person households are more likely to be male, have a disability and are less likely to be employed.

	Male	Disability	Employed	Cycled on/off Ontario Works 2 or more times
Single	66%	57%	17%	29%
Other household types	32%	36%	31%	15%

The possible barriers that single adults face include lower levels of education and various forms of disabilities that make being able to maintain long-term employment less likely. These barriers also may explain why singles are more likely to “cycle” on and off Ontario Works two or more times. As full-time, service-type jobs are being taken up by an increasingly educated work force, more single males are likely to have casual or seasonal work arrangements that do not provide a steady stream of income and are thus likely to require Ontario Works payments to fill in those gaps. Similar results were found by the Social Assistance in the New Economy (SANE) project at the University of Toronto, who observed that three quarters of those who cycled on and off welfare were singles.¹⁷

	2011	2006
Single parents	20%	20%

In regards to other household types, single parents have held steady at 20 per cent of the food bank client population. These households are mainly headed by women, who still face ongoing struggles in trying to achieve financial independence while taking care of children. Province-wide, progress is being made in the area of increasing tax benefits for households with children and the resulting decrease in social assistance caseloads among single-parent families is evidence that this is helping. Unlike single-person households, single parents are less likely to have a disability but are more likely to be receiving Ontario Works due to lack of affordable child care options, and lack of support in pursuing post-secondary education that would enable future financial independence.

	Female	No disability	Receiving Ontario Works
Single parent	84%	66%	57%
Other household types	45%	52%	45%

Age

	2011	2006
45 to 64	24%	20%

	Single person households	Disability	Ontario Disability Support Program as main source of household income
45 to 64	51%	59%	34%
Other age groups	40%	33%	13%

There is an overlap between the trend of a higher number of single-person households and people in the 45 to 64 age category. For those in this age group, they are more likely to be single, and have a disability. With limited income options other than social assistance, receiving Ontario Disability Support Program is the only way many will manage slightly better financially than if they were to only receive Ontario Works benefits. While approximately one third of those in this age category receive Ontario Disability Support Program, previous information shows that hunger among those receiving Ontario Disability Support Program is still a big problem.

Education level

	2011	2006
Graduated university or post-graduate degree	28%	21%

	Not born in Canada	Landed immigrant	Using food bank for a year or less	Child in Household
Graduated university	63%	24%	57%	46%
Did not graduate university	44%	13%	48%	37%

An increasing number of people coming to food banks have graduated university or have a post-graduate degree. The large majority, 63 per cent, were not born in Canada. Also significant is that those with landed immigrant status are more likely to have a university degree at minimum. These percentages speak to the ongoing issue of newcomers with high levels of education and skills immigrating to Canada only to have their credentials not recognized. The majority of those who have graduated university have been more recently coming to a food bank, with 57 per cent coming for a year or less. This percentage includes those who have been in Canada for a relatively short period of time as well as those who have been living here at least five years who have not been able to find employment or have lost their jobs.

Forty-six per cent of those who have graduated university have children in their household. This percentage can also be attributed to the fact that more of those who are newcomers have graduated university, and newcomers are more likely to have families with children. It is clear that much more work needs to be done to address the barriers that newcomers face in the employment sector, including exploring the role that social assistance programs have in connecting newcomers to long-term, sustainable employment.

¹⁶ Chi square analyses were conducted for the results in this section, with significance at the .05 level.

¹⁷ Lightman et al. One Year On: Leavers, Mixers, Cyclers and Stayers. Tracking the Experiences of A Panel of Ontario Works Recipients. Social Assistance in the New Economy, University of Toronto, Faculty of Social Work, June 2004.

WHERE DO WE GO FROM HERE?

As the Social Assistance Review Commission establishes the focus of the key issues on their review of the system, we can explore what the current situation and trends of those coming to food banks are telling us. It is also important, however, to look at the bigger picture that these trends are pointing us to, and establish what needs to be done regardless of the review process. It is especially important that anti-poverty organizations work together to help generate these solutions.

