

# Hunger Report

## 2022

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The Deepening Cracks in  
Ontario's Economic Foundation

30

FEED  
ONTARIO

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30 Years of  
Feeding Ontario

**F**eed Ontario was founded as the Ontario Association of Food Banks (OAFB) in 1992 by twelve food banks that wanted to build a united front against hunger.

The purpose of the organization was twofold: to support local food banks in providing essential services to their communities and to advocate for strong public policies that eliminate food insecurity and poverty in the province.

This year marks Feed Ontario's 30<sup>th</sup> anniversary. While this is an incredible milestone, it is bittersweet. On one hand, we want to recognize the invaluable role that food banks play, their dedication to their communities and those facing hunger, and their willingness to navigate impossible odds during times of crisis.

On the other hand, we need to acknowledge that despite three decades of tireless work, food insecurity and poverty are still pervasive issues. This is particularly true as more people than ever are turning to food banks and social services for help. The role that food banks play in changing lives cannot be understated, but equally we need to understand that the reason food banks exist is because public policies are failing the people they are intended to protect.

**As a province, it is time to ask ourselves: in another 30 years, do we still want to be having the same conversations?** To still have

hundreds of thousands of people unable to afford food and other necessities? Or, do we want to look back and say that 2022 was the point when we made the changes needed to transform Ontario into a better place to live for everyone?

Today, Feed Ontario is a network of 1,200 direct and affiliate food banks and hunger-relief organizations that provide year-round support and programming to more than half a million people annually. 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.

## Executive Summary

Between April 1, 2021, and March 31, 2022, over 587,000 people accessed a food bank in Ontario, visiting more than 4.3 million times. This marks a 15 percent increase and 42 percent increase respectively over the last three years and the sixth consecutive year that food bank use has risen.

While it was initially hoped that rapidly escalating food bank use was the result of an acute set of circumstances related to the COVID-19 pandemic, more than three years later, food bank use has only continued to increase. Between January 2022 and September 2022, the number of people accessing food banks increased 24 percent over the previous year, with 1 in 3 people being first-time visitors, meaning they have never had to access a food bank before.

Although the combined impact of the pandemic and rising inflation certainly put new financial pressures on all Ontarians, the reason that so many people must turn to a food bank is because our once-strong economic foundation has weakened. A steady growth in low-wage work, decades of cuts to our social safety net, and disinvestment in affordable housing put thousands of Ontario families in a precarious position, even before the onset of the pandemic. What's even more concerning is how difficult it has become to break the cycle of poverty. As data shows, a child born to the poorest Canadians in the 1980s is 22 percent more likely to remain in poverty as an adult than a child born in the 1960s.

**Both the government and the private sector have increasingly relied upon food banks to subsidize budget cuts and cost-saving measures. This is not sustainable.**



**4,353,880**

**food bank visits**

*+42% over 2019*



**1 in 3**

**were first-time visitors**

*+64% since 2019*

While food banks are working hard to meet this growing demand, their resources are finite, and there is concern that the need could outpace the capacity of the provincial food bank network. Moreover, an emergency food response can only meet someone's immediate needs; it cannot solve the structural reasons they are in crisis in the first place.

Feed Ontario and the provincial food bank network call upon the Government of Ontario to take decisive action to avert this growing crisis, and specifically:

- **Improve the quality of work** by classifying gig workers as employees, reducing barriers to unionizations, protecting victims of wage theft, reinstating equal pay for equal work and paid sick days, and increasing minimum wage to a living wage
- **Improve social assistance** by doubling the financial support provided through Ontario's social assistance programs, establishing a social assistance research commission, ensuring the Canada Disability Benefit improves social assistance income, and instituting automatic tax filing for social assistance recipients, and increasing the earned income exemption for Ontario Works.
- **Invest in social housing** as outlined in the costed plan of the Ontario Non-profit Housing Association, including 69,000

affordable rental homes and 30,000 new supportive housing units.

- **Put people at the centre of policy and program design** by including consultation and the perspectives of people with lived experience in the development of all programs, policies and policy changes, and support initiatives.

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.

## Land Acknowledgement

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

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

cultural resilience and local health and food security.

We wish to emphasize our commitment beyond rhetorical gestures of inclusion and commit to continually work to build strong relationships and community resilience together, with Indigenous and non-Indigenous peoples alike. We invite you to reflect on the unique connection that Indigenous peoples have had with this land for thousands of years and on the relationship with the ecology that provides all we need for life.

Food sovereignty is generally understood as a shift away from food commoditization and a shift towards culturally appropriate systems and policies that place an emphasis on peoples' autonomy. By extension, Indigenous food sovereignty demands responsibility and requires action of us all to repair and strengthen relationships to Indigenous homelands that have been eroded by colonialism, globalization, and neoliberal policies.

We recognize that food sovereignty furthers restoration and reconciliation in Canada.

“It’s our turn now, long overdue. Let us hold a giveaway for Mother Earth, spread our blankets out for her and pile them high with gifts of our own making..Whatever our gift, we are called to give it and to dance for the renewal of the world. In return for the privilege of breath.”

