

Who's Hungry Report 2023

A Call to Action From a City in Crisis



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and Food Bank Use
in Toronto

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Foreword

One in ten people in Toronto are now relying on food banks to make ends meet. Last year, that number was one in twenty. Food insecurity is at crisis levels in Toronto.

If one in ten Torontonians were displaced from their homes from flooding, we would demand action.

If one in ten Torontonians were hospitalized with a new infectious disease, we would demand action.

If one in ten Torontonians were trapped without power in an ice storm, we would demand action.

So why have we not seen the same collective outrage and mobilization when it comes to food insecurity in our city?

Food insecurity has become embedded in our communities. It has become a part of life. The existence of food banks has become something we come to expect and accept.

We cannot continue along the same path. Only two years after we surpassed 1 million food bank visits for the first time in Toronto, we have now crossed the 2 million mark, with 2.53 million food bank visits between April 1, 2022, and March 31, 2023. That is a 51% increase year-over-year, and the highest annual increase ever reported. If food bank usage rates continue, we anticipate that we will exceed 3 million visits by the end of 2023.

This report will delve into why we have seen an astonishing 154% increase in new clients in the past year, 52% of whom have someone in their household who is employed. We will explain why food bank clients have a median of only \$6.67 left per person per day after paying rent and utilities, compared to \$8.01 last year. We will uncover why over one third of survey respondents are living with a disability, and 36% rely on social assistance as their primary income source. We will describe why, for the first time, every single food insecurity indicator we measure has gotten substantially worse, with three out of every ten food bank clients having gone an entire day without eating.

Skyrocketing housing costs, food inflation, stagnating wages, and insufficient income supports are pushing more and more households into poverty. Food banks are at their breaking point. Food is a human right, yet governments are failing to ensure every person living in Canada can live a life of dignity.

The statistics and stories you encounter in this report will likely have a deep emotional impact on you. You will be confronted with injustice and inequity. You may be tempted to put the report down and turn the other way because it is distressing, but we ask that you resist that urge.

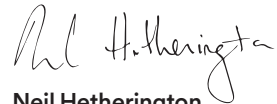
Instead, we invite you to channel your concern into making a difference. If you're a policy maker, be the champion our community needs to advance the policy recommendations in this report. If you're a journalist, help us shine a spotlight on the deep inequities in our communities. If you are an educator, help us build awareness with a generation of future leaders. We need every person to use whatever resources and capacity they have to push for change.

Your voice matters. If you're not sure where to start, here are two actions to take:

1. Help us raise awareness by sharing this report with your friends and family.
2. Advocate for change by contacting your Member of Parliament, Member of Provincial Parliament, and City Councillor and urge them to adopt the recommendations in this report.

We cannot stand by while hunger becomes a permanent fixture in our communities. We need urgent action. We cannot wait any longer. Let's be loud, together.

In partnership,


Neil Hetherington

CEO, Daily Bread Food Bank



Ryan Noble
Executive Director, North York Harvest Food Bank

Key Findings

About This Report

67
data collection volunteers

79
participating food banks

1,384
food bank clients surveys

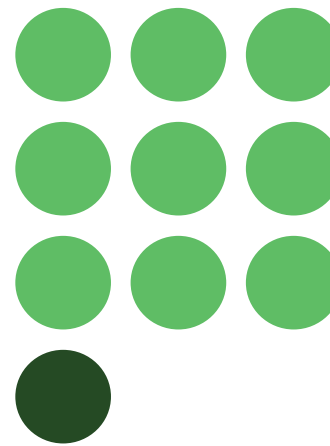
10
in-depth interviews

Food Insecurity and Food Bank Use

2.53M
food bank visits

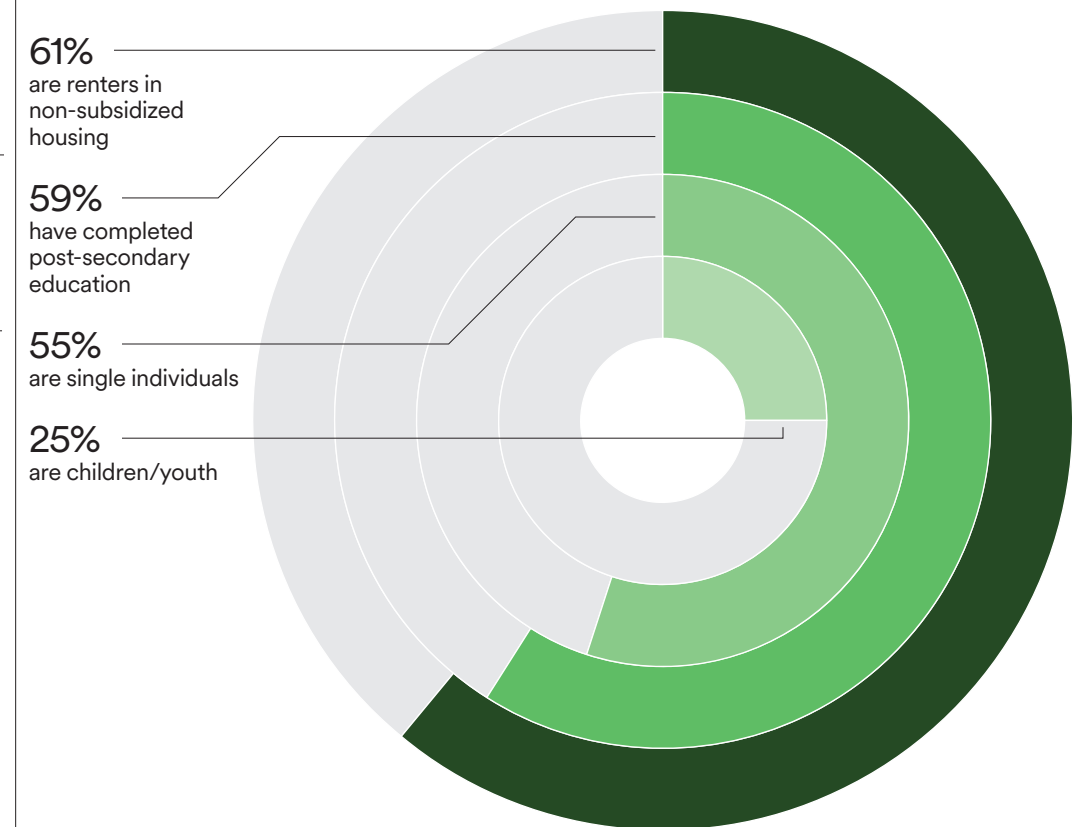
51%
increase in use compared to last year

1 in 10
people in Toronto are relying on food banks, up from 1 in 20 last year



“I never thought I’d have to rely on a food bank, but it’s become a necessity for us.”

Snapshot of Food Bank Client Demographics



1 in 3
have a disability



55%
missed a meal to pay for something else, like rent



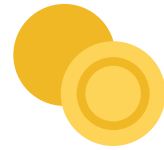
31%
went an entire day without eating



Rising Costs, Insufficient Incomes

\$6.67

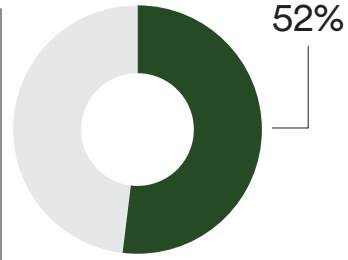
is the median amount food bank clients have left per person, per day after paying rent and utilities, compared to \$8.01 last year



Portrait of New Food Bank Clients

154%
increase in new clients in past year

19–44
Fastest-growing group are people aged 19–44

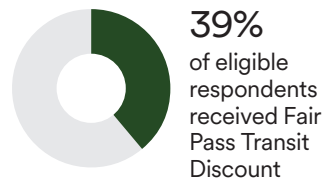
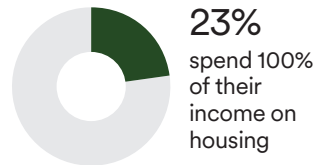
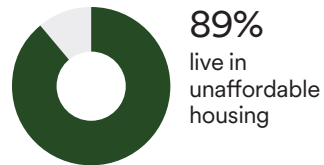


New clients who have someone in their household who is employed

Expenses

Median rent and utilities

\$1,150



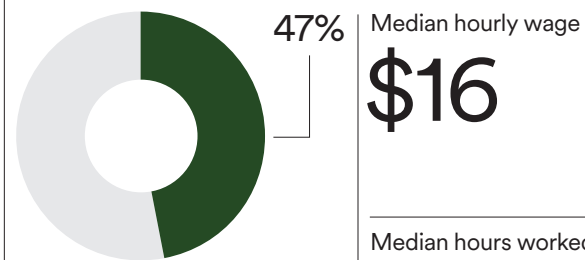
Incomes

\$1,131

is the median monthly income

11%
rely on seniors' benefits

36%
rely on social assistance



Median hours worked weekly
30

Households with at least one member who is employed (7% increase compared to last year)

71%
have no employer-provided health, dental, retirement benefits or sick days

A Call to Action From a City in Crisis

With food bank usage at record levels in Toronto, it is clear that swift and decisive action is needed to tackle poverty and food insecurity. We cannot wait for change to occur. Here are three steps you can take:

1. Help us raise awareness by sharing this report with your friends and family.
2. Advocate for change by contacting your Member of Parliament, Member of Provincial Parliament, and City Councillor and urge them to adopt the recommendations in this report.
3. Think about what resources and skills you can use to make a difference. If you're an educator, how can you raise awareness among your students? If you are involved in a community group, can you mobilize together?



Food Insecurity and Food Bank Use in Toronto

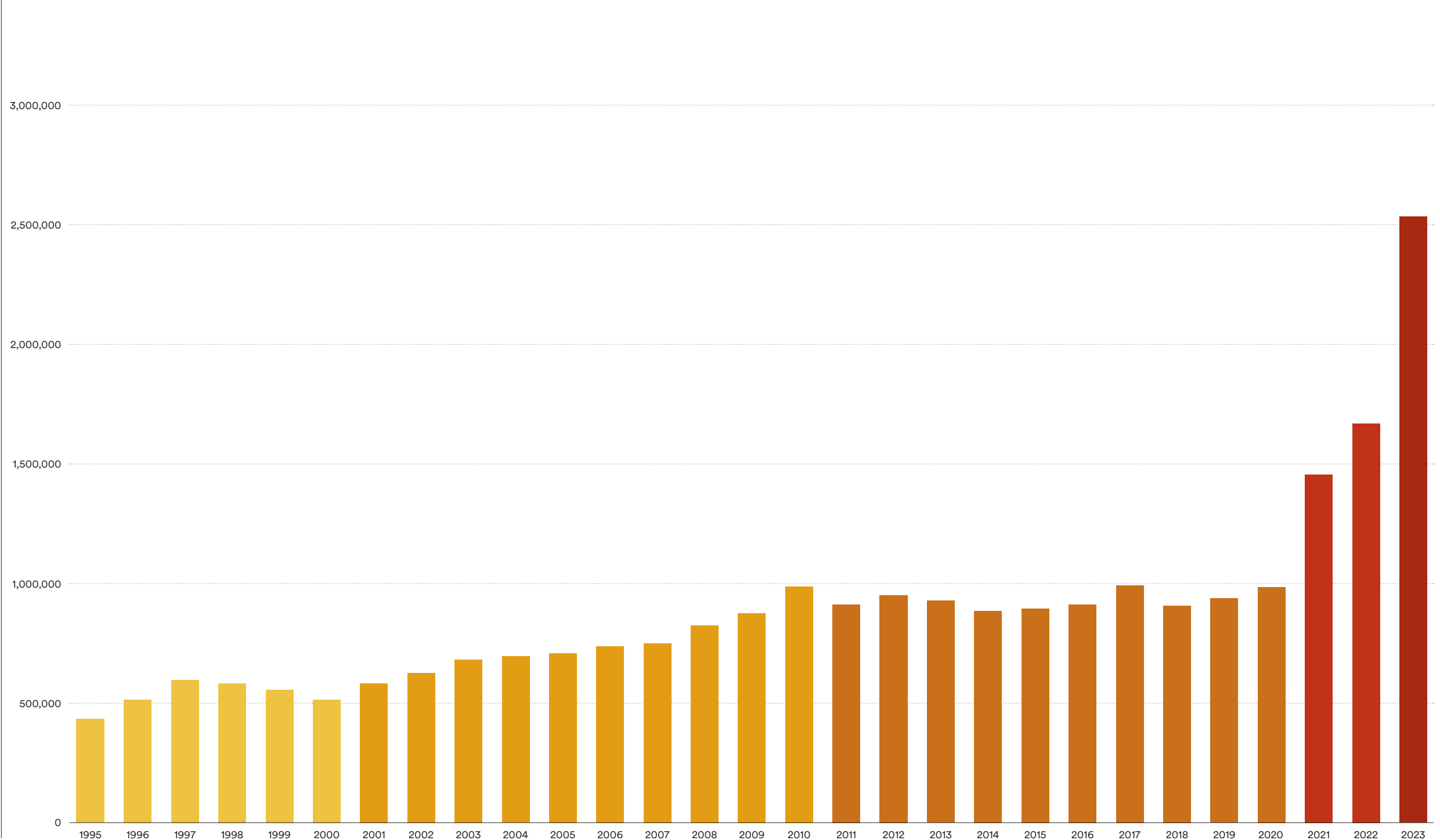
A Growing Crisis

Food bank visits in Toronto increased by 51% compared to last year, the highest year-over-year increase on record.

For the first time, food bank visits in Toronto have surpassed the 2 million mark (as shown in Figure 1), with 2.53 million visits between April 1, 2022, and March 31, 2023. Only two short years have passed since we reported in 2021 that food bank visits had surpassed 1 million visits for the first time. If usage rates continue, we will exceed 3 million visits by the end of 2023.

In every single part of the city, food bank visits have increased well beyond the rate of population growth (Figure 2). In the past year, three new food banks were opened in Toronto, amounting to a 4% increase in the overall size of the network. While these food banks have helped increase access to food, current programs continue to face significant pressures due to the high demand for support. The increase in new programs is insufficient to explain the significant increase in food bank visits observed this year.

FIGURE 1
Food bank visits in Toronto by year

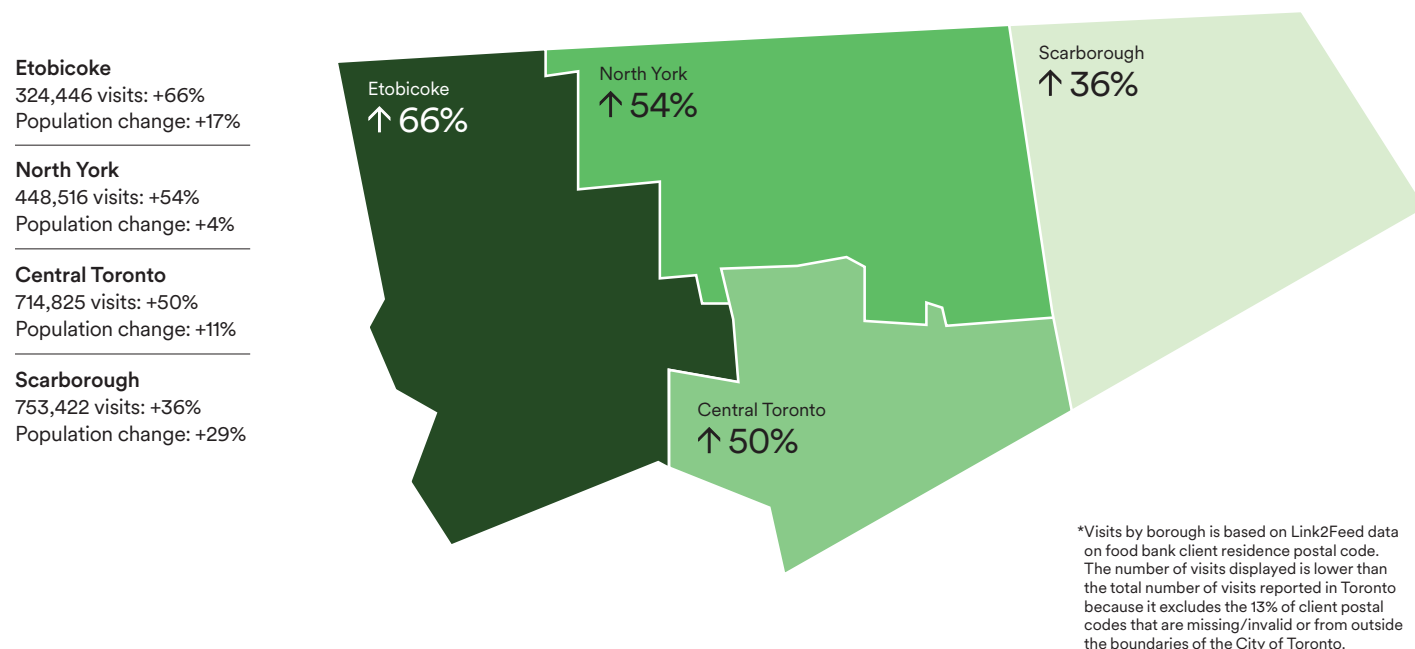


“The food bank is a lifeline for me. It’s more than food; it’s hope.”

“I have to be very careful with my money, budgeting everything, and it’s still not enough. I need to go to the food bank; otherwise, I wouldn’t have enough to pay the bills.”

1 in 10 people in Toronto are now relying on food banks, up from 1 in 20 a year ago.

