



# Hunger Report **2018**

*A Looming Crisis:  
Senior Hunger in Ontario*

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## Who We Are

**T**he Ontario Association of Food Banks is a province-wide 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, while making recommendations to provincial leaders to invest in programs that help achieve its vision of a hunger-free Ontario.

Every year, the Ontario Association of Food Banks secures and distributes more than 5 million pounds of fresh and non-perishable food for the network, including 1 million litres of fresh milk and over 2 million servings of protein. On the frontline, Ontario's food banks provide direct support and programming to more than half a million adults, children, and families facing hunger. While our network works hard to meet the increasing daily demand for our services, we believe that these efforts cannot replace an adequate social safety

net or ongoing investments into poverty reduction by the province.

The 2018 Hunger Report details the data gathered through the Ontario food bank network's client intake system, Link2Feed, between April 1st, 2017 - March 31st, 2018. This report also includes a special feature on Ontario's senior population and the challenges that they face when trying to balance living on a fixed income with the rising cost of housing and basic living expenses.

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



# Who Uses Food Banks?

**A**n individual or family is considered food secure when they have access to sufficient, safe, nutritious and culturally appropriate food that meets their dietary needs. In a province like Ontario, this should be a standard that is experienced by every household - and yet, living with hunger is a reality for far too many.

In Canada, household food insecurity has been measured by Statistics Canada using the Household Food Security Survey Module (HFSSM) on the Canadian Community Health Survey (CCHS). This survey consists of 18 questions about the food security status of the household over the previous year, and focuses on the self-reports of uncertain, insufficient, or inadequate food access due to limited financial resources, and the impact that this had on the household's eating patterns.<sup>1</sup> The experiences reported by the households are then categorized under three categories:<sup>2</sup>

- **Severe Food Insecurity:** Household had disrupted eating patterns, due to insufficient income. This may have included eating less than needed, skipping meals, or going one or more days without food.

In 2012, when the survey last collected national data on household food insecurity, the CCHS found that 8.3 percent, or almost 1.1 million, Canadian households experienced food insecurity. Of these households, almost 70 percent were considered moderately food insecure, and 30 percent were considered severely food insecure.<sup>3</sup> When comparing the Ontario CCHS data on Household Food Insecurity to the data being collected by the provincial food bank network, there are a number of strong alignments that both help illustrate food insecurity's broad spectrum, and the role that food banks play in assisting families in need.

- **Food Secure:** Household experienced either 'no indication' or 'one indication' of difficulty in accessing their preferred quantity and quality of food, due to income.
- **Moderate Food Insecurity:** Household had to compromise the quality or quantity of their food choices, due to insufficient income.

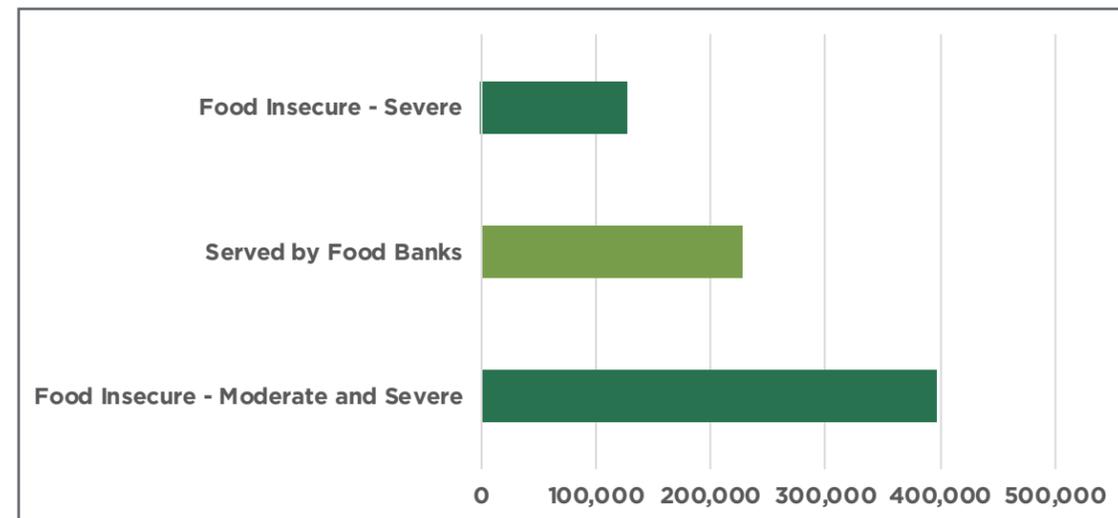
Between April 2017 and March 2018, Ontario’s food banks provided support to 227,321 households, inclusive of 501,590 adults, children, and seniors. This is a staggering number, and equivalent to over 100 percent of households categorized as severely food insecure, and 57 percent of the total number of households categorized as experiencing either moderate or severe food insecurity in Ontario.<sup>4</sup>

It is commonly assumed that all households experiencing any degree of food insecurity would visit a food bank, but in actuality food banks are most-often visited on an emergency basis and after all other coping mechanisms have been exhausted. This may include, for example, downsizing a home, extending a credit limit, or using savings to pay for basic expenses.

Once these options run out, adults and families often have no other choice but to access a local food bank for support.

When considering the broad spectrum that the Household Food Insecurity categories span, the statistics make sense. Households that are on the marginal to moderate end of the food insecurity spectrum can generally manage using coping strategies such as budgeting more strictly, choosing less expensive options, or occasionally going without. However, when adults and families experience moderate to severe food insecurity, those options are no longer sufficient, leaving them with no other choice but to turn to a food bank to help bridge the gap. This is clearly illustrated in the graph below, which shows that the

**FIGURE 1.1: HOUSEHOLD FOOD INSECURITY RATES VS HOUSEHOLDS USING FOOD BANKS<sup>5</sup>**



number of households accessing food banks in Ontario falls between the number of households experiencing severe food insecurity and the total number of households experiencing moderate to severe food insecurity. Food banks were never intended to be a complete solution to food insecurity. Rather, their role is to provide emergency food and support services to those who are experiencing the most severe levels of hunger and poverty.

“Food banks were never intended to be a complete solution to food insecurity. Rather, their role is to provide emergency food and support services to those who are experiencing the most severe levels of hunger and poverty.”

What this shows is that the majority of individuals that are accessing food banks are not doing so on a regular basis, but rather because they are facing an immediate crisis that has left little or no money to put food on the table. This is further illustrated by the most common reasons that clients give for visiting a food bank, which include: changes to their income level, not enough hours of work, unexpected expenses, or a lost job.

For families and individuals that are trying to balance already tight budgets, an unexpected expense or change in income can be devastating to their stability and dramatically impact their ability to afford all of their basic needs in a given month.

The number of times that an individual or family might visit a food bank throughout the year varies, depending on their personal circumstance and need. In the last year, Ontario’s food banks were visited 2,935,376 times by just over half a million people. Of these individuals, 26 percent visited only once, 49 percent visited three times or less, and 14 percent visited 12 or more times per year.

# By the Numbers

April 2017 - March 2018



**501,590**  
INDIVIDUALS ACCESSED A FOOD BANK IN ONTARIO

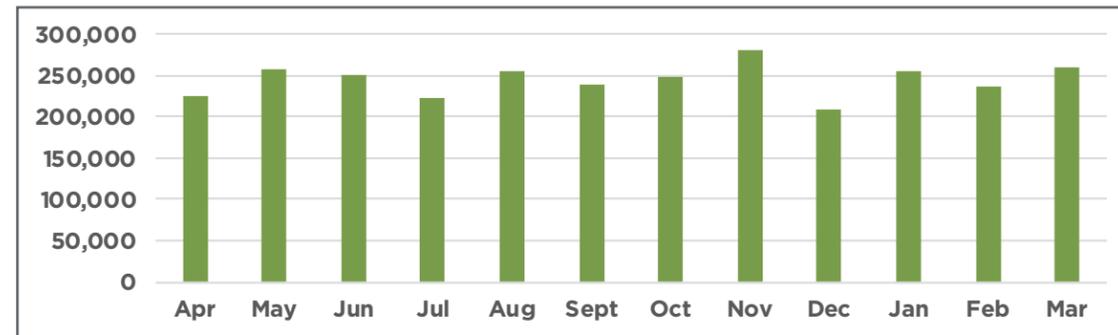


**33%**  
WERE CHILDREN

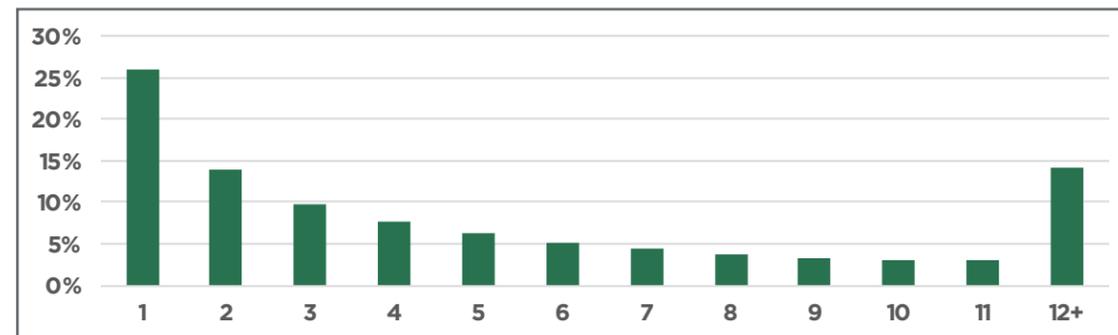


**2,935,476**  
VISITS WERE MADE TO A FOOD BANK IN ONTARIO

**FIGURE 1.2: VISITS BY MONTH**



**FIGURE 1.3: FREQUENCY OF VISITS**



**FIGURE 1.4: HIGHEST LEVEL OF EDUCATION COMPLETED**

Some Elementary or High School	32.7%
High School Diploma	32.5%
College Diploma	12.9%
Some Post Secondary	9.8%
University Degree	8.6%
Trade Certificate/Professional Accreditation	2.0%
Master's Degree/PhD	1.7%