— Robin Wall Kimmerer, *Braiding Sweetgrass*



Food Bank Use

In Ontario

**A**s the COVID-19 pandemic continues, food bank use remains at an all-time high. Between April 1, 2021 and March 31, 2022, Ontario's food banks were accessed by nearly 600,000 people who visited more than 4.3 million times.

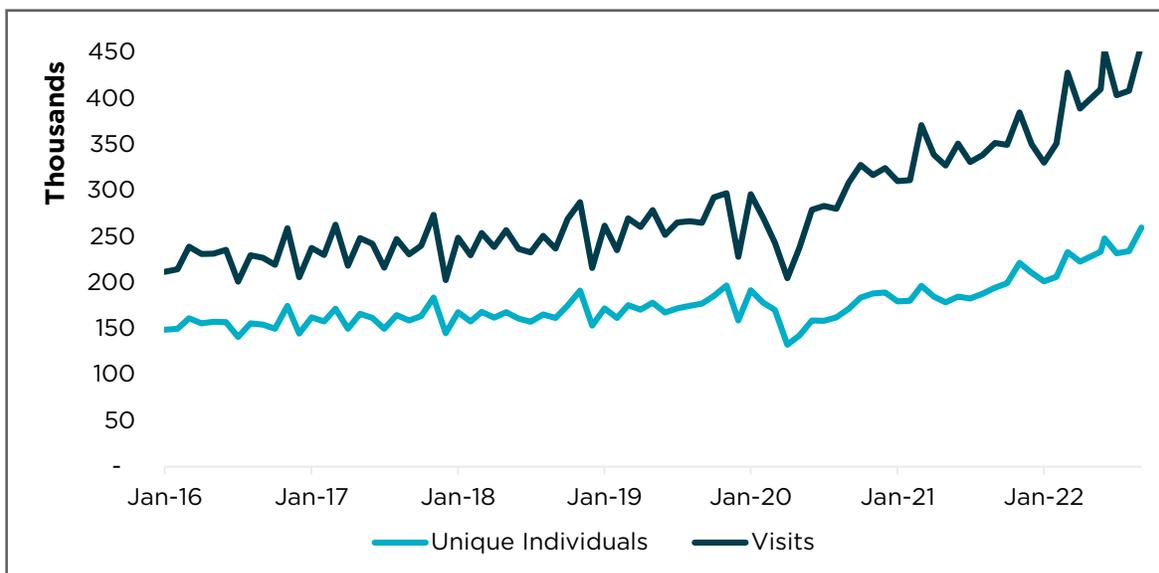
This represents a 15 percent increase and 42 percent increase respectively over the last three years and marks the sixth consecutive year that food bank use has increased. While the global pandemic and rising inflation have played an undeniable role in the economic stress that is impacting Ontarians' ability to afford food and other essential living costs, there are equally a number of longstanding income insecurity issues in the province that have contributed to today's reality that need to be addressed.

## COVID-19 & Inflation

When the state of emergency was called in March 2020, food banks saw an immediate surge in demand as workplaces closed and hundreds of thousands of families were almost immediately without the means to afford food and other basic living expenses, many for the very first time in their lives. In a number of communities, food banks served more than double the people they had prior to the pandemic, with some reporting that demand had risen even as high as 400 percent.<sup>1</sup>

At the time, this was hoped to be an acute set of circumstances and that the demand for emergency food support would gradually start to decline as vaccines rolled out and workplaces started to reopen. **Almost three years later, however, food bank use has never returned to pre-pandemic levels. In fact, it has only continued to rise.**

There are several complex factors contributing to the continued and escalating demand for emergency food support in Ontario, with one of the most significant being unprecedented inflation rates and the rising cost of living. According to Statistics Canada, prices on the whole have increased 6.3 percent year over year.<sup>2</sup> For essential items, inflationary increases are even more significant, as the cost of transportation has increased by 10.3 percent, shelter costs by 6.6 percent, and the price of food by a staggering 10.8 percent, which is the fastest pace since August 1981. As a result, more people and families are struggling to balance their budgets and make ends meet each month. This is further supported by a recent survey which showed that 85 percent of working Canadians noted inflation and increasing



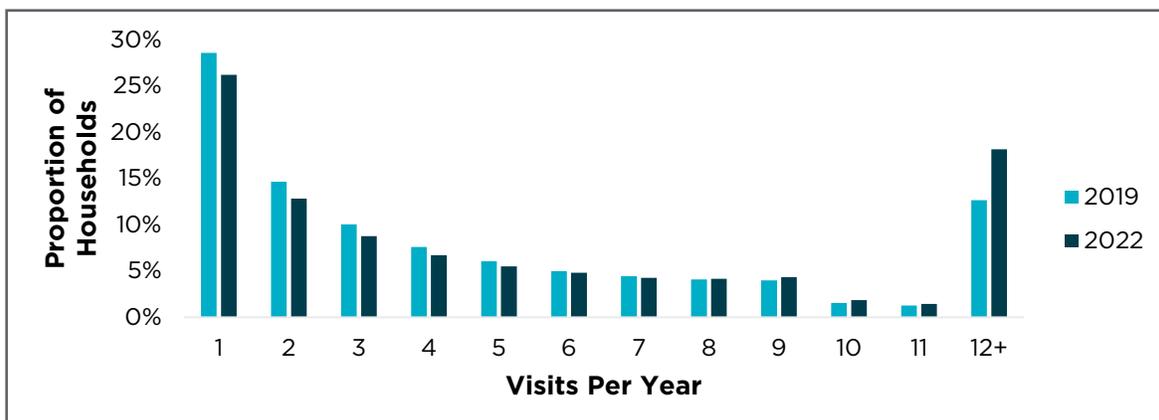
### FIGURE 1.1: FOOD BANK USE IS RISING FASTER THAN PRE-PANDEMIC RATES