FIGURE 2
Food bank visits by borough*

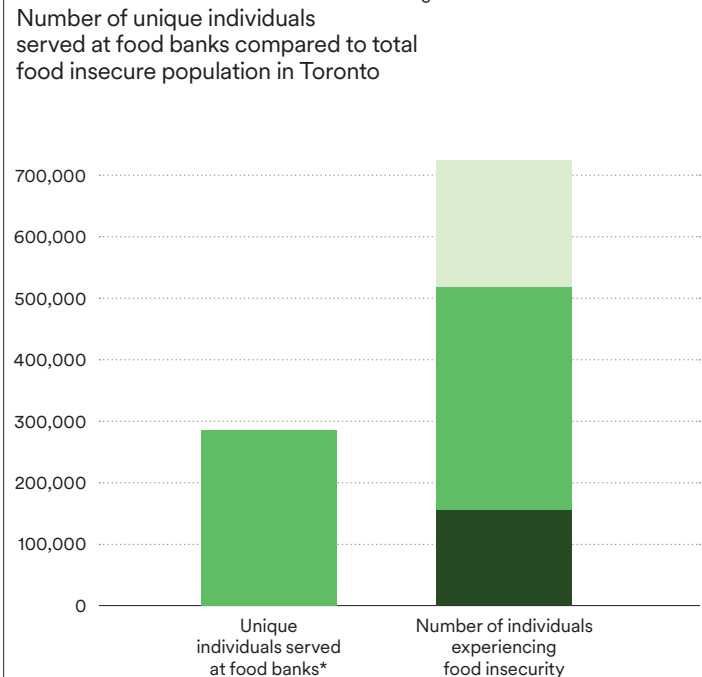


Food bank visits are only one indicator of food insecurity. According to latest data from the Canadian Income Survey, 24% of people in Toronto are food insecure, and this is significantly higher than 2021 at 19%.¹ This translates to over 726,000 people in Toronto who are struggling to access and afford the food they need, based on Toronto’s latest population estimate.² People experiencing food insecurity use a variety of mechanisms to cope, including borrowing from friends and family, missing or delaying bills, selling possessions, and, of course, accessing food banks.³ Food banks are currently serving approximately 38% of the food insecure population of Toronto, and 53% of Toronto individuals who are moderately or severely food insecure (Figure 3). It is important to note that this is an underestimate, as not all food banks in our network are collecting data on unique individuals, and there are other food banks operating in Toronto outside of Daily Bread Food Bank and North York Harvest’s networks.

Defining Food Insecurity⁴

| Severe Food Insecurity | Moderate Food Insecurity | Marginal Food Insecurity |
|---|--|--|
| Miss meals, reduce food intake, and/or go whole days without eating | Make compromises on quality or quantity of food due to a lack of money | Worry about running out of food and/or have a limited selection of foods consumed due to lack of money |

FIGURE 3
Number of unique individuals served at food banks compared to total food insecure population in Toronto



*Unique individuals served at food banks is an underestimate, as not all food banks in the network are tracking unique individuals. Severity of food insecurity proportions derived from Ontario level prevalences applied at the municipal level.

Severity of Food Insecurity

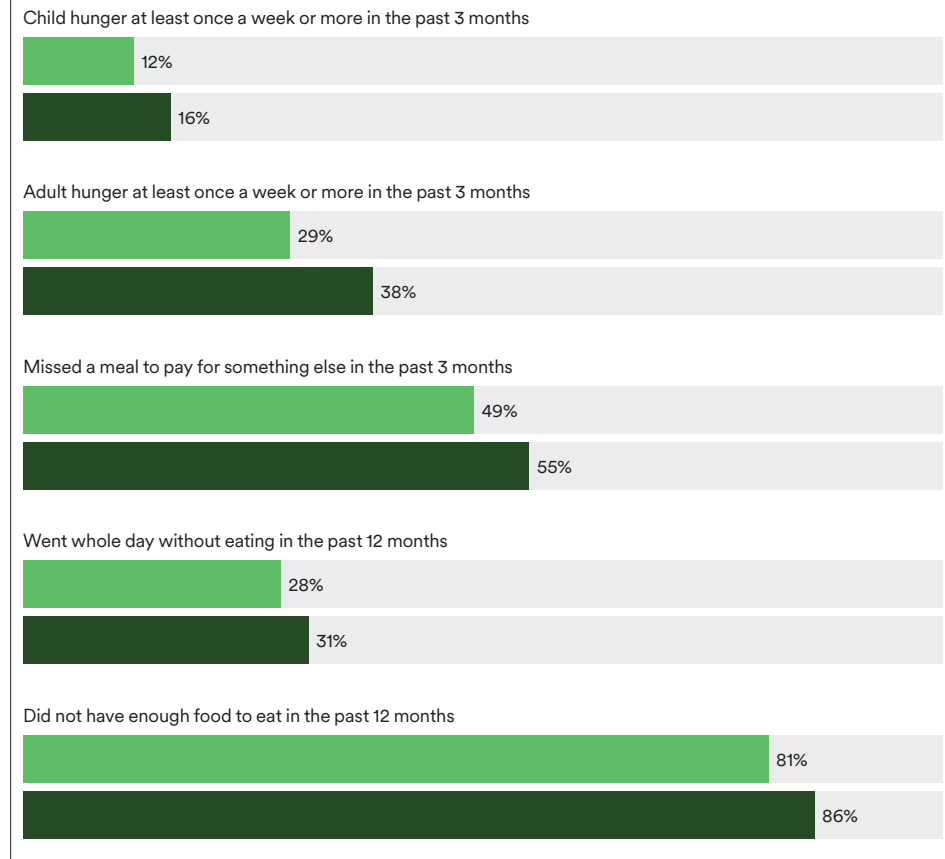
For the first time, every single food insecurity indicator measured in our survey has worsened compared to the prior year (Figure 4). This is deeply concerning, as severe food insecurity is associated with higher rates of infectious diseases, poor oral health, injury and chronic conditions like depression and anxiety disorders, heart disease, arthritis, and chronic pain.⁵

Social assistance recipients had higher rates of food insecurity compared to those with employment income or receiving old age benefits (Figure 5). Those who receive old age benefits had the lowest rates of food insecurity, except with respect to how frequently children in the household went hungry. It is likely that all groups underreport child hunger in their household due to stigma and concern over government intervention. The higher rates of child hunger observed in households with seniors’ benefits could be due to grandparents being the primary caregivers for grandchildren while relying on a fixed income that is not designed to support dependants.

Systemic racism produces deep inequities with respect to food insecurity in Canada. For example, Black households are 3.56 times more likely,⁶ and Indigenous communities 3–5 times more likely,⁷ to be food insecure than white households. These inequities stem from systemic discrimination that results in Black, Indigenous and racialized communities facing barriers to education, employment, health care, and social services.

There is an overrepresentation of racialized communities among food bank clients, and an underrepresentation of clients who identify as white, compared to the population of Toronto (Figure 6). In particular, in the past year we have seen an overrepresentation of Black, Arab/Middle Eastern/West Asian, and Latin American clients. This inequity is further demonstrated by looking at the severity of food insecurity. While white respondents had higher rates of severe food insecurity than all racialized respondents, when we disaggregate the data by race, we see that two thirds (66%) of Black survey respondents had missed a meal to pay for something else, compared to 53% for non-Black survey respondents.

FIGURE 4
Severity of food insecurity among survey respondents



“I help my grandchildren with their needs, but it puts additional strain on my finances.”

FIGURE 5
Food insecurity by survey respondent primary income source

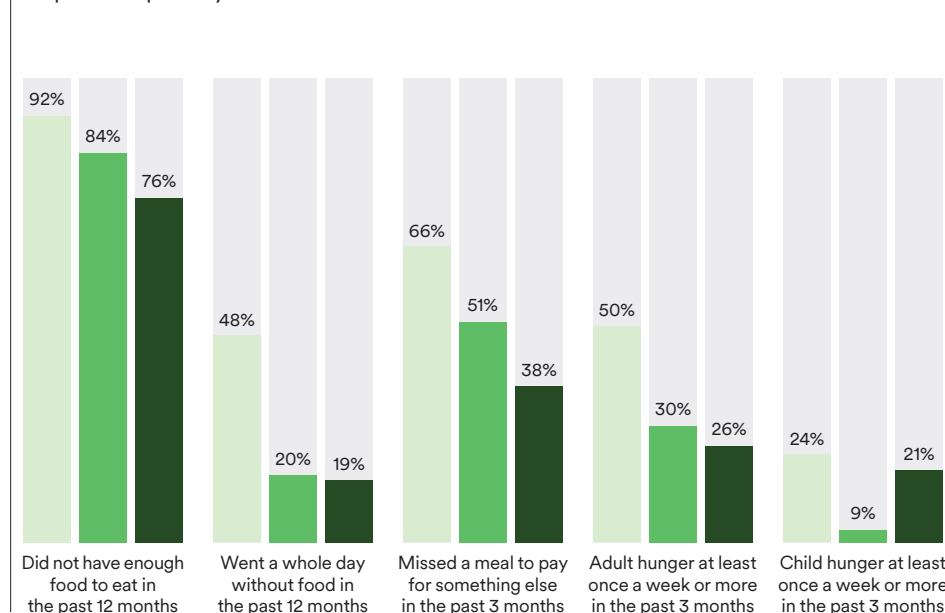
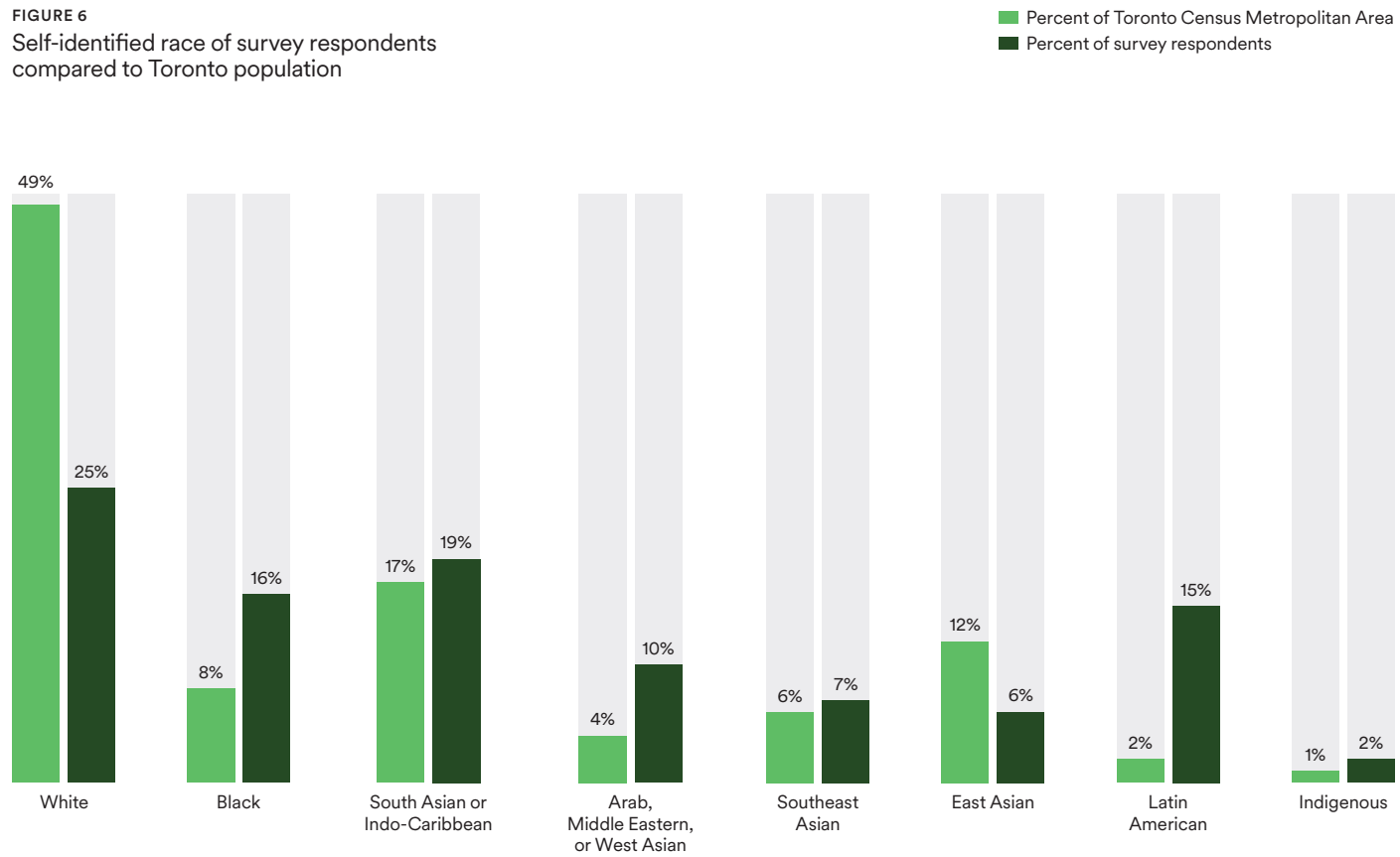
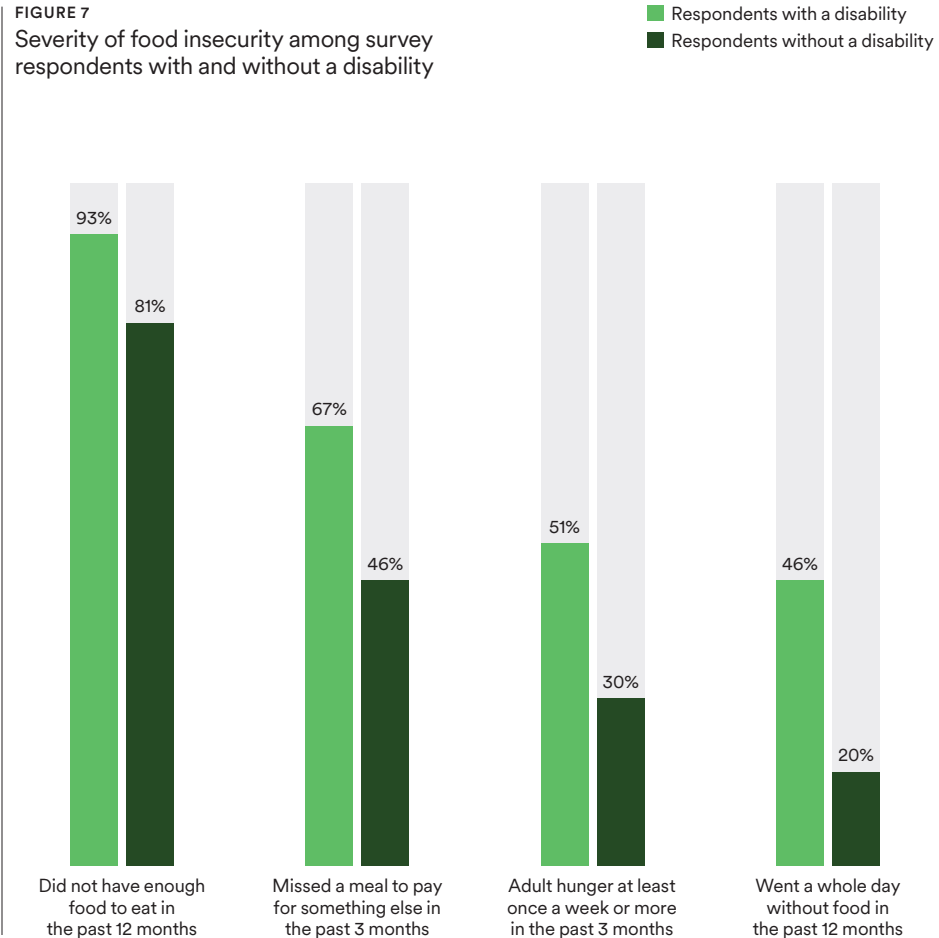


FIGURE 6
Self-identified race of survey respondents compared to Toronto population

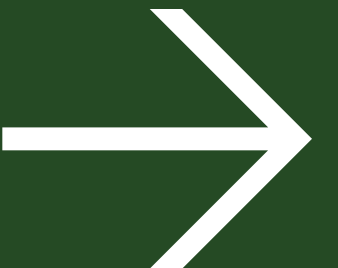


While the proportion of survey respondents who report having a disability or health condition that limits their ability to perform daily activities and is expected to last more than one year has declined from 44% in 2022 to 35% in 2023, the absolute number of respondents increased from 376 to 380. This indicates that we are not seeing fewer clients with disabilities at food banks, but rather the proportion of clients without disabilities has grown at a faster rate. Respondents with disabilities reported more severe food insecurity than those who do not have a disability, as shown in Figure 7. One in five Canadians above the age of 15 have a disability, yet systemic discrimination results in economic and social disadvantages.⁸ According to data from Statistics Canada, Canadians with severe disabilities were far more likely to be living in food insecurity than their counterparts without disabilities (28% compared to 10%).⁹

FIGURE 7
Severity of food insecurity among survey respondents with and without a disability



Portrait of New Food Bank Clients

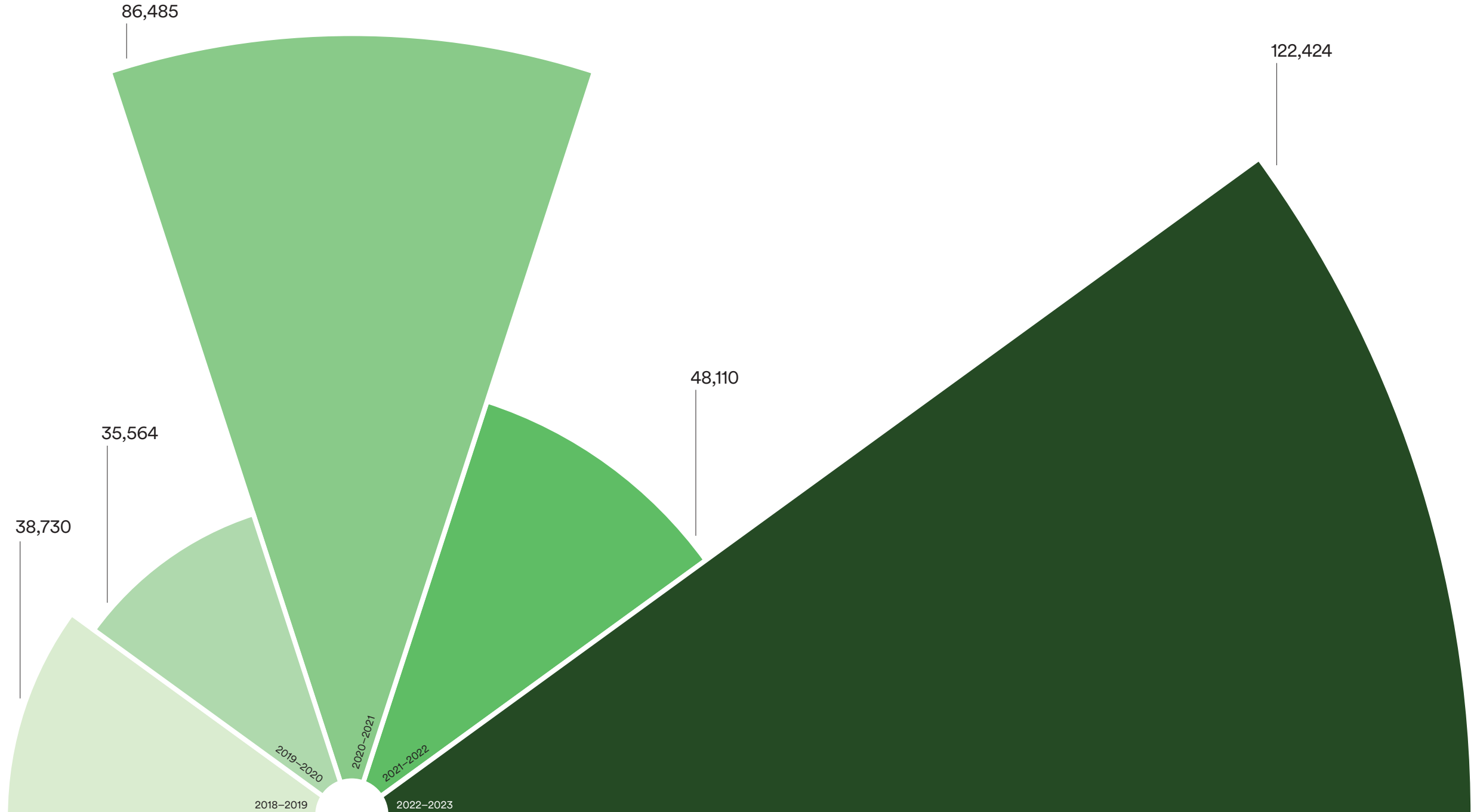


Unprecedented Need

Client intake data from food banks in Toronto reveals an astonishing 154% increase in new clients compared to the year prior.

