

Hunger Report

2021

HOW THE PANDEMIC ACCELERATED THE INCOME
AND AFFORDABILITY CRISIS IN ONTARIO



FEED
ONTARIO



About Feed Ontario

Feed Ontario is a network of 1,200 direct and affiliate food banks and hunger-relief agencies across the province that are united in their work to address and reduce hunger and poverty.

Through emergency food support, innovative programming, and a commitment to promoting evidence-based solutions to poverty, the provincial food bank network works tirelessly to support the health and well-being of people and families across the province.

Food banks are not, however, solutions to food insecurity or poverty. While food banks work hard to provide emergency assistance, it is only through strong public policies and government action that the gap between income and the cost of living can be narrowed.

About This Report

The 2021 Hunger Report provides an analysis of the data gathered by the Ontario food bank network through the Link2Feed client intake system between April 1st, 2020 – March 31st, 2021.

This year's report also includes a feature on Article 25 of the United Nations' Universal Declaration of Human Rights, and barriers that Ontarians face in realizing their right to food. The report concludes with a case study on the impact that COVID-19 had on people with disabilities and Feed Ontario's recommendations on immediate steps that the Province can take to reduce food insecurity and poverty in Ontario.

Feed Ontario would like to thank its direct member and affiliate food banks, as well as their staff and volunteers for the invaluable role that they play in their community and in supporting Feed Ontario's research and advocacy work.

To learn more about the Feed Ontario network, visit www.feedontario.ca

Feed Ontario Land Acknowledgement

We, at Feed Ontario, acknowledge that we reside and work in territory that is the traditional land of many diverse First Nations and Indigenous communities.

We are thankful to the Stewards who have taken care of these lands for thousands of years in the past and continue to do so today.

We recognize the many injustices that have been brought upon the First Nations and Indigenous people in Canada. We will strive to learn from and understand these injustices and bring awareness to them in our work to end poverty and food insecurity in Ontario.

We are steadfast in our commitment towards truth and reconciliation by teaching, advocating and by being an allied partner to all Indigenous and marginalized people. We will work together to create a more equitable province for all.

Contributors

Feed Ontario would like to recognize the food banks who conducted additional surveying of their visitors in order to further our collective understanding of how COVID-19 is impacting people with disabilities.

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Executive Summary

Between April 1st, 2020 and March 31st, 2021, a record 592,308 people accessed Ontario's food bank network, visiting 3,683,305 times. This is an increase of 10 and 12 percent respectively over the previous year.

While COVID-19 response measures like the Canada Emergency Response Benefit (CERB) helped avert crisis for millions of Canadians, many people, including some of the province's most vulnerable, still fell through the cracks. This can be seen in several shifting food bank trends, including the increased proportion of food bank clients relying on Employment

Insurance, which doubled over the previous year, and a 36 percent increase in the proportion of senior citizens accessing support.

Further, this report analyzes the results of an extended survey conducted in September 2021, which asked people who self-identify as having a disability to share how they have been impacted by COVID-19. This survey found that two-thirds of respondents have less than \$100 per month (\$3.33 left per day) after paying for housing and utilities, and that 61 percent now consider themselves to be 'worse off' financially compared to the start of the pandemic. Moreover, the survey found that more than



592,308

individuals accessed a food bank in Ontario in 2020-21



3,683,305

visits were made to food banks in Ontario in 2020-21



2 in 3

survey respondents have less than \$100/month after paying for housing and utilities



36%

increase in the proportion of senior citizens accessing support over the previous year

half of respondents with a disability did not receive any additional supports during the pandemic, despite facing a loss in income and higher living costs.

Not only is this a moral crisis, but it reflects Canada's failure to meet its legal obligation to ensure the right to food. As a signatory of the International Covenant on Economic, Social, and Cultural Rights, which is inclusive of the Right to Food, Canada's governments have the legal responsibility to create the economic conditions in which everyone can access the income they need for a basic standard of living. Unfortunately, due to government inaction on the key drivers of food insecurity – a social safety net that keeps people in poverty, a rise in precarious work, growing housing unaffordability, and systemic oppression – more people are turning to food banks because they cannot access sufficient income to purchase the food that they need to live a healthy life.

“Canada's governments have the legal responsibility to create the economic conditions in which everyone can access the income they need for a basic standard of living.”

The increases to food bank use due to the pandemic only added to the income and affordability crises already occurring in Ontario. Between 2013 and 2016, overall food bank use was on the decline; however, since 2017, food bank use has steadily increased each year.

Further, an analysis of recent food bank visits shows that the trend of increasing food bank use is not reversing: in September 2021, food bank visits were 32 percent higher than the September average for 2017 – 2019.

Immediate action must be taken to avert steadily increasing food bank use from becoming 'the new normal.' As Ontario moves towards its next election in June 2022, it is essential that all parties develop strong income security and affordability solutions. This includes unfreezing and increasing social assistance rates, investing in affordable housing, amending the Employment Standards Act to ensure that employment conditions are safe and secure and that jobs pay a living wage, and ensuring that people with lived experience are centered and involved in policy design that directly impacts their lives.

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



**Food Bank Use
in Ontario**

While in many ways the Ontario economy is starting to recover from the impact of the COVID-19 pandemic, food bank use continues to increase, with a record number of 592,308 people accessing services between April 1st 2020 and March 31st 2021. This is an increase of 10 percent over the previous year and the largest single-year increase since 2009. What's more, the individuals who accessed Ontario's hunger-relief services visited 3,683,305 times, an increase of 12 percent over the previous year.

This is staggering, and while it certainly reflects the negative economic impact that COVID-19 has had on the province, it also speaks to the accumulation of several income insecurity trends that have been developing over the last several years. To expand, between 2013 and 2016, food bank

use in Ontario was overall starting to decline. Since 2017, however, food bank use has steadily increased with more adults, children, and seniors turning to food banks each year. When comparing 2017 to 2021, food banks saw a 19 percent increase in demand and served an additional 92,893 people.