**FIGURE 1.5: HOUSEHOLD COMPOSITION**

Single Person	52.8%
Single Parent Families	19.0%
Two Parent Families	14.1%
Couples, No Children	6.9%
Other	7.3%

**FIGURE 1.6: HOUSING TYPE**

Private Rental	73.0%
Social Housing	16.1%
Own Home	4.6%
With Family / Friends	3.8%
Emergency Shelter	1.4%
Band Owned	0.6%
On The Street	0.4%
Youth Home	0.2%

**FIGURE 1.7: REASON FOR VISITING**

Benefit/Social Assistance Changes	35.0%
Low Wages/Delayed Wages/Not Enough Hours	16.8%
Relocation (Immigration/Moving)	11.4%
Unexpected Expense	11.0%
Unemployed/Recently Lost Job	7.5%
Sickness/Medical Expense	7.3%
Homeless	4.7%
Debt	3.7%
Unexpected Housing Expense/Natural Disaster	3.3%
Benefit/Social Assistance Delays	2.4%
Family Breakup	1.4%

**FIGURE 1.8: PRIMARY SOURCE OF INCOME**

Disability-Related Benefits	30.1%
Social Assistance	29.4%
No Income	12.8%
Other	10.4%
Employment Income	8.5%
Old-Age Pension	6.3%
Employment Insurance	1.8%
Student Loans or Scholarships	0.8%

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

## Children

While a number of investments have been made by both the provincial and federal governments in reducing child poverty in Canada, children continue to be one of the largest groups of food bank users in the province. Between April 2017 and March 2018, Ontario's food banks were visited by more than 167,000 children, representing 33 percent – or 1 in 3 – of all individuals accessing hunger-relief services.

This statistic is deeply troubling, as studies have shown that childhood hunger is linked to negative academic and health outcomes, including impaired learning and decreased productivity, a higher risk of depression and mental health

challenges, and chronic conditions such as asthma.<sup>6</sup>

Beyond the impact that hunger has through childhood, studies have shown that the impact of childhood hunger can create a ripple effect that ultimately makes it more difficult for children who grew up in poverty to escape poverty as adults.<sup>7</sup> For example, a child that does not have access to sufficient nutrition is less likely to do well in school, which can impact their ability to obtain post-secondary education, secure quality employment, afford all of their basic expenses as an adult, and consequently save adequate income for retirement. In addition to addressing income security for adults, the continued investment into preventing childhood hunger today is essential to decreasing adult and senior poverty in the future.

**FIGURE 1.9: POTENTIAL FINDINGS ASSOCIATED WITH FOOD INSECURITY AND HUNGER<sup>8</sup>**

<b>Infant</b>	Increased risk of weakened attachment to parents
<b>Child</b>	Poor performance on language comprehension tests Inability to follow directions over the first five years of age Delays in socioemotional, cognitive and motor development Higher level of hyperactivity/inattention and poor memory Higher frequency of chronic illnesses Increased risk of childhood obesity
<b>Youth</b>	Depression and suicidal ideation Mood, behaviour and substance abuse disorders
<b>Maternal</b>	Increased risk for maternal depressive disorders Mothers of severely hungry school-age children are more likely to have a lifetime diagnosis of post-traumatic stress disorder or substance abuse Higher likelihood of unresponsive caregiving practices

## Single-Person Households

flexibility provided by an additional income source, it is increasingly difficult for a single person to adjust to unexpected changes to a tight budget.

For single-person households, the impact of an unexpected expense or loss in income can often be felt even more severely. Single person households, or unattached adults, represent 52 percent of all households served by Ontario food banks, with over 89 percent being rental or social housing tenants, and 65 percent citing social assistance as their primary source of income.

Part of the challenge faced by single-person households is that there is only one income to cover all monthly expenses. Without the

The chart below illustrates how challenging, or even impossible, it can be for a single person receiving social assistance or a minimum wage income to balance their monthly budget when compared to the average cost of a few basic necessities, such as housing, utilities, personal and health care items, and transportation.

With this in mind, it is no surprise that single person households are disproportionately represented amongst food insecure households and those accessing food banks.

**FIGURE 1.10: SINGLE PERSON HOUSEHOLD EXPENSES**

		Ontario Works	Ontario Disability Support Program	Full-Time Minimum Wage
<b>Monthly Income</b>		<b>\$733.00<sup>9</sup></b>	<b>\$1,169.00</b>	<b>\$1,598.00<sup>10,11</sup></b>
<b>Basic Expenses<sup>12</sup></b>	Rent <sup>13</sup> <i>Bachelor Apartment</i>	\$897.00	\$897.00	\$897.00
	Bills/Utilities <i>Electricity, Phone, Internet</i>	\$179.08	\$179.08	\$179.08
	Personal Care Items <i>Clothing, Cleaning Supplies, Toiletries</i>	\$191.17	\$191.17	\$191.17
	Health Care <i>Medication, Health Care Supplies and Equipment</i>	\$113.58	\$113.58	\$113.58
	Transportation	\$150.00	\$150.00	\$150.00
	<b>Total</b>	<b>\$1,530.83</b>	<b>\$1,530.83</b>	<b>\$1,530.83</b>
<b>Income Left For Food and All Other Expenses</b>		<b>(\$797.83)</b>	<b>(\$361.83)</b>	<b>\$67.17</b>



Feature:  
Senior Citizens

**F**or decades, the future for Canadian seniors seemed bright. From the 1970s until the mid-1990s, senior poverty rates declined rapidly, and Canada had one of the lowest poverty rates amongst industrialized countries.<sup>14</sup>

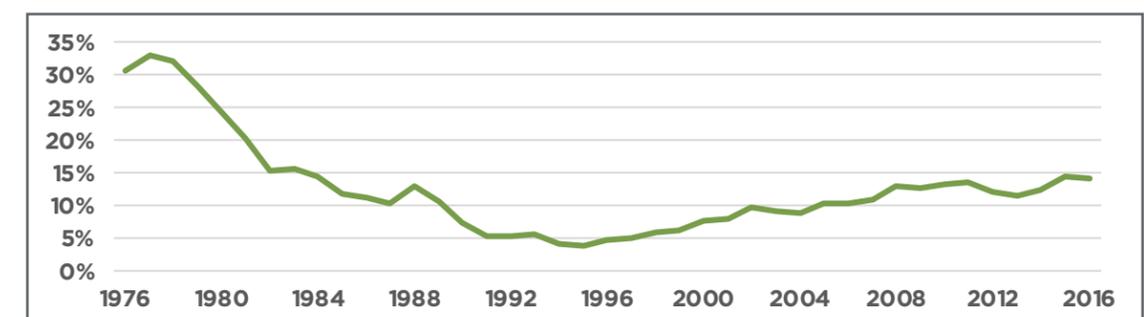
Canada introduced a number of key initiatives, like Old Age Security (OAS) in 1952 and the Guaranteed Income Supplement (GIS) in 1967, to ensure the country's elderly would not fall into poverty. At the same time, many Canadian employers were providing strong private pensions to their workers to reward them for their years of service.

However, significant trends have started to emerge that signify a looming crisis for those entering retirement, and that could ultimately result in a dramatic increase in the number of seniors falling into poverty.<sup>15</sup> Since the mid-1990s, the senior poverty rate has been increasing, with over 12 percent of Canadians over the age

of 65 now falling below the low-income measure (LIM).<sup>16</sup> With baby-boomers entering or approaching their retirement years, this trend is extremely concerning, as senior citizens are expected to comprise 24 percent of the population by 2041,<sup>17</sup> and no longer have the same access to income support that ensures they will not fall into poverty as they age.