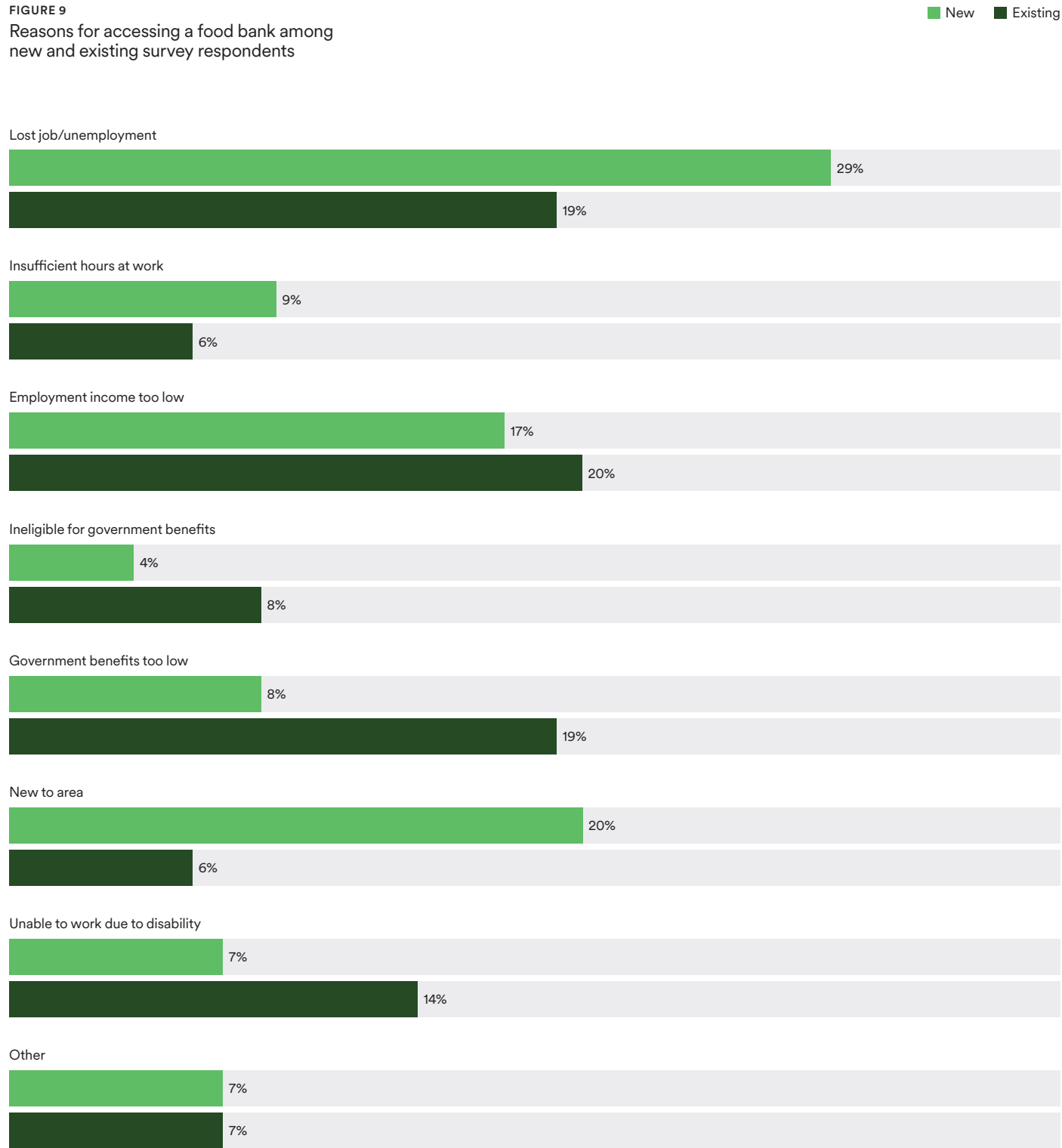
New clients, which are defined as clients who accessed the food bank for the first time in the past 12 months, now comprise more than half (57%) of clients being served at food banks in Toronto. The number of new clients accessing food banks rose steeply in 2020/21 as the first wave of the pandemic took hold, but now new food bank clients have far surpassed the pandemic peak (Figure 8).

FIGURE 8
New food bank clients in Toronto by year*



*The numbers presented in the graph are an underestimate as they do not include anonymous visits.

FIGURE 9
Reasons for accessing a food bank among new and existing survey respondents



There are many reasons why someone who is food insecure might turn to a food bank. As demonstrated in Figure 9, a large proportion of both new and existing clients began accessing a food bank because they lost their job or their employment income was too low. Existing clients were more likely than new clients to report accessing a food bank because government benefits were too low and being unable to work due to a disability, while new clients were more likely to report being new to the area as their reason for accessing the food bank.

“My income doesn’t cover all my needs, and that’s why I have to rely on support like the food bank.”

FIGURE 10
Age distribution of food bank clients

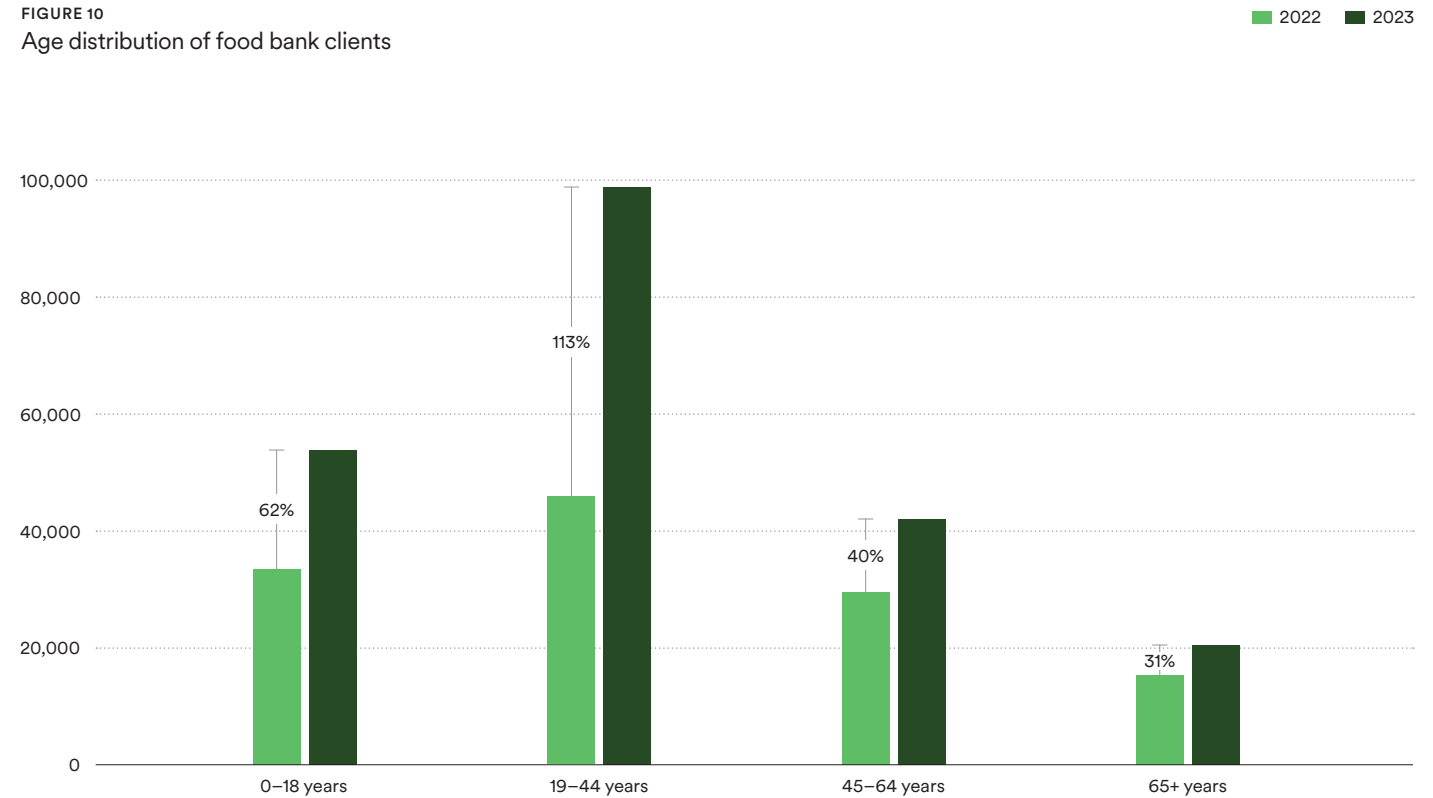
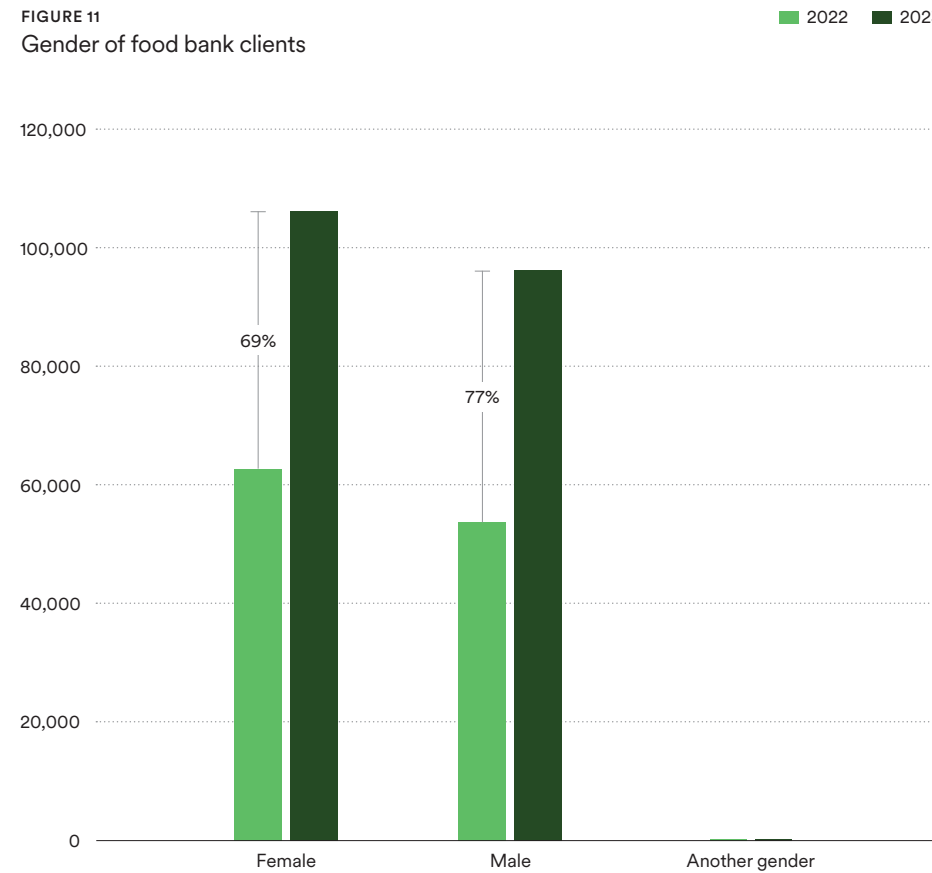


FIGURE 11
Gender of food bank clients



“I’m working, but it’s still not enough. Sometimes I have to borrow money, and then I have to pay it back; it’s a cycle.”

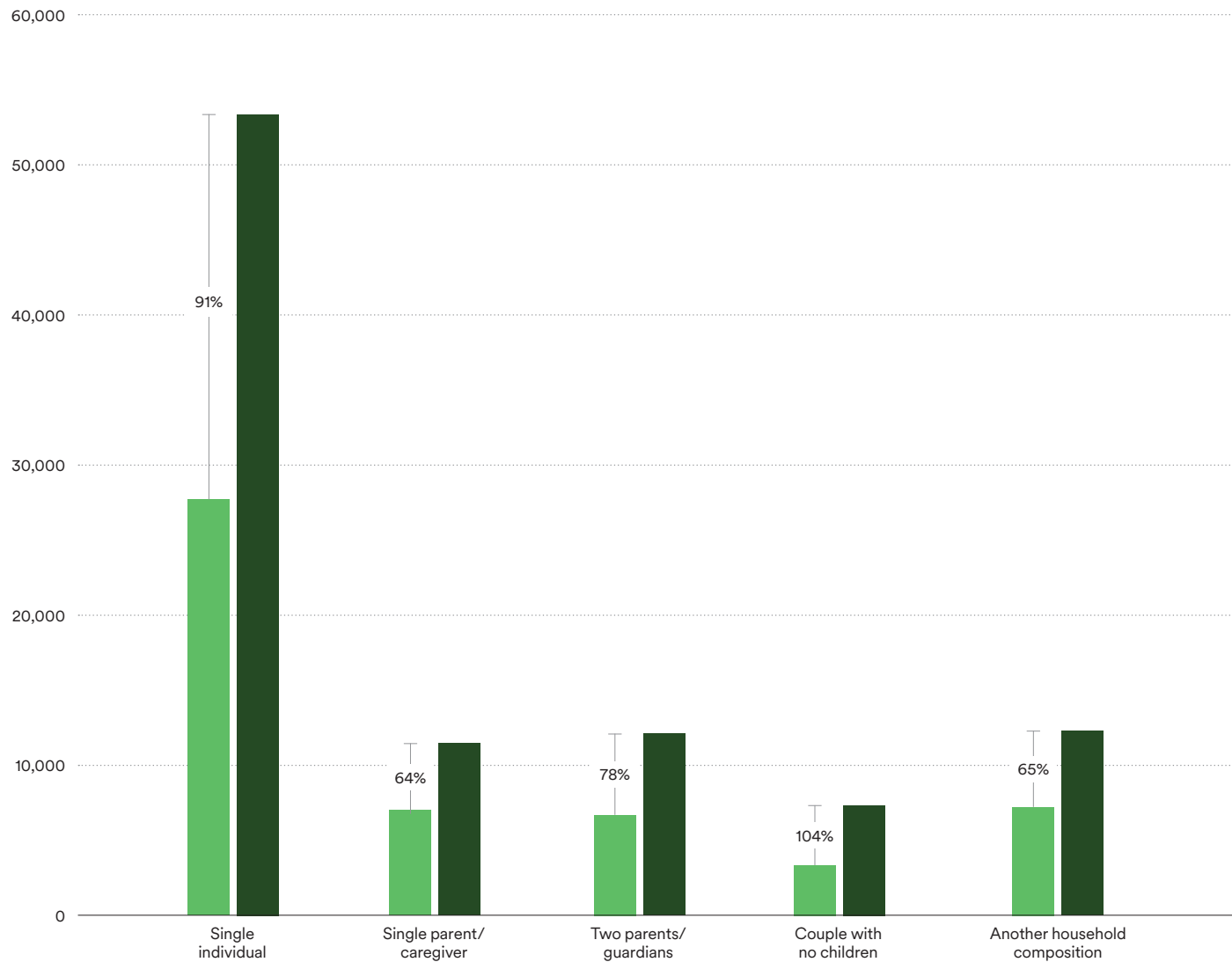
Demographics

Given the immense increase in food bank visits this year, it is no surprise that we saw increases in almost every demographic group accessing food banks. Food bank client intake data from Link2Feed reveals that the fastest-growing groups accessing Toronto food banks are individuals aged 19–44, and households with no children.

The increase in working age food bank clients can likely be explained by an increase in clients accessing food banks who rely on employment as their primary income source, as well as an increase in newcomers, 67% of whom fall between the ages of 18–44 in Ontario.¹⁰ Both of these trends will be discussed in further detail below.

