

Hunger Report

2019

*Ontario's Changing Employment
Landscape and Its Impact on
Food Bank Use*



About Feed Ontario

Feed Ontario (formerly the Ontario Association of Food Banks) is a network of 130 direct member food banks and over 1,100 affiliate hunger-relief agencies that are united in their work to address and prevent hunger and poverty.

Through emergency food support, innovative programming, and a commitment to investigating long-term solutions to poverty, the provincial food bank network works tirelessly to improve the health and well-being of the adults and families it serves.

About This Report

The 2019 Hunger Report provides analysis of the data gathered by the Ontario food bank network, through the Link2Feed client intake system, between April 1st 2018 – March 31st, 2019. This report also includes a special feature on emerging trends in the Ontario labour force and the impact on low-income Ontarians.

Feed Ontario would like to thank its direct and affiliate member food banks, and their staff and volunteers, for their hard work in surveying visitors to the food bank, and the invaluable role that they play in addressing hunger and developing solutions to poverty every single day.

To learn more, visit www.feedontario.ca

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Executive Summary

Between April 1st, 2018 – March 31st, 2019, Ontario's food banks were accessed by **510,438 individuals that visited more than 3,059,000 times** throughout the year. The primary reason that an individual or family may need to access a food bank is because they do not have sufficient income to afford all of their basic necessities each month.

In recognizing that income is directly linked to food bank use, it is important to understand the income source of those requiring support. In Ontario, over 70 percent of those that access food banks cite social assistance or government benefits, like Employment Insurance, as their primary source of income.

Over the last three years a new trend has started to emerge, with Ontario's food banks seeing an increasing number of individuals with either full or part time employment income requiring emergency food support to make ends meet. This report argues that there are a number of contributing factors to this emerging trend, including a rise in precarious and temporary employment, changes to Ontario's labour laws, and insufficient support provided by Ontario's worker support programs.

In November 2018, the provincial government announced their intention to reform Ontario's social assistance programs, expressing concern about the increasing number of people accessing support, and the difficulty that many face in re-entering or remaining in the workforce. While improvements to these programs are needed, there is a concern that Ontario's current job market does not provide employment opportunities that ensure workers have access to sufficient wages, hours, or permanent positions.

In order to make meaningful improvements to social assistance outcomes, Ontario needs a workforce that provides good stable jobs, labour laws that protect workers, and strong social security programs that properly assist those that have lost their jobs or who become injured in the workplace. For those that require the support of Ontario Works or ODSP, these programs need to provide sufficient support for individuals to remain healthy and move out of poverty.

Feed Ontario believes that its vision of ending poverty and hunger is shared by all levels of government, and that there has never been a greater need for collective action than there is today.



Poverty In

Ontario

When we think about poverty, it is often the state of not having enough personal or household income that comes to mind; but, poverty is actually much more than insufficient income.

Living in poverty includes a lack of access to necessities and services, like health care or information, as well as obstacles that make it difficult for an individual or family to participate in society in a meaningful way.¹ For example, an individual living in poverty might not be able to afford transportation to visit a doctor when needed, or pay for a child to go on a field trip with their classmates. Living in poverty goes beyond the insufficient access to safe housing and nutritious food; it includes social exclusion and barriers to living a full life.

In understanding the complexity of poverty, there are a number of different measures used to determine what it means to live with a low income and how many individuals and families fall within this category. Two of the most common measurements used are the Low Income Measure and the Market Basket Measure. As defined by Statistics Canada:²

- **Low Income Measure (LIM):** is based on the concept of an individual or family having a low income relative to the Canada-wide median. In general, for the LIM rate to

fall, the income gap between lower income people and other people has to narrow.

- **Market Basket Measure (MBM):** is based on the concept of an individual or family not having enough income to afford the cost of a basket of goods and services, such as housing, food, and basic necessities. Therefore, when the incomes of lower income people rise, the MBM rate tends to fall, because more people can afford this basket of goods.

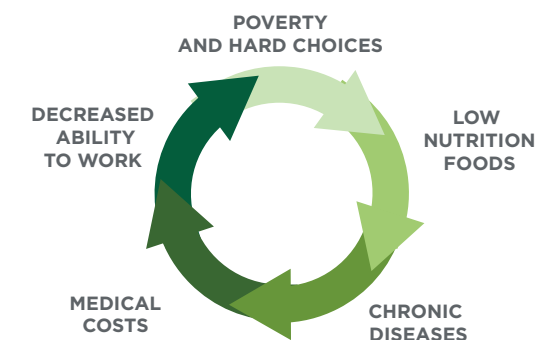
In 2018, the Canadian government set the Market Basket Measure as Canada's first official poverty line, which determined that there are 3,471,300 Canadians living in poverty. In Ontario, using the same measurement, there are 1,435,140 people living below the poverty line, including 213,624 children.³ To put this into perspective, this means that 1 in every 10 Ontarians has insufficient income to afford a modest, basic standard of living, including: a nutritious diet, clothing and footwear, shelter with electricity, heat, and water, and transportation.⁴

Poverty and Food Insecurity

While food banks provide a myriad of services to help individuals living in poverty, their primary role is to alleviate food insecurity. Food insecurity is directly linked to poverty, but is specific to the ability of an individual or household to secure sufficient, safe, nutritious, and culturally appropriate food that meets their dietary needs.⁵

Similar to understanding poverty, there are a number of ways to measure food insecurity in Canada, but the Household Food Security Survey Module (HFSSM) is widely considered to be the most comprehensive tool. At present, participation in the survey is completed on a voluntary basis by each provincial government, with Ontario most recently participating in the survey in 2014. The results of this survey revealed that 11.9 percent of Ontarian households were food insecure.⁶ In understanding that food insecurity and poverty are closely connected, it is not surprising that during the same year, 12 percent of Ontario's population fell under the Market Basket Measure.⁷

The relationship between food insecurity and poverty, however, goes beyond the inability to purchase sufficient, safe, nutritious, and culturally appropriate food. While poverty undeniably causes food insecurity, it is arguable that food insecurity also contributes to poverty. To expand, individuals that report food insecurity also report poor functional health or an inability to perform key activities due to health problems, long-term physical and/or mental disabilities that limit activity at home, work or school, multiple chronic conditions, and major depression.⁸



Individuals require sufficient, nutritious food in order to live healthy lives and to have the ability to participate in society on daily basis. Without sufficient food, health conditions that affect an individual's ability to secure or maintain employment, attend school, or access external support make it even more difficult for the individual to move out of poverty. It is in this way that food insecurity perpetuates poverty and why ongoing access to sufficient, nutritious food is essential to breaking the cycle.

Who Uses Food Banks?

Between April 1, 2018 and March 31, 2019, Ontario's food banks were accessed by 510,438 unique individuals, including 169,167 children. This is an increase of 8,848 people (or 1.8 percent) over the previous year. Individuals and families turn to food banks when they do not have access to sufficient income for all of their basic needs each month. It is for this reason that a household's main source of income is an important factor in understanding the drivers of food bank use in the province. Households that rely on government assistance, inclusive of social assistance, employment insurance, worker's compensation, and Old Age Security, have much higher rates of food insecurity (21.4 percent) than households with an alternate main source of income

(6.1 percent).⁹ When looking at social assistance specifically, food insecurity rates more than double, with over 61 percent of Canadian households that rely on social assistance as their main source of income experiencing moderate to severe food insecurity.¹⁰ These figures are mirrored in Ontario's food bank data, which showed that 71 percent of the households indicated social assistance programs or government benefits as their primary source of income.

