

Hunger Report

2017



ONTARIO
ASSOCIATION OF
FOOD BANKS

**THE RISING COST OF HOUSING
AND ITS IMPACT ON HUNGER
IN ONTARIO**



In This Report

Who We Are	03
Who Uses Food Banks?	04
Highlight: Children	06
Highlight: Single-Person Households	08
Hunger & Housing	10
I. Ontario's Rental Market	11
II. History of Renting	13
III. True Cost of Housing	15
IV. Current State of Government Support	18
V. Why Affordable Housing Matters	20
Beyond the Table	22
Client Stories	24
Building ON	29

Who We Are

The Ontario Association of Food Banks is the province's leading provider of emergency food support to frontline hunger-relief agencies and the leader in province-wide hunger research. Our mission is to strengthen communities by providing food banks with food, resources, and solutions that address both short and long-term food insecurity.

This year, the Ontario food bank network provided food and support to more than 499,000 adults, seniors and children facing hunger. Through 128 direct member food banks and 1,100 hunger-relief agencies, inclusive of breakfast clubs, school meal programs, community food centres, and emergency shelters, the OAFB distributed the equivalent of over five million meals to families in need.

In a province like Ontario, it can be hard to imagine that there are almost half a million adults and children living with hunger. However, as the Ontario Association of Food Banks marks its 25th anniversary, we know that this is a stark reality for far too many people, and that many of the circumstances that push families into poverty are not improving.

While food banks work hard to ensure that Ontarians in need have access to fresh, healthy food and a variety of

programs and support services, these efforts cannot replace an adequate social safety net that addresses poverty and ensures that no one goes hungry.

The 2017 Hunger Report details the data gathered through the Ontario food bank network's client intake system, Link2Feed, between April 1st, 2016 and March 31st, 2017. This report also includes a special feature on affordable housing and the impact that this growing issue is having on low-income individuals in Ontario.

The Ontario Association of Food Banks would like to thank the countless staff and volunteers of its member agencies for all of their hard work in surveying those they serve, and for their tireless efforts in addressing hunger across the province every day.

Who Uses Food Banks?

NUMBER OF UNIQUE INDIVIDUALS VISITING ONTARIO'S FOOD BANKS, 2016-2017:

499,415



THAT'S BIGGER THAN THE POPULATION OF LONDON AND MIDDLESEX COUNTY:

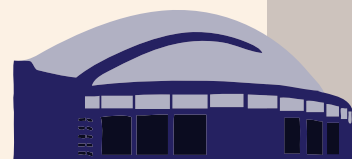
455,526

NUMBER OF VISITS TO ONTARIO'S FOOD BANKS 2016-2017:

2,861,872

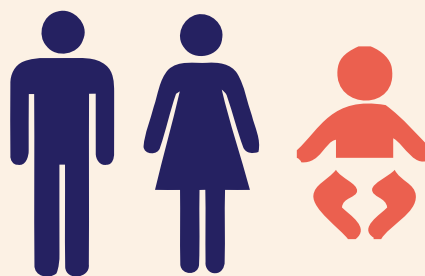
THAT WOULD FILL THE ROGERS CENTER MORE THAN

56 times



33%

OF FOOD BANK CLIENTS WERE CHILDREN



There are a number of misconceptions related to who it is that visits food banks, how often they access these services, and what brought them there initially. However, the reality is that these individuals are hardworking families, adults living with a disability, children, and senior citizens – people who simply do not have the means to afford their most basic necessities.

More often than not, food banks are visited on a temporary basis by individuals requiring emergency food support. Over the last year, 29 per cent of all food bank clients accessed food bank services only once, and over 50 per cent of clients visited three times or less. The total number of visits to food banks each month, however, remained relatively consistent with an average of 238,497 visits per month, network-wide. What this means is that, every month, there are hundreds of thousands of adults, seniors and families that are walking a very fine line between just barely surviving and falling into the deepest levels of poverty.

FIGURE 1.1: NUMBER OF TIMES FOOD BANK CLIENTS VISIT PER YEAR

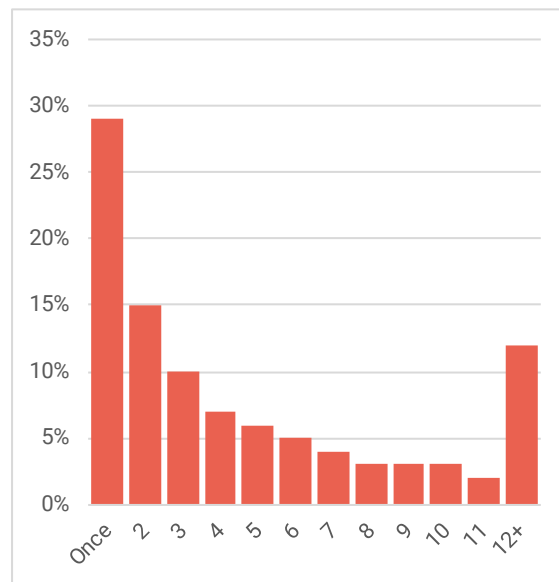
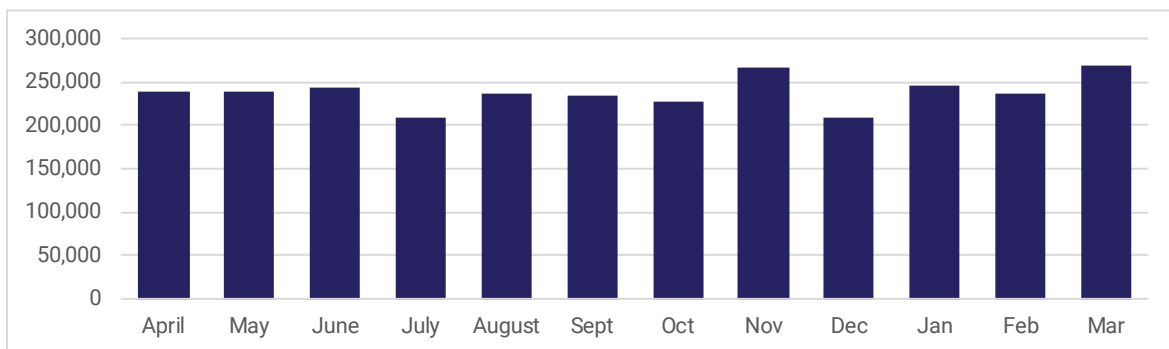
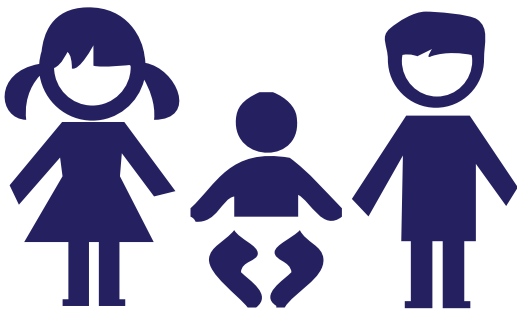


FIGURE 1.2: VISITS TO FOOD BANKS, PER MONTH



Children

In terms of client demographics, one of the most troubling is the high number of children accessing these services. In Ontario, one in three food bank clients is a child – a statistic that has remained consistent for the past ten years. While



166,703

CHILDREN VISITED A FOOD BANK IN ONTARIO IN 2016-2017

demographically, the number of adults accessing food banks is comparable to the general population, the number of children is disproportionately high, particularly for children under 10 years of age. This is incredibly concerning given that proper nutrition is vital to a child’s cognitive development, physical health, and ability to learn. It has been demonstrated that children who suffer from hunger are at a greater risk of developing behavioural problems, have difficulty concentrating in school, and are more likely to develop chronic health conditions, depression, and mood disorders¹.

In the last year alone, Ontario’s food banks provided nutritional support to over 166,000 children who might not have otherwise had access to sufficient or healthy food to eat. Ensuring that children have access to nutritious food on a continuous basis is essential to their fundamental development and ability to grow into healthy adults.