In evaluating food bank use data, there have been a number of notable changes in visitor demographics over the last year, including a rising proportion of senior citizens, homeowners, and Employment Insurance (EI) recipients who are accessing Ontario's food bank network.

It is still too early to tell if these demographic shifts are the direct result of COVID-19, the continuation of past trends, or a combination of the two. However, identifying these shifts can shed some light on specific demographic groups that

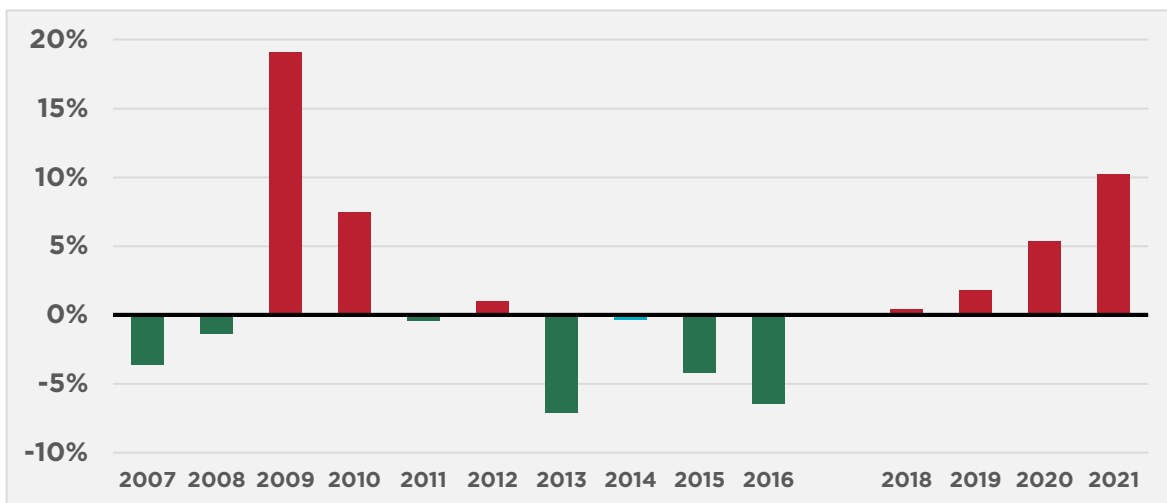


Figure 1.1: Food bank use has been on the rise since 2017 | Year over year changes in unique individuals visiting food banks in Ontario. Note: The change between 2016 and 2017 was excluded from this chart due to a change in data collection methodology.

are feeling the financial impact of the pandemic more severely or in a way that might not have been previously considered.

Senior Citizens

Senior citizens continue to be one of the fastest-growing population groups that are turning to food banks for support. Although people over 65 still represent a relatively small proportion of all food bank visitors, at approximately eight percent compared to 18 percent of the general population, the proportion of senior citizens accessing food banks has increased 36 percent over the last year, and 64 percent since 2008.

Feed Ontario's *Hunger Report 2018: A Looming Crisis - Senior*

Hunger in Ontario explored some of the structural drivers of this trend, including the decline in employer pension programs, barriers to accumulating personal savings, and the widening gap between the income provided through government pension programs and the rising cost of living. This is further reflected in food bank use data, which shows a 21 percent increase in the proportion of visitors citing 'Old Age Pension' as their primary source of income over the last year. As senior citizens typically live on a fixed income, it is perhaps then not surprising that data also shows seniors are nearly twice as likely to need the assistance of a food bank on a long-term basis compared to adults under 65 years of age.



Children and Youth

While the number of senior citizens accessing food banks has steadily increased, Ontario has seen an encouraging 16 percent decrease in the proportion of children visiting food banks since 2008. This is consistent with an overall provincial drop in child poverty,¹ and can be seen as a sign that the introduction of measures that reduce or offset the cost of raising a child, such as full-day kindergarten, the Ontario Child Benefit, and the Canada Child Benefit, are making a difference.

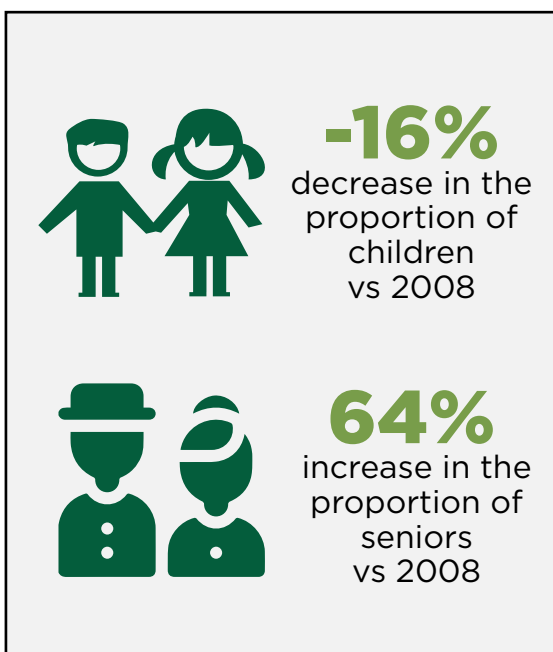
However, despite this trend, children and youth are nearly twice as likely than the general population to access a food bank. This indicates that while some progress has been made, more collective effort is needed to develop policies and financial supports that benefit families with children.

Housing Type

In comparing the housing types of food bank visitors over the previous year, the number of people living in private rental units or social housing remained consistent, at 70.5 percent and 15.8 percent respectively. Rental tenants represent 86 percent of all food bank users, with the remaining 14 percent inclusive of all other housing types, such as owning a home, living in an emergency shelter or rooming house, or identifying as “homeless”.