This increase in senior poverty is already being reflected in Ontario's food bank data, with the number of seniors accessing hunger-relief services increasing more than 10 percent over the previous year, a rate nearly three times faster than the growth of Ontario's senior population.<sup>18</sup>

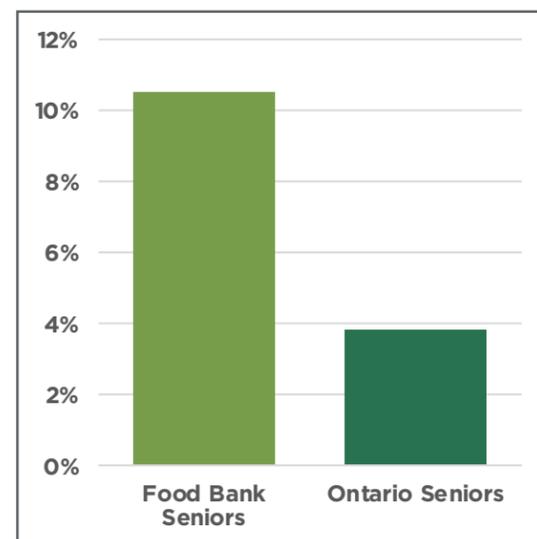
**FIGURE 2.1: SENIORS FALLING UNDER THE LOW INCOME MEASURE<sup>19</sup>**



What is even more troubling is that Ontario’s seniors are twice as likely to need help from their food bank on an ongoing basis, with 25 percent of seniors visiting a food bank more than 12 times in a year, compared to only 13 percent of those under 65 years of age. On the frontline, food banks have expressed concern that these staggering statistics actually underestimate the number of elderly people who are going hungry, due to the stigma around asking for help or barriers that might prevent seniors from accessing a food bank.

The question then becomes, what has changed and what can be done to ensure Ontario’s seniors have sufficient income to support their retirement years and do not run the risk of falling into poverty?

**FIGURE 2.2: SENIOR POPULATION GROWTH: ONTARIO’S FOOD BANKS VERSUS GENERAL POPULATION, 2017-2018**



## I. The Decline in Pensions

The comfortable retirement that so many Canadians thought they could look forward to is typically funded by multiple sources, which is often referred to as the “3-legged stool”: employer pensions, personal savings, and government benefits. Unfortunately, for Ontario’s seniors this stool is becoming increasingly more unstable.

For many decades, the social contract between workers and companies dictated that if an employee worked hard, contributed to the success of the organization, and demonstrated many years of loyalty, they would be repaid with a generous company pension upon retirement. Yet for many Canadian workers, this is no longer the case. As of 2017, only 34 percent of Canadian workers were covered by an employer pension plan, a 21 percent decrease from 1982.<sup>20,21</sup>

Moreover, those who are fortunate enough to have an employer pension are finding that its value is decreasing. In 1996, the vast majority of employer pensions were ‘defined benefit’ plans, which guarantees a regular monthly income for life and has the employer assume the risks instead of the individual. Only

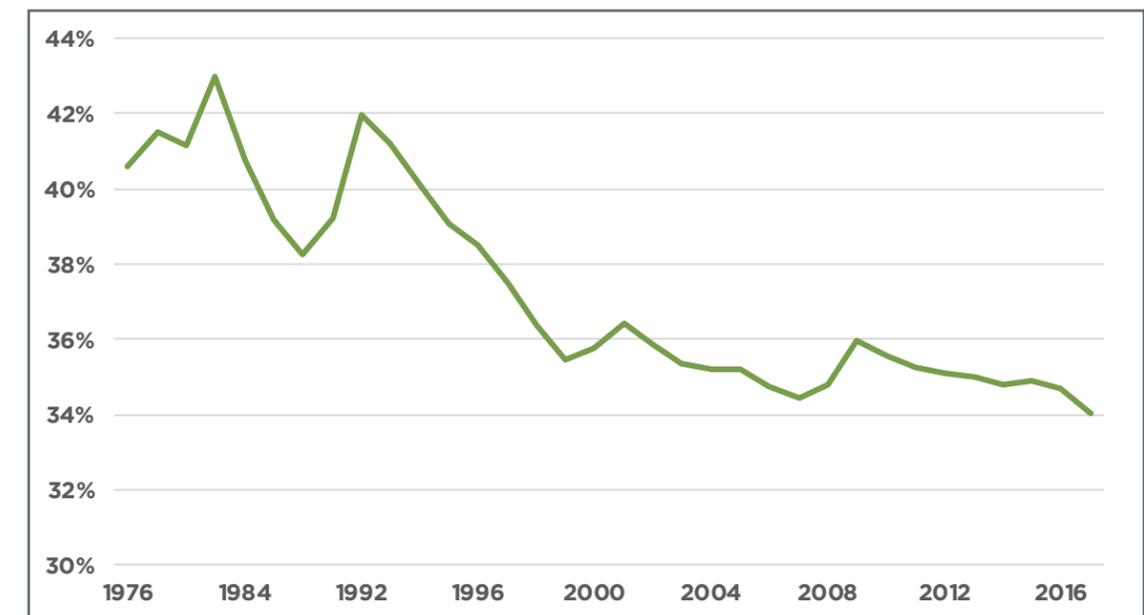
a small percentage were ‘defined contribution’ plans, which do not guarantee income and are more vulnerable to downturns in the market, especially if the downturn happens close to the recipient’s retirement age. In the last 20 years, employer pension plans have shifted significantly from defined benefit

plans to defined contribution plans, with the proportion of workers covered by defined benefit plans decreasing by 24 percent.<sup>22</sup> While providing any pension plan is better than none at all, employer pension plans are following a growing trend of reduced income security.

**FIGURE 2.3: PENSION PLAN TYPES, 1996 VS 2016, PERCENT OF TOTAL<sup>23</sup>**

	1996	2016	% Change
Defined Benefit Plans	88.0%	67.1%	-23.8%
Defined Contribution Plans	10.5%	18.0%	+71.0%

**FIGURE 2.4: CANADIAN WORKERS COVERED BY A REGISTERED PENSION PLAN, 1976-2016<sup>24,25</sup>**



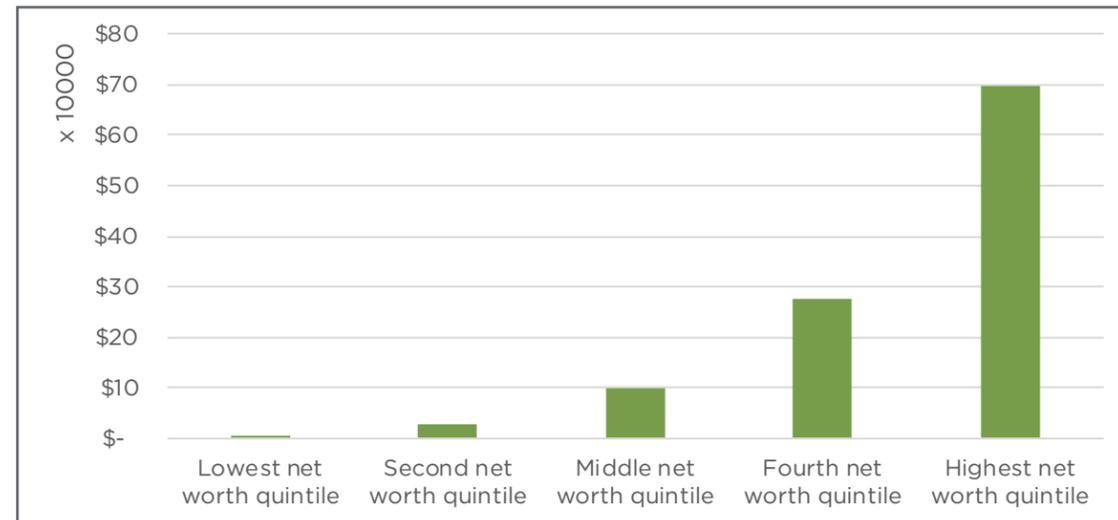
## II. The Decline in Personal Savings

Outside of employer-provided pensions, many retirees depend on their personal savings for income, yet 1 in 3 Canadians are not financially prepared for retirement.<sup>26</sup> According to a recent poll by CIBC, 32 percent of Canadians between 45 and 65 years of age have nothing saved for retirement.<sup>27</sup> What makes this especially troubling is that it is estimated that the average amount of personal savings a Canadian needs to retire comfortably is \$756,000. This is an insurmountable amount for many people, as the average amount saved for retirement is only \$184,000, and

19 percent of respondents have saved less than \$50,000, representing a savings gap of 94 percent.<sup>28</sup>

While Canadians understand the importance of putting money away for the future, a changing job market and a rising cost of living has made saving for retirement a challenge. Precarious work, contract employment, and stagnant income mean more Canadians are spending their savings during rough patches.<sup>29</sup> When coupled with the rising cost of housing and basic living expenses, it becomes difficult to afford even day-to-day basic needs, much less contribute to retirement savings, with the lowest net worth quintile of Canadians having saved only \$5,248 for retirement.<sup>30</sup> Similar to the impact of childhood poverty, living with a low income as an adult creates a ripple effect that negatively impacts one's retirement future.

