

Who's Hungry 2020

BEYOND COVID-19: BUILDING
A FUTURE WITHOUT POVERTY



 **Daily Bread**
Food Bank

 **NORTH YORK
HARVEST
FOOD BANK**



At the onset of COVID-19, food banks adapted by providing pre-packaged food hampers and serving outdoors.

Building a future without poverty means that everyone can afford and access food in dignity. Food is a human right.



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FOREWORD

When the COVID-19 pandemic was declared in March, food banks across the city saw firsthand how many households were pushed to their financial breaking point. By June, food bank visits in Toronto had increased by 22% compared to the year prior, and by August that number had grown by a staggering 51%.

While we saw the line-ups increase, we know that food insecurity is not just a COVID-19 issue. In the year leading up to the pandemic, food banks in Toronto saw close to one million visits, an increase of 5% compared to the previous year. In fact, before the impacts of the pandemic were even felt, food bank visits in Toronto had climbed back to the same level as the peak following the 2008-09 financial crisis.

The 165 member agencies that comprise Daily Bread Food Bank and North York Harvest rely on the generosity of thousands of donors and volunteers who believe that food is a human right. While distributing food can relieve hunger, public policy is the lever necessary to eliminate poverty, the root cause of food insecurity.

This report demonstrates the need for robust public policies to ensure a sufficient income floor so that all people can afford both food and adequate housing. Among survey respondents who do not live in subsidized housing, 83% are at high-risk of homelessness and require immediate support. In addition to food and housing, appropriate employment standards are essential for the 67% of survey respondents working in precarious part-time, temporary or contract positions, mostly without medical, dental or retirement benefits.

We cannot ignore the voices contained in this report. If we do, we will only continue to perpetuate and recreate the same systems where the right to food is not realized, where people live in poverty, and where ongoing health and housing crises continue unabated.

If there is a lesson to be learned from COVID-19, it is that people's vulnerabilities are shaped by their circumstances. This report explores the circumstances of food bank clients before and during the pandemic, and highlights the systemic inequities that keep them marginalized despite their best efforts. More importantly, the report provides a path forward through a series of clear, achievable recommendations that will result in fewer people living in poverty.

As we look to recovery, we can listen to people experiencing poverty who have been, and continue to be, calling for a fairer society where everyone can thrive. We can make employment a pathway out of poverty. We can achieve affordable housing for all. We can eliminate deep poverty.

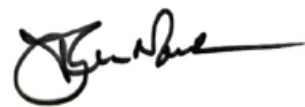
We are at a crossroads and have the unique opportunity to create just and thriving communities where everyone's rights to food and housing are realized.

Neil Hetherington



Chief Executive Officer,
Daily Bread Food Bank

Ryan Noble



Executive Director,
North York Harvest

ABOUT THIS REPORT

For more than two decades, the *Who's Hungry* report has profiled experiences of poverty and food insecurity among food bank clients. Every year, we survey clients through March and April, typically hearing the voices of more than a thousand people who are doing everything they can to access food for their families in an increasingly unaffordable city.

Of course, 2020 has not been a typical year. Survey collection was cut short after just two weeks as we shifted to adjust to the realities of the pandemic. Our research focus turned to understanding the impact of COVID-19 on food bank clients, the findings of which were released in July 2020 in *Hunger Lives Here: Risks and Challenges Faced by Food Bank Clients During COVID-19*.

During this time, we did not lose sight of the surveys collected in early March, knowing that these food bank client voices were needed more than ever. During times of crisis, it is too often those who are marginalized that are ignored both in response to the emergency and in recovery.

This report begins by looking at trends in food bank use based on client intake data before COVID-19 was declared a pandemic. Using surveys collected in early March, we discuss how food bank clients work to reduce their food insecurity before exploring how enhanced income supports, employment policy, and affordable housing are integral to realizing the right to food.

While this report utilizes pre-pandemic data, it does not ignore the effects of the crisis on society, public policy, and food bank clients. Throughout the report, we refer to findings from the *Hunger Lives Here* report and more recent client intake data to add additional insight about the unfolding health crisis and its impact on food insecurity.

In many ways, COVID-19 has defined 2020. Yet the inequities it highlighted have deep roots that span well beyond the pandemic. These same inequities will continue into the future unless we chart a new course. This report looks at the past, present, and future to build a stronger, more resilient city.

**Look out for sections
in grey for a spotlight
on COVID-19**

FOOD BANK USE IN TORONTO

987,416

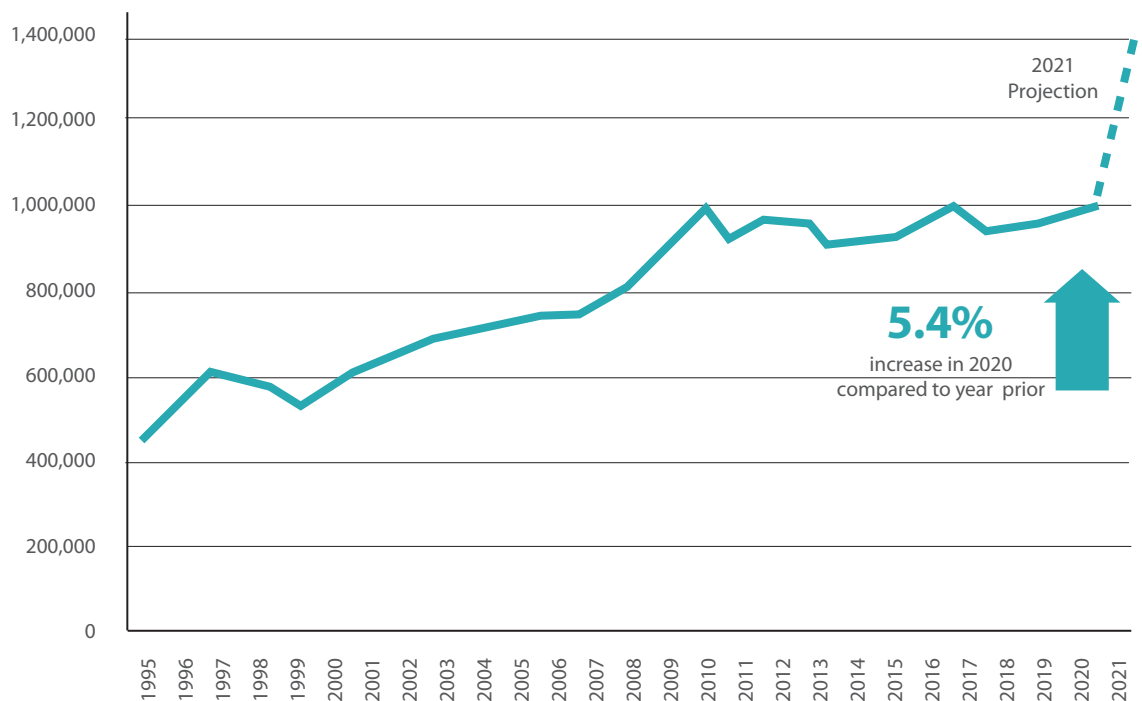
visits to food banks in Toronto the year leading up to the pandemic^a

When the COVID-19 crisis began, food banks saw an almost immediate increase in visits. The pandemic exposed the financial precarity of many households and demonstrated that our social safety net was not up to the task of protecting people from a dual health and economic crisis. By June, food bank visits were up by 22% compared to the same time period the year prior. By August, food bank visits in Toronto had increased by a staggering 51%. To meet this growing demand, 70% more food was distributed to community agencies between April and August, 2020 compared to the previous year.

This trend, however, began long before the pandemic. Food bank use peaked in 2010 in the aftermath of the 2008-09 recession. While there have been fluctuations since, food bank visits have never returned to pre-recession levels. In fact, in the past two years, food bank visits in Toronto have climbed back to 2010 levels.

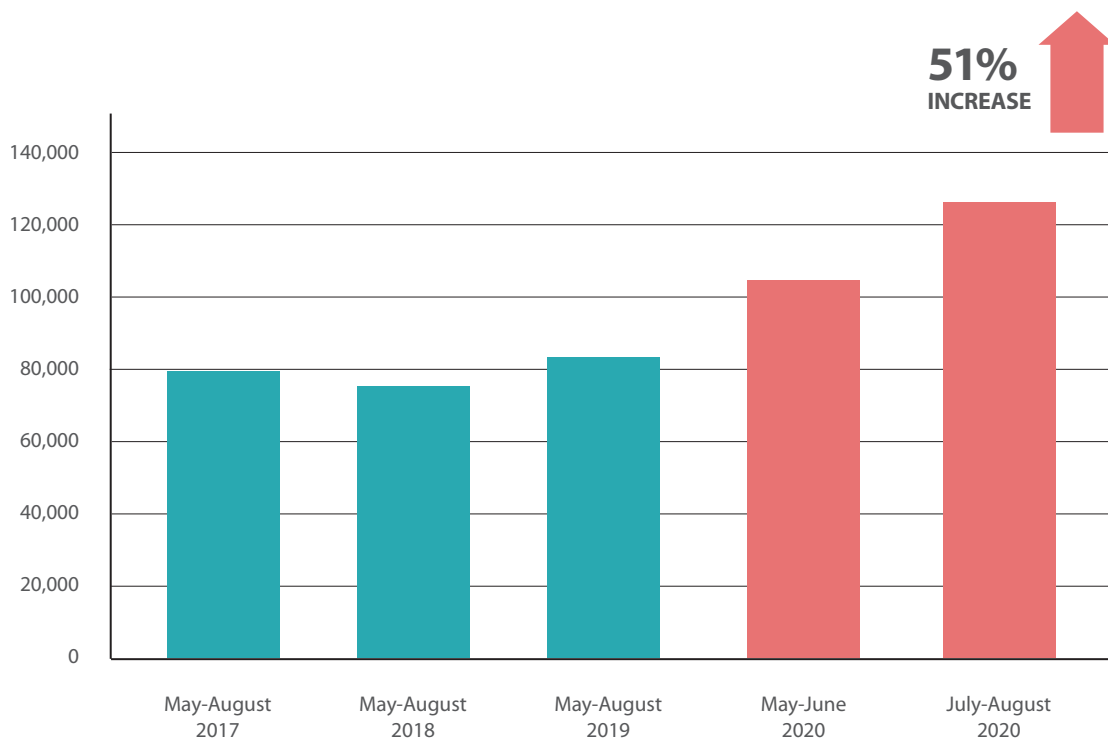
The surge in food bank use that has come in the wake of the pandemic is not expected to ease as the economy reopens. If current usage trends continue, we project there will be close to 1.4 million visits to food banks in Toronto in 2021. Food banks are preparing to meet this heightened need for years to come.