This year, the data showed a number of shifts in these less common housing types. Homeowners, for example, have generally been less likely to visit food banks than market-rental tenants. However, food banks saw a 23 percent increase in the proportion of homeowners accessing their services over the previous year. While homeowners only represent less than six percent of those accessing food banks, and this change is likely due to the financial impact of the pandemic, this is an important demographic to watch as it could be indicative of a broader trend related to the hollowing out of the middle class.

Another notable change was the proportion of people who indicated their housing type as either an ‘emergency shelter’ or ‘living with family or friends’, which decreased 20 percent and 25 percent respectively. When considering the financial impact of the pandemic this may seem counterintuitive; however, this may suggest that there was a fear of living in congregate housing created by COVID-19.



Primary Source of Income

In evaluating food bank visitors' primary source of income, there was a very notable change in the proportion of people who cited Employment Insurance (EI) as their primary source of income, which doubled over the previous year and now represents the income source of four percent of all visitors. Comparatively, only 0.1 percent of visitors indicated pandemic benefits, such as the Canada Emergency Response Benefit (CERB) or Canada Recovery Benefit (CRB), as their primary source of income.

This may initially seem surprising, but when comparing the monthly income provided by EI to CERB, the differences become apparent. CERB provided recipients with \$2,000 per month, until the program concluded in September 2020. In contrast, although EI provides a maximum of \$2,380 per month, most low-income earners would have only qualified for the minimum income amount through the program, which is \$1,600 per month before taxes.²

For many food bank visitors, a gap of \$400 or less is significant enough to put one in the position of having to choose between necessities like housing, utilities and food. Food becomes a discretionary expense that ultimately leads to accessing a food bank in order to make ends meet.

Another notable trend was in the proportion of people who cited social assistance as their primary source of income. In previous years, two out of three households that

accessed a food bank indicated social assistance as their primary source of income. This year, however, the number of households that cited Ontario Works (OW) and the Ontario Disability Support Program (ODSP) as their primary source of income decreased by 16 percent and four percent respectively, now representing 59 percent of all households.

It should, however, be noted that this trend does not imply an improvement in food insecurity conditions for those on social assistance. Rather, it corresponds with the unprecedented drop in provincial social assistance caseloads, with OW caseloads decreasing 24 percent³ and ODSP caseloads decreasing two percent,⁴ between April 2020 and 2021, likely due to recipients moving to CERB or EI.



Proportion of visitors who cited Employment Insurance as their primary source of income

doubled

over the previous year

Demographics of Food Bank Use in Ontario

Figure 1.3 Housing Type

	2021	2020
Private Rental	70.5%	71.4%
Social Rental Housing	15.8%	14.9%
Own Home	5.8%	4.7%
With Family/Friends	3.0%	4.0%
Rooming House	1.7%	1.4%
Emergency Shelter	1.6%	2.0%
Unsheltered	0.8%	0.8%
Band Owned	0.4%	0.4%
Group Home/Youth Shelter	0.3%	0.3%

Figure 1.5 Ages

	2021	2020
0-2 Years	5.0%	5.1%
3-5 Years	5.1%	5.7%
6-11 Years	11.6%	12.0%
12-17 Years	10.2%	10.0%
18-30 Years	17.2%	19.0%
31-44 Years	20.3%	20.5%
45-64 Years	22.9%	21.8%
65+ Years	7.7%	5.7%

Figure 1.4 Household Composition

	2021	2020
Single Person	49.4%	51.2%
Single Parent/Guardian	17.2%	19.2%
Two Parent/Guardian	15.4%	14.8%
Other	9.5%	7.8%
Couple with No Children	6.7%	6.9%

Figure 1.7 Primary Source of Income

	2021	2020
Disability Related Benefits	31.7%	33.2%
Ontario Works	27.4%	32.6%
Other	15.8%	12.7%
Employment Income	10.7%	10.8%
Old Age Pension	9.4%	7.8%
Employment Insurance Income	4.0%	2.0%
Student Loan/Scholarships	0.6%	0.7%
Canada Child Benefits	0.3%	0.3%
Pandemic Benefits (eg. CERB, CRB)	0.1%	N/A

Figure 1.6 Reason for Visit

	2021	2020
Cost of Housing	32.3%	5.4%
Cost of Utilities	22.2%	3.5%
Delayed Wages	16.6%	32.8%
Natural Disaster	5.3%	2.5%
Low Wages	4.6%	5.3%
Sickness/Medical Expenses	4.0%	5.9%
Unemployed	3.9%	10.5%
Relocation	3.7%	9.9%
Unexpected Expense	3.0%	13.6%
Debt	2.1%	2.2%
Benefit/Social Assistance Changes	1.2%	6.9%
Family Breakup	1.1%	1.5%



Feature:

The Right to Food

In Canada, access to sufficient affordable, nutritious food is a human right. This is outlined under Article 25 of the United Nations' Universal Declaration of Human Rights, which states: "Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing, medical care, and necessary social services, and the right to security in the event of unemployment, sickness, and disability."⁵

The Universal Declaration of Human Rights was adopted by the UN General Assembly in 1948 and serves as the foundation for the International Covenant on Economic, Social, and Cultural Rights, which Canada signed in 1976.⁶ Under this treaty, the Government of Canada ratified its commitment and legal obligation to uphold, protect, and promote the standards of living outlined in each article, including the right to food.

Food bank use can be viewed as a barometer for the overall health and well-being of the province and its most vulnerable populations.

While Canada has made this commitment under international law, millions of Canadians still struggle to secure enough food for themselves or their families every day. According to the Office of the High Commissioner for Human Rights (UN Human Rights), the right to food can only be realized when everyone has physical and economic access at all times

to adequate food or the means for its procurement. What this means is that, in addition to the availability and accessibility of food, Canada's governments have the legal responsibility to create the economic conditions in which everyone is able to access the income needed for today's cost of living, including the ability to purchase healthy food.