FIGURE 2.5: PRIVATE PENSION PLAN ASSETS BY NET WORTH QUINTILE, 2016<sup>31</sup>



## III. The Decline in Government Benefits

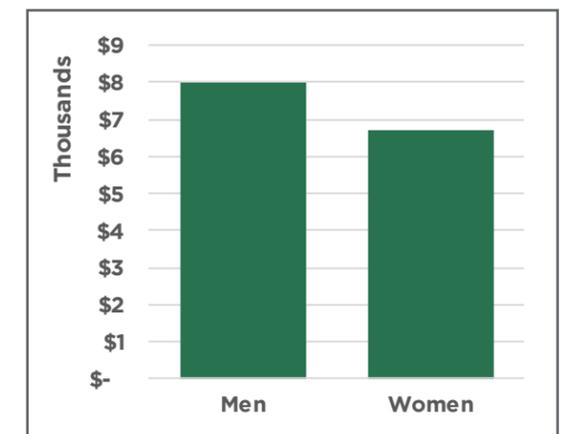
The last leg of the retirement stool is the variety of benefits provided by the government to seniors. The Government of Canada provides three core benefits to seniors:<sup>32</sup>

- Canada Pension Plan (CPP):** A contributory benefit that is managed by the government. The amount received is dependent on the recipient's contributions to the plan, and is adjusted for age and other benefits being received.
- Old Age Security (OAS):** A public pension that was created as a safety net for seniors, and is earned based on the number of years that the recipient has resided in Canada.
- Guaranteed Income Supplement (GIS):** An income support that was created as a means-tested complement to OAS for low-income seniors.

When all of the criteria for each benefit is met by the recipient, these programs work fairly well. The average CPP payment, for example, is \$673.10 per month.<sup>33</sup> For those that meet all of the criteria of GIS and OAS, this amount is then eligible for an additional combined, maximum payment of \$1,470.27 per month.<sup>34</sup> Together, this provides a benefit of \$2,143 per month, or just below the 2016 before-tax low-income measure of \$2,150 per month.<sup>35</sup>

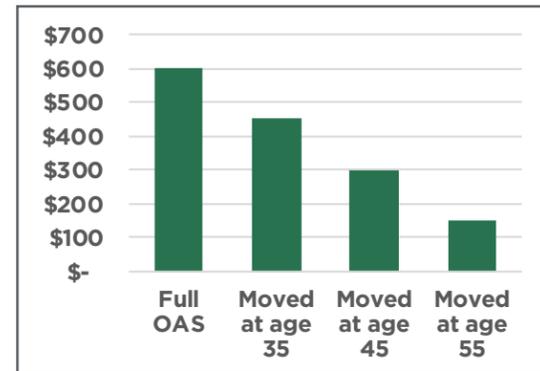
The real concern is for the individuals that do not meet the criteria that ensures the maximum amount of each benefit. For example, total benefits through CPP are determined based on the income acquired during an individual's working years. If a recipient had a primarily low income as an adult, or stayed home to raise children, they will not receive as significant an income from CPP in their retirement years.

FIGURE 2.6: AVERAGE ANNUAL PENSION INCOME, BY GENDER<sup>36</sup>



This can be further compacted by looking at OAS, where the benefits are calculated based on the recipient's years of residence in Canada. This means seniors that may have immigrated to Canada as adults or spent time working abroad, for example, are only eligible for partial OAS payments.<sup>37</sup>

**FIGURE 2.7: OAS MONTHLY PENSION, BY AGE MOVED TO CANADA<sup>38</sup>**



Finally, accessing GIS can be an additional hurdle for Ontario's seniors. While the federal government did make enrolment into GIS automatic earlier this year, the supplement is based on the household income indicated on an individual's tax filings. This can be a challenge for many seniors who experience significant barriers to filing their taxes, such as insufficient access to clinics or services, not being able to afford tax help, or mental health barriers.<sup>39</sup> In the same way that childhood hunger can create a ripple effect that extends into adulthood, those that struggle financially as adults are more likely to continue to struggle as seniors.

## IV. Balancing Income vs Expenses

In addition to the challenges with meeting the criteria for each benefit's maximum payment, the fixed income provided by the government has not kept pace with the rising cost of living. Since 2002, the value of government transfers to seniors has remained stagnant, while the cost of living has continued to climb. As a result, more seniors have started to fall below the poverty line. The insufficiencies of these benefits are echoed in Ontario's food bank data, which shows that over 46 percent of the seniors that require the support of a food bank also cite old age pension as their primary source of income.

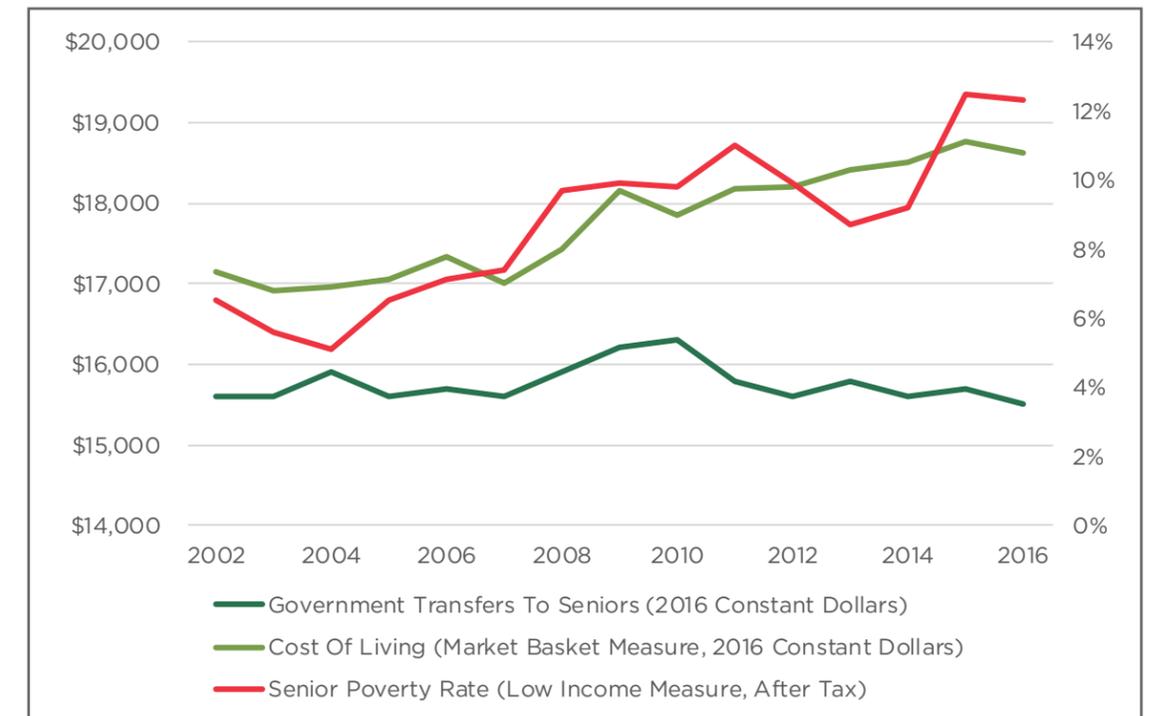


With this new reality of an uncertain financial future, more and more seniors are returning to, or staying in, the workforce longer to help fill the gaps. As of 2015, one in five seniors, or 20 percent, report working part or full time, the highest proportion since 1981.<sup>40</sup> While some seniors remain in the workforce by choice, there are many others that do so only out of necessity. This is particularly true for seniors without private retirement income who are both more likely to continue working after the age of 65 and to be doing so on a full-time basis.<sup>41</sup> Without an adequate social safety net or the ability to save sufficient income, many seniors simply cannot afford to retire.

One of the most challenging expenses for low-income adults and seniors is the rising cost of housing. Although it is commonly believed that older adults are more likely to own their home and consequently not have to worry about rent or mortgage payments, the proportion of senior-led households who are spending more than 30 percent of their income on housing costs is in fact higher than that of non-senior led households.<sup>42</sup>

What's more, for low income seniors, particularly those that struggled throughout adulthood, home ownership is even less likely. Not only do low-income seniors

**FIGURE 2.8: SENIOR POVERTY RATE<sup>43</sup> AND COST OF LIVING<sup>44</sup> INCREASING AS GOVERNMENT TRANSFERS TO SENIORS<sup>45</sup> REMAIN STAGNANT**



tend to have lower rates of home ownership compared to their higher-income counterparts, the security and equity of ownership for this demographic has been on a decline since 1971.<sup>46</sup> This is illustrated in Ontario’s food bank data, which shows that only 10 percent of seniors that access hunger-relief services own their home, compared to 77 percent of seniors in the general population.<sup>47</sup> Further, it shows that 74 percent of food bank clients over the age of 65 are rental or social housing tenants, making them particularly vulnerable to skyrocketing rental rates, as they try to afford monthly housing expenses on a fixed income.