ANNUAL FOOD BANK VISITS IN TORONTO PRIOR TO COVID-19



^aBased on food bank visits to Daily Bread Food Bank and North York Harvest member food banks between April 1, 2019 and March 31, 2020.

AVERAGE MONTHLY VISITS TO TORONTO FOOD BANKS BEFORE AND DURING COVID-19



Comparing average monthly food bank visits year over year for May through August, there has been a 36% increase in 2020 compared to 2019. However, growth in food bank use has not slowed down even as COVID-19 case numbers dropped over the summer. Food banks in Toronto observed a 22% increase during May and June compared to the same time period in 2019 and an astounding 51% increase during July and August compared to the previous year.

Demographics of Food Bank Clients in Toronto



GENDER	
52%	Female
48%	Male
1%	Trans



HOUSEHOLD COMPOSITION	
55%	Single individual
14%	Single parent/guardian
14%	Two parents/guardians
7%	Couple with no children
10%	Other



AGE	
29%	0-18
39%	19-44
21%	45-64
9%	65+



HOUSING STATUS	
64%	Private rental
20%	Social housing
5%	Stays with family/friends
4%	Emergency shelter
3%	Rooming house
2%	Own home
1%	On the street



Among survey respondents, 56% had a disability or health condition expected to last a year or more. Of these, 79% indicated their disability or health condition limited their ability to perform daily activities.



The majority of respondents (61%) were born outside of Canada. Of these, most are established immigrants: 47% are Canadian citizens and 58% have been in Canada for ten years or more.

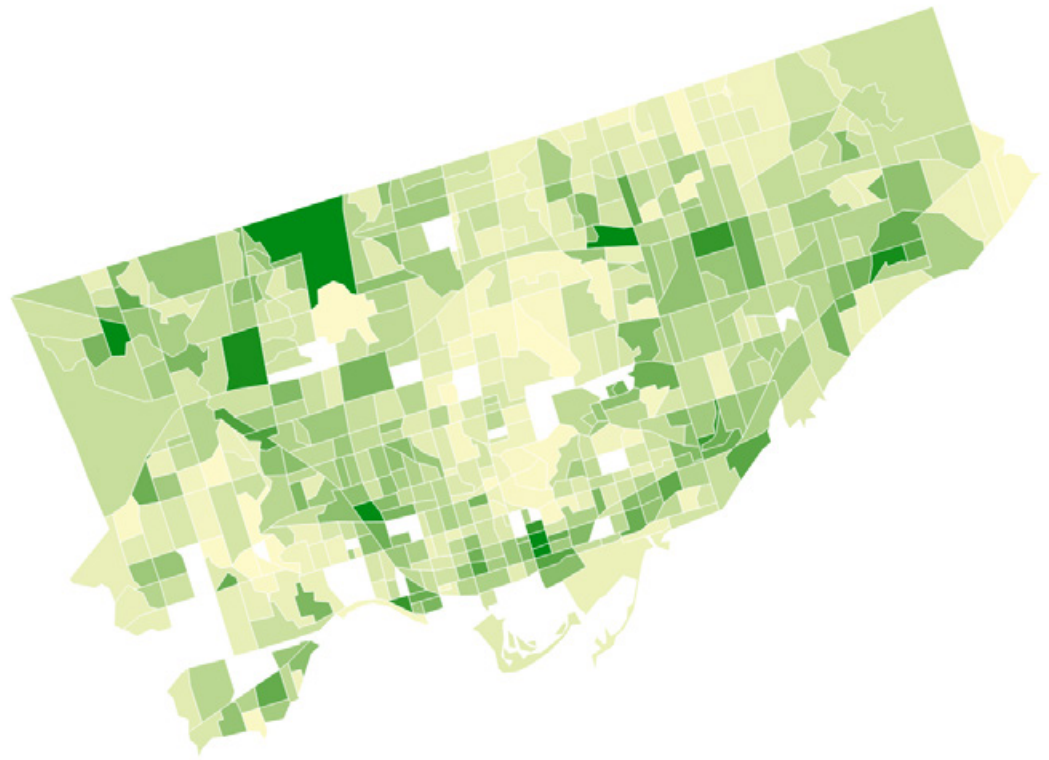


Food Bank Clients by Census Tract

Number of food bank clients



1 100 400



Source: Link2Feed • Map data: Statistics Canada • Created with Datawrapper

Postal codes are reported by clients during intake. Data does not include all food bank clients, as some reported 'anonymous' postal codes, or postal codes outside of Toronto. The presence or absence of food bank use does not necessarily identify food insecurity or levels of need. Food bank use is often a last-resort option for people facing food insecurity, and clients appear to mostly be clustered around existing food banks or where there is direct transit access. In Northeast Scarborough, for example, a lack of both transit options and community space that could be used for food banks may limit the number of food bank clients living in that region.

Race and Food Insecurity

In Spring 2020, the deaths of George Floyd and Breonna Taylor led to widespread protests against racial injustice and greater public awareness of the systemic nature of anti-Black racism not only in the United States, but in Canada and here in Toronto. While there has been a long-standing movement against systemic racism, this new wave of protests and renewed public attention generated more mainstream recognition of the stark inequalities and ongoing oppression in our city and country.

Systemic racism is closely tied to food insecurity in Canada. Food insecurity is highest among Black households (28.9%) and Indigenous households (28.2%) in Canada,¹ despite making up less than 5% of the population respectively, according to the 2016 census. Nationally, Black households are 3.56 times more likely to be food insecure than White households.²

This year, survey respondents disproportionately identified as Black and Indigenous compared to the general population, a finding that aligns with national studies on food insecurity^{3,4} as well as *Who's Hungry* survey results from last year.⁵

Geographically, food bank clients are concentrated in areas of Toronto that are more racialized and face higher rates of poverty,

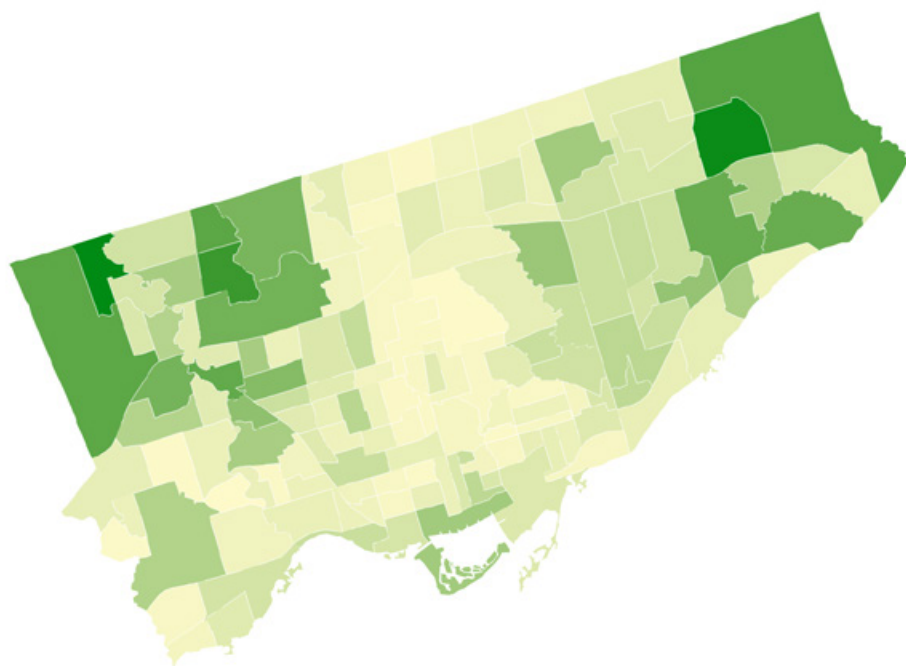

including Northwest Etobicoke and Northeast Scarborough.⁶ The trend of increasing segregation by race, income, and immigration status within Toronto⁷ is indicative of the need to depart from policies that uphold the status quo.

Food insecurity is a symptom of poverty. However, socio-economic status is only one layer of oppression for food bank clients. Race, disability, immigration status, gender, sexuality and mental health/addictions are not inherently barriers to living a life with dignity. Rather, discrimination and barriers to education, employment, and prosperity disproportionately affect these communities, often in overlapping or intersectional ways.

As we work to end food insecurity and rebuild a more just and inclusive city, we must look to transform these institutions through anti-racism and anti-oppression practices. This includes the reallocation of resources to community-centred responses and networks, particularly within Black and Indigenous communities.

