



Daily Bread  
Food Bank

# WHO'S HUNGRY

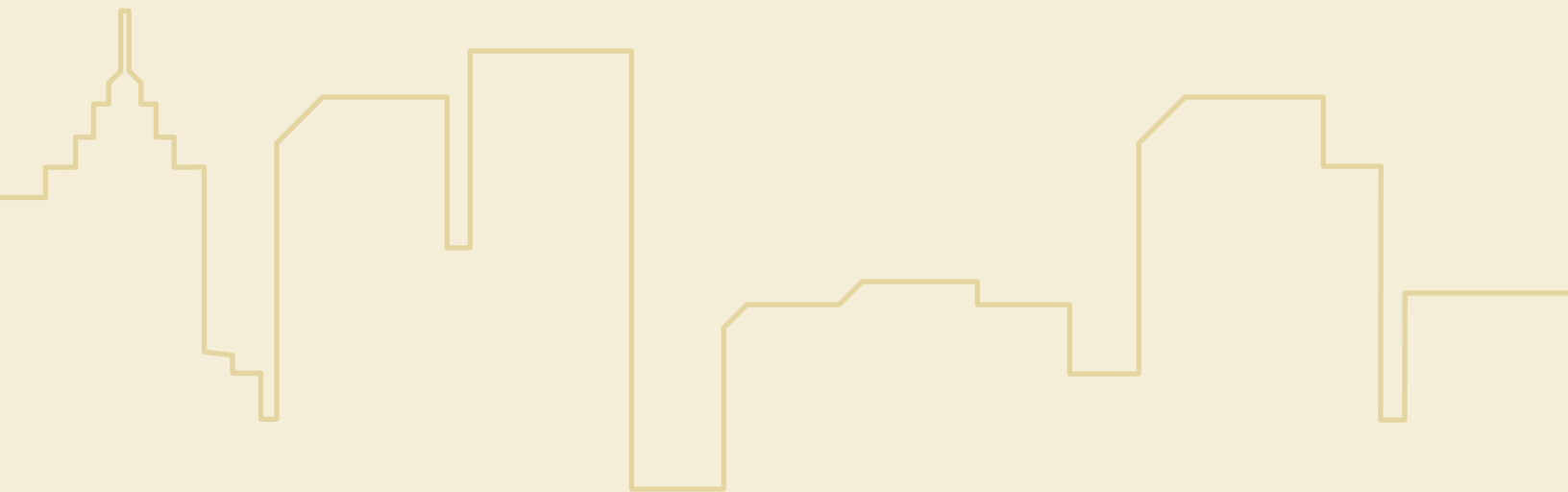
**2005 profile of hunger in the GTA**

**OUR IMMEDIATE GOAL IS TO FEED HUNGRY PEOPLE.**

**OUR ULTIMATE GOAL IS  
TO ELIMINATE THE NEED  
FOR FOOD BANKS.**



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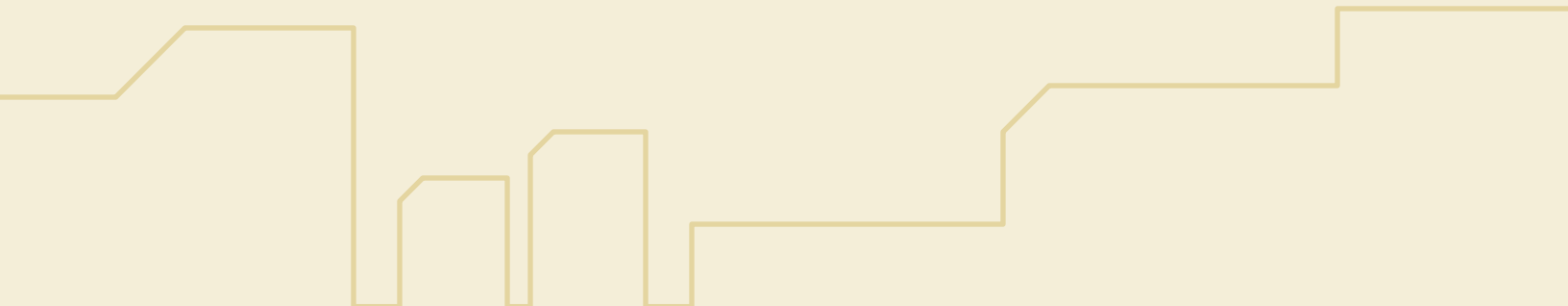
A blueprint to end hunger

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# INTRODUCTION

## MAKING THE LINK BETWEEN HUNGER AND INCOME SECURITY

**HUNGER HAS VERY LITTLE TO DO WITH FOOD.** That statement may sound strange at first, but the results of the Daily Bread Food Bank's *Annual Survey of Food Bank Clients* as presented in *Who's Hungry: 2005 Profile of Hunger in the GTA* continue to indicate that hunger is caused by low income. Consider the evidence.

Approximately 175,000 people in the GTA use emergency food relief programs each month. This is about the same as last year, but represents a record high. The median annual income of food bank clients is just \$10,938. This is about half of the poverty line for a large urban area. Living and working in a big city-region is expensive especially for families living on such a low income. Food bank clients have just \$4.46 per person per day to cover all of their expenses after the rent is paid. It is not surprising that people using food banks are able to spend, on average, just \$21 per person per week of their money on food, less than half the average Ontarian.

While hunger is caused by low income, the causes of low income are multi-faceted. Among the key issues in the 2005 *Who's Hungry* are:

**LABOUR MARKET CHALLENGES** Changes in the economy since the recession of the early 1990s have fundamentally altered the nature of the labour market. In general, jobs no longer offer stability or security. Wages, particularly at the low end of the labour market, have stagnated. The minimum wage has eroded since 1995. We live in a society in which everyone who is physically able to work is expected to work. However, work has become less able to support families in large urban areas such as Greater Toronto where the costs of living are the highest in Canada.

**INCOME SECURITY** Funding for the key income security program for food bank clients—welfare—represents just 5% of all income security spending in Ontario.<sup>1</sup> Benefit levels are too low for recipients to achieve a minimally adequate standard of living.

In addition, Ontario's welfare programs have not adjusted to the new labour market realities, and as a result place many barriers to employment in the way of recipients seeking to enter the labour force. Once in employment, food bank clients find that there are no government programs to supplement incomes that are insufficient due to low wages and/or lack of hours.

**IMMIGRANT SETTLEMENT** As in recent years, newcomers to Canada continue to make up about half of the food bank population, as they do with the population as a whole in Toronto. This group of immigrants brings with them an incredible range of skills and education. Food banks in Toronto regularly see doctors, nurses and other professionals whose skills are in high demand.

**DISABILITY** Disability has long been a major contributor to food bank use. No one is immune from an unexpected illness or work injury, and these can often prompt a slide into poverty. Incredibly, 72% of disabled food bank clients did not use a food bank prior to becoming disabled. Not only have disability benefits seen significant erosion over the past twelve years, but eligibility rules have tight-

ened to the point where a large number of food bank clients who self-identify as having a disability are not receiving those benefits.