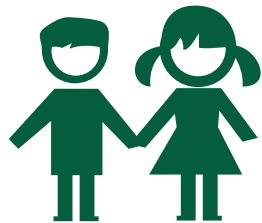
When looking at social assistance rates compared to the Market Basket Measure (MBM), it is unsurprising that individuals or households that rely on these programs would require the support of food banks to help make ends meet. Ontario Works, for example, provides recipients with \$733 per month (or \$8,796 per year);¹¹ however, meeting the average MBM for a single person household would require \$1,641 per month (\$19,700

per year), or more than double the income presently available.¹² For individuals accessing the Ontario Disability Support Program, which provides \$1,169 per month (\$14,028 per year), their income falls \$472 short of what would be needed to meet this modest, basic standard of living. For individuals living on a tight budget, where every single dollar is accounted for, a \$470 shortfall every month can feel insurmountable. What's more, this shortfall is growing, as the income provided by Ontario Works and ODSP are not being maintained alongside inflation. In 2018, the income gap of Ontario Works, for example, fell \$877 below the average MBM – one year later, it now falls \$908 below the MBM, with no sign that this will improve.

Further, outside of a small increase for individuals that live in Northern Ontario, the province's social assistance programs do not account for the difference in the cost of living between rural communities or large urban centres. As a result, the income gap can fall anywhere between 23 to 60 percent below what is needed, depending on where the individual or family lives. In addition to the increasing number of individuals accessing Ontario's social assistance programs, the impact of insufficient income compared to the cost of living can be seen in the increasing number of visits to the province's hunger-relief services, which now total over 3,059,000 annually – a 4.2 percent increase over the previous year.



510,438
individuals accessed a food bank in Ontario (+1.8% over 2018)



33%
of food bank visitors were children



3,059,857
visits were made to food banks in Ontario (+4.2% over 2018)

Geography	MBM	ODSP	OW	Shortfall ODSP	Shortfall OW
Rural Areas	\$1,639	\$1,169	\$733	-\$470	-\$906
Small Population Centres	\$1,630	\$1,169	\$733	-\$461	-\$897
Medium Population Centres	\$1,528	\$1,169	\$733	-\$359	-\$795
Large Urban Centres	\$1,646	\$1,169	\$733	-\$477	-\$913
Ottawa-Gatineau	\$1,790	\$1,169	\$733	-\$621	-\$1,057
Hamilton	\$1,655	\$1,169	\$733	-\$486	-\$922
Toronto	\$1,812	\$1,169	\$733	-\$643	-\$1,079

FIGURE 1.1 SOCIAL ASSISTANCE IN ONTARIO FALLS BELOW WHAT IS NEEDED FOR A BASIC STANDARD OF LIVING | MARKET BASKET MEASURE¹³ VERSUS ONTARIO WORKS¹⁴ AND ONTARIO DISABILITY SUPPORT PROGRAM¹⁵ SUPPORT LEVELS, SINGLE PERSON HOUSEHOLD*

**Social assistance recipients that live north of the 50th parallel and in communities without year-round road access, may be eligible to an additional basic needs benefit of \$272 per month*

FIGURE 1.2 HOUSING TYPE

Private Rental	72.0%
Social Housing	15.4%
Home Owner	4.6%
With Family / Friends	4.0%
Emergency Shelter	2.1%
Band Owned	0.4%
Homeless	0.7%
Youth Home	0.3%
Rooming House	0.4%

FIGURE 1.3 HOUSEHOLD COMPOSITION

Single Person	53.0%
Single Parent Families	18.8%
Two Parent Families	14.3%
Couples, No Children	6.7%
Other	7.3%

FIGURE 1.4 HIGHEST LEVEL OF EDUCATION COMPLETED

Some Elementary or High School	30.3%
High School Diploma	32.8%
College Diploma	13.4%
Some Post Secondary	9.5%
University Degree	10.2%
Trade Certificate / Professional Accreditation	2.0%
Master's Degree/PhD	1.9%

FIGURE 1.5 REASON FOR VISITING

Benefit / Social Assistance Changes	38.1%
Low Wages / Delayed Wages / Not Enough Hours	10.3%
Relocation (Immigration / Moving)	10.7%
Unexpected Expense	10.6%
Unemployed / Recently Lost Job	12.4%
Sickness / Medical Expense	5.9%
Homeless	4.0%
Debt	2.6%
Unexpected Housing Expense / Natural Disaster	1.2%
Benefit / Social Assistance Delays	38.1%
Family Breakup	1.3%

FIGURE 1.6 PRIMARY SOURCE OF INCOME

Disability-Related Benefits	31.0%
Social Assistance	31.1%
Employment Income	9.2%
Old-Age Pension	6.8%
Employment Insurance	1.8%
Student Loans or Scholarship	0.8%
Canada Child Benefit	0.3%
No Income	8.0%
Other	0.1%



Feature:
Ontario's Changing
Employment Landscape

While social assistance recipients remain the largest group of food bank users in Ontario, a concerning trend has started to emerge: there is a growing number of individuals that are working but require the support of a food bank to make ends meet.

With unemployment rates in Ontario at their lowest point in ten years,¹⁶ this may seem counterintuitive. However, when taking a deeper look at the primary reasons why people access food banks, as well as significant changes to Ontario's labour market, labour laws, and social safety net, this development is perhaps unsurprising. Further, it is arguable that the number of food bank users with employment income will only continue to grow if significant improvements are not made to the income opportunities and support programs available to Ontarians.

When looking at Ontario's food bank data, there are a number of specific pieces of information that support the trend that more working people are having trouble affording all of their basic necessities each month. The first is that there has been a 27 percent increase in the proportion of people with employment income accessing food banks over the last three years. This suggests that although these individuals are working, they have been unable to secure sufficient income for all of their monthly expenses, including

food. This is further supported by one of the most common reasons for requiring food bank support, which is low wages and insufficient hours at work. Finally, while the proportion of those who cite Employment Insurance as their primary source of income has remained the same, the proportion of people that indicate they are accessing the food bank due to a recent job loss has nearly doubled from 6.6 percent in 2017 to 12.4 percent in 2019.

There has been a 27 percent increase in the proportion of people with employment income accessing food banks

In understanding that there are more people with employment income accessing food banks, and that even a recent job loss is moving people into poverty, it raises two questions: Is Ontario's job market providing quality employment opportunities? And, are the supports that were put in place to protect workers from poverty in the event of unemployment serving their purpose?

I. Ontario's Changing Labour Market

Ontario's labour market has undergone a number of changes over the last 20 years. While it might have once been the norm for an individual to graduate from high school or university and immediately move into a full-time, permanent position in the workforce, the reality today is drastically different for many Ontarians.