Black Population by Neighbourhood

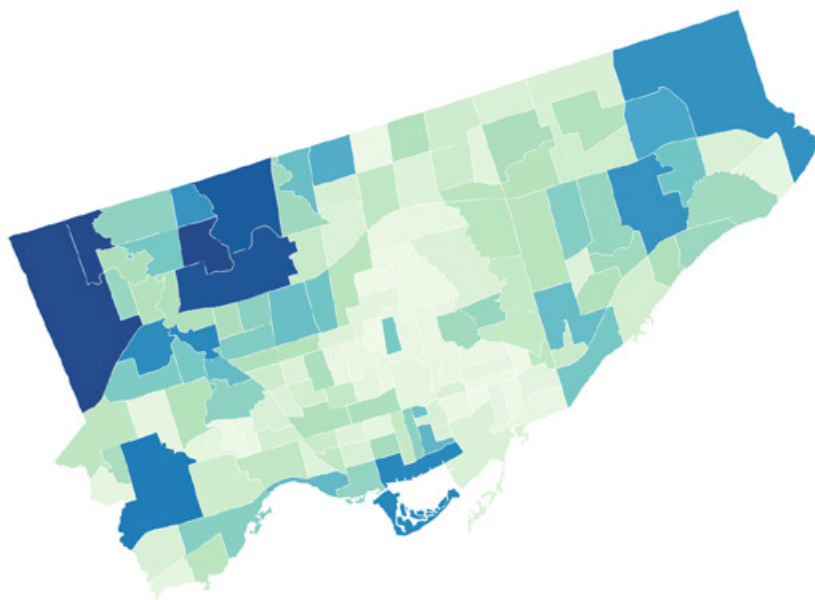
Number of residents who identify as Black



Map: Daily Bread Food Bank • Source: Wellbeing Toronto • Created with Datawrapper

COVID-19 Cases by Neighbourhood

Number of Cases
22 588



Case count as of September 29, 2020

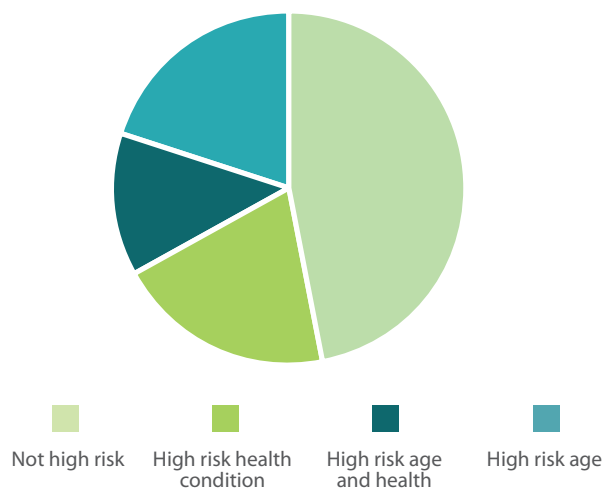
Map: Daily Bread Food Bank • Source: Toronto Public Health • Created with Datawrapper

COVID-19 Exposure and Risk

COVID-19 cases have been concentrated in Northwest Etobicoke and Northeast Scarborough. These areas face social and economic disadvantages as a result of factors such as limited economic opportunities, discrimination, and lack of services. Overcrowded housing, higher use of public transit, and a greater need to travel outside one's home to work, attend appointments, or access food have all contributed to higher COVID-19 cases in these areas.⁸

Hunger Lives Here revealed that food bank clients were at a greater risk of exposure to COVID-19 due to these intersecting forms of marginalization. In addition, respondents were more likely to face adverse effects from COVID-19 infection, with half of respondents considered high-risk due to age and/or underlying health conditions.

RESPONDENTS AT HIGH RISK OF SEVERE ILLNESS FROM COVID-19



HOW FOOD BANK CLIENTS REDUCE THEIR FOOD INSECURITY

Visiting a food bank is often a last resort for people facing poverty⁹ and is just one of many strategies someone may utilize to secure access to food or pay rent or bills. *Who's Hungry* respondents leveraged several financial coping mechanisms to reduce their level of food insecurity. The most commonly used strategy involved relying on debt, whether formal (e.g. credit card, payday loans) or informal (e.g. borrowing from friends/family).

Household food insecurity: Inadequate or insecure access to food due to financial constraints.

FINANCIAL COPING MECHANISMS EMPLOYED BY RESPONDENTS IN THE PAST YEAR

69%
BORROWED
FROM FRIENDS/
FAMILY



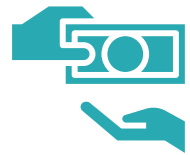
33%
SOLD
BELONGINGS



31%
USED A CREDIT
CARD THEY
COULDN'T PAY OFF



20%
ACCESSED
PAYDAY LOANS



Food security may also be sacrificed as a tactic to pay for other necessities. Two-thirds of respondents (67%) reported skipping a meal to pay for something else. More than half skipped a meal to pay rent, while others skipped meals to pay for transportation or phone/internet bills—both of which are essential for arranging medical appointments, conducting job searches, and searching for a new apartment.

I always appreciate the food bank services. In the future, I would like to put some food in a donation box.

- Survey respondent

TOP THREE EXPENSES RESPONDENTS SKIPPED MEALS TO AFFORD



RENT
56%



TRANSPORTATION
46%



PHONE
45%

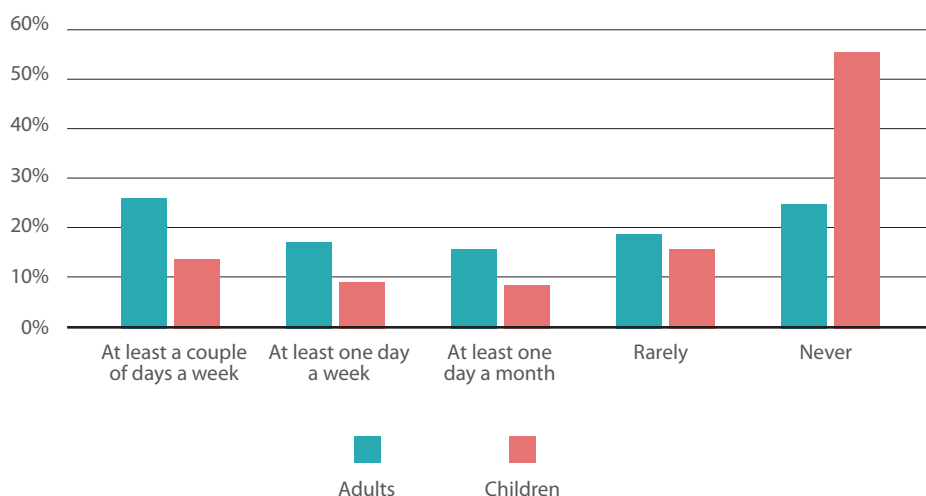
For those who access food banks, these programs often become an important source of food. Among those surveyed, 61% reported receiving at least half of their food from food banks. While 55% of clients visited food banks once or twice a month, one in three visited once a week.

Even after visiting a food bank, which typically provides approximately three days' worth of food, 85% of respondents reported that they did not always have enough food to eat. As a result, 43% went hungry at least once a week.

61% of respondents received at least half their food from food banks

43% of adult respondents went hungry at least once per week

FREQUENCY OF RESPONDENTS EXPERIENCING HUNGER



While the frequency of child hunger was lower than among adults, 22% of respondents said that the children in their care went hungry once a week or more. This number may be under-reported due to an associated stigma or perceived blame,¹⁰ but respondents also frequently spoke of taking action to avoid child hunger by skipping or reducing their own meals.

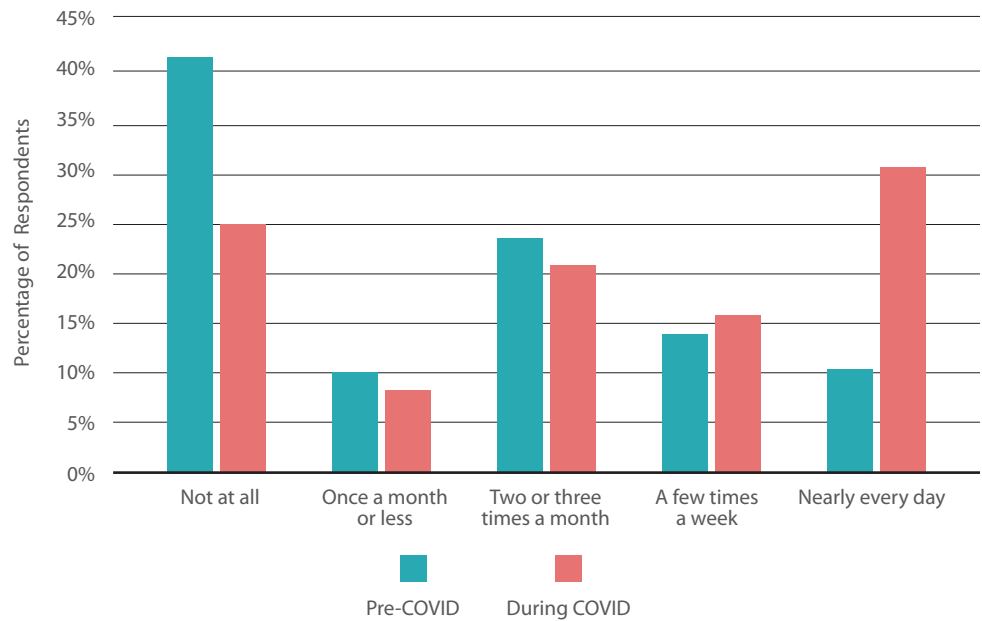
At the more extreme level for adults, 43% had gone a full day without food at least once over the previous year. Of these respondents, 60% reported that this was a monthly occurrence.



If my son didn't need diapers, I could afford food.

- Survey respondent

FREQUENCY OF MODERATE TO SEVERE STRESS OR ANXIETY ABOUT HAVING ENOUGH FOOD

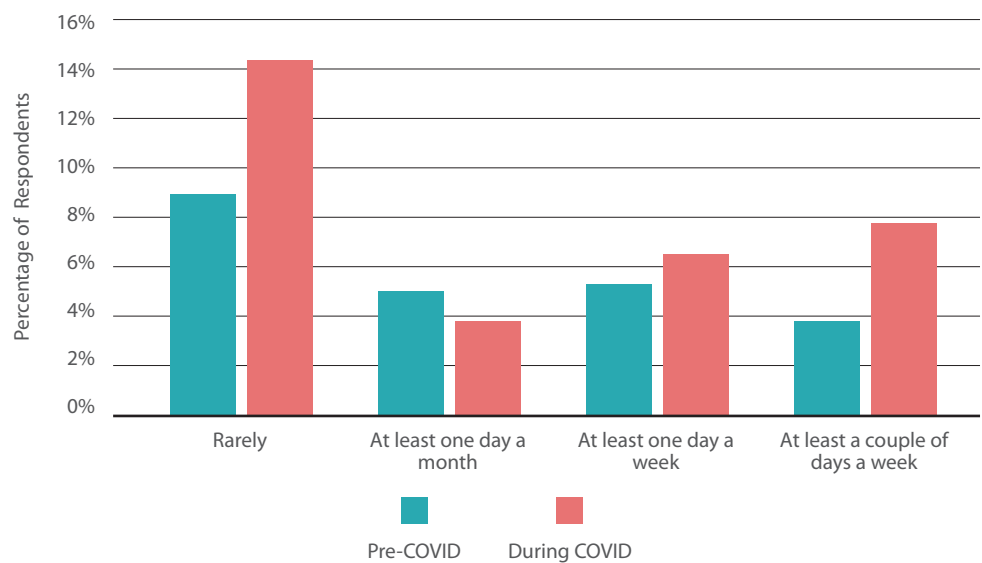


During the pandemic, *Hunger Lives Here* respondents reported feeling increased stress or anxiety about accessing food. This increased anxiety was predominantly experienced by new or recent food bank clients. Existing clients often saw little or no increase in stress, often because they had found coping mechanisms that worked for them. For some, unfortunately, they were already experiencing a high degree of stress or anxiety. As one client told us, "I am so tired of being poor. Everything is too much."

