



# Who's Hungry Report 2022

A Story of A System Under Strain



**Daily Bread**  
Food Bank



**NORTH YORK  
HARVEST  
FOOD BANK**







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## Foreword

News reports have been filled with the stories of how clients are arriving at our doors because of low incomes, or the escalating cost-of-living. The need faced by food banks is at record levels with no signs of slowing.

We have seen that reality month after month, through the past two years and half years. Food banks across the City have risen to the occasion in dealing with the rising numbers of food insecure people. Combined food out the door between Daily Bread and North York Harvest has increased from 30,000 pounds per day to 110,000!

Income adequacy and systemic barriers have always driven people to food banks. In this year's *Who's Hungry*, we looked deeper and found that food bank clients are often also socially isolated. We are their last resort.

While food charity has been around in every culture for centuries, food banks in Ontario were created in the 1980s as a response to immediate need. Since that time, through tough times and good, we have served those on the edge, people well below the poverty line, people trying to hang onto their housing, people whose income does not let them eat three good meals a day.

Each year, *Who's Hungry* Report details the realities faced by Daily Bread and North York Harvest clients.

To illustrate, one of the most revealing numbers from this report is the calculation which shows how much people have to spend, per day, once rent and utilities are covered. This year, it dropped from \$9.17 to \$8.01! In the face of rising inflation, this real dollar amount is to cover the cost of food, clothing, transportation, telephone/internet, medication and any other expenses which can arise.

Our member agencies have risen to the challenge, but the strain is starting to show. The burden of serving two and three times the numbers pre-pandemic, often with the same resource and volunteer base, has called on individuals to be heroic. They are telling us they are tired.

Through these depressing realities, we want to continue to signal that there is hope, and to create a pathway for governments to walk back from the limb they are on. That pathway took shape with the Kneebone report, from the University of Calgary's School of Public Policy this year. In that report, they identified and measured the impact of clear policy shifts that drive (or drop) the numbers of people arriving through the doors of food banks. Continuing from this, *Who's Hungry* 2022 provides detailed policy recommendations to turn the tide, focused on the upstream issues of income and housing. Combined we know the need, the path forward, and the impact that can be achieved.

Until that positive impact is felt by each individual we serve, our commitment is resolute; we will meet the immediate need of each person coming through our doors. That commitment is being tested, and strained – so, now more than ever, we need substantive changes so that everyone's Right to Food is realized.

Neil Hetherington  
Chief Executive Officer  
Daily Bread Food Bank

Ryan Noble  
Executive Director  
North York Harvest Food Bank

# Executive Summary

Drawing on survey and interview data, as well as data from Daily Bread and North York Harvest's member agencies, the 2022 Who's Hungry report examines trends in food bank use and food insecurity over the past year in relation to three core areas: income and employment, housing, and the cost of living.

## Income

Insufficient income drives food insecurity, and a \$540 drop in the median annual income from \$13,272 in 2021 to \$12,732 currently may explain some of the dramatic rise in the number of people turning to food banks. Food bank clients reported median monthly incomes of \$1,061 in 2022. This is a drop in real dollars from \$1,106 last year.

Ninety-six percent of survey respondents live below Toronto's poverty line. Survey respondents commonly reported low income, job loss or unemployment, and not enough hours at work as reasons for accessing food banks. While one in three clients reported their primary source of income is employment (double last year's 16%), clients' median income (\$1,061 per month) decreased. This is likely because the majority of employed respondents were in temporary/contract, casual, or seasonal jobs characterized by low wages, few or no benefits, and a high degree of precarity.

Over one in three (38%) of respondents reported social assistance, either Ontario Works (OW) or the Ontario Disability Support Program (ODSP), as their primary source of income. Social assistance rates are significantly lower than Toronto's poverty and deep poverty lines and, as such, most respondents who receive social assistance are living in deep poverty.

## Housing

Housing costs emerged as a core issue affecting clients' ability to afford food and other necessities, particularly for renters. Eighty-seven percent of clients were living in housing that is unaffordable, defined by the Canadian Mortgage and Housing Corporation as paying 30% or more of their income on housing. Almost seven in ten food bank clients (69%) were paying half of their income or more on housing and 18% were paying all their income or more. High housing costs absorb most of food bank clients' household incomes; food banks act as a stop gap in their household budgets.

## Rising Costs

Inflation and recent steep increases in the cost of living, particularly the price of food, have strained food bank clients' budgets. Due to a combination of low income and high housing costs, clients had a median of \$8.01 left per person per day after rent and utilities were paid. This number is lower than last year's number (\$9.17). Eight dollars a day in the face of record inflation means for most, it is impossible to consume an adequate, healthy diet, let alone pay for medical/dental/eye care, transportation costs, clothing, and other necessities. If a food bank client takes two trips on the TTC, they are left with \$1.51 for the day.

## Food Insecurity

Food security is often sacrificed in order to pay for other competing necessities. Almost half of respondents this year (49%) reported skipping a meal to pay for something else, like rent or transportation costs.

Over the past year, there has been a significant increase in food insecurity across Toronto. Between April 1, 2021, and March 31, 2022, there were a record 1.68 million food bank visits across Daily Bread and North York Harvest's member agencies, up from 1.45 million in 2020-2021. Member agencies are seeing both clients accessing food more frequently and increasing numbers of new clients. This increased need is straining food banks' resources and capacity to keep pace with demand.

## Food Bank Clients

Food banks are seeing a new profile of their clientele with some notable differences between new and existing clients. New clients are more likely to be experiencing more severe food insecurity. On average, they are also younger than existing clients and also more likely to be employed. New clients are also more likely to be newcomers to Canada, and so more likely to lack economic stability and social supports as they are also more likely to be over-represented in precarious, low-paying jobs.

Survey data further underscored that food insecurity is disproportionately experienced by certain populations. Those with disabilities, racialized people, newcomers, and people with precarious immigration statuses were some of the groups that faced elevated rates and severity of food insecurity. These groups face structural oppressions, such as systemic racism and xenophobia, that result in inequitable access to wealth and other resources. These conditions function to keep individuals in poverty and increase their likelihood of experiencing food insecurity.

**39% of clients reported that they did not have people in their life to count on in times of need.**

## Daily life

This year's survey also asked questions about the daily lives of clients, including their access to the internet and other communication technologies. Twenty-two percent reported that they do not have access to internet in their homes. This impacts the ability to access employment and education, particularly as the effects of the pandemic continue to change how we work and learn.

Clients were also asked about their mode of transportation for trips outside their neighbourhoods. Fifty-five percent reported they would rely on public transit and 33% report they would walk.

Also asked if they had filed taxes in the past year, 19% of clients surveyed reported they had not done so. This is significant as governments increasingly deliver tax benefits through that system and so food bank clients may not be accessing government transfer for which they are eligible.

A few measures of mental health and stress were also included in this year's survey. Nearly three quarters (71%) reported sometimes or always feeling depressed and a further 86% reported sometimes or always experiencing stress.

When asked about social support, two-fifths (39%) of clients reported that they did not have people in their life to count on in times of need. Clients who reported they lack social support also reported higher rates and severity of hunger.

Many people often rely on food banks as a last resort. There are many other strategies people use to access food and pay rent and bills, such as leaning on family or friends, or relying on credit cards or payday loans.

## Report Snapshot

- 44% of clients reported a disability or health condition that limits their ability to perform daily tasks and is expected to last a year or more.
- Approximately 18% of survey respondents identified as Black, compared to 10% of the population in Toronto's Census 2021.
- In terms of household composition, the majority of clients were single individuals (44%). A significant portion were two parent/guardian households with dependants (20%). Sixteen percent were single parents with dependants at home and another 13% lived with a partner or spouse with no dependants at home.
- 65% of survey respondents were Canadian citizens, while 21% were permanent residents, 10% had temporary status (such as a study or work permit), and 4% were refugee claimants.
- 61% reported that they have someone to count on if they need help, while 39% reported that they did not. Food bank clients were almost five times as likely to report that they did not have people in their life to count on in times of need than the general Canadian population, at 39% versus 8%.<sup>1</sup>

### Food Insecurity

- 58% of Indigenous food bank respondents missed a meal to pay for something else within the past three months, versus 46% of non-Indigenous clients. Of Indigenous respondents who did not eat for a whole day because there was not enough money for food, half (50%) did so almost every month, compared to 42% of non-Indigenous respondents.
- Seven out of ten respondents (70%) who reported not having enough food to eat were racialized. A similar proportion (69%) of those who had to miss a meal to pay for something else were racialized. Of those who reported child hunger, more than four out of five (81%) were racialized, compared to one out of five (19%) of the children raised in white households.
- Those receiving social assistance face some of the starkest levels of food insecurity. Almost half (47%) of clients whose primary income source was ODSP and over half (56%) of clients whose primary income source was OW reported that they sometimes or often did not have enough food to eat in the past twelve months.
- 38% of clients who reported ODSP as their primary source of income were hungry at least one day a week in the past three months.
- Of the seniors (65+) surveyed, almost one third (29%) reported they sometimes or often did not have enough food to eat.
- Almost one quarter of newcomer clients (23%) reported being hungry at least one day a week because there was not enough money for food during the past three months.

## Income

- A significant number of food bank clients (38%) reported their primary income source as social assistance, with 22% receiving income from the ODSP and 16% receiving OW. One out of three food bank users reported employment as their primary source of income. Other sources of income included OAS (11%), CPP (8%), EI (2%), and pandemic-related benefits, such as the Canada Emergency Response Benefit (CERB) (1%), Canada Pension Plan Disability (CPPD) (1%), and Worker Safety and Insurance Benefit (0.2%). A considerable percentage (7%) of food bank clients reported no primary income source.
- Respondents had a median of \$8.01 left at the end of the day per person per day after rent and utilities were paid, a significant drop from last year's median of \$9.17.
- Among food bank users, respondents had a median monthly income of \$1,061 (\$12,732 annually), an amount equal to less than half of Toronto's 2020 poverty line of \$2,060 in total income per month (or \$24,720 annually).
- Ninety-six percent of survey respondents were living below the poverty line (\$2,060 per month/\$24,720 annually for a single person). A high portion of food bank users (82%) were also living in deep poverty, defined as having an income at or below 75% of the official poverty line (\$1,545 per month/\$18,540 annually for a single person).
- 19% of survey respondents had not filed their 2021 taxes.
- Survey respondents reported median monthly rent and utilities cost of \$1,000.

## Employment

- 33% of food bank users surveyed rely on employment as their primary source of income. This included full-time employment (16%) and part-time employment (17%).
- 20% of those employed did report having health benefits, such as prescription drug plans or dental coverage. Close to half (45%) of employed survey respondents did not have any employer-provided benefits.
- Of those who reported employment, six out of ten held jobs which are not permanent. More than nine out of ten people (92%) working temporary or contract jobs were racialized.



# Demographics

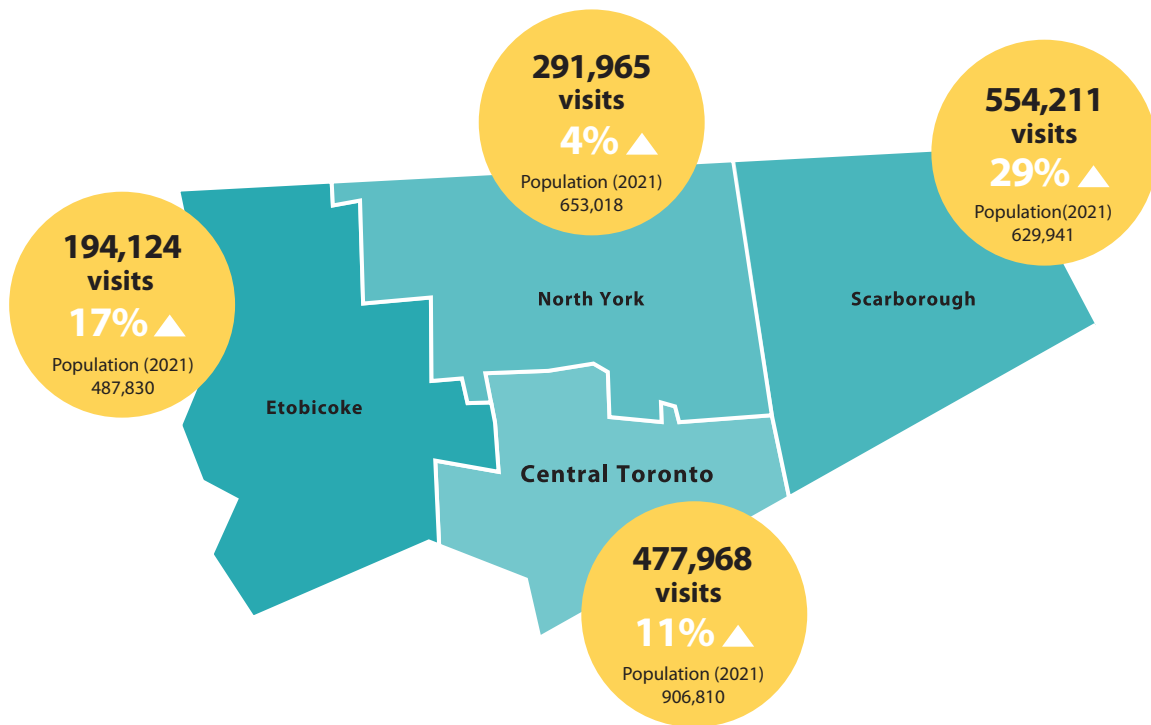
AGE	CENSUS 2021	FOOD BANK USERS
0-19	19%	28%
20-44	39%	42%
45-64	26%	22%
65+	17%	9%

SELF-IDENTIFIED RACE/ETHNICITY	CENSUS 2020	FOOD BANKS
Arab, Middle Eastern or West Asian	4%	8%
Black	10%	18%
East Asian	13%	10%
First Nations	1%	3%
Latin American	3%	9%
South Asian or Indo-Caribbean	14%	13%
Southeast Asian	8%	10%
White	44%	27%
Mixed	2%	2%

HOUSEHOLD TYPE	CENSUS 2021	FOOD BANKS
Single Individuals	33%	44%
Couples/No Dependents	20%	13%
Single Parent	10%	16%
Two Parents	23%	20%
Other	14%	6%

# Record Numbers of Food Bank Visits

The growing numbers that food banks saw through the start of the pandemic have continued to rise unabated. Between April 1, 2021, and March 31, 2022, Daily Bread and North York Harvest's member agency food banks saw record 1.68 million visits across the city, up from 1.45 million visits in 2020-2021.



*Based on the client food bank visits between April 1, 2021, to March 31, 2022, tracked by clients' postal codes, where available, in Link2Feed. (Note: tenant and drop-in food programs do not register clients through Link2Feed so are outside the scope of this geographic analysis.) The percent change was calculated by comparing to the same months in 2020-2021. Population data from the 2021 Statistics Canada Census.*

## Food distribution

The average number of pounds of food distributed across Toronto has increased from 389,962 pounds weekly in 2021 to 409,546 pounds weekly in 2022. This amount continues to increase week to week, with 626,452 pounds distributed during the last week of August 2022.

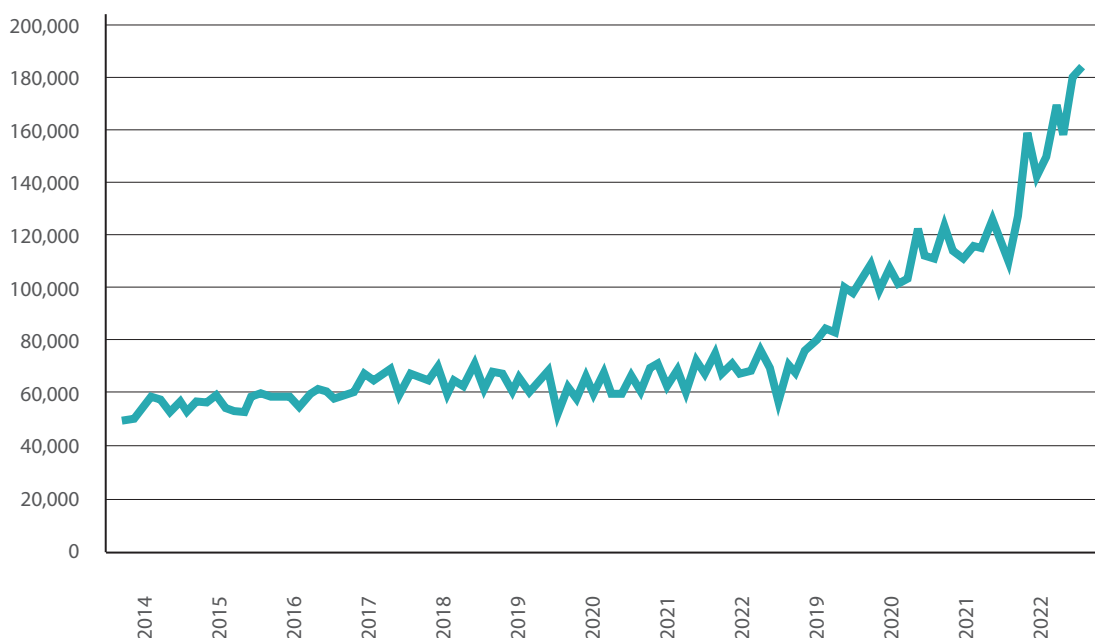
Sixteen new community food bank programs have opened over the past year. These new programs include food banks, food bank delivery programs, and free meal and snack programs. The majority of these programs were opened in downtown Toronto and in Scarborough, two areas with higher levels of need.