In 1998, the majority of minimum wage positions in Canada were held by young people in high school that were working part-time¹⁷ in order to

gain work experience or earn a little extra income. Today, however, this demographic has shifted: nearly half of all minimum wage workers are 25 years or older, more than one-third hold a post-secondary degree, and almost half are working full-time. Further, and perhaps most significantly, there has been a 163 percent increase in the percentage of minimum wage workers that are 55 years or older. These troubling statistics indicate that minimum wage positions, once held primarily by high school students, are now filled by skilled, working-aged adults that are relying on these jobs as their primary source of income. This is further supported by data that shows the percentage of workers that are being paid minimum wage has tripled over the last 20 years, now representing 15 percent of Ontario's workforce.¹⁸

The Changing Face of Minimum Wage Workers



48%
are over 25
years of age



45%
are full-time
workers



35%
have a post-
secondary diploma

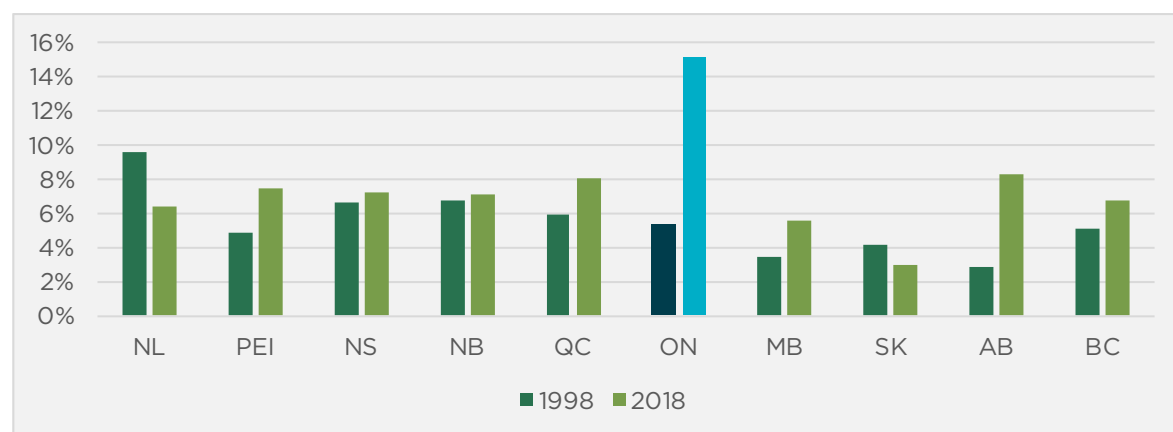


FIGURE 2.1 ONTARIO HAS THE HIGHEST PROPORTION OF MINIMUM WAGE WORKERS IN CANADA | MINIMUM WAGE WORKERS AS PERCENTAGE OF TOTAL WORKFORCE¹⁹

There are a number of reasons why this significant change in Ontario's labour market is concerning. The first is that minimum wage positions typically do not provide sufficient income, particularly when compared to Ontario's rising cost of living and rental rates across the province. To illustrate, the average cost of a one-bedroom apartment in Ontario is \$1,105 per month;²⁰ however, a full-time, minimum wage worker who earns \$14 per hour earns only \$2,100 per month before taxes. While the worker may be able to pay for rent each month, this expense alone occupies 53 percent of their total before-tax monthly income. Housing is considered affordable when it occupies no more than 30 percent of a household's total income.²¹ When a worker is spending 53 percent of their income on housing, as in this example, there is very little left for all other necessities, like transportation to and from

work, clothing and personal care items, or even nutritious food. When looking at Ontario's food bank data, more than 87 percent of those that require the support of hunger-relief agencies are rental or social housing tenants who spend nearly 70 percent of their monthly income on housing costs alone.²² Further, the example above is only reflective of circumstances where an apartment can be found for that price. In Oakville, for example, where the average one-bedroom apartment is \$1,310 per month, a minimum wage worker would need to work 78 hours per week to afford this expense alone.²³

Nearly half of all minimum wage workers are 25 years or older, more than one-third hold a post-secondary degree, and almost half are working full-time.

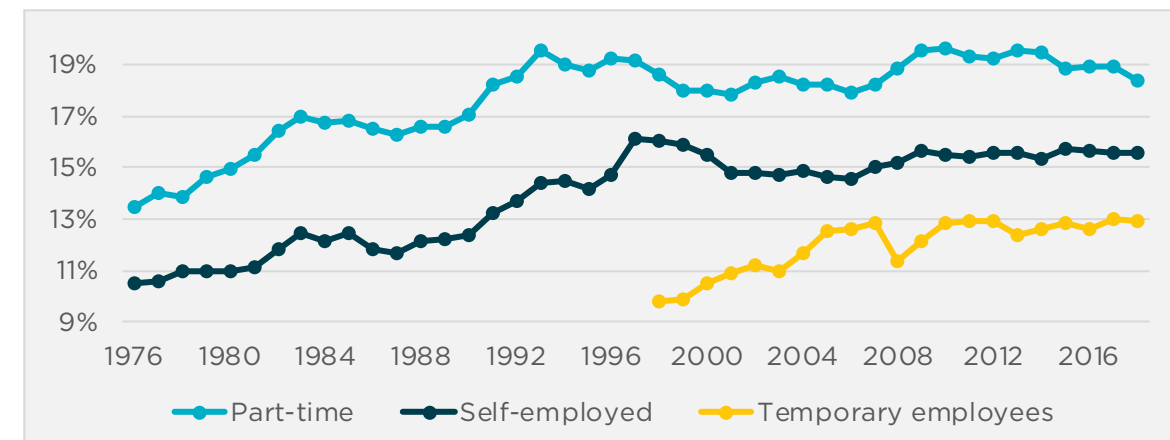


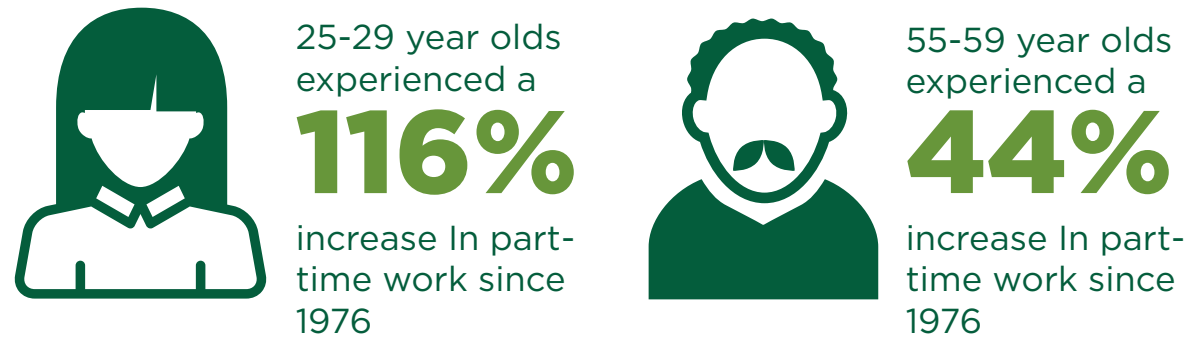
FIGURE 2.2 PRECARIOUS WORK IS ON THE RISE | PART-TIME, SELF-EMPLOYED, AND TEMPORARY WORKERS AS A PERCENTAGE OF ALL WORKERS^{24, 25, 26}

In addition to insufficient income, the increasingly precarious nature of Ontario's workforce is of significant concern. Since 1998, there has been a 31 percent increase in the proportion of workers employed in temporary positions, such as casual, seasonal, and contract roles.²⁷ Temporary positions typically have lower compensation than their permanent counterparts and make it difficult for employees to secure consistent, predictable income. Further, moving between temporary positions makes it significantly more difficult for individuals to build their savings or invest in long-term security, as savings accumulated are often spent between contracts, when employment income is unavailable.²⁸ Over the last 40 years, there has been a significant increase in part-time work, with the majority of the growth concentrated in two age demographics: those between 25 - 29 years of age and those between 55 - 59 years of age.²⁹

For the younger demographic, this is problematic because it affects their ability to save for purchases like a home or support a family. For the older demographic, this affects their ability to save for retirement at what would typically be the peak of their earning potential. There has also been an increase in self-employment, particularly amongst independent contractors and freelancers,³⁰ who lack traditional protections of employment, such as benefits, the ability to unionize, and access to Employment Insurance.³¹

In understanding that Ontario's workforce has started to shift away from full-time, permanent work towards more temporary, minimum wage positions, it is unsurprising that there are more individuals and families with employment income that also require the support of a food bank to make ends meet. However, this is not the only factor at play.