“Create employment programs, co-designed in partnership with the participants themselves that are set up so people can win.”

-Opal Sparks, People’s Blueprint Panel member¹⁸

A key area the Commission will review is the issue of reasonable expectations and necessary supports to employment. This includes examining the effectiveness of current employment services and supports, and whether a wider range of supports are needed. Looking back at our key trends in food bank use, we see an increase in the number of single people coming to food banks, many cycling on and off Ontario Works, and often facing multiple barriers to employment. Employment programs, including pre-employment programs, need to be flexible, individualized and designed to take into account the day-to-day challenges people face when attempting to re-enter the workforce, especially when out of work for a while or contending with various forms of disability. There also needs to be more support for those who can attain more long-term, sustainable employment, as opposed to being forced by the system to accept any job. Otherwise, people will find themselves back on the system numerous times. The increasing trend of those with higher levels of education coming to food banks speaks to the need for employment supports other than resume writing or job searching, particularly for highly educated and skilled newcomers.

Another area of focus will be developing an appropriate benefit structure. This includes looking at ensuring benefits are adequate, as well as exploring potential new benefits that should be provided to all low-income individuals and families, whether or not they are receiving social assistance.

A challenge for policy makers is to design a benefit that assists people receiving social assistance, while also ensuring that people will be better off working. While the vast majority of people coming to food banks receive a form of social assistance, a significant percentage receives their main source of income from employment. All pay a very large percentage of their income on housing. An Ontario Housing Benefit, paid outside the social assistance system to all low-income people with housing affordability issues, would be a key policy that addresses that challenge. A housing benefit would also be an important step in addressing the issue of benefit adequacy, as more money allotted for rent can enable more funds for food.

Having a disability or serious illness is a trigger for many to fall into poverty, and is an issue faced by the majority of those who are single persons or part of the growing 45 to 64 age cohort coming to food banks. There needs to be a better integration of federal and provincial disability income support programs, including the interaction between Canada Pension Plan Disability and Ontario Disability Support Program. Greater support is needed for many to access and navigate the system in relation to the benefits of these programs, as many can easily fall through the cracks in an attempt to access them due to the complexity and time involved in applying for them. For those who have a disability and can work, more comprehensive employment support programs need to be available to help them find and keep long-term employment. For those who cannot work, serious consideration needs to be given to creating a long-term income support program that provides sufficient income.



Looking forward, if we are to make sustained progress in reducing hunger and poverty, we have to continue to strive for a larger overhaul of our income security system. A new income security system that takes into account the realities of the new labour market, economy and rising food prices, integrates well with other benefits and services, and better supports people in their transition to employment is essential. A system that does not force people into poverty, leaving them to depend on food banks to meet their basic needs must be instituted. Ultimately, we require a new system that does not stigmatize and isolate people who fall into difficult times, but rather sees them for their potential and supports them to independence.

¹⁸The People’s Blueprint Panel is a group of men and women with lived experience of poverty and receiving social assistance. In 2010 they did research in their communities with a goal to change social assistance in Ontario for the better. View the results of their work as well as their recommendations for change at <http://peoplesblueprint.ca/>.

ANNUAL SURVEY METHODOLOGY

Reporting Food Bank Use

Who's Hungry 2011: Profile of Hunger in the GTA reports the number of people served (vs. the number of individuals) in participating neighbourhood food banks in the Greater Toronto Area (GTA). The total numbers reported on pages 4 and 8 are for Daily Bread Food Bank member agencies and regional partners only (regional partners are The Mississauga Food Bank, North York Harvest Food Bank, York Region Food Network, and Feed the Need in Durham). These total numbers do not include meal programs or non-Daily Bread affiliated organizations such as St. Vincent de Paul and the Salvation Army, with the exception of Salvation Army Ajax.

Collecting the Data

Daily Bread Food Bank's annual survey took place from mid-February until mid-April 2011, in neighbourhood food banks across the GTA. Volunteers were trained to conduct a 39-question survey in an open-style interview with food bank recipients. Respondents also had the option of filling in the survey themselves.