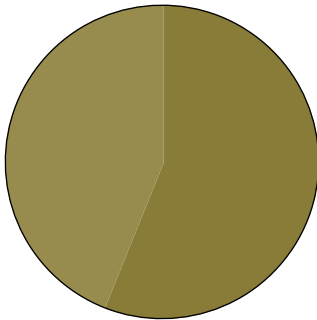
While food banks treat hunger, which is a symptom of poverty, they are unable to cure poverty itself—that is a job for governments. The 2005 *Who's Hungry* report advances a blueprint of realistic, pragmatic social policies that governments—at all levels—can adopt to end hunger in Canada, including:

- Modernizing income security programs to reduce barriers to employment and increase living standards;
- Improving immigrant settlement, especially speeding up professional accreditation and recognition of foreign degrees and foreign work experience;
- Improving access to and adequacy of disability benefits; and
- Increasing affordable housing availability.

The 2005 *Who's Hungry* report is a call for action in these areas. Food banks represent the public's collective goodwill, who want to ensure that no one in our community goes hungry. This report begins the process of channeling that collective goodwill toward achieving permanent solutions to end hunger.

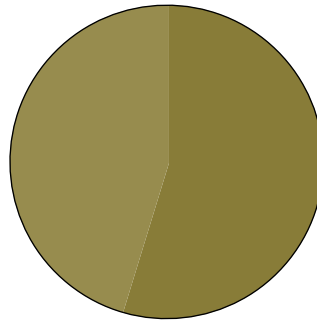
# DEMOGRAPHICS

## FOOD BANK USERS AND THEIR HOUSEHOLDS



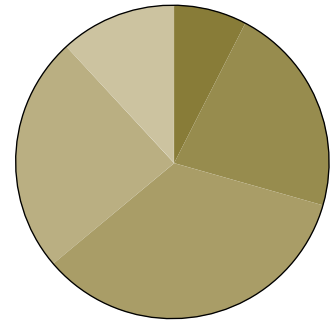
**FIG.4.1: GENDER**

- Female, 56%
- Male, 44%



**FIG.4.2: BIRTHPLACE**

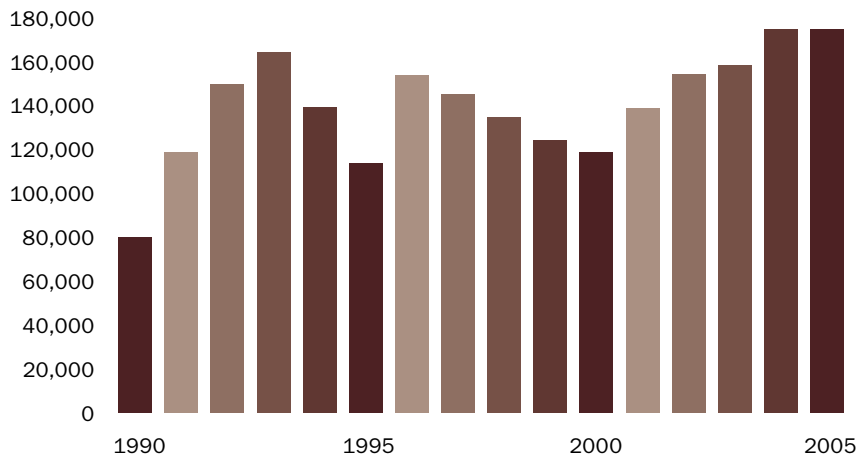
- Canada, 55%
- Abroad, 45%



**FIG.4.3: AGE**

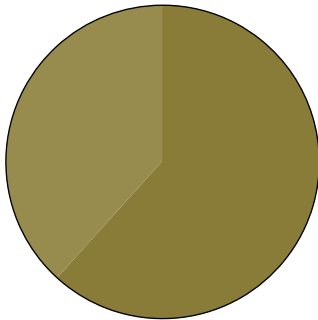
- 19-25, 8%
- 26-35, 22%
- 36-45, 34%
- 46-55, 24%
- 56+, 12%

**FIG.4.7: AVERAGE MONTHLY USE OF GTA EMERGENCY FOOD PROGRAMS**



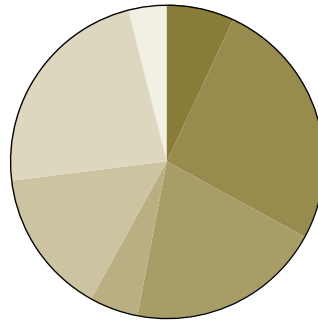
**THE USE OF FOOD BANKS HAS BEEN RISING STEADILY SINCE THE YEAR 2000. EACH MONTH, APPROXIMATELY 100,000 HOUSEHOLDS USE FOOD BANKS.**

**NEARLY HALF OF CLIENTS WHO ACCESS FOOD BANKS HAVE SOME EDUCATION BEYOND HIGH SCHOOL LEVEL.**



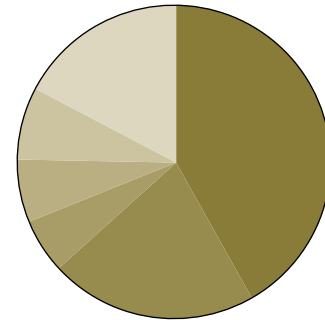
**FIG.4.4: ADULTS & CHILDREN**

- Adults, 62%
- Children, 38%



**FIG.4.5: EDUCATION LEVEL**

- Grade school, 7%
- Some high school, 28%
- High school diploma, 20%
- Trade certification, 6%
- Some undergraduate, 16%
- Undergraduate degree, 23%
- Graduate degree, 4%



**FIG.4.6: FAMILY COMPOSITION**

- Single, 42%
- Single Parent, 21%
- Extended Family, 6%
- Extended Family with Kids, 6%
- Couple, 8%
- Couple with Kids, 17%

**HUNGER DOES NOT DISCRIMINATE.** Food bank clients reflect the length and breadth of diversity in the GTA from gender to education levels to age<sup>1</sup> to ethnicity.<sup>2</sup> The number of individuals who rely on food banks remains at a record-high level of 175,000—approximately 100,000 households. The GTA is in the distinctly unenviable position of accounting for approximately 80% of food bank-using households in Ontario. Beyond Ontario, the GTA accounts for nearly one-third of all households who use food banks across Canada.<sup>3</sup> This is the reality facing different levels of government, community organizations and the general public. The challenge is to make substantive changes that can improve the lives of this population group, in the hope that one day the need for food banks will be eliminated.



# INCOME

## FOOD BANK CLIENTS ARE THE GTA'S POOREST

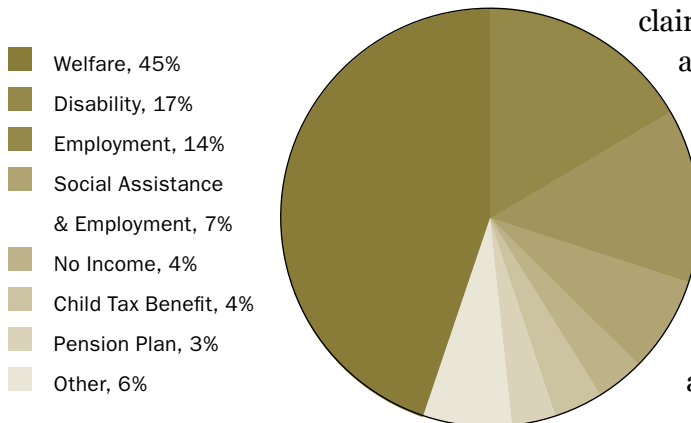
Lack of income is the source of hunger in the GTA. The average food bank family has 2.5 people, and a net income of \$10,938 annually. This compares to a poverty line of \$19,948 for a family of two and \$25,230 for a family of three.<sup>1</sup> The income of food bank clients is about half of the Low Income Cut-Offs.