## Subsequent Events

Yet, the starkest escalation in numbers has occurred outside the regular annual April-March reporting cycle regularly included in Who's Hungry.

- Since March 2022, new records are continuing to be set on a monthly basis. From January to March 2022, food banks served almost as many visits more than (453,000) in the first half of 2019 (410,000).
- From April to June 2022, food banks served as many (530,000) as were served in the first half of 2020.
- From July to September 2022, food banks visits (195,000/month) are almost three times comparable pre-pandemic quarters.

**Client Visits to Daily Bread By Month**  
January 2014 - September 2022



August 2022 saw a record 8,800 new clients added, amidst a record 203,569 visits to Daily Bread and North York Harvest member agencies.

A recent report from Statistics Canada, in June 2022, provides little cause of optimism. Seven percent of Canadians reported they were very likely to obtain food from a community organization in the next six months because of rising costs.<sup>2</sup> With three more months to be recorded before year-end, food bank visits in 2022 are on track to hit 2 million.

It is likely that we will see increased levels of food bank visits for years to come as the pandemic will almost certainly have long-lasting effects on people's health and financial security. Because people often exhaust their other options before relying on food banks, like tapping into savings or borrowing from friends and relatives, food bank usage tends to lag behind global events. For example, during the 2008-09 recession, food bank usage did not peak until two years later, after the economy rebounded. We are seeing the same pattern with the COVID-19 pandemic, where record levels of food insecurity are continuing to increase even as pandemic restrictions have eased.

# Policy Recommendations - Overview

**The Right to Food will never be realized until the systemic issues that perpetuate inequities in our communities are addressed. Poverty reduction needs to be addressed by governments. This is how:**

## We Can Guarantee Income Security and Eliminate Systemic Poverty

- [Tackling income inequality by investing in job search and training supports and updating the eligibility criteria for the Employment Insurance \(EI\) program.](#)
- [Helping the working poor by increasing the minimum wage to a living wage and expand income supports eligibility for single adults.](#)
- [Through the tax system, ease tax filing for low-income households.](#)
- [Mitigating the effects of precarious employment by reinstating legislative protections for equal pay for equal work, permanently expanding the number of paid sick days, and establishing a portable benefits program.](#)
- [Ensuring the income security of vulnerable groups by revisiting the concept of a Universal Basic Income program, permanently implementing the Canada Disability Benefit \(CDB\) and expanding eligibility criteria of the Canada Child Benefit \(CCB\).](#)
- [Ending the inadequacy of social assistance rates by increasing Ontario Disability Support Program \(ODSP\) and Ontario Works \(OW\) rates to ensure recipients can live a life of dignity.](#)
- [Improving the administration of social assistance to better serve recipients by adopting user-centered design and standards and reintroducing Bill 60 to establish an arm's-length expert advisory board which includes those with lived experience.](#)

## We Can Solve Toronto's Housing Affordability Crisis

- [Incentivizing and expediting the development of affordable housing in the private market.](#)
- [Rapidly expanding access to affordable housing and preserving existing social housing supply.](#)
- [Protecting tenants from evictions by permanently funding municipal rent banks and emergency housing supports.](#)
- [Supporting low-income renters by strengthening rent controls and limiting abuse of Above Guideline Increases \(AGIs\).](#)
- [Restoring in-person hearings as an option at the Landlord and Tenant Board and reversing the \\$133 million budget cut to Legal Aid Ontario.](#)
- [Using income-based metrics, instead of average market rent, to define affordable housing in the development of housing policies.](#)
- [Taking legislative and regulatory steps to develop a non-profit acquisition strategy and supplementary fund with Canada Mortgage and Housing Corporation/National Housing Strategy \(CMHC/NHS\) to protect current stock of affordable housing.](#)



## We Can Mitigate the Steep Increases in the Cost of Living

- [Tackling rising medical expenses by making drug and dental benefits available to all low-income households, expediting the roll-out of a national dental care program, introducing a new benefit for eye-care/vision services and expanding Ontario Health Insurance Program \(OHIP\) eligibility criteria.](#)
- [Strengthening our public transit systems by expanding Phase 3 of the Toronto Transit Commission \(TTC\) Fair Pass Discount Program, eliminating transfer/double fees for TTC riders accessing regional transit, re-examining PRESTO Card accessibility and availability, and enhancing TTC by lowering fares, expanding the two-hour transfer window and offering free transit to people receiving social assistance.](#)
- [Bridging the digital divide by creating an automatic \\$100 digital access benefit for all social assistance recipients \(\\$200 for multiple person households\) and establishing a publicly owned municipal broadband network with free public Wi-Fi.](#)

## Trends in Food Insecurity

Food insecurity is defined as the “inadequate or insecure access to food due to financial constraints.”<sup>3</sup> The definition is a spectrum being worried about having enough money to afford food to missing an entire day’s meal. Food banks serve those who are most food insecure.

In 2021, almost one in six households in Ontario experienced some form of food insecurity.<sup>4</sup> This proportion has been consistent over the last three years with little change observed from 2019 to 2021. This translates to 2.3 million Ontario residents and 500,000 children not having access to an adequate food supply and, instead, having to resort to other measures to feed themselves and/or their families.<sup>5</sup>

Low-income levels drive food insecurity. Rising costs also aggravate food security levels. Inflation has caused the cost of living to rise, leading more Canadians than ever before to rely on food banks for support. A study conducted by the Angus Reid Institute revealed over half of Canadians (56%) reported not being able to keep up with the rising cost of living. The majority of food-insecure households in Canada are working individuals who have incomes that do not meet the cost of living, making it harder to meet basic needs.<sup>7</sup>

Among the respondents this year, over half (58%) reported low income (from either employment or social assistance) as a reason for accessing food banks. Other common reasons for using food banks were also related to income, including job loss or unemployment and not enough hours at work. Insufficient income, paired with rising rates of inflation, the increasing cost of food, exorbitant housing costs, and pullbacks from CERB payments have all contributed to broadening the pre-existing gaps in Canada’s broken social safety net.

**“The government needs to provide tools and opportunities for people to self-sustain ... instead of being given potatoes we should be given the tools and resources to grow our own.”**

**- Client**

## Food Insecurity and Health Outcomes

It is undeniable that food insecurity is a critical public health concern that places a significant burden on the Canadian health-care system. People experiencing food insecurity are at a greater risk of developing chronic health conditions such as mental health disorders, cardiovascular disease, diabetes, and infections. Since they lack resources to manage these chronic conditions, they are more likely to develop adverse health impacts, leading to hospitalization and, in worse conditions, premature death.<sup>8</sup> This locks people into a worsening cycle of illness, poverty, and food insecurity. Health-care costs among food-insecure households are 121% higher than for those who are food secure.<sup>9</sup>

**(71%) reported sometimes or always feeling depressed and a further 86% reported sometimes or always experiencing stress**

Food insecure households are also more likely to report poor mental health outcomes and sleep issues, most notably during the pandemic.<sup>10</sup> Among food bank users, nearly three quarters (71%) reported sometimes or always feeling depressed, or experiencing low energy, sadness, or hopelessness, and a further 86% reported sometimes or always experiencing stress, or feeling pressured, tense, or nervous. These screening questions, drawn from the rapid Patient Health Questionnaire (PHQ-9) used to screen for depression are markedly above rates noted even during the pandemic where 80% of respondents sometimes or always had difficulty sleeping. This is a stark difference compared to the 61% of the general population who reported high sleep quality, according to the 2020 Canadian Community Health Survey.<sup>11</sup>

### CRISIS CAN LEAD TO A DOWNWARD SPIRAL

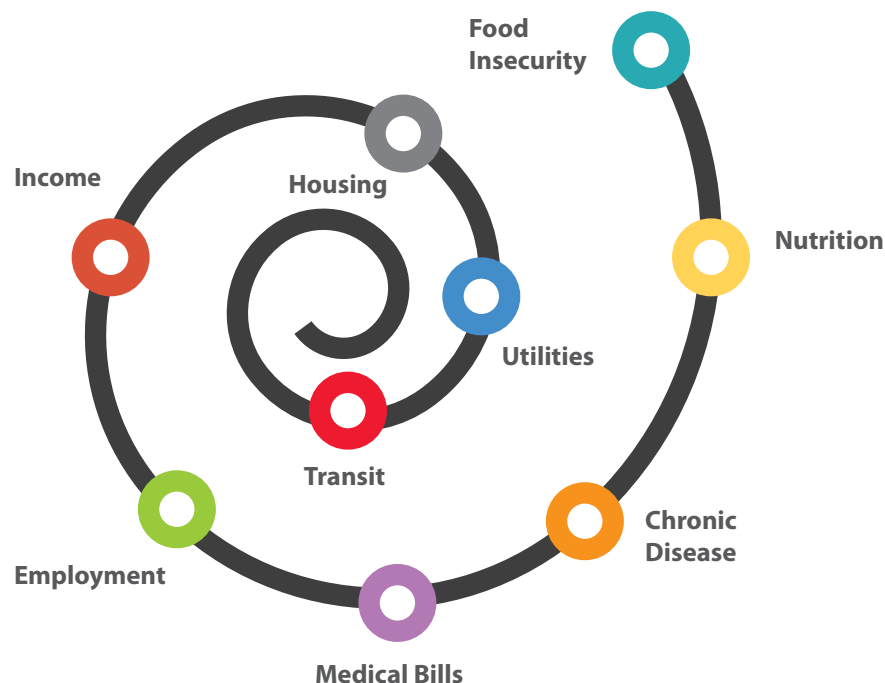


Figure 2: Food Insecurity leads to spiraling impacts

## In-depth Profile: Food Insecurity and Social Connections

Social connections play a crucial role in well-being, impacting health, quality of life, and access to opportunities. Lacking reliable social support networks during times of need can worsen the experience of poverty and lead to severe emotional, financial, and physical strain.

Individuals experiencing food insecurity often lack vital social connections and capital, with social isolation contributing to and being a consequence of living in poverty. The stigma of poverty can create and reinforce feelings of loneliness, shame, and alienation from society, creating barriers to accessing support.

Food bank clients were almost five times as likely than the general Canadian population to report that they did not have people in their life to count on in times of need, at 39% versus 8%.<sup>12</sup>

**Do You Have Someone to Count On?**  
Food Bank Clients Survey

National Statistics	Percentage	Survey Data	Percentage
Always (45%)			
Often (30%)	92%	Yes	61%
Sometimes (17%)			
Rarely (6%)	8%	No	39%
Never (2%)			

Caption: National data from Statistics Canada. The 2022 Toronto Food Bank Client Survey asked whether respondents had someone to count on as a yes or no question, while the Canadian Social Survey asked whether respondents had someone to count on always, often, sometimes, rarely, or never.

Of those surveyed, clients without social connections experienced hunger at a higher prevalence. Clients without social support networks were nearly three times more likely to report they often did not have enough food in the last twelve months than their cohorts with reliable social connections. Over half (56%) of clients lacking social relationships reported having to miss a meal to pay for something else in the past three months. Certain groups were at heightened risk of social exclusion, with single individuals (44%) and single-parent households (44%), refugee claimants (57%), and clients aged 30-44 (44%) reporting the highest likelihood of not having people to count on when in need.

**"I am a refugee. I have people outside of Canada to rely on, but no one here."**

**- Client**

## Frequency of Adult and Child Hunger

Respondents were asked about the experience, frequency, and severity of household food insecurity in the past three and twelve months. Among adult food bank respondents, 81% reported that they did not always have enough food to eat or did not always have the kinds of foods they wanted to eat. Forty-three percent went hungry at least one day per month because there was not enough money for food. Skipping food in order to save money was common – half of all adults (48%) missed a meal to pay for other necessities.

Child hunger has decreased slightly over the past year, with approximately 12% of respondents with children reporting that their children had gone hungry at least one day a week during the past three months compared to 13% last year. This decrease has been attributed to the impact of the CCB, a monthly payment originally introduced in 2015 to help families with the cost of raising children under eighteen years of age. Data shows that the rate of child poverty was cut in half, from 9.4% in 2019 to 4.7% in 2020.<sup>13</sup>

**“My two kids don't eat breakfast and lunch anymore; they only eat dinner. My eldest son and I eat a breakfast of two eggs each and slices of bread and no lunch and dinner with rice and one menu item.”**

**28%**

**of adults report missing a whole day's meals because they did not have money for food.**

**43%**

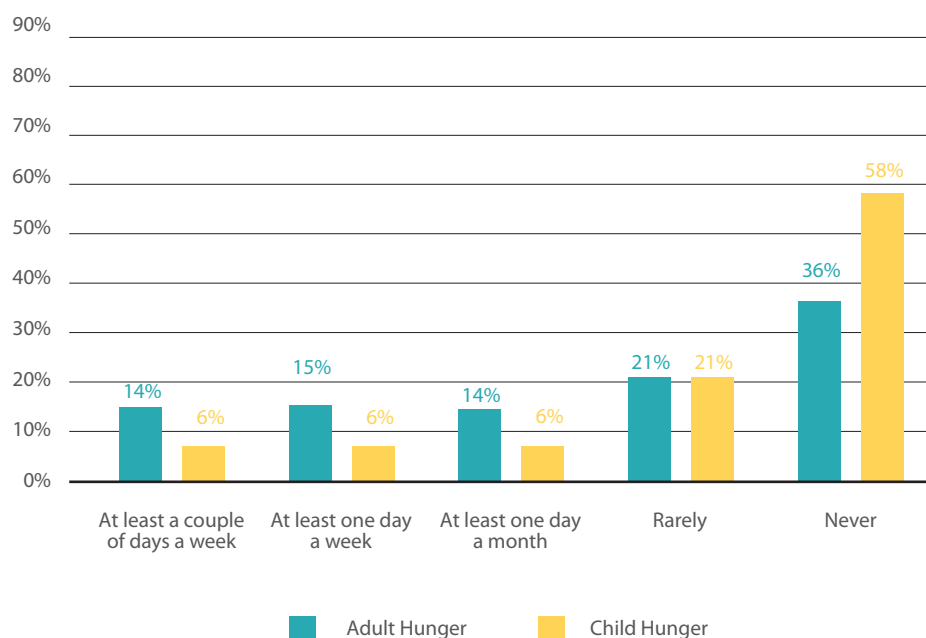
**reported this occurred on a monthly basis.**





Like previous years, the frequency of child hunger remains lower than adult hunger. Approximately 29% of adult respondents reported going hungry at least once a week. Some parents reported sacrificing their own food intake in order to make sure that their children are fed. It is possible that more households experience child hunger than the data indicates, as child hunger is often underreported due to stigma.

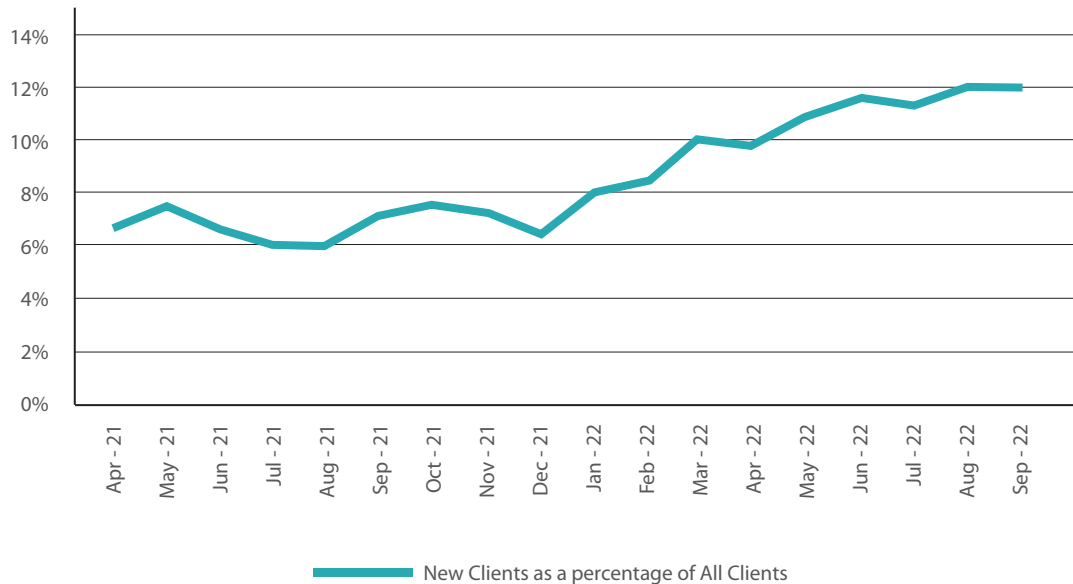
### FREQUENCY OF RESPONDENTS EXPERIENCING HUNGER



### New and Existing Client Food Insecurity

The number of new clients (defined as within the past year) has been increasing month by month over the course of the pandemic. In August 2022, close to 8,880 new food bank clients were registered. Of all clients in August 2022, 12% were new, one of the highest proportions since the beginning of the pandemic.

