

# HUNGER REPORT 2024 UNRAVELING ATTHE SEAMS

#### ABOUT FEED ONTARIO

Feed Ontario represents a network of more than 1,200 food banks and hungerrelief organizations in Ontario. Through our network, we deliver millions of pounds of food to food banks across the province, serving more than 1 million people each year. While we work to strengthen and grow the capacity of the provincial food bank network, Feed Ontario continues to advocate for evidence-based programs and solutions to end food insecurity and poverty in our province. It is only through good public policies that prioritize people above all else that we will realize our vision of an Ontario where everyone is food secure..

#### LAND ACKNOWLEDGEMENT

Feed Ontario acknowledges that we are situated on the traditional and ancestral territory of many nations and that the land we call Ontario is located on the home of many diverse Indigenous, First Nations, Inuit, and Métis peoples. We also acknowledge the historical impacts of colonization on Indigenous peoples, including the historical and ongoing intersection of food insecurity with the legacy of colonialism.

The Truth and Reconciliation Commission concluded that colonialization in Canada resulted in the involuntary intrusion of external policies and practices into Indigenous ways of life, drastically affecting individual and communal control of local food systems. Harvesting, hunting, gardening, and most cultural and spiritual practices were regulated or banned. The resulting loss of access to, and practice with, Indigenous foods has eroded community knowledge about food and relationships with food, weakening cultural resilience and local health, and food security.

We wish to emphasize our commitment beyond rhetorical gestures of inclusion and commit to continually work to build strong relationships and community resilience together, with Indigenous and non-Indigenous peoples alike. We invite you to reflect on the unique connection that Indigenous peoples have had with this land for thousands of years, and on the relationship with the ecology that provides all we need for life. Food sovereignty is generally understood as a shift away from food commoditization and a shift towards culturally appropriate systems and policies that places an emphasis on peoples' autonomy.

By extension, Indigenous food sovereignty demands responsibility and requires action of us all to repair and strengthen relationships to Indigenous homelands that have been eroded by colonialism, globalization, and neoliberal policies. We recognize that food sovereignty furthers restoration and reconciliation in Canada.

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### LETTER FROM THE CEO

Last year, more than 1 million people turned to a food bank for emergency food assistance in Ontario. Unfortunately, this is simply the latest in a string of striking, unprecedented milestones in record food bank use, and will likely not be the last unless we change course.

Since the 1980's when food banks were created as a temporary measure, the Province has relied upon their services to help those who have fallen through the cracks survive. But underinvestment, budget cuts, and profiteering have accumulated over time and made those cracks grow exponentially bigger, turning the stream of people coming through the doors of a food bank into a flood. Ontario built very little affordable housing for decades, and now rent is unaffordable across the province. The provincial government has cut and frozen social assistance many times since the 90s, and now ODSP recipients live off what some have termed the "ODSP Diet": a potato a day and instant coffee as an appetite suppressant. Businesses have increased their profits by relying more heavily on precarious work, and now there are people who work full-time hours and still worry if they can earn enough to pay for rent and groceries in the same month. Ultimately, we are reaping the consequences of decades of poor decisions that prioritized cost savings and profits over people.

Food banks have worked hard over the years to grow and provide more support and services, to help where they could – but this system of charitable emergency food has become increasingly relied upon to address systemic failures that far exceed their intended purpose. Many food banks have reached their capacity for growth, while the need in their communities continues to increase. In our 2023 Hunger Report, we spoke of the growing need for assistance outpacing available resources at food banks, warning of the potential for negative consequences. This year, our prediction is beginning to come true, with food banks starting to unravel at the seams as they pull back on the amount of support they can provide to their community. As one of the "last resort" supports available before someone becomes homeless, we cannot let food banks fall apart.

A new approach is desperately needed. We cannot continue to underinvest in our social infrastructure and expect a different result. Looking to the year ahead, there is a real opportunity for big, ambitious change. At both the provincial and federal level, there is the potential for an election, and therefore a chance for our political parties to produce bold election platforms that prioritize mending our frayed social safety nets and lifting more people out of poverty. It is time to prioritize people above all else, and to set the goal of bringing 1 million food bank visitors down to zero.

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Carolyn Stewart CEO, Feed Ontario





### EXECUTIVE **SUMMARY**

In 2023-24, over 1 million individuals accessed a food bank in Ontario, visiting almost 7.7 million times. This is greater than the entire population of Nova Scotia and means 1 in 16 Ontarians have no choice but to turn to a charity to feed themselves and their families.

While food bank use has been on the rise in our province for eight consecutive years, this is the second year that food banks have experienced an unprecedented surge in demand. In the last two years alone, the number of unique individuals accessing food banks has increased by 73 per cent, nearly triple the jump seen in the two years after the 2008 recession. Unfortunately, this trend does not appear to be improving: based on early data, food bank use is projected to rise an additional 24 per cent over the coming year.

While this rapid surge in demand is new, many of the drivers of food bank use have remained the same for years. Insufficient income remains a key driver of food bank visits, with 24 per cent of food bank visitors citing employment, and nearly 60 per cent citing Ontario Works (OW) or the Ontario Disability Support Program (ODSP), as their primary source of income. Unaffordable housing also persists as a driver of food bank use, with an 80 per cent increase in the number of renters accessing food banks since 2019-20.



Understandably, these rising pressures caused by our social safety nets unravelling at the seams have placed considerable strain on the provincial food bank network. In a survey, nearly 40 per cent of food banks in Feed Ontario's network said they have been forced to reduce the amount of food they provide during a visit. Food banks also tend to offer additional wrap-around services to help address the root causes of food insecurity, such as assistance with securing employment and housing. Unfortunately, increased pressure on food banks have affected these services as well, with half of food banks offering fewer of these services today than they did prior to the pandemic. While food banks are doing their best to keep doors open and shelves full, the unprecedented need for food bank support has outpaced their capacity and the resources available to deliver these services.

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Change is needed urgently to prevent our province's frayed social safety net from becoming a gaping hole that more people fall through. Unfortunately, there is often a lack of political will to make major investments in poverty reduction, in part due to pervasive attitudes around who is in poverty and why. It is often thought that people end up at a food bank due to poor decision-making, when in fact it is the result of complex factors, unique circumstances, and poor public policies that make it difficult for people to get back on their feet after hitting a rough patch.

There have been headlines that show a drop in poverty rates between 2018 and 2022, which is difficult to reconcile with the dramatic increase of people accessing food banks, as well as increases in food insecurity, homelessness, and other on-the-ground metrics. Understanding the different ways poverty is measured is key to understanding the progress our governments are making on improving the health and wellbeing of people facing poverty.

Feed Ontario is calling on the Province to take a bold approach to poverty reduction. This includes a new poverty reduction strategy that sets clear measurables that include reducing food insecurity, increased investments in affordable housing, addressing barriers to work under Ontario's social assistance programs, and prioritizing legislation that promotes quality jobs and opportunities for Ontarians.

We cannot feed our way out of an affordability crisis. It is only through policies and programs that support the well-being of all people that Ontario will be able to stitch the fabric of our province back together again.

### FOOD BANK USE IN ONTARIO

#### PROVINCIAL TRENDS

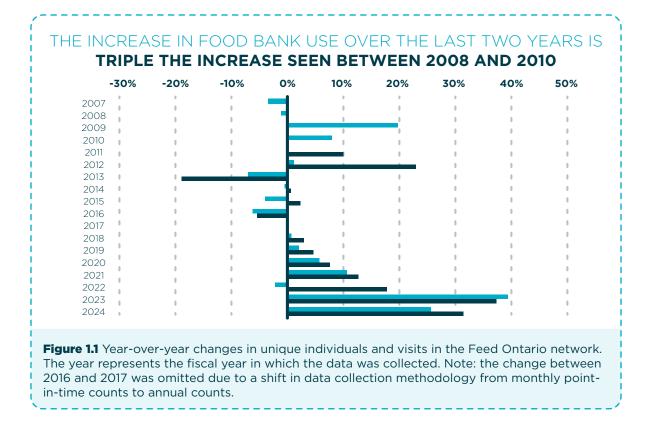
Food bank use can be seen as an indicator of severe economic precarity. Typically, people only turn to a food bank after they have exhausted all other options. For example, they may take on debt, ask friends and family for help, or delay bill payments.

Feed Ontario uses two key metrics to track food bank use: "unique individuals," which represents the number of people who accessed a food bank in our network at least one time, and "visits," which represents the total number of times all individuals received emergency food support. Both metrics help to illustrate province-wide trends. "Unique individuals" reflects the breadth of demand, while "visits" illustrates the depth of need.

When looking at year-over-year trends, both numbers show that an extraordinary number of Ontarians are having trouble making ends meet, with more than 1 million people accessing food banks nearly 7.7 million times last year alone. To put this into perspective, 1 million people is greater than the entire population of Nova Scotia, and means 1 in 16 people in Ontario have no choice but to turn to charities to feed their families or themselves. This should ring alarm bells, as there is clearly something wrong when 1 million people cross the threshold from "having enough to just get by" to needing to access emergency food support to survive.