Contributing to low income is the high cost of living in the Greater Toronto Area. Housing costs are the single largest expense for any family, and this is particularly true for food

bank clients. After rent and utilities are paid, food bank users, on average, have \$4.46 per person per day to cover all other expenses, including food.

Principal sources of income<sup>2</sup> have remained relatively constant in recent times. For the vast majority of food bank clients, 45%, Ontario Works continues to be the leading, and often only, income. Despite the 3% increase in welfare rates there will not be a significant decrease in food bank need or use. The same increase will have a minimal impact on the 17% of food bank clients who claim Ontario Disability Support Program as their principal source of income.

**FIG.6: PRINCIPAL INCOME SOURCE**



Fourteen per cent claim employment as their principal source of income, with another 7% claiming both employment and social assistance. This highlights the continuing struggle the working poor face, as they make up a significant share



of food bank clients. The lack of any government support for the working poor, in terms of wage supplements, adequate minimum wage rates, health benefits and employment standards are all contributing factors to food bank use among working people.

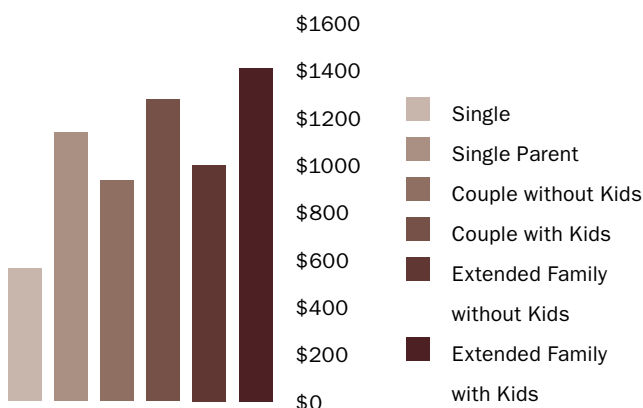
Another worrying trend is the continued presence of a significant number of food bank clients who claim no income for the month. On average, this 4% have been without income for approximately 3.5 months. The two main contributing factors are: first of all, people waiting for new jobs to begin (23% of this group), and secondly, families and individuals living off assets (22%). The latter most often includes newcomers to Canada who have brought with them financial assets but have been unable to find paid employment in their new homeland.

Food bank families live in a number of family configurations which often affect their well being, from singles to extended families supporting both children and other family members. Comparatively unattached adults are the worst off in terms of income, which is not surprising given the single adult welfare rate in Ontario is just \$536 per month.

Couples with children tend to have relatively higher incomes since they are most likely to be receiving income from employment.

While hunger seems on the surface to be about the lack of food, the root cause of hunger is lack of money to purchase basic

**FIG.7: AVERAGE MONTHLY INCOME BY FAMILY TYPE**



needs. Governments at all levels need to take seriously the fact that a segment of society does not have adequate incomes to buy food for their families, and should endeavor to raise incomes of those in the lowest income brackets through market (employment) and non-market (government assistance programs) sources.

**THE INCOME OF FOOD BANK CLIENTS IS ABOUT HALF OF THE LOW INCOME CUT-OFFS.**

**AFTER RENT AND UTILITIES ARE PAID, FOOD BANK USERS, ON AVERAGE, HAVE \$4.46 PER PERSON PER DAY TO COVER ALL OTHER EXPENSES, INCLUDING FOOD.**

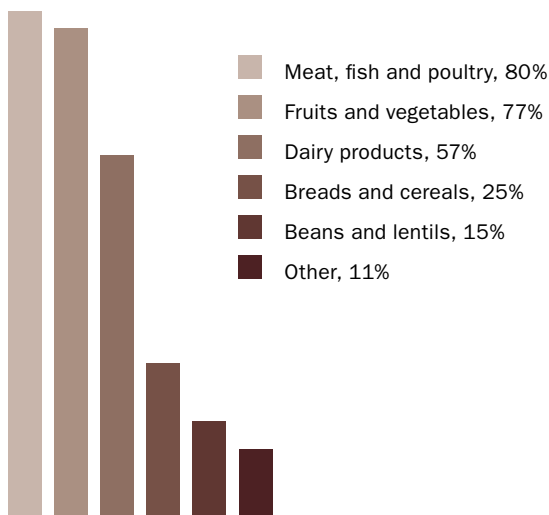
# FOOD BANKS & HUNGER

## DEEPENING POVERTY ADDING STRAIN ON FOOD BANKS

The concept of emergency food programs as temporary relief organizations is being eroded by the reality on the ground. More and more, low-income people are relying on food banks as part of their everyday existence. On average, clients have been using food banks for at least a year. Although 8% of clients interviewed were first-time visitors,

40% had been using a food bank for a period of more than 18 months. Also, on the whole, people do not come to food banks because they run out of food at the end of the month. Trips to the food bank are being incorporated into monthly budgeting plans of two-thirds of clients.<sup>1</sup>

**FIG.8: FOOD GROUP SHORTAGES AMONG FOOD BANK CLIENTS**



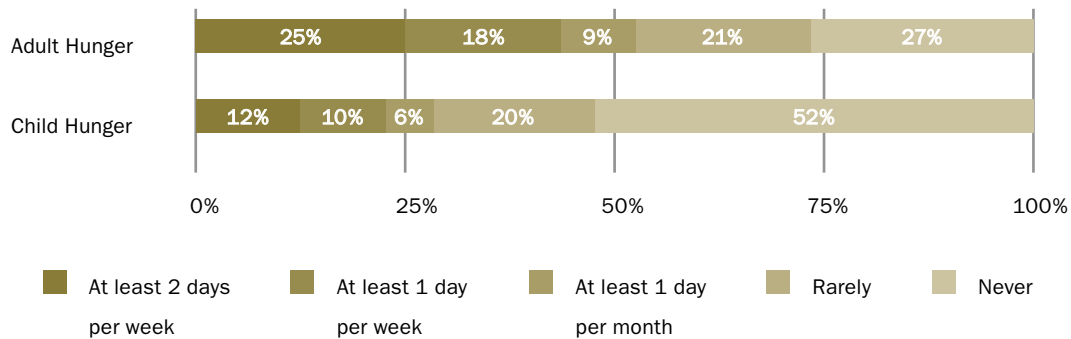
Despite this increasing air of permanency surrounding food banks, clients are still struggling to access the foods that they require. On average, clients are supplied with four days of food from food banks. In addition, food bank-using households, on average, are only able to spend \$21 per person, per week on food, compared to \$46.98 for the average Ontarian.<sup>2</sup> It is not really surprising that nearly 50% of food bank clients need more food most of the time, if not all the time.