Precarious work is impacting those at the beginning and end of their careers:



Precarious work often means lower wages:

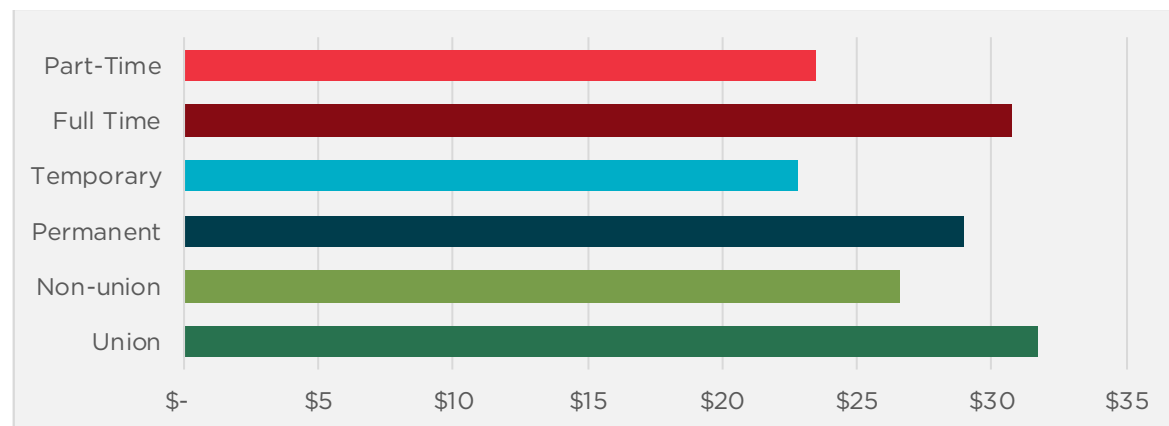
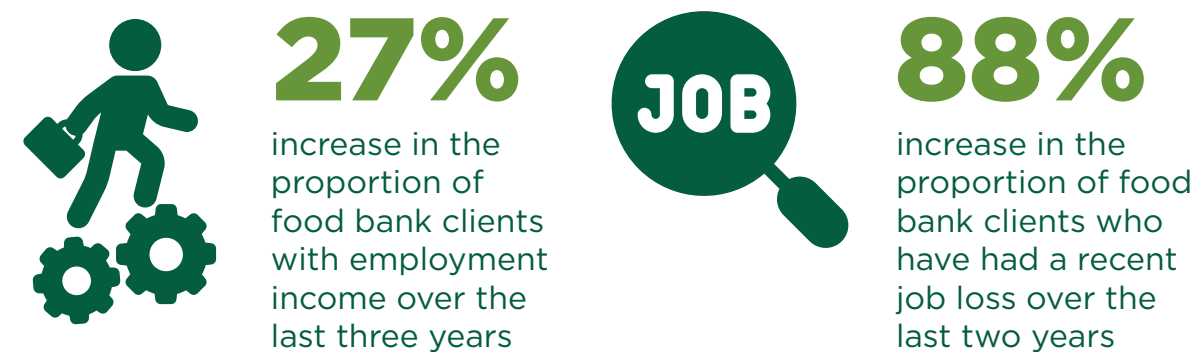


FIGURE 2.3 AVERAGE HOURLY WAGE BY JOB TYPE^{32, 33}

Increasing precarious work impacts food bank use:



II. Ontario's Changing Labour Laws

The change in Ontario's workforce has been accompanied by a number of significant changes to the province's labour laws. The most recent of these changes took place in 2018, with the Government of Ontario's introduction of the 'Making Ontario Open for Business Act' (see Figure 2.4). This act was developed in an effort to reduce regulations for businesses, with hope that it would encourage greater investment in Ontario.

While generating new business in the province is essential to the growth of the economy, it is arguable that many of the changes made through the act created a more challenging work environment for workers in temporary or part-time positions. For example, workers no longer have the right to refuse a last-minute, unscheduled request to work, or have the right to paid sick days.³⁴

To illustrate how these changes could impact an Ontario worker, consider a single mother who works part-time at a local retail store. If her employer were to call

her into work last minute, she no longer has the right to refuse that shift. As a result, she may have to choose between picking her child up from school or potentially losing her job. If this same mother had already used her two unpaid sick days during the year, and her child became sick, she could once again be put in the position of having to choose between caring for her child and her source of income.

Not only does this put incredible stress on a family and make it easier for employers to terminate employees for reasons beyond their control, but it also increases the risk of workplace illnesses and injuries. Cancelling paid sick days means that employees that cannot afford to miss work are more likely to go into work when unwell.³⁵ This is further supported by the fact that less than one-third of those making \$20,000 or less year have access to employer health benefits.³⁶

While changes to Ontario's labour laws might draw more business into the province, it is questionable if the province is attracting quality jobs that are beneficial to working age Ontarians. Further, it is arguable that these changes do not create an environment that ensures employees remain healthy and are able to secure sufficient income for all of their basic needs, nor save for unexpected expenses, periods of unemployment, or even retirement.

Equal Pay for Equal Work	Employers are no longer required to pay part-time, temporary, or casual workers the same rate as their permanent, full-time counterparts
Short Notice Scheduling Changes	Workers no longer have the right to refuse a last-minute, unscheduled request to work, nor are they entitled to three hours' pay if a shift was cancelled with less than 48 hours' notice
Misclassification of Employees	In the case of a dispute about whether or not someone is misclassified as an independent contractor, the onus has been shifted onto the worker to prove that they are an employee of a company, instead of the company having to prove the worker is not an employee
Unionization	Rules that made it easier for certain sectors of workers to unionize have been cancelled
Sick Days	The two paid sick days and eight unpaid emergency leave days have been cancelled, and were replaced with eight unpaid personal days, including three sick days, two bereavement days, and three personal days; employers are once again allowed to ask for doctor's notes
Apprenticeship Ratio	Previous regulations required worksites to employ a certain number of experienced journeymen for every apprentice, depending on the trade; now, all workplaces only need a 1:1 ratio

FIGURE 2.4 SELECTED CHANGES TO ONTARIO'S LABOUR LAWS, MAKING ONTARIO OPEN FOR BUSINESS ACT 2018^{37, 38}

III. Ontario's Changing Social Safety Net

When a worker loses their job, whether due to injury or the changing workforce, there are a number of services, programs, and benefits that have been put in place to help the individual and family while they seek new employment. What is concerning, however, is that these programs too have undergone a number of changes over the years, and are arguably no longer serving the same purpose that was once intended. Two examples of this are the support services and benefits offered by the Workplace Safety Insurance Board (WSIB), and Employment Insurance (EI).