### Growth in New Clients



Among survey respondents, 71% have been accessing food banks only since the pandemic began. Forty-two percent have been accessing food banks for less than one year. This section examines food insecurity and food bank usage by those who have been visiting food banks for less than one year.

New and existing clients attend food banks for similar reasons. Sixty percent of new clients and 71% of existing clients report low income as the reason they rely on food banks, the most common answer provided by far. The high number of clients reporting reasons related to low income further underscores how poverty drives food insecurity.

Survey results indicate that there are several key differences between new and existing clients.

New food bank users were more likely to report higher levels of food insecurity. New clients were more likely to have gone hungry: 46% were hungry at least one day a month because there was not enough money for food, compared to 39% of existing clients. In addition, over half (56%) of new clients missed a meal to pay for something else within the past three months, versus 43% of existing clients.

**“I donated to food banks in the past when I was working, and donated toiletries and sanitary supplies to women shelters, and I also donated pet food and pet crates to various agencies. I just never expected to be in this situation and it’s heartbreaking.”**

The greater severity of food insecurity among new clients hints at two possible explanations: people turn to food banks when their level of food insecurity is most severe and, conversely, those who have been relying on food banks are less food insecure.

Primary income sources between these two groups vary significantly. Existing clients are more likely to be older, either in the 45-64 or 65+ age range, and are more likely to report OAS, CPP as their primary income source. Of those who reported OAS as their primary income source, 77% were existing clients while 23% were new clients; of those who reported CPP as their primary income source, 75% were existing clients while 25% were new clients.

In contrast, new clients are more likely to be younger than existing clients, with 72% of 18-29 year-old clients being new and 58% of 30-44 year-old clients being new. Part of this is the reflection of the number of post-secondary institutions which operate food banks. In comparison, 66% of 45-64 year-old clients were existing clients and 77% of 65+ year-old clients were existing clients.

New clients are also more likely to be employed than existing clients. Almost half of new clients (48%) report that someone in their household works either part time or full time. The fact that these individuals continue to rely on food banks indicates that even those who are employed cannot make ends meet as inflation causes the cost of living to rise exponentially.

Existing clients were much more likely than new clients to be Canadian citizens, with three quarters (75%) of existing clients having Canadian citizenship versus just over half (52%) of new clients. Almost a quarter of new clients (24%) have been living in Canada for less than one year. Individuals with temporary status in Canada represent over a fifth (21%) of new clients. International students, stranded through COVID, likely comprises a good portion of these numbers and were especially vulnerable to changes in the labour market, like pandemic-related lay-offs. In fact, almost one third (32%) of new clients reported job loss or unemployment as a reason they attend food banks, making this the second most common reason for new clients.

These statistics serve as a further reminder that being employed does not necessarily serve as a protective measure against food insecurity. Low-paying jobs with minimal job security do not provide enough income to cope with skyrocketing inflation and soaring food prices, driving even the employed to rely on food banks to get by.



## Disability and Food Insecurity

Forty-four percent of survey respondents reported having a disability or serious health condition that is expected to last a year or more, compared to 20% of the general population across the Greater Toronto Area.<sup>14</sup> Nearly one in four (24%) respondents reported that their disability was a reason they accessed a food bank.

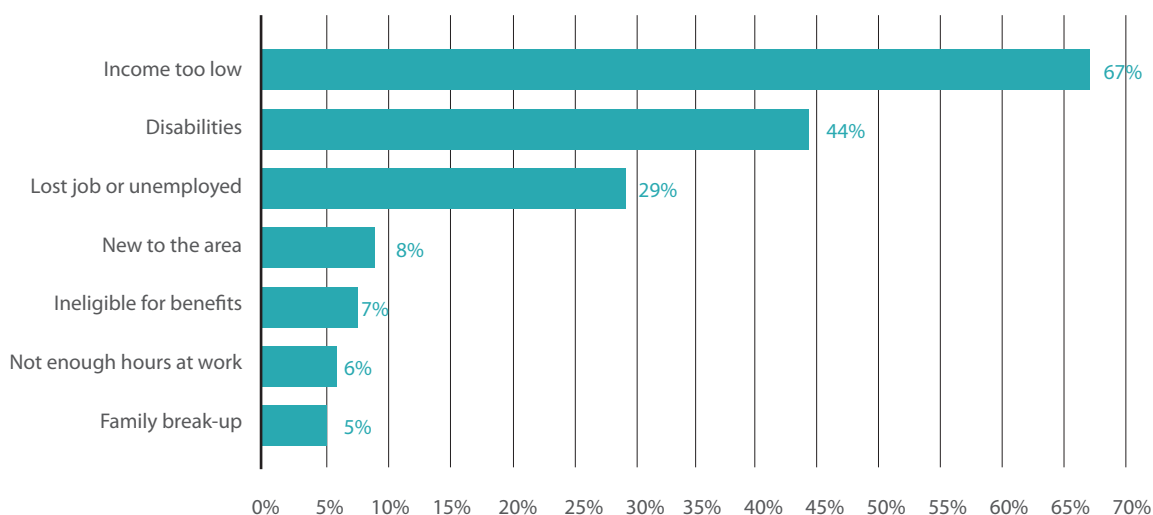
Respondents who self-identified as having a disability reported experiencing more severe food insecurity than non-disabled respondents, a trend that was also present in *Who's Hungry* 2021 survey results. Forty-five percent of respondents with disabilities sometimes or often did not have enough food to eat and over one-third (35%) of people with disabilities went hungry at least one day per week. A staggering 65% of those who often did not have enough to eat were people with disabilities.

Respondents reporting disabilities are at greater risk of food insecurity than those without disabilities because they face various interconnected physical and economic barriers to food access. People with disabilities are often living on low incomes, either because of employment barriers or because social assistance rates are so low that they keep people in poverty, often forcing them to rely on food banks. Forty-four percent of respondents with disabilities or some kind of health condition reported the ODSP as their primary income source. ODSP provides \$1,227 per month, an amount significantly below Toronto's official poverty line of \$2,060 per month.

Respondents with a disability named a range of reasons why they were using a food bank. Income was the driving reason. Their disability was a secondary reason, often also related to income. Employment ranked third.

### REASONS FOR USING FOOD BANK AMONG PEOPLE WITH DISABILITIES

(Multiple Response)





## Food Insecurity Among Racialized Communities

In this year's survey, as in the past, racialized communities, in particular Black and Latin American adults, were disproportionately represented among food bank clients. Approximately 18% of survey respondents identified as being Black, compared to 9% of the population in Toronto's Census 2021, representing a 4% increase from last year's *Who's Hungry* survey results. Similarly, 9% of respondents identified as Latin American, compared to 3% of the population in Toronto Area, representing a 3% increase from last year's survey results.<sup>15</sup>

The prevalence of food insecurity is much greater in racialized households compared to white households. Seven out of ten respondents (70%) who reported not having enough food to eat were racialized. A similar proportion (69%) of those who had to miss a meal to pay for something else were racialized. Of those who reported child hunger, more than four out of five (81%) were racialized, compared to one out of five (19%) of the children raised in white households.

### In-depth Profile: Food Insecurity among Black Communities

Black communities in particular face elevated rates of food insecurity. While the overall rate of food insecurity in Canada is 12.4%, or about one in eight households, this number obscures the disproportionate levels of food insecurity in Black populations. Of Black households 28.4% experience food insecurity; in comparison, 10% of white households experience food insecurity.<sup>16</sup>

Who's Hungry survey data also reflects the disproportionate impact of hunger on Black communities. While Black people make up 9% of the population in Toronto (Census 2021), 18% of survey respondents were Black. This is an increase from last year when 14% of survey respondents were Black. The Black population continues to be over-represented among those needing food banks and is apparently growing.

Black respondents were also more likely to be over-represented among long-term food bank clients. Fifty-three percent of Black respondents had been attending food banks for one to five years, compared to 42% of non-Black respondents. This disparity highlights the enduring nature of systemic barriers rooted in anti-Black racism that block opportunities to move out of poverty. Some of these barriers include labour market discrimination and

inequitable access to government benefits (such as EI eligibility which depends on standard employment relations).

Those facing multiple barriers were placed in more vulnerable positions. For instance, 38% of Black respondents with disabilities reported unemployment or job loss as a reason for attending food banks, compared to 28% of non-Black respondents with disabilities.

These findings are consistent with research from PROOF and others, which confirms a direct correlation between anti-Black racism and food insecurity, indicating that Black identity is a significant predictor of food insecurity, independent of all other factors. Even when Black adults have the same socio-demographics as white adults, such as income, education levels, and household makeup, they are still twice as likely to be food insecure. This means that the mere fact of being Black is enough to increase the risk of food insecurity. When studying food insecurity, it is not enough to look at these socio-demographics independently of race – we must instead look at how anti-Black racism manifests structurally and materially in the housing, labour markets, and during social assistance application processes and how this shapes Black communities' vulnerability to food insecurity.

## In-depth Profile: Food Insecurity among Indigenous Peoples

Indigenous Peoples represent less than 1% of Toronto's population yet account for approximately 3% of clients surveyed by Daily Bread. Previous research shows that Indigenous Peoples experience the highest level and the greatest depth of food insecurity in Canada, with off-reserve households more than twice as likely to experience food insecurity and hunger than non-Indigenous populations (27% versus 11%).<sup>17</sup>

Although the sample size of Indigenous food bank respondents was low (n=33), 58% of Indigenous food bank respondents missed a meal to pay for something else within the past three months, compared to 46% of non-Indigenous clients. Half (50%) of Indigenous clients did not eat for a whole day almost every month because there was not enough money for food, versus 42% of non-Indigenous clients.

Indigenous Peoples' disproportionate experiences of food insecurity are directly tied to the ongoing legacy of colonialism, anti-Indigenous racism, and systemic disinvestment in Indigenous communities. Damaging policies and practices, such as the residential school system and the 60s Scoop, have perpetuated cycles of poverty and intergenerational trauma among Indigenous communities. While the last residential school in Canada closed in 1997 and Canadian child welfare laws began to change in the mid-1980s, the impacts of these events and the cultural genocide that they perpetuated are still with us today. For example, Indigenous children who were forcibly placed in residential schools were barred from their traditional foods and endured starvation and malnutrition. The experience of hunger at residential schools was one of the most consistent themes in testimonies provided to the Truth and Reconciliation Commission of Canada.<sup>18</sup>

Indigenous communities continue to be cut off from traditional food systems as a function of settler colonialism and the unlawful dispossession of Indigenous lands. The theft of Indigenous lands and subsequent degradation of land and water through large-scale resource extraction has affected Indigenous Peoples' hunting, fishing, and trapping rights, their access to traditional foods and clean drinking water, and their ability to pass down knowledge about traditional food systems.<sup>19</sup> As just one example, this has forced Indigenous populations in remote northern communities to rely more on store-bought foods that are prohibitively expensive. The average cost of groceries for a month in Attawapiskat First Nation in northern Ontario in June 2015 was \$1909, compared to \$847 in Toronto.<sup>20</sup> While food costs are lower in urban areas like Toronto, urban-based Indigenous Peoples still experience significantly higher levels of food insecurity in comparison with national levels. In a 2020 study, 55% of urban-based Indigenous respondents described themselves as food insecure, compared with 8% of other Canadians.<sup>21</sup>

Addressing Indigenous food insecurity must begin from a recognition that Indigenous Peoples have a right to food sovereignty. Working towards Indigenous food sovereignty means ensuring that Indigenous Peoples have access to healthy, affordable, and culturally appropriate foods while defining and leading their own food systems. A first small step to achieving Indigenous food sovereignty would be to make sure that food banks and meal programs work with Indigenous community members to ensure that these programs provide culturally specific foods and forms of support to their Indigenous participants. This is a necessary act of Reconciliation.

**"No meaningful First Nations representation anywhere, in the government or non-profit sectors ... I don't see people like me, but I know they are out there. But where are they? I do not know. I remember going to food banks since I was a pup."**

**- First Nations Client**

## Food Insecurity Among Social Assistance Recipients

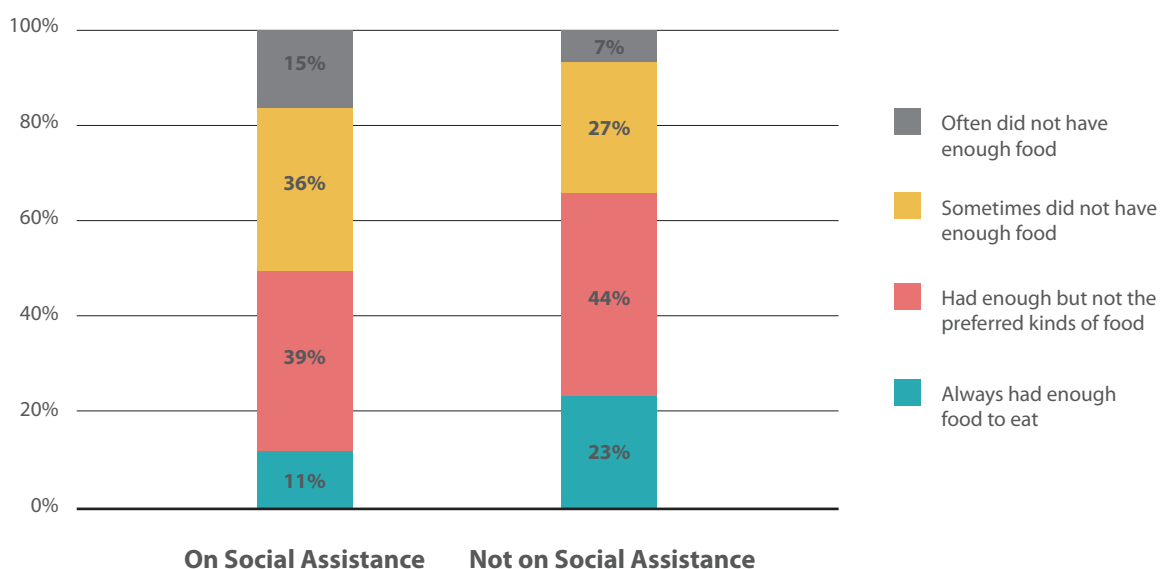
Approximately 38% of food bank respondents received some form of social assistance as their primary source of income. This number has dropped from pre-pandemic levels when 59% of survey respondents reported receiving OW or ODSP as their primary income source in 2019. This shift is an example of the changing demographics of food bank clients – an increased number reported employment as their primary income source in 2022, reflecting a recent influx of clients who are precariously employed. It does not mean that those on social assistance are less likely to be food insecure.

Those receiving social assistance face some of the starkest levels of food insecurity. Almost half (46%) of clients who reported their primary income source as ODSP and over half (57%) whose primary income source was OW reported that they sometimes or often did not have enough food to eat in the past twelve months. Clients receiving social assistance were twice as likely to report not eating for a whole day because there was not enough money for food than clients not receiving social assistance (41% versus 20%). On a similar trajectory, 58% of clients who reported ODSP as their primary source of income were hungry at least one day a month in the past three months.