Clients need more food. Fig.8 identifies these shortages. There is a high demand for additional provisions in all the basic food

**FOOD BANK-USING HOUSEHOLDS, ON AVERAGE, ARE ONLY ABLE TO SPEND \$21 PER PERSON, PER WEEK OF THEIR OWN MONEY ON FOOD.**

**ON AVERAGE, HOUSEHOLDS COULD AVOID HAVING TO USE A FOOD BANK FOR AN ADDITIONAL \$200 PER MONTH.**

**FIG.9: HUNGER AMONG ADULTS AND CHILDREN**



groups, but the protein-rich category ‘meat, fish and poultry’ is the most requested, followed closely by ‘fruits and vegetables’. The fact that these items are in the greatest demand is indicative that food banks, on their own, are unable to meet some essential nutritional needs of their clients. This disparity highlights the divergence between the supposedly short-term, temporary nature of food banks with the long-term persistence of income insecurity that food bank clients face.

go hungry at least once a week. This represents a 23% increase in the last ten years. Similarly, a little more than 20% of children go hungry at least once a week. This is a 45% increase in the last ten years, despite the fact that nearly a quarter of food bank-using parents go hungry so their children rarely or never go hungry. The financial remedy for this is not exorbitant according to the clients themselves. On average, households could avoid having to use a food bank with an additional \$200 per month.

Food banks are witnessing deepening poverty and more hunger. Fig.9 reveals that over 40% of adult food bank clients



# EMPLOYMENT

## WORK OFFERS LITTLE PROTECTION FROM HUNGER

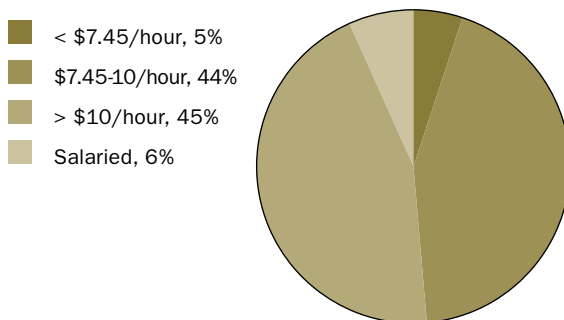
Welfare and employment are strongly connected. Most people receiving welfare benefits work throughout their lives. Similarly, labour market issues and barriers to employment impact on the welfare rolls. For that reason, the next two sections will examine employment patterns and welfare in turn.

The working poor continues to make up a significant share of food bank clients, with 14% claiming employment as their principal source of income, with another 7% claiming both employment and welfare. Excluding

those who have little or no work expectation placed on them (i.e. retirees and the disabled), about one third of food bank clients work for a portion of their overall income.

The average monthly income of employed food bank clients is \$1246. It is often assumed that those living in poverty are working for minimum wage (recently raised to \$7.45 in Ontario). However that is not always the case as Fig.10 shows. In fact, almost half of food bank clients who work receive a wage above \$10/hour, generally considered the poverty line wage, but are unable to work enough hours to earn sufficient income. Overall, the median number of hours worked by food bank clients is 25 hours a week. A further 44% work between the minimum wage and \$10, again showing that the wage rate is less a problem for food bank clients compared to the hours worked. The incapacity of food bank clients to earn enough income from employment is a significant cause of hunger and a barrier to employment for those on welfare.

**FIG.10: PAY OF 'BEST PAID' EMPLOYMENT**



Another key barrier relates to the lack of health benefits. Of all the food bank clients working full-time almost half, or 46%, say they have no dental coverage. A further 45% say they receive dental coverage through employer benefit packages, and 8% through government coverage. Even for those covered, 76% say that coverage is only partial. When looking at part-time employees, 66% say they have no dental coverage; just 12% are covered through their employer, while 22% have a government sponsored plan.

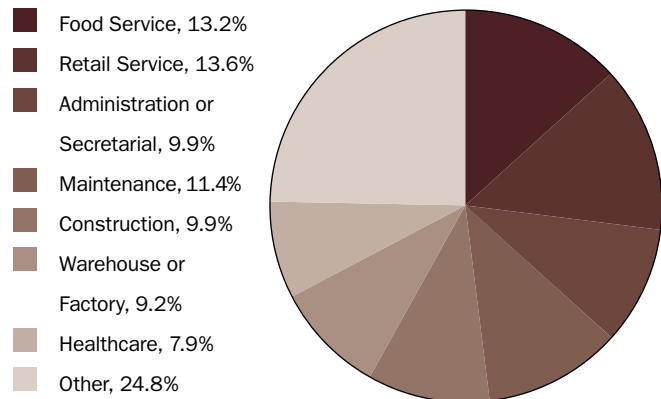
Prescription drug coverage is also sporadic at best. Just over 43% of food bank clients working full-time have an employer drug plan. A further 15% have coverage through a government plan, while 41% have no coverage whatsoever. These numbers decline when looking at part-time employees, with 11% saying they are covered by an employer, 31% covered by a government plan, and 58% indicating they have no coverage.

Given that prescription drug and dental benefits are both part of the package of in-kind benefits available through welfare in Ontario, increasing the availability of these benefits for

those who work would be a prudent measure to reduce barriers to the labour market.

The rise of working people using food banks reflects a worrying trend that is consistent with the changing nature of employment in the new economy. Work has tended to become more unstable, temporary, and low-paid, particularly at the lower end of the employment spectrum. The lack of substantial government support for the working poor, in terms of wage supplements, adequate minimum wage rates, health benefits and employment standards are all contributing factors to food bank use among working people.

**FIG.11: EMPLOYMENT SECTOR**



**ALMOST HALF OF FOOD BANK CLIENTS WHO WORK RECEIVE A WAGE ABOVE \$10 PER HOUR... BUT ARE UNABLE TO GET ENOUGH HOURS AT WORK TO EARN A SUFFICIENT INCOME.**

**OF ALL THE FOOD BANK CLIENTS WORKING FULL-TIME ALMOST HALF, OR 46%, SAY THEY HAVE NO DENTAL COVERAGE.**

# WELFARE

## ANTIQUATED SYSTEM FAILING CLIENTS

The single largest population group using food banks is those on Ontario Works (OW), better known as welfare, with 52% of clients receiving benefits. The high numbers reflect two things: first, the barriers welfare recipients face in attempting to enter the labour market and improve their earnings; and second, the lack of investment in OW benefits.

The goal of all welfare programs is to move people off of government benefits and into sustainable employment. Indeed, the vast majority of food bank clients do want to work. However, they face many barriers in doing so. The previous section highlighted a number of these barriers. Central among them is the precariousness of jobs, and the low incomes earned in the workforce—the average monthly employment earnings for an OW recipient using food banks is just \$450. Adequate income from employment is the first step to ensuring greater labour market participation. Also, OW provides a number of in-kind benefits that are not generally

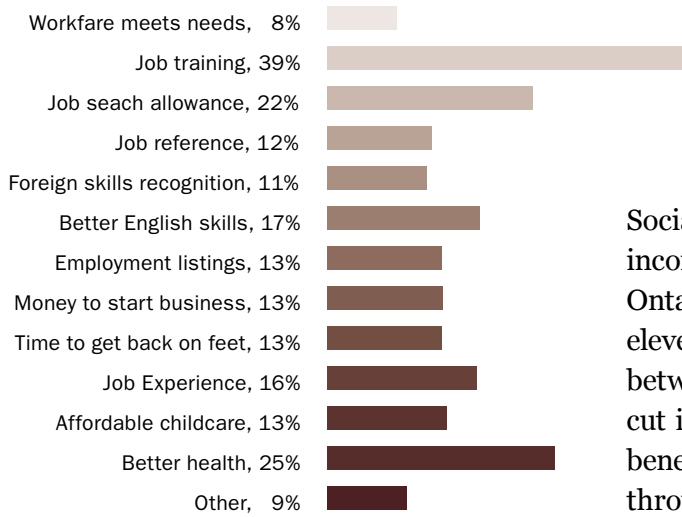
accessible in the labour market—prescription drug and dental benefits key among those. With only sporadic receipt of these benefits in a job, as the previous section showed, labour market attachment suffers.