WSIB, an arms-length agency of the Ministry of Labour, is responsible for ensuring that individuals receive compensation for workplace injuries or occupational disease. This board is funded by premiums paid by businesses and employers who, in turn, cannot be sued by employees who have become injured or ill while working. In 2010, WSIB underwent a significant overhaul to reduce its unfunded

liability, which is the gap between future compensation claims and the funds set aside to pay these claims. This work was completed in 2018 and, while it did result in employers receiving a 30 percent reduction in their premiums,³⁹ it also included a number of changes to the programs and support services available to injured or sick workers. For example, WSIB's overhaul included a reduction in spending on drug benefits for claimants, a policy to cut benefits for those with pre-existing conditions (even if the condition did not impact their work prior to their injury),⁴⁰ and a 'return to work' program that many critics believe pressures workers to return to their jobs before they have fully recovered.⁴¹ While the policy regarding pre-existing conditions was eventually reversed, it had a significant impact on at least 4,500 workers whose benefits were reduced as a result of its implementation.⁴²

In evaluating the changes made to WSIB, it is arguable that this program is not providing the same support to injured workers as it had in the past. This is further supported by data that shows that five years after WSIB's overhaul began, the percentage of workplace injury claims that the board recognized as permanent injuries decreased by more than one third.⁴³ What this indicates is that workplace injuries or illnesses that may have once been covered by WSIB are no longer eligible, leaving many

injured workers with no other choice but to turn to the Ontario Disability Support Program (ODSP) for income assistance.⁴⁴ This can be financially devastating for an individual because while WSIB provides 85% of a worker's take-home pay (up to maximum of \$90,300),⁴⁵ the income provided by ODSP falls significantly below the poverty line, providing only \$14,028 per year. It is perhaps then not surprising that 46 percent of injured workers with permanent impairments end up living in poverty five years after their accident.⁴⁶

Similar to WSIB, Employment Insurance (EI) has undergone a number of significant changes that have made it less accessible to the recipients it was initially designed to support. EI was originally established as

Unemployment Insurance in 1940, with the purpose of providing 'adequate support for all persons experiencing temporary earning interruptions'.⁴⁷ Eventually, this program was adapted to include special benefits, such as sick leave and parental leave, with the cost of the program being shared by employees, employers, and the federal government. In 1990, however, the federal government discontinued its contribution to the program. This was followed by a number of significant changes, including: a reduction in the amount of income provided to claimants, a reduction in the length of time that support is available to claimants, and more restrictive eligibility requirements.⁴⁸ This resulted in a significant decrease in the number of working-age adults that are eligible to receive EI following a job

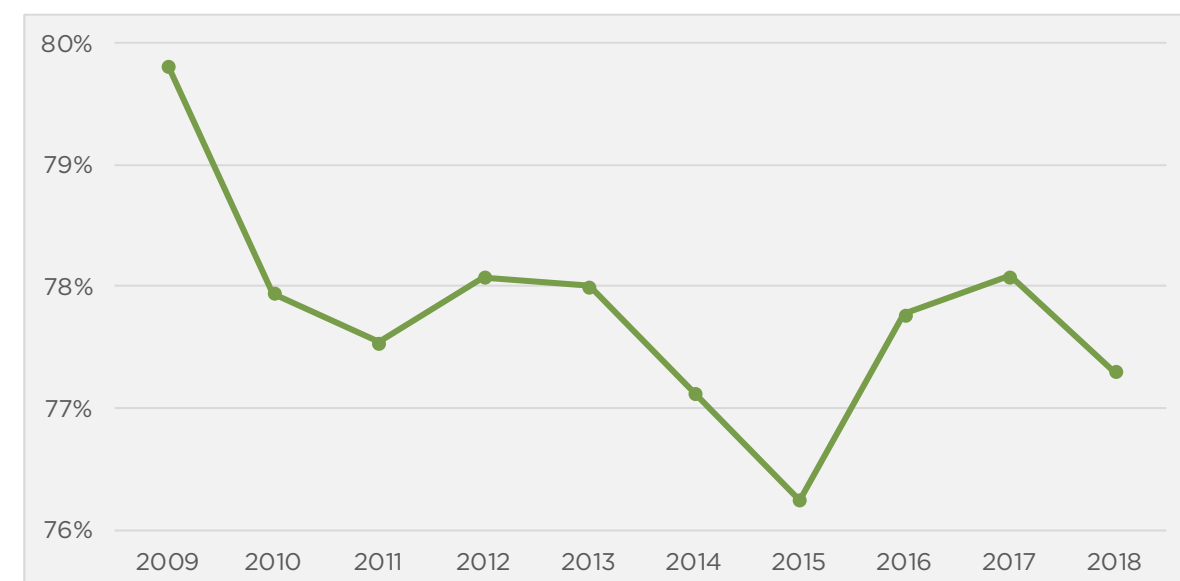


FIGURE 2.5 CLAIMS APPROVED BY THE WSIB HAVE DECLINED | WSIB ALLOWED CLAIMS AS A PERCENTAGE OF REGISTERED CLAIMS⁴⁹

loss, previously applicable to 95 percent of unemployed Canadians, it is now only available to 40 percent nation-wide. In Ontario, the accessibility of EI is even lower, with only 28 percent of unemployed Ontarians receiving support.

While there are several factors that contribute to Ontario having the lowest EI coverage in the country, it is arguable that one of the primary reasons is a policy called 'Variable Entry Requirements'. This policy sets the hours needed to qualify for EI by the unemployment level in each province, under the principle that higher unemployment rates make it more difficult to find a new job. In Ontario, where the unemployment rate is 5.6 percent (as of August 2019),⁵⁰ an individual

is required to work 700 hours before being able to access EI. At this threshold, they would be eligible for a maximum of 14 weeks of this benefit. In contrast, in Newfoundland, where the unemployment rate is 13.1 percent, an individual would only be required to work 420 hours before accessing support, and would receive a maximum of 26 weeks of this benefit.⁵¹

To compound this issue, EI's design is best suited to workers that have held full-time, permanent positions, under one employer, rather than those that work in temporary or contract positions, or as freelancers and independent contractors.⁵² This is supported by data that shows only 55 percent of temporary