In Ontario, access to sufficient income is the largest barrier that people living with food insecurity face in realizing their right to food. As a result, over half a million Ontarians visit food banks and hunger-relief agencies each year. It is for this reason that food bank use can be viewed as a barometer for the overall health and well-being of the province and its most vulnerable populations. In understanding that everyone needs access to nutritious food, there is an undeniable problem when significant segments of the population are not able to access this necessity independently.

While food banks are working hard to provide emergency food support, their work does not remove the barriers faced by those who are unable to realize their right to food. Further, food banks do not alleviate the legal responsibility that Canada's governments have in ensuring that everyone can access sufficient income to purchase the food that they need without accessing charities for support.

In evaluating the data collected by the provincial food bank network, the largest economic barriers to the right to food in Ontario are as follows.

Insufficient Social Assistance Programs

People on Ontario Works (OW) and the Ontario Disability Support Program (ODSP) live in poverty. The maximum annual income for a single person on either program is \$8,796 and \$14,028 respectively,⁸ which is significantly below the level needed for a standard of living that is adequate for the health and well-being of the recipient and their family.

In comparing these rates to the poverty rate (as set by the Market Basket Measure) in communities across Ontario, it was found that program recipients experience a shortfall of \$646 to \$1,422 every month (see Figure 2.1). Consequently, recipients must make decisions that require sacrificing

necessities like food, which increases their risk of developing a chronic illness and becoming homeless.⁹

In addition to providing an inadequate amount of financial support, Ontario's social assistance programs currently have high financial penalties in the form of clawbacks on earned income for people working or trying to reenter the workforce (see Figure 2.2). For example, someone on ODSP working part-time would still fall nearly \$200 below the poverty line. This keeps the earning potential of social assistance recipients below the minimum income needed for a basic standard of living, and acts as a barrier to achieving financial independence by making it even more difficult to move out of poverty.

Geography/Community	Poverty Line	ODSP Rate	Shortfall ODSP	OW Rate	Shortfall OW
Rural Ontario	\$1,815	\$1,169	(\$646)	\$733	(\$1,081)
Small Population Centres (Under 30,000)	\$1,845	\$1,169	(\$676)	\$733	(\$1,112)
Medium Population Centres (30,000 - 99,999)	\$1,825	\$1,169	(\$656)	\$733	(\$1,092)
Large Urban Population Centres (100,000 - 499,999)	\$1,922	\$1,169	(\$753)	\$733	(\$1,189)
Ottawa - Gatineau	\$2,115	\$1,169	(\$946)	\$733	(\$1,382)
Hamilton/Burlington	\$1,948	\$1,169	(\$779)	\$733	(\$1,215)
Toronto	\$2,155	\$1,169	(\$986)	\$733	(\$1,422)

Figure 2.1 Ontario's social assistance programs fall far below the poverty line | Market Basket Measures (single person, 2019 rates, indexed to 2021) for selected Ontario communities, compared to maximum monthly income benefits for a single person on the Ontario Disability Support Program and Ontario Works. The Market Basket Measure established poverty thresholds based on the cost of a basket of food, clothing, shelter, transportation and other items for an individual or family that reflects a modest, basic, standard of living.¹⁰

	Ontario Works	ODSP
Hours Worked, Weekly	15	15
After Tax Market Income	\$884	\$884
Maximum Social Assistance Support	\$733	\$1,169
Earned Income Clawback	(\$342)	(\$342)
Remaining OW/ODSP Support	\$391	\$826
Net Income	\$1,275	\$1,717
Poverty Line	\$1,922	\$1,922
Amount Below the Poverty Line	(\$647)	(\$205)

Figure 2.2 Clawbacks on earned income keep social assistance recipients in poverty | Sample monthly net income of Ontario Works and Ontario Disability Support Program recipients who are working. After-tax income is based on a \$14.35 minimum wage, working 15 hours a week for 52 weeks for a total of \$11,193 in gross income and \$10,612 in after-tax income. Earned income clawbacks on social assistance benefits are 50%, after an earned income exemption of \$200 per month. Poverty line is based on the Market Basket Measure for a single person in a large urban centre.

Precarious and Low-Wage Work

Even prior to the onset of the pandemic, working Ontarians were facing increased challenges in earning the income they needed to afford the basic necessities each month.

As detailed in the *Hunger Report 2019: Ontario's Changing Employment Landscape and Its Impact on Food Bank Use*, in the four years leading up to the pandemic, the proportion of employed adults accessing food banks grew by more than 44 percent. Even though these individuals were employed, they were still unable to earn enough income to afford the cost of living and had no choice but to turn to food banks for assistance.

As of 2019, Ontario had the highest proportion of minimum wage

workers in Canada.¹¹ Of these workers, 48 percent were over 25 years of age, 45 percent were working full-time, and 35 percent had a post-secondary education. This is a significant concern because minimum wage positions do not necessarily provide sufficient income, are often inconsistent in nature, and rarely offer health benefits or paid sick days.

Minimum wage workers or contract workers have difficulty paying for monthly necessities. Moreover, these workers are unable to build a financial cushion for emergencies, retirement, or unplanned expenses.

As a result, workers in precarious positions are walking a fine line between having just enough and needing to access a food bank for support.

A Lack of Affordable and Supportive Housing

In a recent survey of food bank visitors, two out of three respondents reported having less than \$100 left after paying for housing and utilities each month. As a non-negotiable cost, high housing costs put many people and families in the position of having to choose between paying for rent and utilities or going without medicine or food, in order to keep a roof over their head.

While previously thought of as a largely urban problem, housing affordability is a growing issue across the province. In evaluating the rental rates of 100 towns and cities across Ontario, it was found that a one-bedroom apartment is unaffordable for a full-time, minimum wage worker in 98 out of 100 communities (See Figure 2.4).