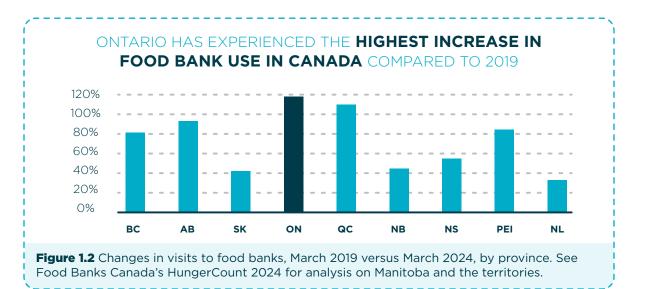
When looking back at historical food bank use data, these numbers are unprecedented:

- **2007-08 to 2009-10:** After the recession, food bank use predictably spiked, with a 28 per cent jump in unique individuals over two years.
- 2009-10 to 2019-20: The next decade saw a levelling out of use, and even some good years of minor decreases. Over the last two years of the decade, unique individuals increased by 7 per cent, and visits increased by 12 per cent.
- 2019-20 to 2021-22: During the first two years of the pandemic, there was a similar 8 per cent increase in unique individuals, but a much higher 32 per cent jump in visits. While some of the visit increase can be attributed to shifts in service models, this was also an early indicator of worsening need. While many people were protected from the full economic impact of the pandemic by emergency measures like CERB, those who did not receive these benefits fared worse.
- **2021-22 to 2023-24:** Over the last two years, the number of unique individuals using food banks increased by 73 per cent and the number of visits increased by 78 per cent, almost triple the post-recession jump.



Unfortunately, these record-breaking increases in food bank use do not appear to be slowing down. Based on early data, the number of people accessing a food bank is projected to rise an additional 24 per cent over this upcoming year (1.2 million unique individuals), the equivalent of 1 in 13 Ontarians, and food bank visits are expected to rise by 20 per cent (9.2 million visits).

While the entire country has seen large increases in food bank use since the onset of the pandemic, Ontario is leading the way. Data from HungerCount 2024, Food Banks Canada's point-in-time snapshot of food bank use, shows that the visits to food banks in Ontario in March 2024 more than doubled compared to March 2019, marking the largest 5-year increase in the country.<sup>1</sup>



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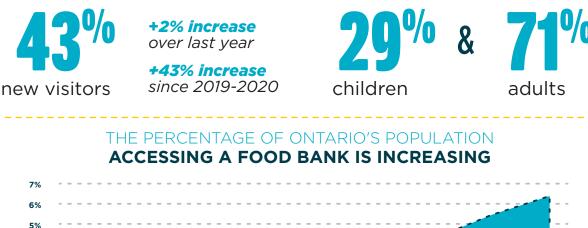
#### FOOD BANK USE IN ONTARIO

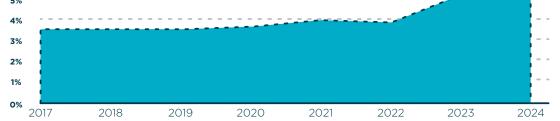
## BY THE NUMBERS

**1,001,105** unique individuals

+25% increase over last year +86% increase since 2019-2020 **7,689,580** 

+31% increase over last year +134% increase since 2019-2020





**Figure 1.3** The number of unique individuals accessing a Feed Ontario food bank as a percentage of the total Ontario population.

**EVERY REGION** NORTH CENTRAL IN ONTARIO HAS SEEN **DOUBLE DIGIT** # = % Increase in EAST **INCREASES** unique visitors **IN FOOD** # = % Increase in **BANK USE** visits OVER THE YEAR SOUTHWEST

**Figure 1.4** Year over year changes in unique visitors and visits, by region. Caution should be used when interpreting regional differences in visit data, as there is a wide variety of service models amongst food banks that impact the number of times a household can visit per month.



## STATISTICS

HOUSING TYPE*	
Private rental	75.9%
Own home	10.9%
Provisionally sheltered (Group home/youth shelter, with family/friends)	5.2%
Social rental housing	4.4%
Emergency sheltered (Emergency shelter, evacuee)	2.7%
Unsheltered/unhoused	0.9%

HOUSING COMPOSITION	
Single people	53.1%
Two parent/guardian	15.0%
Single parent/guardian	14.7%
Other	10.0%
Couple with no children	7.2%

AGES	
0-2 years	3.9%
3-5 years	4.8%
6-11 years	10.3%
12-17 years	9.5%
18-30 years	24.0%
31-44 years	22.5%
45-64 years	18.4%
65+ years	6.6%



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PRIMARY SOURCE OF INCOME**	
Social assistance (Ontario Works)	29.5%
Disability-related benefits	29.3%
Employment income	23.6%
Old age pension	9.9%
Student loan/scholarships	4.5%
Employment Insurance income	2.7%
Canada Child Benefit	0.4%

REASON FOR VISIT	
Cost of living	89.3%
Delayed wages	4.1%
Low wages/not enough hours	1.6%
Relocation	1.6%
Debt	1.0%
Benefit/social assistance changes	0.8%
Unemployed/recently lost job	0.6%
Unexpected expense	0.5%
Sickness/medical expenses	0.5%

\*Not comparable with previous Hunger Reports due to change in methodology †Due to rounding, numbers presented in this table may not add up precisely to the totals provided

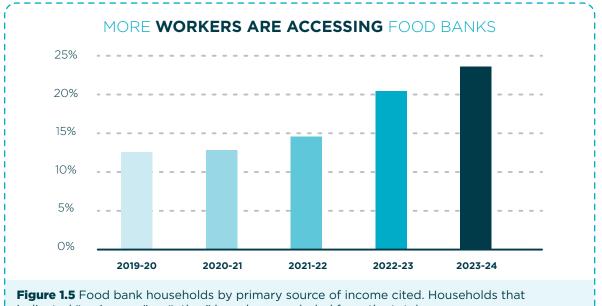


### DEMOGRAPHIC TRENDS

Looking closer at demographic changes, our data shows a continuation of many long-standing trends.

#### INCOME

There continues to be an increase in people with employment accessing food banks, with 24 per cent of food bank households who specified their income type citing employment as their primary source of income, a rate that is double the pre-pandemic number. While provincial social assistance (Ontario Works) and disability-related benefits (primarily the Ontario Disability Support Program) remain the two most common sources of income for those relying on a food bank, at 29.5 per cent and 29.3 per cent respectively, these income categories are not growing as fast as employment. This is likely a function of a smaller proportion of Ontarians accessing these programs compared to the years prior to the pandemic (see Figure 2.5).



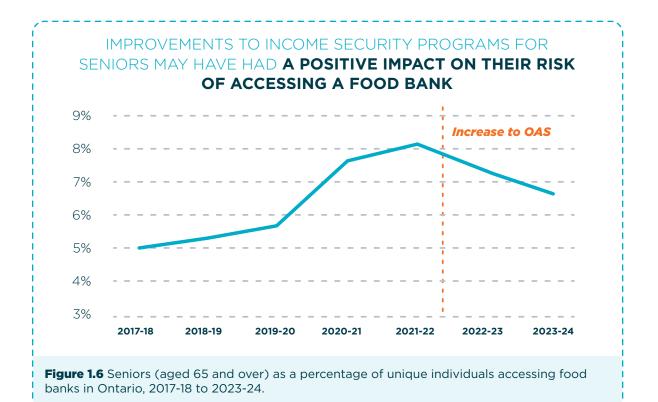
indicated "no income" or "other" have been excluded from the total.

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#### AGE

With an additional 200,000 people visiting food banks, it is to be expected that the number of people that accessed a food bank in every age group increased last year. However, children and senior citizens did not grow as fast as working age adults, likely due to targeted income benefits put in place by the provincial and federal governments to help ease the impact of the rising cost of living.

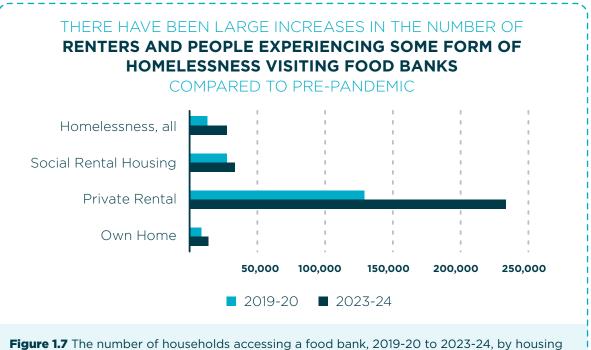
For example, between 2017-18 and 2021-22, the percentage of food bank visitors who were seniors grew each year. In June 2022, those over the age of 75 received a permanent 10 per cent increase in Old Age Security (OAS) payments alongside the regular inflationary increases to payments.<sup>2</sup> After that change, the percentage of food bank visitors who were seniors began to decrease. Similarly, several investments have been made to help families with children, such as lower-cost childcare, which can help reduce the strain on already tight budgets.





#### HOUSING

Over the last four years, food bank use demographics have predominantly reflected a significant growth in the portion of people who are private market tenants (rental units that are not publicly owned) and people experiencing some form of homelessness. Private market rentals have long been the most common housing type for food bank visitors, and the absolute number of food bank households that are renters has increased by 80 per cent since 2019-20. Additionally, as expenses continue to outpace incomes, it is not surprising that homelessness is increasing. The number of households experiencing some form of homelessness (unsheltered, emergency sheltered, or provisionally sheltered) has increased by 109 per cent since 2019-20.



**Figure 1.7** The number of households accessing a food bank, 2019-20 to 2023-24, by housing type. "Homelessness" is inclusive of those who are unsheltered, emergency sheltered, and provisionally accomodated, as defined by the Canadian Observatory of Homelessness.<sup>3</sup>



We can either focus on the 2 per cent of people who may be systemic users of social services and considered to be taking advantage of the system, or we can focus on the 98 per cent of people who want to get the help they need and get on with their lives.

Why would we making things harder for the vast majority of people who use our services when there are so few people who are taking advantage of it?"