Monthly unique individuals and visits to food banks in the Feed Ontario network, Jan 2016 — Sept 2022. Note: The dip in numbers in Spring 2020 is reflective of the impact that the pandemic had on data collection, not decreased demand.

living costs as their top economic concern.<sup>3</sup> The survey also revealed that the overall financial wellbeing of Canadians has declined, with those living paycheque to paycheque increasing by 26 percent over the last year and, further, that the number of employed Canadians spending more than their net pay is at a record breaking 11 percent.<sup>4</sup> In understanding that access to income is directly connected to food insecurity, it is unfortunately unsurprising that as the financial health of Canadians and Ontarians declines, food bank use escalates.

This is reflected in recent food bank data, which shows that, **between January and September 2022, the number of people accessing food banks increased 24 percent over the previous year alone** (see

Figure 1.1). This is further reflected in new visitor data, which shows a 64 percent increase in first-time visitors over pre-pandemic levels, with 1 in 3 of all food bank visitors turning to a food bank for the very first time this year. When looking at the same timeframe, the frequency in which people are accessing services has also increased. Ontario's food banks were visited, on average, 403,000 times per month, which is a 20 percent increase over the previous year, and a 56 percent increase over the monthly average leading up to the pandemic. What this indicates is that not only are more people and families experiencing financial hardship, but that the extent and severity is worsening. This is further supported by an increase in the



**FIGURE 1.2: MORE PEOPLE MUST RELY ON EMERGENCY FOOD SUPPORT FOR LONGER PERIODS OF TIME**

Households visiting food banks, by number of visits they made to a Feed Ontario network food bank in a year, Jan-Sep 2019 vs Jan-Sept 2022.

duration and frequency in which households are accessing food bank support (see Figure 1.2).

Food banks are working hard to meet this growing demand; however, their resources are finite and there is concern that the need in the province is starting to outpace the capacity of the provincial food bank network. This is particularly true as high food and living costs are not only making it more challenging for people who rely on food banks, but also for supporters who are no longer able to donate at the same level as they have in the past.

In a recent survey of 140 food banks, **2 out of 3 shared that there has been a noticeable decrease in food donations, and 1 out of 5 shared that the food bank has not been able to purchase the same volume of food as before due to higher food prices.** In many ways, this is

creating a perfect storm – demand is hitting an all-time high while resources are declining.

While the food bank network is designed to provide support during times of personal crisis, Ontario’s food banks were already seeing increased demand prior to the pandemic. Due to decades of austerity measures and a failure to strengthen the province’s social safety net, food banks have become increasingly relied upon to fill gaps created by poor public policies that are failing to meet the needs of the people. As a result, food banks found themselves in the position of being at or near capacity just as the greatest need for emergency hunger-relief services hit. The level of support that food banks are currently providing is not sustainable. It is therefore essential that the longstanding income insecurity issues in the province be addressed.

## Longstanding Drivers of Food Bank Use

Food security exists when 'all people, at all times, have physical and economic access to sufficient, safe, and nutritious food that meets their dietary needs and food preferences for an active and healthy life.' There are many different circumstances that may lead to a family or community becoming food insecure; however, in Ontario, food insecurity is predominately linked to insufficient income and the inability to afford a basic standard of living. Simply put, despite there being more than enough food for everyone, not everyone can afford to purchase the food that they need. As a result, many turn to food banks to help bridge this gap. When looking at Ontario's food bank data, the most significant barriers to sufficient income, and the resulting drivers of food bank use, are:

### Poor Labour Laws and Low-Quality Jobs

With Ontario's low unemployment rate sitting at approximately five percent, it may seem counterintuitive that food bank use is on the rise. Being employed, however, is not a guarantee that a

person or family will have sufficient income for all their basic expenses each month. **In Ontario, the rise in precarious work is one of the main contributors to more people turning to food banks for support.**

In the past, precarious work has generally been thought of as low-wage, part-time positions that were predominantly occupied by people just entering the workforce. However, over the last 20 years, Ontario has seen a steady decline in the number of full-time, full-year work opportunities available, and a rise in precarious positions, which lack the same compensation, benefits, and protections that previous workers would have otherwise received. This can be seen in a notable shift in minimum-wage employees in the country. In 1998, most minimum wage positions were occupied by high-school students that were working part-time in order to gain work experience or earn extra income. Today, however, nearly 50 percent of all minimum wage workers are 25 years or older, with 1 in 3 holding a post secondary education.<sup>5</sup> To put it simply, education, credentials, and experience are no longer a guarantee that working professionals will be able to secure quality employment. This is further evident in a recent survey which showed that 22 percent of Canadian professionals are in precarious positions that do not provide steady income, pension, benefits, or sick pay.<sup>6</sup>