FIGURE 1.3: AGE DISTRIBUTION, FOOD BANKS VS GENERAL POPULATION

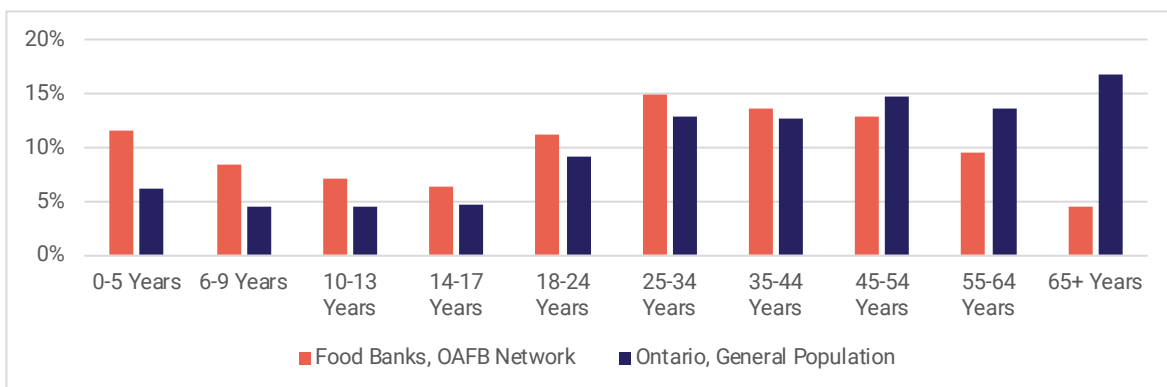


FIGURE 1.4: HIGHEST LEVEL OF EDUCATION COMPLETED

Some Elementary or High School	33.7%
High School	33.0%
Some Post Secondary	8.9%
Post-Secondary Degree/Diploma or Trade Certification	24.4%

FIGURE 1.5: PRIMARY INCOME SOURCE

Provincial or Private Disability Support	30.1%
Social Assistance	29.7%
No Income	13.1%
Other	10.2%
Job Income	8.1%
Old-Age Pension	6.2%
Employment Insurance	1.8%
Student Loans or Scholarships	0.7%
Provincial Disability	0.9%
Student Loan	0.6%

FIGURE 1.6: HOUSING TYPE

Private Rental	73.1%
Social Housing	16.6%
Own Home	4.7%
With Family / Friends	3.4%
Emergency Shelter	1.2%
Band Owned	0.4%
On The Street	0.4%
Youth Home	0.2%

FIGURE 1.7: AGE DISTRIBUTION

0-5 Years	11.6%
5-9 Years	8.3%
10-13 Years	7.1%
14-17 Years	6.4%
18-24 Years	11.1%
25-34 Years	14.8%
35-44 Years	13.6%
45-54 Years	12.9%
55-64 Years	9.5%
65+ Years	4.6%

FIGURE 1.8: REASON FOR VISITING

Benefit / Social Assistance Changes	29.7%
Low Wages/Not Enough Hours	15.9%
Relocation (Immigration/Moving)	9.8%
Unexpected Expense	8.2%
Sickness / Medical Expenses	8.0%
Unexpected Housing Expense	7.1%
Unemployed / Recently Lost Job	6.6%
Homeless	4.8%
Debt	3.9%
Benefits / Social Assistance Delays	2.9%
Family Breakup	2.3%
Delayed Wages	0.8%
Natural Disaster	0.2%

Figures calculated excluding clients who indicated "unknown" or "undisclosed" in client profiles

Single-Person Households

Another concerning demographic is the number of 'unattached adults' accessing food bank services. This past year, 50 per cent of households served by food banks identified as single person households, a trend that mirrors the changing demographics of Canada's population. According to the 2016 Census, for the first time on record, 'one-person households' are the most common type of household in the country.² Single-person households are often at greater risk of financial insecurity, as there is typically only one income to support all basic living expenses, such as rent, heat, and hydro. For low-income individuals, this stress can be felt even more acutely, as there are fewer government benefits and support opportunities available for single people compared to couples or families.

It is therefore unsurprising that of those that identified as a single-person household, almost 70 per cent indicated that their primary source of income was social assistance, disability support, or old age pension. In Ontario, an individual on Ontario Works (OW) receives \$721 per month, and an individual on Ontario's Disability Support Program (ODSP) receives \$1,151 per month.³

What does the single-person household population look like?



OLDER
55%

ARE 45+ YEARS OLD (COMPARED TO 27% OF THE GENERAL FOOD BANK CLIENT POPULATION)



MALE
59%

IDENTIFY AS MALE (COMPARED TO 49% OF THE GENERAL FOOD BANK CLIENT POPULATION)

FIGURE 1.9: HOUSEHOLD SIZE, FOOD BANK CLIENTS VS ONTARIO CENSUS

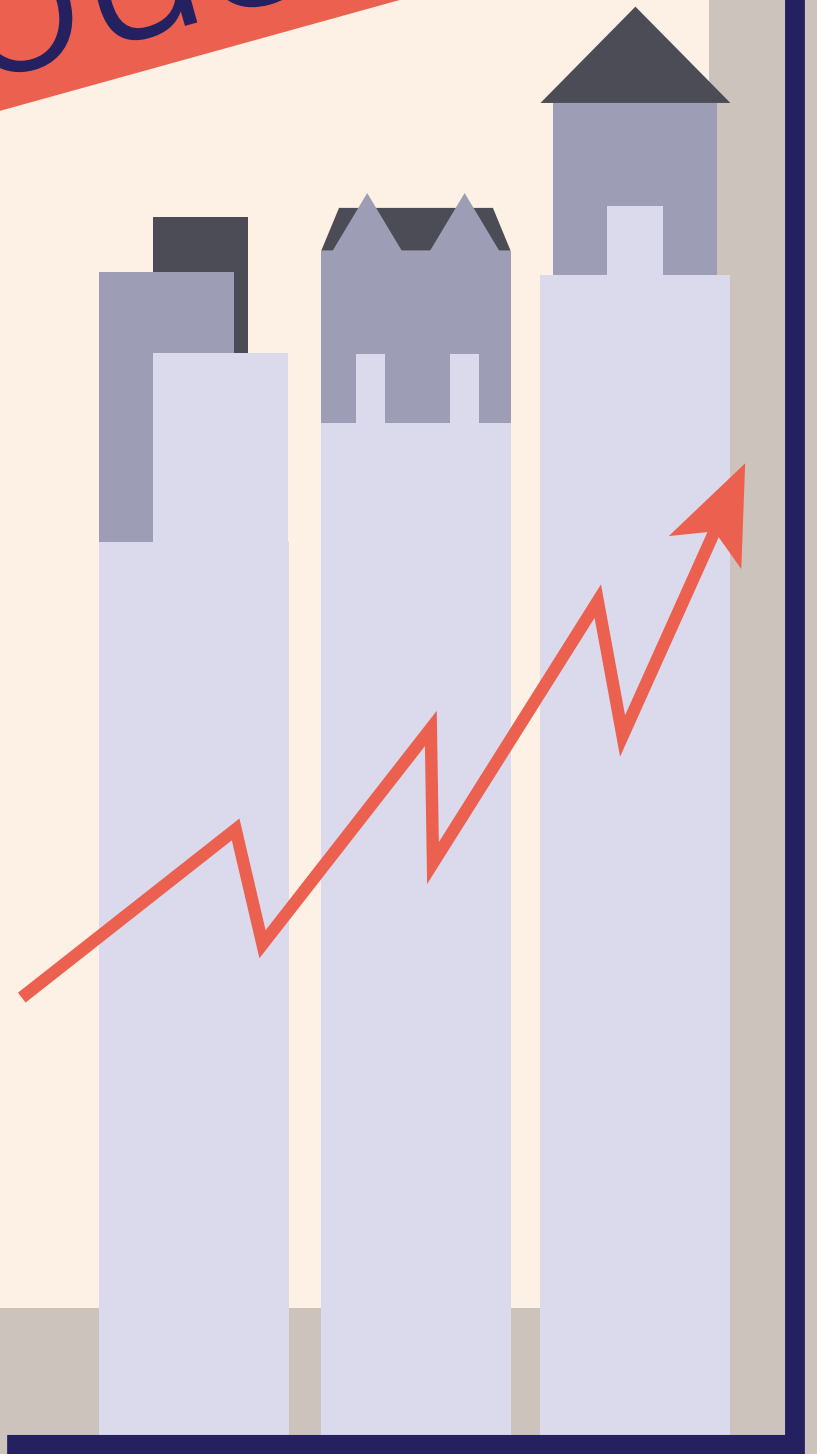
Household Size	Food Bank Clients	Ontario⁴
Single Person	49%	26%
Two Person	19%	33%
Three Person	12%	16%
Four Person	10%	15%
Five + Person	10%	10%

In most cities, this is not enough to afford the average monthly rent, let alone any additional expenses. As a result, single-person households are turning to food banks for support more often, and food banks are seeing an unprecedented rise in this demographic.

For most food bank clients, the greatest barrier to economic stability is access to affordable and safe housing. As it is a fixed expense, it is not an option to pay less of your rent when times are tight, in order to afford other basic needs, like food. Instead, food bank clients often report that they will employ various strategies in order to afford housing, such as skipping a meal, not eating in favour of feeding their children, or simply 'going hungry'.⁵ In a prosperous province like Ontario, this should never have to be a choice – and yet, it is one that almost half a million people must make every day.