#### – Carole Fuhrer

Community Care West Niagara, Beamsville

### DISPELLING STIGMA: ADDRESSING MISCONCEPTIONS ABOUT WHO USES FOOD BANKS

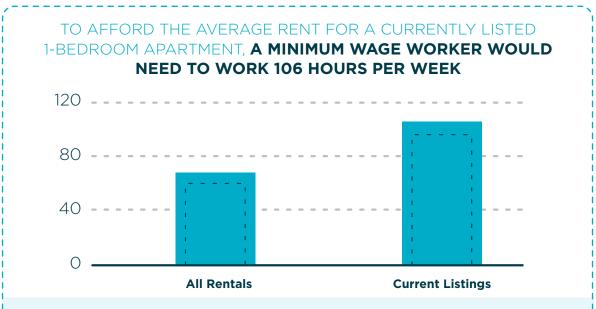
While it is projected that the number of people accessing a food bank will increase by 24 per cent next year, the future is not set in stone. Public policy choices can make a real difference in people's lives, reduce poverty, and turn the tide on food bank use. Unfortunately, there is often a lack of political will to make major investments in poverty reduction. Some of the reason for this hesitancy seems to involve misinformation about who is in poverty and why, as well as pervasive attitudes around who is deserving of help. It can be difficult to truly understand the factors that require people to turn to food banks when you haven't walked in someone else's shoes. It is often thought that food bank use is the result of poor decision-making, when in fact it is the result of complex factors, unique circumstances, and poor public policies that make it difficult for people to get back on their feet after hitting a rough patch. The following section explores common myths about food bank visitors and sheds light on the reality that over 1 million Ontarians currently face today.

#### MYTH: People who use food banks simply need to get a job.

#### Many workers can't afford today's cost of living

Many food bank visitors have jobs. People with employment are one of the fastest-growing demographics at Ontario's food banks, with nearly 1 in 4 food bank visitors citing "employment" as their primary source of income, a 17 per cent increase over last year and a 91 per cent increase compared to prepandemic survey results.

Unsurprisingly, many of these individuals are low-wage workers. According to food bank survey data, 42 per cent of workers accessing food banks earned minimum wage or less, a rate more than six times higher than that of the general population in 2021.<sup>4</sup> While the minimum wage in Ontario has increased significantly over the last decade, it is still between \$2.30 to \$8.80 per hour less than the living wage in communities across the province.<sup>5</sup> A minimum wage worker in 2023 would need to work 69 hours per week to afford the average rent for a one-bedroom apartment in Ontario, or 106 hours per week to afford the average cost of a one-bedroom apartment, currently listed.



**Figure 2.1** The number of hours a minimum wage worker would need to work per week to afford an average one-bedroom apartment in Ontario. The affordability threshold is 30 per cent of pre-tax income. "All rentals" is based on data from the Canada Mortgage Housing Corporation, which is skewed downwards by renters living long-term in rent-controlled apartments.<sup>6</sup> "Current listings" is based on data from Rentals.ca, which is reflective of the current market rent for vacant apartments.<sup>7</sup>

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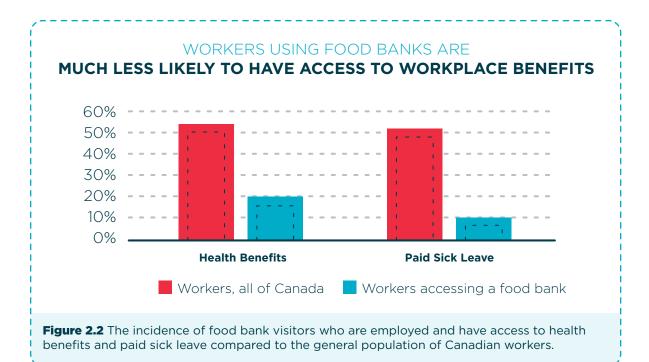


#### Precarious work makes you more vulnerable to poverty

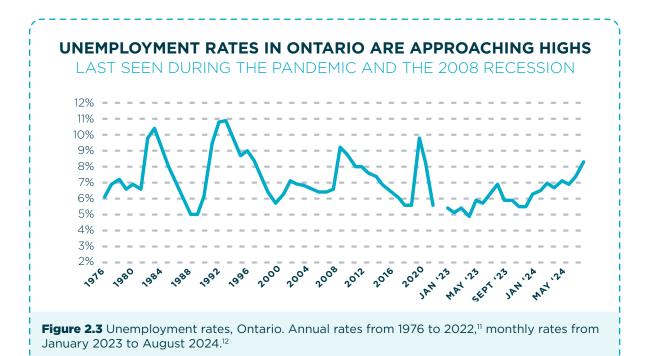
In addition to a low hourly wage, the precarity of the work also matters. Precarious employment includes jobs that are temporary or part-time in nature. What makes precarious work problematic is that these jobs tend to have lower rates of pay, less predictability and stability, lack health benefits, and are not subject to the same employment protections as other jobs.<sup>8</sup> When surveyed, 43 per cent of food bank visitors with employment who were not self-employed reported having a temporary job, a rate nearly four times higher than that of the general population.<sup>9</sup> Workplace benefits were also rare for food bank visitors, with only 11 per cent having access to paid sick days.

Gig work is another form of precarious work that is predominant among food bank visitors, with 7 per cent identifying their job as "Self-employed (freelancer, independent contractor, or working for an app like Uber)." This is problematic as gig workers are not classified as employees and therefore lack benefits and protections such as Employment Insurance and paid sick days.

The Government of Ontario passed the Working for Workers Act in 2022, which includes the Digital Platform Workers' Rights Act, guaranteeing that workers be paid minimum wage for engaged time. However, unlike traditional employees, gig workers have to cover the costs of their own equipment and supplies, such as car maintenance and gas, and are not paid for time waiting for a job to start. In 2024, British Columbia was the first province to legislate a specific minimum wage for app-based workers at \$20.88 per hour, which is higher than general minimum wage to account for unpaid waiting time.<sup>10</sup>







#### It's not always that easy to just get a job

In addition to job conditions, workers visiting food banks face many barriers to working more hours or finding better jobs. When food bank visitors were asked what barriers prevented them from working or working more, 34 per cent indicated taking care of children, 32 per cent indicated a health condition, 21 percent indicated an inability to find suitable work, and 8 per cent indicated having a fear of losing access to current benefits.

The survey also revealed that access to transportation can be a barrier to work, with 21 per cent indicating they rely on public transit and 15 per cent indicating they walk. Both of these metrics are disproportionately high when looking at an overall breakdown of how Ontarians commute, with 9 per cent of all Ontarians taking transit, and only 5 per cent of Ontarians walking. As many Ontario cities and towns are built around the assumption that most people will drive, public transit services are often inadequate, making it difficult for workers without vehicles to obtain employment or get to work each day.

Beyond these personal barriers, it has also simply become more difficult to get a job recently, with unemployment rates in Ontario approaching the alarming highs last seen during the pandemic and 2008 recession.<sup>13</sup> This challenge is particularly acute for Ontario's youth, who had an unemployment rate of 15.3 per cent as of April 2024, more than twice as high as the general unemployment rate and 4 percentage points higher than the youth unemployment rate for the rest of Canada. Given this, it is perhaps unsurprising that this age group also experienced the largest growth in representation at food banks.

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It is always disheartening when I hear the phrase 'why can't a food bank visitor just get a job.' This comment implies that either people aren't trying, or that they aren't already working, when they walk through our doors. I can tell you that there is nothing further from the truth.

In the last year alone, almost 1 in 3 people who accessed our food bank did so for the very first time. Many of them were working families who were worried about how they would afford their rent, utilities, and clothe their children in a given month, and who were doing everything in their power to get back on their feet.

People walk through our doors because they are hungry and need to feed their families. We see firsthand once we provide them with a basic human need such as food, they can concentrate on the skills needed to gain meaningful employment, which will lead them to independence. These individuals gain a sense of self worth, are eager to volunteer in our food bank, and are proud they can give back to their community."

**— June Muir** 

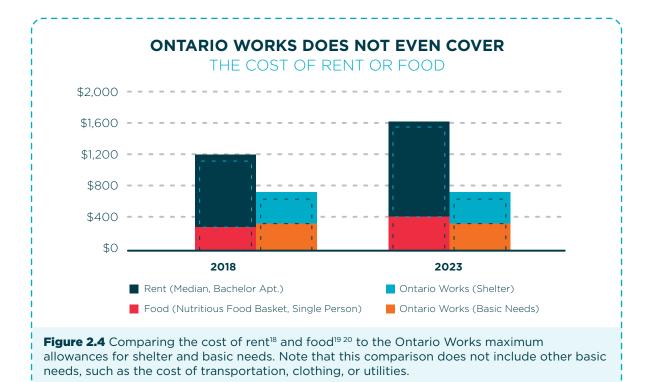
UHC - Hub of Opportunities, Windsor

### MYTH: We already provide plenty of help through government support programs.

#### Government support programs fall far below the cost of living

The maximum amount a single person on Ontario Works can receive from social assistance is \$733 per month, an amount that has not changed since 2018. This amount is meant to cover a person's basic needs as they take part in skill-building activities to help them find and keep a job. However, this is not enough to afford even the average rent for a one-bedroom apartment in 52 out of 53 Ontario cities and towns surveyed,<sup>14</sup> much less food and transportation. The financial support provided through this program fell 66 per cent below the poverty line in 2023. As the Government of Ontario has chosen not to index either component of this payment to inflation, unlike Alberta, Quebec, New Brunswick, Manitoba, and the Yukon,<sup>15</sup> Ontario Works will fall even further below the poverty line in 2024. While the Government of Ontario's commitment to annually index the support provided through the Ontario Disability Support Program (ODSP) to inflation in 2022 was a positive first step, the amount received through this program (\$1,308 per month) still fell 53 per cent below the disability-adjusted poverty line in 2023.