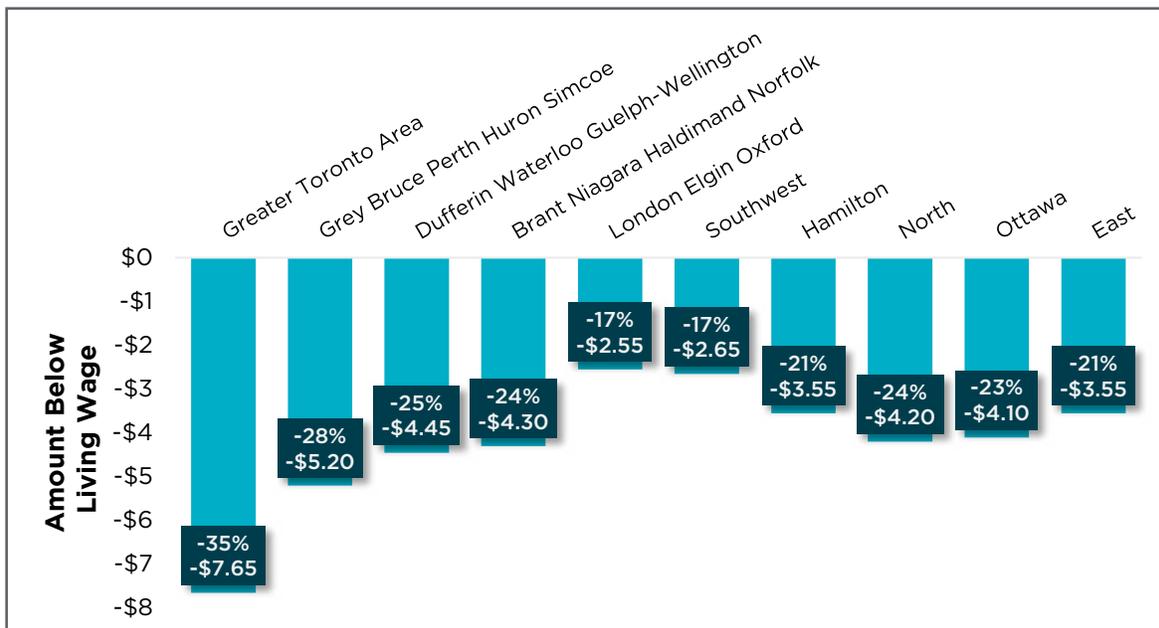
<b>Equal Pay for Equal Work</b>	Employers are no longer required to pay part-time, temporary, or casual workers the same rate as their permanent, full-time counterparts
<b>Short Notice Scheduling Changes</b>	Workers no longer have the right to refuse a last-minute, unscheduled request to work, nor are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

**FIGURE 1.3: CHANGES TO LABOUR LAWS IN 2018 THAT NEGATIVELY IMPACTED WORKING CONDITIONS FOR EMPLOYEES IN ONTARIO**

Select changes to the *Employment Standards Act, 2000*, through the *Making Ontario Open for Business Act, 2018*<sup>7</sup>

Ontarians need access to quality jobs in order to earn sufficient income for today's cost of living. One of the barriers to employment opportunities that support the health and wellbeing of workers are public policies that favour employers over employees. In 2018, for example, the Government of Ontario introduced the *Making Ontario Open for Business Act*. This act was intended to reduce regulations for businesses and to make Ontario more attractive to employers and investors. While attracting new employers is important to the growth of

the provincial economy, the Act included a number of changes and cancellations to labour laws (outlined in Figure 1.3) that would have improved working conditions for Ontarians. This includes eliminating the requirement of equal pay for equal work, eliminating a worker's right to refuse last-minute or unscheduled work, and the cancellation of two paid sick days. The Act also decreased penalties for violations of the *Employment Standards Act* and froze minimum wage at \$14 per hour, eliminating the planned increase in 2019.



**FIGURE 1.4: MINIMUM WAGE FALLS WELL BELOW A LIVING WAGE**  
Minimum wage compared to living wage for cities and towns across Ontario<sup>8</sup>

The impact of these changes could be felt immediately, as more low-income and minimum wage workers faced a growing gap between the income that they were able to earn and the cost of their necessities each month. This is arguably reflected in food bank use data, which shows a **27 percent increase in the number of people with employment turning to food banks for assistance within two years of these policy changes.** This trend has continued, with the proportion of people with employment accessing food banks increasing an additional 16 percent between 2020 and 2022.

Since 2020, the Government of Ontario has made several increases to minimum wage, with the most

recent being in October 2022, bringing minimum wage to \$15.50 per hour. While this is a step in the right direction, minimum wage still falls significantly below a living wage (see Figure 1.4), particularly given the current rise of inflation and the impact it is having on low-income budgets. If the Government of Ontario had maintained its planned increase to minimum wage, today's rate would have been \$16.30 per hour.<sup>9</sup>

While it has been said that the best social program is a job, current labour laws and low-quality employment opportunities are creating significant barriers to income security and the ability for Ontarians to afford their necessities each month.