**"If ODSP were set at the poverty line and indexed to inflation my life would be much better. If people on OW were paid at the poverty line and it was indexed to inflation, they would not migrate to ODSP to get more money"**

**- Client**

**Food Security of Clients on Social Assistance vs. Clients not on Social Assistance**



People with disabilities in Canada face higher levels of poverty compared to the general population, especially as their fixed income coming from social assistance programs does not factor into additional costs that come with being disabled, such as assistive devices and caregivers, before they set money aside for food.<sup>22</sup> Research points out that people who are disabled need an income two to three times higher than the average person to account for these health conditions that persist.<sup>23</sup>

The high rate of food insecurity among this population group is indicative of the failure of social assistance programs to be able to meet the basic needs of recipients. The 5% increase (an additional \$58) in monthly ODSP payments this September is the first increase to come in years. However, it is still not close to enough as recipients will continue to struggle to pay rent or put food on the table for their households as inflation and the cost of living continue to increase.<sup>24</sup>

## Seniors and Food Insecurity

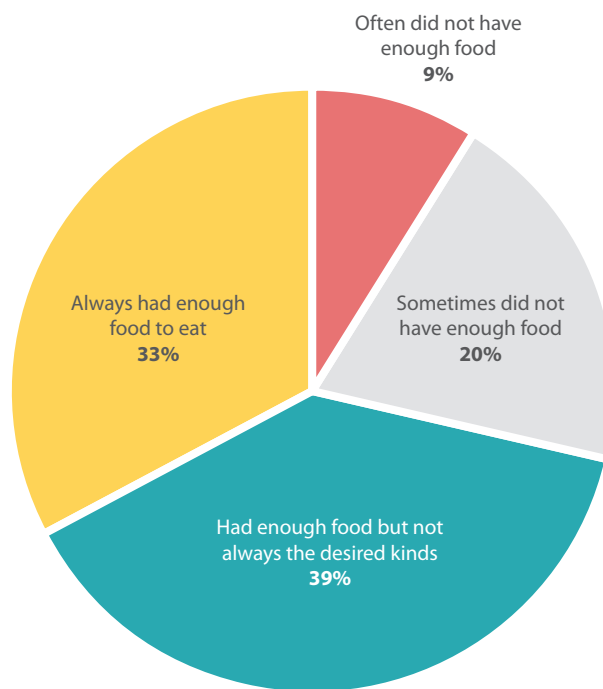
Across the Toronto region, 17% of those aged 65 or older were in the low-income category, according to census data.<sup>25</sup> This makes people aged 65 or older the age group most affected by low income.

Among seniors surveyed, 94% lived below the poverty line and 73% lived below the deep poverty line. Of the seniors surveyed, 29% reported they sometimes or often did not have enough food to eat. When asked about the last three months, 14% of seniors were hungry at least one day a week because there was not enough money for food and 28% of seniors reported having to miss a meal to pay for something.

High housing costs also greatly affected seniors, with 87% of seniors paying more than 30% of their income on housing and 61% of seniors spending more than 50% of their income on housing. Elevated rates of low income and high housing costs have certainly affected seniors' ability to access food and meet their nutritional needs.



### Food Security Among Seniors (65+) in the Past 12 Months



### Newcomers and Food Insecurity

Canadians have an ethical responsibility to ensure that measures are in place to welcome recent immigrants as they are accepted. Immigrants bring the added economic benefit of being the main source of expansion in the labour market. Governments also bear the responsibility to create the conditions for their successful integration, providing supports for establishing welcoming communities and social and economic integration, within a strong anti-racist framework. In 2021, Canada accepted 401,000 immigrants and refugee claimants, the most ever in a single year.<sup>26</sup> Immigrant targets are higher for 2022.<sup>27</sup>

Of those surveyed, one-third of newcomer clients (33%) reported being hungry at least one day a week because there was not enough money for food in the past three months.

Drawing on data from Statistics Canada's Canadian Income Survey, PROOF reported that 17.2% of immigrant households experience some level of food insecurity compared to 15.3% of non-immigrant households.<sup>28</sup> This could be due to many factors that come with moving to a new place, such as language barriers, adapting to a new culture and environment, being precariously employed, and lack of government support. Because of the realities of moving to a new country combined with the systemic barriers that immigrants often face, recent immigrants are less likely to have economic stability or social connections and are, therefore, at higher risk of food insecurity.

Fourteen percent of food bank clients this year reported precarious immigration statuses: 8% were temporary residents, while 6% were refugee claimants. The impact of COVID and travel restrictions has had a strong impact on both the number of people with precarious status and their ability to integrate economically.



## Income and Systemic Poverty

There have been profound shifts in labour market conditions over the past several decades, including an increase in precarious employment, that have had significant impacts on income inequality and socio-economic mobility. For individuals earning low incomes, social assistance programs no longer provide a social safety net and, in fact, function to keep them in varying levels of deep poverty.

The combination of low wages, precarious employment, and inadequate social assistance is a key driver of food insecurity in Toronto. As income levels decrease, the risk of food insecurity and hunger increases. This is the reality of food bank users in Toronto, the majority of whom live in poverty.

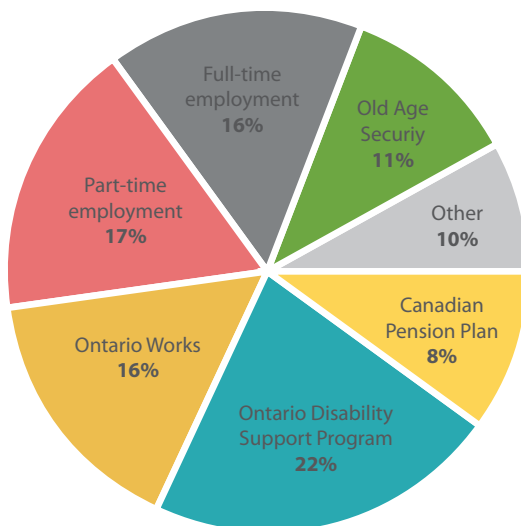
### Increasing Income Inequality

The most commonly reported income sources among food bank users were social assistance (38%), either full- or part-time employment (33%), OAS (11%), and Canadian Pension Plan (8%). Among food bank users, respondents had a median monthly income of \$1,061 (down from \$1,106 in 2021), an amount less than half of Toronto's 2020 poverty line of \$2,060 in total income per month.

Almost all survey respondents (96%) were living below the poverty line. Over four in five food bank users (82%) were also living in deep poverty, defined as 75% of the official poverty line, or as having an income below \$1,545 per month.

A considerable percentage (7%) of food bank clients reported no primary income source.

**Most Commonly  
Reported Primary  
Income Sources**



This portrait of incomes is more complex than averages and medians. Disaggregation brings sharper insights into income dynamics because incomes are also affected by intersectional and structural inequities, such as systemic racism, xenophobia, and ableism. These affect economic participation. Poverty also tends to compound barriers, minimize the ability to absorb shocks, and so aggravate and escalate the effects of problems.

These differences in access to opportunity or the burden of multiple barriers are mostly baldly reflected in earnings. For example, the median monthly income of white respondents was higher than the median monthly income of racialized respondents, at \$1,089 vs \$1,060, respectively. Black women had a median monthly income of \$906, while non-Black women had a median monthly income of \$1,100. Black people with disabilities had a median monthly income of \$866, while non-Black people with disabilities had a median monthly income of \$1,098. Immigration status also had a stark effect on median income, with refugee claimants (\$1,012) and people with temporary status (\$1,000) having lower median monthly incomes than Canadian citizens (\$1,100). Finally, people without disabilities had a median monthly income of \$1,101, while people with disabilities had a median monthly income of \$1,060.

**"Due to COVID, my job has suffered. Less hours. Prices have gone up with food while my salary went down. I live with my sister who has a mental illness, and I am her caregiver. She needs constant care daily. Thanks for the food bank, it has taken some stress out of my life"**

**- Client**



## Disaggregated Income of Food Bank Clients

DIMENSIONS	MONTHLY MEDIAN INCOME	PERCENTAGE OF SURVEY RESPONDENTS
<b>Overall</b>	\$1,061	<b>100%</b>
<b>Food bank user duration</b>		
New users (Less than one year)	\$1,000	<b>42%</b>
Existing users (One year or more)	\$1,100	<b>58%</b>
<b>Race</b>		
Racialized	\$1,060	<b>73%</b>
White	\$1,089	<b>27%</b>
<b>Employment</b>		
Employed	\$1,155	<b>33%</b>
Not Employed/Not in Labour Market	\$1,000	<b>66%</b>
<b>Disability</b>		
Food bank users with disability	\$1,060	<b>44%</b>
Food bank users without disability	\$1,101	<b>56%</b>
<b>Citizenship status</b>		
Canadian citizens/First Nations/Métis/Inuit	\$1,100	<b>65%</b>
Permanent resident/Landed immigrant	\$1,010	<b>21%</b>
Refugee claimant	\$1,011	<b>4%</b>
Temporary status (student/visitor/worker)	\$1,000	<b>10%</b>
<b>Highest Level of Education</b>		
Some high school or less	\$912	<b>15%</b>
High school or equivalent	\$1,000	<b>29%</b>
Degree or diploma from a college or university	\$1,118	<b>46%</b>
Graduate or professional degree (Master, PhD, MD, LLB/JD)	\$1,200	<b>9%</b>
<b>Primary income social assistance</b>		
Yes	\$964	<b>38%</b>
No	\$1,154	<b>62%</b>
<b>Gender</b>		
Women	\$1,061	<b>61%</b>
Men	\$1,102	<b>37%</b>
<b>Sexual orientation</b>		
Straight/Heterosexual	\$1,061	<b>89%</b>
Queer	\$1,400	<b>1%</b>
Gay	\$1,225	<b>5%</b>
Lesbian	\$1,061	<b>2%</b>
Bisexual	\$1,307	<b>2%</b>

DIMENSIONS	MONTHLY MEDIAN INCOME	PERCENTAGE OF SURVEY RESPONDENTS
<b>Age</b>		
Under 18 years	\$650	1%
18-29 years	\$1,000	12%
30-44 years	\$1,101	28%
45-64 years	\$1,000	35%
65+ years	\$1,200	24%
<b>Expenditures on rent and utilities</b>		
Spends 30% or more	\$1,100	
Spends 50% or more	\$1,037	
<b>Spends at least 100% of income on housing</b>	\$693	
<b>Report Child hunger</b>		
Yes	\$850	19%
No (including 41% as No Children in Household)	\$1,098	81%
<b>Adult hunger</b>		
Yes	\$1,000	43%
No	\$1,070	57%
<b>Whole day without food</b>		
Yes	\$989.95	28%
No	\$1,075	72%
<b>Missed meal</b>		
Yes	\$1,000	49%
No	\$1,100	51%

These stark levels, where the typical food bank client's income is \$12,732 a year, illustrate how life in Toronto is shaped by income. Starker is the comparison with 2021, where the median annual income was \$13,272. This \$540 drop is in real, unadjusted dollars, all in the face of rising inflation and a consequent drop in purchasing power.

Inequality amplifies the issue of poverty. In 2021, Toronto reported the highest rate of income inequality across the country, with a Gini index of 0.330.<sup>29</sup> Measures of market income have reached even more extremes (0.555). This measurement tells us that high-income individuals in Toronto receive a much larger percentage of the population's total income. Earlier research has shown this growing economic split between haves and have-nots – and where systemic discrimination creates cycles of poverty that are hard for marginalized individuals to break out of. As these divisions grow, a wider government-led response is required.

Charity cannot meet the need.

## RECOMMENDATION:

# Tackling Income Inequality

**Drawing on the recommendations of the Ontario Workforce Recovery Advisory Committee's Report to address the changing nature of work,<sup>30</sup> and in complement of the federal government's efforts to expand job search and training supports<sup>31</sup> – particularly for women and racialized communities who continue to face disproportionate employment barriers – we urge the Government of Ontario to enact the following recommendations of the report:**

- Support funding for lifelong learning with no age restrictions, continue to promote development and recognition of micro-credentials and promote more on-the-job training;
- Build on Ontario's Skills Development Fund model, invest in new channels of career development beyond traditional educational institutions to include funding employers, professional associations, and unions directly;
- Develop a provincial benefit that aligns with the Canada Training Benefit to help defray costs for individuals who wish to pursue lifelong learning opportunities;
- Reform training programs, building on the Second Career program, to better serve those with weak employment history, including marginalized groups;
- Modernize existing job boards to make it easier to match employers searching for specialized skills with highly skilled workers across multiple jurisdictions;
- Expand workplace learning opportunities and training; and
- Establish mandated competency-based accreditation to accelerate the availability of skilled workers, which will allow workers from other jurisdictions to enter the workforce more quickly.

**Because the pandemic has disrupted where, when, and how many of us work, the federal government needs to update and improve Canada's EI to reflect the modern realities of work, particularly for those who are self-employed and not traditionally eligible for benefits. Toronto workers face high barriers in qualifying for EI and some estimates say that only 1/5 unemployed workers are able to access EI.<sup>32</sup> We recommend that the Government of Canada enact the following changes to the EI program:**

- Permanently expand eligibility by removing regional variations in EI eligibility rules across Canada;
- Close the gap in income supports by including those who are self-employed and/or in part-time work;
- Extend the maximum duration of EI benefits from 45 to 50 weeks; and
- And expand the Working-While-on-Claim provision so workers can retain more of their income from temporary/part-time work without losing benefits.



## Precarious Employment and the Working Poor

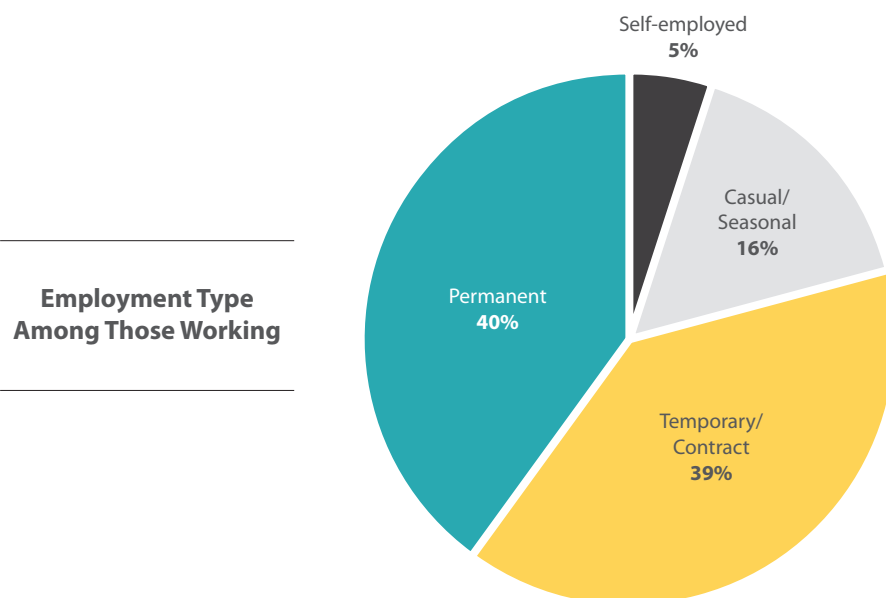
Holding a job is no assurance that one will not need to use a food bank.

Thirty-three percent of survey respondents reported their primary income source as employment. The percentage of respondents who reported employment as their primary income source has doubled; in 2021, 16% of survey respondents reported their primary income source as employment.

Among those employed, 80% are in deep poverty (defined as 75% or below the Market Basket Measure poverty line). Among those reporting permanent employment, 75% are in deep poverty and 88% are below the poverty line.

Respondents who were employed had a median monthly income of \$1,155 (incomes are adjusted based on Organizations for Economic Cooperation and Development 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).

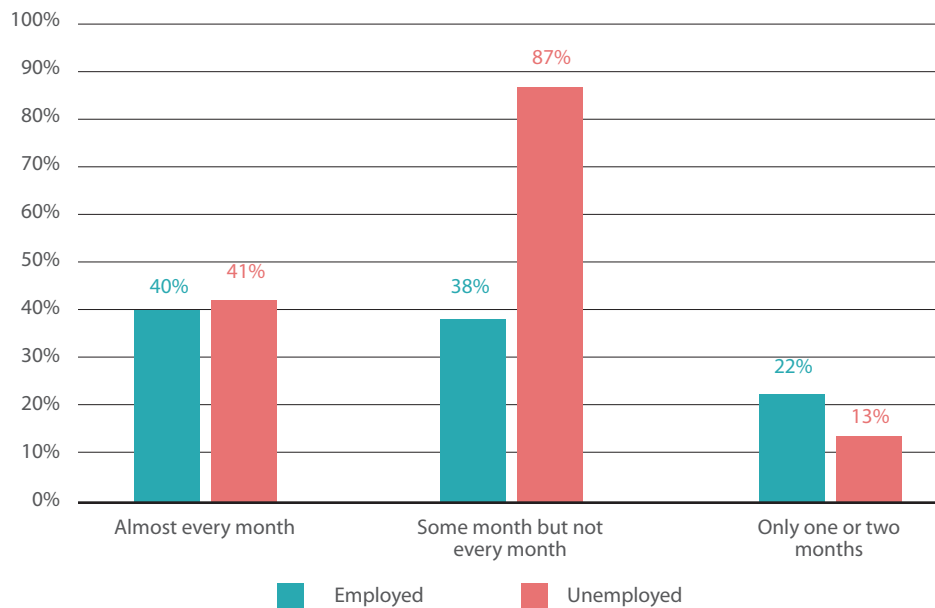
Of those who reported employment income in their household, 40% had permanent employment. The remainder were working temporary/contract, casual, or seasonal jobs. Of food bank clients who reported employment as their primary source of income, 16% working full time and 17% working part time.