In the *Hunger Lives Here* survey, a different set of respondents reported lower rates of child hunger than discussed previously.

The important takeaway is the change in the frequency of child hunger, which worsened considerably during the pandemic. This might suggest that some of the coping mechanisms used to avoid child hunger reached a breaking point. This would be an indicator not only of severe food insecurity, but the degree to which food bank clients are thinly stretched.

FREQUENCY OF CHILD HUNGER BEFORE AND DURING COVID-19



WE CAN ELIMINATE DEEP POVERTY

65% of respondents receive social assistance as their primary income source

Emergency policy responses to COVID-19, like the Canada Emergency Response Benefit (CERB), helped prevent thousands of Canadians from falling into poverty, but deep poverty was already the reality for the vast majority of food bank clients. Survey respondents had a median adjusted income of \$892,^b which is only half of Toronto's Market Basket Measure (MBM), Canada's official poverty line.

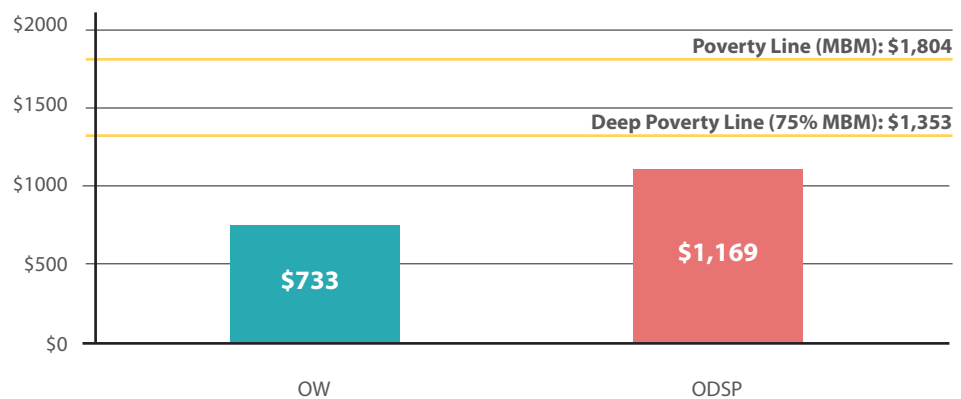
Canadians are not in poverty simply because they have "fallen through the cracks." Instead, our income security system sets a low floor, one that provides poverty incomes. In Toronto, a single individual receiving the Ontario Disability Support Program (ODSP) base rate receives only 65% of the poverty line. Someone receiving the base rate of Ontario Works (OW) receives only 41% of the poverty line.¹¹ Both sources of income leave recipients in deep poverty, defined as 75% of the MBM or lower, where individuals are deemed unable to afford items like personal care items, household needs, and basic telephone service.¹² The MBM is designed to reflect a modest, basic standard of living.¹³ The larger the gap between someone's income and this basic standard of living, the more compromises and trade-offs they have to make. As our research demonstrates, this might mean skipping a meal to pay for medicine or utilities, accepting insecure or unsafe employment, or living in inadequate housing.

Among households surveyed for *Who's Hungry*, two thirds were receiving social assistance. For 27% of households, OW was the primary source of income, while 38% accessed ODSP as their primary source of income.

Social assistance rates have left individuals and families in deep poverty for decades. Since 1995, inflation, as measured by the Consumer Price Index (CPI), has risen 56% compared to only a 41% increase to OW rates over the same time.¹⁴ The cost of food, on the other hand, has increased an average of 65% during this time,¹⁵ with some categories like vegetables and fruits growing as much as 143%.¹⁶

SOCIAL ASSISTANCE RATES COMPARED TO THE POVERTY LINE FOR TORONTO

Ontario social assistance rates fall well below the poverty line. Rates shown are the base rates for a single individual, while the MBM is for single individuals in Toronto adjusted to a monthly amount in 2020 dollars.

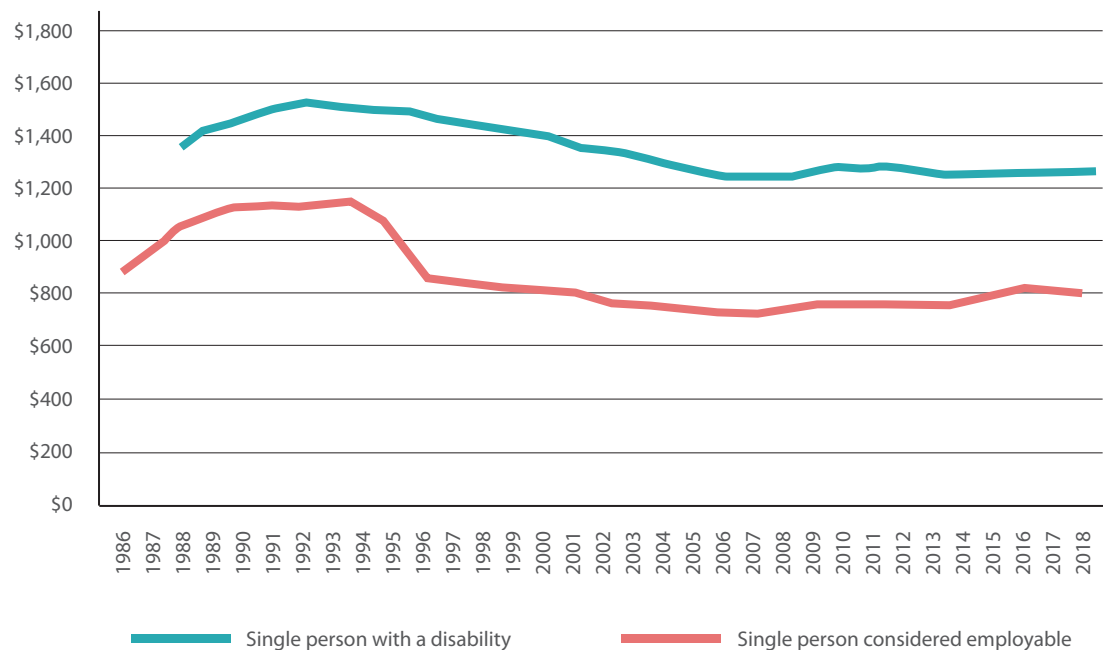


^bIncomes adjusted based on OECD equivalence scale, a method that takes into account the varying sizes of all households by dividing a household's income by the square root of the size of the household.

I need more money to help with the kids. I would like to know they could go to college.

- Survey respondent

WELFARE INCOMES IN ONTARIO¹⁸



The welfare incomes above refer to OW and ODSP rates as well as basic federal and provincial tax benefits, and are presented in 2018 dollars. If OW had not been cut in 1995, the \$663 monthly amount previously available would today be \$1053.93¹⁷ if adjusted for inflation. Instead, OW recipients currently receive \$733 per month.

People have continued to be left behind by social assistance rates that were cut in the mid-1990's and have stagnated since. Where these public benefits could be a tool to support people and provide a pathway out of poverty after a sudden illness or life change, they instead uphold the status quo that too often forces people to find ways to cope with and adapt to poverty. As a result, low-income and racialized people continue to be pushed to the inner suburbs and to face increased precarious employment.¹⁹

More money would mean I don't have to rely on places like this [food bank].

- Survey respondent

Recommendations to Eliminate Deep Poverty

Eliminating deep poverty would have a profound effect on the incidence of severe food insecurity. Severe food insecurity is especially sensitive to income²⁰ and raising base incomes, like social assistance, to an income floor of at least 75% of the Market Basket Measure (MBM), Canada's official poverty line, would directly benefit the majority of food bank clients.

Setting an income floor at or above this rate would help people with complex and intersecting barriers stabilize their lives. Those facing poverty because of sudden tumult—such as an injury or job loss—but who are ineligible for Employment Insurance would also have the means and support needed to bounce back quickly.

Eliminating deep poverty does not reduce or replace the need for community services and supports. Quite the opposite: a higher income floor enables people to more fully access public services that can help address other needs, such as mental health or skills training. These additional supports and services can leverage lived experience to ensure programs are effective, responsive, and based on anti-oppression practices.

I don't get enough money from Old Age Security and Canada Pension Plan to cover expenses, as this city is very expensive in many ways.

- Survey respondent

RECOMMENDATIONS

- 1. Eliminate deep poverty.** We have the opportunity to raise everyone out of deep poverty, defined as 75% of the MBM. The first step forward is to immediately increase, at minimum, ODSP to the MBM and OW rates to at least 75% of the MBM, while developing a strategy to move all social assistance recipients above the poverty line. We further recommend that any policies or pilots toward a guaranteed minimum income be designed to set income higher than 75% of the MBM while maintaining social services and wrap-around supports.
- 2. Centre community in poverty reduction strategies.** All supports and services offered to people in poverty—particularly persons with disabilities—should follow the principle of “nothing for us without us.” Consultations and user research that adhere to anti-oppression and anti-racism practices must be built into all policy development and reform. This lived experience must be leveraged throughout the process, including implementation. But consultation is not sufficient. To achieve the right to food, it is critical that resources be reallocated to community-based responses, particularly those that centre Black and Indigenous communities.
- 3. Target refundable tax credits to vulnerable populations.** Research has demonstrated that the Canada Child Benefit and Old Age Security have reduced food insecurity rates for these populations.^{21, 22} We call on the federal government to expand the Canada Child Benefit eligibility so that every parent who resides in Canada can access the benefit and act on its promise to raise Old Age Security by 10%. A new working-age tax credit, or expansion of the Canada Workers' Benefit to include non-employed persons, would reach single individuals who access food banks and social assistance at increasingly high rates.