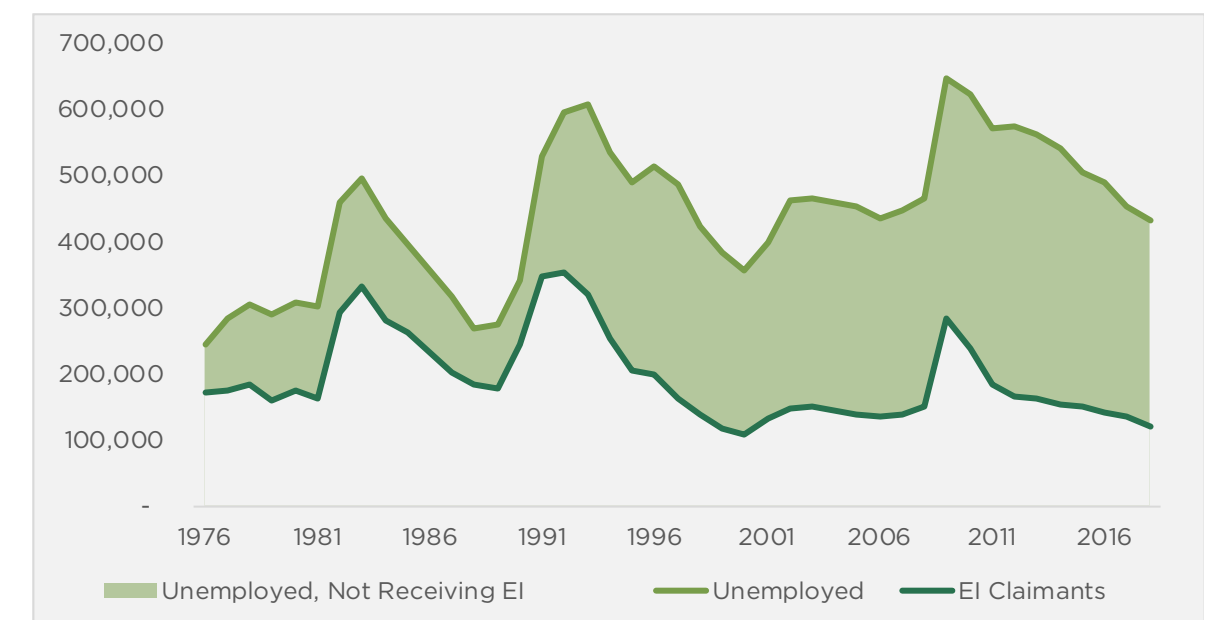


FIGURE 2.6 EMPLOYMENT INSURANCE NOW COVERS FEWER UNEMPLOYED PEOPLE IN ONTARIO | UNEMPLOYED INDIVIDUALS VS AVERAGE EMPLOYMENT INSURANCE RECIPIENTS (LESS SPECIAL BENEFITS), ONTARIO^{53, 54, 55}

employees and 47 percent of part-time workers meet Ontario's 700 hour threshold.⁵⁶ Individuals that are self-employed or classified as independent contractors are ineligible for regular benefits. Further, an individual that holds multiple part-time jobs to make ends meet, but loses one of these jobs, would not receive EI benefits for the job lost. What's more, workers earning lower wages are unlikely to derive much benefit from this support, as EI only provides 55 percent of the individual's former pay.

While the majority of working Canadians are required to pay into EI, its limited eligibility

requirements make accessing the support a significant challenge. This is particularly true in understanding the changing workforce and factors that make obtaining full-time, permanent positions difficult. Further, while connecting EI to the unemployment rate might have once made sense, today's unemployment rate does not tell the complete story when looking at the quality of the jobs available. When EI is accessible, it acts as an important poverty prevention tool;⁵⁷ however, when it is accessible to only 1 in 3 Ontarians, it is no longer meeting its purpose in providing support for 'all persons experiencing temporary earning interruptions'.

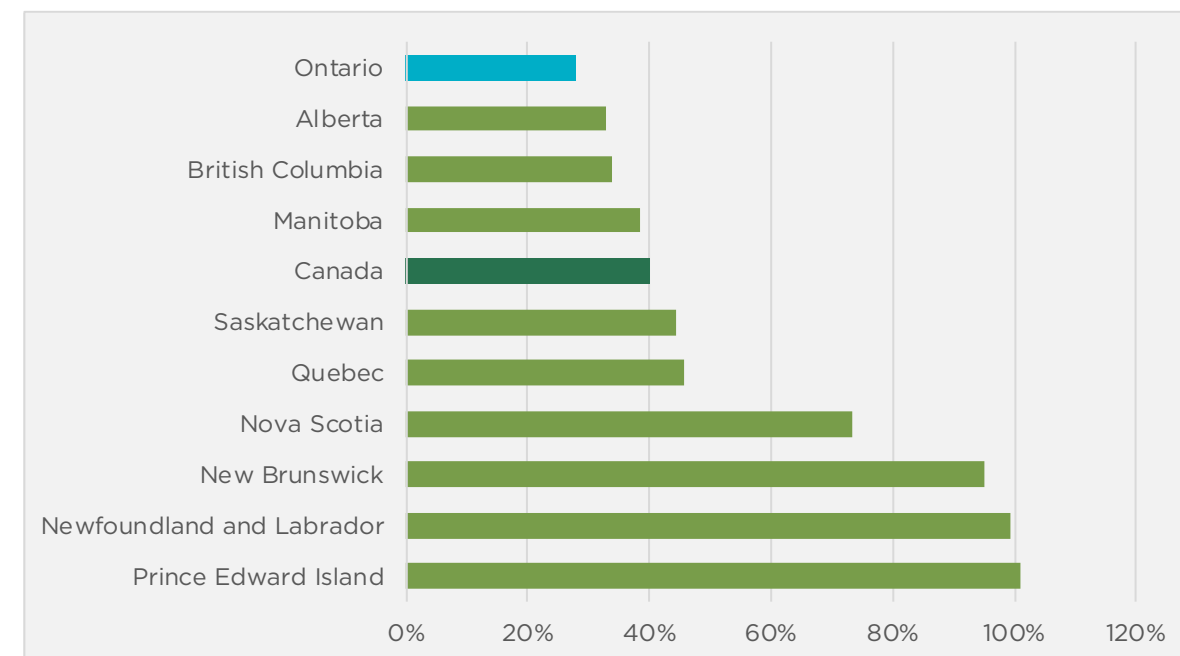


FIGURE 2.7 ONTARIO HAS THE LOWEST EI COVERAGE IN CANADA | REGULAR EMPLOYMENT INSURANCE CLAIMANTS AS A PERCENTAGE OF UNEMPLOYED INDIVIDUALS, BY PROVINCE^{58, 59}

IV. Ontario's Changing Social Assistance Programs

In November 2018, the Government of Ontario announced its intention to reform the province's social assistance programs, Ontario Works and ODSP,⁶⁰ expressing concern about the increasing number of people accessing support, as well as the difficulty that many recipients experience in moving off the program and back into the workforce. However, while reforming Ontario's social assistance programs to better serve recipients is necessary, this is only one piece of the puzzle.

Since 1995, there has been a significant increase in individuals accessing ODSP, with the number of beneficiaries, as a percentage of the population, nearly doubling. Some of this growth can be attributable to an increase in overall demand on disability support programs, due to factors like an aging population and an increase in individuals with mental illnesses and disorders accessing supports.⁶¹ However, there has also been a simultaneous and disproportionate growth of social assistance over other forms of disability income supports available to Canadians.⁶² This has been referred to as the 'welfareization of disability.' To expand, most of the disability support programs in Canada are tied to current employment or require a certain level of payroll contributions, such as EI-Sickness or Canada Pension Plan-Disability. As the job market grows increasingly more precarious, it becomes more difficult for workers