Hunger & Housing

**BUILDING A
FOUNDATION
FOR A MORE
EQUITABLE
ONTARIO**



I. Ontario's Rental Market

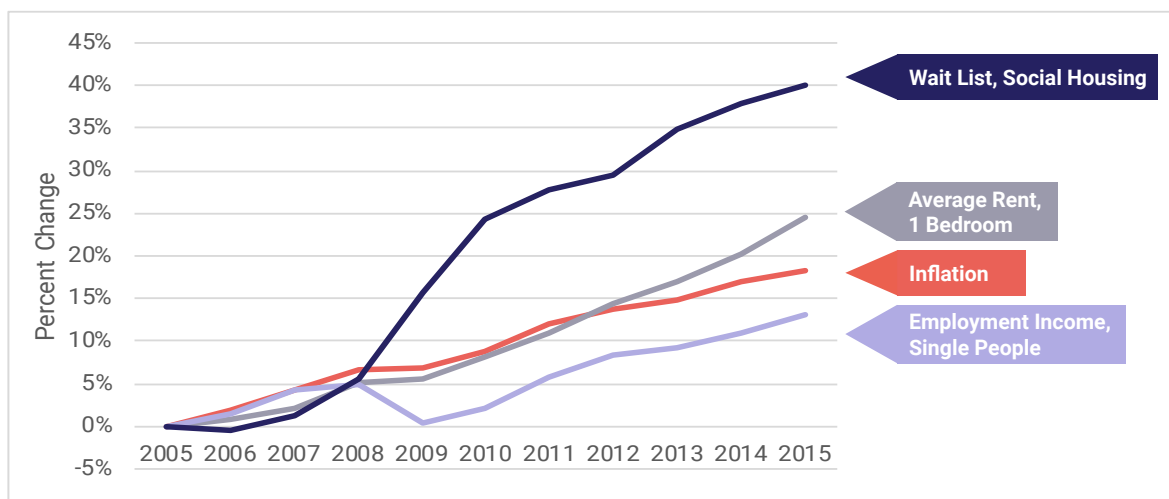
One of the primary drivers of food bank use is the lack of affordable housing options for low-income Ontarians. Without access to affordable housing, low-income Ontarians often have no choice but to allocate the majority of their monthly income to their housing expense. This leaves very little for other essentials, like heat and hydro, transportation, medicine, and food.

Despite its importance, finding an affordable place to live has become increasingly more difficult for Ontarians. For example, between 2005 and 2015, the average rent of a one-bedroom apartment in Ontario increased 24 per

cent, from \$780 per month to \$972.⁶ Unfortunately, the ability to afford this housing did not grow as quickly. In this same period of time, the median employment income for single person households in Ontario only grew by 13 per cent.⁷ Similarly, income support provided through the Ontario Disability Support Program only grew 15 per cent⁸. As market-rate housing became increasingly less affordable, the wait list for rent-geared-to-income (RGI) housing (units where rent is set to an affordable percentage of household income) grew 39 per cent, reaching over 171,000 households.⁹

There are many theories behind the surge in housing prices, with two of the most common being a lack of supply¹⁰ and a surge in demand.¹¹ Together, these two factors put an incredible strain on Ontario's housing market, causing prices of both housing and rental units to increase. In fact, between 2012 and

FIGURE 2.1: COMPARING THE RISE IN INFLATION¹², THE WAIT LIST FOR SOCIAL HOUSING¹³, INCOME FOR SINGLE PEOPLE¹⁴, AND AVERAGE RENT¹⁵



2016, the average property value of a home in Ontario increased by 18 per cent.¹⁶

As housing prices increase, more and more individuals and families are being priced out of being able to purchase a home and consequently turn to renting. This increases the demand for rental units and, as such, the price. Contributing to this is the low availability of rental stock, as construction on purpose-built rentals (rental units in privately initiated, purpose-built, rental structures of three units or more¹⁷) was stalled for almost 40 years in favour of building condominium developments. Condominium units, used as rental properties, tend to be higher priced and far less stable than traditional rental units, as investors often rent for shorter periods of time in order to flip units when the market is right to sell,¹⁸ Between 2005 and 2015, there were 271,000 condos built in Ontario, and only 56,000 purpose-built rental units,¹⁹ This means that while there are some units becoming available, the market is oversaturated with high-cost, luxury

condos, and few (if any) more affordable rentals. Until recently, rent control regulations only applied to units built before 1991,²⁰ so these condos were exempt and landlords were permitted to arbitrarily increase rent. As more Ontarians become priced out of home ownership and continue to turn to the rental market, the need for affordable housing becomes increasingly more acute.

FIGURE 2.2: TOTAL CONSTRUCTION OF UNITS BY INTENDED USE, ONTARIO²¹

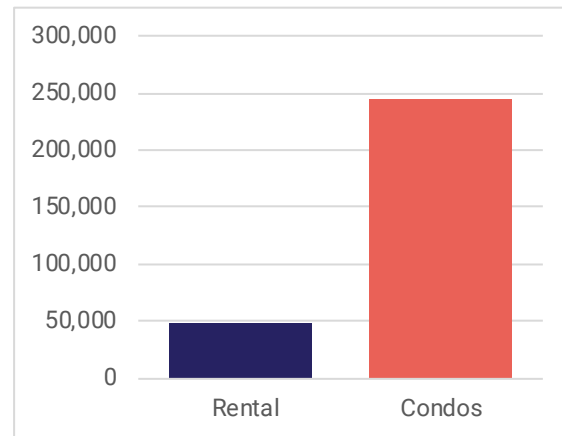
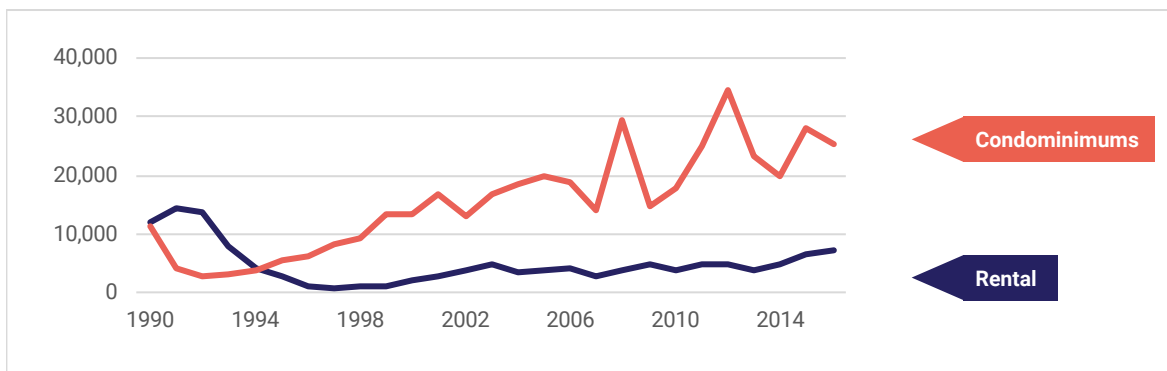


FIGURE 2.3: CONSTRUCTION OF UNITS IN ONTARIO, BY INTENDED USE, OVER TIME²¹



II. History of Rental

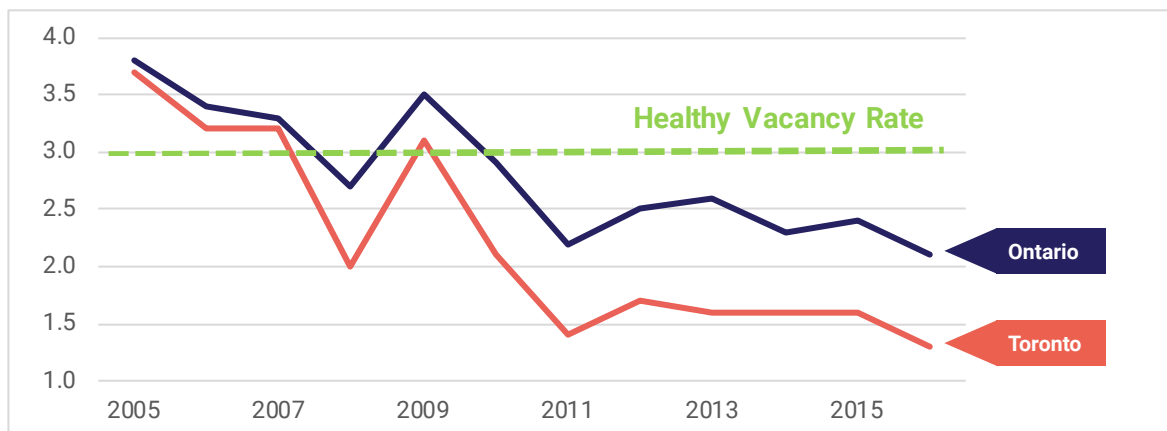
Ontario has not always been in this predicament. In the 1960s and 1970s, the federal government had strong tax-incentive programs that produced thousands of rental units each year. However, in the mid-1980s, these programs were cancelled in an effort to drive more Canadians to home ownership.²² This push from renting to owning continued for decades. Between 1996 and 2006, Ontario lost 86,000 rental units due to redevelopment and conversion to home ownership.²³