WE CAN MAKE EMPLOYMENT A PATHWAY OUT OF POVERTY

We work hard but don't get enough.

- Survey respondent

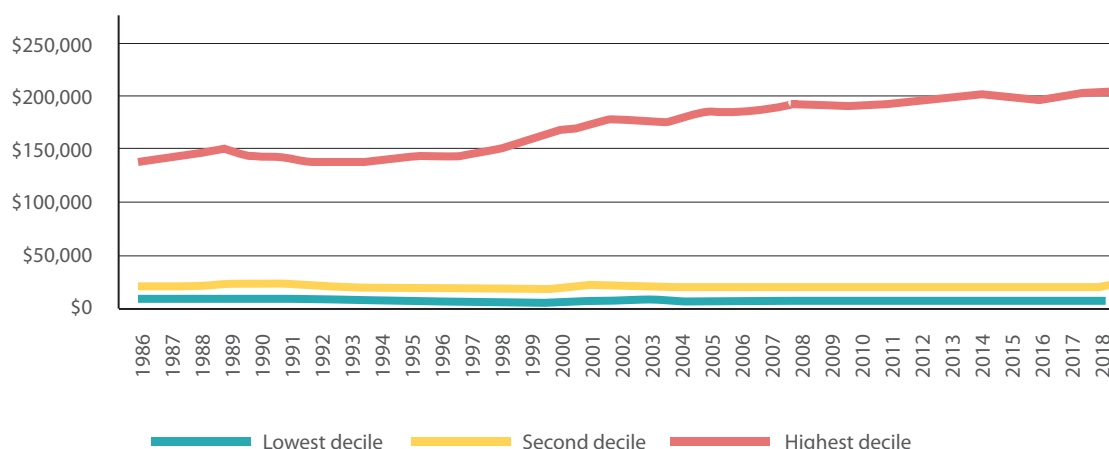
Social assistance is designed to be an option of last resort for individuals facing poverty, particularly those deemed able to work.²³ We sometimes hear that the best income security is a job, or that jobs are available if people want them—but this has not been the experience of food bank clients. For many, employment has not provided the stability or income needed to escape poverty. For others, many of whom cannot take on full-time employment, their work in the community or at home has been unrecognized.

Low-income wages have been stagnant for decades despite overall growth in wealth and income in Canada. At the same time, work has become increasingly precarious, offering not only low wages but low security, fewer hours, and little to no employer-provided benefits.²⁴ The availability of work has changed, with temporary jobs growing faster than permanent employment in the Greater Toronto and Hamilton Area between 2011 and 2017.²⁵ One in 10 people in Toronto are now working in the “gig economy,” typically defined by short-term contracts or freelance work, often with low wages and no benefits.²⁶

Barriers to securing full-time, permanent work often leave the lowest-paid, least-stable, unrecognized work to immigrants and racialized people in Canada, particularly women.²⁷ Discrimination, lack of recognition of credentials, precarious status, and lack of access to affordable childcare are all factors that produce these inequities. As a result, employment has increasingly failed to either provide a pathway out of poverty or to prevent people from entering poverty.

For more than two decades, income growth has concentrated among Canada's top 10%, while the lowest 20% of earners have seen their incomes stagnate. Incomes are adjusted to 2018 dollars.²⁸

INCOME OVER TIME: TOP 10% VS. BOTTOM 20%²⁸



43% of respondents earned minimum wage or less

Among respondent households, 21% had at least one person working, and one quarter of these households had two or more people working. Much of this work was precarious. Nearly two thirds of respondents (62%) who were employed were working in temporary, part-time or short-term contracts. Over 70% of employed survey respondents reported a need for more adequate work, such as through increased hours or higher wages.

The median hourly wage for respondents was \$15 per hour, with 43% earning minimum wage or less. Respondents worked a median of 30 hours per week. For respondents working casual jobs, the median hours worked was just 16 per week. While the employment hours and wages reported by most respondents is certainly an improvement over social assistance rates, total earnings would still fall under the poverty line in Toronto. This means that respondents could not save or prepare for the future, the consequences of which we are now seeing during COVID-19.

PERCENT OF RESPONDENTS RECEIVING EMPLOYER-PROVIDED BENEFITS

11%

Drug

26%

Dental

9%

Retirement

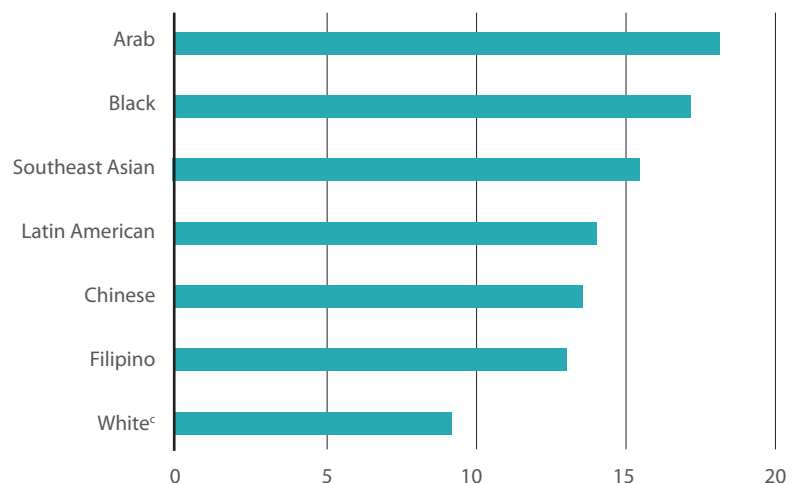
Low-wage jobs are less likely to include employer-provided benefits.²⁹ Nearly three-quarters of survey respondents did not receive any benefits, a number that jumped to 92% for those working casual or temporary jobs.

RESPONDENT EMPLOYMENT TYPE



Temporary and contract Permanent part-time Permanent full-time Other

UNEMPLOYMENT RATES IN AUGUST 2020³¹



^cStatistics Canada defines this group as, "Canadians who were not a member of a population group designated as a visible minority and who did not identify as Indigenous."³¹

Workers who are Black, Indigenous and People of Colour disproportionately experience lower incomes and reduced job security, and this is particularly true for racialized women. In 2017, racialized women without a degree were the lowest paid, while racialized workers without a degree were most likely to report weeks when they found fewer hours of work than they wanted.³⁰

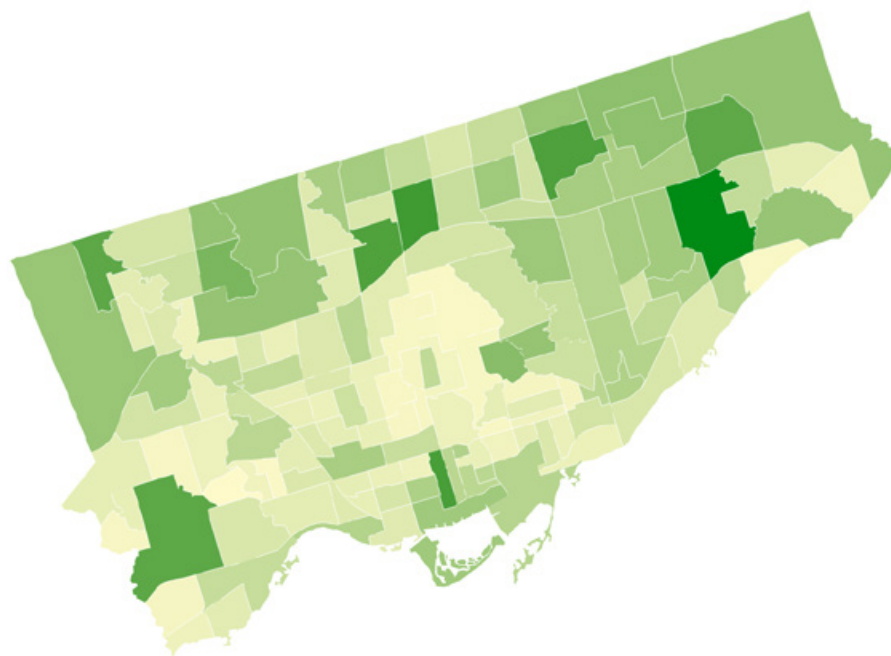
After the economy reopened during COVID-19, racialized workers fared the worst in gaining any type of employment.³¹

Low-Income Population by Neighbourhood

Low-income individuals are mapped here using the low income measure after tax (LIM-AT) from 2012 Taxfiler data. Whereas MBM is an absolute measure of poverty, measuring how much money is needed for a basket of goods, LIM-AT is a relative measure of poverty and can therefore be useful in identifying groups at risk of social exclusion.³² When tracking low-income neighbourhoods in Toronto, it can also be important to take into account after-shelter income which can identify low-income people stuck in deeply unaffordable private rental units.³³

Number of Low-Income Individuals

470 15430



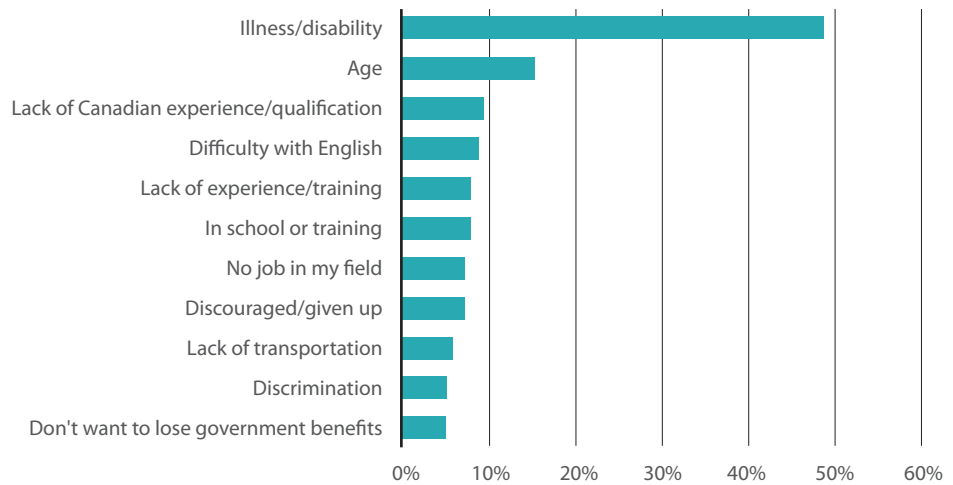
Map: Daily Bread Food Bank • Source: Wellbeing Toronto • Created with Datawrapper

Precarious employment and a lack of opportunities further concentrates poverty within marginalized communities in Toronto. Without health benefits and with wages too low to afford all of life's basic necessities, such as nutritious food and medication, individuals in low-wage employment tend to have poorer health outcomes.³⁴ These health challenges can create further barriers to securing meaningful employment as a pathway out of poverty.