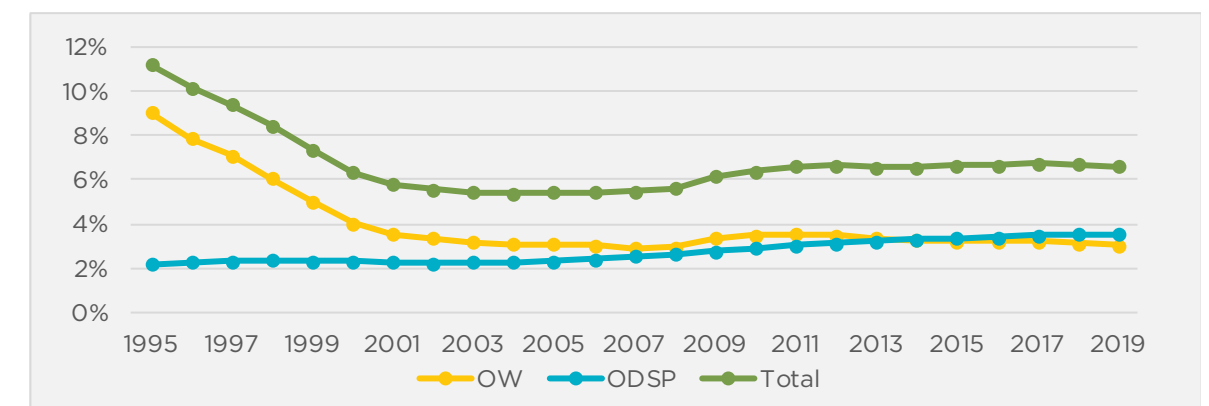


FIGURE 2.8 SOCIAL ASSISTANCE RECIPIENTS IN ONTARIO, AS A PERCENTAGE OF THE POPULATION^{63, 64, 65, 66}

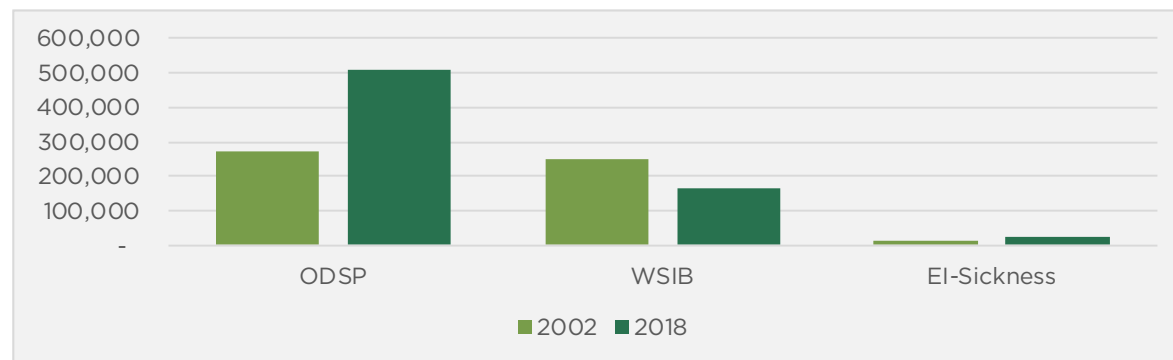


FIGURE 2.9 ODSP HAS INCREASED WHILE COVERAGE THROUGH OTHER DISABILITY SUPPORT PROGRAMS HAVE DECREASED OR REMAINED STAGNANT | ODSP BENEFICIARIES, WSIB ALLOWED CLAIMS, AND EI-SICKNESS BENEFICIARIES^{67, 68, 69, 71}

to qualify for these benefits. When benefits are available, they are often inadequate or have stringent requirements. Combined with the decline in support from WSIB, it is arguable that workers who have become disabled are increasingly left with no option but to turn to social assistance for support. Should the provincial government narrow the eligibility for ODSP, as proposed in November 2018, these individuals could be pushed further into poverty.⁷¹

Ontario Works is also under review, due to concerns over the high proportion of recipients who return to the program.⁷² While changes to the program, such as increased employment-seeking supports and wrap-around services, are steps in the right direction, the employment opportunities available to those looking for work are increasingly precarious. Further, Ontario Works has a number of rules that restrict saving for the future. As a result,

individuals that exit the program and into the workforce are doing so without a financial cushion to offset periods of unemployment, and simultaneously are moving into jobs that make it difficult to save. It is therefore unsurprising that 40 percent of Ontario Works recipients return to the program within a year.

To make meaningful improvements to social assistance outcomes, Ontario needs a workforce that provides good, stable jobs, labour laws that protect workers, and social security programs that properly assist those that have lost their job or become injured in the workplace. For those who do require the support of Ontario Works or ODSP, these programs need to provide sufficient support for individuals to heal or remain healthy, move out of poverty, and return to being an active participant in their community.

Sharie's Story

Brockville and Area Food Bank



My name is Sharon (Sharie) Mallette. I would like to take a moment and thank all involved with keeping the food bank running and all the help my husband and I received at the Brockville Food Bank.

My story starts with Percy and I working our whole lives. I worked 30 years at the same company before going on Disability. Percy worked 25 years before the plant closed down. Then he drove transport until he was unable to continue, needing a knee replacement surgery in February 2013. Four weeks later in March, he was diagnosed with colon cancer and given emergency surgery. The surgery didn't go well, and he

was left with nerve damage in his arms and hands. Our lives were devastated. We lost everything – our home, vehicles, and our dignity – while waiting for CPP for my husband, which took over 2 years to get.

This is when we found out about the food bank. When we went to register, I cried through the whole process. The intake person was very understanding and not judgmental. When we got to the counter to collect our food, the server that was helping us was very kind and helpful. She tried to make our experience a little easier for us.

When our lives started to calm down and the chemo trips to Kingston were over, we got settled into an apartment. My husband was making some progress with his arms and hand and he could now write his name, but constant pain is permanent and most of his fine motor skills were gone. It was around this time my doctor said I needed to do something to look after myself to spend time out of our home: join a group or a hobby, something where I could interact with other people. This is when I turned to the food bank again, this time to volunteer. They helped me as much as I am helping them. I think my experience as a client helps me interact with the client coming into the food bank for the first time or on a regular basis.

Danielle's* Story

House of Lazarus



Six months after the birth of our third child my husband was laid off. It was common to be laid off in his line of work so we were patiently waiting for him to get called back in, but unfortunately it didn't happen. We weren't sure how we were going to feed our family and the stress we felt was immeasurable.

Someone suggested we go to House of Lazarus for help. I didn't like the idea of asking for help but I knew we had to do something. I went and am so glad that I did. I never felt judged or uncomfortable. We were welcomed with open arms.

As time went on and my husband looked into other employment options, Christmas was approaching. I wasn't sure how we were going to provide a Christmas for our children. I received a call from House of Lazarus to come pick up some gifts for the kids. I was thrilled! I remember pulling in and thinking how wonderful it was going to be to have a few gifts for the kids. I was not prepared for what came next.

"I didn't like the idea of asking for help but I knew we had to do something. I went and am so glad that I did. I never felt judged or uncomfortable."

We were given everything for a full Turkey dinner, treats for the holidays, several gifts for the kids and for us as well. It was overwhelming. I cried the whole way home. Someone who we did not know gave us the most memorable Christmas ever. We are forever grateful for everything House of Lazarus and our anonymous guardian angel gave to us.

**Name changed by request*



Recommendations

For Change

In July 2019, Feed Ontario released a map that revealed hunger and food bank use exist in every electoral riding across the province. Food insecurity is an issue that crosses all party lines and requires committed action by all levels of government.