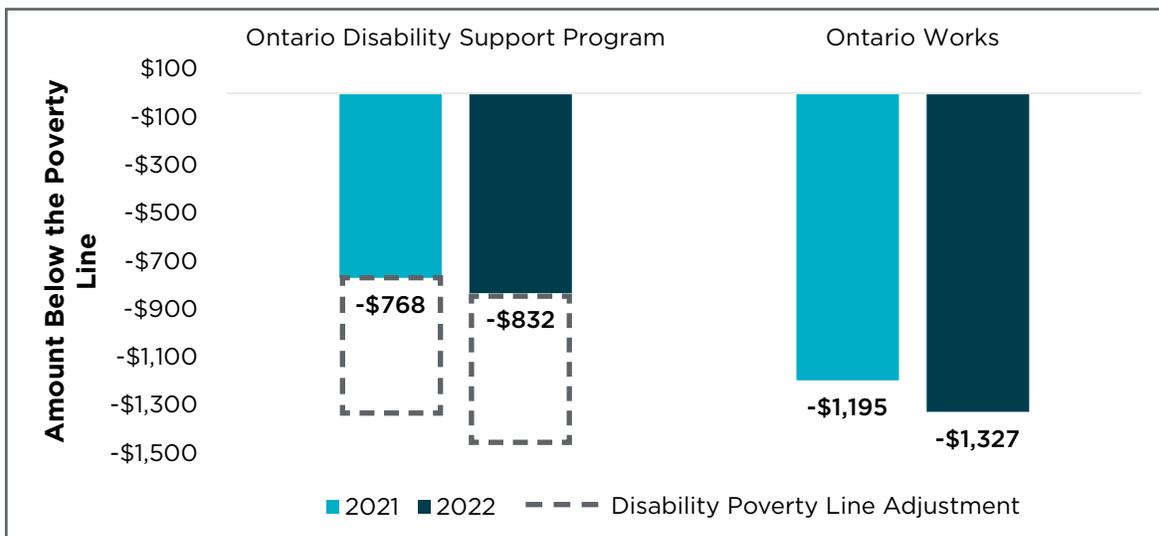
## Ontario's Insufficient Social Safety Net

The insufficient support provided by Ontario Works (OW) and the Ontario Disability Support Program (ODSP) are longstanding drivers of food bank use in the province. This is exemplified in food bank data, which shows that **almost 2 out of 3 people who access food banks are social assistance recipients**, with 32.5 percent citing ODSP and 26 percent citing OW as their primary source of income.

While both programs are intended to support Ontarians while they get back on their feet following a job loss or a debilitating illness, decades of austerity measures and

neglect have created significant holes in the social safety net and a growing gap between the support provided and what is needed for a basic standard of living.

In the fall of 2022, the Government of Ontario announced a five percent increase to ODSP benefit rates, providing recipients with a maximum of \$59 more per month over the previous year. Although this is a step in the right direction, in understanding that the cost of food alone has increased more than 10 percent, **social assistance recipients are still experiencing an even larger gap between the income they receive and their essential living costs than they did the previous year.** This is illustrated in Figure 1.5 which shows that in



**FIGURE 1.5: DESPITE AN INCREASE TO ODSP, BOTH ODSP AND ONTARIO WORKS FALL FURTHER BELOW THE POVERTY LINE IN 2022 THAN IN 2021** Shortfall between ODSP, OW,<sup>10</sup> and the Market Basket Measure (poverty line),<sup>11</sup> for a single person in an Ontario city with a population of 100,00-499,999, adjusted for inflation. For those with a disability, the MBM is estimated to be 30% higher.

2022, ODSP recipients fall \$832 below the poverty line (\$64 more than 2021), and OW recipients face an even greater \$1,327 shortfall (\$132 more than 2021). It should be noted that the shortfall for people with disabilities is 30 percent higher than what is represented,<sup>12</sup> as the Market Basket Measure does not account for the significant costs associated with having a disability, such as caregivers, accessible housing, or mobility devices.<sup>13</sup>

Beyond insufficient rates, Ontario's social assistance programs have high financial penalties that trap people in poverty. High clawbacks on earned income and other support

benefits make getting ahead more difficult (as shown in Figure 1.6), and policy directives that are punitive and complicated make navigating the system challenging. Further, low asset limits, eligibility requirements, and reporting conditions require recipients to deplete RRSP savings and other assets intended for retirement in order to receive support today.