In terms of household composition, single unattached individuals remain the largest group accessing food banks in Toronto, and they saw a 91% year-over-year increase. Single individuals face poverty rates at three times the national average, with more than 1 in 5 living below the poverty line.¹¹ The poverty rate for unattached individuals was 21.9% in 2021, almost five times the rate for persons in families (4.4%).¹² In 2019, prior to the pandemic, the poverty rate was 26.9% for unattached individuals, while it was 7.0% for persons in families.¹³

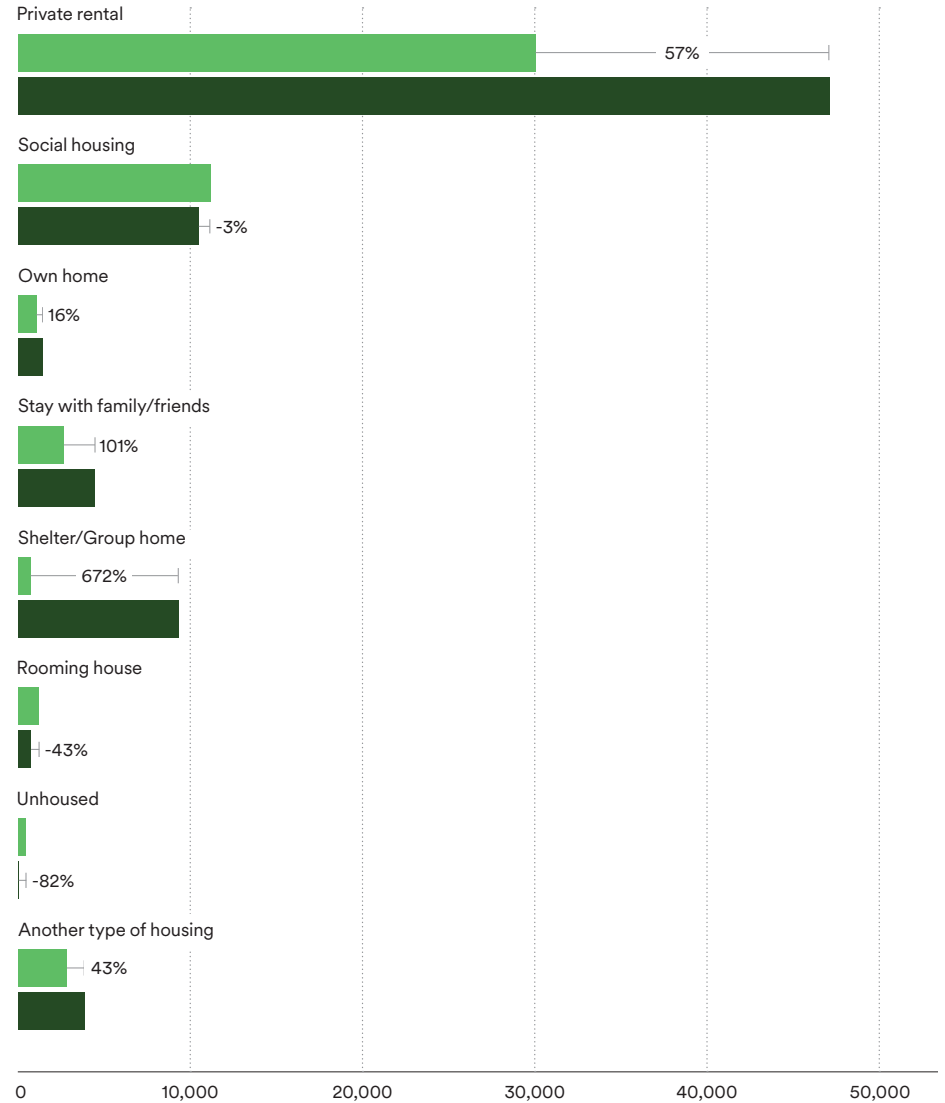
FIGURE 12 Household composition of food bank clients



While the rate of increase in food bank usage was lower among families with children, the year-over-year percent change was still substantial, with a 78% increase in two parent/guardian households and 64% increase in single parent/guardian households. The increase in families with children accessing food banks reflects broader trends in child poverty in Canada. Child poverty has been steadily declining in Canada, with a steep decrease in 2020 due to pandemic benefits, such as the Canada Emergency Response Benefit, and top-ups to the Canada Child Benefit. However, once those pandemic benefits were removed, child poverty rates began to rise, from 4.6% in 2020 to 6.4% in 2021.¹⁴ Of households with children in Canada, those who are lone-parent families headed by women were the most likely to be in poverty (17.2%).¹⁵ It therefore comes as no surprise that the increase in families accessing food banks, and particularly single parent families, corresponds to an overall increase in women accessing food banks in Toronto.

“My children are my priority, but I feel like I’m failing them because of our financial situation.”

FIGURE 13 Housing status of food bank clients



Education

This year’s survey results showed a decrease in the proportion of clients who had completed some high school or less (12% this year compared to 15% last year) and an increase in clients who have graduate or professional degrees (13% this year compared to 9% last year). Close to three in five food bank clients have completed some form of post-secondary education. While this rate is slightly lower than the population of Toronto who has completed post-secondary education (62%),¹⁶ it demonstrates that education levels alone are not a sufficient protective factor against food insecurity.

TABLE 1 Highest level of education completed by survey respondents

| EDUCATION LEVEL | 2022 | 2023 |
|--|------|------|
| Some high school or less | 15% | 12% |
| High school or equivalent | 29% | 29% |
| Degree or diploma from a college or university | 46% | 46% |
| Graduate or professional degree | 9% | 13% |

“The system doesn’t always work for those in need; I feel like there should be more understanding.”

Housing Status

The majority of food bank clients in Toronto are renters, and this group saw a 57% year-over-year increase (Figure 13), which will be discussed in the housing section below.

However, the fastest-growing population accessing food banks are those living in shelters/group homes. The rise in shelter/group home residents is surprising given that food banks provide grocery-based food supports and so, typically, people accessing food banks have a place to store and cook food. In contrast, drop-in meal programs, of which there are 80 operating in Daily Bread and North York Harvest’s networks, provide pre-prepared meals that can be eaten on-site or taken away to eat, which can be particularly helpful for clients who do not have access to kitchens. Drop-in meal programs are not included in this report because these programs do not capture unique client data, only the overall number of people served. However, these programs have been reporting an increase in demand.

As more food banks move to a grocery model where people can select their food, rather than receiving a pre-packaged hamper of food, it may allow for more flexibility to get food that can be eaten in a variety of contexts.

While there were some decreases observed among people living in rooming houses and people who were unhoused, the number of clients is generally low in these categories. Therefore, caution should be taken when interpreting these results.

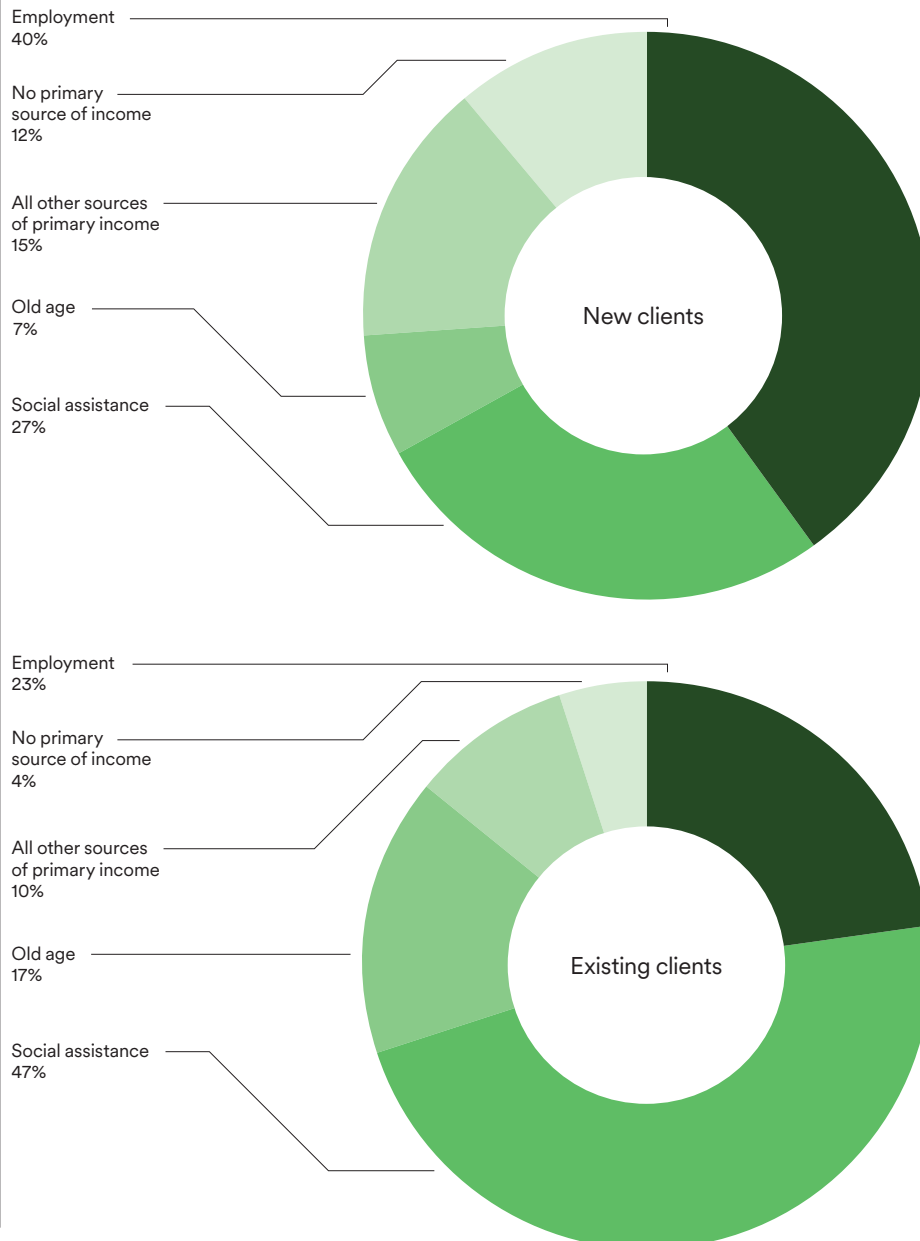
TABLE 2
Primary income source
among survey respondents

| PRIMARY INCOME SOURCE | 2022 | 2023 |
|---|-------------|-------------|
| Ontario Works (OW) | 16% (n=133) | 17% (n=185) |
| Ontario Disability Support Program (ODSP) | 22% (n=192) | 19% (n=206) |
| Full-time employment | 16% (n=134) | 15% (n=160) |
| Part-time employment | 17% (n=145) | 18% (n=196) |
| Employment Insurance (EI) | 2% (n=17) | 1% (n=13) |
| Old Age Security (OAS) | 11% (n=96) | 7% (n=82) |
| Canada Pension Plan (CPP) | 8% (n=65) | 4% (n=43) |
| Canada Pension Plan Disability (CPP-D) | 1% (n=7) | 1% (n=12) |
| No primary source of income | 7% (n=59) | 9% (n=95) |
| Other | 7% (n=63) | 10% (n=115) |

Primary Income Source

Among survey respondents, one third relied on Ontario Disability Support Program (ODSP) and Ontario Works (OW) as their primary income source. While the proportion of respondents relying on social assistance has decreased slightly compared to last year (36% compared to 38%), when we look at absolute numbers within our sample, it becomes clear that the number of food bank clients accessing social assistance has, in fact, increased. The total percentage of respondents relying on employment income as their primary income source has remained constant. However, as shown in Figure 14, employment was the top income source of new clients accessing the food bank for the first time, versus existing clients who were more likely to rely on social assistance. Among new clients, 52% have at least one person in the household who is employed. This speaks to the evolving nature of food bank demographics. While we continue to serve the clients who have been forced to rely on food banks due to inadequate income supports, we are now seeing a growing number of clients who are employed but unable to make ends meet.

FIGURE 14
Primary income source among new versus existing survey respondents



Newcomers

While the majority of clients being served at food banks are Canadian citizens (Table 2), we have seen an increase in newcomers accessing food banks. In particular, the percentage of survey respondents holding temporary status (e.g., student/visitor/work visa) has increased considerably, from 10% in 2022 to 24% in 2023. When we look at new clients specifically, 87% were born outside of Canada (Figure 15). This reflects broader trends in Canada, where the population grew by over 1 million people in 2022, 96% of which was driven by immigration.¹⁷ Of these newcomers, over 600,000 were non-permanent residents, meaning they arrived with a temporary work or student visa.¹⁸

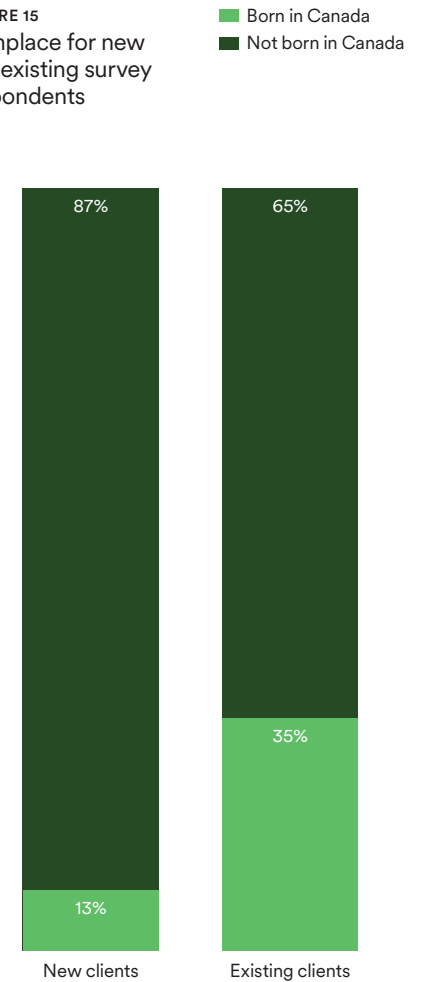
In September 2023, Daily Bread released a report about international student food insecurity in Canada.¹⁹ The number of international students in Canada has grown from 300,000 in 2013 to over 800,000 in 2023. Based on a survey of 180 international students accessing food banks, the report found there was a disconnect between what they were told would be the cost of living, versus the reality. When applying for a temporary visa to study in Canada, applicants must prove they have \$10,000 to support themselves on top of their tuition fees, which amounts to \$833 per month. In contrast, when we asked survey respondents how much they were spending per month on living expenses, excluding tuition, they reported an average of \$1,517, which is close to double what the Government of Canada advertised as the cost of living.

Canada, with its rich tapestry of multiculturalism, has long been a haven for people from around the world seeking opportunities and safety. While Canada is an attractive destination for newcomers, we also rely on, and benefit from, immigration in a number of ways. Without immigration, Canada's population growth rate would slow to zero by 2036.²⁰ Population decline or an aging population can result in a decrease in Gross Domestic Product (GDP) or an economic recession due to insufficient workers fueling the economy. It can also lead to challenges if there are not enough people to care for the aging population.

Despite the importance of immigration, many newcomers face significant challenges upon arrival in Canada. According to a survey conducted by the Centre for Equality Rights in Accommodation, 85–92% of newcomers are faced with significant barriers to accessing rental housing in Toronto.²¹ Although Ontario banned regulated professions from requiring Canadian work experience in more than 30 occupations in 2021,²² many newcomers still report that they face barriers and discrimination in securing employment in Ontario, despite having extensive training and experience in their profession.²³

“I can't use that (license) here in Canada, they don't value anything I had achieved from back home.”

FIGURE 15
Birthplace for new and existing survey respondents



“I believed I would have a higher standard of life [when I moved to Canada]. I believe I will achieve that one day, but for now, I am prevented from working enough hours to live a good life here.”

TABLE 3
Status in Canada among survey respondents

| STATUS IN CANADA | 2022 | 2023 |
|---|-------------|-------------|
| Canadian citizen/First Nations/Inuit/Métis | 65% (n=583) | 51% (n=601) |
| Permanent resident/landed immigrant | 21% (n=187) | 14% (n=161) |
| Refugee claimant | 4% (n=32) | 6% (n=71) |
| Temporary status (student/visitor/worker) | 10% (n=88) | 24% (n=285) |
| Canada-Ukraine Authorization for Emergency Travel (CUAET) | N/A | 5% (n=56) |

Ivana's Story: Fleeing Ukraine by Struggling in Canada

Since March 2022, Canada has welcomed over 170,000 Ukrainians fleeing the Russian invasion.²⁴ Those who have been granted the Canada-Ukraine Authorization for Emergency Travel (CUAET) visa are permitted to stay in Canada for up to three years. CUAET holders received expedited work permits, OHIP coverage, as well as \$3,000 per person (\$1,500 for children) and 14 days of hotel accommodation to help settle in Canada.

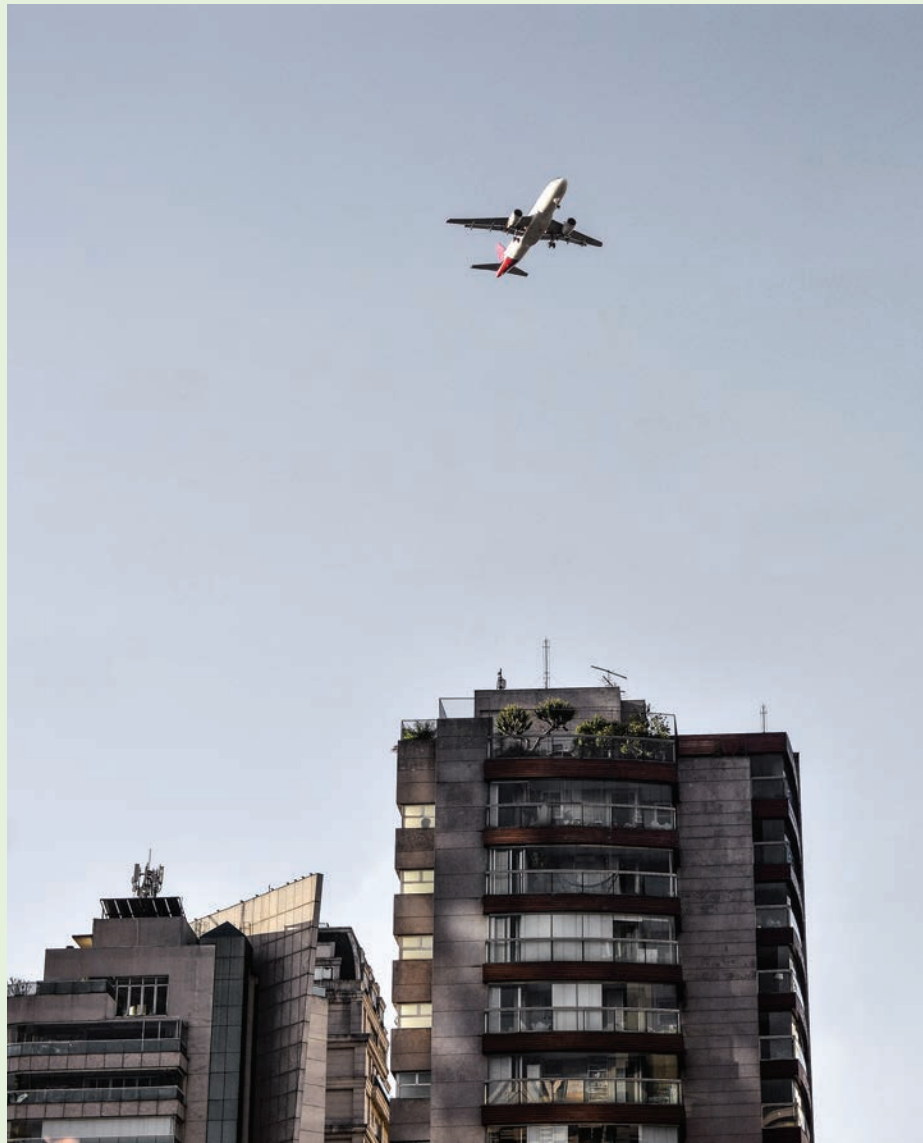
While CUAET visa holders make up only 0.5% of the population of Canada, they represent 5% of food bank client survey respondents. While the supports provided by the Canadian and Ontario governments were undoubtedly helpful, they were insufficient to prevent Ukrainian newcomers from needing to turn to the food bank.