This inaction on providing adequate social assistance rates contributes to escalating food bank use, with 1 in 2 visitors citing Ontario Works or ODSP as their primary source of income, and has contributed to the homelessness crisis in many cities and towns in Ontario. Data shows that between 2022 and 2024, the number of cases on Ontario Works or ODSP experiencing homelessness had nearly doubled.<sup>17</sup>





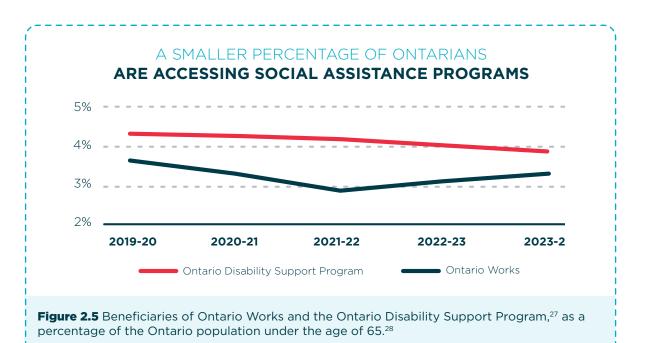
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#### A smaller proportion of Ontarians are receiving help

Since 2019-20, the proportion of Ontario's under-65 year old population receiving Ontario Works or ODSP declined by 10 per cent. While shrinking caseloads would be hailed as good news if it was due to more people on these programs leaving for stable employment, according to Ontario's Poverty Reduction Strategy Annual Report, exits to employment were lower in 2023 than the 2019 baseline.<sup>21</sup> It is also unlikely that fewer people need the help provided through ODSP, as the rate of disability among Canadians increased from 22 per cent in 2017 to 27 per cent in 2022.<sup>22</sup>

Instead, the more likely reasons are structural barriers that are increasingly preventing people from accessing the support they need through OW and ODSP, including:

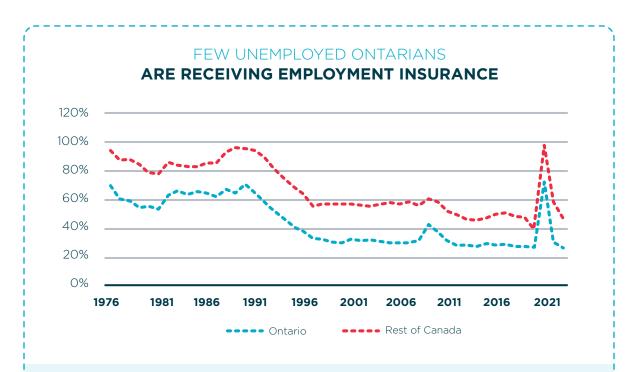
- **Application Process:** Starting in 2020, the Ministry of Children, Community, and Social Services (MCCSS) introduced an online centralized intake process for OW applications, taking over the administration of these applications from municipalities.<sup>23</sup> It is possible that a more automated, restrictive process is leading to higher rates of denial or application drop-out.
- Access to Medical Documentation: Applying and remaining on ODSP requires detailed, complex documentation about a patient's medical history from a healthcare professional to determine if they meet ODSP's definition of disability. Unfortunately, according to the Ontario College of Family Physicians, 2.5 million Ontarians did not have a family doctor in 2023, up from 1.8 million in 2020.<sup>24</sup>
- Social Benefits Tribunal: The Social Benefits Tribunal primarily reviews ODSP appeals after the initial application was declined. The percentage of appeals that the Tribunal has granted declined significantly, from 62 per cent in 2017-18<sup>25</sup> to 53 per cent in 2022-23.<sup>26</sup>



The reduced access to ODSP for people with disabilities is deeply concerning. People with disabilities are four times more likely to be severely food insecure as those without a disability.<sup>29</sup> This is reflected in data from a survey of food bank visitors, which found that 67 per cent of respondents had at least one disability, with the most common disabilities indicated being related to mental health concerns (34 per cent), pain or physical illness (25 per cent), and mobility/ flexibility/dexterity (16 per cent). For those who were unemployed, 50 per cent cited "health condition or disability" as a barrier to working.

#### Employment Insurance is not accessible to the majority of workers

While Employment Insurance provides more financial support than Ontario Works and ODSP, the maximum someone can receive is \$668 per week, and only if they have reached the maximum insurable earnings of \$63,200 per year.<sup>30</sup> A person who worked a full-time minimum wage job prior to termination would only receive \$314 per week. What's more, fewer Ontarians than ever before are receiving EI, with only 27 per cent of unemployed Ontarians receiving EI last year, despite 48 per cent of unemployed people contributing to the program.<sup>31</sup> This rate is much lower than the rest of Canada, where 47 per cent of unemployed people are receiving EI.



**Figure 2.6** The percentage of unemployed Ontarians and Canadians accessing Employment Insurance, calculated by dividing the annual average number of recipients of Employment Insurance (regular benefits)<sup>32 33</sup> by the average number of unemployed individuals by jurisdiction.



ONTARIC

This week I will have to take out a personal loan to afford rent and groceries. I can't afford to even feed my children. If I don't get this loan I will have to take my children to a shelter next month. Their first month back at school and I can't get them anything."

- Food Bank Visitor Smith Falls

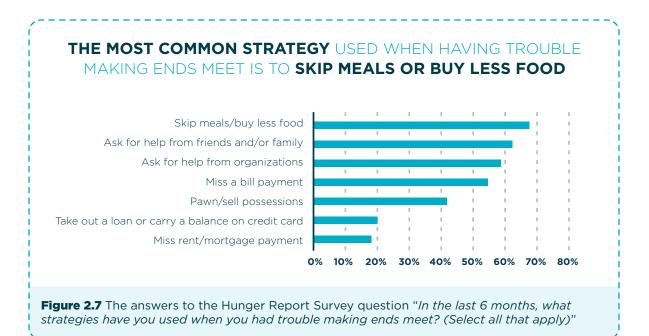
# KANTIH MYTH: People who are using food banks just need to budget better.

#### A dollar can only be stretched so far

It is difficult, if not impossible, to simply budget one's way out of a cost-of-living crisis. For example, between 2019 and 2022, the average income of the poorest Ontarians decreased by 2 per cent.<sup>34</sup> while the cost of food increased by 14 per cent<sup>35</sup> and the average rent in Ontario increased by 15 per cent.<sup>36</sup>

For food bank survey respondents, 78 per cent reported a household income of \$2,000 or less, while 53 per cent said they pay more than \$1,000 each month in housing costs. When asked how much money their family would need per month to not have to visit the food bank any longer, 23 per cent said they would need \$700 or more. While the support provided through a food bank helps to reduce costs, food banks are not able to provide all the groceries a visitor will need in a month and can only bridge part of the gap left by inadequate incomes and the high cost of living. The average amount respondents needed to spend on groceries after accessing the food bank was \$376 each month.

When struggling to make ends meet, the most common coping strategy food bank survey respondents employed was to "skip meals/buy less food" at 68 per cent. Furthermore, only 19 per cent of food bank survey respondents said they did not have any debt, with more than 40 per cent of respondents indicating they had credit card debt, 28 per cent indicating they had a line of credit, 22 per cent indicating they had student debt, and 21 per cent indicating they had taken out a payday loan.



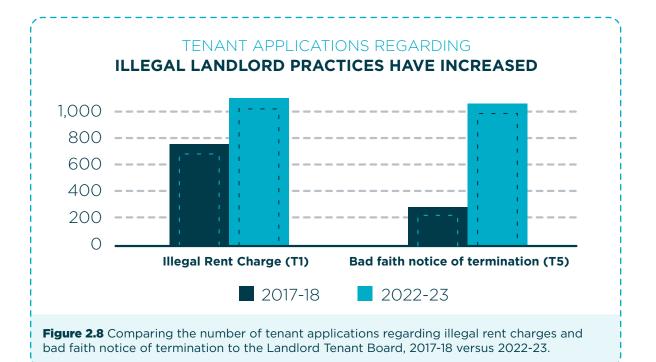


#### Rent control is not enough

In Ontario, tenants are currently protected by rent control (on units occupied prior to 2018) which limits how much landlords can increase their rent each year. However, once the tenant moves out of the unit, the landlord is permitted to charge any rent the market will bear. This was not always the case: until 1996, Ontario had legislation in place that regulated these rent increases, known as "vacancy control."<sup>37</sup>

The lack of vacancy control creates a financial incentive to push out long-term tenants that may be paying below market rent through bad-faith evictions. Applications for own-use evictions (N12s under the Residential Tenancies Act), when the landlord or someone in their family needs to use the unit, increased by 85 per cent between 2020 and 2023,<sup>38</sup> and the number of what is commonly known as "demovictions" (N13s), evictions so the landlord can demolish, repair, or convert the unit, have increased by 300 per cent between 2017 and 2022.<sup>39</sup> Similarly, the number of tenant applications to the Landlord Tenant Board regarding illegal rent charges increased by 44 per cent between 2017-18 and 2022-23, and the number of "bad faith notification of termination" applications more than tripled during the same time period.

For tenants who have been evicted, it becomes extremely difficult to find an affordable apartment to move into. The average rent for a bachelor apartment on the market in Ontario in December 2022 was \$1,732,<sup>40</sup> which means someone would need an income of \$69,280 for that rent to be considered "affordable" (defined as representing no more than 30 per cent of a household's income). The median income for single people in Ontario in 2022 was \$42,000,<sup>41</sup> which means that more than half of single people in the province could not afford current rental market prices. Research from the Canada Mortgage and Housing Corporation (CMHC) showed that London was the only major city in Ontario to have any housing affordable to low-income renters, and only a mere 3 per cent at that.<sup>42</sup>



EED

Every day in Ontario, families are making difficult choices between paying their rent and utilities or purchasing food to feed their kids. The unprecedented high cost of housing, rental and owned, is pushing more families to the brink resulting in longer lineups at all of Ontario's food banks. Today's housing crisis is pushing more and more people to have no other alternative but to use their food bank to avoid eviction and homelessness. The housing crisis is driving the food bank crisis. We need a multi-sector and multi-faceted fact-based strategy to turn the situation around. We need to act now or risk increasing the tremendous burden **Ontarians carry.**"

- Christine Clark Lafleur Port Cares, Port Colborne

#### MYTH: Food bank use has increased because of high immigration.

### Immigration has only contributed to a small proportion of last year's growth in food bank use

While greater numbers of newcomers are turning to food banks, increased immigration is not the primary reason for the sharp rise in food bank use over the last few years. Last year, 97.6 per cent of population growth in Canada was due to immigration,<sup>43</sup> however, the increase in people who have "been in Canada for 10 years or less" has contributed to only a third of the growth in food bank visitors in Ontario. This is inclusive of temporary workers, students, refugees, and immigrants who have lived in Canada for up to a decade and are struggling with the cost of living.