Part-time workers were more likely to be working precariously. For full-time workers, 22% were in temporary or contract positions and 10% were in casual or seasonal positions. For part-time workers, 58% were working temporary or contract jobs and 15% were working casual or seasonal positions.

All groups reported high levels of food insecurity. Those without employment income were most likely though to report more frequent and severe forms of food insecurity.

#### FREQUENCY OF WHOLE DAY WITHOUT FOOD



The low pay, lack of benefits, and minimal job security typical of precarious employment disproportionately impacts racialized workers, immigrants, and young people. These demographics are more likely to face employment barriers for a variety of reasons, including systemic racism in hiring and promotion, refusal to recognize foreign credentials and experience, the use of police record checks to discriminate against applicants, and limited formal education and work experience.

Among survey respondents, more than nine out of ten people (92%) working temporary or contract jobs were racialized. Temporary or contract jobs were also the most common form of employment for foreign-born workers, with 63% of employed temporary residents and 48% of employed permanent residents having temporary or contract jobs. Young people were also particularly affected by precarious work, with 64% of those aged 18-29 employed in temporary or contract positions.

With precarious work comes precarious wages. Regardless of individual income levels, precarious workers often experience income volatility due to gaps between contracts, variations in earnings from week to week, scheduling uncertainty, and/or low hourly wages. People with casual or seasonal employment had a median monthly income of \$1,000; those with temporary or contract work had a median monthly income of \$1,035, and permanent employees had a higher median monthly income of \$1,225.

Temporary, casual, and seasonal jobs often pay minimum wage or wages close to minimum wage. Ontario's minimum wage increased to \$15 per hour on January 1, 2022, and increased to \$15.50 on October 1, 2022. Research has shown that increases in the minimum wage are associated with decreases in the number of food bank visits.<sup>33</sup> However, an increase of \$0.50 per hour will not be significant enough to make a difference for many low-income food bank users in Toronto with higher costs-of-living. A \$15.50 minimum wage is 70% of Toronto's \$22.08 living wage, the minimum income necessary for a worker to meet their basic needs.<sup>34</sup>

The rise of the gig economy has also shaped employment and the workforce in Toronto. Gig work, such as delivery drivers and personal grocery shoppers, is often named as a solution to under- and unemployment, as it offers flexible hours and worker independence. Unfortunately, these jobs also come at a cost as they offer no benefits and far fewer worker rights than other forms of employment.

In 2022, the Ontario government passed the *Digital Platform Workers' Rights Act*, which signed into law some employment rights for gig workers who are offered assignments through digital platforms, like mobile apps. These rights include a \$15.50 hourly minimum wage, a recurring pay period, and a guarantee that worker will be provided information on how pay is calculated, how platform algorithms work, and other information.

However, the legislation only guarantees workers will be paid while actively working – that is, gig workers will receive no pay for their time spent waiting for assignments. According to RideFairTO, rideshare workers will actually make an average of \$7.20 per hour, less than half of minimum wage, because of the long periods that workers often spend waiting for the next job.<sup>35</sup> While this legislation is a positive first step, it fails to make a significant difference for gig workers, particularly in terms of pay. The Ontario government must meaningfully integrate feedback from gig worker advocacy organizations to ensure that subsequent legislation adequately protects and empowers workers.

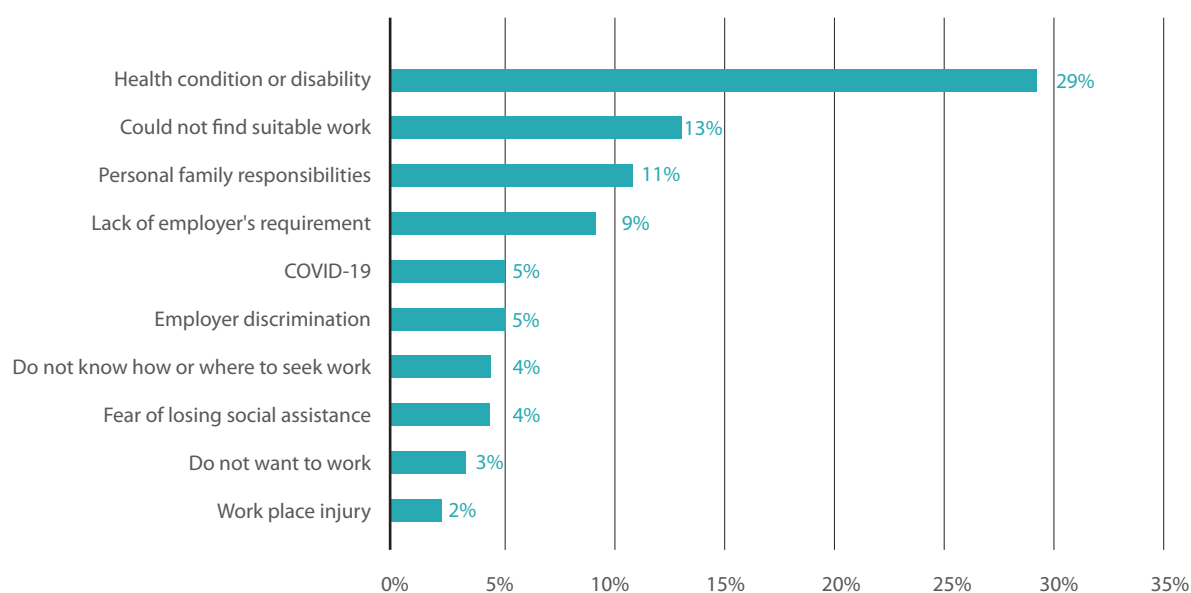
It is exceedingly rare for precarious work to provide benefits and even workers with more stable employment often lack employer-provided benefits. Nearly half (45%) of the employed survey respondents did not have any employer-provided benefits, such as pension plans or beyond the statutory minimum three paid sick days. Accordingly, many food bank users are faced with the impossible task of paying out of pocket for things like routine eye exams and dental care or relying on their own savings to fund retirement.

**Twenty percent of those employed reported they have health benefits, such as prescription drug plans or dental coverage.**

Those seeking higher-paying, stable employment with benefits may face a number of obstacles, ranging from their own health conditions, familial obligations, or larger systemic barriers such as recognition of credentials or intersectional discrimination. 29% of respondents reported health conditions and disabilities as barriers to employment. Of these respondents, 57% were racialized. The higher number of racialized respondents among those who reported disability as an employment barrier highlights how systemic racism and ableism link together to limit access to good employment and to foreclose opportunities to move out of poverty.

Nineteen percent of survey respondents shared that personal family responsibilities were a barrier to gaining employment, indicating that an inability to access or afford childcare is a major issue limiting access to good employment. While roll-out and uptake was slower than anticipated in Toronto,<sup>36</sup> we commend the provincial government for signing onto the federal childcare plan, as this will enhance access and affordability, with the eventual goal of an average of \$10 a day by September 2025.

#### BARRIERS TO EMPLOYMENT AMONG FOOD BANK USERS



Lacking employers' requirements, such as adequate work experience, specialized training, or language skills, was another common employment barrier reported by more than one-fifth (22%) of respondents. Employers can demand specific qualifications and training; however, workers in precarious employment are less likely to receive specialized training from their employers that would enable them to move to more stable employment.

Employment discrimination was also significant, with every one in ten (10%) of respondents indicating that they face discrimination while looking for work. Of those who reported employment discrimination, 68% were racialized, underscoring how systemic racism restricts opportunities for economic advancement. Foreign-born workers were disproportionately impacted, accounting for nearly 58% of those who reported experiencing employment discrimination. These workers often face difficulties gaining stable employment because foreign credentials are not generally recognized by Canadian employers, lack "soft skills" or local knowledge that employers demand, or other reasons.

# Client Profile: Shannon

Shannon is a single parent in their thirties. Despite holding a master's degree as a trained and skilled tradesperson with status to work in the film industry, finding childcare has meant they have not been able to find employment.

**"I am having difficulty getting work because there are no childcare spaces around me and, unfortunately, I cannot convince someone to hire me within school hours because employers do not want to employ someone for five hours a day," Shannon explained. "In my case, if there's no childcare then there's nobody [else] to take responsibility."**

Despite Ontario signing onto the national childcare plan, many parents are still unable to find spots for their children, and when they can, these spots are typically prohibitively expensive and/or extremely far away from home.

Shannon explained, **"I have been pushed into [using the food bank] because of a lack of childcare. It's an achievable thing to create more childcare spaces in a way that is truly viable and by not lowering the standard of care for the children. This would be life changing for us."**

Shannon identifies as transgender, and discrimination based on gender identity has impeded their ability to secure permanent employment.

They said, **"I face discrimination in the workplace from the moment I say, 'Hi my name is...' My identity is a barrier to employment because I do not use masculine or feminine pronouns, I use gender-neutral pronouns – so, I have a choice to either allow people to misgender me or just deal with it, which is very uncomfortable and upsetting."**

Because of the lack of childcare and their experiences with employment discrimination, Shannon turns to social assistance programs for financial support. However, these programs provide inadequate amounts that function to keep recipients in deep poverty.

**"I receive OW which is a shockingly low amount to give an adult and a child to live off. I understand the point is to support people who can't work and help them get employment, as OW is supposed to be a stepping stone, but it needs to be a platform so you can have it for a little while until you can make it to that next level,"** Shannon urged.

Shannon is also intrigued by the idea of a basic sustainable income. **"[Then] I am no longer a person who's on social assistance. I would be able to afford childcare and I would be able to go and work."**

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## RECOMMENDATION:

### Helping the Working Poor

**The *Who's Hungry* research shows that the combination of low incomes and high rents is a recipe for hunger, and with record levels of inflation, this crisis is only worsening. Today's systems do not account for the difference in the cost of living across Ontario, and we recommend:**

- The Government of Ontario increase the minimum wage to a living wage based on the local (regional) cost of living and index all future increases to inflation

**With the 2022 Provincial Budget, the Government of Ontario has raised the threshold for the Low-Income Individuals and Families Tax Credit (LIFT) from \$38,000 to \$50,000 for individuals and from \$68,500 to \$82,500 for families, which the government projects will give 1.7 million low-income workers an average tax break of \$300/year.<sup>37</sup>**

**Tax credits will have a limited effect if uptake is low, as many low-income households either do not file taxes entirely, are unaware of their eligibility, or do not know how to claim the credits. One in five respondents (19%) reported not filing their taxes. To increase the uptake of tax benefits, we recommend that:**

- The Government of Canada move to ease filing for people living in poverty so that they can receive the benefits they are eligible for.

**Following through on the 2021 Federal Budget, the Government of Canada has permanently increased OAS by 10% for seniors 75 and older.<sup>38</sup> In tandem with this increase, the federal government has also raised the CCB<sup>39</sup> and doubled the GST Credit for six months.<sup>40</sup> While this is welcome news, it offers little help to single adults with no dependents living in poverty. Thus, to provide a baseline level of income support for this demographic, as it does for seniors and families with children, we recommend that:**

- The Government of Canada transform the limited Canada Workers Benefit (CWB) into the Canada Working-Age Supplement (CWAS) so that an additional one million unattached single adults living in deep poverty would gain eligibility due to the addition of a floor amount, for a total of 3.1 million unattached single adults, up from 2.1 million unattached single adults under the current CWB,<sup>41</sup> and index future increases to inflation.

## RECOMMENDATION: Mitigating the Effects of Precarious Employment

**The creation of a new *Digital Platform Workers Rights Act, 2022* was codified in the passage of *Bill 88, (Working for Workers Act, 2022)*<sup>42</sup> by the provincial government to form rights for those in the gig economy, especially those who are temporary, part-time, and contract workers.**

**However, the Act will come into force on a date still to be determined. This is an opportune moment for the Government of Ontario to protect the financial security of low-income households by reinstating legislative protections for equal pay, which were repealed through *Bill 47, (Making Ontario Open for Business Act, 2018)*.<sup>43</sup> These include:**

- The right to receive a minimum of three hours' pay for being on call (even if no work is done);
- The right to refuse a request to work for an unscheduled day if the request is made less than 96 hours before the time the employee is expected to start work or be on call;
- The right to receive wages for three hours of work if a scheduled workday or on-call period is cancelled with less than 48 hours' notice;
- The right to request a review of the employer's rate pay; and
- The ability to request changes to schedule or work location after three months of employment.

**While the Government of Ontario has extended the availability of three paid sick days to March 31, 2023,<sup>44</sup> this is not sufficient given emerging COVID variants and recurring waves of reinfection in communities, especially those that are disproportionately comprised of frontline workers.**

**When people are sick and unable to stay home because they need to work, they show up sick and infect their colleagues. This hampers economic activity and, in severe cases where hospital admission is warranted, it can increase the strain on already stretched healthcare systems. The federal government has already moved to ensure ten paid sick days for all federally regulated employees.<sup>45</sup> We recommend:**

- The Government of Ontario match the federal government's policy by immediately increasing the availability of paid sick days to ten annually for all full-time employees in Ontario (pro-rating for part-time).

One of the Ontario Workforce Recovery Advisory Committee's recommendations was to appoint experts to design and test a portable benefits program,<sup>46</sup> where benefits would be tied to workers – instead of employers – to better support worker mobility and improve health and financial security.

While the committee's report and recommendations are expected in 2023, we know that independent contractors, low-wage workers, newcomers, younger workers, and racialized people are less likely to have workplace benefits from the Who's Hungry data. This means these workers often must make difficult choices between their health and other necessities like food and shelter. We recommend:

- That the Government of Ontario expedite the development and implementation of a portable benefits program that is universally accessible to ensure that those in precarious labour can access healthcare services when they require it.

## RECOMMENDATION: Ensuring the Income Security of Vulnerable Groups

**With the impact of COVID-19 pandemic emergency benefits on income inequality in Canada, as illustrated in the release of the Census 2021 data,<sup>47</sup> we recommend that:**

- The Government of Ontario revisit the concept of a Universal Basic Income, especially after promising preliminary results from the cancelled pilot in 2018,<sup>48,49</sup> that lifted many individuals out of deep poverty and enabled them to live a dignified life by maintaining a minimum income floor.

**Since the introduction of the CCB in 2015, the poverty rate was cut in half for children, down from 9.4% in 2019 to 4.7% in 2020, which means that approximately 782,000 fewer children were living in poverty in 2020 compared to 2015.<sup>50</sup> While the decrease in children's poverty between 2019 and 2020 is largely attributed to temporary COVID-19 emergency benefits, the poverty rate for children has been steadily decreasing since 2015 due to the CCB.<sup>51</sup> We commend the federal government for this extraordinary progress, but we urge:**

- The Government of Canada to expand eligibility criteria to all parents and children living in Canada, regardless of immigration status or other factors that impede access to this support.

**People with disabilities are often living on low incomes, either because of employment barriers or because of low social assistance rates that trap them in deep poverty, forcing them to rely on food banks. Living with a disability brings additional expenses, and with record increases in the cost of living, existing incomes are not sufficient to ensure people with disabilities can live a dignified life. To support people with disabilities in meeting rising costs, we recommend that:**

- The Government of Canada expedite the implementation of the CDB and render it a permanent income supplement program.

## The Inadequacy of Social Assistance

Ontario's two primary social assistance programs, OW and the ODSP, provide income support and other benefits to individuals and families with low or no income. Over one in three (38%) food bank users that we surveyed rely on social assistance, with 16% reporting OW as their primary income source and 22% reporting ODSP as their primary income source.

This is a shift. Before the pandemic, in 2019, 59% of food bank users reported social assistance as their primary income source. This change is largely due to the higher proportion of clients who reported employment as their primary income source in 2022, reflecting the recent influx of clients who are precariously employed.

The greatest challenge food bank users face is not having any income left after paying their rent and other basic expenses to buy food. As incomes continue to be restrained, demand for food banks will continue to rise. While inflation and the cost of living in Toronto has skyrocketed over the last decade, social assistance has not kept pace.

The Ontario government's 5% increase to ODSP rates in September 2022 was the first increase since 2018. OW rates have not increased at all since 2018. After adjusting for inflation, social assistance rates are lower today than they were in 1996 after the Ontario government slashed social assistance by nearly 22%.<sup>52</sup> While social assistance is meant to provide a safety net ensuring that all people have a basic standard of living, social assistance rates are so inadequate that they actually keep people in poverty. Feed Ontario describes it as "legislated poverty."

In 2021, a single individual considered employable received \$733 a month on OW. Along with federal and provincial tax benefits and credits, a single individual on OW received a maximum income of \$859 per month. This is less than half (42%) of the amount needed to keep single individuals out of poverty and only 56% of the amount needed to keep individuals out of deep poverty.