Feed Ontario would like to put forward the following three recommendations as the first steps for the Government of Ontario to take in addressing food insecurity and poverty across the province:

1. Close the gap between social assistance rates and Ontario's Market Basket Measure

Social assistance rates have remained almost stagnant in Ontario, while the cost of living has continued to climb. This has made it increasingly more difficult for individuals and families to balance already tight budgets, and puts many in the position of having to go without essential necessities, like warm clothing, heat or hydro, medicine, support services, and food. While program recipients are doing their best to get back on their feet, the insufficient support provided by Ontario's social assistance programs and government benefits often perpetuate poverty and makes it even more difficult for individuals and families to break the cycle of poverty.

Feed Ontario recommends increasing social assistance rates to reflect today's Market Basket Measure, as well as strengthening government benefits, like Employment Insurance and WSIB, to ensure they meet the needs of their recipients. Further, Feed Ontario supports Bill 60, which would see the establishment of a social assistance research commission to advise the provincial government on policy directives and rates.

Investing in income-security is an evidence-based solution to poverty that not only improves the health and wellbeing of individuals and families, but of communities and the province as well.

2. Retain the current definition of 'disability' under the Ontario Disability Support Program

In November 2018, the Government of Ontario announced that it might align the provincial definition of disability under the Ontario Disability Support Program to a federal definition. While there is no single federal definition of disability, the most common definitions are significantly more restrictive than what is currently used by ODSP, and often exclude episodic illnesses, like cancer, multiple sclerosis, depression, diabetes, and Parkinson's disease.

In the last year, one in three households that accessed food banks indicated the Ontario Disability Support Program as their primary source of income. By restricting the definition, it is likely that many of these individuals, already living with insufficient income, would no longer qualify for this support and, consequently, would fall into even deeper levels poverty.

In September 2019, Feed Ontario signed a letter alongside 80 Ontario health care and service groups urging the provincial government to reverse this proposed change.⁷⁴ Further, the letter argued that not only would changing the definition,

and reducing eligibility, result in worse health outcomes for those currently accessing the program, but that it would come at a greater cost to the province through increased stress on Ontario's health care system. As stated in the letter, "restrictive reforms limiting access to ODSP will push very poor people with disabilities into deeper poverty, increase stress, lead to worse health outcomes and possible homelessness. This will put further strain on our healthcare system, social services and other government services, costing more over the long term."

Feed Ontario recommends the provincial government retains its current definition of disability, ensuring that Ontarians, when faced with debilitating illness, are able to access the support they need.

3. Invest in affordable housing and a portable housing benefit

In addition to providing improved income opportunities for Ontarians, it is equally important to ensure that basic necessities are affordable. For housing to be considered affordable, it should not exceed more than 30 percent of a household's annual income. However, the average food bank client spends more than 70 percent of their annual income on rent or housing. As a fixed expense and non-negotiable cost, many individuals and families have no other choice but to go without other basic necessities, like heat, hydro, medicine, or food, in order to keep the roof over their head.

In 2017, the Government of Canada unveiled its first National Housing Strategy, with the Government of Ontario reaffirming its commitment to cost-match the federal investments in its 2019 budget. This agreement will provide \$4.2 billion in new federal and provincial funding to the Ontario housing sector over the next nine years, including funding for the repair, renewal, and expansion of social housing and a new Canada-Ontario Housing Benefit for low-income individuals and families. While this continued commitment to the National Housing Strategy is promising, details about its

implementation and the design of the portable housing benefit have not yet been released.

With over 87 percent of Ontario's food bank clients being rental or social housing tenants, affordable housing options are essential to addressing poverty. In alignment with the National Housing Strategy,

Feed Ontario recommends: the development and introduction of a portable housing benefits to assist low-income individuals and families with the high cost of housing; investments in the construction and repair of new and existing housing units; and the development of a three-year action plan that sets targets outlining how the Government of Ontario will use federal and cost-matched funding to achieve the desired outcomes.



Beyond the
Table

Feed Ontario represents a network of 130 direct member food banks and over 1,100 affiliate hunger-relief agencies. Together, this network provides emergency food support and services to over 510,000 people who visit more than three million times per year.

The role that food banks play, however, does not end at emergency food support. Across the province, food banks provide a diverse range of services to meet the growing needs of their community. This includes: job fairs and resume writing workshops, interview prep, assistance with filing income taxes, child care, housing help, and training programs.

Beyond addressing immediate hunger-relief, food banks play an important role in advocating for long-term solutions to poverty. This includes support for Bill 60,

which would see the development of a social assistance research commission to advise on policy directives and income rates, as well as advocating against cuts and changes to Ontario's social assistance programs that could negatively impact the recipients.

Beyond emergency relief and advocacy, food banks play an imperative role in reducing food waste and greenhouse emissions across the province. Feed Ontario and the food bank network work provincially and locally with farmers and food producers to rescue



FIGURE 3.1 FARM TO FOOD, UNEMPLOYED HELP CENTER, WINDSOR

good food from being wasted. This includes surplus products or items that are close to their best before date, but that are still safe and nutritious to eat.

One example of the work being done to address food waste while supporting adults and families in needs is the 'Farm to Food Program' in Windsor, Ontario. This program is run in partnership between the Unemployed Help Centre (UHC), Feed Ontario, and Food Banks Canada. Through this program, excess produced is rescued from local farms and prepared into healthy, nutritious soup at the UHC's state-of-the-art kitchen. All meals are prepared by graduates of UHC's culinary skills course under

the supervision of a Red Seal Chef. The soup is then flash frozen and distributed across the province to communities in need, including areas that might have limited access to fresh fruits and vegetables, like Northern Ontario.

While Feed Ontario and the provincial food bank network is working hard to address an immediate need for food support, this work should not supplement or replace an adequate social safety net or quality employment for Ontarians.

Food banks in Ontario provide a range of services to meet the growing needs of their communities:





Feed Change

Ontario's food banks work tirelessly to serve over 510,000 adults, children, and seniors that visit over three million times per year. However, they cannot do it alone. Feed Ontario believes that its vision of ending poverty and hunger is shared by all levels of government, and that there has never been a greater need for collective action than there is today.

Through improvements to Ontario's social assistance programs and government benefits, investments in affordable housing, and the development of quality employment opportunities for Ontarians, we believe that we can reduce poverty while building a future where no one goes hungry.

Feed Possibility. Feed Change. Feed Ontario.

Additional Resources

If you are interested in learning more about hunger and poverty in Ontario, please see below for more recently released reports by Feed Ontario:

Cost of Poverty

'The Cost of Poverty in Ontario: 10 Years Later' examines the relationship between poverty, poor health, the justice system, and lost productivity and makes the economic case that investing

in people by reducing poverty is not only socially responsible but financially sound. This report found that 'poverty' is costing the provincial government up to \$33 Billion per year.

Social Assistance Changes in Ontario: Forecasting the Impact of the Government of Ontario's Proposed Reforms

As two-thirds of food bank clients cite social assistance as their primary source of income, reforms to these programs can have a significant impact on food bank use. This report discusses the history of social assistance in Ontario and the impact that previous changes to the system have had on poverty and food insecurity in this province, as well as analyzes the proposed reforms.

Food Bank Use by Electoral Riding 2018, Interactive Map

The study was completed in partnership with the Fleming College Geographic Information Systems (GIS) program and presents its findings on an interactive map that allows users to compare provincial electoral ridings across the province, including information on food bank use, mean and median income, and housing. The intention of the project is to help inform visitors to the website that hunger and poverty touch every corner of the province.

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