Immigration plays an important role in the country's economy, because Canada has an aging population. In fact, it is projected that by 2046, 25 per cent of the population will be over 65 years old, compared to just 8 per cent in 1971.<sup>44</sup> Seniors' benefits like Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) currently cost Canada \$80.6 billion, or 2.7 per cent of GDP, and will rise to \$100 billion over the next five years.<sup>45</sup> With a fertility rate below the replacement rate, there will be fewer working-age people paying into the tax system to support these programs and provide the care that our seniors will need.

However, it is also critical to manage this growth correctly to ensure healthy communities. An increase in population should be met with more infrastructure, especially affordable housing. Wrap-around supports help ensure smooth transitions into Canada, as do strategies to reduce barriers for new Canadians to contribute their talents to the economy. There must also be regulations that prevent businesses from taking advantage of the precarious status of migrant workers.



AS & TRIFF



#### Asylum Seekers at Project SHARE, Niagara Falls

In 2022, after the federal government opened a hotel to house asylum seekers in Niagara Falls, Project SHARE began experiencing an influx of requests for assistance. Due to backlogs in processing by Immigration, Refugees, and Citizenship Canada (IRCC), it can often take months before asylum seekers are issued work permits. While asylum seekers do receive shelter and food support from the federal government in the interim, Pam Sharp, Executive Director of Project SHARE, said that "Most shared with us that they arrived with little to no belongings, and came to us looking for whatever help was available."

The most common request Project SHARE receives is for clothing, and a community partner of the food bank provides an outfit per family member per month. Children receive support through the food bank's back-to-school program, and some families who have moved on from IRCC support continue to need to access services such as emergency food.

"In our experience, everyone was very grateful for the supports offered, and eager to engage with the community. Many have become volunteers and are grateful for the opportunity to give back through volunteerism and become more integrated in the Niagara Falls community," said Sharp.

However, she noted that "We really need more wrap-around supports and a long-term plan to support families settling in our community." In particular, accessing affordable housing remains a significant challenge.

Ensuring that we have a strong system to support refugees in their transition is a priority, given it is predicted that global trends of displacement will only worsen, as the number of violent conflicts is at its highest since the Second World War,<sup>46</sup> and climate change will continue to exacerbate the impact of natural disasters. While Canada only receives about 2 per cent of the world's asylum seekers, the number of displaced people worldwide increased by 367 per cent since 2010.<sup>47</sup>



#### International Students at The Inn of the Good Shepherd, Sarnia

The Inn of the Good Shepherd in Sarnia saw a significant increase in international students from the nearby college coming through their doors several years ago. Through conversations, staff and volunteers learned that many students were misled about the nature of food banks and had a lack of cultural understanding, as food banks do not exist in their home countries.

Executive Director of The Inn of the Good Shepherd, Myles Vanni reached out to the college to find solutions, which included a presentation to the cohort to clarify the purpose of a food bank, promote volunteer opportunities, and to showcase additional available services. Vanni said, "There was an immediate recognition by most of the students that they didn't need our services and in fact there was a sense of dishonour for trying to access it and take away from those who truly needed assistance. The number of international students trying to access the food bank fell tremendously. Really, we found the issue to be more about education rather than there being abuse of services." In addition, there was a significant increase in the number of students who are now regular volunteers at The Inn. This is especially encouraging to see since food banks have not been immune to the nationwide decline in volunteerism, a crucial element to food bank operations.

Vanni also added, "Of course, there are some students that do truly need extra supports and we want to make sure they are cared for. Unfortunately, we have had students scammed of their rent or deposit money or misled as to employment opportunities." To ensure assistance was provided to those who need it at the best place to access it, students were directed to the on-campus food bank, where the International Department can connect with them to identify other needs.

While applicants for Canadian study permits are required to demonstrate they have savings, this level was previously set at only \$10,000 per year, which is far less than what is needed for the cost of living, leaving many international students struggling to make ends meet. While the federal government increased this requirement to \$20,635 per year for applications received after January 1, 2024,<sup>48</sup> this is still 17 per cent lower than the poverty line in a community like Sarnia, and the effects of this policy change will take some time to appear.<sup>49</sup> In addition, they face much higher tuition costs, with average international undergraduate tuition at \$48,267, nearly six times more than domestic tuition.<sup>50</sup>

Vanni acknowledged that while there are unintended consequences to adding so many new residents, including upward pressures on the cost of rent, it just highlights the long-standing need to build more affordable housing for all. In addition, he says there is a "reason to celebrate" international students, including that "they bring a rich diversity to our community, enhancing our restaurants, food selections at the grocery stores, and are an economic force in supporting our local economy." It is estimated that international students add \$21 billion to the Canadian economy annually.<sup>51</sup> It is extremely alarming when today's donor becomes tomorrow's client. We have seen on the ground level an uptick of community supporters to our food bank who, for various reasons, are not only unable to continue to support our neighbours in need, but are now turning to our food bank themselves."

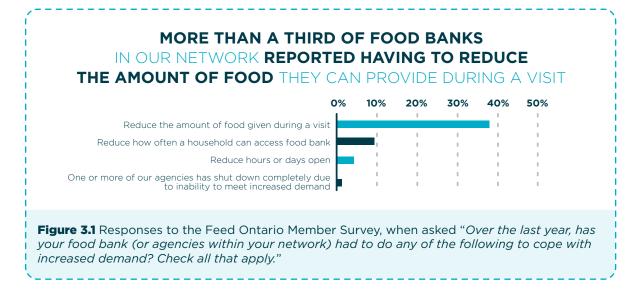
- Adrian Bain Newmarket Food Pantry, Newmarket

### INCREASED PRESSURE IS CAUSING FOOD BANKS TO UNRAVEL AT THE SEAMS

The food bank model can be conceptualized as a type of communal emergency fund. It depends on a community wherein at any given time, most people are doing well and can afford to donate additional funds, food, or time they may have. When people encounter hard economic times, they draw upon this resource to help bridge the gap. However, this model becomes unsustainable when demand increases and additional resources from the community do not follow, especially when there are fewer people able to give. When people are unable to contribute as much, there are few other options to replenish the "fund," as food banks cannot raise taxes like governments or raise prices like businesses.

Over the past few years, there has been a growing gap between the demand for support and the resources available to food banks. While there was an outpouring of generosity towards food banks during the first few years of the pandemic, and some food banks were able to put some of these added contributions into their reserves in anticipation of the harder times they knew were ahead, no one could have anticipated the sharp increase that is currently being seen.

#### **UNRAVELLING AT THE SEAMS**



In 2019-20, just over 537,000 people visited a food bank; last year, more than 1 million people visited a food bank, an 86 per cent increase in just four years. This type of demand is difficult, if not impossible, to keep pace with. For many food banks, the need is outpacing donations, particularly as funds meant to shoulder years of tougher times are quickly dwindling.

While only two of our members indicated that food banks in their local networks have shut down completely, the rapid increase in demand has resulted in 38 per cent of food banks having to reduce the amount of food they provide during a visit. Many food banks provide wraparound services beyond emergency food provision to help visitors address other basic needs or the root causes of poverty, such as tax clinics, employment clinics, and thrift stores. Unfortunately, nearly half of food banks now offer fewer of these services than they did in 2019.

In addition, while operational challenges could perhaps be alleviated with additional funding to purchase more food, this is not the case for all food banks. The vast majority of our members operate out of small spaces with limited storage and rely heavily on volunteers, with 78 per cent of food banks in the provincial network having five or fewer staff, while 57 per cent have more than 25 volunteers. Concerningly, 26 per cent of food banks reported being worried about having enough volunteers to support their programming and operations. This places limits on the number of people they can serve as well as the amount of food they can accept and distribute.

After this limit is reached, scaling service requires much greater investments to find larger spaces, hire more staff, and manage a more complex operation. Moreover, endlessly scaling food banks upwards runs the risk of eventually developing a two-tiered food system. This exacerbates inequity and furthers the division between those who have access to food and those who have limited access to food due to economic or social factors.

Ultimately, when food banks are forced to pull back service due to resource limitations, the people who suffer are those who heavily rely on these supports and are already living in precarity. Food bank visitors are already at high risk of homelessness, with a study out of McMaster demonstrating that nearly half of visitors would likely be homeless without the support of a food bank.<sup>52</sup>

### WE NEED BOLD ACTION AGAINST POVERTY

When we report on how the economy is doing, the key performance indicators that are typically cited are metrics like Gross Domestic Product (GDP), inflation, spending, and productivity. While tracking economic growth is important, it is just as, if not more, important to track how many people are struggling to meet their basic needs.

Even if you are fortunate enough to live comfortably, our collective progress on poverty reduction impacts everyone. Poverty has visible and invisible impacts on our communities and the services we all share. When people are financially secure, they tend to have better physical and mental health, which means they don't need to use the healthcare system as much. When someone doesn't need to struggle just to survive, it's easier to give back to their communities. When people are taken care of, our communities are safer, healthier, and better places for everyone to live.

More people falling into poverty is also a sign that something is amiss with our social infrastructure. People want to be assured that if they fall on hard times, there are systems available to help them. Parents want to know that their children will have the same opportunities they did to make a good life for themselves.