While many seniors eventually hope to reside in a seniors’ residence that helps provide meals and medical care on an ongoing basis, the cost is often far out of reach. As of June 2018, the average monthly rent for a standard space in an Ontario seniors’ residence had reached over \$3,600,<sup>48</sup> a rate that is 167 percent higher than the maximum payment provided by CPP, OAS, and GIS combined.

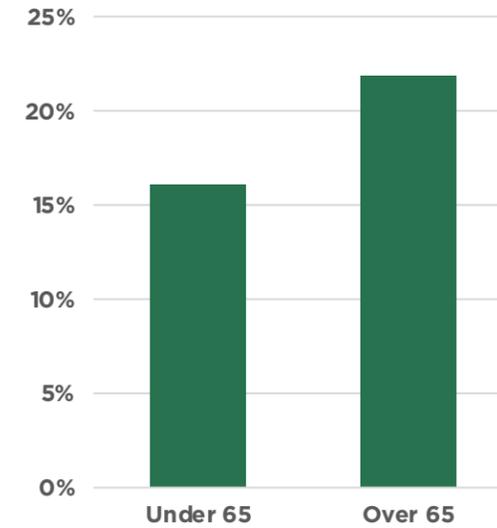
It is, therefore, not surprising that more seniors are turning to social housing to make ends meet. This is illustrated in Ontario data that shows the population of seniors living in social housing is nearly equal to those living in the entire long-term care system.<sup>49</sup> In terms

of those accessing food banks, the proportion of seniors living in social housing is 37 percent higher than food bank clients under 65 years of age. Yet despite the large population of older adults in social housing, this system is ill-equipped

“...the population of seniors living in social housing is nearly equal to those living in the entire long-term care system.”

to meet their needs, simply because it was not designed for this purpose. While supportive housing and retirement homes were created to provide support services to their tenants, social housing was designed for those that are capable of living independently.<sup>50</sup> Further, despite being home to a growing number of aging adults and seniors, social housing providers do not receive any core funding to assist these tenants.<sup>51</sup> Food banks have expressed significant concern about some of the unique challenges that their senior clients are facing, such as decreased mobility and a reduced ability to prepare meals. This has led to many food banks developing specific programs, such as delivery services, prepared meals, and assistance with government forms, to help low-income seniors access the support they need.

**FIGURE 2.9: PROPORTION OF FOOD BANK CLIENTS LIVING IN SOCIAL HOUSING, BY DEMOGRAPHIC**



With a 10 percent increase in the number of senior citizens accessing food banks over the previous year, and in understanding the current trends affecting the lives and incomes of seniors, it is clear that Ontario is on the verge of a crisis. As the baby boomer generation continues to move into retirement age, it will become imperative that the provincial and federal governments begin to implement basic income guarantees that ensure senior citizens have sufficient income to afford monthly necessities, like safe and clean housing, medical care, and nutritious food.

## Ann's Story

When I was 28, my husband and I moved to Canada from the United Kingdom. It was 1981 and he was offered a job that we thought would help us build a foundation for a great life together.

However, after only a few months in our new home, the recession of the 1980s hit and my husband lost his job, after only a few months of work. It was during this time that we found out I was pregnant with our first child. This put significant stress on our marriage until he eventually found a new job working the night-shift.

My first son was born later that year, and we decided I would stay home to raise our child. As often happens with children, number one became number two, who we lost in the hospital, and number two became number three - another little boy in 1985. I guess God wasn't finished with us, because although we were not planning to have any more children, I got pregnant again.

In 1987, we welcomed our third son and decided that the little semi-detached home we lived in just wasn't big enough, so we found a place in a small rural community that had an acre of land and lots of

space for the kids to run. It was a good place to raise children, but it was not a good place for me.

My husband was gone all day, the kids were in school, and while I worked part time in a flower shop, the isolation was too much for me. I started to suffer from depression that ultimately sent me to hospital. My husband, frustrated by my illness, was not very empathetic.

“At times, I thought about getting away, but the finances just weren't there. I didn't have enough income. I couldn't go anywhere.”

I decided that because I had come from a dysfunctional family, that I was not going to walk out on my kids. I was going to stick it out - and that's what happened for the next 15 years. There were a series of hospitalizations, and my husband became more emotionally abusive.

At times, I thought about getting away, but the finances just weren't there. I didn't have enough income. I couldn't go anywhere.

After struggling for almost two decades, I started to receive counselling and was put on the community list for a subsidised apartment. I still lived with my

husband, but he wanted nothing to do with me, and would not support me in anyway. By this time, my kids were young adults and one was married.

I continued to see the counsellor every week, but things continued to go from bad to worse, in terms of my mental health. The counsellor got in touch with my local council to see if I could be put on the priority list, because my mental health was not good.

“The rent-geared-to-income (RGI) apartment was a godsend. I was on ODSP, which doesn't provide very much, but because it was RGI my rent was only a third of my income.”

Within a week, I got a notice that I had been approved for the priority list, and a week after they offered me a rent-geared-to-income apartment in Orangeville. My husband was out of the country, and I moved while he was gone.

The rent-geared-to-income (RGI) apartment was a godsend. I was on ODSP, which doesn't provide very much, but because it was RGI, my rent was only a third of my income.

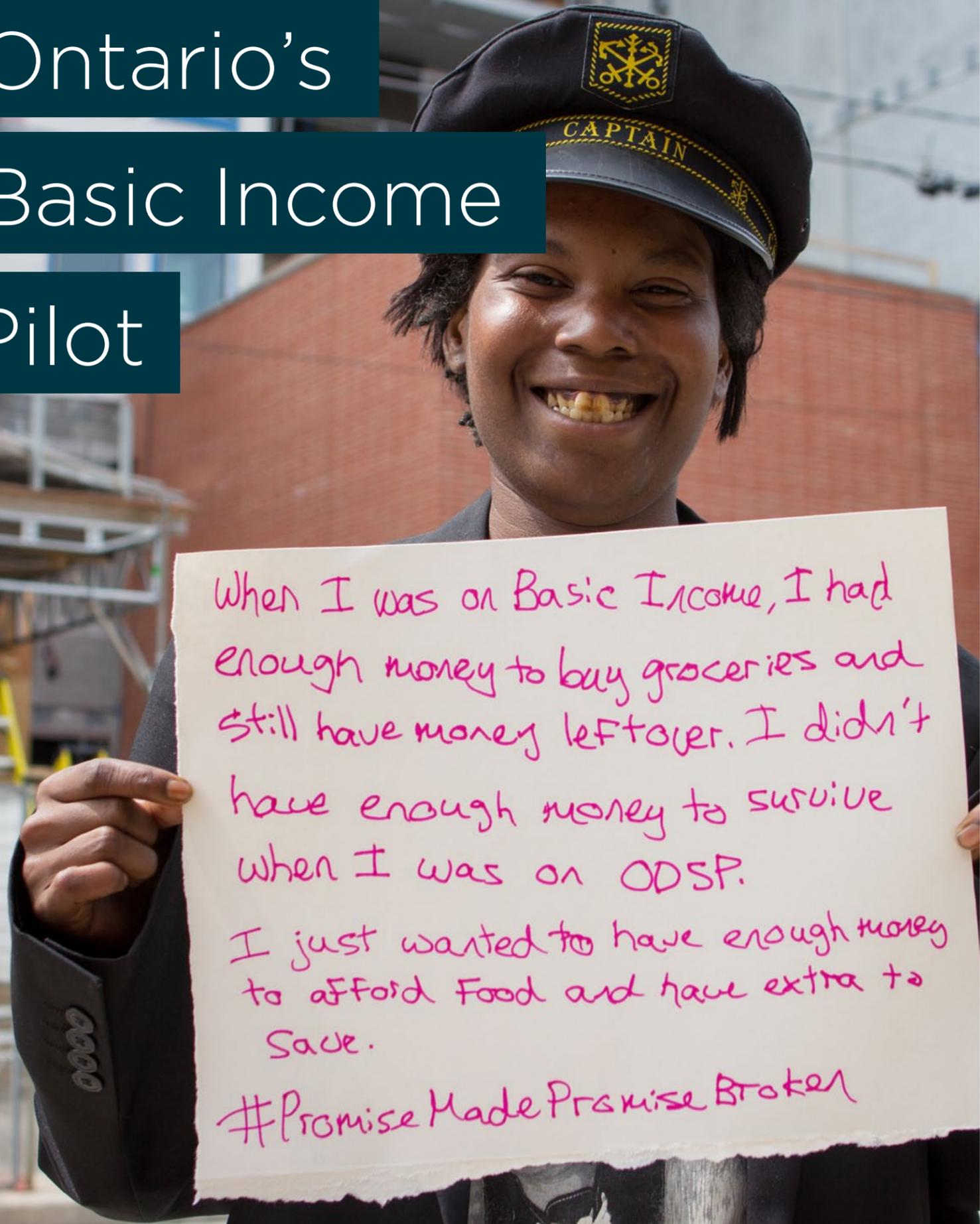
While I still had to be careful, I had a roof over my head and could afford a bowl of cereal every day.