In addition, food bank clients indicate being discouraged from working by the way OW treats employment income. Ontario's welfare program allows recipients to earn income from employment, subject to a "tax-back" rate. When the official OW tax-back rate is combined with the loss of drug and dental benefits experienced in the transition from welfare to work, the rate can exceed 100% of earnings. Thirty-four per cent of food bank clients on OW indicated that the deduction of employment income while on welfare "discouraged them from working." This discouragement is also reflected in the fact that just 13% of food bank clients on welfare claim work income (almost identical to the 14% overall average in the welfare caseload in Ontario).

**34% OF FOOD BANK CLIENTS ON OW INDICATED THAT THE DEDUCTION OF EMPLOYMENT INCOME WHILE ON WELFARE "DISCOURAGED THEM FROM WORKING."**

**A NEW POLICY PLATFORM FOR PROVIDING INCOME BENEFITS TO WORKING AGE ADULTS SHOULD BE A KEY PRIORITY FOR GOVERNMENTS IN ADDRESSING BOTH POVERTY AND HUNGER.**

**FIG.13: MOST NEEDED TO HELP FIND EMPLOYMENT <sup>2</sup>**



Food banks tend to deal with “hard-to-serve” clients who require greater support than the OW system currently offers to achieve sustainable employment. Twenty-two per cent of food bank clients on OW have been on welfare for a period of 5 consecutive years or more. Overall, 43% rated their OW program as “average” to “very poor” in terms of meeting their needs. Fig.13 goes further to indicate the specific supports people need. Not surprisingly, “job training” was the most common response. Other responses reflect

needs of specific population groups. Single parents, for example, tended to respond with “affordable child care,” while newcomers’ responses clustered around “better English skills” and “recognition of foreign skills.”

Social assistance is the least funded of income security programs provided in Ontario.<sup>1</sup> Welfare benefits went through an eleven year period with no rate increase between 1993 and 2004, with a significant cut in 1995. It is inconceivable that seniors’ benefits or child benefits would ever go through a similar period. The Ontario government implemented the first increase in OW rates in over a decade in February 2005 (announced in June 2004), which 24% of food bank clients indicate will help their situation somewhat. However, it is not expected that the 3% increase will make a significant difference to food bank use. It has become increasingly clear that welfare rates simply cannot be kept at a level above hunger. A new policy platform for providing income benefits to working age adults should be a key priority for governments in addressing both poverty and hunger.



# DISABILITY

## ACCESS AND ADEQUACY FOR THOSE UNABLE TO WORK

People generally believe that regular employment is vital to escaping poverty. But they also understand that those who are legitimately unable to work should be able to count on an adequate government safety net for their support.

Two themes emerged from interviews with disabled food bank clients that show governments are failing people with disabilities: first that disability benefits are not always there when needed; and second that existing government disability supports are inadequate.

For many, the onset of a disability or serious illness is a catalyst for poverty. Incredibly, 72% of food bank clients who identified as having a disability were not using a food bank before they became disabled or seriously ill. Thirty-seven per cent of all unemployed food bank clients cited it as the reason why they are not currently working. Disability and serious illness

must be considered as one of the primary contributors towards food bank use.

The Ontario Disability Support Plan (ODSP) is the primary government program for disabled Ontarians. The application process for ODSP has often been assessed as being complex and overly-bureaucratic. Access to disability benefits is a key issue identified by food bank clients. Over 40% of food bank clients identify themselves as having a disability or serious illness that prevents them from holding regular employment, but just 17% actually receive disability benefits. A significant contributing factor to hunger could be alleviated, simply by ensuring that those who are legitimately disabled are receiving the benefits to which they are entitled.

Furthermore, after gaining acceptance onto ODSP, one is more likely to find a failing system. Almost 50% of food bank clients who are receiving ODSP indicate that their support team does not meet their needs.

**OVER 40% OF FOOD BANK CLIENTS IDENTIFY THEMSELVES AS HAVING A DISABILITY OR SERIOUS ILLNESS THAT PREVENTS THEM FROM HOLDING REGULAR EMPLOYMENT...**

**BUT JUST 17% ACTUALLY RECEIVE DISABILITY BENEFITS.**

Following from this, 51% rated their team's overall treatment of them as "average" to "very poor."

These figures suggest a widespread dissatisfaction with the ODSP system. In terms of adequacy of benefit levels, 79% of food bank clients who receive ODSP rated the May 2004 three per cent increase in provincial disability benefits as "average" to "very poor" in helping them to meet their basic needs, and over 94% believed a further increase in benefits was needed. The adequacy of benefits translates into significant dietary and nutritional issues for disabled food bank users: 65% of clients on ODSP require foods for medical purposes (e.g. protein supplements and diabetic foods), compared

to 20% of all other food bank clients. Only 21% are able to obtain these foods through their local food bank.

An effective and adequate disability support program would undoubtedly go a long way to help this population group make ends meet, thereby avoiding trips to a food bank. According to disabled clients themselves, an average of \$200 more per month would be required to do that. Improving access to, as well as improving the overall system of ODSP should be a priority. As well, disability supports should be tailored to provide job opportunities to ODSP clients when they are able to work, and fully support them when they are not.

**She has a disability from an accident 5 years ago. She worked at Wendy's before this and enjoyed working at the time. She is getting better slowly but needs some education, affordable housing and dental coverage for herself and her daughter. Her money for groceries goes to buy her kids fresh food, but the food she eats is from the food bank. (Not enough in either case). Last week she ate pork and beans and bread all week.**

***- Interviewer comments following interview with disabled food bank client.***



# IMMIGRATION

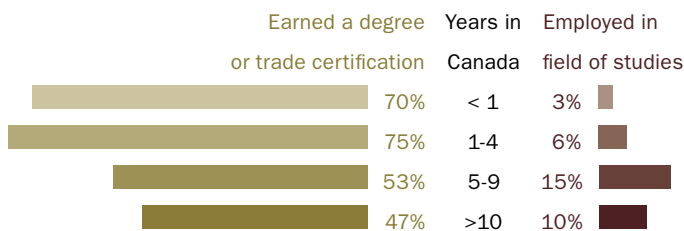
## SETTLEMENT POLICIES FAILING NEWCOMERS

Nearly half of food bank clients were born abroad. This is likely an underestimation due to language barriers with the Daily Bread surveying process. Twenty-one per cent of immigrants have been in the country for less than 1 year, 20% between 1-4 years, 12% from 5-9 years and 47% more than 10 years.

In recent years, the immigration process has focused on attracting skilled immigrants. That is reflected in food banks use, as 61% of newcomers have a university education or trade certification—8% of whom have a post-graduate degree. This compares to 36% of Canadian-born food bank clients,

2% of whom have post-graduate degrees. However, while immigrants have high levels of education, this is not translating into success in the labour market, nor capacity to earn a sustainable income. Fig.16 shows that just 3% of newcomers who have been in Canada for less than a year are working in their fields. This tends to improve somewhat over time, but even for those immigrants in Canada for 5-9 years, only 15% are working in their field. The top three professions of newcomers using food banks are: business, 4.1%; health care, 3.4%; and engineering, 3.2%. Doctors and nurses are included among those in the health care field, both professions that are currently in high demand in Ontario.