Tracking poverty tells us how well our public policy is working. As taxpayers, citizens want to know that they are receiving a good return on their investment. As citizens, it is a source of civic pride and identity to be assured that we are taking care of each other.

By some measures, there's a good news story to be told: poverty in Ontario is lower than the historical highs in the mid-2010s.<sup>53</sup> Yet on the ground numbers tell a very different story, with the number of people accessing emergency food supports doubling since 2017. It can be difficult to parse what story to believe. Understanding how poverty is measured is key to understanding the progress our governments are making on improving the health and wellbeing of people facing poverty.

#### HOW POVERTY IS MEASURED

There is no single poverty measurement metric that is used around the world, as poverty is multi-dimensional and context-specific. While poverty can broadly be defined as lacking the resources to meet one's basic needs, how someone defines as "resources" and "basic needs" can vary significantly.<sup>54</sup>

The most common indicators of poverty use income as a proxy for resources. Household income is compared to a set threshold that has been determined to be enough to afford their basic needs, and those whose income falls below this line are considered "low-income." Statistics Canada tracks three low-income lines: the Market Basket Measure (MBM), the Low-Income Measure (LIM), and the Low-Income Cutoff (LICO). Beyond income, resources can also include savings, assets, skills, social networks, and education.

The federal government has used the MBM as Canada's official poverty line since 2019.<sup>55</sup> The MBM sets a threshold of income needed for a modest, basic standard of living based on the cost of a specific basket of goods and services (food, clothing, shelter, transportation, and other necessities), and is adjusted based on family size and geography. The LIM is a relative measure, defining low income as 50 per cent of median household income for a given household size, and is frequently used for international and historical comparisons, as data on LIM goes back to 1976.<sup>56</sup> The LICO is also a relative measure, wherein a family is considered low income if they devote a larger share (20 percentage points more) of its income on the necessities of food, shelter, and clothing than the average family. Relative measures reflect the idea that poverty is not just about meeting basic needs, but also about dignity and social inclusion.

Another way to measure poverty is by using experiences of deprivation – that is, whether someone's basic needs are actually being met. Where incomebased measures look at the input of how much money a household receives, deprivation measures look at the outcomes of what that household experiences. Food insecurity is one such indicator and measures a household's ability to afford food. Statistics Canada monitors the rates and severity of food insecurity through an annual survey administered each year. Those who are food insecure can fall into one of the following categories:

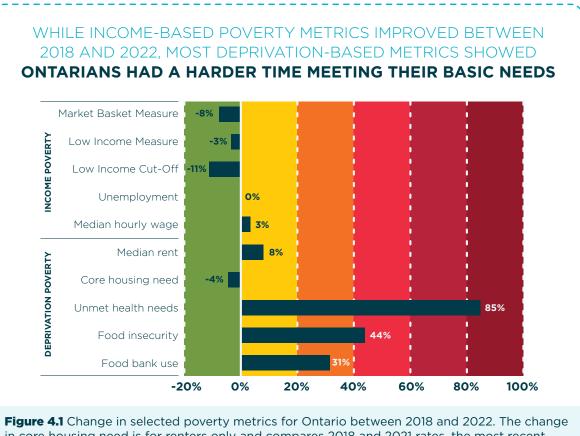
- **Marginal food insecurity:** Worry about running out of food and/or limited food selection due to a lack of money for food.
- Moderate food insecurity: Compromise in quality and/or quantity of food due to a lack of money for food.
- Severe food insecurity: Miss meals, reduce food intake, and at the most extreme go day(s) without food.

Food Banks Canada recently released a report on a Material Deprivation Index (MDI), which monitors poverty based on whether Canadians can afford 11 essential items and activities that most of the population says are essential for a decent standard of living.<sup>57</sup>

Each of these metrics provides different types of insights and tells different stories of how well we are doing at reducing poverty.



#### PROGRESS ON POVERTY REDUCTION



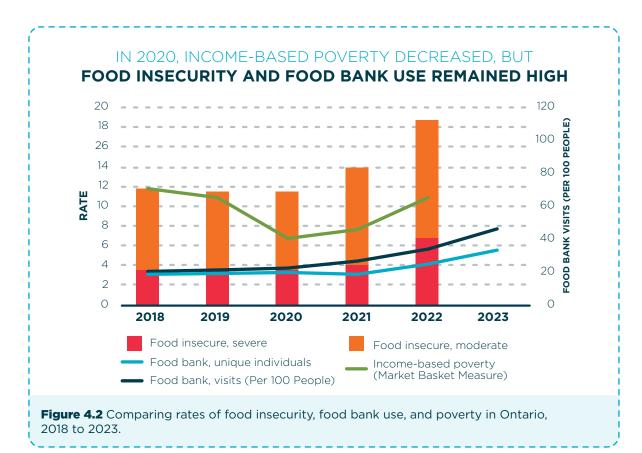
**Figure 4.1** Change in selected poverty metrics for Ontario between 2018 and 2022. The change in core housing need is for renters only and compares 2018 and 2021 rates, the most recent data available. Rent and wage changes are compared in real (2022) dollars.

Whether poverty in Ontario is improving depends on how you measure it. Income-based indicators tell something of a good news story when looking at the period between 2018 and 2022. Low-income rates (MBM, LIM, and LICO) all decreased, although this may have partially been a function of COVID-era benefits such as pandemic-related modifications to EI, the Canada Recovery Caregiving Benefit, and the Canada Recovery Sickness Benefit.<sup>58</sup> More indirect metrics also showed good signs: the median hourly wage slightly increased,<sup>59</sup> and unemployment rebounded from the highs of the pandemic to the same levels as 2018.

However, when considering deprivation-based indicators, the story looks much bleaker. Food insecurity rates,<sup>60</sup> food bank use rates,<sup>61</sup> and unmet health needs<sup>62</sup> all drastically increased. While rates of core housing need in 2021 had slightly decreased compared to 2018,<sup>63</sup> the cost of rent increased above inflation<sup>64</sup> and the homelessness crisis has grown. Across Canada, the number of people experiencing homelessness increased by 20 per cent, including an 88 per cent increase in unsheltered homelessness between counts in 2018 and 2020-22.<sup>65</sup>

FEED

A study of hospital data across Ontario found that the number of non-urgent emergency department visits by people who were homeless increased by 24 per cent between 2018-19 and 2022-23.<sup>66</sup> While there is a lack of consistent provincial data on homelessness, looking at municipal data shows the problem is getting worse across communities throughout Ontario: homelessness increased by 38 per cent in Toronto (2018 to 2024),<sup>67</sup> 62 per cent in Niagara (2020 to 2023),<sup>68</sup> and 28 per cent in Windsor (2020 to 2024).<sup>69</sup>



It is unclear why there is such a discrepancy between income and deprivation metrics. In 2018 and 2019, rates of Ontarians falling under the MBM were very similar to the combined moderate and severe rate of food insecurity, and food bank use was close to severe rates of food insecurity. However, between 2020 and 2022, the MBM became very disconnected from food insecurity rates. If MBM accurately captured food insecurity in 2018 but misses many people four years later, what went wrong?





Two potential explanations could include:

- The MBM didn't fully account for spikes in housing costs: The price of the "basket of goods" that make up the MBM was set by looking at data on what things cost in different communities across the country in 2018 and is adjusted annually based on the Consumer Price Index (CPI). The cost of shelter is adjusted using the all-items CPI,<sup>70</sup> which increased by 11 per cent between 2019 and 2022 in Ontario,<sup>71</sup> while the average cost of rent went up by 15 per cent during that same time period, according to the Canadian Mortgage and Housing Corporation (CMHC).<sup>72</sup>
- The MBM didn't fully account for the impacts of the pandemic on access to essential goods, and/or the assistance provided during the pandemic was insufficient: Breaking the numbers down by age group, the largest difference between the MBM rate and food insecurity rates were among children. While parents received additional cash transfers (Ontario COVID-19 Child Benefit<sup>73</sup> and top-ups to the Canada Child Benefit<sup>74</sup>) in 2020 and 2021 that significantly contributed to decreasing the child poverty rate on paper, it may not have been enough to offset the increased costs incurred by school closures, as well as the lack of access to free food for children through school food programs. In the United States, food insecurity rates stayed the same in 2020 and 2021 (unlike in Canada where they spiked in 2021),<sup>75</sup> with one of the reasons potentially being federal legislation that provided free school lunches across the US between 2020 and 2022.<sup>76</sup>

Given how important the MBM is to tracking progress on poverty, further research is needed to determine why such a discrepancy had developed.