Ivana* arrived in Toronto with the CUAET visa in 2022. Leaving what used to be a more secure life back home, she is one of 83% of food bank clients with CUAET status who said their households did not have enough food to eat in the last 12 months. Ivana describes how she struggles with multiple challenges to provide for her two children:

“Because I’m almost 40 years old and in Ukraine, I used to work as marketing manager in a big company and after coming to Canada I had to start a new life...by working all the time if any opportunity comes we can manage to live a bit better otherwise all our money is going to rent, utilities and food.”

She goes on to explain her efforts to secure a decent living in the face of precarious employment:

“Last autumn I was working in a hotel... they promised me a full-time job and they started giving me training, I did not earn any money then. But they couldn’t give me



a full-time appointment, only part time, and I didn’t know what my schedule would be, and I would not have a lot of hours. They would call me in the morning, and say, ‘OK, you have work today...’ and this was very problematic, because I didn’t know whether I could pay the rent next month or not.”

Among CUAET survey respondents, 86% identified either “not finding a suitable job” or “lack of Canadian experience as a barrier to getting into the job market. Ivana explains:

“Because my English is not enough for a better job, I could only find a house cleaning job. It’s very difficult. The cleaning for now is better for me because my English is not enough for a good job where I can get \$25.00 an hour and I hope maybe later, I don’t know exactly when and how, maybe I need time to get a better job.”

Despite challenges, Ivana reminds herself about the reason she came to Canada:

“I like Canada and if we compare Ukraine with Canada, yes, I feel that Canada is a better country because you can be safe, you can get a better future for your kids. If it was not for my kids, I may have stayed back in Ukraine, but for my kids, I am ready to change my life. I already started from the lowest level of survival. It’s sometimes so difficult when I keep trying without any result.”

Although Canada offers safety from war, we have more work to do to ensure that all newcomers can establish financial security and live a life of dignity.

Rising Costs, Insufficient Incomes



Struggling to Make Ends Meet

Survey respondents had a median adjusted monthly income of \$1,131*, a 7% increase compared to last year. While this is good news, we need to also look at household expenses to understand how food bank clients are truly faring.

Survey respondents reported paying a median of \$1,150 in rent each month. We asked respondents what they paid in rent the year prior, and the median rent had increased 10% year-over-year.

As a result, food bank clients have seen a reduction in disposable income compared to last year. Survey respondents had a median of \$6.67 left per person, per day after paying their rent and utilities, compared to \$8.01 last year, representing a 17% decrease. Ultimately, food bank clients are being confronted with a monthly imbalance in their expenses compared to their income.

Almost all respondents (91%) live in poverty according to the official poverty line of \$2,302 a month for unattached singles in Toronto in 2022.²⁵ This is nearly 12 times higher than the current annual provincial poverty rate of 7.7% for all persons.²⁶



“The cost of living is outpacing my income, and I find myself making difficult choices every day.”

Median monthly income

\$1,131

Food bank clients have a median of

\$6.67

left per person, per day after paying rent and utilities, the equivalent of 2 trips on the TTC

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

Growing Expenses: Housing Costs

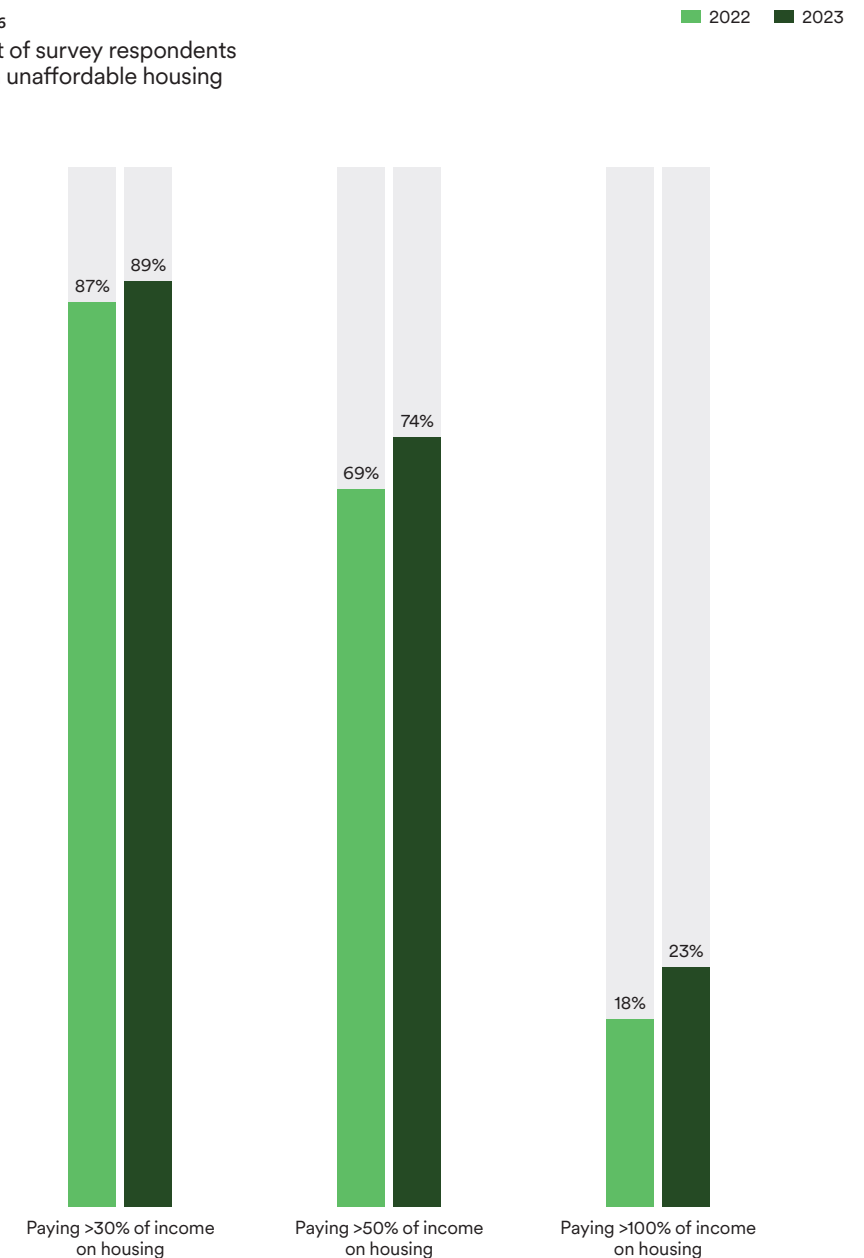
Renters

Housing is a human right enshrined in Canada through the *National Housing Strategy Act*, yet millions of Canadians struggle to afford to keep a roof over their head. Housing is considered affordable when a resident pays no more than 30% of their pre-tax income on their housing costs. As Figure 16 shows, nearly all survey respondents (89%) are living in unaffordable housing compared to 40% of all Toronto renters.²⁷ Even more concerning is that three quarters of respondents (74%) were paying more than half their income on housing, and nearly one quarter (23%) were spending all of their income on housing costs, and both of these categories have increased by 5 percentage points, respectively, compared to last year. When we exclude those living in subsidized housing, the situation is even more perilous for respondents renting in the private market, whereby 98% are living in unaffordable housing, 84% are spending over half of their income on housing, and 25% are spending all of their income on housing.

Close to half of Toronto residents are renters (47%), and this group has increased at a greater rate than homeowners.²⁸ The average rent for a 1-bedroom apartment in Toronto was \$1,527, according to October 2022 data from the Canadian Mortgage Housing Corporation, up 6% from the year prior.²⁹ However, this measure includes both occupied and unoccupied units. Ontario has a policy of “vacancy decontrol” in place, meaning that as soon as a rental unit is vacated, there is no limit placed on how much the landlord can increase rent. According to the Rentals.ca August 2023 rent report, the average rent for a vacant one-bedroom in Toronto was \$2,592.³⁰ Considering the median monthly income of survey respondents was \$1,131, these rentals are well out of reach for most food bank clients. As a result of the lack of vacancy controls in Ontario, two-bedroom apartments that saw no tenant turnover

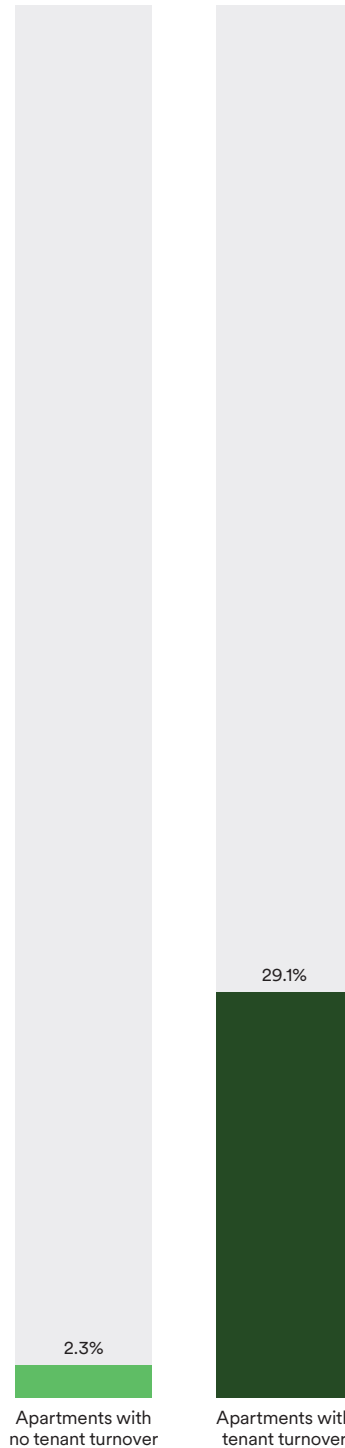
“Everything is so expensive now, especially the rent, and I find myself cutting back on other essential things just to keep a roof over my head.”

FIGURE 16
Percent of survey respondents living in unaffordable housing



“Finding affordable housing is difficult, especially in this area. I’m constantly worried about rent increases.”

FIGURE 17
Average rent price increase for a 2-bedroom unit in Toronto³⁴ in 2022



saw a 2.3% increase in rent on average, while units that had turned over to new tenants saw a 29.1% increase (Figure 17).³¹

The Government of Ontario establishes a rent increase guideline based on the rate of inflation from the previous year. In 2023, inflation for Ontario was 3.1%, and so the Government of Ontario set the rent increase guideline at 2.5% for 2024.³² Despite this, some landlords are still applying for Above Guideline Increases (AGIs), which allows them to tack on up to an additional 3% for three successive years for things like renovations or repairs. While an additional 3% increase may not seem like much on paper, it can have a big impact on households with limited finances. A University of Calgary report using data from Daily Bread found that a \$30 increase in rent would lead to 375,512 more visits to food banks across Ontario, illustrating how government policy drives food bank visits.³³

As noted earlier, the median rent and utilities being paid by food bank clients is \$1,150, far below the average market rent in Toronto. This may reflect the fact that 13% of those surveyed live with roommates. In terms of housing type, our client intake data reveals that 14% of food bank clients live in subsidized housing and 1% in multi-tenant housing (rooming house), where rents are considerably lower than the market rate. Affordable rental units are hard to find in Toronto, as evidenced by Figure 18. The vacancy rates for the lowest rent quartiles (meaning the rental units whose costs are in the lowest quarter) have been declining over the past 10 years, while the vacancy rates for the most expensive units have increased.³⁵ There was a large increase in vacancy rates, particularly among the highest quartile rentals, during the pandemic, but overall, vacancy rates have returned to pre-pandemic levels.

“I have to choose between food and other essentials because of the high rent. It’s a constant struggle.”

Only 2% of housing built or approved in the last 5 years in Toronto can be considered affordable.³⁶ The situation is even more dire for renters with low incomes as only 0.2% of rental units are affordable to renters with the lowest 20% of incomes.³⁷ As a result, 59% of households with incomes under \$17,500 per year are in deep core housing need in Toronto, meaning that they are spending more than 50% of their income on housing, putting them at high risk for homelessness.³⁸

In December 2022, the Federal Government provided a one-time \$500 top-up to the Canada Housing Benefit to help low-income renters with the cost of renting. Renter households with incomes below \$35,000 for a family or \$20,000 for individuals were eligible. When we asked eligible survey respondents whether they had received this benefit, only 20% had. The majority (62%) of respondents did not apply for the benefit, with most reporting that they did not know about the benefit. An additional 18% applied but did not receive the benefit. While this benefit undoubtedly helped those who received it, our research demonstrates how important community outreach is when offering new benefits to raise awareness and help tackle barriers to access application-based benefits.

Subsidized Housing

According to client intake data, 14% of Toronto food bank clients were living in subsidized housing. This is one of the few areas where there has been a decrease; the proportion of food bank clients living in subsidized housing declined by 2% compared to last year. In Rent-Geared-to-Income housing, rent is typically capped at 30% of the tenant’s earnings. As a result, these tenants are protected from the impacts of rising market rents and therefore may be better able to manage growing food inflation and other costs compared to market renters.

Unfortunately, the wait list for subsidized housing in Toronto remains large; the average wait time for a studio is 10 years, and 14 years for 1 bedroom.³⁹ As of Q2 of 2023, there are 84,749 active applications on the wait list.⁴⁰

The CMHC estimates that Canada needs to build 3.5 million units by 2023 to restore housing affordability.⁴¹ One way to achieve this target is to invest in social housing

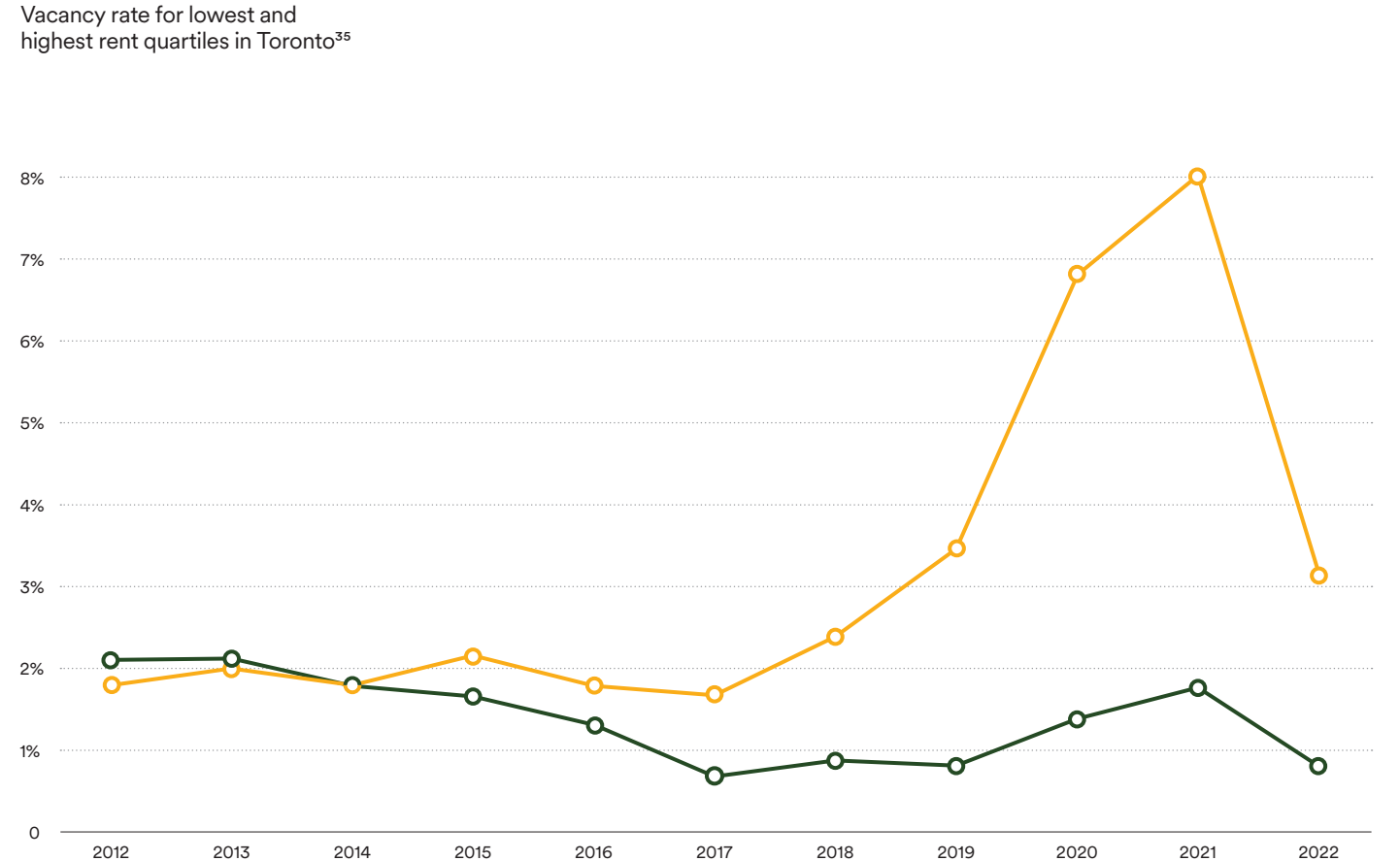
stock. Canada’s social housing stock is half of the OECD and G7 average, with roughly 655,000 social housing units available, indicating a dearth of supply and reinforcing the need for government action.⁴²

In August 2023, The City of Toronto Executive Committee passed a motion to “revise housing goals to add 7,500 affordable homes—of which 2,500 would be new rent-geared-to-income units—and a new target of 17,500 rent-controlled homes, on top of the 40,000 affordable rental units the city has already committed to building by 2031.”⁴³ This was done as part of a concerted push by the City of Toronto to get involved in building more social housing to tackle the housing affordability crisis.

Social housing is not only a tool that can be used to improve housing affordability, but it can also be a tool to ensure affordable housing for people with disabilities, seniors, sole parents, new immigrants, Indigenous people, and racialized individuals, who face immense discrimination and challenges in securing housing.⁴⁴

“I’m grateful for the housing subsidy; without it, I would be in a desperate situation.”