This is further reflected in the social housing waitlists that exist in every municipality in Ontario, ranging from hundreds to tens of thousands of people.

The pandemic has only compounded this problem. In a recent report released by the Canada Mortgage Housing Corporation (CMHC), it was revealed that 10.8 percent of apartment units in Ontario are in rent arrears, which is the highest rate in Canada.¹² Further, it was recently revealed that the average amount owed by Ontario renters was more than \$10,000.¹³ This is concerning as owing this much in arrears is an insurmountable amount of money for many people, let alone low-income individuals, and furthers the risk of displacement or homelessness.

City/Town	Average Rent, One-Bdrm Apt	Percent of Full-Time Min Wage Earnings	Households on the Social Housing Waitlist
Barrie	\$1,162	58%	4,546
Burlington	\$1,350	67%	3,241
Kingston	\$1,103	55%	1,109
Niagara Falls	\$909	45%	6,711
Ottawa	\$1,178	59%	12,577
Sault Ste. Marie	\$744	37%	1,792
Sudbury	\$906	45%	1,200
Toronto	\$1,374	69%	78,177
Waterloo	\$1,197	60%	2,711

Figure 2.4 Rent is not affordable in communities across Ontario | Average rent of a one-bedroom apartment in selected communities as a percentage of full-time minimum wage earnings and households on the social housing waitlist, by Municipal Service Manager.¹⁴ Core housing need is when rent consumes more than 30% of income (indicated by light red) and deep core housing need is when rent consumes more than 50% (indicated by dark red).

Structural Racism and Colonization

While Feed Ontario does not yet collect comprehensive data pertaining to race, immigration, or refugee status, it recognizes that racialized communities are disproportionately impacted by food insecurity and structural injustices that create further barriers to accessing a basic standard of living, including food. This is reflected in food insecurity rates amongst Black and Indigenous households, which are almost three times higher than non-racialized households in Ontario.¹⁵

Further, Feed Ontario recognizes the historical impact of colonization, including its intersection with food insecurity. As concluded

by the Truth and Reconciliation Commission, colonial policies “separated Aboriginal people from their land, thereby disrupting their economies and food supplies” and “helped wipe out food sources.”¹⁶ Through the banning and regulation of harvesting, hunting, gardening, and most cultural and spiritual practices, colonization eroded community knowledge about food and relationships with food, weakening cultural resilience, local health, and food security.

Realizing the Right to Food

While food banks are working hard to help fill the gap created by income insecurity and decreased affordability in Ontario, they are not a solution to food insecurity or poverty. Rather, food banks exist because Canada is failing to meet its obligations under Article 25 of the Universal Declaration of Human Rights.

This includes a strong social safety net that adequately supports people with disabilities or who have hit a rough patch, quality employment opportunities and worker protection programs, and an affordable cost of living.

It is only by ensuring that everyone is able to access the income they need for a standard of living that is adequate for their health and well-being that the right to food in Ontario and Canada will be realized.



Black and Indigenous households are nearly

3 times

more likely to be food insecure than non-racialized households

A woman with long dark hair is seated in a wheelchair, facing slightly to the right. She is wearing a blue and yellow patterned face mask, a mustard-colored short-sleeved shirt, and a large pink messenger bag. Her hands are on the wheelchair's wheels. The background shows a hallway with a red and white striped wall and a glass door.

Case Study:

**Impact of COVID-19 on
Food Bank Visitors
with Disabilities**

In September 2021, Feed Ontario partnered with direct member food banks in Caledon, Chatham, Kanata, Listowel, Mississauga, North Bay, Sarnia, and Sunderland to survey over 300 food bank visitors who self-identified as having a disability and how they have been impacted by the COVID-19 pandemic.

The results of this survey are concerning and reflect the longstanding challenges that people with disabilities face in accessing sufficient income, and the lack of supports provided to people with disabilities throughout the pandemic. This is supported in the survey results, which revealed that two out of three respondents have less than \$100 left per month (or \$3.33 left per day) after paying for housing and utilities, and that 61 percent of respondents are now 'worse off' financially compared to the start

of the pandemic. These results are inclusive of the 21 percent of survey participants who shared that their monthly expenses currently exceed their monthly income (see Figure 3.1).

As noted, these challenges are not unique to the pandemic. Even prior to COVID-19, people with disabilities were more likely to be in poverty and less likely to have employment than those without disabilities.¹⁷ In some cases, this may be due to an individual having a disability that results in not being able to work. However, in some cases it may also be due to discrimination. For example, a Statistics Canada survey found that 16 percent of unemployed people with a disability perceived that they had been refused a job due to their disability.¹⁸