While policies that favour home ownership are beneficial to some Canadians, they disproportionately benefit those already on top. When an individual has difficulty affording basic

necessities like food, saving enough to afford a down payment on a home can be a goal that is entirely out of reach. Home ownership is often seen as a forced savings plan and a means of wealth accumulation. However, in the short-term, it can be significantly more expensive than renting and requires a tremendous amount of debt (which, if defaulted on, can have a negative impact on credit ratings and loss of capital), putting individuals in a precarious financial situation.²⁴

As policies that supported a healthy rental system disappeared, so too did the commitments to rent-geared-to-income units (RGI), or what is more commonly referred to as social housing. Until 1994, Canada's social housing program had been building 20,000 new units per year, which greatly boosted the availability of housing options for low-income Canadians.²⁵ Around the same time, the Government of Ontario transferred all responsibility of operating and maintaining existing social housing

FIGURE 2.4: VACANCY RATES, ONTARIO²⁶ AND TORONTO²⁷



units to the municipalities, which lack the taxation powers and revenues seen at the provincial and federal levels.²⁸ This added increased strain on the budgets of cities and towns across the province, and to this day continues to contribute to the poor quality and long wait lists associated with social housing. With little investment in affordable housing since the 1990s, Ontario's housing market has been headed towards a state of emergency for years.

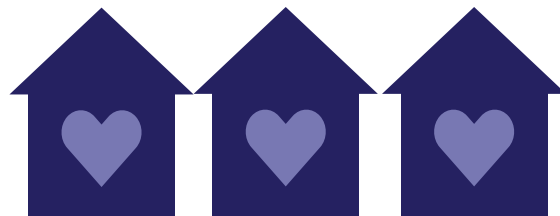
The issue of affordable housing reaches every corner of the province. In Ontario, one in three households are rental tenants, or 1.4 million households.²⁹ Of these renters, 30 per cent live in higher-cost and less stable condominium units, 50 per cent live in purpose-built rentals, and the remaining 20 per cent live in social housing.³⁰ With the current trend pushing more and more Ontarians to rent, and with long wait lists for social housing units, finding safe and affordable rental options has become especially challenging. For a rental market to be considered healthy, the vacancy rate should sit around 3 per cent.³¹ In Ontario, the current vacancy rate for rental units is at 2.1 per cent. In cities like Toronto, it is at an even more alarming rate of 1.3 per cent.³² To put it simply, there are not enough traditional rental units to cover the growing needs of Ontario's population.



BETWEEN 1996 AND 2006, ONTARIO LOST

86,000

RENTAL UNITS DUE TO REDEVELOPMENT AND CONVERSION TO HOME OWNERSHIP



UNTIL 1994, CANADA WAS BUILDING

20,000

NEW SOCIAL HOUSING UNITS PER YEAR FOR LOW-INCOME TENANTS

III. True Cost of Housing

The need for affordable housing does not discriminate, but individuals that are working low-wage jobs, surviving on social assistance, or living with a disability feel this need even more acutely. Housing is considered affordable if it consumes no more than 30 per cent of before-tax household income.³³ In Ontario, the average household spends 22 per cent of its monthly income on housing.³⁴ This means that the average Ontarian has sufficient funding to not only support the roof over their head, but also to afford all other basic necessities, like food, heat, and hydro, as well as establish savings for unexpected events. In contrast, as found by Daily Bread Food Bank, the average food bank client spends more than 70 per cent of their income on rent or housing,³⁵ a rate that is 20 percentage points higher than the 'severe' core housing need threshold of 50 per cent.³⁶

Immediately, this leaves very little left for basic necessities, and the opportunity to save for unexpected expenses near impossible. Long-term, it means that food bank clients are living at an elevated risk of displacement or homelessness. To better understand the challenges that food bank clients

and low-income Ontarians face, this report has analyzed the cost of renting in ten cities across the province. Key findings have supported anecdotal evidence from food banks across the province that the cost of housing is simply out of reach.

In all ten cities, a person that is employed full-time at minimum wage does not earn enough to comfortably afford the cost of housing. In larger cities like Toronto, Ottawa, Hamilton, and even St. Catharines, these individuals are spending between 40 to 60 per cent of their monthly income on rent alone. With this in mind, it is unsurprising that wage workers account for 7 per cent of food bank clients, or 34,959 individuals each year.

As troubling as these figures are, the budgetary requirements of individuals living on social assistance are even more alarming. In the last year, 90 per cent of food bank clients lived in private rentals or social housing units, with 68 per cent of clients indicating social or income assistance as their primary source of income. A single person on OW receives \$721 per month, and a single person on the ODSP receives \$1,151 per month³⁷. For these individuals, whether it be OW or ODSP, it is extremely difficult to afford a one-bedroom apartment in most cities in Ontario. In the cities listed, all individuals living on ODSP would need to commit more than 60 per cent of their monthly income in order to afford the average price of a one-bedroom apartment.

For individuals receiving OW, affording the rent for an average one-bedroom apartment is virtually out of reach. Even in Elliot Lake, the city with the lowest average rent of those highlighted, an individual on OW would have no more than \$28 left to cover all other monthly expenses, after rent is paid. In eight out of ten cities listed above, the average rent of a one-bedroom apartment is more than 100 per cent of the individual's monthly income. While the above sample of cities does not

reflect the complete picture of housing affordability and low-income Ontarians, it reflects a trend that food banks are reporting province-wide.

Provincially, more than 45 per cent of food bank clients, or 224,736 people, have less than \$100 left each month, after paying basic expenses.³⁸ This leaves them with just over \$3 per day to cover all other basic needs, like food and transportation. With this in mind, it is unsurprising that so many adults,

FIGURE 2.5: THE COST OF RENTING, BY CITY

City	Population ³⁹	Unique Food Bank Clients	Percentage of Population Served by Food Bank	Average Household Size ³⁹	Average Cost of A 1 Bedroom Apt ⁴⁰	Vacancy Rate ⁴¹
Toronto	2,731,571	113,370 ⁴²	4%	2.4	\$1,137	1.3%
Ottawa	934,243	55,483	6%	2.5	\$982	3.0%
Hamilton	536,917	29,083	5%	2.5	\$811	3.8%
London	383,822	25,093	7%	2.3	\$807	2.1%
Windsor	217,188	22,152	10%	2.3	\$706	2.9%
Sudbury	161,531	7,586	5%	2.3	\$776	5.3%
St. Catharines	133,113	10,961	8%	2.3	\$801	2.2%
Thunder Bay	107,909	17,401	16%	2.2	\$765	5.0%
Brockville	21,854	2,737	13%	2	\$761	N/A
Elliot Lake	10,741	1,083	10%	1.9	\$693	N/A
Ontario	13,448,494	499,415	4%	2.6	\$972	2.1%

FIGURE 2.6: PERCENT OF INCOME SPENT ON MARKET RENT

City	Percentage of Income Spent on Market Rent					
	Median After Tax Income, All Households	Median After Tax Income, One Person Households	Minimum Wage FT Worker	Minimum Wage PT Worker	ODSP Recipient	OW Recipient
Toronto	23%	40%	58%	96%	102%	158%
Ottawa	16%	29%	50%	83%	88%	136%
Hamilton	16%	32%	41%	68%	73%	112%
London	18%	31%	41%	68%	73%	112%
Windsor	17%	29%	36%	60%	64%	98%
Sudbury	15%	27%	39%	65%	70%	108%
St Catharines	18%	33%	41%	68%	72%	111%
Thunder Bay	16%	29%	39%	65%	69%	106%
Brockville	20%	31%	39%	64%	69%	106%
Elliot Lake	21%	35%	35%	58%	62%	96%

30-60% of Income
 60-100% of Income
 100%+ of Income

The above chart highlights the average percentage that Ontarians from six income demographics spend on housing each month, based on the average rent for a one-bedroom apartment in each of those cities, including: the average Ontarian household, single person households, full-time minimum wage workers, part time minimum wage workers, ODSP recipients, and OW recipients.

families, and seniors have no other choice but to turn to food banks for assistance each month.