**As a result, once an individual has no choice but to turn to social assistance for support, it becomes progressively more difficult to move off the program and regain financial stability.**

	Ontario Works	ODSP
Hours Worked, Weekly	29	29
After Tax Market Income, Monthly	\$1,631.00	\$1,631.00
Maximum Social Assistance Support	\$733.00	\$1,228.00
Earned Income Clawback on Social Assistance	<b>-\$715.50</b>	<b>-\$473.25</b>
Remaining Social Assistance Support	\$17.50	\$754.75
Net Monthly Income	<b>\$1,648.50</b>	<b>\$2,385.75</b>
Poverty Line	\$2,060.00	\$2,678.00
Amount Below Poverty Line	<b>\$411.50</b>	<b>\$292.25</b>

**FIGURE 1.6: EARNED INCOME CLAWBACKS MAKE IT DIFFICULT TO ACHIEVE ADEQUACY EVEN FOR THOSE WORKING CLOSE TO FULL-TIME HOURS**

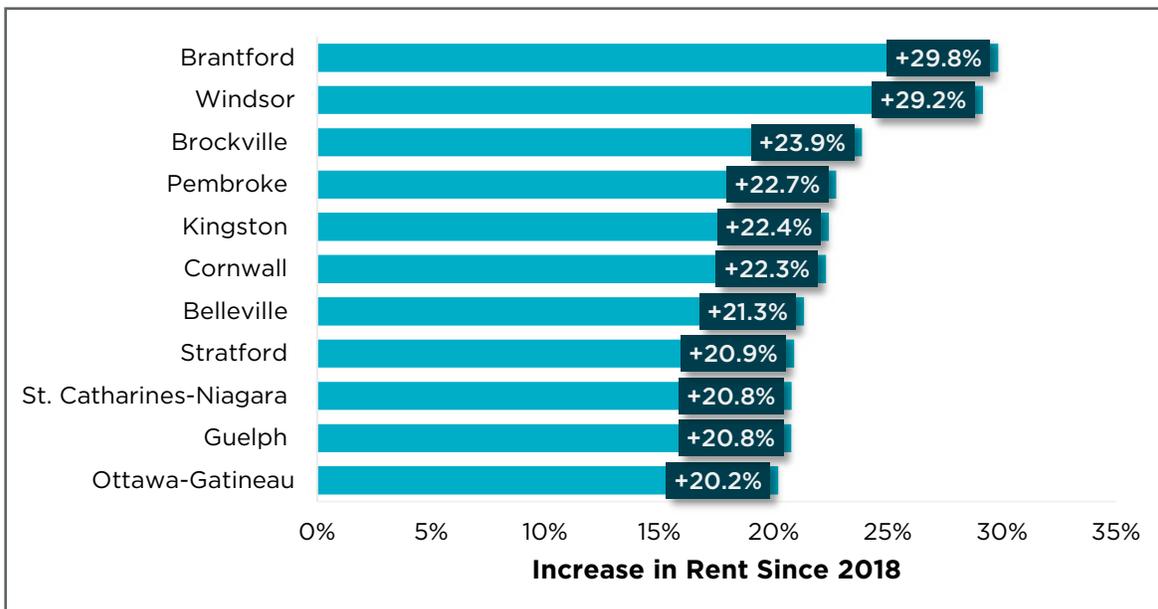
Impact of earned income clawbacks<sup>14</sup> on Ontario Works and ODSP recipients. The poverty line was established using the Market Basket Measure for a single person in an Ontario city with a population of 100,00-499,999, adjusted for inflation. For those with a disability, the MBM is estimated to be 30% higher.

## Unaffordable Housing Costs

The high cost of rent is another longstanding barrier to income security in Ontario. Historically, high rental rates have been thought of as a largely urban problem; however, in recent years, housing costs have skyrocketed in all corners of the province and country. As shown in Figure 1.7, an analysis of the cost of rent in 31 towns and cities in Ontario shows that those with the largest rent increases between 2018 and 2021 were outside the GTA, with Brantford being the largest at 30 percent. During that same time period, data shows that renters went from 28 percent to 42 percent

of households accessing food banks in the riding of Brantford-Brant.

While this alone is concerning, it is a problem that may be getting worse. In a recent rent report, it was revealed that the average rent asked for vacant units in Ontario in September 2022 was \$2,069 per month, an 18.4 percent increase over 2021,<sup>15</sup> which is significantly higher than the year-over-year increase between 2020 to 2021 when rent jumped 3.2 percent.<sup>16</sup> In cities like Toronto, Burlington, and Oakville, this was even higher, with the average cost of a one-bedroom apartment ranging between \$2,137 - \$2,474 per month, representing increases as high as 27.5 percent over the previous year. There are



**FIGURE 1.7: THE COST OF RENT IS SKYROCKETING, EVEN OUTSIDE OF THE GREATER TORONTO AREA**

Top 10 average rent increases, bachelor apartment, for Ontario municipalities between 2018 and 2021<sup>17</sup>

a number of complex reasons as to why rental rates have increased so significantly, with one of the most notable being policy changes that have not served to protect or sustain affordable housing in Ontario.

In 1997, the Government of Ontario terminated vacancy control, tying rental rates to tenants rather than to units. Although the Government of Ontario has rules that limit rental rate increases to a range of 1.5 to 2.9 percent per year (with the exception of units built after 2018), there is no limit on the price a landlord can set for the same unit once the tenant leaves. As a result, the price of a unit – regardless of whether or not there have been any changes to the quality of the space – can increase significantly between occupants.<sup>18</sup> This can have devastating consequences for long-time renters, and particularly those who live on a low or fixed income, as it becomes progressively more impossible to find another place to live if they are required to move.