**FIG.16: IMMIGRANTS SPLIT BY TIME IN CANADA**



These results point to a stunning failure in accommodating immigrants in Canada and helping them adapt to life in a new country. A concerted government and community focus on settlement, particularly for those immigrants in Canada for four years or less, could reduce food bank use by 10%.

**THE TOP 3 PROFESSIONS OF NEW IMMIGRANTS USING FOOD BANKS ARE: BUSINESS, HEALTHCARE, AND ENGINEERING.**



# HOUSING

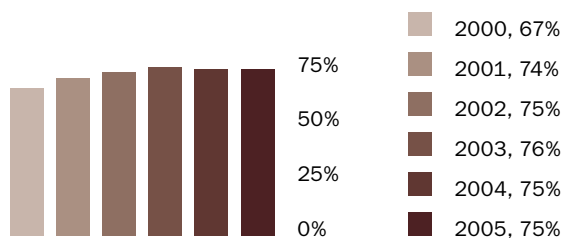
## HIGH HOUSING COSTS DRIVING FOOD BANK USE

Food bank clients are housed. It is a common misconception that food banks serve the homeless population, but just 1% of food bank clients say they are currently homeless, with another 1% saying they live in a hostel. On average, 98% of people using food banks are not homeless. Although the homeless are the most visible of the poor, they are just the tip of a far larger population living in poverty.

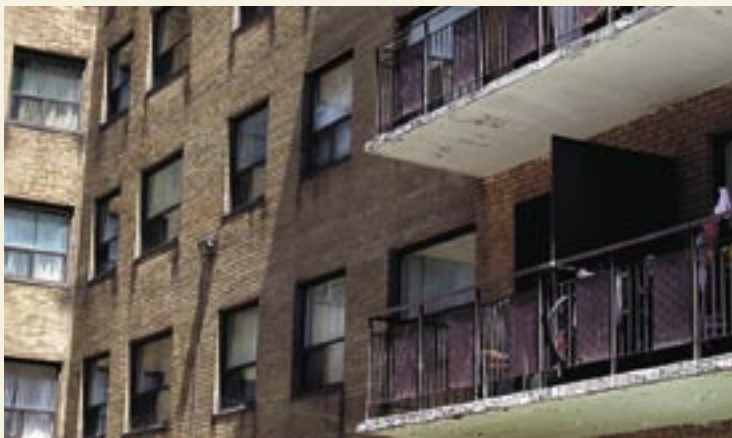
Although food bank clients are housed, one very serious issue is immediately evident: they are spending an inordinate amount of their income on rent. Twenty-seven per cent of food bank clients live in social housing and, as they should, pay approximately 30% of their income on rent. This is considered affordable. The vast majority of the other 73% rent in the private rental market (about 3% own their residence), 19% of whom are on a waiting list for subsidized housing.<sup>1</sup> On average, they spend 75% of their income on rent, as Fig.17 shows. Paying above 50% of

one's income on rent is generally considered being at high risk of homelessness.

**FIG. 17: % OF INCOME SPENT ON RENT, 00-05**



Although objectively it would seem that these food bank users are at high risk of homelessness, they do not necessarily share that opinion. Nearly three quarters, or 73%, pay their rent on time every month, and 83% said they are not at risk of eviction. What is clear, however, is that food bank clients regard their housing as their primary financial priority, and that food comes well after. The high cost of housing in relation to income is a significant cause of hunger.



**98% OF PEOPLE USING FOOD BANKS ARE NOT HOMELESS.**

# CHILDREN

## PARENTS STRUGGLE WITH RISING COSTS AND POOR SUPPORTS

Child poverty is a serious concern for food banks, since 38% of the population relying on emergency food relief programs are children. However, child poverty is inextricably linked with family poverty. This becomes apparent when one looks at the length low-income parents go to, to ensure their children are fed.

Children are of primary importance to a family but they incur additional costs that, without proper financial support, can be a burden on a family's resources. Additional costs such as formula and diapers (average monthly amount spent is \$116) and child care costs (average monthly amount spent

is \$365) add to the financial pressures facing households which use food banks. This pressure is also borne out by Fig.19, which shows a greater level of spending on food and greater need for families with children.

Parents sacrifice their own access to food to ensure their children are able to eat. Ultimately, this seems to pay off as a low percentage of children go without food (approximately, two-thirds of children eat three meals a day and three-quarters have access to foods for their health most or every day). However, shortfalls in other areas do occur. For example, nearly half of parents believe their children are missing important items for school; Fig.18 outlines what these parents say their children are missing.

Overall, families with children are more likely to be employed than families without children. The income gained from employment is vital

**FIG.18: MONTHLY FOOD COSTS AND NEED**

	Monthly cost of groceries	Amount needed to stop using food bank
Single person	\$100	\$200
Single parent	\$250	\$300
Couple without kids	\$200	\$200
Couple with kids	\$300	\$350

**38% OF THE POPULATION RELYING ON EMERGENCY FOOD RELIEF PROGRAMS ARE CHILDREN.**

**NEARLY ONE-THIRD OF SINGLE PARENTS HAVE HAD TO REFUSE A JOB BECAUSE THEY WERE UNABLE TO COVER CHILD-CARE COSTS.**

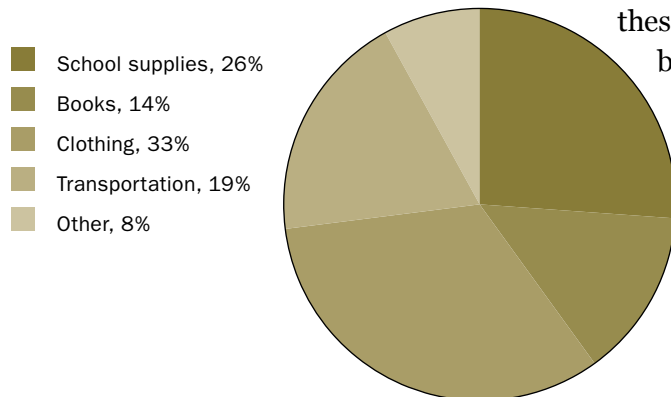
in helping to alleviate the financial burden these parents face. However, single parents (making up approximately one-fifth of the food bank-using population) are a vulnerable group on this point, facing additional stress balancing employment with childcare access. Child-rearing/pregnancy accounts for 20% of the reason why single parents left their last job and are presently not working. Also, nearly one-third of single parents have had to refuse a job because they were unable to cover child-care costs.

Governments are in a position to help low-income children, through the National Child Benefit Supplement (NCBS). However, current policies in Ontario are preventing

this. Namely, those families receiving social assistance will have their portion of the NCBS ‘clawed back’, or deducted from their social assistance cheque by the provincial government. Consider single parents again: 62% of single parents rely on OW and a further 10% rely on ODSP. The current system will reclaim a sizeable amount.<sup>1</sup> Not only should the NCBS be allowed to ‘flow through’ but it should be properly structured so as to encourage and aid single-parents to find and hold employment. This can be achieved through a host of initiatives such as: better child-care coverage, meeting special needs, covering school costs, supplementing low-wage employment and job-training.

The children represent the future. It is not inconceivable to imagine a future where these children live in a society without food banks. However, to achieve this, governments, in partnership with community organizations, need to rethink the adequacy and the configuration of child benefits within social assistance programs.