Over the last year, I started going to the Orangeville Food Bank, who have been very helpful in filling in government forms - particularly after I turned 65 and transitioned from receiving ODSP to OAS and GIS. Because I have only been in Canada for 38 years, I cannot access the full OAS benefit. Having the food bank's support has saved me a lot of heartache.

I have had a very good experience with the Orangeville Food Bank, who has just started a pilot program in my building, because the number of seniors were increasing at the food bank. The response has been phenomenal. People line up, and are excited to see fresh pears, grapes, and frozen dinners that were prepared by the local high school. They work hard to accommodate the seniors and their special diets.

I consider myself lucky. I got away from an abusive relationship. I'm working on myself. Sometimes it's easier said than done, but it's ok.

# Ontario's Basic Income Pilot



When I was on Basic Income, I had enough money to buy groceries and still have money leftover. I didn't have enough money to survive when I was on ODSP.  
I just wanted to have enough money to afford food and have extra to save.  
#Promise Made Promise Broken

In April 2017, the Government of Ontario launched a Basic Income Pilot program in four communities across the province: Thunder Bay, Lindsay, Hamilton, and Brantford.<sup>52</sup> The purpose of this project was to investigate the provision of a basic income as a viable and long-term solution to poverty and trends related to a significantly changing job market.

This project provided 4,000 low-income individuals in the test communities with an annual income of \$16,989 for unattached adults and up to \$24,027 for couples,<sup>53</sup> so that researchers could study the impact that a steady and increased income would have on the health and livelihoods of these participants. The initial reports from the project were extremely positive, with many of the participants indicating that they had used the additional support to take advantage of opportunities that were not available before, such as: going back to school to upgrade skills, enrolling their children in activities, obtaining apartments in safer neighbourhoods, or even starting a new business.<sup>54</sup>

While the Basic Income Pilot was intended to be a three-year study, expected to conclude in 2020, it was announced in July 2018 that the Government of Ontario had decided to terminate the project, and would be winding down payments to participants by March 2019.<sup>55</sup> For those

### Results From Past Basic Income Pilots:

- Decline in hospitalizations, specifically for accidents, injuries and mental health diagnoses (Dauphin, Manitoba)<sup>56</sup>
- Lowered instances of behavioural and emotional disorders among children, reduced alcohol consumption (Great Smoky Mountains, North Carolina)<sup>57</sup>
- Improvements in school performance and nutrition, increases in new business openings and personal savings (Madyha Pradesh, India)<sup>58</sup>

participating in the program, this announcement was devastating, as many reported that the income issued through the pilot had already been allocated to long-term costs, such as tuition or the lease of a safer home, that will extend far beyond the program's final payment. This has led to potentially harmful implications for these participants, as they struggle to rebalance budgets and terminate contracts or plans that they had made under the belief that the funding available through the program would be available for its intended three years.

In response to the cancellation of the Basic Income Pilot, the Ontario Association of Food Banks issued the following statement on August 1st, 2018:

*Yesterday afternoon, the Government of Ontario announced its plans to terminate the Basic Income Pilot, as well as reduce the planned increase to Ontario's social assistance programs by 50 percent. The Ontario Association of Food Banks is disappointed and alarmed by these unexpected changes and is concerned about the impact that it will have on low-income Ontarians.*

*Food banks across the province have long advocated for increases to Ontario's social*

*assistance programs and the continuation of the Basic Income Pilot as an evidence-based solution to poverty in our province. The enactment of these cuts would be a step backwards in our collective effort to create a healthier and hunger-free Ontario.*

This sentiment was echoed by food banks across the province, as well as by many community partners and agencies. It is the recommendation of the Ontario Association of Food Banks that the Government of Ontario reconsider its decision to terminate the program, or that the Government of Canada assume oversight of the Basic Income Pilot for its intended three year term before it officially ends in March 2019.

## Letter from the Mayors

*In September 2018, the mayors of the Basic Income Pilot test cities (Brantford, Hamilton, Kawartha Lakes, Thunder Bay) wrote a joint letter to The Honourable Jean-Yves Duclos, Minister of Families, Children and Social Development, to request that the federal government assume oversight of the cancelled Basic Income Pilot.*

*The full text is reproduced below:*

Dear Minister Duclos,

As you are aware, on July 31, 2018 the Government of Ontario announced that it was ending the Basic Income Pilot Program just three months after it was fully subscribed. Neither local participants nor our municipal governments were consulted prior to this decision.

When the program was initially announced by the previous provincial government in April, 2017, we were gratified that our communities were chosen as the pilot test sites. Ontario's pilot is very much at the centre of a growing international interest in the concept of basic income. Jurisdictions from around the world were observing the Ontario pilot with great

interest: our communities received delegations from the United Kingdom, Japan, South Korea and the United States interested in learning from our experience.

The Ontario government's cancellation of the pilot is distressing to participants and discouraging to all seeking a better way to assist vulnerable citizens. The Minister of Community Social Services indicated that the pilot was a disincentive to work, and yet ignored the reality that two-thirds of pilot participants are currently working (some perhaps at part-time jobs) but seemingly very interested in contributing to the community and enhancing their skills.

While the pilot was well into its first of three years, surveys had not been completed to determine its level of success. However, the pilot participants had themselves identified important changes in their lives as a result of the Basic Income Pilot Project. Many used their participation in the project to stabilize their housing, improve their diets, and look for opportunities to improve skills and go back to school.

Many participants reported feeling better and regained self-esteem, dignity, and confidence. Their stress levels reduced because they were able to afford their rent; their health improved because they have been able to afford healthy food and

they have become active members of our communities because they could afford to participate in modest civic activities and volunteer. We believe the results of the Ontario Basic Income Pilot would have provided crucial information that could enable not just the Ontario Government, but other jurisdictions around the country to determine the efficacy of such a program on a larger scale.

“The provincial government’s decision has very much resulted in a financial crisis for our 4,000 residents who in good faith agreed to participate in the pilot. We fear that as a result of this ill-conceived provincial decision, many of the pilot participants will inevitably fall into situations of homelessness and significant financial distress through no fault of their own.”

The sudden provincial decision to cancel the pilot is distressing for local pilot participants, many of whom

are some of the most vulnerable residents of our communities. Many pilot participants had planned ahead for the three-year time period to which the provincial government had committed. Many had moved to safer, more accessible rental accommodations and are now locked into tenancy agreements they cannot afford; other participants pre-paid to upgrade skills or go back to school and now have no means to cover these additional costs.

The provincial government’s decision has very much resulted in a financial crisis for our 4,000 residents who in good faith agreed to participate in the pilot. We fear that as a result of this ill-conceived provincial decision, many of the pilot participants will inevitably fall into situations of homelessness and significant financial distress through no fault of their own. Others who had had challenges with mental health will need additional supports as a result of the decision to cancel the program.

It is for these reasons that we, the Mayors of Brantford, Hamilton, Kawartha Lakes and Thunder Bay, would request consideration that the Federal Government assume oversight of the Ontario Basic Income Pilot project in our communities for years two and three of the planned project.

There are several reasons why we

believe our request is practical and beneficial:

- The pilot’s infrastructure and many of the up-front costs are already in place with participants chosen, an evaluation team working, and timelines and project staff in place
- The Federal Government would benefit greatly from the information that would be generated by this pilot - the largest such test in the world currently underway and the first in Canada since MINCOME in the 1970s - a partnership of the Government of Manitoba under Edward Schreyer and the Government of Canada under Prime Minister Pierre Trudeau
- The provincial cost of the project was slated at \$150 million over three years, at least one third of that allocation has already been invested in the pilot and will otherwise be lost

Minister, when the program was launched, you said that you would be watching it closely and looked forward to seeing the results - as did we. Federal oversight of the Ontario Basic Income Pilot project would be the best option to revive the critical information that will be generated,

protect pilot participants from crisis who entered into the program in good faith and ensure the funds that have already been spent on this program are not wasted.