While the fight to reduce poverty and food insecurity is strongly impacted by external measures that are difficult to control, such as the pandemic and inflation caused by global instability, we have a choice in our response to challenges and how our governments help the people who need it through them. Food Banks Canada's 2024 Poverty Report Card graded each province by their legislative progress on fighting poverty. Unfortunately, Ontario received a D-, leaving the province among the lowest grades in the country, behind six other provinces and territories.<sup>77</sup>

#### CANADA'S POVERTY REDUCTION STRATEGY

The federal government's poverty reduction strategy strives towards ensuring "Canadians have the resources, monetary or otherwise, to live life with dignity and to participate normally in society" and targets a reduction in the poverty rate (as measured by the MBM) compared to 2015 rates:

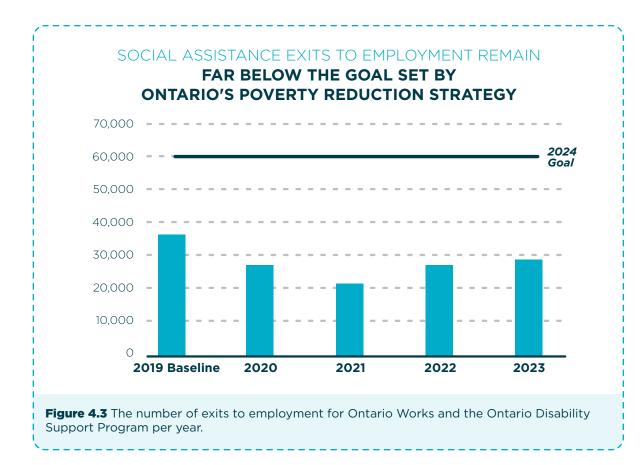
- a 20 per cent reduction by 2020 (goal of 9.7 per cent poverty rate)
- a 50 per cent reduction by 2030 (goal of 6.1 per cent poverty rate)<sup>78</sup>

While this goal was achieved in 2020 with 6.4 per cent of Canadians falling under the Official Poverty Line, this was a temporary effect primarily achieved by pandemic-era emergency cash benefits like CERB. Unfortunately, poverty rates have continued to rise since then, with 9.9 per cent of Canadians in poverty as of 2022.<sup>79</sup>



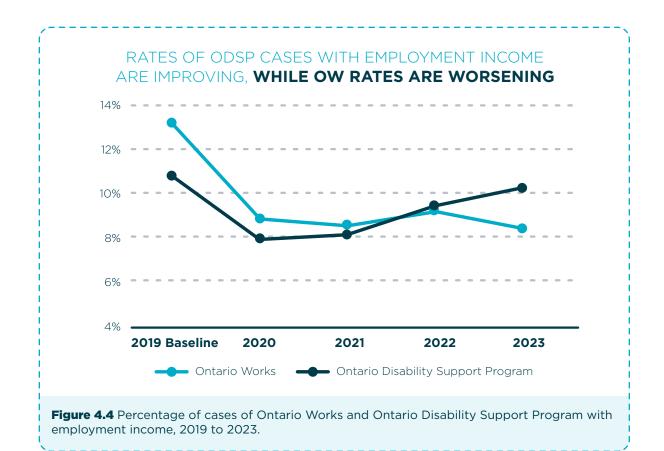
### ONTARIO'S POVERTY REDUCTION STRATEGY

Ontario's current poverty reduction strategy takes a different approach, centering itself around "prevent[ing] people from falling into poverty and dependence on social assistance while supporting economic recovery," with its primary target to move "more social assistance recipients into meaningful employment and financial stability." <sup>80</sup>



Regrettably, according to the 2023 Annual Report for Ontario's Poverty Reduction Strategy, the number of "exits to employment" for those on social assistance were 21 per cent lower in 2023 compared to the 2019 baseline, despite a higher overall employment rate for the general population.<sup>81</sup> When looking at the percentage of cases with employment earnings by program, both are lower than the 2019 baseline. However, employment attachment for ODSP recipients appears to be rebounding from the impacts of the pandemic, with a 29 per cent increase since 2020, compared to a 4.5 per cent decline for Ontario Works recipients. The provincial government has made a few key changes to ODSP in recent years, committing to increasing rates with inflation in 2022 and increasing earning exemptions in 2023. However, neither of these policy changes were applied to Ontario Works, creating further barriers to working for recipients. It is possible these differences in policy have created differences in outcomes.





To achieve its goal, the strategy focuses on the following four pillars:

- Encouraging job creation and connecting people to employment.
- Connecting people with the right supports and services.
- Making life more affordable and building financial resiliency.
- Accelerating action and driving progress.

Progress on these individual pillars has also fallen short. In particular, the province embarked on an Employment Services Transformation (EST) in 2019, which integrated social assistance employment services into Employment Ontario, and opened up the role of system service manager (SSM) to a competitive selection process open to private, non-profit, and public sector organizations, where it had previously been managed by municipalities.<sup>82</sup>





An evaluation report on the EST obtained by Maytree from early stages of this implementation included many concerns from respondents regarding how the new system is supporting clients with greatest need, including:<sup>83</sup>

- The incentive structure rewards and puts most emphasis on giving more support to the clients that are closest to being job-ready, rather than those who face multiple barriers to employment.
- The new model is not adequately meeting the needs of youth and rural clients, many of whom lack transportation, as well as technology and access to the internet.
- The new SSM is not doing an adequate job connecting clients to the life stabilization services needed by those who were more distant from the labour market, such as people with disabilities or those requiring mental health supports.

The province's data shows that "Completion of skills or work-experience-related Employment Ontario (EO) interventions" is 17 per cent below baseline, and "Employed or enrolled into further education after participating in Integrated Employment Services" is 9 per cent below baseline.

As it stands, the federal and provincial poverty reduction strategies are falling short, leaving more Ontarians struggling to meet their basic needs than ever before. It's time for our governments to take bold action and create a new poverty reduction strategy that accounts for deprivation indicators, with lowering food bank use as a part of its goals.





ONTARIO

# RECOMMENDATIONS FOR REDUCING POVERTY

In 2025, Ontario will enter the last year of its current Poverty Reduction Strategy. This strategy is built on fundamentally problematic grounds: it defines success as "more social assistance recipients exiting to employment" as opposed to whether poverty has actually been reduced. At best, this should be a tactic for poverty reduction, not the primary goal itself. Given that the number of workers visiting a food bank has grown steadily for years, simply "having a job" does not prevent one from being in poverty. The provincial government also has the power to decide whether someone in receipt of assistance is in poverty, as they set the rates and rules for their social assistance programs. Moreover, even by its own flawed metric of success, Ontario is falling short.

As the Government of Ontario builds its next poverty reduction strategy for 2026-2030, Feed Ontario calls on the Province to center the strategy around improving the material conditions of Ontarians. This requires metrics that go beyond income statistics, and a focus on important questions. Are more people able to fill their cupboards and fridges? Do more people have a roof over their head? Are more people accessing the medical care, medicine, and supports they need? And, are the jobs available to Ontarians secure and well-paying? Asking the right questions is crucial: as the adage goes, what gets measured gets managed.

Food bank use should also be a metric the government tracks and tries to reduce. 1 million Ontarians accessing a food bank should be seen as a black mark on all levels of government and a high-water mark that they strive to never reach again, not something to accept or look away from. The growth in economic precarity in our province is not sustainable and points to a lack of resilience in the systems we have put in place to protect people from falling through the cracks.

A successful poverty reduction strategy will not only show poverty rates going down (for example, as measured by the MBM), but it will also measure an improvement in Ontarians' quality of life, including reductions in food insecurity and food bank use. We need a poverty reduction strategy that takes factors like food insecurity into account and takes a holistic approach to the variety of data on poverty available. It is only through policy change that is informed by an accurate measurement of poverty in Ontario that we will be able to create a future where everyone in the province is food secure.

With over 1 million people in the province turning to a food bank last year, it is clear that policy change is urgently needed. It is crucial for Ontario to develop a robust poverty reduction strategy that addresses the root causes of poverty and food insecurity. A successful strategy will depend on improving the province's social assistance programs, building more affordable housing and protecting renters, and strengthening the employment opportunities available to workers. While a bold new poverty reduction strategy is developed, there are immediate steps the Government of Ontario can take to start addressing poverty. The following section outlines actions that can be taken today and that will provide an immediate benefit to low-income Ontarians in the province.

### SOCIAL ASSISTANCE

#### Combine separate benefits into a single flat rate

**Context:** The amount an OW or ODSP recipient can receive is split into "basic needs" and "shelter" benefits. The actual amount received varies depending on shelter costs and living arrangements, with regular proof of both required.

Program	Maximum Financial Assistance, Single Person w/ No Dependents				
	Basic Needs	Shelter	Total		
ow	\$343	\$390	\$733		
ODSP	\$752	\$556	\$1,308		

**Problem:** If a recipient does not have housing costs because they have become homeless, they are ineligible to receive the shelter benefit. This makes it very difficult to secure housing and exit homelessness, as their reduced income makes it impossible to save a deposit for first and last month's rent, and/or prove they have sufficient income to pay rent.

**Recommendation:** Simplify the rate structure into a single monthly benefit to ensure recipients can access the support they need, while relieving administrative burden on caseworkers and making the process less intrusive.

#### Align the definition of a spouse with that of the Family Law Act

**Context**: Ontario's social assistance programs considers a co-habitating partner a "spouse" after only three months of living together. In contrast, someone is only a common-law spouse under the Family Law Act (1990) after three years.

**Problem:** The spousal designation reduces the amount recipients can receive or can even make them ineligible for assistance altogether. This can have many negative consequences, including disincentivizing couples from moving in together to save money, as well as making a recipient financially reliant upon a new partner and more vulnerable to financial abuse.

**Recommendation:** Align the programs' definition of "spouse" with the Family Law Act (1990).



#### Commit to not clawing back the Canada Disability Benefit from ODSP

**Context:** The 2024 federal budget announced the details of the muchanticipated Canada Disability Benefit (CDB) to support low-income people with disabilities. The CDB will provide a maximum of \$200 per month, and eligibility will be based on the Disability Tax Credit (DTC), which has a much narrower definition of disability than ODSP.

When ODSP recipients receive income from most other sources, such as Employment Insurance, their ODSP financial assistance is reduced accordingly, leaving them no further ahead than they were before. If their benefits are reduced to \$0, they become ineligible for in-kind services. There is a partial exemption for employment income and a complete exemption for certain types of income, including supports created to reduce poverty like the Canada Child Benefit.

**Problem:** The Government of Ontario has not yet announced how ODSP will treat CDB income, and nor has any other province. If the CDB income is clawed back, billions of taxpayer dollars will have been spent for ODSP recipients to be either the same or in a worse position than before.

**Recommendation:** Commit to adding the CDB to the list of exempt income sources for ODSP. This is a revenue-neutral decision for the Government of Ontario.