**"Ontario Works is not enough, Toronto is expensive. I would like to see a Minister live on \$800 a month."**

**“Hunger is not the issue, paying bills is.”**

A single person on ODSP received \$1,169 a month in 2021. Like OW, this amount does not lift individuals out of poverty. The maximum ODSP monthly amount combined with federal and provincial tax benefits and credits gives single individuals on ODSP a total income of \$1,304 per month. This is 63% of the amount needed to keep individuals out of poverty and 84% of the amount needed to keep individuals out of deep poverty. However, the Market Basket Measure does not account for the higher costs of living that some people with disabilities face. This means that people receiving ODSP may actually be experiencing deeper levels of poverty than we know.

In September 2022, ODSP rates were raised 5% on Basic and Accommodation amounts. The provincial government also promised to tie ODSP rates to inflation going forward. These first steps are to be acknowledged and applauded, while advocating for further income adequacy measures. The 5% increase means that single people on ODSP will receive \$58 dollars more per month than previously, bringing the total ODSP amount to \$1,227.<sup>53</sup> However, this falls well short of the doubled rates that advocacy groups are calling for.<sup>54</sup> While the new ODSP rate also continues to keep recipients in deep poverty, a doubling of ODSP rates would ensure that people could live above the poverty line and make progress towards breaking cycles of poverty.

Another issue impacting individuals with low incomes is the ending of emergency income supports during the COVID-19 pandemic, such as CERB. While CERB prevented many from falling into poverty during the pandemic, the Canada Revenue Agency is now requesting that some recipients pay back CERB, as many of those who received the payments were ineligible.<sup>55</sup> These repayments are a significant financial burden and, as social policy expert John Stapleton explains, many people living in poverty cannot afford to pay CERB back as the money has most likely already been used to pay for rent or put food on the table. Moreover, Stapleton argues that recipients should not be blamed for the government’s unclear and inconsistent instructions regarding CERB eligibility.<sup>56</sup> In some cases, those on ODSP or OW applied on the advice that they “might be” eligible, only to be dragged down deeper as these payments were clawed back from their social assistance support. Stapleton clarifies that for every \$2,000 that social assistance a client received, \$900 was clawed back from their upcoming social assistance payment.<sup>57</sup>

## **RECOMMENDATION: Ending the Inadequacy of Social Assistance**

**Neither OW nor the ODSP provide enough to live on in this city, and while we commend the provincial government for indexing all future increases of ODSP to inflation, the proposed**



**5% increase is not enough to lift recipients out of deep poverty and there has been no talk of raising OW or indexing those increases to inflation. Thus, we urge the Government of Ontario to immediately:**

- Double social assistance rates of the ODSP from \$1,227 to \$2,454 for a single individual. This will lift most ODSP recipients above the poverty line, making provision for the additional expenses and higher cost of living incurred by people with disabilities; and
- Raise social assistance rates of OW from \$733 for a single individual to the poverty line. (In Toronto, the Market Basket Measure for Toronto is \$2,060). OW should also be indexed to keep up with inflation.

## **RECOMMENDATION: Improving the Administration of Social Assistance to Better Support Recipients**

**Ontario's Ministry of Children, Community and Social Services has made red tape reduction a priority in the "recovery and renewal" of social assistance systems.<sup>58</sup> While program design improvements are most welcome, the proposed changes to "modernize" the system do not seek to adequately address how current programs create and reinforce poverty. Hence, we urge the Government of Ontario to:**

- Consult with social assistance recipients on the proposed changes to how employment services will be delivered to ensure that employment supports meet their needs and are easy to navigate;
- Adopt a user-centred design approach to restructure social assistance delivery and enact mandatory training and quality standards for service delivery agents to ensure the same level of quality service across the province; and
- Reintroduce and pass Bill 60,<sup>59</sup> which would establish an arm's-length advisory body comprised of experts in social policy, economics, and people with lived experience, to develop evidence-informed social assistance rates based on the cost of living.

## Income Tax Filing

Increasingly government transfers and income assistance is delivered through the tax system. Tax benefits may include the Canada Child Tax Benefit, the Goods and Services Tax (GST) credit, and other benefits administered by the Canada Revenue Agency. Yet the complexity of the current tax system can act as a barrier to accessing revenue for which missing tax filers are eligible. For the first time, food bank clients were asked if they had filed taxes in the past year. Nineteen percent reported they had not done so.

## RECOMMENDATION: Easing tax filing

**The federal and provincial should ease income tax filing for low-income households, so that access is eased. An expansion of the File My Return automating filing and volunteer-led Tax Clinic programs are both strong first steps.**

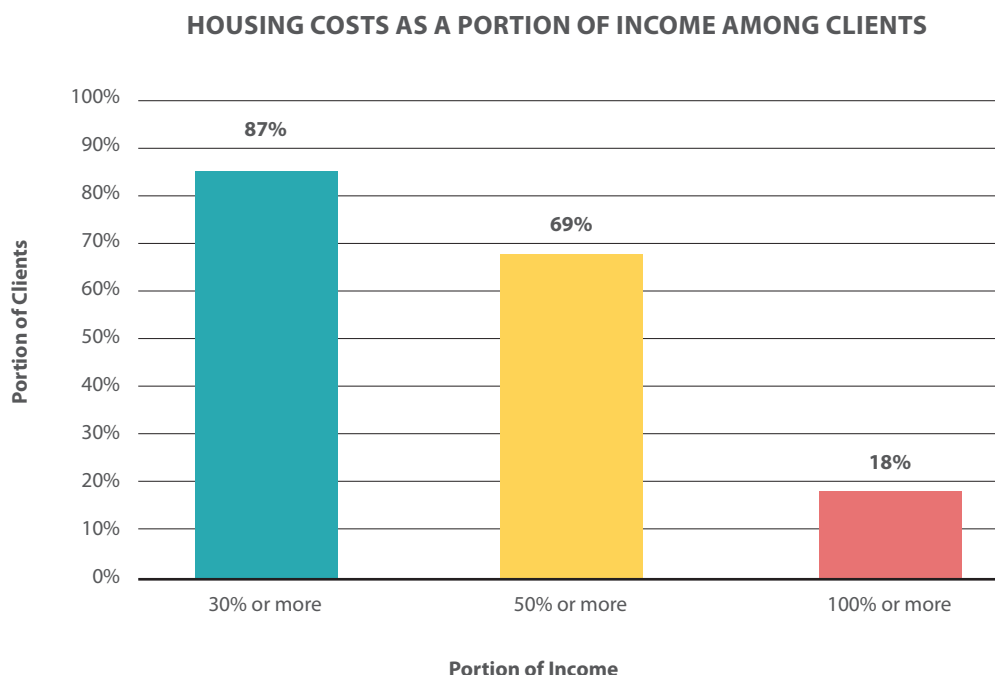
## Toronto's Housing Affordability Crisis

It is undeniable that Toronto is in the midst of a long-running and worsening housing crisis. Skyrocketing housing costs, stagnant incomes, and a dwindling number of affordable units have all contributed to rising housing precarity and increased strain on Toronto's social housing and shelter systems. The high cost of housing is driving high levels of food insecurity, as housing is a non-negotiable expense that often leaves little money left for food.

As Canada's population is predicted to expand to 48 million people by 2043 and 57 million by 2068, housing availability and housing costs will continue to be an urgent issue.<sup>i</sup> This is particularly true for Ontario, one of the provinces expecting the most population growth, where current increases to housing stock are failing to keep pace with population growth, let alone address its affordability problem.<sup>ii</sup> It is important to take action now in order to avoid an even more severe housing crisis in the future.

<sup>i</sup>Statistics Canada. Population Projections for Canada, Provinces, and Territories, 2021 to 2068, 2022. The Daily, 2022. Available from: <https://www150.statcan.gc.ca/n1/daily-quotidien/220822/dq220822b-eng.htm>

<sup>ii</sup>Canadian Mortgage and Housing Cooperation. Canada's Housing Supply Shortages: Estimating what is needed to solve Canada's housing affordability crisis by 2030. 2022. Available from: <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/housing-research/research-reports/2022/housing-shortages-canada-solving-affordability-crisis-en.pdf>



## The State of the Private Rental Market

Rent prices in Toronto have increased by nearly 20% over the past year and are now returning to similar levels, unadjusted for inflation, before the onset of the COVID-19 pandemic.<sup>60</sup> While spending up to a third of one's income on housing is considered affordable, close to half of renters in Toronto (45%) are paying more than one third of their income on rent.<sup>61</sup>

For food bank users, over half (53%) of whom live in private rental units, this percentage is even higher, with 96% of these respondents paying unaffordable rents. This means that they are spending 30% or more of their income on housing, indicating that they are in core housing need. Eighty-four percent of survey respondents living in private rental units pay more than half of their income on rent, indicating that they are in deep core housing need, and over one fifth (23%) of respondents pay 100% or more of their income on rent.

Survey respondents reported a median monthly rent and utilities cost of \$1,000. With rents rising across the city, it is very unlikely that respondents would be able to find new accommodations in this price range if they needed to move.

Because shelter is likely an individual's most non-negotiable expense, many people pay their rent first and then use their remaining income on other necessities, including food. Respondents had a median of \$8.01 left at the end of the day per person per day after rent and utilities were paid, a significant drop from last year's median of \$9.17. This means that food banks are the only way many individuals are able to eat at all and maintain their housing. While wages have stagnated, rents in Toronto continue to rise.

The provincial government announced that Ontario's annual rent increase guideline (Above Guideline Increase (AGI)) for 2023 is 2.5%. This is below current rates of inflation but is more than double the 2022 AGI (1.2%).<sup>62</sup> According to the Residential Tenancies Act, 2.5% is also the maximum allowed rent increase that the province can pass. The last time the rent increase guideline reached 2.5% was in 2013.<sup>63</sup>

For low-income individuals already struggling to afford record-high rents in addition to other necessities, an increase of any amount can threaten their housing and can certainly impact their ability to keep themselves fed, leading to more food bank visits.

This was illustrated in a University of Calgary report using data from Daily Bread Food Bank over a period of six years, where it was found that a \$30 increase in rent would lead to 375,512 more visits to food banks across Ontario.<sup>64</sup>

## Multi-tenant Housing

Toronto's extreme housing costs shut many individuals with low-incomes out of the private rental market. Instead, these individuals are forced into more precarious living situations, such as single room rentals in multi-tenant housing. Multi-tenant housing usually consists of multiple private rooms that tenants can rent with shared kitchen and bathroom facilities. Rent is usually paid on a weekly basis and tends to be significantly lower than market rent for private, self-contained units, making single room rentals one of the last types of truly affordable housing in Toronto.

**TABLE: ACCESS TO HOUSEHOLD AMENITIES**

ITEMS	PERCENTAGES (multiple response)
Microwave	78% (n=53)
Hot plate	18% (n=12)
Stove	75% (n=51)
Refrigerator	93% (n=63)
Computer	43% (n=29)
Tablet	19% (n=13)
Phone	79% (n=54)
Internet	82% (n=56)

Almost one in ten (9%) of survey respondents live in multi-tenant housing, making it the third most common housing type, after private market rentals and subsidized housing. An additional 3% reported staying in someone else's home. Of survey respondents living in multi-tenant houses, 97% are living in deep poverty with a median monthly income of \$857. Thirty-seven percent of those living in multi-tenant housing receive social assistance.

Across household types, single individuals are the most likely not to be able to afford market rents. Seventy-on percent of those living in multi-tenant housing are single individuals. The fact that single individuals are overrepresented in precarious and lower quality forms of housing is directly linked to the fact that singles receive the lowest social assistance rates and, among food bank clients, are the most likely to live in deep poverty, compared to other household types.

Four out of five (78%) tenants living in multi-tenant households were racialized.

Almost one-third (29%) have temporary immigration status, such as student visas. This speaks to the housing shortage many international students face.

Toronto has a patchwork of laws governing multi-tenant housing that pre-date amalgamation. This means that multi-tenant housing is only legal in the former City of Toronto, the former City of York, and parts of the former City of Etobicoke. All other multi-tenant housing is illegal and lacks the housing standards and tenant protections that other types of rental housing have. This means that there are risks that low-income food bank clients living in multi-tenant housing are forced to accept, including unsafe living conditions and the possibility of illegal evictions. These compromises in housing quality reflect both the difficulty of meeting basic needs on a low income and intentional efforts to contain housing costs in order to free up money for food and other resources.

The City of Toronto has been debating legalizing multi-tenant housing across the city since at least 2008 and continues to delay progress on this important legislation, leaving those living in illegal multi-tenant housing in jeopardy.<sup>65</sup>

## RECOMMENDATION: Incentivize and Expedite the Development of Affordable Housing

While the province currently has an affordable housing strategy focused on incentivizing developers to build new supply,<sup>65</sup> most of these units are far out of reach for Ontarians and rent costs continue to rise. Recently, the province announced the Housing Supply Action Plan Implementation Team to provide advice on market housing initiatives.<sup>67</sup>

**In support of that mandate, we recommend utilizing a mix of the following approaches to incentivize and expedite the construction of the affordable housing supply:**

- Implement expansion of Toronto Multi-tenant ( Rooming House) bylaws across the city;
- Designate provincial surplus land disposition to affordable housing;

- Designate specific affordable housing development goals for Ontario infrastructure;
- Provide provincial kick-start interest-free loans to developers and non-profits to build affordable units beyond minimum development requirements;
- Amend the Planning Act to encourage the development of community land trusts;
- Remove development charges and parking requirements for non-profit housing;
- Amend the Residential Tenancies Act to allow transitional housing providers to support clients for longer than 364 days; and
- Waive or provide a rebate on HST for materials used to develop affordable housing.

## Social Housing System

Social housing, or housing that has been government- or non-profit subsidized, remains one of the primary ways low-income earning individuals can access affordable, secure housing.

Twenty-four percent of survey respondents live in social housing. In Toronto, social housing is either municipally- or non-profit run and operates along a rent-geared-to-income model, where the rent of the unit is calculated to be 30% of a household's monthly income. Rent tied to income is essential in keeping housing affordable, particularly for low-income households. Forty-one percent of single respondents living in deep poverty (earning \$1,545 or less per month) live in social housing – the most common type of housing among this population.

Respondents living in social housing are more likely to be living at the intersection of multiple marginalizations: nearly seven in ten (66%) are racialized and 64% are living with a disability. Thirty-seven percent of those who are both racialized and living with a disability are living in social housing. This highlights the extent to which racism and ableism, structural inequities that are linked to low income and housing discrimination, affect access to housing. Toronto's social housing system remains overloaded with a total of 80,532 active applications for subsidized housing so far in 2022<sup>68</sup> and wait times that exceed seven years or more for a bachelor apartment and twelve years or more for a one bedroom.<sup>68</sup> The social housing crisis can in part be traced back to 1996 when the Ontario government transferred responsibility for social housing to municipal governments, resulting in a steep drop in funding. Without adequate funding, there has been virtually no increase in affordable housing stock since the mid-1990s and many of the aging units that do exist have gone without necessary maintenance and repairs. Research has shown that if pre-1996 levels of funding had been maintained, an additional 45,600 units would have been developed by 2016, enough to reduce the social housing waitlist by nearly 50%.<sup>70</sup>

Instead, the waitlist continues to grow, and low-income renters are forced to wait years, even decades, for affordable housing. Research has shown that families on social housing waitlists have higher odds for food insecurity than families who have already been placed in social housing.<sup>71</sup> As part of its HousingTO 2020-2030 Action Plan, the City of Toronto has committed to building 40,000 new

**"I have also been waiting many years for rent geared to income housing, and hopefully now through Access Point I am getting closer to the top of the list. I also have my name on Toronto Community Housing, but since they changed their system I need help with it. So currently the majority of my income goes to rent."**



affordable rental units by 2030;<sup>72</sup> however, it remains to be seen if the City will meet this target. While Canada's National Housing Strategy Act recognizes the right to adequate and affordable housing as a fundamental human right and calls for the "progressive realization" of the right to housing<sup>73</sup> – which means governments must set specific goals/timelines and prioritize those in core need – there are few government supports for low-income renters in place.

The Canada-Ontario Housing Benefit is a portable benefit available to eligible priority groups who are on, or are eligible to be on, the Centralized Waiting List for social housing. The benefit pays the difference between 30% of the household's income and the average market rent in the area.<sup>74</sup> However, eligibility criteria are extremely narrow, meaning that this program reaches very few people who need help, and to receive the COHB, applicants must agree to be removed from the Centralized Waiting List.

At the federal level, the 2022 Housing Affordability Payment will provide low-income renters a one-time \$500 payment to help with the cost of housing.<sup>75</sup> While this may help renters in the short-term, we need on-going government action against the systemic forces creating Toronto's housing crisis.