Barriers to Employment

Respondents who were not employed but were actively looking for work identified several barriers to finding employment, including caregiving, age, difficulty with English, and a lack of experience or qualification. By far the most common self-identified barrier was illness or disability, which affected nearly half of respondents looking for work.

SELF-REPORTED BARRIERS TO EMPLOYMENT AMONG RESPONDENTS

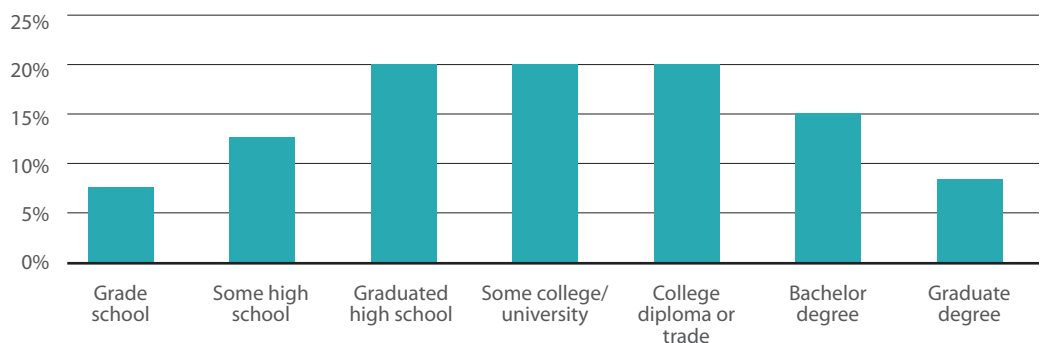


While some people with illnesses/disabilities are unable to work, others face barriers to securing employment including lack of disability accommodations, childcare, accreditation, and discrimination. Many of these individuals participate in volunteering, caregiving, and other forms of labour that are often unrecognized and unpaid.

Among respondents who identified illness/disability as a barrier to employment, 65% were receiving ODSP and 21% OW. Neither of these social assistance programs offer the necessary supports to help recipients transition to meaningful employment (currently, only 10% of OW recipients exited social assistance to employment in 2017 and 2018).³⁵ These programs provide some employment assistance, such as skills training and language classes, but they do not provide wrap-around supports, which refer to individualized services to meet complex, overlapping needs, such as physical health, mental health, and housing. These wrap-around supports are critical to helping people to not only attain employment, but to build experience and mobility within the labour force.

While in the past, post-secondary education correlated with higher income levels, this relationship is no longer as strong. Among respondents, 43% had completed post-secondary education. This is not a matter of accreditation or of education attained outside of Canada. Of those who completed their education in Canada, 40% completed post-secondary education.

HIGHEST LEVEL OF EDUCATION ATTAINED AMONG RESPONDENTS





In our *Hunger Lives Here* survey, three out of four households experienced job loss during the pandemic and most of these households did not receive the Canada Emergency Response Benefit (CERB), because of real or perceived barriers to access.

Recommendations to Make Employment a Pathway Out of Poverty

For those able to find work, employment has too often failed to provide food security. Across Canada, most food-insecure households are in the workforce,³⁶ but precarious employment means they cannot secure the incomes needed to consistently put food on the table. Employment on its own can be insufficient to escape poverty – the quality of the job must be taken into consideration.

We want more opportunities to work and achieve independence.

- Survey respondent

Federal commitments to move towards a national childcare and early learning system and universal pharmacare have been promising and are integral to strengthening our workforce as we rebuild after the pandemic and into the long term. Precarious employment and barriers to employment like inaccessible childcare and lack of health benefits disproportionately affect racialized communities.³⁷ Decisive action on these policies will therefore ensure a more equitable path forward. However, we also need to re-examine labour standards and minimum wages to ensure that employment is a pathway out of poverty.

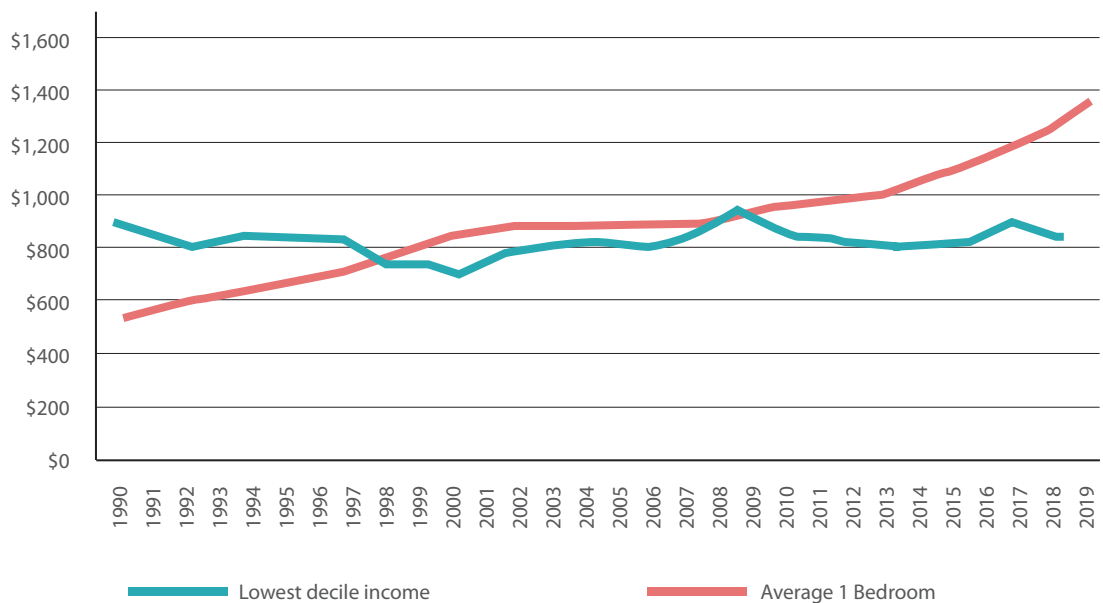
RECOMMENDATIONS

- 1. Implement a national universal childcare program.** A national childcare program is essential to supporting parents—especially women—to participate in the workforce and achieve economic security. We recommend that the federal government move quickly on its commitment to build a national universal childcare system while prioritizing accessibility, affordability, and quality.
- 2. Raise the minimum wage.** Increasing wages is necessary to ensure that work becomes an opportunity to escape poverty and build financial security. The provincial government can support workers we now understand as essential by increasing the minimum wage to \$15 per hour and continuing to index to inflation.
- 3. Protect workers by raising employment standards.** An effective modernization of labour laws is necessary to make employment more secure and predictable for workers. We recommend the government provide ten paid sick days to all Ontarians while also regulating protections for temporary, part-time, and contract workers, including minimum hours and required notice for schedule changes.
- 4. Increase access to health benefits for low-income communities.** The federal and provincial governments can take important steps to make healthcare more accessible and universal to Canadians. The provincial government now has the opportunity to work with the federal government to enact national pharmacare, but can also take a first step to filling immediate gaps by extending the health benefits program provided through social assistance to all low-income Ontarians.

WE CAN ACHIEVE AFFORDABLE HOUSING FOR ALL

While incomes have stagnated, housing prices have steadily risen over the past two decades. The result has been an increasing segmentation of the city by income and race, and what were once less expensive neighbourhoods are increasingly costly.³⁸ The housing crisis has been a key driver of increasing levels of poverty and food insecurity.³⁹

AVERAGE RENTAL RATE FOR A ONE BEDROOM APARTMENT VS. AVERAGE INCOME OF THE BOTTOM 10% EARNERS⁴⁰



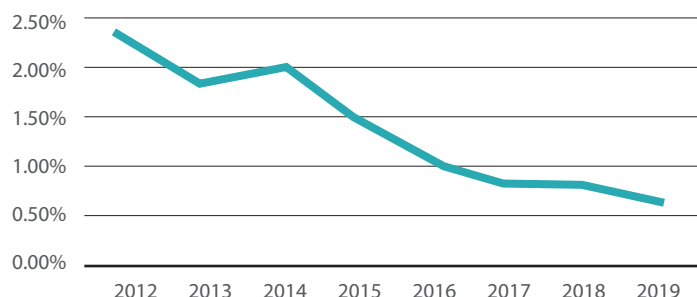
The average rental rate for a one-bedroom apartment in Toronto has risen to \$1,361,⁴¹ an amount that is 1.5 times higher than the median income of survey respondents. For those facing a move, the rental market presents an even graver picture: in 2019, the average rental rate of a vacant one-bedroom apartment was \$1,729.⁴²

In Toronto, the overall vacancy rate is 1.8%—an increase from last year but still below what is typically defined as a healthy vacancy rate of about 3%.^{43, 44, 45} Worse, this number is likely inflated by the availability of unaffordable rental units. The vacancy rate for the bottom quarter of rental rates was just 0.7%, a rate that has steadily declined since 2012.⁴⁶

It is no surprise, therefore, to find that food bank clients face unaffordable housing at an extremely high rate. Where spending 30% or more of your income is considered unaffordable, 73% of all survey respondents were living in unaffordable housing.^d For respondents who rent in the private market (i.e., do not live in subsidized housing), that number climbs to an unfathomable 96%.