Surveys were conducted on location at participating food banks. Food bank clients were invited to participate in the survey either while waiting to collect or just after they had collected their food. As in previous years, the target number of interviews for each food bank was set at 3% of their average monthly client visits. Overall, 46 food banks participated in the survey and 84 trained volunteers conducted interviews. The reality surrounding food banks made random selection of participants difficult. However, volunteers were trained in ways to approach clients to address the issue of randomness. Any concerns with randomness were mitigated by the sample size, ensuring that the survey was largely representative of all households using food banks.

For ethical purposes, food bank clients were informed that participation was entirely voluntary, that they could withdraw from the survey at any time, and that they could skip any question within the survey. Additionally, volunteers emphasized that the interview was confidential, and that clients could not be identified by any of their responses.

Analyzing the Data

About 1800 surveys were conducted for this study; 1750 were sufficiently complete to be used for analysis. Preparation and analysis of the data occurred in three stages: data "cleaning", data entry and data analysis.

First, the data was "cleaned", which involved going through each survey and ensuring the survey was sufficiently complete for analysis. Incomplete surveys were discarded and were not considered for further use. The survey cleaning also ensured the data was sufficiently clear for the data entry process. Results and analysis were generated using software called Statistical Package for Social Sciences v17 (SPSS).

ACKNOWLEDGEMENTS

The Annual Survey of Food Bank Clients is made possible through the contributions of hundreds who have donated their time and experience.

Foremost, Daily Bread Food Bank thanks the nearly 1800 food bank clients who shared their personal accounts. We are always grateful that you are willing to share your time and experiences. You are helping to reveal the faces of hunger in the GTA and help us move towards solutions. The Annual Survey would be impossible without your participation. Hopefully, your stories will inspire others to join the fight against hunger.

Daily Bread thanks the many volunteers who participated in conducting the surveys. Your commitment to the successful completion of this project is greatly appreciated. We would also like to thank June Larkin and Stanley Doyle-Wood from the Equity Studies program at the University of Toronto for

including volunteering for the survey as part of a structured component of their curriculum.

Daily Bread thanks the participants in our survey committee, including Daily Bread Food Bank board member John Stapleton, Andy Mitchell from the Social Assistance in the New Economy Project at the University of Toronto, Joan Stonehocker and Catherine Cook from York Region Food Network, Daniel Liadsky from North York Harvest Food Bank and Harvey Low from the Social Policy Analysis & Research Unit at the City of Toronto.

Daily Bread extends its thanks to regional survey partners, including York Region Food Network, North York Harvest Food Bank, The Mississauga Food Bank, and Feed the Need in Durham for their contributions.

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

Agincourt Community Services
Allan Gardens Food Bank
Apostles Continuation Church
Aurora Food Pantry
Calvary Baptist Church
Central Etobicoke Emergency Support
Christ Church St. James Food Pantry
Churches by the Bluffs
Churches on the Hill
Community Alliance
Community Share Food Bank
New Toronto Street Food Bank
Eastview's Food Bank
Eden Food Bank
Fareshare Oakville
Flemingdon Park Ministry
Fort York CAC

Georgina Community Food Pantry
Glen Rhodes United Church
Haven on the Queensway
Lansing United Church
Malvern Healthy Community Cupboard
Markham Food Bank
New Life Neighbourhood Centre
Newmarket Food Pantry
North York Harvest Food Bank
OASIS Dufferin Community Centre
Our Saviour Lutheran Church
Pape Food Bank
Patterson Presbyterian Church
PWA Toronto
Richmond Hill Community Food Bank
Scarborough Centre for Healthy Communities

Scott Mission
SDA Oshawa
Seva Food Bank
Simcoe Hall Settlement House
Sorauren Food Bank
The Lighthouse Centre
The Stop Community Food Centre
Walmer Road Baptist Church
Weston Area Emergency Support
Whitchurch-Stouffville Food Bank
Woodbine Baptist Church
YMCA O'Connor Focus Community Food Bank
Yonge Street Mission



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