The pandemic created further challenges for people with

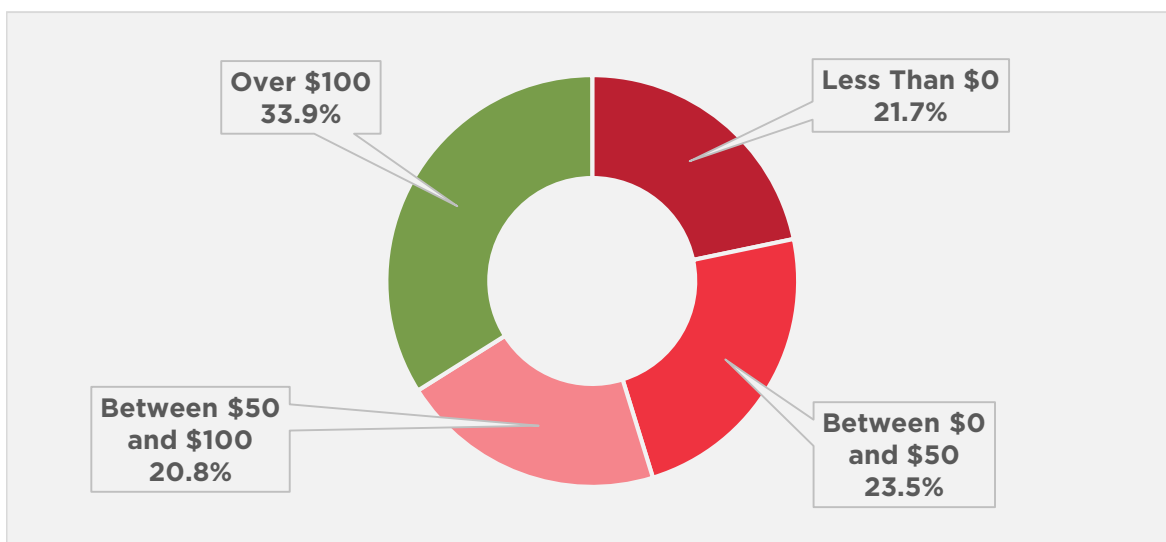


Figure 3.1 Two in three respondents had less than \$3.33 left per day after paying for rent and utilities | Responses to the question “On average, how much money would you estimate you have left over each month after paying for accommodations (rent and/or mortgage payment) and utilities?”

disabilities. According to a survey conducted by Statistics Canada, one third of previously employed people with disabilities reported experiencing a permanent or temporary job loss or reduced hours due to COVID-19 workplace closures.¹⁹ Further, nearly half of all people with disabilities reported that the pandemic had a negative effect on their ability to meet their food and grocery needs.²⁰

While federal income support benefits, like CERB, were provided to many people during the first few months of the pandemic, this lifeline did not reach everyone who lost employment income as a result of workplace closures. Further, it is arguable that people with disabilities faced greater barriers to accessing this pandemic relief. As revealed in the survey results, only 19 percent of respondents with a disability accessed financial supports for lost employment income due to the pandemic, including CERB and Employment Insurance.

While this may be for several reasons, one of the most significant was the eligibility rules for accessing COVID-19 support. In order to qualify for CERB, an applicant needed to have a minimum of \$5,000 in employment income during the previous year. However, nearly one in four adults with a disability earns less than \$5,000 in employment income, leaving them without financial support to offset lost wages.

Outside of employment subsidies, there were only two pandemic benefits targeted towards people

with a disability:

1. One-time payment to persons with disabilities: A federal payment of \$600 for those eligible for the Disability Tax Credit, CPP-Disability, or the Veteran’s Affairs Disability Benefit²¹

2. COVID-19 Emergency Benefit: An emergency benefit for those receiving Ontario Works or ODSP (\$100/month for single people, \$200/month for families) which was available from April to July 2020.

Only 45 percent of respondents received any additional financial support during the pandemic (see Figure 3.2). For the federal one-time payment to persons with disabilities, limited access is largely due to the narrow eligibility requirements for the support. However, for the provincial COVID-19 Emergency Benefit, limited uptake was largely due to it only being available upon request.

Did not receive any additional supports	55%
CERB/CRB/EI	19%
ODSP Emergency Benefit	15%
Federal Payment	7%
Other Supports	4%

Figure 3.2 The majority of survey respondents did not receive any additional supports during the pandemic | Responses to the question “What additional financial supports did you receive during the pandemic?”

While the Government of Ontario did announce the benefit through its news outlets, this information was missed by a large number of people who needed the additional support.²²

This further reflects the digital divide that exists for people with disabilities, as well as for people living in poverty. People with a low income are often unable to afford the technology or reliable internet needed to stay informed of or apply for the services or benefits available to them. This is reflected in survey responses, which showed that 29 percent of participants reported having ‘no access’ to regular or reliable high-speed internet.

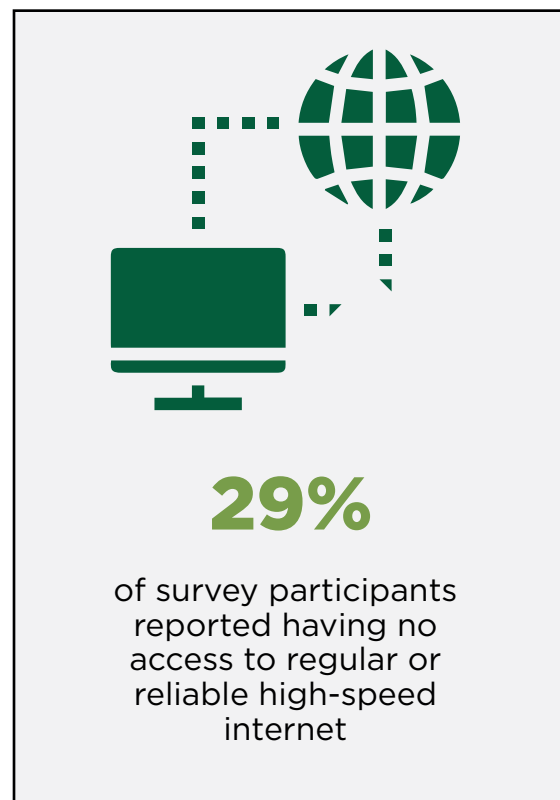
When survey respondents were asked to provide one recommendation for how the Government of Ontario could help people with disabilities, the vast majority asked the Province to increase the financial support being provided through the program.

“Rent and food are skyrocketing, yet ODSP money stays the same. An increase is needed badly.”

This is unsurprising, because the ODSP’s income support falls significantly below the poverty line, and rates have not been maintained alongside inflation. ODSP rates have remained frozen since 2018, with a single person receiving a maximum of \$1,169 per month. As emphasized by one participant, “Rent and food are skyrocketing, yet ODSP money stays the same. An increase is needed badly.”

Had rates been maintained alongside the cost of living, ODSP recipients would currently be receiving an additional \$846 per year.