**FIG.19: ITEMS CHILDREN LACK FOR SCHOOL**



# CONCLUSION

## A BLUEPRINT TO END HUNGER

Daily Bread Food Bank insists that charitable food relief programs are only a temporary solution to hunger. Food banks have consistently advocated that government programs ensure a decent standard of living for everyone. Despite this work, food banks are still entrenched as a necessary social service for low-income people, compensating for the government cutbacks of the 1990s and the increasingly tenuous labour market. In the hope of making significant inroads into reducing hunger, a new blueprint is needed to improve incomes and, where possible, reduce the costs of living of food bank clients:

**WELFARE & INCOME SECURITY** The most significant program impacting food bank clients is welfare. For over 20 years, Daily Bread has said welfare rates are inadequate and has advocated to governments to increase them. However, it has become readily apparent that the public does not support the current welfare system, therefore governments cannot be shamed into providing adequate

rates. Furthermore, there are significant real barriers to employment woven into Ontario's welfare system that have become further exaggerated as the labour market has changed to lower-paid, temporary work. While we continue to hold the position that welfare rates are inadequate, Daily Bread advocates a fundamental reform of the welfare system. In the *Rebuilding Lives*<sup>1</sup> policy paper, we put forth one such approach that reconfigures welfare into adult-only benefits, provides separate child benefits, and creates a new Working Income Supplement to support the working poor. With this approach, it is estimated that food bank use in the GTA would decline by about 10-15%, and more importantly, income security benefits for Ontarians would be placed on a sustainable foundation that the public would support.

**IMMIGRANT SETTLEMENT** The face of food banks reflects the diversity of the GTA, a face composed of many new immigrants. There is currently significant inequity in the amount

of federal funding Ontario receives per person for immigrant settlement compared to Quebec. This inequity is unjustifiable, particularly given that the GTA is a primary destination point for new immigrants coming to Canada. Daily Bread advocates the federal government bring immigrant settlement funding in Ontario in line with Quebec. A concerted effort to focus on immigrant settlement within the first four years of arrival would further reduce food bank use by 10%.

#### **IMPROVED DISABILITY BENEFITS ACCESS**

Forty-six per cent of singles on welfare identified themselves as living with a disability. While self-identification does not necessarily lead to a medical diagnosis of disability, it is clear that there is a significant concern that food bank clients are not receiving appropriate benefits. Were these singles to receive the higher disability benefits, the result would be up to a 10% reduction in food bank use.

#### **AVAILABILITY OF AFFORDABLE HOUSING**

Housing is the single largest cost for food bank clients. There is a desperate need for more affordable housing. About ¾ of clients live in market rental housing, and on average, pay 75% of their total monthly income

on rent. The federal and provincial governments are moving in the right direction with recent announcements of \$301 million for housing from each level of government over the next four years. That money must now move quickly to produce results, and should include a mix of rent supplements that can make an immediate impact on housing affordability, and new affordable housing construction. In addition, the Ontario government must move on its election promise to implement stronger protections for tenants. As an immediate goal, if those food bank clients who are currently on the waiting list for affordable housing can secure it, food bank use would be reduced by up to 14%.

Improved living standards for all Canadians was once considered an important social and political objective. Sadly, this goal has fallen off the political agenda as evidenced by the record number of people using food banks in the GTA. If governments were to move on all four of the key policy areas identified, the number of households using food banks would be reduced significantly. Daily Bread and its survey partners are dedicated to ensuring this blueprint is acted upon for the benefit of the GTA's hungry.

## NOTES

### INTRODUCTION

- 1 Ontario Works represents only 5% of all income security spending in Ontario, compared to 9% children; 12% Employment Insurance; 17% disability; and 48% seniors.

### DEMOGRAPHICS

- 1 The distribution of ages in Fig.4.3 reflects the adult population only.
- 2 The reflection of ethnicity represented here is likely lower than the reality on the ground because of the language barriers faced during the interview process.
- 3 Hunger Count 2004, Canadian Association of Food Banks.

### INCOME

- 1 2003 After-Tax Low Income Cut-Off for urban centres over 500,000 people.
- 2 Households often have several different income sources. Principal income source means a source that provides a household with its largest share of income.

### FOOD BANKS & HUNGER

- 1 56% of clients use their trips to a food bank as part of a budget plan every month, 11% of clients do so most months.
- 2 Statistics Canada, “Average weekly food expenditure per household, Canada and selected regions (2001),” available at <http://www40.statcan.ca/101/cst01/famil27a.htm>.

### WELFARE

- 1 Community and Social Services, Earners Profile: June 2003.
- 2 Includes all applicable answers.

### HOUSING

- 1 Clients say the average waiting time for subsidized housing is nearly 3 years.

### CHILDREN

- 1 The NCBS at an income level lower than \$21,480 = \$143 for 1 child; \$268 for 2 children; \$387 for 3 children. (These rates applicable July 2005-June 2006).

### CONCLUSION

- 1 ‘Rebuilding lives’ and other research on issues such as housing and immigration are available at [www.dailybread.ca](http://www.dailybread.ca).

## **SURVEY METHODOLOGY**

### **COLLECTING THE DATA**

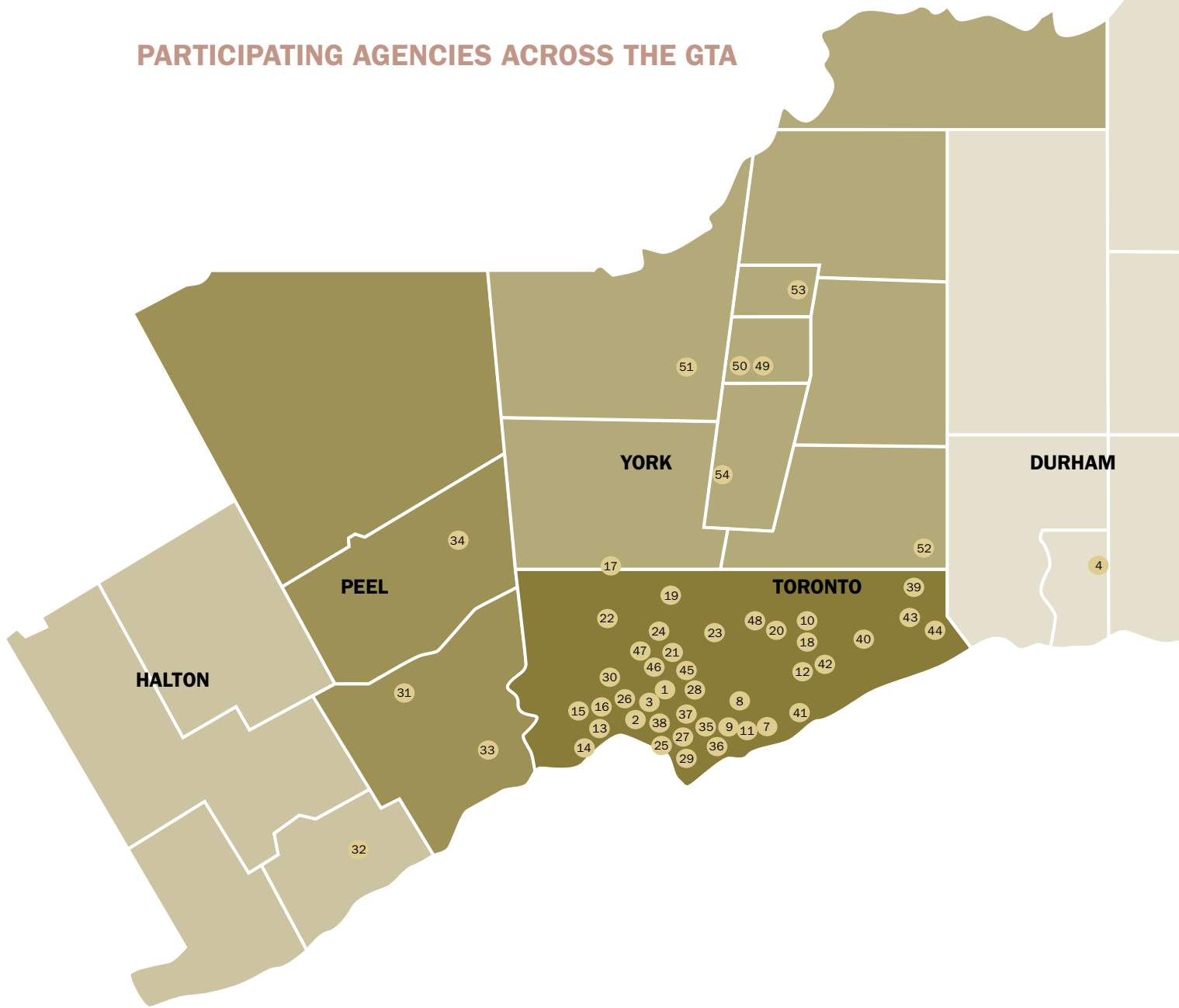
The Daily Bread Food Bank's annual survey took place over an eight-week period across the Greater Toronto Area. A survey-questionnaire was devised to collect the data. Volunteers were specifically trained to administer the survey-questionnaires (surveys) in an open-style interview with food bank recipients. The interviews were held on location at the participating food bank agencies, as the recipients were either waiting to collect food or had just collected their food. The target number of interviews for each food bank agency was set at approximately 3% of their monthly client numbers. In all, 54 food banks participated (a 35% increase from 2004) and over 250 trained volunteers conducted interviews.