FIGURE 18
Vacancy rate for lowest and highest rent quartiles in Toronto³⁵

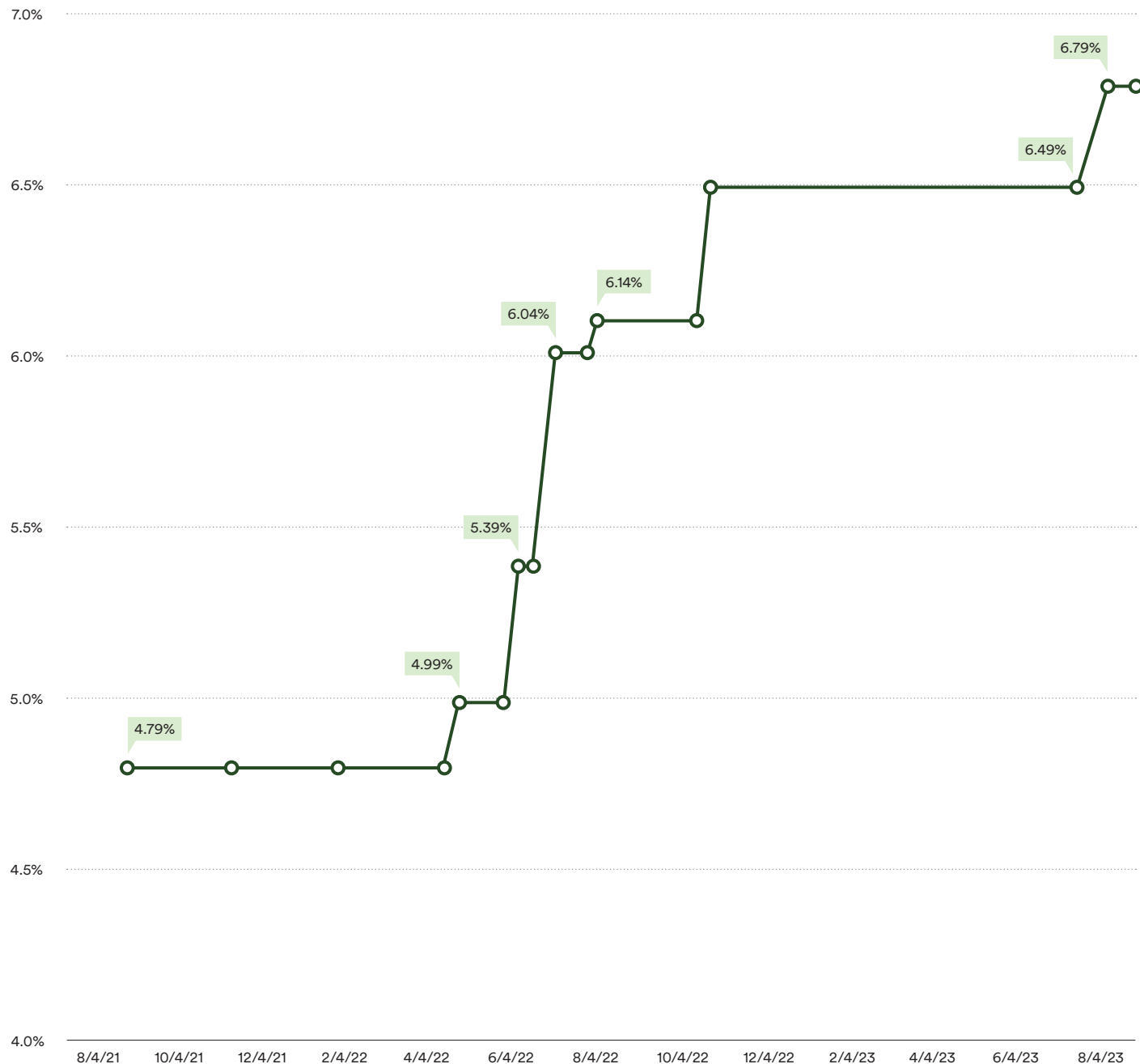


Homeowners

While homeowners make up a small percentage of food bank clients (3%), this population is growing. Our client intake data reveals a 16% increase in homeowners at food banks in the past year. When we analyze our survey respondents' data, seniors make up 41% of food bank clients who are homeowners, indicating that they may be struggling with affording the

growing cost of living on a fixed income. After a decade of relative stability, 2023 saw a continuous increase in mortgage rates as the Bank of Canada increased the prime lending rate multiple times to try and cool inflation.⁴⁶ We may see the number of homeowners continue to increase as the impacts of higher mortgage rates impact more households.

FIGURE 19
Posted five-year fixed mortgage rates at major chartered banks⁴⁵



Policy Challenges and Opportunities

Canada's Federal Housing Advocate is an independent, nonpartisan watchdog, empowered to drive action towards housing affordability in Canada by monitoring trends and policies, conducting and commissioning research, investigating citizen complaints and reporting to Parliament.⁴⁷

One of the key areas of investigation is the financialization of housing in Canada, whereby housing is treated as a vehicle for wealth, rather than a human right and social good.⁴⁸ The financialization of housing has been largely driven by regulatory changes, stemming from government actions such as weak rent control and a lack of tax incentives to construct purpose-built rentals, and a failure to take a "whole of government" approach to housing policy.⁴⁹

Affordable private rental units often make attractive investments for private real estate investors, which results in these units being purchased, renovated, and converted into market-rate housing.⁵⁰ The Federal Housing Advocate estimates that 20–30% of purpose-built rentals are now owned by investment groups, such as Real Estate Investment Trusts (REITs).⁵¹ While private investors and developers have a role to play in increasing the supply of housing in Canada, we need robust fiscal policies, supported by legislative and regulatory oversight that demonstrates government leadership in the development and maintenance of affordable, subsidized, and supportive housing.⁵²

The *More Homes Built Faster Act*, enacted in November 2022 by the Government of Ontario, lowered, and in some cases eliminated, the charges that local governments impose on developers for certain kinds of residential construction. The Association of Municipalities of Ontario cautions that these alterations could result in a \$5 billion shortfall for local governments which could lead to taxpayers bearing the financial burden through increased property taxes or reduced public services, without any assurance that the new law

would actually make housing more affordable.⁵³ To make up for the lost revenue, the Government of Ontario launched a \$1.2 billion fund to reward municipalities that meet provincially mandated home-building targets to help tackle the housing crisis,⁵⁴ but it falls short of the billions of dollars that municipalities stand to lose.

The Government of Ontario's plan to build 1.5 million homes in the next ten years is ambitious,⁵⁵ but it does not address issues of affordability. According to the *More Homes Built Faster Act, 2022*, affordable housing is defined as: "the price of the residential unit is no greater than 80 per cent of the average purchase price."⁵⁶ However, the current and most widely used definition of affordable housing in Canada is 30% of income, because focusing on market price does not truly reflect affordability.⁵⁷ In 2021, the City of Toronto shifted from an average-market rent definition of affordability to one that reflects affordability based on income, which provides a more accurate representation of true housing affordability. At the time of writing this report, the Government of Ontario had begun consulting on a new income-based definition of affordability.

In 2021, the City of Toronto adopted an Inclusionary Zoning Policy, "which would require a certain percentage of affordable housing in new residential developments to help address the housing needs of Toronto's low-income and moderate-income households (earning roughly between \$32,000–\$92,000 a year depending on household size)."⁵⁸ Unfortunately, the Government of Ontario enacted province-wide restrictions to inclusionary zoning after the City had adopted their policy, which hindered its implementation, including setting a cap on the number of affordable units a municipality can mandate to 5%, and limiting the affordability term to 25 years.⁵⁹

The Government of Ontario introduced strong mayor powers in Toronto in December 2022, which allow mayors to propose housing-related bylaws and pass them with the support of one third of councillors, and override council approval of certain bylaws.⁶⁰ At the time this report was written, 49 municipalities in Ontario have been granted access to strong mayor powers.⁶¹ We will continue to monitor whether this change results in more affordable housing being built in Ontario.

"Rent is more than half of my income, and I'm just living in a basement."

89%
of food bank clients live in unaffordable housing

0.2%
of rentals in Toronto are affordable to renters with the lowest 20% of incomes

Food Inflation

Beyond rent and utilities, food is another major component of household monthly expenses. The fact that food bank clients have only a median of \$6.67 left per person, per day after paying their rent and utilities is particularly concerning given the high rate of food inflation in the past year.

Inflation is measured using the Consumer Price Index, which assesses the changes in costs based on a fixed basket of goods over time. Overall inflation began to rise in 2021, but grocery inflation increased significantly in late 2021 and then proceeded to grow at a faster rate than overall inflation (Figure 20). As of August 2023, groceries were still 6.9% higher than the year prior.⁶²

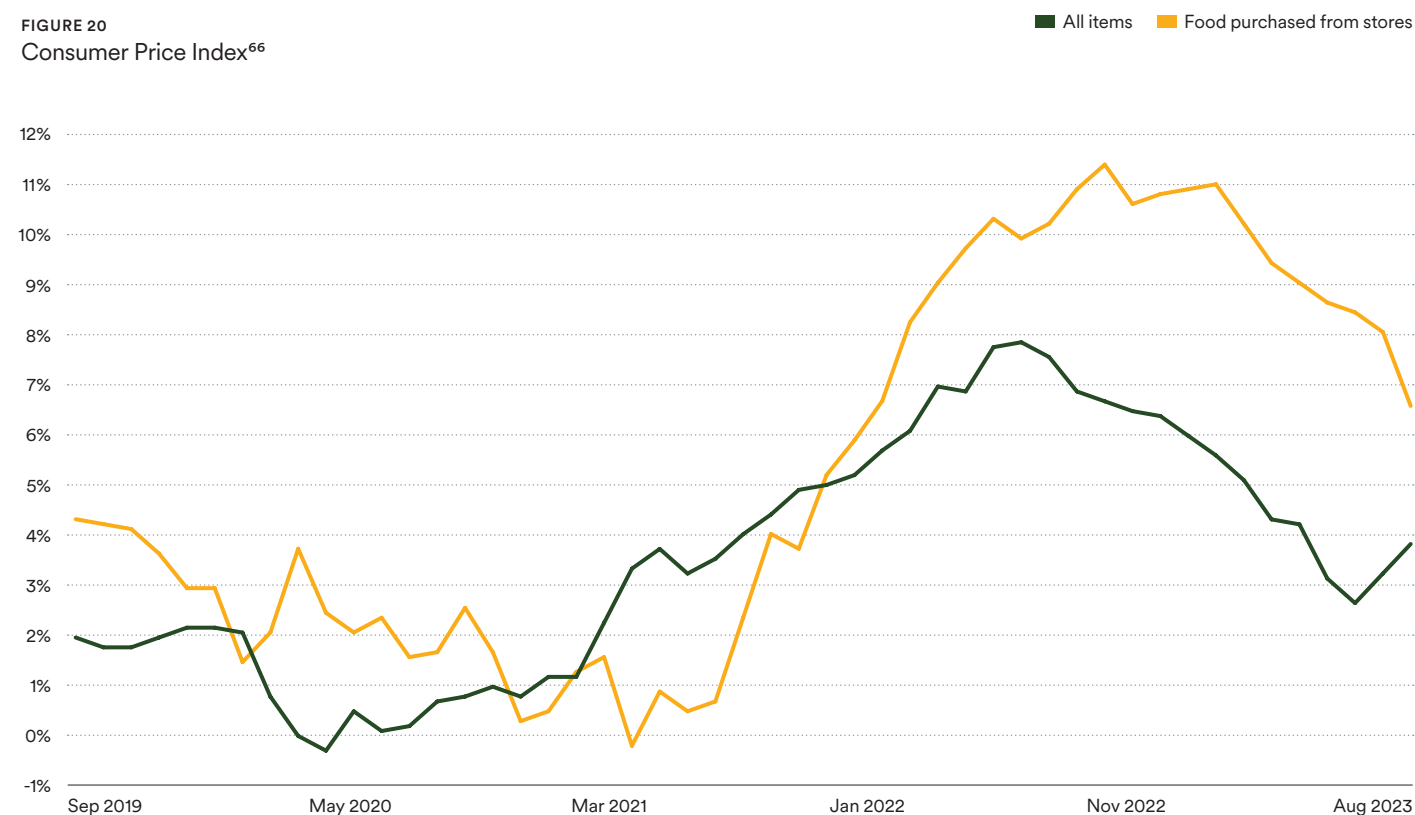
In late 2022, the Government of Canada launched an investigation into food price inflation. Over the course of several months, the Standing Committee on Agriculture and Agri-food heard witnesses from a variety of sectors. In June 2023, they published a report noting that a number of factors led to food price inflation, including

higher input costs (e.g., fertilizer, fuel, animal feed, etc.) and supply chain disruptions largely stemming from the Russian invasion of Ukraine.⁶³ With respect to the question of whether grocery retailers were “price-gouging,” or generating excessive profit from food inflation, they deferred to the Competition Bureau to further investigate. The Competition Bureau reported that despite ongoing requests, they did not receive full financial data on food profit margins from the grocery sector. However, from what they were able to analyze, they found that the increased profit margins in the grocery sector are a sign that there is room for more competition in the grocery industry.⁶⁴

According to Canada’s Food Price Report, a family of four living in Canada is expected to spend an average of \$15,223 per year on groceries this year, compared to \$12,180 in 2019.⁶⁵

“Even buying groceries is a struggle. I have to make sacrifices and choose between necessities.”

FIGURE 20
Consumer Price Index⁶⁶



Public Transit

Another significant expense for food bank clients is public transit. Our 2022 survey revealed that the majority of food bank clients (69%) rely on public transit to access food banks.

The Toronto Transit Commission (TTC) is one of the lowest publicly funded transit systems in North America, meaning that the TTC relies heavily on rider fares to cover costs.⁶⁷ The TTC is still recovering financially from the pandemic where ridership dropped considerably.⁶⁸ As a result, the TTC increased fares this April from \$3.25 to \$3.35 for a cash fare to address the budgetary shortfall. While a 10-cent difference may not seem like much on paper, for food bank clients relying on a median of \$6.67 per person per day after their rent and utilities are paid, an additional 20 cents per round trip on transit represents 3% of their daily budget.

This year we asked clients whether they received the Fair Pass Transit Discount. This program, run by the City of Toronto, provides a 36% discount for adult single fares, and a 21% discount on monthly passes. At the time of conducting the survey, only those who received OW or ODSP, lived in social housing, or received a childcare subsidy were eligible for the Fair Pass. While we do not collect data on childcare subsidies in our annual survey and therefore could not assess uptake among this group, we were able to determine that only 39% of respondents receiving social assistance or living in social housing received the Fair Pass Transit Discount.

In July 2023, the City of Toronto expanded eligibility for the program to anyone whose income falls below 75% of the Low-Income Measure After-Tax (LIM-AT). This is an important step forward for which Toronto food banks, transit riders, and anti-poverty



organizations have been advocating. It will be important for the City to promote the discount, because as we learned from our survey of food bank clients, only a small proportion of those who were eligible received the discount.

In February 2021, the Government of Canada announced that they planned to permanently fund public transit,⁶⁹ with an investment of \$3 billion per year beginning in 2026–27. While we applaud the Government’s initiative to provide permanent funding for public transit, it is important that this initiative be expedited, as the TTC continues to face a shortfall of hundreds of millions of dollars and recouping these costs from riders will exacerbate the budgetary challenges already faced by low-income Torontonians.

Only 39% of eligible respondents received the Fair Pass Transit Discount.

Incomes not Keeping Pace

Social Assistance

As noted earlier in the report, 36% of survey respondents reported social assistance as their primary income source, with 19% receiving ODSP and 17% receiving OW, respectively. In 2022, the Government of Ontario announced a 5% increase to ODSP rates, and began indexing ODSP rates to inflation in July 2023. This was the first increase to ODSP rates since 2018, and as a result, single individuals on ODSP now receive \$1,308 per month. In contrast, OW rates have remained frozen at \$733 a month since 2018 for single individuals, despite inflation increasing by over 17% in that time. Both OW and ODSP rates fall well below the official poverty line for Toronto, which is currently \$2,302 for a single individual.

Among food bank clients who have a disability, 61% reported social assistance as their primary income source, with 43% relying on ODSP and 18% relying on OW. It can take multiple years for people with disabilities to access ODSP in Ontario, due to the complicated and burdensome application process. This challenge is compounded further by the doctor shortage in Ontario, whereby 2.2 million Ontarians do not have access to a family physician⁷⁰ and therefore may be unable to get the medical assessment needed to access ODSP.

As a result, many Ontarians with disabilities who are unable to work must rely on OW while they await their application's review, which provides about half the income they could be receiving on ODSP, as well as mandatory job searching activities which

are not appropriate for someone who is unable to work. Among cases where an ODSP applicant was denied benefits and appealed to the Social Benefits Tribunal, 60% of cases were overturned, meaning that the applicant was ruled to be eligible for ODSP despite being initially rejected.⁷¹ In 2018, the average wait time for a hearing at the Social Benefits Tribunal was 6 months, whereas now the wait time has ballooned to 18 months.⁷² This results in unnecessary delays and stress for Ontarians living with disabilities who are trying to access the benefits to which they are entitled.

In 2021, the Federal Government announced that they would be developing a Canada Disability Benefit (CDB) to reduce poverty and improve the financial security of working-age people with disabilities in Canada, as part of the government's Disability Inclusion Action Plan.⁷³ In June 2023, the *Canada Disability Benefit Act* was passed unanimously in the House of Commons and the Senate and received Royal Assent. This Act establishes the framework for the CDB, but all of the meaningful details, including who is eligible, how people will access the benefit, what the benefit amount will be and how it will interact with other benefits will be determined through the development of regulations. In the spirit of "nothing without us," the Act specifies that these regulations must be done in collaboration with the disability community. At the time of writing this report, we are eagerly awaiting further details on the regulatory process and benefit design.

“ODSP doesn’t cover my needs, and I feel abandoned by the system.”

36%

of all food bank clients rely on social assistance

61%

of food bank clients with a disability rely on social assistance

12%

increase to Ontario Disability Income Support Program rates since 2018

0%

increase to Ontario Works rates since 2018

“I depend entirely on ODSP, and it’s not enough. I feel like I’m always on the edge.”

FIGURE 21
Social assistance rates compared to official poverty line for Toronto for single individuals



Seniors' Benefits

Seniors face the lowest food insecurity rates in Canada, with 10.5% of those aged 65–74 and 6.1% of those aged 75 and older experiencing food insecurity.⁷⁴ This is due in large part to the availability of public income support programs for seniors, including Old Age Security (OAS), Guaranteed Income Supplement (GIS), and the Canada Pension Plan. In fact, research has demonstrated that food insecurity prevalence among low-income seniors falls by half at the age of 65 when they are able to access these public seniors' benefits.⁷⁵

Despite this success, client intake data reveals that seniors comprise 10% of food bank clients, and the number of seniors accessing food banks in Toronto has increased by 31% in the past year.