## RECOMMENDATION: Accelerate Expansion of Access to New Affordable Housing in Addition to Preserving Existing Social Housing Supply

Social, non-profit, and co-op housing remains a crucial part of the housing supply because non-market housing is the most reliable way for low-income households to have secure and deeply affordable housing. Investments in these kinds of housing have not kept pace with need. Most of the current supply was built decades ago and is in disrepair.

**We recommend the Government of Ontario adopts a three-pronged approach to address this issue.**

- **Increase capital and operating funding allocations to municipalities to support the repair and refurbishment of existing social housing units to meet local affordable housing needs.** Specifically, this will maintain the number of social housing and supportive housing units in the Toronto region but will not be sufficient on its own to meet the growing demand for deeply affordable housing where rent is geared to income.
- **As part of the provincial government's plan to build 1.5 million homes over the next ten years,<sup>76</sup> the province should ensure that 300,000 of these are permanently affordable and supportive homes, with a minimum of 50,000 units in Toronto.** Of land currently zoned for housing in Toronto, 70% is restricted to single-detached or semi-detached homes,<sup>77</sup> which limits intensification and creative affordable housing options. The province should encourage municipalities to revisit these zoning laws and approve bids to do so.

- **In partnership with the federal government, the province should double the number of Canada-Ontario Housing Benefit (COHB) recipients to provide immediate relief to Ontarians in private market housing and change eligibility rules so that COHB recipients can remain on the social housing waitlist.**

We have long advocated for portable housing benefits that will build on the existing safety net to help people with low incomes afford housing that meets their needs and adjusting this existing benefit will reach more people in core need of housing.

## The Threat of Eviction

For those struggling to afford rent, eviction is an ever-present threat. Evictions have become more common in recent years, with one eviction application for every twenty renter households across Toronto in 2018.<sup>78</sup>

During the first wave of the pandemic, 26% of the food bank clients surveyed in Daily Bread's Hunger Lives Here report shared that they were worried about being evicted in the coming months. One year later, 18% of clients reported a time when they were unable to pay their rent in full in the past twelve months. Research has shown that rental arrears are correlated with food insecurity.<sup>79</sup>

Evictions disproportionately burden marginalized populations, particularly those with low incomes, Indigenous Peoples, and Black and other racialized people. Research has shown that, in census tracts with a high percentage of Black residents, eviction rates are over two times higher compared to census tracts with a low percentage of Black residents.<sup>80</sup> Similarly, in census tracts with high levels of renter poverty, eviction rates are two and a half times higher than in census tracts with low levels of renter poverty.<sup>81</sup>

This data reflects the material impacts of systemic racism and classism. As low-income and racialized neighbourhoods are gentrified, a process whereby long-term residents are displaced due to rising rent costs, individuals are forced to look for affordable housing elsewhere. This is no easy task because, while overall vacancy rates in the Greater Toronto Area rose to 4.4% in 2021, the supply of units affordable to low-income renters decreased by 0.6%, indicating that lower-cost apartments remain in short supply.<sup>82</sup>

**"Nobody can afford to live in this city. Only reason I'm not homeless is my landlord is giving me a break."**

## RECOMMENDATION: Protect Tenants from Evictions

To prevent people from losing their homes during an ongoing pandemic, the City of Toronto has moved to make rent banks permanently grant-based.<sup>83</sup>

The province of Ontario has also negotiated an agreement with the federal government to provide a combined \$127 million through a fifth round of the Social Services Relief Fund (SSRF).<sup>84</sup> While a step in the right direction, the SSRF funding is time-limited and subject to renewal.<sup>85</sup>

- **We recommend that the Government of Ontario expand eviction prevention programs by rendering SSRF monies permanently available to municipal rent banks, as well as emergency housing supports, like the City of Toronto's Housing Stabilization Fund.**

### Policy Drivers Behind Insecure Housing

High rents are driven by a few policy factors which are continually debated by multiple players. These are enumerated well elsewhere and include building delays; restrictions on new supply; Above Guideline Increases on current tenants; Narrowed rent control (to older buildings) and Vacancy Decontrol; "renovictions" and red tape. Each order of government is working to address some of the solutions, with an especial focus on the creation of new supply.

This section will focus on the impacts on three Landlord-Tenant issues which affect the majority (53%) of food bank users, those who are renting in the private market.

### Above Guideline Increases

In 2022, landlords have been allowed to raise rents with the provincially-set guideline of 1.2%. In 2023, the maximum has been set at no more than 2.5%, unless they apply for an AGI demonstrating why this is needed. AGIs allow landlords to transfer costs of renovations, increased property taxes, or security services on to tenants and can result in up to an additional 3% rent increase for three successive years.

AGIs have been on the rise in Toronto in recent years, with two and a half times more applications in fiscal year 2019-20 (294) than there were in 2012-13 (117).<sup>86</sup> These kinds of rent increases exacerbate the affordability crisis and increase the likelihood that low-income renters will be forced out of their homes and neighbourhoods, as the units become more unaffordable or as bad players force tenant turnovers.

A recent report by housing advocacy organization RenovictionsTO has revealed that tenants with financialized landlords, such as private equity firms, asset management companies, pension funds, insurance companies, and Real Estate Investments Trusts (REITs), are much more likely to receive AGIs.<sup>87</sup> Since the 1990s, financialized landlords have been consolidating ownership of apartments and turning what were once affordable apartments into financial investments designed to maximize profits.<sup>88</sup>

Research from RenovictionsTO shows that, in terms of individual apartment units subjected to AGI applications, financialized landlords accounted for 84% of AGIs in Toronto from 2012-2019.<sup>89</sup> There is no doubt that financialized landlords were responsible for the evictions of thousands of low-income tenants during these years. If governments are to protect housing as right, they must take action to prevent financialized landlords from continuing to buy up affordable housing for maximized profit and investment.<sup>90</sup> By some estimates, for every affordable unit created by government funding, approximately 15 is becoming unaffordable due to the financialization of rental housing.<sup>91</sup>

## Vacancy decontrol

Vacancy decontrol is another means by which landlords can increase rents. Landlords are allowed to increase rents to market-level between tenants. As this has occurred at the unit level, driven in part by a shortage of units, the wider market responds. Escalating market rents are most likely to affect those on the lower end of the income spectrum.

The City of Toronto's Housing Secretariat has supported tying rent control rules to residential units, rather than tenants;<sup>92</sup> however, in the end, it is the responsibility of the province to pass legislation ending vacancy decontrol. Without federal and provincial funding and private market incentives on this issue, the City's affordable and mid-range rental housing supply will continue to shrink.

Another policy issue with immediate impacts on renters is the recent passage of Bill 184, which makes it easier for landlords to evict tenants. The legislation allows landlords and tenants to enter into repayment agreements for late rent. However, the law also allows landlords to bypass the Landlord Tenant Board (LTB) if a tenant misses a payment and opt straight for eviction. The City of Toronto has launched a legal challenge against Bill 184, but this court battle will take years while vulnerable tenants are left hanging.<sup>93</sup>

# Client Profile: Shannon

## Story continues...

Shannon, like most food bank clients, lives in private rental housing. Rising rents mean that many, including Shannon and their child, are at high risk of homelessness.

**"I am constantly worried that I will lose this house as the rent will go up in January by 2.5%, and it's already above what the City [social assistance] considers affordable, so I am fairly stressed out on a regular basis,"** Shannon admitted.

Shannon's home is owned by a financialized landlord company, a growing trend across Canada, which, for Shannon, has reflected the growing disconnect between housing as a human right and as a commodity.

**"My home is owned by a Real Estate Investment Trust (REIT) and overseen by a large property management corporation, so it's a very difficult relationship considering that REITs exist to maximize profits,"** Shannon shared. **"We are not stock. It's hard to maximize profits out of human beings."**

When asked what an extra \$100/month would mean for them, Shannon said, **"My daughter doesn't often get the fresh fruits and vegetables that she needs. I get things from the food bank, but she wants to eat other things that we don't get often, like apples, oranges, peppers, and carrots. If I had an extra \$100/month, I would be able to buy my daughter fresh produce she wants to eat, and even strawberries and blueberries in the wintertime."**

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## RECOMMENDATION: Support Low-Income Renters

As the pandemic continues, Ontarians experiencing poverty continue to struggle with housing challenges. This is the result of low social assistance rates and a provincial minimum wage that is below the actual costs of living. While it's within the power of the provincial government to address these core income issues, there are actions that can be taken to support low-income renters.

- **We urge the Government of Ontario to reinstate rent control on all occupied units, including new rentals built after November 2018, and expand rent control to address vacancy decontrol. The province should also limit AGIs, especially in this inflationary environment with a soaring cost of living, as tenants' incomes remain stagnated.**

## RECOMMENDATION: Restore In-person Hearings as an Option at the Landlord and Tenant Board and Reverse the Funding Cut to Legal Aid Ontario

Virtual Landlord and Tenant Board hearings present a barrier to many low-income tenants who lack reliable phone or internet access. Furthermore, because of the \$133 million cut to Legal Aid Ontario in 2019,<sup>94</sup> it is increasingly difficult for low-income Ontarians to access legal services. When tenants, who have been facing much higher levels of renovations (N12s and N13s), must move out into the current market, they are met with higher rents and low vacancy rates that force them to require community and public services, when it is much more cost-effective to keep them stably housed.

- **In addition to restoring in-person hearings as an option at the Landlord and Tenant Board, we recommend the Government of Ontario reverse the \$133 million funding cut to Ontario Legal Aid and index annual budget increases to inflation to ensure tenants' rights are protected.**



## **RECOMMENDATION: Shift from Utilizing Average Market Rent Metrics to Income-Based Metrics to Define Affordable Housing**

Buoyed by the Government of Ontario's leadership in 2018 in amending the Planning Act to enable municipalities to increase site density in Protected Major Transit Station Areas,<sup>95</sup> the City of Toronto became the first municipality in Ontario to adopt inclusionary zoning.<sup>96</sup> In addition to this new policy, we applaud the City of Toronto for the proposed change to the definition of affordability to relate to people's incomes, rather than exclusively to average market rent.<sup>97</sup> These policies guarantee that an adequate number of permanently affordable units are within reach for households living close to or below the poverty line.

- **We recommend that the Government of Ontario adopt the City of Toronto's revised definition of affordable rentals based on household income in future housing policies.**

## **RECOMMENDATION: Taking Legislative and Regulatory Action to Rein in the Financialization of Landlords and Develop a Non-Profit Acquisition Strategy and Supplementary Fund with CMHC/NHS to Protect Affordable Housing Stock**

When housing is treated as a commodity and not as a fundamental human right, low-income renters find themselves in deep core housing need, meaning that they pay more than half their income on shelter, putting them at high risk of homelessness and food insecurity. When people cannot afford to buy food because their rent is so high, they turn to food banks to make ends meet, thus increasing the strain on Daily Bread member-agencies.

**We recommend that the Government of Canada take immediate action to address this growing crisis.**

- **Every tenant has the right to know who their landlord is, and the federal government needs to mandate the disclosure of beneficial ownership and ensure that this information is publicly accessible.**

The Prime Minister, in the 2021 Mandate Letters to Cabinet, directed the Minister of Finance to work with the Minister of Innovation, Science and Industry and the Minister of National Revenue to implement a beneficial ownership registry.<sup>98</sup> This is not unprecedented as countries like the United Kingdom already require disclosure of beneficial ownership for companies<sup>99</sup> and for properties acquired by foreign/overseas entities,<sup>100</sup> and that these records be publicly accessible through online registries.<sup>101,102</sup>

- **The federal government faces challenges in fulfilling its promise to “tackle the financialization of the housing market by the end of 2023.”<sup>103</sup> The federal government includes investigating the downstream impact of the federal *Income Tax Act* exemption on REITs paying corporate income taxes.<sup>104</sup>**

An all stakeholder roundtable should identify how capital expenditures can be shaped to build and protect new rental housing supply.

- **The federal government should develop a non-profit acquisition strategy and fund to enable non-profit, co-op, and land trust organizations to purchase at-risk rental buildings when they come on the market.**

This can be done by directing CMHC to supplement the NHS's Co-Investment Fund with an Acquisitions Fund and bringing together a consortium of non-profit, co-op, and land trust organizations to administer it.

## Steep Increase in Cost of Living

The cost of living has spiked over the past year. Prices have increased faster than wages, meaning that people in poverty face continued challenges to affording necessities like groceries, medical care, transportation, and Internet access. This increase in the cost of living is largely due to high rates of inflation driven by high oil costs, high housing costs, rising food prices, COVID-19-related supply chain disruptions, and labour market challenges.

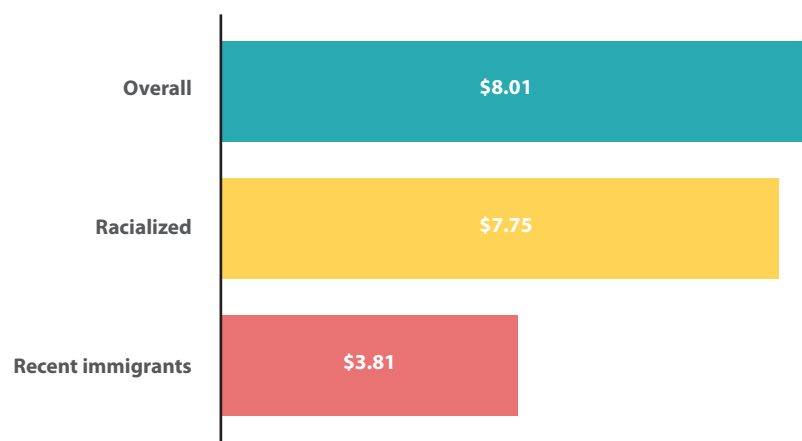
### The Price of Food

The cost of food in Ontario rose by 11% between August 2021 and August 2022, the largest increase since September 1981.<sup>105</sup> Prices for fresh fruit, fresh vegetables, and meat, as well as pantry staples like cooking oil, have all seen double-digit increases. This year's Canada Food Price report predicts that an average family will pay up to \$966 more for groceries in 2022.<sup>106</sup>

Based on reported incomes and expenses, food bank users have a median of \$8.01 left per person per day after rent and utilities were paid; for racialized individuals, it was \$7.75, and for recent immigrants to Canada within the past year, it was \$3.81.

This amount has to stretch to cover food, transit, and medical costs, as well as other necessities.

While food is certainly a necessary expense, people often compromise on quantity and quality when competing expenses arise, such as rent and utility costs. Recent research shows that,

**AMOUNT OF MONEY LEFT PER PERSON PER DAY AFTER HOUSING COST**

amid record inflation, Canadians are making significant changes to how they grocery shop. Nearly one in four (24%) Canadians are cutting back on the amount of food that they buy, 8% have changed their diet to save money on food, and 7% are skipping meals.<sup>107</sup>

Increasing food prices will disproportionately affect individuals with low incomes, many of whom live at the intersections of multiple marginalizations. People with disabilities, Indigenous populations, people of colour, immigrants, and other marginalized populations are at greater risk of food insecurity and increasing food costs will likely force many to rely on food banks and meal programs. Visits to food bank have drastically increased since the beginning of the COVID-19 pandemic and this trend will continue into 2023. The increasing cost of food puts great strain on food banks to make up the difference between food prices and how much people can actually afford to spend at the grocery store.

**Medical Costs**

Even with the Ontario Health Insurance Plan (OHIP), health care costs can add up. While OHIP covers visits to doctors, walk-in clinics, and emergency rooms, as well as many medical tests and surgeries, there are gaps in coverage for other common medical services. These include dental care, eye exams, prescription medication, and mental health supports. For these services, people must rely on private insurance, either bought by the individual or provided through their employer, or pay out of pocket.

Four out of five employed respondents (80%) reported having no employer-provided health benefits, meaning that they are forced to buy a private insurance plan or pay out of pocket. This is not uncommon among Canadians; the Canadian Institute for Health Information recently reported that about 30% of all health spending in Canada is either out of pocket or through private insurance.<sup>108</sup> With the high cost of even the most basic private health insurance plans in Ontario, this is a major financial burden for individuals with low incomes.

Considering that food bank clients have a median of only \$8.01 per person per day after paying for rent and utilities, it is doubtful that they would be able to afford private health insurance. Without health insurance, it is likely that low-income food bank clients who are not covered by current government assistance programs will not be able to afford necessary prescription medication

or medical treatment. This poses a risk to their long-term health and further strains Ontario's healthcare systems.

OHIP is also not available to all Ontario residents. Those with temporary status in Canada, such as international students or certain foreign workers, are not eligible for the provincial health plan. International students must purchase private health insurance through their post-secondary institutions. Certain foreign workers must either pay for private insurance or obtain insurance through their employer.