For low-income Ontarians, the cost of housing is too high. While shelter is a basic human right, over 499,000 adults, children and seniors are struggling to maintain a roof over their heads, along with other basic needs, across the province. Food banks work exceptionally hard to provide healthy

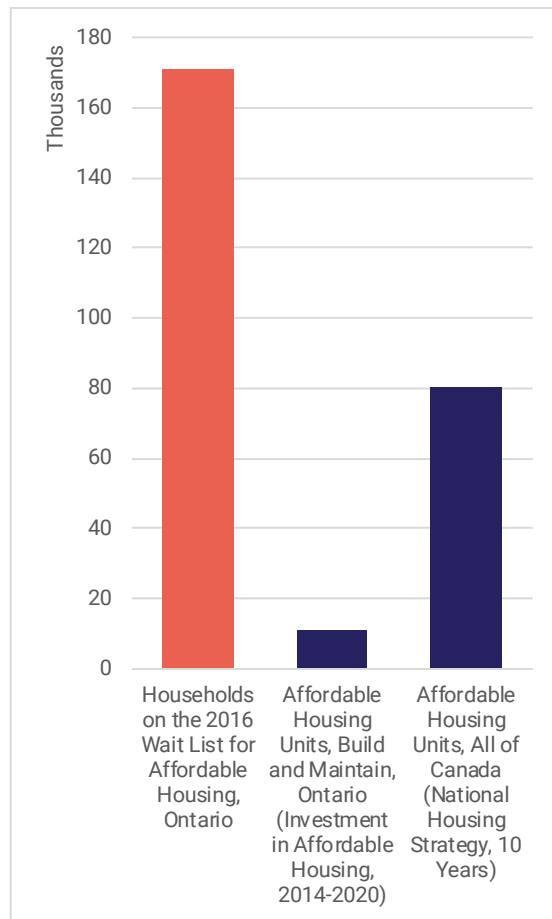
food, housing support, rental subsidies, and programming to help families in need; however, this is not a substitute for the long-term solutions that can be found in immediate policy changes and investments in affordable housing.

IV. Current Levels of Government Support

There is no doubt that both provincial and federal governments have made investments in affordable housing. Currently, the federal government has allocated \$11.2 billion over the next ten years on a national housing strategy.⁴³ While this is a considerable investment, the details on how this funding will be invested still remain unclear. At present, part of the strategy includes a commitment to building 80,000 new affordable housing units, and homelessness prevention for 500,000 Canadians.⁴⁴ This will absolutely make a positive impact in the lives of many low-income families; however, with 171,000 households on the waitlist in Ontario alone, it is arguable that this is not yet enough to properly address the affordable housing needs of Canadians.

Provincially, a number of investments have been made as well. Through the Investment in Affordable Housing Program (IAH), there is a commitment to the repair and creation of 11,000 social housing units between 2014 and 2020.⁴⁵ There is no doubt that this is a

FIGURE 2.7: AFFORDABLE HOUSING WAITLIST VS GOVERNMENT COMMITMENTS TO BUILD



step in the right direction; however, it is estimated that, in order to properly address housing issues, the province would actually need to build an additional 10,000 units every year just to keep up with demand.⁴⁶

Municipal agencies are facing tough conditions. For example, the Toronto Community Housing Corporation, Canada’s largest provider of social housing, is facing a \$1.73 billion shortfall for capital repairs,⁴⁷ and estimates that by 2023, half of their existing stock will be in “critical” condition without

additional funding.⁴⁸ With 82,000 households currently on an almost 10 year long wait list for affordable housing in Toronto,⁴⁹ the situation is dire. This concern is echoed across Ontario with over 171,000 households waiting for rent-geared-to-income housing, and a wait time of almost four years. Perhaps most concerning is the number of senior citizens waiting for affordable housing options. Between 2003 and 2015, the number of seniors on the list increased 10 per cent, now representing 32 per cent of all households.

In addition to the commitments made through IAH, the provincial government has also introduced the Fair Housing Plan, committing \$125 million in construction rebates for companies committed to developing purpose-built rentals, and the Rental Fairness Act 2017, which expands rent control to all private units to ensure that rent is not raised beyond increase guidelines.⁵⁰ In the Ontario government's recently released *Income Security: A Roadmap For Change*, a working group of industry experts recommended increasing social assistance rates by 22 per cent over the next three years and introducing a modest housing benefit.⁵¹ If implemented, this plan would go a long way towards alleviating hunger. The need for affordable housing alongside income security requires both an immediate solution and a long-term plan to properly address the need that exists in Ontario.

UPDATE

Federal Government's Announcement on Canada's first National Housing Strategy

As the 2017 Hunger Report was going to print, the Government of Canada announced the new National Housing Strategy and its details.

The Ontario Association of Food Banks is pleased with a number of the commitments made, including: legislation that will require the government to maintain a National Housing Strategy, the creation of 100,000 new housing units across the country over the next 10 years, and the establishment of a new housing benefit - a tool that has been long-advocated for by the OAFB and its member food banks.

This a strong first step in moving the needle on poverty in Ontario and Canada. However, it will be necessary to complement this work with provincial action on improved income assistance programs, as recommended in *Income Security: A Roadmap for Change*.

V. Why Affordable Housing Matters

The current federal investment of \$11 billion for a National Housing Strategy is promising; however, it has yet to be announced when this funding will be released and where it will be invested. The Ontario Association of Food Banks believes that part of this funding should be invested into a portable housing benefit for low-income households.

Under this recommendation, the portable housing benefit would be provided directly to a low-income tenant to ensure that their rent does not exceed 30 per cent of their household income. At its most basic, this benefit would allow low-income families to stay in their homes, and complement supply-side efforts to build new, or repair aging, social housing units. Beyond this, a portable housing benefit would drastically reduce the red tape that is involved in managing the various social housing systems that are in place across the province, helping to reduce wait times and ensuring that families in need are able to secure safe and adequate housing as quickly as possible.

At present, individuals that live in rent-geared-to-income housing experience a number of challenges. For example, in the current system, an individual living in social housing cannot move out of fear of losing their RGI unit. As the current benefit is tied to that specific unit, if an individual must move cities for any reason, whether it be employment or to be near family, they would then return to the bottom of the waiting list, where they would likely remain for years before landing a new affordable unit. A portable housing benefit would allow for greater choice and flexibility, providing individuals with the ability to move more freely throughout the province and pursue new opportunities.

To put the cost of the portable housing benefit into context, it is important to note that all three levels of government already subsidize both homeowners and market-rate private renters. In 2008/2009, the subsidies to both totaled \$8.9 billion, with the vast majority (\$8.4 billion) targeting homeowners through policies like the First-Time Home Buyer's Tax Credit, capital gains tax exemptions on primary residences, and home renovation tax credits.⁵² Much of these homeowner-targeted benefits ended up in the hands of higher-income Ontarians, as households with an income of \$100,000 or more have an ownership rate of 90.6 per cent, which is almost three times higher than low income Ontarians, who have a home ownership rate of less than 38 per cent.⁵³

**INCREASED ODDS OF VISITING THE
EMERGENCY ROOM IF HOMELESS**

8.5 times

**COST OF A STANDARD HOSPITAL
STAY**

\$5,364

**COST OF A FEDERAL PORTABLE
HOUSING BENEFIT, PER MONTH,
PER PERSON**

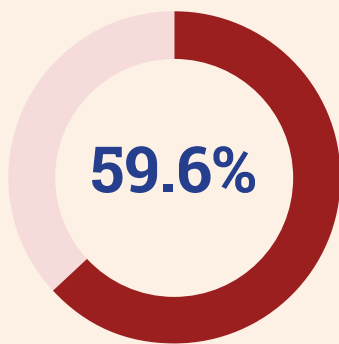
\$306

Arguably, not providing this opportunity actually costs the province more, as there is a strong inverse relationship between health and poverty. Individuals living in poverty are more likely to use the health care system, due to mental or physical illnesses related to stress, poor nutrition, and lack of stability.⁵⁴ The 2008 Ontario Association of Food Banks' 'Cost of Poverty' report estimated poverty costs the health care system \$2.9 billion annually in Ontario alone.⁵⁵ On top of the stresses of poverty, not having a home can add further burdens. A study comparing health care utilization of homeless individuals versus housed low-income adults found that the

homeless individuals were 4.2 times as likely to be hospitalized and 8.5 times as likely to visit the emergency room.⁵⁶ Those visits add up: the cost of a single standard hospital stay in Ontario is \$5,364.⁵⁷ In contrast, a recent proposal by the National Housing Collaborative estimates the cost of a federal portable housing benefit at an average of \$306 per household, per month.⁵⁸ This benefit could help move many Ontarians who are currently in precarious living situations into stability.