For housing to be considered affordable, it should not exceed 30 percent of a household's total monthly income. However, rising rental rates have made this a near impossible standard for many Ontarians. This is evident in a recent survey which showed that 2 in 3 food bank visitors have less than \$100 left after paying their housing costs each month.<sup>19</sup> This is further supported by a recent report released by McMaster University

and Hamilton Food Share which found that **out of 5,000 low-income households that were accessing food banks, only four percent were considered housing secure.**<sup>20</sup>

As a fixed expense and non-negotiable cost, unaffordable housing drives food insecurity and food bank use as it makes it difficult, if not impossible, to afford any other necessities. Essential items like heat, hydro, medicine, and food become unobtainable when people and families cannot even afford the roof over their head.



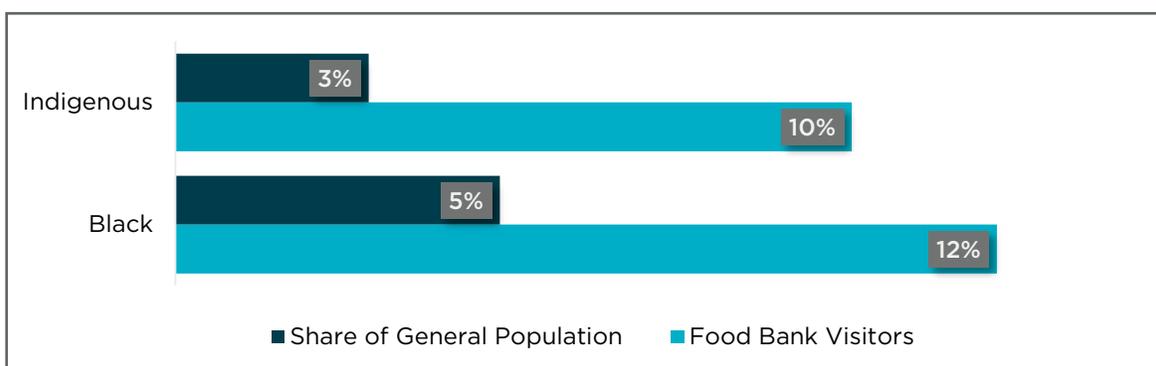
**2 in 3**

**of food bank visitors  
have less than \$100  
left after paying their  
housing costs each  
month**

## Structural Racism and Inequality

For Black, Indigenous, and racialized people, barriers to income security are even more acute due to structural racism and discrimination. Black, Indigenous, and racialized people experience higher levels of unemployment compared to white people, are more likely to work in low-paying and precarious jobs,<sup>21</sup> and are twice as likely to be food insecure than non racialized households in Ontario.<sup>22</sup> The intersection of these inequities is reflected in Ontario's food bank data, which shows that **Black and Indigenous people are disproportionately represented, with 11.9 percent of people identifying as Black, more than twice that of the general population, and 9.8 percent identifying as Indigenous, more than three times that of the general population**<sup>23</sup> (see Figure 1.8).

In addition to racism and structural inequity, food insecurity in Indigenous communities is directly linked to colonization and policies and practices that forcibly removed Indigenous people from their families, culture, language, land, and history. The Truth and Reconciliation Commission concluded that colonial policies “separated Aboriginal people from their land, thereby disrupting their economies and food supplies” and “helped wipe out food sources.” 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. Today, Indigenous communities face tremendous food insecurity challenges, including distance, a lack of market competition, and inadequate transport infrastructure.<sup>24</sup> As a result, people



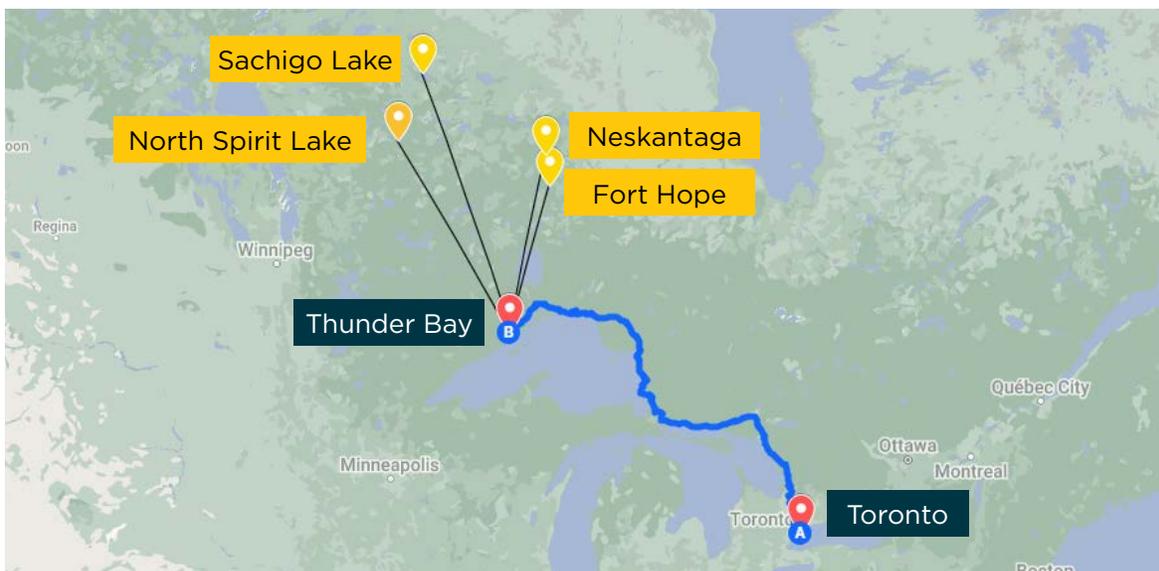
**FIGURE 1.8: BLACK AND INDIGENOUS PEOPLE ARE DISPROPORTIONATELY REPRESENTED AT FOOD BANKS IN ONTARIO**