Accordingly, medical costs often pose a bigger burden for temporary residents. This is especially true given that temporary residents often have low incomes or no income. Food bank users with temporary status had significantly lower monthly incomes than Canadian citizens, \$923 versus \$1,066, and were more likely than other groups to be employed in precarious jobs that rarely offer health benefits. It is important to expand OHIP eligibility and the medical services that it covers so that all Ontario residents can lead healthy lives.

## RECOMMENDATION: Tackling Rising Medical Expenses

**With the threat of recurrent outbreaks and infections in an on-going pandemic, especially among low-income communities that are disproportionately comprise vulnerable populations, affordable and accessible health care has never been more important. With competing costs and stagnated incomes, however, many are foregoing care that is essential to well-being, and we recommend the Government of Ontario increase access to health benefits for low-income communities by:**

- Ensuring that drug and dental benefits be made available to all low-income households that do not have health coverage, and not just those on social assistance;
- Expanding service access to mental health supports;
- Introducing a new benefit for low-income individuals and families to access eye-care/vision services and treatments;
- Working with the federal government in the development of a new national dental program, with the goal of creating a universal dental coverage. Current government plans are to expand to children (already partially covered in Ontario), seniors, and persons living with a disability in 2023, and full implementation for all families with incomes under \$90,000 by 2025; and
- Revisiting OHIP eligibility criteria that currently disqualifies many with temporary status from accessing provincial health coverage.

# Client Profile: Myrna

Myrna is a retired senior, residing with her husband and son. All three rely on different government assistance income programs. The low rates, she explains, lock them into poverty and restrict their options, leaving them in impossible situations like choosing whether to buy food, pay for necessary medicine, or to cover their rent.

Myrna explained, **“My husband is retired and under CPPD, and I am a senior, so I receive OAS and the Guaranteed Income Supplement. My son was also diagnosed with bipolar disorder, [and has been hospitalized in the past], so he is also under the ODSP. We have to be careful how we spend the money. We have to pay the rent and that’s why we need the food bank.”**

While most seniors’ prescriptions are covered by the government, Myrna’s husband is not eligible for this benefit due to system gaps, which puts additional constraints on their monthly budget. **“We prepare [funds] for emergency use, for medicines, because my husband does not receive medical benefits [since] he is on CPPD, not ODSP, so we pay for his medication. So [foresight] is important,”** she shared.

Unfortunately, living on a fixed income presents challenges for her family in accessing the health care they need. Myrna explained, **“As you get older, there’s so many things that your body is not getting attention [for]. As a senior, you don’t have much money to do all these things. Things like pain [management], physiotherapy, and all that. So, if I can receive extra money, I will set aside that money for that purpose.”**

As the cost of living continues to rise amidst record inflation rates, income supports have not kept pace. Myrna said that if she could receive an extra \$100/month from social assistance or other government aid programs, she **“would spend it on buying fresh food, vegetables, fruits ... nutritious food, because sometimes [she and her family] receive canned food and it’s not very healthy.”** Myrna added that she sometimes buys produce that is on clearance but this means that she must use the produce quickly before it goes bad.

Myrna notes that, due to her fixed income, she cannot buy a lot of things, opting instead to get them second-hand from family and friends. She also shared that she has no savings for emergencies. When asked what an extra \$1,000/month would mean for her, she responded, **“Maybe I can buy shoes and things like that, I don’t really buy clothes, they are usually donated to me by friends, because I don’t have the extra money ... and I can save some money for emergency use, as the money I have I [usually] can’t save.”**

When asked about what steps she would like to see from the government, Myrna told us she wants to see increased rates for income support programs so that she and her family can have funds to eat healthier food more readily. She emphasized that this would mean she wouldn’t have to spend so much time looking for sales or discounted products at the grocery store, paving the way forward to enable her and her family to live a life of dignity.

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## Transportation

Unaffordable transportation contributes to social isolation and limits how people can move around the city. The high cost of transportation negatively impacts the services and opportunities people have access to, including health, employment, and education.

Transportation costs have risen dramatically over the past year, largely due to skyrocketing gas prices. Gasoline prices in Toronto in June 2022 reached a record 214.9 cents per litre. In comparison, prices were an average of 132.6 cents per litre in June 2021, meaning that there has been an 54.6% increase year over year. These prices greatly affect low-income individuals who have changed the way they get around the city, often relying on walking, biking, or using the TTC instead.

This year food bank users were asked how they would get to an appointment outside of their neighbourhood. More than one third (39%) of respondents reported that they would walk, 9% reported they would use their own car, and 9% reported that they would cycle. The most common response, however, was using public transit, with almost seven out of ten (69%) survey respondents indicating that they would use the subway, bus, or streetcar.

While individual TTC fares have remained stable since 2020 at \$3.20 for an adult Presto fare and \$3.25 for an adult cash fare, this cost adds up for low-income individuals who more often rely on public transit than higher-income groups. For example, taking the TTC twice, to get to work and back, costs \$6.40. With a median of \$8.01 left per person per day after rent and utilities were paid, food bank users would be left with \$1.61 at the end of the day. It is impossible to feed oneself on this amount, leaving people to rely on food banks and cut back on other necessities. This is supported by a study conducted by TTCriders, which noted that one quarter of focus group participants reported cutting back on paying for food in order to pay for transit.



# Client Profile: Bobby

Bobby is in his 50s and has been receiving disability since he was 19 when his family doctor and a psychiatrist referred him for social disability. Over the decades since then, he has held regular jobs, working in warehouses and looking forward to promotions. Unfortunately, Bobby was injured a few years ago which has restricted him from working.

He explained, **"I was trained in doing deliveries and hard lifts. [My] foot injury made me [rethink what I can do]. I can lift up to some degree but not a lot. If I go wrong with my foot, [there] could be a lot of complications, so just saying I gotta be cautious."**

Despite this setback, Bobby remains committed to volunteering at two community organizations, including Daily Bread. He is excited about spending his time helping others. However, because of his injury, he must now rely on public transit in order to get to his volunteer commitments.

These costs add up; a round-trip on the TTC costs \$6.50. Because of his constrained budget, he limits himself to ten TTC round trips a month (about \$60). The high cost of public transit means that Robert cannot move around the city as much as he would like.

**"I put 30 dollars aside [in my monthly budget] to go to Daily Bread [using] Wheel Trans because it costs me 6 dollars and 40 cents on Presto,"** he said.

Like most food bank clients, Bobby lives in private market housing. This year, his rent rose from \$971 to \$999. Luckily, his rent is covered between two different government programs. Robert divides what is left to pay for tenant insurance, phone, food, and transit.

Low income, particularly inadequate social assistance rates, and Toronto's high cost of living are what force Bobby to rely on food banks. He explains, **"Rent is expensive and I pay about 60 to 65% [of my income from social assistance] on rent and, when I'm done with paying rent, phone bill, and stuff like that, it [does not leave] me enough to go and buy food. I call it poverty."**

Transit is critical to Bobby's quality of life and when he was asked what he would do with an extra \$100/month, Bobby said that he would spend it on a monthly TTC pass. Unlimited public transit would open Toronto to him and the opportunity to volunteer further.

His landlord is responsive, keeping his unit safe and in good repair. However, the summers are getting hotter and Robert wishes he had a fan or an air conditioner for his apartment in order to stay comfortable and healthy in the heat.

His family does not have much and cannot offer material support, but Bobby and his family do connect regularly. Sometimes his fellow church members offer some support.

**"And I always try to give back," he says, "so it's equal."**

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## RECOMMENDATION: Strengthening Our Public Transit Systems

Ontario's 2022 Budget maintains its funding for expanding public transit with \$61.1 billion over ten years, of which \$28 billion will be invested in Toronto and the GTA,<sup>112</sup> but to provide affordable and direct transportation options for low-income communities to improve access to food and other services, we urge the City of Toronto and the Province of Ontario to take coordinated steps to build on existing commitments towards affordable and accessible public transportation networks.

- **We commend the City of Toronto for expanding phase two of the Fair Pass Transit Discount Program to include residents in receipt of a Rent Geared to Income (RGI) subsidy in the 2022 Municipal Budget,<sup>113</sup> but we await the roll out of the third phase of the Fair Pass Transit Discount Program to include all low-income residents aged 20 to 64 years that will no longer depend on participation in specific income assistance and other subsidy programs.** We also recommend that the City of Toronto implement lower TTC fares for the general public, lengthen the two-hour fare window, and explore introducing free transit to people receiving social assistance.
- **We commend the Province of Ontario for making local transit in some communities free for riders connecting to and from GO Transit on municipal transit systems,<sup>114</sup> but we await the inclusion of the TTC in this proposed fare integration model to remove transfer/double fees for regional transit systems in the GTA and call on the Province of Ontario to expedite this.**
- **And, we urge the Province of Ontario to instruct Metrolinx to revisit the existing PRESTO Card model to enhance accessibility and availability of options.** With limited access to PRESTO locations. Many people don't live near a TTC station or a Shoppers Drug Mart and, as such, not everyone is able to easily access these locations to load/reload their PRESTO card. We call for increased Point-of-Sale methods and locations across the city to ensure everyone is close enough to one.

While it's convenient for some, as it allows for automatic loading of funds, not everyone has a credit/debit card. In addition, people who have a disability, live in poverty, or are seniors may face barriers to loading their card online. We call for a study into how the lack of digital access and/or online financial services are hindering uptake and suggest ways to remedy this accessibility barrier to transportation.

## The Digital Divide

The high costs associated with information and communication technologies mean that many residents with low incomes are caught in the digital divide, or the gap between those who have access to things like the internet, computers, and phones, and those who do not.

When asked about access to information and communication technologies in their home, just over one fifth (22%) of respondents reported that they do not have internet access, over half (52%) do not have access to a computer, and 14% report that they do not have access to a phone. These numbers are lower than reported by others but indicate the same patterns whereby the digital divide disproportionately affects individuals with low incomes, new immigrants, single parents, and racialized residents.

HOUSING CATEGORIES	NO INTERNET ACCESS IN HOME
Staying in someone else's home	42%
Subsidized housing	28%
Rent an apartment or house (alone or with room mates)	17%
Rent a room in a house where the landlord rents out rooms (boarding house)	18%
Own a house or condo	16%
INCOME	
Income \$1,545 and below	21%
Income \$2,050 and below	20%
IMMIGRANTS	
Living in Canada less than 1 year	24%
Living in Canada for 1-5 years	11%
Living in Canada for 6-10 years	25%
Living in Canada for more than 10 years	22%
SINGLE PARENTS	13%
RACIAL CATEGORIES	
Racialized vs white	21% vs 25%
Black	22%
Arab	21%
East Asian	17%
First Nations	19%
Latin American	23%
South Asian	23%
South East Asian	18%

Those who are precariously housed are the most likely to report they do not have access to internet in their homes.

The Brookfield report on digital access in Toronto noted that, of the 2% of Toronto households they identified as lacking internet access, half are not connected due to high costs and 61% say that this makes it difficult to access critical services and information.<sup>115</sup> Survey respondents spend a median of \$100 per month on internet and cell phone plans. This accounts for about 9% of the median household incomes among food bank users, a large portion for those already struggling to make ends meet.

In an increasingly digital world, internet access should be a basic service available to all residents. Internet is needed for basic everyday tasks, such as paying bills and applying for jobs. With this in mind, in 2021, the City of Toronto introduced ConnectTO, a program designed to increase access to affordable, high-speed internet for underserved Toronto residents.<sup>116</sup> In its original form, the ConnectTO program intended to further expand access to free public Wi-Fi and to create a publicly owned broadband network to make internet access more affordable to residents with low incomes. However, the Mayor's office recently decided to remove the recommendation to create a publicly owned broadband network.<sup>117</sup> Because of this, low income residents will have to continue to wait for access to high-speed, affordable internet in their homes.

## RECOMMENDATION: Bridging the Digital Divide

**With an increasingly digital world, from education to work to accessing social assistance and much more, online access has become a need, and is no longer a luxury. Many low-income households face barriers to digital access, and to bridge this divide, we recommend:**

- The Government of Ontario create an automatic \$100 digital access benefit for all social assistance recipients (\$200 for multiple person households) or provide deeply subsidized internet and technology packages; and
- The City of Toronto establish a municipal broadband network and implement free public wi-fi as was piloted by Toronto Hydro in 2006. Expansion should be accelerated quickly in City-run facilities, such as recreation centres and shelters.

# Methodology

Data was collected from the sources described below. Please note that percentages throughout the report may not add up to 100% due to rounding. Informed consent was secured from participants across all research streams through a prepared script explaining that participation was entirely voluntary, and confidential, respondents could withdraw at any time, participation would have no impact on their ability to access food at any programs, and providing their name and contact information was optional.

## Link2Feed Data

Food banks across Ontario use a database called Link2Feed to capture client intake data and track visits. Data from April 1, 2021, to March 31, 2022, was pulled from Link2Feed for Daily Bread Food Bank and North York Harvest member agency food banks to understand food bank use and demographic trends. Drop-in meal programs were excluded from the analysis because these programs do not capture unique client data.

## Survey

The annual food bank client survey was conducted from March 1, 2022, to April 30, 2022, and took place in person, online, and via phone this year. Survey volunteers attended a mandatory training session. Flyers were distributed to all Daily Bread Food Bank and North York Harvest member agency food banks with details on how to participate. The online survey was available via SurveyMonkey in English, Spanish, French, Mandarin, Arabic, Tamil, and Russian. Surveys taking place by phone were also available in these languages. These languages were selected by pulling the top languages spoken from Link2Feed client intake data. In total, 1,165 surveys were conducted.

## In-depth interviews

During the survey, participants were asked if they were willing to participate in a follow-up qualitative interview by phone. Interviews were conducted with a selected sample of survey participants who consented to be contacted. These participants were selected based on their representative experiences with the key themes of the interview: housing and employment. Three in-depth interviews took place by phone with clients by trained researchers. Participants received a \$25 grocery store gift card.

## Analysis

The data was cleaned to remove any invalid responses. After cleaning, a total of 1,010 surveys and the in-depth client interviews were included in the analysis. Results and analysis were generated using SPSS Version 28.0.0.0. All respondents quoted have been de-identified to protect anonymity.

## Acknowledgements

Our sincere thanks to the 1,165 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 many volunteers and research assistants who supported the data collection effort.

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## **About Daily Bread Food Bank**

Daily Bread Food Bank works towards long-term solutions to end hunger and poverty and runs innovative programs to support individuals living on low incomes and experiencing food insecurity. Daily Bread distributes fresh and shelf-stable food and fresh-cooked meals to 126 member agencies and 189 meal programs across Toronto. Daily Bread also publishes the influential Who's Hungry report – an annual survey that provides data and analysis about food and income insecurity in Toronto to all levels of government and sector stakeholders.

## **About North York Harvest Food Bank**

North York Harvest Food Bank is the primary food bank for all of northern Toronto. An independent, charitable organization operating since 1986, our mission is to engage our community in meeting the food needs of northern Toronto by providing dignified food assistance, education, focused advocacy, and long-term food solutions. We envision a community where all members are able to meet their food needs.

## **About this Report**

For over two decades, the Who's Hungry report has shed light on the experiences of food bank users across the Toronto region. Its purpose is to identify emerging trends in food insecurity and poverty and to bring the voices of those struggling to afford their basic needs to the forefront.

Every year, we talk to more than one thousand food bank users through March and April, hear about their experiences with poverty and food insecurity, and gain insight into the kinds of support and social change they need in order to live full, healthy lives. This year we were able to administer the survey in person, online, and over the phone in English, Spanish, French, Arabic, Russian, Tamil, and Mandarin. To better understand the experiences of food bank users, we also completed a series of in-depth follow-up interviews by phone. For more information on data collection and analysis, please refer to the methodology section.

The COVID-19 pandemic continued to evolve throughout 2022. Our data collection was conducted against this backdrop and our analysis keeps the impacts of the pandemic central to how we interpret and understand food insecurity trends and the stories that our participants have shared with us. Two new themes have affected the results in the report: the rapid rise in the cost-of-living and the economic strains faced by many.



## Land Acknowledgement

We would like to acknowledge that we are situated upon traditional territories of the Huron-Wendat, Anishinabek Nation, the Haudenosaunee Confederacy, and the Mississaugas of the Credit First Nation. The territory was the subject of the Dish With One Spoon Wampum Belt Covenant, an agreement between the Anishinabek and Haudenosaunee allied nations to peaceably share and care for the resources around the Great Lakes. Today, the meeting place of "Tkaronto" (Toronto) is under Treaty #13 and the Williams Treaty, signed by multiple Mississaugas and Chippewa bands, and is still the home to many Indigenous peoples from across Turtle Island. We are grateful to have the opportunity to work in the community and on this territory.

### This report is co-presented by:



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