^dCompared to previous years, there was an over-representation of households living in subsidized housing in the *Who's Hungry* 2020 survey sample. As a result, it is likely that the percent of households paying 30% or more of their income on housing is actually higher.

VACANCY RATE LEAST EXPENSIVE RENTAL UNITS IN TORONTO (BOTTOM QUARTILE)⁴⁶



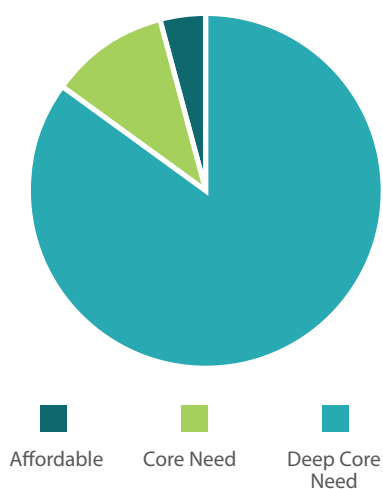
Of the respondents who do not live in subsidized housing, 83% are at risk of homelessness

Households paying more than 50% of their income on shelter are considered in deep core housing need.⁴⁷ For respondents who rent in the private market, the rate at which deep core need occurs is remarkably high, with 83% at risk of homelessness.

High rental rates and low vacancy rates leave people with limited choices as to where they can live. The option to move to a neighbourhood with access to services you need simply does not exist for many Torontonians. Compromise is not only made with respect to neighbourhood, but on the quality of housing as well. Of respondents, 29% are living in inadequate housing, defined by the Canada Mortgage and Housing Corporation (CMHC) as housing requiring major repairs. One in eight respondents also reported living in unsuitable or overcrowded housing, while half have had to deal with pest problems.

A lack of cooking space, storage, and appliances—such as a stove, fridge, and freezer—was an issue for nearly one in five respondents and directly affects their food security by limiting what kinds and how much food they can access or use at any given time.

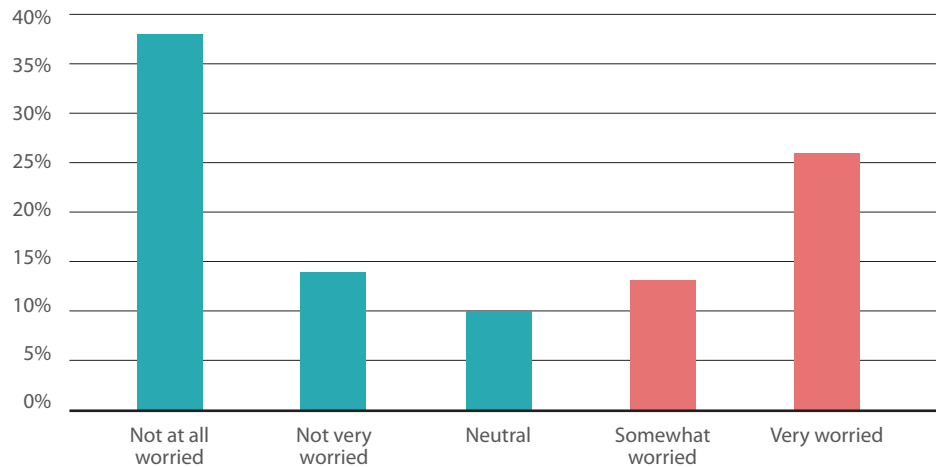
RESPONDENTS' HOUSING AFFORDABILITY STATUS



RESPONDENTS' HOUSING CONCERNS

Pest problem	50%
Requires major repairs (inadequate housing)	29%
Heating issues	28%
Safety concerns	24%
Lack of proper food storage/appliances	19%
Lack of cooking space/appliances	14%
Overcrowded (unsuitable housing)	13%

LEVEL OF WORRY ABOUT FACING EVICTION AMONG RESPONDENTS WHO RENT

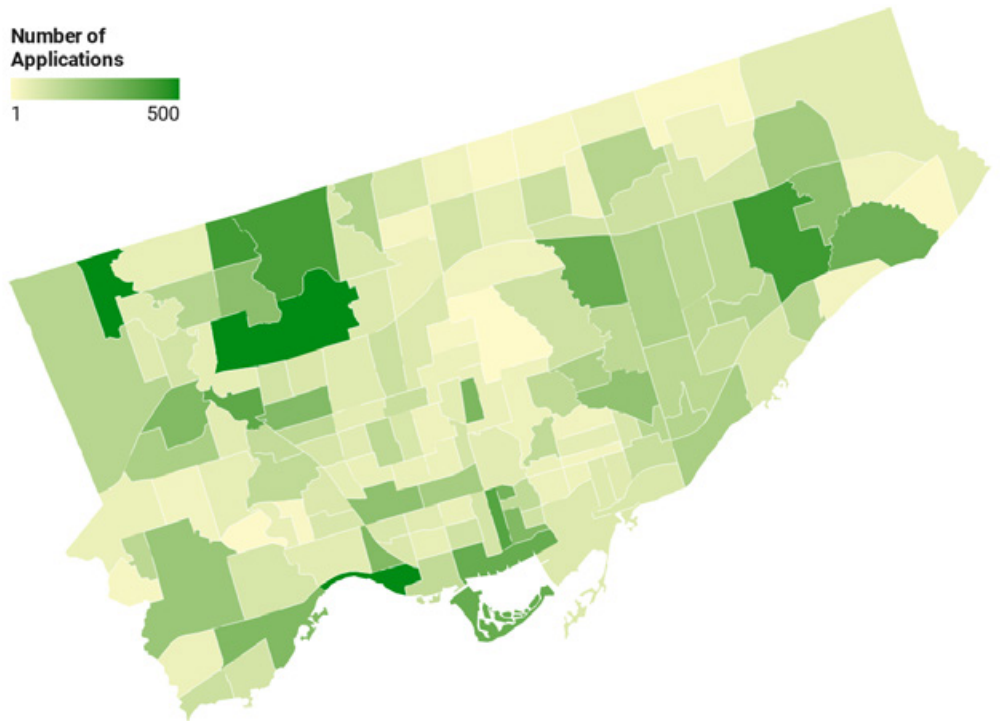


Policy measures like an evictions ban and deferrals on utilities bills were necessary to prevent increased homelessness during the COVID-19 pandemic. However, many still accrued considerable housing-related debt, putting them at risk of losing their home.

A backlog led to more than 6,000 eviction applications being filed once the ban was lifted at the end of July 2020. While devastating, the rate of these applications is not unheard of in Toronto. With more than 20,000 formal applications filed every year over the past decade,⁴⁸ eviction is a familiar reality for too many Torontonians struggling to pay rent. That said, the worst may still be to come if rent relief is not offered during the ongoing health and economic crisis caused by COVID-19.

Eviction applications are geographically concentrated. The neighbourhoods with high application rates generally have a higher number of households renting as well as more racialized and low-income households. Race alone was correlated with eviction filings: census tracts with 36% Black renter households have twice the eviction filing rates compared to census tracts with 2% Black households, even after controlling for poverty and other important factors.⁴⁹

Formal Eviction Applications by Neighbourhood (2018)⁴⁹



Formal eviction applications are made by a landlord or property manager to the Landlord and Tenant Board (LTB). Applications trigger a hearing at the LTB and may result in eviction.

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Recommendations to Achieve Affordable Housing for All

While there have been some important steps forward in affordable housing, there remains a great deal of uncertainty and urgency for people struggling with the high cost of housing. The National Housing Strategy has increased investments to develop new affordable housing as well as maintain the stock of existing affordable housing. The Canada-Ontario Housing Benefit (COHB), a portable housing benefit to help subsidize the cost of rent, has the potential to reduce food insecurity for recipients. However, given that only 930 households are receiving this benefit in Toronto as of September 2020, the reach and impact will be limited.

With a recent commitment by the federal government to eliminate homelessness and significant investments for the development of rapid, permanently affordable housing units, there is again reason to be optimistic that more affordable housing is coming.

Canada is a great country to live in, but we still need more help and less waiting for certain things like housing. It takes ten years of waiting. That's too long.

- Survey respondent

Unfortunately, affordable housing measures are not coming fast enough nor going far enough. People need rent relief now, and planned affordable housing supply does not meet current demand. For example, even if the City of Toronto secures 1,000 more households to be included in the COHB, this accounts for not even 1% of the active waiting list for social housing in Toronto.⁵⁰

Meanwhile, the rent increase freeze announced by the province in August 2020 would be welcome in “normal” circumstances, but concerns about rent payments and deferrals translates to greater concerns about eviction. When asked which issue the government should focus on, respondents overwhelmingly spoke of housing, including the need for “construction of more affordable housing,” how “low income people [are being pushed] out of their current residences,” and how rent “takes all the benefit or [wages] away.” We need to see more aggressive approaches and action from all levels of government.

RECOMMENDATIONS

- 1. Provide immediate and long-term rent relief.** Torontonians continue to experience a housing crisis. By providing increased funding to municipalities for programs like eviction-prevention programs, rent banks and the Housing Stabilization Fund, the provincial government can help prevent eviction as people work to get back on their feet during the pandemic. Vacancy control, a re-introduction of rent control for all occupied units, and increased funding for legal aid clinics can help secure housing for the long-term.
- 2. Increase affordable housing supply.** The National Housing Strategy offers a long-term vision for more affordable housing, but now is the time to prioritize and strengthen its implementation by committing to 300,000 new permanently affordable and supportive housing units across Canada, and the rapid funding and development of a minimum of 3,000 units in Toronto in the next 24 months.
- 3. Ensure affordable housing measures become a reality.** Efforts to improve affordable housing cannot be lost in its implementation or administration. As the City moves forward with implementing inclusionary zoning, it is critical to ensure that there are adequate numbers of permanently affordable units that are within reach for households living close to the poverty line.