We look forward to discussing this exciting possibility with you. The previous provincial government in Ontario showed great leadership in initiating the project and we are hopeful that your government will consider seeing through the Basic Income Pilot.

Sincerely,

Chris Friel  
*Mayor, City of Brantford*

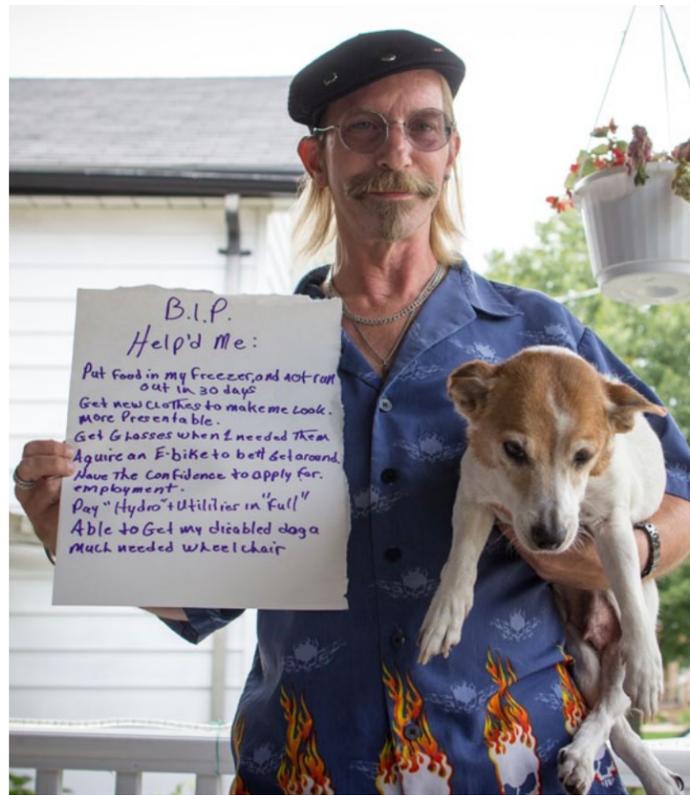
Fred Eisenberger  
*Mayor, City of Hamilton*

Andy Letham  
*Mayor, City of Kawartha Lakes*

Keith Hobbs  
*Mayor, City of Thunder Bay*

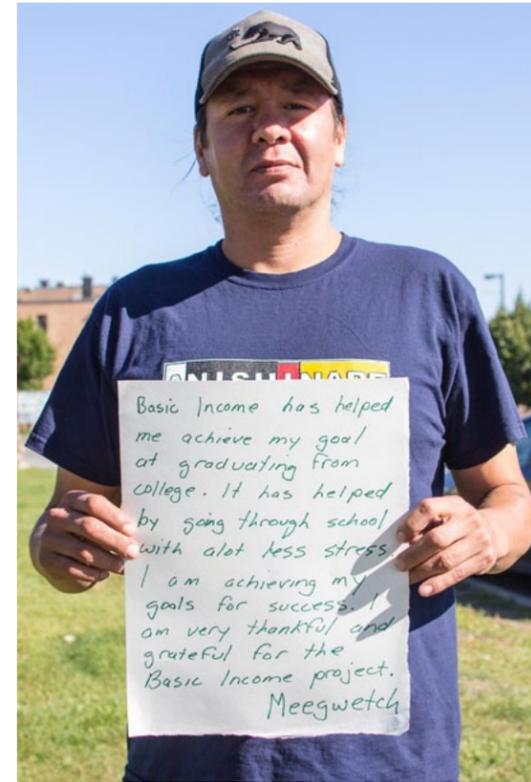
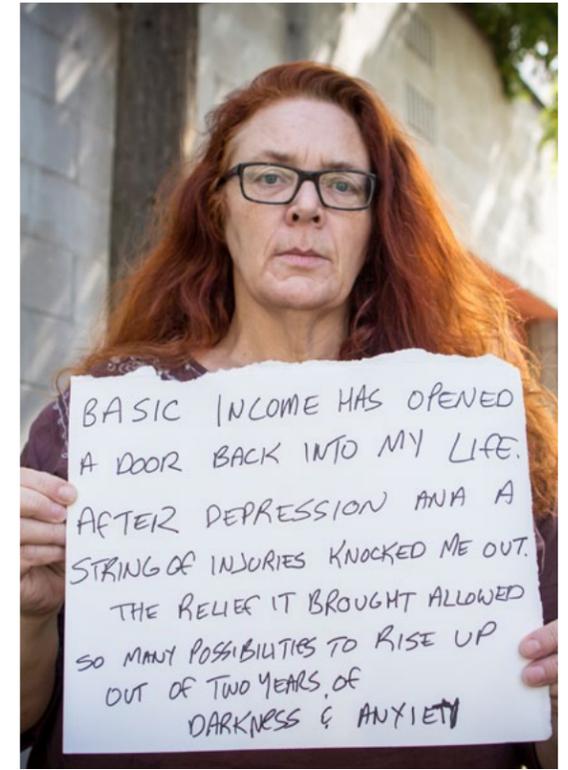


# Humans of Basic Income



Humans of Basic Income is putting a human face on a political issue, by amplifying the stories of the people who were recipients of the prematurely cancelled Basic Income Pilot Project in Ontario. These stories expose very deep flaws in Ontario's social welfare system that keep people in poverty, but also showcase the resilience of the recipients, who are determined to survive despite the cancellation. Photographer Jessie Golem is a recipient of the Basic Income Pilot, and used her knowledge of the power of visual storytelling to affect change as the inspiration for this portrait series.

To see more photos in the series, please visit [twitter.com/humansbasic](https://twitter.com/humansbasic)



# Letter to the Editor

Jaden Calvert  
Golden Town Outreach,  
Meaford

Along with many Ontarians, I was disappointed to hear that the Government of Ontario made the unfortunate announcement that it will be terminating the Basic Income Pilot, as well as reducing the planned increase to Ontario's social assistance programs from 3 percent to 1.5 percent, meaning it will no longer coincide with inflation.

As the Coordinator of the Golden Town Outreach, I work with people living in poverty, and have a glimpse into the world they face. Each individual is unique, and unique in the challenges they face and why they are faced with poverty. I believe that everyone deserves the right to live a dignified life, and that communities have the ability to ensure this. Part of living a dignified life is ensuring that everyone has enough to meet their basic needs. In today's world, this means that people need to have enough monetary income. There are many factors that impact mental and physical health, and these are called the social determinants of

health. Having enough income is a social determinant of health, and is linked with other social determinants, such as housing, food, transportation, and access to education and health-care services.

Although there was no final report on the 'Mincome' experiment in Manitoba during the 1970s, University of Manitoba economist Evelyn Forget conducted an experimental analysis that compared health outcomes of Dauphin residents with other Manitoba residents. From 1974 through 1978, about 30 per cent of the population of Dauphin was provided with a 'Mincome', which the guaranteed level of income came to be called. Evelyn Forget found that hospital visits dropped 8.5 percent, with fewer incidents of work-related injuries, and fewer emergency room visits from accidents and injuries, that hospitalizations for mental health issues were down significantly, and that teenagers stayed in school longer as a result of the initiative. Evelyn said that her research suggests that people appear to live healthier when they don't have to worry about poverty - makes sense, right?

How can someone succeed, and pursue their goals and dreams, if they are constantly worried about bills, food, and the costs of living? Having enough consistent income to meet your basic needs means

that one is living a life with a greater sense of abundance, and has more control over their life with a more predictable platform on which to make life choices. It can help to pull one out of poverty, and give one more time to better their lives and contribute positively with their gifts to the economic landscape.

The Government of Ontario's decision to scrap Ontario's Basic Income Pilot project was made before any results could be gleaned from the program, making it impossible to determine whether

“What I have found is that most clients of the Food Bank want to share their gifts and be ‘independent contributors to the economy’ - everyone has a purpose, and a gift to share.”

it was a success. It was said that the government decided to end the program after being informed by ministry officials that it was failing to help people become “independent contributors to the economy.” I think that it is short-sighted to think that the Basic Income Pilot should be cancelled, after not yet a year of running, because it is thought that it was failing to help people become

“independent contributors to the economy”. The Basic Income Pilot has the potential to do so much more than that, such as decreasing mental health issues, as was found in Dauphin. Over the course of the past year, approximately 22% of the clients of the Golden Town Outreach Food Bank who are over the age of 18, who chose to report their employment status, were either employed part- or full-time. If the number of individuals who were unable to work due to disabilities were not included, the percentage of those working part- or full-time would be much higher. What I have found is that most clients of the Food Bank want to share their gifts and be “independent contributors to the economy” - everyone has a purpose, and a gift to share. Some people can use help and guidance, and the Golden Town Outreach helps to lift people up towards meeting their goals, including finding employment, and to contribute their gifts and talents to the world.