While OAS and the GIS for seniors are both adjusted for inflation, many seniors are still struggling with the high cost of living in Toronto, particularly for those who are renters. Sixty percent of seniors who rent in Toronto are in core housing need (meaning they spend more than 30% of their income on housing) and one in five spend more than half their income on housing.⁷⁶ Senior tenant households are almost three times more likely to live in unaffordable housing than those who own their home.⁷⁷

“I’m retired and depend on my [government] pension, but it’s not enough. I never thought retirement would be this hard.”



SPOTLIGHT

Marigold's Story: Living in Poverty with a Disability

Among food bank clients surveyed who have a disability, 38% turned to the food bank because of their health conditions, and 35% because their government benefits were too low. For Marigold, the stress and anxiety she experiences, particularly since the pandemic, has made it difficult to return to the job market:

“Since I wasn’t working for a while, I’m going through some mental issues. So, it’s kind of difficult to maintain a job, and I haven’t been feeling well. So, we kind of went into a rut and, just really got lost. Just got really lost and just couldn’t cope. So, and I’m by myself, so COVID took a number on me. I mean, it was bad before, but then COVID came and it got really worse. I didn’t have enough money to cover my bills...”

Despite her inability to work due to her mental health challenges, Marigold was denied ODSP, and therefore continues to rely on OW, which provides roughly half the monthly amount as the disability benefits:

“I’ve tried to [apply to ODSP] but I got turned down. I just did it last year, like last December. My caseworker said maybe you can try for it, but I didn’t receive it... It’s kind of like they don’t give [you ODSP] because they think you’re not qualified for it, like you’re trying to cheat or something... I didn’t want to talk to a psychiatrist until it was really, really bad.”

Marigold’s effort to cope with the financial hardship led her to a vicious cycle of debt:

“Before I used to borrow money from those lending places like Money Mart and those places and I just wind up getting into a lot of trouble. It was just really bad. Because once you pay them, there’s nothing left...I owed them money each month and then I had to go back and get more money. It was just horrible.”

Without sufficient income, Marigold has to make impossible choices between affording her medical expenses, internet, rent, and food. Turning to the food bank was an option of last resort, and while it helped her meet her needs, turning to charity for her basic needs took an emotional toll:

“What happened was I’m having some major work done on my mouth...And it cost a lot of money...So it leaves me with nothing...so I just cut down on all the things that I would have to do without...so that’s why I went to the food bank because I got really sick because I wasn’t eating because I didn’t have enough money to buy food. And then I started going to the food bank, and it helped me out a little...I was just getting really sick. I had nothing nutritious. Just don’t have anything. So, I finally went to the food bank, and it wasn’t too bad, but I cried. I’m standing there in the line, and I’m crying.”

Employment

Ontario’s unemployment rate peaked during the pandemic but is now lower than pre-pandemic levels, hovering at 5.9% as of August 2023.⁷⁸ While this is generally a positive indicator for the economy and the economic wellbeing of people in Canada, the low unemployment rate has not resulted in a decline in food bank use. To understand why, we need to look at the quality of jobs, and how employment income compares against the cost of living.

Nearly half of all food bank client respondents (47%) have at least one member of their household who is employed, which marks a 7% increase since last year. Among these households, 71% had employment as their primary source of income, with 33% earning income from full-time work, and 38% from part-time work.

The median wage and hours of survey respondents have stagnated at \$16 an hour and 30 hours a week for the third year in a row since 2021. While \$16 an hour is slightly better than Ontario’s minimum wage at the time of data collection (\$15.50 an hour), 30 hours a week is at the cusp of what is usually needed to be considered full time rather than part time in employment contracts.

A food bank client earning the median wage and working the median hours reported would earn \$1,920 a month before tax, leaving them \$382 a month below Ontario’s official poverty line. Not to mention, the true value of those earnings has dropped between the reporting periods for *Who’s Hungry* 2021–23. The Consumer Price Index (CPI) for all items in Ontario rose a total of 11% in that time, eroding those earnings to a true value of \$14.24 per hour. On a positive note, Ontario’s minimum wage increased to \$16.55 in October 2023. This increase will undoubtedly help employed food bank clients make ends meet but is still significantly lower than

the \$23.15 considered to be the living wage for Toronto.⁷⁹

The vast majority of employed food bank clients (71%) were not provided any medical, dental, retirement benefits, or paid sick days through their employer, which is a 26% increase compared to the year prior. These individuals must pay out of pocket for important services, like dental work, medications, physiotherapy, and other ancillary health services. In the absence of sufficient money to pay for these services, many will simply go without or delay seeking care, putting them at risk for exacerbating their conditions and reducing their ability to work and earn income.

It is no surprise that the rate of employer-provided benefits is low, given that 62% of respondents work in a temporary/contract or a casual/on call/seasonal position. These positions are much less likely to receive employer benefits than those in full-time, permanent employment.⁸⁰ It is important to note that of those working in temporary/contract roles, 74% were not Canadian citizens. These roles can be very precarious, with fluctuating hours, uncertainty of duration of work, and fewer labour protections compared to full-time employees.

In 2018, Ontario withdrew several legislated worker protections, including removing two paid personal emergency days entitled to all workers and requirements for employers

47% of respondents had at least one household member employed



Median hourly wage

\$16

No change since 2021

Median hours worked

30 hours

No change since 2021

“The wages are so low, and there’s no job security. I’m always worried about losing my job.”

to pay employees equal wages for the same work, regardless of whether they were casual, temporary, or part time.

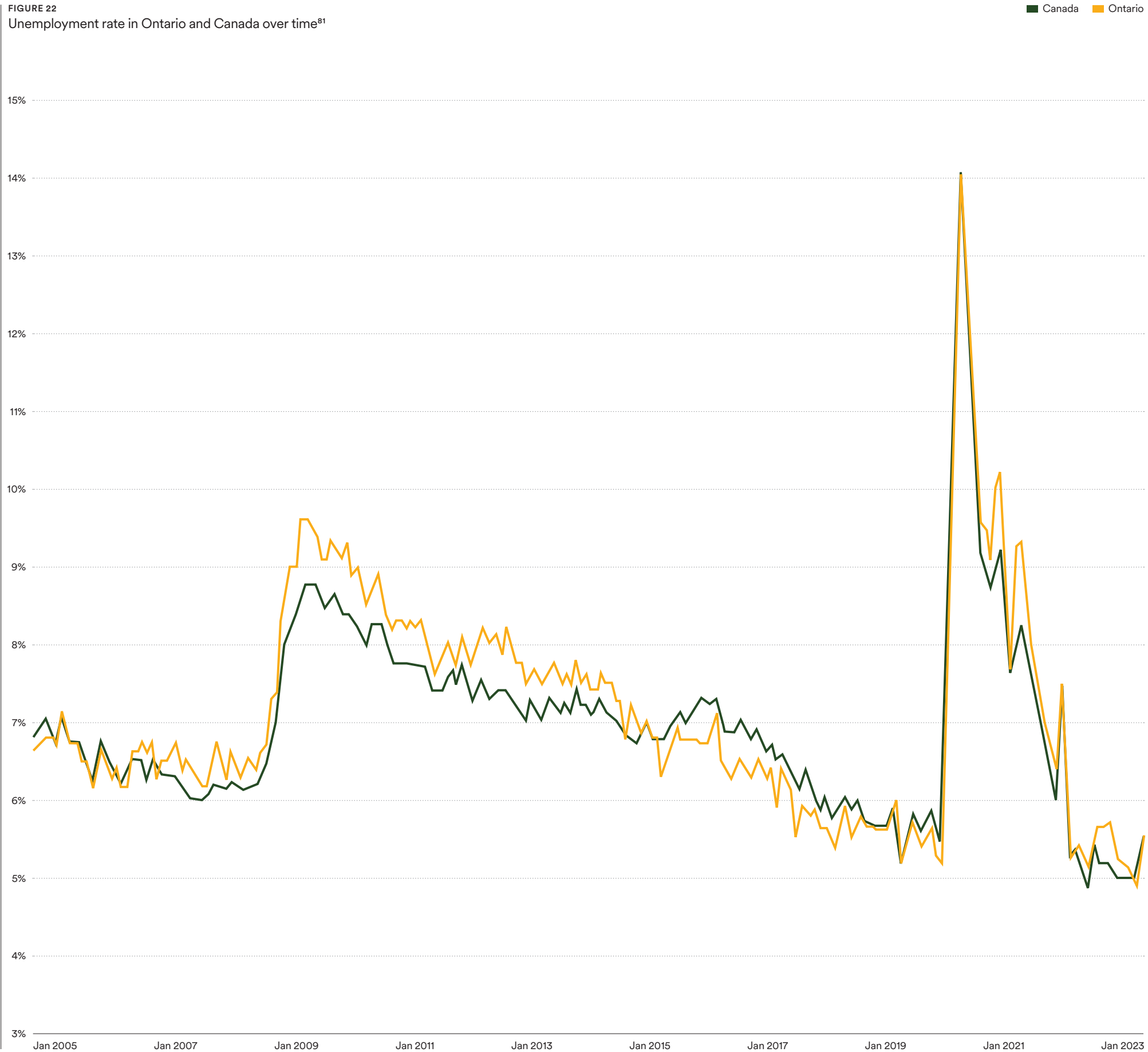
However, there has been some progress forward since then. In 2021, Ontario became the first province in Canada to ban use of discriminatory Canadian experience requirements in regulated occupations, such as engineers, and reducing the time it takes for out-of-province workers to register in a regulated occupation, which are steps in the right direction.⁸²

More recently in 2022, Ontario increased fines for employers who violate occupational health and safety laws, and passed the *Digital Platform Workers Rights Act, 2022*. This Act entrenches certain labour rights for gig economy workers but it has not come into force yet.⁸³

A positive advancement this year was the introduction of a public dental benefit program at the federal level to help cover dental costs for children in households earning less than \$90,000 per year.⁸⁴ The federal government also committed \$13 billion over five years to expand coverage beyond children to all lower-income households. At the provincial level, Ontario's Workforce Recovery Advisory Committee established a Portable Benefits Advisory Panel in March of last year to explore the development of a benefits program that is attached to workers to provide access to consistent benefits regardless of their place of employment. Recommendations are expected sometime in 2023. This program could help support workers in precarious employment in accessing important benefits, but implementation is likely still a number of years away.

“I can only find part-time work...I'm working so hard, but part-time employment doesn't cover my family's expenses.”

FIGURE 22
Unemployment rate in Ontario and Canada over time⁸¹



“Finding work with my disability is nearly impossible. I feel trapped.”

Barriers to Employment

Among survey respondents who were not working, the biggest barrier, cited by one third (33%) of respondents, was a health condition/disability. While employers are legally required to accommodate health conditions and disabilities to the best of their ability, significant barriers remain for people with disabilities and chronic health conditions to find and maintain meaningful work. Only 14% of respondents living with a disability reported they were employed, and even fewer (12%) reported that the income they gain through that employment is enough to rely on as a primary income source.

As for other barriers to employment, more than one fifth (21%) cited the inability to find suitable work, followed by age (18%), being in school or training (17%), lack of Canadian work experience/qualifications/permits (16%), and taking care of dependants (16%). The last and least cited barrier was a fear of losing government benefits at 4%. For those who are unable to work because they are in school or training, the hope is that this education will lead to greater opportunities. While incomes generally correlate to education levels,⁸⁵ the unfortunate reality is that 13% of survey respondents possessed a graduate degree, an increase of 5% compared to last year.



Poverty Takes its Toll

SPOTLIGHT

Fabienna's Story: When Employment is not Enough to Make Ends Meet

One third of the food bank clients surveyed rely on employment as their primary income source, and Fabienna, a part-time employed student from the Dominican Republic, is one of them. However, employment no longer guarantees food security for 84% of employed respondents who reported that they did not have enough food to eat in the last 12 months. In Fabienna's words:

"It's really expensive! For example, when we buy in the supermarket and try to save as much as possible in everything... We make adjustment to have food enough to eat, but maybe not all you want to eat."

Our survey indicates that more than one third of employed clients use the food bank because their income from employment is too low. The combination of Fabienna's income with her husband's full-time employment income does not cover their rent and other expenses:

"We have to pay \$2,300 dollars [in rent]. [My husband] works as an operator of a machine in an industrial [building]. He gets \$15.50 per hour... I think [our income is] lacking. Yes, we have some savings from back home from when we come, but I wouldn't say that [our income] is enough to cover all our expenses monthly."

One in five survey respondents cited lack of Canadian experience as a reason for not finding a job, which is echoed by Fabienna here:

"When you come from another country and then you try to find a job it's a little bit harder when you don't have any Canadian experience, like you have experience, but you haven't worked here. [My husband] was a civil engineer back home... he has acquired so much knowledge although here he was only trained on one machine."

But then he learned to use others. So right now, he's helping his supervisor train other workers and things like that. So, I think that at some point he will get enough knowledge, yeah, maybe he will then get a promotion."

In Fabienna's opinion, rent control and income improvements would help immigrants like her to better thrive in Canada. Her family is one of those 20% of food bank clients with employment earnings who spend all of their income on rent and utilities. Currently, she is coping with the situation by receiving regular financial support from her parents from back home:

"Rent control and maybe make better salaries... yeah those [need to be addressed by the government]. When we come here everything is really expensive, rent is expensive and all of that... So actually my parents, they send me money every month because I'm not [always] working because of my school schedule and our expenses are more than what we actually make here."

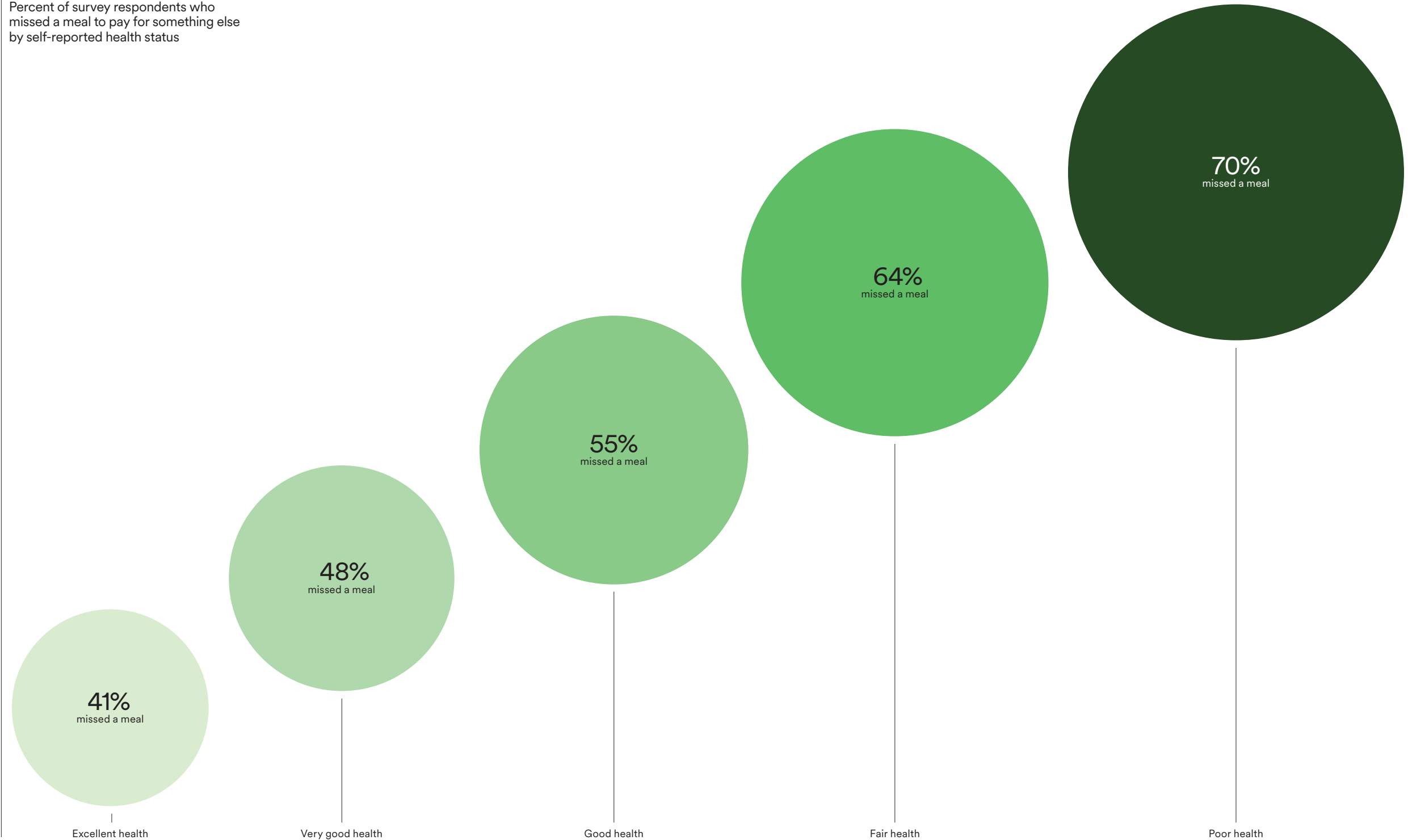


The Hidden Cost of Poverty

The severity of food insecurity has a direct impact on the general health and well-being of food bank clients. Research has shown that severely food insecure Canadians have 69% higher odds of acute care admission compared to those who are food secure.⁸⁶

Our survey shows a clear connection between health and food insecurity. Among food bank clients who reported their health was poor, 70% had missed a meal to pay for something else, compared to 41% for clients who reported that their health was excellent.