### **ANALYSING THE DATA**

The steps for analysis were three-fold. Firstly, a group of volunteers were trained to 'clean' surveys. This process involved going through each individual survey and primarily ensuring that the survey was sufficiently complete. Incomplete surveys were put aside and not considered for further analysis. Over 1800 surveys were conducted; 1620 were used for analysis (a 30% increase from 2004). The secondary purpose of 'cleaning' was to ensure the data was sufficiently coherent for the data entry process. The data entry process also required a cursory training session of the dozens of volunteers who helped with this task. Secondly, after all the surveys had been entered into the database the data was extensively checked by staff to minimize errors in the transfer of data from the hard copies to the database. Thirdly, results were generated using the software Statistical Package for Social Sciences v12.0 (SPSS).

# COVERAGE

PARTICIPATING AGENCIES ACROSS THE GTA



**The Daily Bread Food Bank and its survey partners would like to thank the following 54 agencies for their support of *Who's Hungry* and their participation in the *Annual Survey of Food Bank Clients*:**

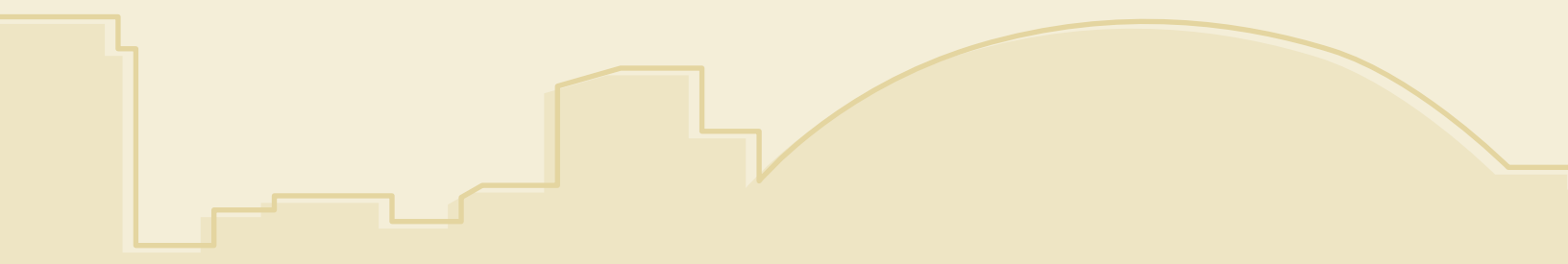
- |                                     |                                      |   |
|-------------------------------------|--------------------------------------|---|
| 1 Churches on the Hill              | 19 Lansing United Church             | 37 St. Peter's Food Depot               |
| 2 Fort York CAC                     | 20 North York Harvest Food Bank      | 38 Yonge Street Mission                 |
| 3 Scott Mission                     | 21 Patterson Presbyterian            | 39 Agincourt Community Services         |
| 4 Salvation Army Ajax               | 22 Salvation Army North Etobicoke    | 40 Bethel Church of God                 |
| 5 SDA Oshawa                        | 23 Weston Area Emergency Support     | 41 Churches by the Bluffs               |
| 6 Simcoe Hall Settlement House      | 24 York Memorial Presbyterian Church | 42 Church of St. George                 |
| 7 Calvary Baptist Church            | 25 Parkdale CFAR Meals               | 43 St. Ninian's Anglican Church         |
| 8 East Toronto SDA Food Bank        | 26 The Lighthouse                    | 44 West Hill Community Services         |
| 9 Eastview's Food Bank              | 27 Roncesvalles Foodsharing          | 45 OASIS Dufferin Community Centre      |
| 10 Flemingdon Park Ministry         | 28 South Asian Women's Centre        | 46 The Stop                             |
| 11 Glen Rhodes United Church        | 29 St. Phillip's Pantry              | 47 Syme-Woolner Neighbourhood House     |
| 12 St. Luke's Deacon's Cupboard     | 30 Vaughan Road Food Bank            | 48 Toronto Adventist Community Services |
| 13 Daily Bread Food Bank            | 31 Eden Food Bank                    | 49 Aurora Food Pantry                   |
| 14 LAMP Ask!                        | 32 Fareshare Oakville                | 50 Aurora Women's Centre of York        |
| 15 Queensway Cathedral              | 33 Foodpath of Mississauga           | 51 King Township Food Bank              |
| 16 St. James Humber Bay Food Pantry | 34 Salvation Army Brampton           | 52 Markham Food Bank                    |
| 17 Apostles Continuation Church     | 35 Council Fire                      | 53 Newmarket Food Pantry                |
| 18 Church of the Ascension          | 36 St. Paul's Church Food Bank       | 54 Richmond Hill Community Food Bank    |

**The Daily Bread Food Bank extends thanks to its partners for their contributions to this year's *Annual Survey of Food Bank Clients*: the York Region Food Network, the North York Harvest Food Bank, and the Social Assistance in the New Economy Project at the University of Toronto. Last but not least, thank you to the hundreds of volunteers who conducted the surveys, and a massive thanks to the food bank clients who participated.**



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**Graphic design** by Elaine Colenbrander

**Photos** courtesy of A.J. Ferguson Photography (pages 10, 14, 15, 16) and Nicola Betts (pages 5, 6, 9, 12, 17, 18)