In addition to further income support, survey respondents asked that the Government of Ontario simplify the application and appeals process, expand eligibility to be more inclusive, and improve access to essential health benefits, especially for seniors with a disability who are no longer eligible for ODSP.





Beyond the

Table

Feed Ontario is a network of 134 direct member food banks and over 1,100 affiliate hunger-relief agencies across the province. This includes food banks, food pantries, community food centres, breakfast clubs, meal programs, and senior centres. Together, our network provides an immediate, emergency response to people and families that have been unable to afford the food that they need during a given month.

Food banks recognize that they are not a long-term solution to food insecurity, but work tirelessly to provide nutritious food support and programming that helps alleviate immediate hunger needs. In addition, many food banks offer income support programs, like rent subsidies, as well as advocate on behalf of those they serve at the municipal, provincial, and federal level for evidence-based solutions to poverty.

Food banks have continued to serve as a beacon in their communities, even when facing unprecedented challenges caused by the pandemic, including keeping shelves full and a rapid increase in demand. Through innovation and agility, food banks have quickly adapted their services in order to ensure they remain open for those who need them most. This includes new home delivery programs, drive-thru services and food drives, ready-made meals, and curbside pick-up.

Food banks have supported the people and families across the province for over 40 years, and will continue to do so until they are no longer needed. It is our hope that this day will come soon.



91%

of food banks
provide services and
programming beyond
emergency food support

Food Bank Services and Supports

Over 90 percent of food banks provide services and programming beyond emergency food support. Some of those services and supports include:



75%

diet and culturally specific foods



64%

holiday hampers



53%

home delivery of food



51%

specialty programs for children and youth



33%

school supplies for children and youth



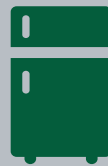
30%

clothing or thrift store



24%

income tax preparation



23%

community kitchen



14%

employment search assistance

Recommendations

to Feed Change



Despite the gradual reopening of the economy in the summer and fall of 2021, an analysis of recent food bank visits indicates that elevated levels of food bank use are not reversing course and that this trend may very quickly become ‘the new normal’. In reviewing visitor data in September 2021, food bank visits were 32 percent higher than the September average for 2017 - 2019. This suggests that similar to the economic crisis of the 2008 recession, the true economic impact of the COVID-19 pandemic is still unfolding.

It is therefore essential that the Government of Ontario act quickly

to implement a number of key income security and affordability measures to both remove the barriers that Ontarians currently face in trying to access a basic standard of living as well as prevent an even bigger financial crisis than what has been experienced over the last year.

While there is no shortage of ways that the Government of Ontario can improve income security and affordability in our province, Feed Ontario would like to put forward the following recommendations as immediate first steps that the Province can take to improve the health and well-being of Ontarians.

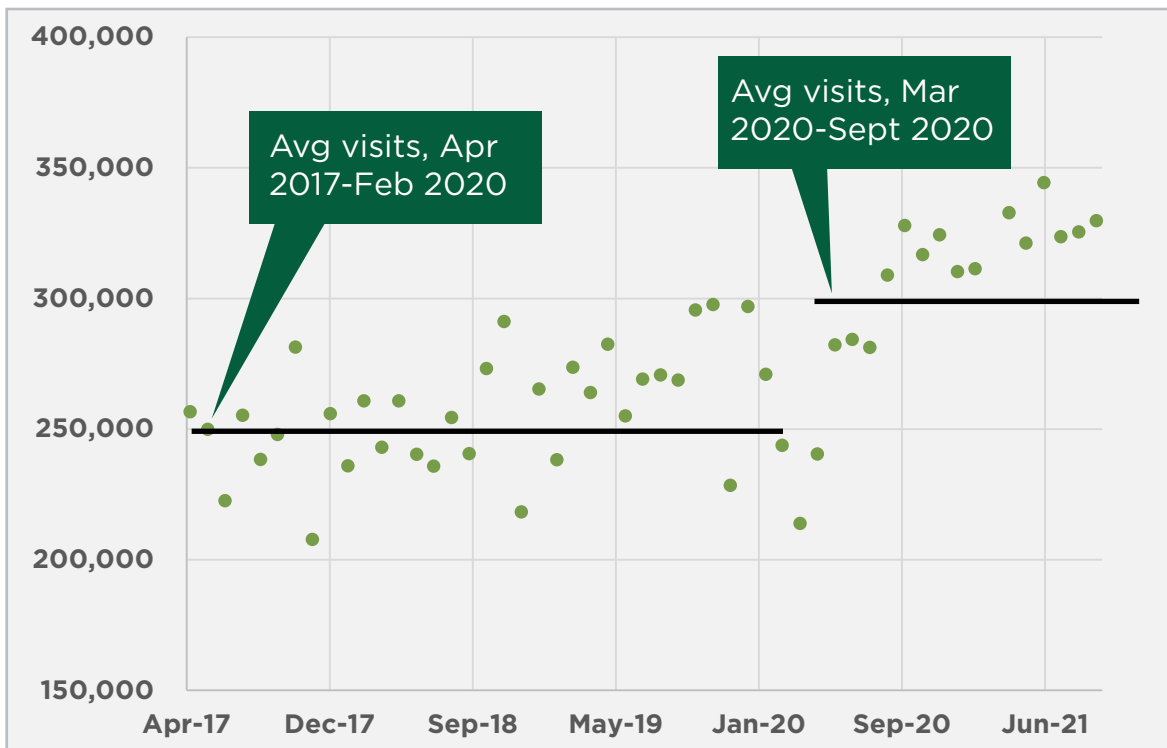


Figure 4.2: Food bank visits have increased dramatically since the beginning of the pandemic. | Visits to food banks in Ontario, April 2016 - September 2021.

1. Build a strong social safety net

With 59 percent of food bank visitors citing social assistance as their primary source of income, it is imperative that these programs are improved in order to ensure that people with disabilities or those who have hit a rough patch have the income needed for a basic standard of living.