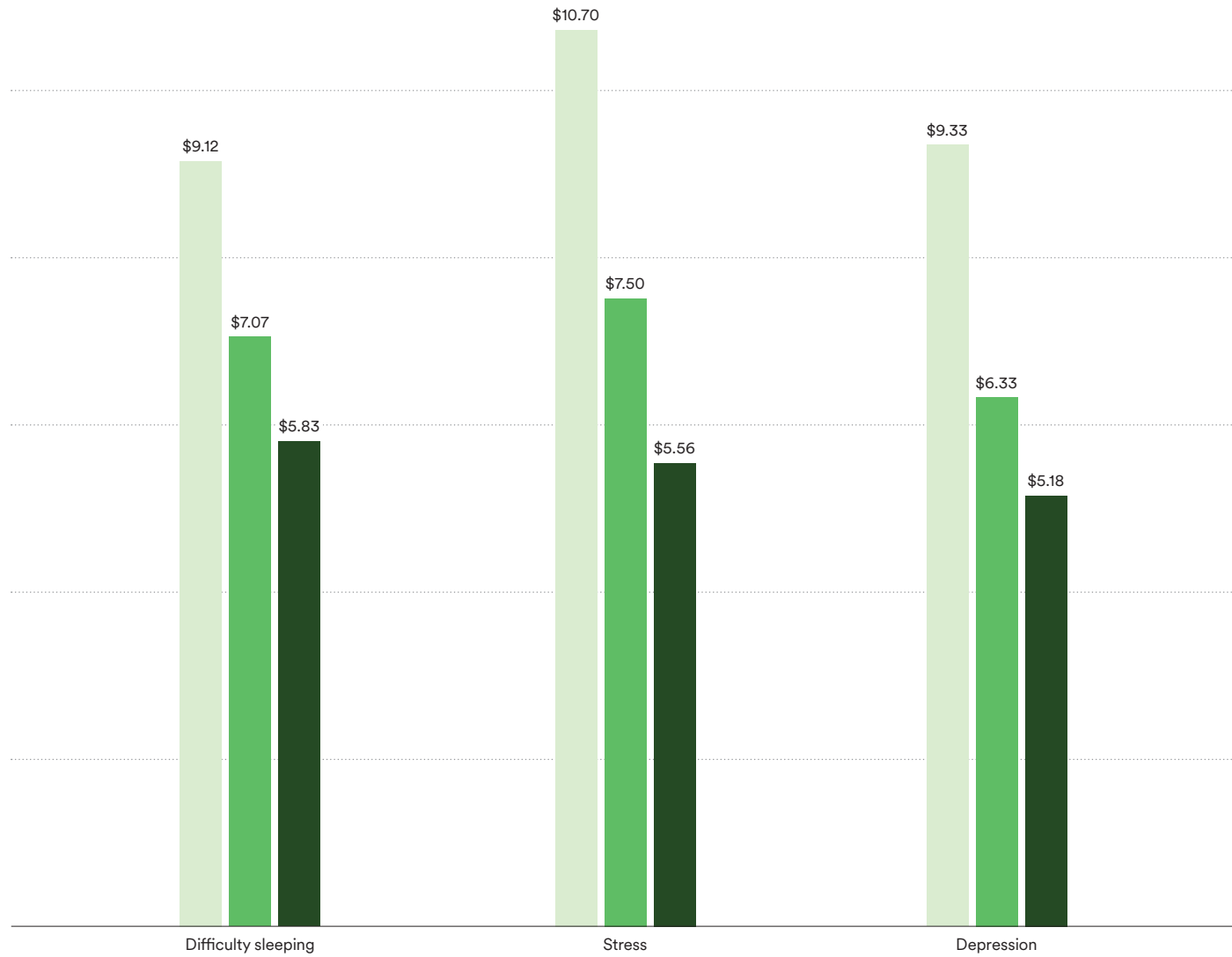
FIGURE 23
Percent of survey respondents who missed a meal to pay for something else by self-reported health status



“The financial stress is affecting my mental health, making me feel anxious and overwhelmed all the time. I feel so hopeless and depressed; it’s like a dark cloud is always hanging over me.”

FIGURE 24
Median disposable income distribution by self-reported mental health status among survey respondents

Never Sometimes Always



Call to Action

The lowest income adults in Canada are 2.4 times more likely to have anxiety disorders than those in the highest income group.⁸⁷ The inverse relationship is also true; mental health status improves with increasing disposable income.⁸⁸

When we surveyed food bank clients about their levels of anxiety, stress, and depression, a similar trend emerged. All three mental health indicators were associated with disposable income.

The link between poverty, food insecurity, and physical and mental health cannot be ignored. Until poverty and food insecurity are addressed, the health and wellbeing of our communities will continue to suffer.

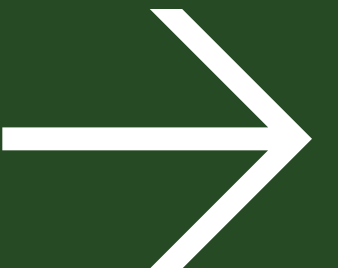
“I feel lonely and wish for more social connections; it’s hard when you’re on your own and struggling financially.”

2.4x
greater anxiety disorders among lowest income adults

70%
of food bank clients with poor health missed a meal to pay for something else

Mental health indicators associated with disposable income

Sleep
Stress
Depression



Advocate for Change

This report has made it clear that food insecurity is at crisis levels in Toronto. Food is a human right, yet one in ten Torontonians are forced to rely on food banks because they cannot afford the food they need. Food insecurity cannot be left to charities to solve; hunger is a public policy issue requiring public policy solutions.

We cannot wait for change to occur. It is incumbent on all of us, each reader of this report, to take action to spark the systemic changes we need.

Here is what you can do.

“The government needs to do more for people like us. The system is failing us. There needs to be real change.”

Readers of this report, we call on you to

1 Share This Report
Help us raise awareness by sharing this report with your friends and family.

2 Advocate for Change
Contact your Member of Parliament, Member of Provincial Parliament, and City Councillor to urge them to adopt the recommendations in this report.

3 Utilize Your Network and Skills
Think about what resources and skills you can use to make a difference. If you're an educator, how can you raise awareness among your students? If you are involved in a community group, can you mobilize together? If you're a writer, can you amplify the stories in this report?



Members of Parliament, we call on you to

1 Canada Disability Benefit
Rapidly design and implement an adequate and accessible Canada Disability Benefit so that eligible recipients begin receiving the benefit by 2025. The benefit should bring people with disabilities 30% above the official poverty line, and people with episodic and invisible disabilities should be eligible.

2 Supports for Single Unattached Individuals
Reduce the depth of single unattached adult poverty in Canada by transforming the Canada's Workers Benefit (CWB) into a Canada Working Age Supplement (CWAS).⁸⁹

3 Canada Child Benefit
Increase the Canada Child Benefit amount for the lowest-income families to reduce the severity and prevalence of food insecurity. We further recommend that eligibility be expanded so all families with children are eligible, regardless of immigration status.



4 Housing Acquisition Strategy
In partnership with Canada Mortgage Housing Corporation (CMHC), develop and fund a non-profit acquisition strategy to enable non-profit, co-op and land trust organizations to purchase at-risk rental buildings when they come onto the market.

5 Canada Housing Benefit
Make the 2022 Canada Housing Benefit top-up a permanent refundable tax credit for all low-income renters and improve outreach to low-income communities to promote benefit uptake.

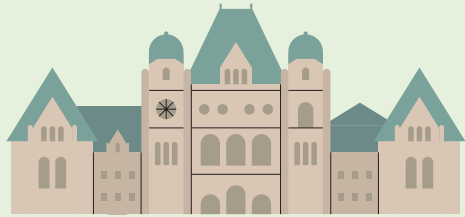
6 Public Transit Funding
Expedite the investment of \$3 billion in annual permanent public transit funding to support municipalities whose transit systems need urgent support.

Members of Provincial Parliament, we call on you to

1 Ontario Works
Improve the adequacy of social assistance by doubling Ontario Works (OW) rates and indexing to inflation annually while increasing the earnings exemption to match that of the Ontario Disability Support Program (ODSP).

2 Ontario Disability Support Program
Collaborate with the Federal Government in the design of the Canada Disability Benefit to ensure ODSP recipients are automatically eligible, that the benefit amount brings ODSP recipients 30% above the official poverty line, and that benefits are not clawed back for ODSP recipients who receive the Canada Disability Benefit.

3 Employment and Labour
Progressively increase minimum wage to a living wage, legislate 10 paid sick days, and reinstate equal pay protections for temporary and contract workers.



4 Portable Benefits
Expedite the development of a portable benefits program so workers who are not provided with benefits through their employer can access medical, dental, vision, and ancillary health services.

5 Social Services Relief Fund
Make the Social Services Relief Fund (SSRF) permanent to ensure municipalities can have stable, secure funding for rent banks and eviction prevention programs.

6 Affordable Housing Targets
As part of the provincial government's plan to build 1.5 million homes over the next ten years,⁹⁰ we recommend the Government of Ontario ensure that 300,000 of these are permanently affordable and supportive homes, with a minimum of 50,000 units in Toronto, using an income-based definition of housing affordability.

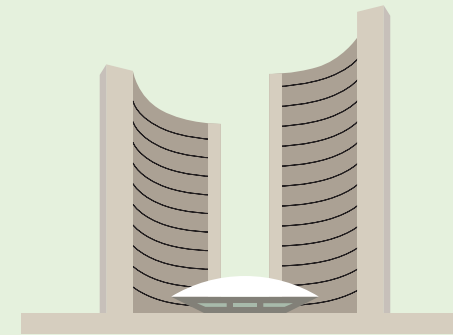
7 Surplus Land Development
Designate surplus lands in Toronto for affordable housing.

City Councillors, we call on you to

1 Poverty Reduction Strategy
Ensure Toronto's forthcoming Poverty Reduction Strategy Action Plan and Food Charter provide concrete actions, with funding attached, to prevent food insecurity as well as promote resiliency among Toronto's community food programs by prioritizing access to programming space and a formalized role in the City's emergency planning and preparedness.

2 Eviction Prevention and Supportive Housing
Increase funding for the Eviction Prevention In the Community (EPIC) program and Canada-Ontario Housing Benefit (COHB) in partnership with the Government of Ontario.

3 Affordable Housing Preservation
In partnership with the Federal Government, increase funds available for the Multi-Unit Residential Acquisition (MURA) program.



4 Housing Now Program
Continue to streamline approvals processes and expedite Housing Now developments which designate City-owned lands for housing.

5 Fair Pass Transit Discount
Expand eligibility for the Fair Pass Transit Discount to all residents whose income falls below the Low-Income Measure After-Tax (LIM-AT), not just those whose incomes are 75% or lower than the LIM-AT, and partner with community organizations to promote uptake of the program.

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 client intake database called Link2Feed to capture client intake data and track visits. Data from April 1, 2022, to March 31, 2023, 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 21, 2023, to May 20, 2023, and took place in person and online. Survey volunteers attended a mandatory training session. Flyers were distributed to all Daily Bread and North York Harvest member agency food banks with details on how to participate. The survey was available in English, Spanish, French, Mandarin, Arabic, Tamil, Ukrainian and Russian. In total, 1,384 in-person surveys were conducted, with representation from 79 food banks.

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. Ten 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 1,363 surveys were included in the analysis. Results and analysis were generated using SPSS Version 29.0.1.0. All respondents quoted have been de-identified to protect anonymity.

Acknowledgements

Our sincere thanks to the 1,384 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 67 volunteers and research assistants who supported the data collection effort.

Finally, we wish to thank Daily Bread Food Bank and North York Harvest Food Bank's member agency food banks and meal programs. These member agencies distributed flyers to clients and offered their input and feedback to enhance the accessibility of the survey, in addition to their extraordinary work ensuring food access in our communities.

Co-authors (in alphabetical order)

Omar Akeileh
Cameron Allen
Talia Bronstein
Muhammad Mizanur Shuvra

North York Harvest Food Bank Partners

Ryan Noble
Chiara Padovani
Sarah Watson

Research Committee Members

Neil Hetherington
Tara Galloro
Stephanie Premji
Ashley Quan
Reena Reddy
Melana Roberts
Ilham Saydna
Trisha Scantlebury
John Stapleton
Mohy Tabbara
Ellen Wahoush

Special Thanks to

Eva Molina for support with communications
Natalie Anderson for assistance with data analysis

Appendix

| | | PROPORTION OF SURVEY RESPONDENTS | MEDIAN INCOME | PROPORTION THAT REPORTED NOT HAVING ENOUGH FOOD TO EAT IN PAST 12 MONTHS | PROPORTION THAT REPORTED MISSING A MEAL TO PAY FOR SOMETHING ELSE IN THE PAST 3 MONTHS |
|--------------------------------------|---|----------------------------------|-------------------|--|--|
| Age | Under 18 | 0.2% (n=3) | Insufficient data | Insufficient data | Insufficient data |
| | 18 to 29 | 23% (n=279) | \$1,061 (n=164) | 23% (n=221) | 22% (n=128) |
| | 30 to 44 | 33% (n=402) | \$1,200 (n=266) | 34% (n=323) | 34% (n=196) |
| | 45 to 64 | 30% (n=366) | \$1,000 (n=263) | 31% (n=293) | 33% (n=194) |
| | 65 and above | 14% (n=172) | \$1,500 (n=89) | 13% (n=123) | 11% (n=61) |
| Gender | Woman | 59% (n=716) | \$1,131 (n=321) | 57% (n=546) | 56% (n=323) |
| | Man | 41% (n=499) | \$1,135 (n=457) | 42% (n=404) | 43% (n=251) |
| | Transgender | 0.4% (n=5) | Insufficient data | Insufficient data | Insufficient data |
| | Two-spirit | 0.2% (n=2) | Insufficient data | Insufficient data | Insufficient data |
| | Gender non-binary | 0.7% (n=8) | Insufficient data | Insufficient data | Insufficient data |
| | Another gender | 0.4% (n=5) | Insufficient data | Insufficient data | Insufficient data |
| Immigration Status | Canadian citizen | 51% (n=601) | \$1,202 (n=385) | 52% (n=479) | 57% (n=316) |
| | Landed immigrant/ Permanent resident | 14% (n=161) | \$1,148 (n=117) | 14% (n=125) | 13% (n=74) |
| | Temporary status | 24% (n=285) | \$1,000 (n=185) | 24% (n=219) | 21% (n=118) |
| | Refugee claimant | 6% (n=71) | \$975 (n=42) | 6% (n=56) | 6% (n=33) |
| | Canada-Ukraine Authorization for Emergency Travel (CUAET) | 5% (n=56) | \$1,443 (n=33) | 5% (n=44) | Insufficient data |
| Country of Birth | Born outside Canada | 78% (n=921) | \$1,113 (n=590) | 75% (n=700) | 69% (n=393) |
| Length of Residency in Canada | Less than a year | 38% (n=348) | \$1,000 (n=212) | 38% (n=263) | 37% (n=146) |
| | 1-5 years | 19% (n=172) | \$1,210 (n=124) | 19% (n=134) | 18% (n=69) |
| | 6 to 10 years | 8% (n=75) | \$1,300 (n=49) | 8% (n=53) | 9% (n=36) |
| | More than 10 years | 35% (n=326) | \$1,189 (n=202) | 35% (n=245) | 36% (n=143) |

| | | PROPORTION OF SURVEY RESPONDENTS | MEDIAN INCOME | PROPORTION THAT REPORTED NOT HAVING ENOUGH FOOD TO EAT IN PAST 12 MONTHS | PROPORTION THAT REPORTED MISSING A MEAL TO PAY FOR SOMETHING ELSE IN THE PAST 3 MONTHS | |
|------------------------------|--|----------------------------------|-------------------|--|--|-------------|
| Race | White | 25% (n=285) | \$1,201 (n=196) | 25% (n=241) | 26% (n=151) | |
| | South Asian or Indo-Caribbean | 19% (n=217) | \$1,050 (n=134) | 17% (n=160) | 18% (n=104) | |
| | Black | 16% (n=189) | \$1,020 (n=118) | 17% (n=157) | 19% (n=112) | |
| | Latin American | 15% (n=173) | \$1,200 (n=116) | 15% (n=140) | 12% (n=70) | |
| | Arab, Middle Eastern or West Asian | 10% (n=110) | \$1,151 (n=74) | 8% (n=79) | 8% (n=48) | |
| | South-East Asian | 7% (n=81) | \$1,261 (n=44) | 5% (n=51) | 6% (n=31) | |
| | East Asian | 6% (n=73) | \$980 (n=46) | 6% (n=60) | 5% (n=20) | |
| | Indigenous | 2% (n=23) | \$954 (n=18) | Insufficient data | Insufficient data | |
| | Another race | 4% (n=51) | \$1,389 (n=32) | Insufficient data | Insufficient data | |
| | Household Composition | Single | 28% (n=302) | \$1,100 (n=191) | 28% (n=244) | 30% (n=161) |
| | | Single parent | 16% (n=172) | \$1,061 (n=127) | 16% (n=143) | 18% (n=91) |
| Couple with children | | 22% (n=240) | \$1,225 (n=78) | 20% (n=177) | 17% (n=88) | |
| Couple without children | | 11% (n=123) | \$1,414 (n=167) | 11% (n=94) | 10% (n=53) | |
| Inter-generational household | | 6% (n=61) | \$1,020 (n=40) | 6% (n=50) | 6% (n=31) | |
| Multiple families | | 3% (n=37) | \$1,223 (n=22) | Insufficient data | Insufficient data | |
| One or more roommates | | 13% (n=145) | \$831 (n=92) | 14% (n=119) | 15% (n=80) | |
| Education | Other | 2% (n=18) | Insufficient data | Insufficient data | Insufficient data | |
| | Some high school or less | 12% (n=134) | \$900 (n=93) | 11% (n=103) | 13% (n=73) | |
| | High school or equivalent | 29% (n=335) | \$1,200 (n=184) | 30% (n=271) | 30% (n=168) | |
| | Degree or diploma from a college or university | 46% (n=542) | \$1,163 (n=387) | 46% (n=425) | 47% (n=262) | |
| Disability | Graduate or professional degree | 13% (n=157) | \$1,061 (n=101) | 13% (n=120) | 10% (n=57) | |
| | Identify as having a disability | 35% (n=380) | \$1,061 (n=254) | 40% (n=337) | 45% (n=232) | |

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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 132 member agencies and 207 meal programs across Toronto. Through research and advocacy, Daily Bread advances meaningful policy change to realize the right to food in our communities.

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.



We would like to acknowledge that we are situated upon traditional territories of the Huron-Wendat, Anishinabek Nation, the Haudenosaunee Confederacy, and the Mississaugas of the Credit First Nation. The territory is the subject of the Dish With One Spoon Wampum Belt Covenant, an agreement between the Anishinabek and Haudenosaunee allied nations to peaceably share and care for the resources around the Great Lakes.

Today, the meeting place of “Tkaronto” (Toronto) is under Treaty #13 and the Williams Treaty, signed by multiple Mississaugas and Chippewa bands, and is still the home to many Indigenous peoples from across Turtle Island. We are grateful to have the opportunity to work in the community and on this territory.



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