I call on the Ontario Government to provide support for their decision to scrap Ontario's Basic Income Pilot, and to reconsider their decision to scrap the Basic Income Pilot altogether and to reduce the planned increase to Ontario's social assistance programs from 3 percent to 1.5 percent.

*This letter was originally published in The Meaford Independent on August 10, 2018.*



# Recommendations

## for Change

**T**here are over half a million adults, children, and seniors in Ontario that do not have sufficient income to afford all of their basic necessities, like rent, hydro, transportation and food. It is for this reason that the Ontario Association of Food Banks is calling on the Government of Ontario to make significant investments in good public policy that addresses the root causes of hunger and poverty in our province.

While it is understood that the provincial government has prioritized increasing efficiencies and cost savings in the provincial budget, it is perhaps not widely known that investments in poverty reduction are actually essential to achieving this objective.

In 2008, the Ontario Association of Food Banks released ‘The Cost of Poverty: An Analysis of the Economic Cost of Poverty in Ontario.’ This report found that poverty ‘costs’ the provincial and federal governments up to \$13 billion per year (\$15.1 billion when indexed to inflation) due to poverty-induced medical costs, the criminal justice system, and lost productivity. It also found that investments made into poverty reduction have the potential to save the provincial and federal government billions of dollars per year.

By investing in solutions that not only help Ontarians afford their most basic necessities, but help

to move them out of poverty, the Government of Ontario will be investing in the overall health and wellbeing of both the province and its citizens. The Ontario Association of Food Banks would like to put forward the following three recommendations for change:

1. Invest in affordable housing through construction, repairs, and a portable housing benefit

Over 89 percent of food bank clients are rental or social housing tenants who spend more than 70 percent of their income on rent. As a fixed expense and non-negotiable cost, paying for housing often leaves little left for other necessities, like hydro, transportation, and food.

In April 2018, the Government of Ontario signed the National Housing Strategy bilateral agreement,

which included matched funding for social and affordable housing, modern flexible housing supports, and the creation of new affordable housing options. This partnership will be supported by long-term and predictable funding starting on April 1st, 2019.

As details of the strategy and its implementation are being finalized, the Ontario Association of Food Banks would like to echo the recommendations made in *Income Security: A Roadmap for Change* and *Canada's National Housing Strategy: A Place to Call Home*:

- Introduce a housing benefit to assist all low-income people with the high cost of housing
- Invest in the construction and repair of affordable housing, including the preservation of at least 130,000 community housing units, the development of 100,000 new housing units, and the repair of more than 300,000 housing units over the next 10 years
- Develop a provincial, three-year action plan, beginning in 2019-2020, setting targets and outlining how the Government of Ontario will use federal and cost-matched funding to achieve the desired outcomes

## 2. Improve the support programs and benefits available to senior citizens

While the Government of Canada has made significant investments into the health and wellbeing of its senior population, senior poverty and food bank use is still on the rise. This is an indication that the programs and benefits being offered to seniors are insufficient or inaccessible to those that need them most.

The Ontario Association of Food Banks recommends removing barriers to accessing the full funds available through the Canada Pension Plan (CPP), Old Age Security (OAS), and the Guaranteed Income Supplement (GIS). Solutions to the challenges that these programs possess may include: increasing the survivors benefit from 60 percent to 100 percent for those that are not receiving other CPP benefits; decreasing the number of years in Canada needed to access the full OAS benefit from 40 years; and increasing access to GIS by removing barriers that seniors encounter when trying to file their taxes.

With the number of seniors accessing food banks growing three times faster than the senior population itself, it has become imperative that the provincial and

federal governments investigate and implement basic income guarantees that ensure Ontario's vulnerable senior population has sufficient income to afford all of their basic necessities, like rent, heat, hydro, medical care, and nutritious food.

## 3. Reinstate Ontario's Basic Income Pilot for its intended duration

In April 2017, the Government of Ontario launched a Basic Income Pilot in four communities across the province. With considerable evidence demonstrating its potential to decrease healthcare costs, remove barriers that keep individuals trapped in poverty, and enabling recipients to source improved employment through training or skill development, it was believed that the pilot could help form a foundation for a long-term solution to poverty. What's more, it was predicted that this solution would cost less than what is currently being spent on Ontario's social assistance programs, housing, poverty related healthcare costs, and the justice system.

In September 2018, the Mayors of the four test pilot cities - Thunder Bay, Lindsay, Hamilton, and Brantford - issued a letter to the Government of Canada stating that the termination of the pilot has led

to a financial crisis for the 4,000 low-income residents who agreed, in good faith, to participate in the program. Further, the Mayors stated, "We fear that as a result of this ill-conceived provincial decision, many of the pilot participants will inevitably fall into situations of homelessness and significant financial distress through no fault of their own." The Mayors requested that the federal government assume oversight of the Ontario Basic Income Pilot project in their community for years two and three of the planned project.

The Ontario Association of Food Banks would like to echo this request and is calling on both the Government of Ontario and the Government of Canada to reinstate Ontario's Basic Income Pilot for its intended duration. Ensuring the complete investigation of this program is an invaluable opportunity and one that could serve as a foundation for building a more equitable society where all citizens have access to sufficient income for their basic needs and where no one goes hungry.



Beyond

The Table

**F**ood banks recognize that hunger is a symptom of a much larger problem: poverty. It is for this reason that over 96 percent of food banks in the provincial food bank network provide services beyond emergency food support.

This includes rent and hydro subsidies, housing and shelter programs, income tax help, assistance with social assistance forms, financial literacy workshops, accredited training programs, and much more.

Food banks strive to provide their community with the best support possible, and often develop specific programs for those they serve. With the increasing number of senior citizens accessing food banks, for example, many have started offering delivery services to seniors that cannot leave their homes, community cafés to help address isolation and loneliness, assistance with income tax filing so that seniors do not miss out on benefits, and specialized food hampers that provide nutritious options for seniors with diabetes or similar health challenges.

On the provincial level, the Ontario Association of Food Banks is working hard to ensure that food banks have a variety of fresh and non-perishable food to support the adults, children, and seniors relying on their help. Last year alone, the OAFB provided the equivalent of

5,000,000 meals to food banks and the families they serve, as well as over \$195,000 to specialized local food programs and capacity building initiatives.

LAST YEAR, THE ONTARIO ASSOCIATION OF FOOD BANKS PROVIDED OVER

**\$195,000**

TO LOCAL ORGANIZATIONS TO INCREASE HEALTHY FOOD ACCESS, SUPPORTING INITIATIVES SUCH AS:



community gardens



healthy snacks for rural kids



capacity building

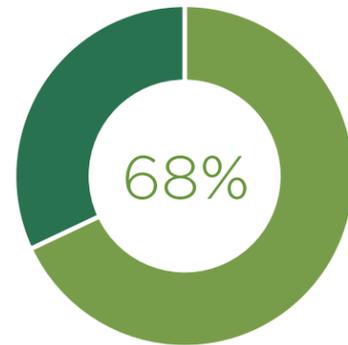
This included the growth of the 'Rural Kids Program', which provides increased programming for low-income children in rural communities, as well as the 'Community Garden Program', which helps food banks implement and sustain community gardens, including seed, soil, and raised garden beds for senior citizens who want to participate.

While the provincial food bank network is working hard to address an immediate need, this effort should not replace an adequate social safety net or ongoing investments by the municipal, provincial, and federal governments into poverty reduction and strong public policy that ensures long-term change.

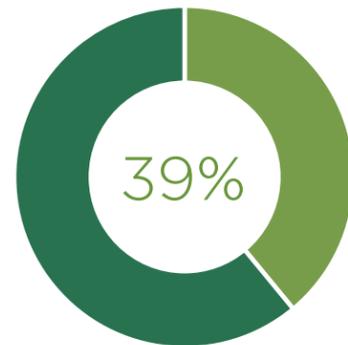
**Ontario's food banks work tirelessly to serve half a million adults, children, and seniors every year, but they cannot do it alone. We believe that our vision of ending hunger and poverty in Ontario is shared by all levels of government, and that this problem can be solved by working together.**

**Through immediate investments in income security and the commitment to long-term change, we believe that we can start to move the needle on poverty towards a future where no one goes hungry.**

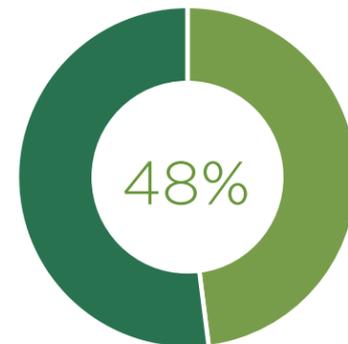
**FOOD BANKS IN ONTARIO THAT OFFER AT LEAST ONE:**



Food-Focused  
PROGRAM



Skill-Building  
PROGRAM



Social Service  
PROGRAM



Feed the  
Change

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