#### Reduce barriers to work for recipients by clawing back less earned income

**Context:** When OW recipients earn income from working, the money they receive from OW is clawed back at a rate of 50 cents for every dollar earned after the first \$200 per month in earnings are exempted. At a certain level of earnings, the amount someone receives from OW goes to zero, and they are then cut off from the program and lose access to the additional supports that had been available to them. This amount is currently \$1,666 per month for a single person.

**Problem:** Current clawback rates heavily tax recipients who are trying to re-enter the workforce. Due to the increase in minimum wage from \$11.60 in 2017 to \$17.20 in 2024, along with no changes to the OW benefit amounts or clawback formula, the number of hours worked prior to getting cut off has decreased dramatically. In addition, due to the rising cost of living, the "poverty gap" (the difference between the poverty line and their actual income) when exiting the program has worsened. This creates greater barriers to work and negatively impacts both the provincial labour supply as well as the likelihood that someone will need to return to the program.

**Recommendation:** There are a number of options available to ensure OW recipients can keep more of their earnings, including adjusting OW to match ODSP clawbacks or to increase OW to 2018 levels, including (see chart on following page):

ONTARIC

	OW Rate	Clawback Formula	<b>Cut-Off</b> (Monthly Net Earnings)	Hours Worked (Per Week @ Minimum Wage)	Poverty Gap
2017	\$721	50% (\$200 exempt)	\$1,642	39	\$315
Current	\$733	50% (\$200 exempt)	\$1,666	25	\$825
Match ODSP clawbacks	\$733	75% (\$1,000 exempt)	\$1,977	31	\$513
Increase in OW rate to 2018 levels	\$881	50% (\$200 exempt)	\$1,962	31	\$528

## Increase OW rates to account for the rising cost of living and to move recipients out of poverty

**Context:** The financial assistance provided by OW is intended to help recipients stabilize their lives as they seek employment or access other supports. This money is divided into portions for "shelter" and "basic needs." Since 2018, the cost of rent has gone up by 32 per cent, and the cost of food has gone up by 43 per cent,<sup>84</sup> but the financial assistance provided by OW has not increased at all.

**Problem:** This makes it more challenging for recipients to achieve the goals of OW, as instead of being able to focus on skills training or searching for a job, they must increasingly spend their time and energy on survival activities, like navigating appointments and social services to just ensure their basic needs are met.

**Recommendation:** There are a number of policy options available to increase the amount provided by OW to a more adequate level. At a minimum, rates should be increased to reflect the equivalent support provided in 2018 when adjusted for inflation. This would provide recipients with \$883 per month. However, ideally, rates should be brought into alignment with the current poverty line, providing recipients with \$2,397 per month. This would help to ensure all program recipients have the income needed to get back on their feet.

## Implement automatic tax filing for social assistance recipients so they can access money they are entitled to receive

**Context:** Many benefits provided by government, such as the Canada Child Benefit or the Ontario Trillium Benefit, are delivered through the tax system and require individuals to file their income taxes to receive them.

**Problem:** 1 in 3 OW recipients do not file their taxes and miss out on an average of \$1,000 in benefits they are entitled to receive.<sup>85</sup> While many food banks provide free income tax clinics, surveys show that 16 per cent of visitors did not file their taxes.



**Recommendation:** The Government of Ontario should work with the federal government to institute automatic tax filing for social assistance recipients. While there are challenges with instituting this for all Canadians, the process would be much simpler for those on OW or ODSP, as these programs already collect the information needed to file taxes on their behalf. This would allow more people to access supports that have already been earmarked for them and put more money in their pockets.

#### HOUSING

#### **Build more social housing**

**Context:** Social housing sets rent at 30 per cent of a household's income to ensure it is affordable regardless of financial circumstances.

**Problem:** The federal and provincial governments slashed investments into social housing in the mid-90s, which meant very few new units were built for decades. Despite contributions made through the National Housing Strategy, there has been an 8 per cent decrease in spending in Ontario on affordable housing programs since 2018.<sup>86</sup> Wait lists for social housing in Ontario are up to 14 years long.

**Recommendation:** Feed Ontario endorses the recommendations made by the Ontario Non-Profit Housing Association in their 2024 Pre-Budget Submission,<sup>87</sup> which sets a goal of building at least 99,000 new co-op and non-profit homes, including 30,000 supportive housing homes and over 22,000 new Indigenous-owned and operated homes, over the next 10 years.

#### Implement real rent control by instituting vacancy control

**Context:** Most existing units in Ontario are protected by some type of rent control, meaning the landlord can only increase a tenant's rent each year up to the limit set out by the province. Historically, rent control applied to all units, even after a tenant had moved out. However, in the 1990s, the policy of "vacancy decontrol" was introduced. Rental prices have soared ever since.

**Problem:** A CMHC report found that in 2022, vacancy decontrol sharply increased rents for two-bedroom apartments that had turned over by 26 per cent in Hamilton, 17 per cent in Ottawa, and 29 per cent in Toronto – compared to 1.2 per cent for existing units with sitting tenants.

**Recommendation:** Feed Ontario endorses the recommendations made by the Advocacy Center for Tenants Ontario to restore vacancy control for all units and extend existing protections for units occupied after November 2018.<sup>88</sup>

## LABOUR

#### **Classify gig workers as employees**

**Context:** Gig workers are classified as independent contractors instead of employees.

**Problem:** Due to this classification, gig workers cannot access basic labour protections, such as paid breaks, the right to unionize, and recourse for wrongful dismissal and wage theft.

**Recommendation:** Feed Ontario supports the recommendation made by Gig Workers United, including providing gig workers with full employment rights and full and equal access to benefits programs like EI, CPP, and WSIB.<sup>89</sup>

#### **Reduce barriers to unionization**

**Context:** Unionization raises wages by an average of 20 per cent and has a greater impact on the quality of work for low- and middle-income, blue-collar, and non-college educated workers.

**Problem:** Unionization rates in Ontario are much lower today (24.7 per cent in 2022) than they were a few decades ago (33.7 per cent in 1981).<sup>90</sup>

**Recommendation:** Feed Ontario supports the recommendations made by the Ontario Federation of Labour to reduce barriers to unionization, including moving to a sectoral bargaining model and extending card-based certification to all sectors.<sup>91</sup>

#### Protect workers from wage theft

**Context:** When employers do not pay their workers for wages owed, they are stealing from their employees, many of whom are already living in financially precarious conditions. In 2021-22, employers failed to pay out \$9 million in owed wages.<sup>92</sup>

**Problem:** Without proactive enforcement, workers have few protections when employers violate the law, especially as they are often fearful of losing their job if they complain. Unfortunately, the Ministry of Labour's use of proactive inspections and expanded investigations has declined from 2,490 to 1,025 since 2019-20.<sup>93</sup>

**Recommendation:** Feed Ontario supports the recommendations made by the Workers' Action Centre to improve protections for workers, including stronger proactive enforcement of the Employment Standards Act to protect employees from wage theft and real consequences for employers who violate workers' rights.<sup>94</sup>



# CONCLUSION

This year's data is record-breaking, with 1 million people visiting a food bank, many of whom are turning to a food bank for support for the first time. Though these numbers are unprecedented, they will only continue to grow if no changes are made. Ontario must reverse the devastating trend of food bank use consecutively growing each year and of allowing more and more people to fall into poverty.

Our province cannot let stigma influence the need for bold, impactful policy changes. As demonstrated in this report, many commonly held beliefs about unemployment and the job market, personal finance decisions, immigration, and social assistance programs are not grounded in data. By dispelling these myths, we can find a new understanding of the changes that need to and can be made by building affordable housing, strengthening our workforce by ensuring jobs in our province are quality jobs, and improving social assistance programs.

How we measure poverty is key to the development of any poverty reduction strategy, and all levels of government in Canada are falling short of their poverty reduction goals when measured against deprivation indicators like food insecurity. It is time for our government to take bold action against poverty and develop a new strategy to improve the health and well-being of people in Ontario.

At each level of government, we cannot continue to be complacent and expect different results. Feed Ontario has been sounding the alarm for years, but the lack of action is resulting in food bank use in the province surpassing crisis levels; things continue to get worse. It is only through working together to take immediate action that we can build a future where Ontarians are food secure.

# METHODOLOGY

The primary data from Hunger Report 2024 was collected from these sources.

## LINK2FEED DATA

Feed Ontario member food banks use the cloud-based intake system Link2Feed to track client data and visits. Aggregate, anonymized data from food bank visits was pulled from 661 member food banks and affiliate agencies for the period of April 1, 2023 to March 31, 2024, to develop a picture of demographic data and trends in food bank use for Ontario. Visits to other programs, like meal programs (e.g. breakfast programs or soup kitchens), were excluded from the analysis, as they do not collect unique client data in the same way. Many hunger-relief organizations operate independently from the Feed Ontario network, making the total unique individuals and visits in this report an underestimate of the number of Ontarians turning to food banks.

For a full list of Feed Ontario direct member food banks, visit feedontario.ca.

## VISITOR SURVEY

Feed Ontario partnered with member food banks in Bolton, Chatham, Kanata, Kingston, Meaford, Mindemoya, Mountain, Orangeville, Trenton, and Windsor to survey food bank visitors during the month of June 2024 to gain a deeper understanding of their financial situation. A total of 575 surveys were completed in person and online. Participants were informed that the surveys were optional and would not impact their eligibility to use food bank services.

## MEMBER SURVEY

Feed Ontario conducts an annual survey of its member food bank each spring to learn more about food banks' capacity, service models, and chief concerns.

## FOOD BANKS CANADA'S HUNGERCOUNT

Historical food bank use data was drawn from Food Banks Canada's HungerCount survey from 2006 to 2016. This survey is completed annually by food banks in Canada and provides a snapshot of food bank use during the month of March each year. While Link2Feed food bank use data and HungerCount data cannot be directly compared due to different methods of data collection, this historical data allows for a comparison of relative changes in food bank use.

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