In support of increasing income security, Feed Ontario asks the Government of Ontario to:

1.1 Align Ontario's social assistance rates with the poverty line (Market Basket Measure) of the recipient's community and adjust rates annually with inflation

1.2 Improve program accessibility and impact by reducing red tape and modernizing rules, including:

- Combining the basic needs and monthly shelter allowances into a standard flat rate that is consistent, regardless of living situation, and reflects the cost of living
- Eliminating financial penalties by exempting all funds in RRSPs in the asset test, so that people do not have to deplete retirement savings intended to build security in their senior years in order to receive support today
- Treating payments received from CPP-Disability, EI, and WSIB the same as earned income by reducing clawbacks from 100 percent to 50 percent, allowing recipients to retain more of their benefits
- Implementing automatic enrolment in program benefits to ensure eligible recipients do not miss out on income supports that they are entitled to

1.3 Expand access to the Extended Health Benefits (EHB) provided through Ontario's social assistance programs to all low-income individuals, ensuring that medicine and other necessities remain affordable for program participants transitioning off the program.



2. Connect people to quality employment by improving labour laws and supports for workers

In the four years leading up to the pandemic, the proportion of employed adults accessing food banks grew by 44 percent. This was largely due to the rise in precarious employment, which made it increasingly more difficult for hard working Ontarians to earn enough money to afford the cost of living.

Ontario workers need quality employment opportunities that pay a stable, living wage, and that provide the opportunity to thrive in the community. In addition to quality employment, working Ontarians need access to quality and affordable childcare that helps support working parents entering or re-entering the workforce.

In support of improving income security and affordability for workers, Feed Ontario asks the Government of Ontario to:

2.1 Make a portion of the Low Income Families Tax (LIFT) credit refundable, allowing more low-income Ontarians to benefit from this support

2.2 Change the clawback on earned income under ODSP from \$200 per month to \$6,000 per year, helping to encourage employment by allowing for greater income flexibility and fluctuation throughout the year

2.3 Develop and protect labour laws that benefit workers, including:

- Increasing the number of provincially-legislated paid sick days from three to ten and making them permanent beyond the pandemic
- Providing all workers with full and equal access to employment rights and benefits programs like EI, CPP, WSIB, as well as equal pay for equal work, regardless of whether the employee is permanent, part-time, temporary, or casual
- Reinstate the right to refuse last-minute work requests and the provision of at least three hours' pay for shifts that are cancelled without 48 hours' notice

2.4 Address high childcare rates by utilizing the federal government's childcare investments to build an accessible, high-quality, licensed, public and non-profit driven childcare system, helping to improve affordability for families with children

3. Invest in affordable and supportive housing

In addition to accessing sufficient income, the greatest barrier to financial stability that food bank visitors face is the rising cost of housing. Data shows that rent and housing costs utilize the majority of a food bank visitor's household budget each month, leaving very little for all other necessities, including rent, heat, hydro, gas or transportation, and food.

Over the last few years, the Government of Ontario has only allocated 0.3 percent of its annual budget to affordable housing initiatives and is projected to spend \$160 million less per year over the next decade.²³ If the Province is going to address the affordable housing crisis in Ontario, significantly more funding needs to be invested.

In support of increasing access to affordable housing, Feed Ontario echoes the investments costed by the Ontario Nonprofit Housing Association²⁴ and asks the Government of Ontario to:

3.1 Expand the Canada-Ontario Housing Benefit (COHB) to reach 311,000 Ontarian households

3.2 Invest in the construction of 69,000 new affordable rental homes over the next 10 years

3.3 Bring existing community housing units into a state of good repair

3.4 Build 30,000 new supportive housing units over the next 10 years



4. Put people at the centre of policy and program design

Ontarians living in poverty and those that have experienced significant job loss due to the pandemic are the experts on the challenges that they have faced and are the ones that will be most impacted by new or developing government policies and programs. Including the perspectives of people living in poverty and with lived experience is essential to meeting the needs of those the policies and programs are intended to assist.

In support of this objective, Feed Ontario asks the Government of Ontario to:

4.1 Pass Bill 60: Establish a Social Assistance Research Commission, which would ensure that people with lived experience have the opportunity to advise on the development of policies that will impact their daily lives.

4.2 Include consultation and the perspectives of people with lived experience in the design and development of all program and policy developments and research initiatives.

4.3 Ensure changes to policies or programs include an evaluation plan that critically examines the objectives of the change and adjusts activities to ensure the intended outcomes are being met.



Conclusion

With the easing of restrictions in Ontario, it may feel like the height of the pandemic is behind us. However, Feed Ontario believes that when it comes to the economic impact on our province's most vulnerable, the worst is yet to come. Food bank use in Ontario has reached an all-time high, with current trends suggesting that numbers will only continue to rise into the next year. Further, there are a number of other trends showing a worsening of conditions for several food bank visitor groups, including an increasing number of seniors and workers turning to food banks for support.



While the pandemic had an undeniable impact on the financial well-being of people and families across the province, the pandemic only compounded longstanding income insecurity and affordability issues in Ontario. This includes an insufficient social safety net, inadequate employment and income earning opportunities, and a lack of affordable housing. While food banks are doing their best to help fill the growing gap between access to income and the cost of living by providing food assistance and programming, emergency services are not a long-term solution to systemic problems. Food banks exist when public policy is failing to meet the needs of the people or address structural inequities in the province.

As Ontario moves towards its next election in June 2022, it is essential that all parties develop strong income security and affordability public policy solutions and commit to working together to address food insecurity and poverty.

Further, it is also essential that all levels of government reaffirm their commitment to Article 25 and prioritize building a province and country where the right to food is realized, and where everyone is able to access a standard of living adequate for the health and well-being of themselves and their families.

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