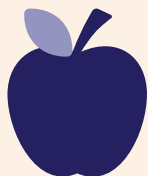
By developing a portable housing benefit for low-income Ontarians, the government could drastically reduce spending on the already stressed healthcare systems, while directly improving the well-being of hundreds of thousands of individuals. Providing individuals with a pathway to housing that is safe, appropriate, and affordable is one way the provincial government can save money, decrease food bank use, and build stronger and healthier communities.

Beyond THE Table

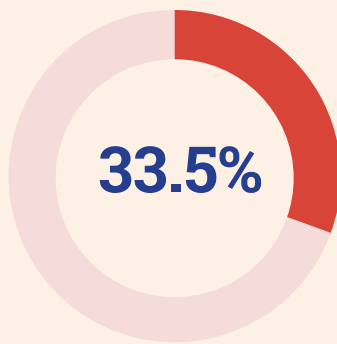


OF FOOD BANKS IN ONTARIO OFFER AT LEAST ONE

Food-Focused PROGRAM



- community kitchens
- community gardens
- low-cost produce
- diet- and culturally-specific foods
- nutrition education
- snack and breakfast programs

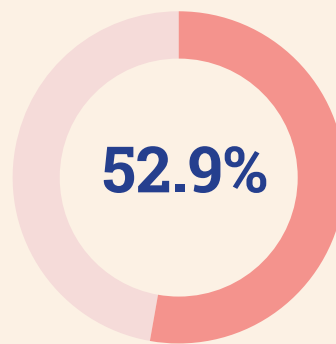


OF FOOD BANKS IN ONTARIO OFFER AT LEAST ONE

Skill-Building PROGRAM



- budgeting help
- assistance with employment search
- job fairs
- accredited training programs
- cooking classes
- tax help



OF FOOD BANKS IN ONTARIO OFFER AT LEAST ONE

Social Service PROGRAM



- rent assistance
- health care
- child care
- youth programs
- emergency shelter
- programs for expecting or new mothers

While this year marks the 25th Anniversary of the Ontario Association of Food Banks, food banks have been key service providers in communities across the province for nearly 40 years. Initially, food banks were intended to be a temporary solution to hunger while the government developed long-term policies and programs to address poverty.

Unfortunately, this solution has not yet been found and food banks are now an established part of every community that provide an essential service to almost half a million adults, children and seniors every year. Although many food banks started as small community food cupboards and church-run pantries, over the last four decades, they have evolved into multi-service agencies that provide both emergency food support and a myriad of programs to further assist adults and families in need. Within the OAFB network, 97 per cent of direct member food banks offer at least one additional program beyond food support.

In recognizing the current trend and impact that rising housing costs are having on low income families, many food banks have started to offer rental assistance and subsidy programs. Through these service, food banks help families in need avoid eviction by either paying a portion of their rent or overdue bills related to housing costs, like heat or hydro.

Some of the food banks in the OAFB network that are currently offering these types of programs include: the Inn of the Good Shepherd in Sarnia, East Wellington Community Services, and The Grimsby Benevolent Fund, whose stories can be found on the following pages.

Provincially, the Ontario Association of Food Banks is making significant investments into building the capacity of its food banks to both accept and store fresh food, as well as develop additional programs for children and families in need.

Last year alone, the OAFB provided the equivalent of 5,000,000 meals to food banks and the families they serve, as well as over \$100,000 to local food programs and capacity building initiatives. For the third year in a row, over 60 per cent of the product distributed by the Ontario Association of Food Banks has been fresh or frozen, ensuring that healthy food is accessible across the province to those who need it most.

The Grimsby Benevolent Fund

For far too many people in our community, financial security is unreachable. The high cost of living in Ontario, combined with a lack of affordable housing, can make it impossible for families or individuals to make ends meet on a monthly basis. In these times, people find themselves making incredibly difficult decisions.

The GBF Community Services aims to help people with these tough choices, to relieve some stress caused by financial difficulty, provide compassion, hope, and material assistance.

Our Rental Assistance Program provides low-income households with financial assistance to ensure their monthly rent is paid. We are able to provide this type of assistance through generous community support and dedicated volunteers.

To date, we have contributed over \$125,000 in housing assistance. This means 50 households in the community are receiving a monthly rent supplement. This is a huge weight off the shoulders of the individuals and families who are receiving the assistance.

Helping people with their monthly housing needs is also addressed through our food bank, truly the cornerstone of our service to our clients. By offering healthy, nutritional choices, including fresh fruit and vegetables, bread, and dairy products, we are able to contribute to increasing the quality of life in our community.

We are helping people in our community to meet their basic needs and become self-sufficient. Without secure, affordable housing or access to healthy food, families and individuals cannot survive on a month-to-month basis. The genuine acts of kindness in our community are making all the difference in the lives of our neighbours in need of assistance.

Client Testimonials

"I find it difficult to pay my monthly expenses on time due to my low income, and inability to work because of a disability."

"This assistance helps me provide a safe and clean environment for my son."

"I was so desperate for assistance, now I can see a light at the end of the (financial) tunnel."

"I couldn't have come this far without the guidance from the staff and volunteers at GBF."

The Carr Family's Story

GRIMSBY BENEVOLENT FUND



The Carr-Scarbo family had a very hard time asking for assistance when they moved to Grimsby in 2014. They had minimal items and were beginning a new life for their family. Doug worked two jobs to provide for his family in this time of transition, but it was not always enough.

Both Kelly and Doug were prepared to have less in order to provide a better life for their daughter Elexus. As loving parents, their only wish was to have the ability to provide a home and all the necessities of life for their beautiful daughter. Sacrifice or not, nothing else really mattered to them.

“Asking for help is the hardest thing to do. But nobody at GBF made us feel

guilty or embarrassed. They understand difficult times can happen to good people,” said Kelly.

The Carr-Scarbo family embraces all programs offered to them through the GBF Community Services. Their family is grateful to be supported by the Rent Supplement Program -- a monthly supplement that ensures they have a home to go to at the end of each day. It also allows them to work and raise their daughter in the town of Grimsby that they all love so much.

“Asking for help is the hardest thing to do. But nobody at GBF made us feel guilty or embarrassed. They understand difficult times can happen to good people.”

They are proud to have met many people at GBF and are so very grateful for the assistance they have received in various areas of their life, be it housing, food or utility financial support.

It is in Doug and Kelly's nature to care for others, having previously been generous in their own donations to GBF and other similar organizations. Everyone at GBF is proud of this remarkable family and how they have embraced the services shared by GBF Community Services.

Nancy's Story

INN OF THE GOOD SHEPHARD, SARNIA



My name is Nancy, and this is my story. I am a single mother of two girls, living in Sarnia. I wasn't always single – I had been married to Stewart. Stewart was employed full time at a local industry, working shifts, and was progressing up the management ladder. I was not working, as I was having difficulty finding a job.

Stewart and I separated due to irreconcilable differences. It wasn't an amicable separation. We were both angry and hurt. Emotions ran high, and the children were witness to many arguments, name calling, and loud yelling. The girls started withdrawing from friends and school grades were declining.

I was doing everything I could to keep balance in the family, trying to curb my emotions, and help my children with school and their social activities. Money became an issue. Stewart had moved out of our rental unit, and was not providing much financial support. Our separation was in the hands of the lawyers. I was not working still.

I started failing to pay my rent payments. Should I move? The children didn't want to leave their school and friends. I tried discussing options with my landlord, but he wanted the full rent payment to avoid eviction. I was scared, and had no one to turn to. My parents lived in Calgary, and struggled with their own financial responsibilities as pensioners.

“The Inn was able to assist me with a portion of my overdue rent payment. The Housing worker contacted my landlord and explained the assistance and budget now in place, to avoid eviction. The landlord accepted the plans and I will remain in my home.”

I started using the local food bank, hoping to save money to help with my rent payments. The food bank allowed me access every 21 days. It helped, but other crises started occurring. My car now needed repairs. My children attended after-school programs that

required me to drive them to various locations in the city. I needed financial assistance until I could secure a job and my divorce finalized, so my husband would pay support payments.

I called and made an appointment at The Inn of The Good Shepherd to explain my situation and determine any help available. I had been given an eviction notice from the landlord. Life was spiralling out of control.

I met with the Housing Assistance worker, and they created a budget for me to follow. The Inn was able to assist me with a portion of my overdue rent payment. The Housing worker contacted my landlord and explained the assistance and budget now in place, to avoid eviction. The landlord accepted the plans and I will remain in my home. I will continue to use The Inn's food bank. I also know that the soup kitchen will provide me and my girls with a hot meal when needed.

I am an example of everyday life going sideways. Life can take twists and turns and create obstacles in which we must reach out for help. I am thankful for the assistance provided to me.

Becky's Story

EAST WELLINGTON COMMUNITY SERVICES



I had a great childhood. My dad worked, my mom stayed home and did day care. My brother and I participated in pizza days at school, dance class, swimming, karate lessons. We were 'normal' – the average family.