Beyond **COVID-19**: Building a Future Without Poverty

The pandemic has caused food insecurity rates to rise and food bank visits to soar. But food insecurity is not a just a COVID-19 issue. The inequities the crisis has highlighted have deep roots that span well beyond the current crisis. If we perpetuate the status quo, the same inequities will continue. Unless we take action, we will emerge from the pandemic in the same situation we were before, where the right to food is not realized, where people subsist on poverty incomes, and where ongoing health and housing crises continue unabated. But we can take a different path. It is time to listen to the food bank client voices who are calling for a more just and fair society. We are at a crossroads and cannot afford to pass up this opportunity for systemic change.

We Can Eliminate Deep Poverty

1. **Eliminate deep poverty.** Immediately increase, at minimum, the Ontario Disability Support Program (ODSP) to the Market Basket Measure (MBM) and Ontario Works to at least 75% of the MBM. Set any guaranteed income pilots or policies in relation to the MBM while maintaining social services and wrap-around supports.
2. **Centre community in poverty reduction strategies.** Build consultations and user-research that adhere to anti-oppression and anti-racism practices into all policy development or reform process. Reallocate resources to community-based responses, particularly those that center Black and Indigenous communities.
3. **Target refundable tax credits to vulnerable populations.** Expand the Canada Child Benefit so that every parent who resides in Canada is eligible and raise Old Age Security by 10%. Target single working-age individuals through a working-age tax credit or expansion of Canada Workers' Benefit.

We Can Make Employment a Pathway Out of Poverty

1. **Implement a national universal childcare program.** Expedite the development of a national universal childcare system that is accessible, affordable, and high-quality.
2. **Raise the minimum wage.** Increase the minimum wage to \$15 per hour and index it to inflation.
3. **Protect workers by raising employment standards.** Provide ten paid sick days to all Ontarians and regulate protections for temporary, part-time, and contract workers, including minimum hours and required notice for schedule changes.
4. **Increase access to health benefits for low-income communities.** Implement national pharmacare and fill immediate gaps by extending the health benefits program provided through social assistance to all low-income Ontarians.

We Can Achieve Affordable Housing for All

1. **Provide immediate and long-term rent relief.** Increase funding for eviction-prevention programs, rent banks, and the Housing Stabilization Fund. Re-introduce rent control for all occupied units, introduce vacancy control, and increase funding for legal aid clinics.
2. **Increase affordable housing supply.** Commit to 300,000 new, permanently affordable and supportive housing units in Canada and a minimum of 3,000 units in Toronto in the next 24 months.
3. **Ensure affordable housing measures become a reality.** Ensure that inclusionary zoning policies guarantees that an adequate number of permanently affordable units are within reach for households living close to the poverty line.

METHODOLOGY

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

Link2Feed Data

Food banks across Ontario use a database called Link2Feed to capture client intake data and track visits. Demographic and food bank usage data presented on pages 6-8 of this report was retrieved from Link2Feed for Daily Bread Food Bank and North York Harvest member food banks for the time period of April 1, 2019 to March 31, 2020. Drop-in meal programs were excluded from the analysis because these programs do not capture unique client data. As a result of COVID-19, many food banks switched to manual client intake in mid-March, and therefore client visits may be underestimated for this time period.

Annual Survey

The annual survey was scheduled to take place from the beginning of March to the end of April at 47 Daily Bread Food Bank and North York Harvest member agency food banks. However, as a result of COVID-19, data collection was halted mid-March. The findings of this report therefore reflect the surveys completed between March 2 to March 13, 2020. In total, 397 surveys were collected from 21 agencies and 387 were sufficiently complete and included in the analysis. Surveys deemed incomplete were discarded. Due to the considerably smaller sample size to previous years, caution should be applied when making comparisons to previous years' findings.

Trained volunteers conducted the 30-question survey, which contained both open- and closed-ended questions. Respondents also had the option of filling out the survey themselves. The survey was only available in English. While efforts were made to recruit volunteers who spoke languages corresponding with the demographics of the specific participating food banks, the survey's sample was biased towards those who are conversant in English.

Volunteers invited clients to participate in the survey either while waiting in line to collect their food or just after. The reality surrounding food banks made random selection of participants difficult. However, volunteers were trained to minimize bias in the sample by either inviting all clients present to participate or using a systematic approach to selection.

Participants were informed that participation was entirely voluntary and that they could withdraw from the survey at any time. Volunteers also stressed that the survey was confidential, that refusing to participate in the survey had no bearing on them getting food at the food bank at the time or in the future, and that providing their name and contact information was completely optional.

The data was cleaned to remove any invalid responses. Results and analysis were generated using GNU PSPP Version 1.2.0. All respondents quoted have been de-identified to protect anonymity.

ACKNOWLEDGEMENTS

We acknowledge that we are situated upon traditional territories of the Mississaugas of the Credit, the Anishinabeg, the Chippewa, the Haudenosaunee and the Wendat peoples. Today, the meeting place of “Tkaronto” (Toronto) is still the home to many First Nations, Métis, and Inuit peoples from across Turtle Island, and we are grateful to have the opportunity to work in the community and on this territory.

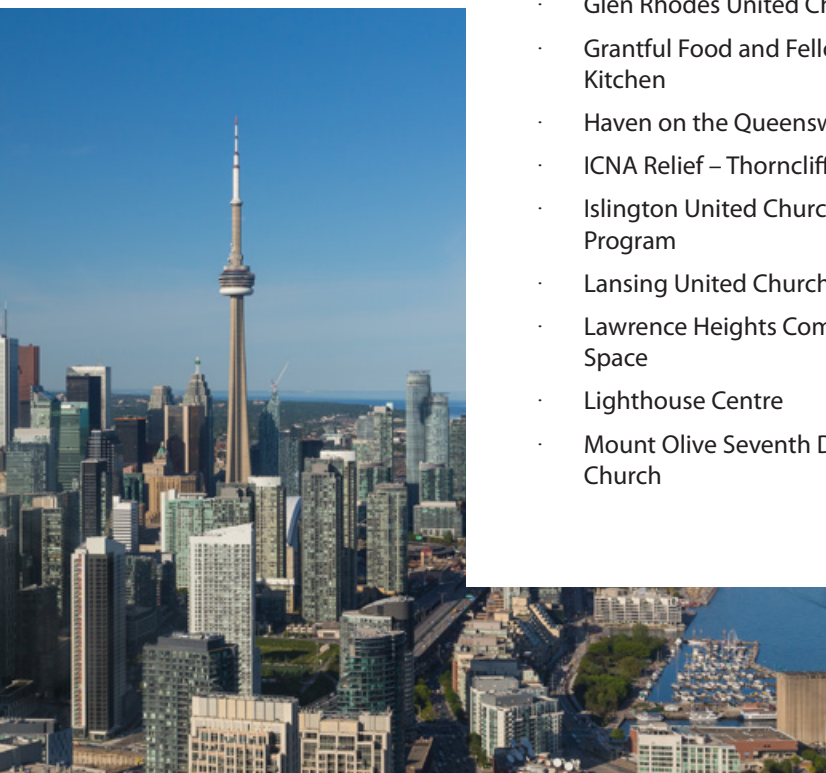
Our sincere thanks to the 397 food bank clients who took the time to participate in the survey and share their thoughts, opinions, and experiences with us. We would like to express our gratitude to the 92 volunteers who completed their survey training and to all those who had the opportunity to conduct surveys in early March. We also would like to thank Safia Gahayr from the Equities Studies program at the University of Toronto, who included volunteering for the *Who's Hungry* survey as part of her course curriculum.

The report was co-authored by Peter Ochs and Talia Bronstein with the input and guidance of our research committee: Hannah Aldridge, Neil Hetherington, Charles Jergl, Scott Leon, Harvey Low, Andy Mitchell, Ryan Noble, Laura Nelson-Hamilton, Chiara Padovani, Stephanie Procyk, John Stapleton, Sarah Watson, and Christine Yip. Special thanks to Eva Molina and Sarah Strom for communications support, and Catherine Leek at Green Onion Publishing for copy editing.

While data collection was cut short due to COVID-19 and not all agencies were able to collect surveys, we wish to thank all the food banks who agreed to participate in this year's *Who's Hungry* initiative.

Participating Food Banks

- Agincourt Community Services Association (Dorset Park Hub)
- Agincourt Community Services Association South
- Agincourt Pentecostal Church
- Allan Gardens Food Bank
- Avenue Road Food Bank
- Bathurst-Finch Community Food Space
- Calvary Baptist Church
- Canadian South Asian Growth & Support Services
- Christ Church St. James Food Pantry
- Churches on the Hill
- Community Share Food Bank
- Eastview Neighbourhood Community Centre
- Flemingdon Community Food Bank
- Fort York Food Bank
- Friends of Jesus Christ – O'Connor Food Bank
- Glen Rhodes United Church
- Grantful Food and Fellowship Soup Kitchen
- Haven on the Queensway
- ICNA Relief – Thorncliffe Food Bank
- Islington United Church – Mabelle Food Program
- Lansing United Church
- Lawrence Heights Community Food Space
- Lighthouse Centre
- Mount Olive Seventh Day Adventist Church
- New Toronto Street Food Bank
- Oasis Dufferin Community Centre
- Oriole Food Space
- Our Lady of Lourdes
- Parkdale Community Food Bank
- Scarborough Campus Students' Union Food Bank
- Scarborough Centre for Healthy Communities
- Scott Mission
- Society for the Living Food Bank
- St. Ann Parish
- St. James Food Basket
- St. Ninian's Anglican Church
- Syme Woolner Neighbourhood and Family Services
- The Neighbourhood Group – Teesdale Food Bank
- The Stop Community Food Centre
- Thistletown Community Services Unit
- Toronto East Seventh Day Adventist Church – Malvern Food Bank
- Toronto People With Aids Foundation
- Toronto West Seventh Day Adventist Church
- University of Toronto – St. George
- West Hill Community Food Bank
- Weston Area Emergency Support
- Yonge Street Mission



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