When I turned 10, my parents separated. My dad moved out, and struggled with addictions. My childhood home was sold. My mom, brother and I moved to a new community and into an apartment. My mom started working, and my brother and I started at new schools. It was hard! A completely new life – my world turned upside down. My brother and I were concerned about the small things that seemed like the end of the world at the time.

Now, as a wife and mother, I can look back and see that what was a hard change for me was insurmountable for my mom. A single parent, working

a full-time job and trying her best to provide the same opportunities to her children who didn't fully understand why the change happened and that money doesn't grow on trees.

When I look back, I can't help but think how differently things might have gone if caring people hadn't existed in the communities that we landed. My life experiences definitely shaped the person I am today and steered me into my profession. Through my work, I can now appreciate that it took special people, organizations, communities, as well as an extraordinarily courageous mom to shape the person I am today.

"I remember coming to the realization that if so many people in my community and in my life thought I was worth all the effort, extra kindness and special gifts – then I was, and that I would not let them down."

I can recall phone calls to distress lines in the middle of the night when all of the "what if's" float through your head and the night can feel so lonely and isolating. I remember going to food banks in Brampton, Georgetown, Erin and Owen Sound.

I fondly remember being so excited when staff at the food bank told me to go ahead and pick out mittens and scarves from the basket. I now understand that they were lovingly knit

by groups of senior ladies with names like the "Knotty Knitters and In Stitches." I remember wondering how my mom found the money for backpacks filled with everything to be successful at the start of each school year.

I remember completing a 'wish list' with my mom one year – not understanding that the wish list would be submitted to a local organization's Christmas Gift Hamper Program. I remember waking up Christmas morning to find everything that I had asked for lovingly wrapped and under our tree, despite my mom telling me through tears that Christmas would be small that year and to not get my hopes up.

Most importantly, I remember coming to the realization that if so many people in my community and in my life thought I was worth all the effort, extra kindness and special gifts – then I was and that I would not let them down.

I have spent my adult life paying it forward and trying to create the same hope and assurance in others that they are also worth the second thought, extra effort and the extra jar of peanut butter at the grocery store.

I have been successful because communities that care continue to exist, continue to give and continue speak up on behalf of those who are struggling to find work, housing, childcare and a reason to not give up hope.

Building ON

Food banks in Ontario provide so much more than emergency food support – they are active leaders and advocates within their communities. As a network of 128 food banks, and 1,100 hunger-relief agencies, the Ontario Association of Food Banks recognizes that hunger is the result of insufficient income and the rising cost of basic needs.

Ensuring that every child has a safe place to sleep, that senior citizens do not have to worry about homelessness, and that adults have the ability to live independently, should be the priority of all levels of government.

The Ontario Association of Food Banks recommends that the provincial and federal governments work to implement the portable housing benefit as soon as possible so that more Ontarians will be able to live safely and with dignity in a home that meets their most basic needs. Alongside this, the Ontario Association of Food Banks recommends, as detailed in the 2016 Hunger Report, that the Government of Ontario increase the support available through Ontario Works and the Ontario Disability Support Program to reflect the rising cost of living, inclusive of rent and food.

Through immediate action and with updates to social assistance and

affordable housing, we can build a stronger, more inclusive province.

Together, we can create a hunger-free Ontario.

Visit www.oafb.ca to learn how you can alleviate hunger in your community.

- **Educate:** Talk to friends, family and co-workers about the root causes of hunger and how we can solve them
- **Advocate:** Let your MPP and MP know that ending hunger is a priority for you
- **Volunteer:** Lend your time and talents to your local food bank
- **Donate:** For every \$1 you donate, we can provide the equivalent of 3 meals to someone in need

Works Cited

- Ke, J. & Ford-Jones, E.L. (2015, March). Food insecurity and hunger: A review of the effects on children's health and behaviour. *Paediatrics & Child Health*, 20(2), 89-91. Retrieved from: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4373582/>
- Statistics Canada. (2017, August 2). Families, households and marital status: Key results from the 2016 Census. *The Daily*. Retrieved from: <http://www.statcan.gc.ca/daily-quotidien/170802/dq170802a-eng.htm>
- Income Security Advocacy Center. (2017). OW and ODSP Rates and the OCB 2017. Retrieved from: <http://incomesecurity.org/public-education/ow-and-odsp-rates-and-the-ocb-2017/>
- Statistics Canada (2017). Ontario [Province] and Canada [Country] Census Profile [Table]. Retrieved from: <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E>
- Matern, R. & Haman, I. (2017). Who's Hungry. *Daily Bread Food Bank*. Retrieved from: <http://www.dailybread.ca/whoshungry2017/>
- Canada Mortgage and Housing Corporation. (2017). *Housing Market Indicators, Ontario* [Data File]. Retrieved from: https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/data_001.cfm
- Statistics Canada. (2017). Table 111-0009 - *Characteristics of families, summary census family income table, annual (number unless otherwise noted), Ontario*, CANSIM (database). Retrieved from: <http://www5.statcan.gc.ca/cansim/a26?lang=eng&id=1110009>
- Income Security Advocacy Center. (2017). Social Assistance Rates. Retrieved from: <http://incomesecurity.org/our-work/public-education/social-assistance-rates/>
- Ontario Non-Profit Housing Association. (2016). 2016 Waiting Lists Survey Report. Retrieved from: https://www.onpha.on.ca/web/Policyandresearch/2016_Waiting_List_Survey/Content/PolicyAndResearch/Waiting_Lists_2016/2016_Waiting_Lists_Survey.aspx
- Tuckey, B. (2017, April 29). Housing measures don't address supply problem. *Toronto Star*. Retrieved from: <https://www.thestar.com/life/homes/2017/04/29/housing-measures-dont-address-supply-problem-bryan-tuckey.html>
- Gordon, J. (2017). In High Demand: Addressing the demand factors behind Toronto's housing affordability problem. *Ryerson City Building Institute*. Retrieved from: <https://www.citybuildinginstitute.ca/policy-papers/>
- Statistics Canada. (2017). Table 326-0021 - *Consumer Price Index, Historical Summary (1997-2016)*, CANSIM (database). Retrieved from: <http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/econ46a-eng.htm>
- Canada Mortgage and Housing Corporation. (2017). *Housing Market Indicators, Ontario* [Data File]. Retrieved from: https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/data_001.cfm
- Statistics Canada. (2017). Table 111-0009 - *Characteristics of families, summary census family income table, annual*, CANSIM (database). Retrieved from: http://www5.statcan.gc.ca/cansim/a26?lang=eng&retrLang=eng&id=1110009&patern=&stByVal=1&p1=1&p2=37&tabMode=dataTable&csid=on.ca/web/Policyandresearch/2016_Waiting_List_Survey/Content/PolicyAndResearch/Waiting_Lists_2016/2016_Waiting_Lists_Survey.aspx
- The Canadian Press. (2016, April 5). Ontario property values up 18%, Municipal Property Assessment Corporation says. *Canadian Broadcasting Corporation*. Retrieved from: <http://www.cbc.ca/news/canada/toronto/ontario-property-assessment-1.3522270>
- Lewis, R.D. (2016). A Profile of Purpose-Built Rental Housing in Canada. *Canada Mortgage and Housing Corporation*. Retrieved from: https://www.cmhc-schl.gc.ca/en/hoficlincl/observer/observer_065.cfm
- Bula, F. (2016, July 8). High rent and low vacancy are squeezing renters in Canada's largest cities. *The Globe and Mail*. Retrieved from: <https://beta.theglobeandmail.com/news/british-columbia/rent-series-part1/article30832544/>
- Canada Mortgage and Housing Corporation. (2017). *Housing Market Indicators, Ontario* [Data File]. Retrieved from: https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/data_001.cfmReference
- Martin, S. (2017, February 28). No Fixed Address: What's the deal with the 1991 'loophole'? *Canadian Broadcasting Corporation*. Retrieved from: <http://www.cbc.ca/news/canada/toronto/no-fixed-address-what-s-the-deal-with-the-1991-loophole-1.4000965>
- Canada Mortgage and Housing Corporation. (2017). *Housing Market Indicators, Ontario* [Data File]. Retrieved from: https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/data_001.cfmReference
- Bula, F. (2016, July 8). High rent and low vacancy are squeezing renters in Canada's largest cities. *The Globe and Mail*. Retrieved from: <https://beta.theglobeandmail.com/news/british-columbia/rent-series-part1/article30832544/>
- Ontario Non-Profit Housing Association. (2013). Where's Home? Retrieved from: http://onpha.on.ca/Content/PolicyAndResearch/Other_Research/WH2013.aspx
- Hajer, J. (2009). Home-ownership for low-income households: Outcomes for families and communities. *Canadian Center for Policy Alternatives*. Retrieved from: https://www.policyalternatives.ca/sites/default/files/uploads/publications/Manitoba_Pubs/2009/Home_ownership_for_Low_Income_Households_April2009.pdf
- Bula, F. (2016, July 8). High rent and low vacancy are squeezing renters in Canada's largest cities. *The Globe and Mail*. Retrieved from: <https://beta.theglobeandmail.com/news/british-columbia/rent-series-part1/article30832544/>
- Canada Mortgage and Housing Corporation. (2017). *Housing Market Indicators, Ontario, 1990-2016* [Data File]. Retrieved from: https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/data_001.cfm
- Canada Mortgage and Housing Corporation. (2017). *Housing Market Indicators, Toronto, 1990-2016* [Data File]. Retrieved from: https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/data_001.cfm
- Brennan, R.J. (2015, August 17). Ontario municipalities plead for provincial cash from Queen's Park. *The Toronto Star*. Retrieved from: <https://www.thestar.com/news/canada/2015/08/17/ontario-municipalities-complain-about-incremental-downloading-plead-for-provincial-cash.html>
- Statistics Canada. (2013). *National Household Survey (NHS) Profile, Ontario* [Table]. Retrieved from: <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E>
- Ontario Non-Profit Housing Association. (2013). Where's Home? Retrieved from: http://onpha.on.ca/Content/PolicyAndResearch/Other_Research/WH2013.aspx

31. Ryerson City Building Institute. (2017). Getting to 8000: Building a healthier rental market for the Toronto area. Retrieved from: https://www.citybuildinginstitute.ca/wp-content/uploads/2017/10/Gettingto8000_Report-web.pdf
32. Canada Mortgage and Housing Corporation. (2017). *Rental Vacancy Rates, Canada, Provinces, and Metropolitan Areas, 1992-2016 (%)* [Data File]. Retrieved from: https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/data_004.cfm
33. Canada Mortgage and Housing Corporation. (2017). About Affordable Housing in Canada. Retrieved from: https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce_021.cfm
34. Statistics Canada. (2017). Table 203-0021 - *Average household expenditure, by province (Ontario)* [Table]. Retrieved from: <https://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/famil130g-eng.htm>
35. Matern, R. & Haman, I. (2017). Who's Hungry. *Daily Bread Food Bank*. Retrieved from: <http://www.dailybread.ca/wp-content/uploads/2017/09/Whos-Hungry-2017.pdf>
36. Pomeroy, S. (2001). Towards a Comprehensive Affordable Housing Strategy for Canada. *Caledon Institute of Social Policy*. Retrieved from: <http://www.caledoninst.org/PDF/894598946.pdf>
37. Income Security Advocacy Center. (2017). OW and ODSP Rates and the OCB 2017. Retrieved from: <http://incomesecurity.org/public-education/ow-and-odsp-rates-and-the-ocb-2017/>
38. Data collected through the Ontario Association of Food Banks' Link2Feed System
39. Statistics Canada. (2017). Census Profile, 2016 Census. Retrieved from: <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/index.cfm?Lang=E&TABID=1>
40. Ministry of Municipal Affairs. (2017). 2016 Average Market Rent for Apartment Units. *Government of Ontario*. Retrieved from: <http://www.mah.gov.on.ca/Page16420.aspx>
41. Canada Mortgage and Housing Corporation. (2017). *Rental Vacancy Rates, Canada, Provinces, and Metropolitan Areas, 1992-2016 (%)* [Data File]. Retrieved from: https://www.cmhc-schl.gc.ca/en/hoficlincl/homain/stda/data/data_004.cfm
42. Note: includes both Daily Bread and North York Harvest
43. The Canadian Press. (2017, September 19). Liberals will dole out \$11.2B over decade for housing strategy – and plan to declare housing a right. *The National Post*. Retrieved from: <http://nationalpost.com/news/politics/liberals-poised-to-make-housing-a-right-in-new-homelessness-strategy>
44. The Canadian Press. (2017, September 26). Design of new housing supplement critical to its success, CMHC head says. *The National Post*. Retrieved from: <http://nationalpost.com/pmn/news-pmn/canada-news-pmn/design-of-new-housing-supplement-critical-to-its-success-cmhc-head-says>
45. Ministry of Municipal Affairs and Housing. (2017). Investment in Affordable Housing for Ontario (2014 Extension) Program Guidelines. Retrieved from: <http://www.mah.gov.on.ca/AssetFactory.aspx?did=12338>
46. Ontario Non-Profit Housing Association. (2013). Where's Home? Retrieved from: http://onpha.on.ca/Content/PolicyAndResearch/Other_Research/WH2013.aspx
47. Toronto Community Housing. (2017). 10-Year Capital Plan. Retrieved from: <https://www.torontohousing.ca/capital-initiatives/capital-repairs/Pages/default.aspx>
48. Pagliaro, J. (2017, May 23). Housing homes to hit 'critical' status within five years. *The Toronto Star*. Retrieved from: https://www.thestar.com/news/city_hall/2017/05/23/half-of-toronto-community-housing-homes-to-hit-critical-status-within-five-years.html
49. Ontario Non-Profit Housing Association. (2016). 2016 Waiting Lists Survey Report. Retrieved from: https://www.onpha.on.ca/web/Policyandresearch/2016_Waiting_List_Survey/Content/PolicyAndResearch/Waiting_Lists_2016/2016_Waiting_Lists_Survey.aspx
50. Ministry of Housing. (2017, July 4). Ontario Working with Partners to Make Housing More Affordable. *Ontario.ca*. Retrieved from: <https://news.ontario.ca/mho/en/2017/07/ontario-working-with-partners-to-make-housing-more-affordable.html>
51. Income Security Reform Working Group, First Nations Income Security Reform Working Group & Urban Indigenous Table on Income Security Reform. (2017). Income Security: A Roadmap for Change. Retrieved from: https://files.ontario.ca/income_security_-_a_roadmap_for_change-english-accessible_updated.pdf
52. Clayton, F.A. (2010, August 30). Government Subsidies to Homeowners versus Renters in Ontario and Canada. *Federation of Rental-Housing Providers of Ontario and Canadian Federation of Apartment Associations*. Retrieved from: https://cfaa-fcapi.org/pd2/CFAA_FRPO_Govt_Sub.pdf
53. Statistics Canada. (2011). *Ownership rate by age of primary household maintainer and household total income, Canada* [Table]. Retrieved from: <http://www12.statcan.gc.ca/nhs-enm/2011/as-sa/99-014-x/2011002/tbl/tbl02-eng.cfm>
54. Fitzpatrick T, Rosella LC, Calzavara A, Petch J, Pinto AD, Manson H, Goel V, & Wodchis WP. (2015). Looking Beyond Income and Education: Socioeconomic Status Gradients Among Future High-Cost Users of Health Care. *American Journal of Preventative Medicine*, 49(2), 161-71. Retrieved from: <https://www.ncbi.nlm.nih.gov/pubmed/25960393>
55. Laurie, N. (2008, November). The Cost of Poverty: An Analysis of the Economic Cost of Poverty to Ontario. *Ontario Association of Food Banks*. Retrieved from: <https://oafb.ca/wp-content/uploads/2016/08/CostofPoverty.pdf>
56. Hwang, S.W., Chambers, C., Chiu, S., Katic, M., Kiss, A., Redelmeier, D.A. & Levinson, W. (2013). A Comprehensive Assessment of Health Care Utilization Among Homeless Adults Under a System of Universal Health Insurance. *American Journal of Public Health*, 103(S2), S294-S301. Retrieved from: <http://ajph.aphapublications.org/doi/abs/10.2105/AJPH.2013.301369>
57. Canadian Institute for Health Information. (2016). Cost of a Standard Hospital Stay: Ontario. Retrieved from: <https://yourhealthsystem.cihi.ca/hsp/indepth?lang=en#/indicator/015/2/C5001/>
58. National Housing Collaborative. (2017). Proposal for a National Housing Benefit. Retrieved from: <http://www.dailybread.ca/portable-housing-benefit/>

Authors

Ashley Quan
Amanda King
Erin Fotheringham

Research Assistance and Editing Support

Carolyn Stewart
Claire Ward-Beveridge
Rachel Dixon

Design

Ashley Quan

Special Thank You To

Richard Matern, Daily Bread Food Bank
Benita Aalto, Daily Bread Food Bank
Dr. Marion Steele, Department of Economics
and Finance, University of Guelph



ONTARIO
ASSOCIATION OF
FOOD BANKS

Ontario Association of Food Banks

555 Richmond Street West
Suite 501, P.O. Box 1108
Toronto, Ontario, M5V 3B1

www.oafb.ca | 416-656-4100