Black and Indigenous food bank visitors versus share of general population

and families face exorbitant food costs compared to other areas of the province. For example, in June 2015, the average cost of a food basket for a family of four in Attawapiskat was \$1,909 per month, compared to \$875 in Thunder Bay or \$847 in Toronto.<sup>25</sup>

In 2022, Feed Ontario partnered with Oshki-Pimache-O-Win: The Wenjack Education Institute, an organization that provides post-

secondary and training programs that meet the holistic educational needs of Nishnawbe Aski nation and other learners in a safe, inclusive, supportive, and culturally enriched learning environment.<sup>26</sup> Through this partnership, interested students were offered the opportunity to share their observations or experiences of food insecurity. Here is some of what was shared:



## FORT HOPE

*360 km from  
Thunder Bay*

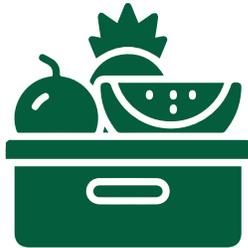


“One problem I would usually experience is lactose-free milk. It can be sold out by the time I can have access to it. This product isn’t available all the time, as the Northern Store would only receive a few milk crates at the time, and it wouldn’t be available for everyone who need it. When this happens, we would wait for the next freight to arrive, which can take a week. People rush to the Northern Store when they hear that a freight of food arrived into the community and fresh products would be available or other items that are popular. Gasoline is another item that is popular and always runs out.”

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## SACHIGO LAKE

*650 km from  
Thunder Bay*



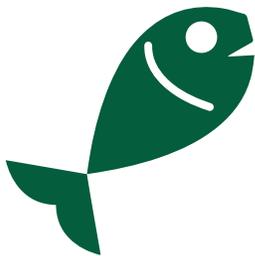
“Being from a small northern community called Sachigo Lake, food has always been an issue. The high cost of living in the north has seemed the norm, and I’m sure most communities have adapted or just accepted the way things are.

Most, if not all, fly-in northern communities have had little or no choice in how food and supplies are delivered to them. Having no other means of shipping products other than by air and seasonal winter road, you can understand why food and supplies would be expensive and hard to come by, not to mention the lack of variety of products, such as fruits and vegetables. My community happens to be one of those communities that only have the Northern store to bring in our food, so we have no choice when it comes to how the Northern prices their products.”

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## NORTH SPIRIT LAKE

*530 km from  
Thunder Bay*



“There are two stores in our small reserve. The stores are small, maybe a size of a small corner store in a city. Not much of a variety in food so you buy whatever is there. Sometimes there is a shortage of food, but some people do food orders from nearby towns; it is still expensive because you must pay for freight. The prices are double or even triple the amount you see in a city or town.

The community usually has cook outs in the summer. Elders and community members help out cooking. It’s actually a lot of work because we build a fire outside by the church, we must gather wood, get water to use as we make soup (duck or moose) or sometimes we just make macaroni soup. Fried bannock is essential. If we get donations of fish, then we have a fish fry. We distribute the food when it’s done. Mostly the single people that come and eat or they come and get some cooked food. When hunters have a killing, they donate some meat to the elders because they know the elders cook and feed for the community.”

---

## NESKANTAGA FIRST NATION

*430 km from  
Thunder Bay*



“Food insecurity is something that a lot of people in Canada are now feeling because of the prices of things going up since the pandemic, but it is something that people on First Nations reservations have been dealing with for years. And with the prices of everything going up it’s only going higher for the people that live in Northern communities.

The prices of simple things like a case of water in First Nations is way more than it is in the city. In my home community of Fort Hope a case of water is \$43.50 for a case of 24 bottles of water. It’s usually no more than \$4 in Thunder Bay. Now imagine having to also buy formula for your baby, not because you want to but because you did try breastfeeding your child and for whatever reason you couldn’t. Baby formula in my home community costs around \$45 at the local store, and since the community is under a boil water advisory, just for those two things to keep your baby fed, will cost you close to 90 dollars.

When it comes to buying any fruits or vegetables for your family, you need to make it to the store while it’s fresh because they only get so much every so often and the prices are at least double what they are in the city. I think that diabetes is more common in First Nations people because if you grow up on the reserve, it’s way cheaper to buy Kool-aid and sugar, and to always have juice in the fridge for the family to drink. Pop is also way cheaper than water, so a lot of people drink pop instead of water.”

# Demographics

**FIGURE 1.9: HOUSING TYPE**

Private Rental	<b>70.2%</b>
Social Rental Housing	<b>16.0%</b>
Own Home	<b>5.3%</b>
With Family/Friends	<b>3.5%</b>
Rooming House	<b>1.7%</b>
Emergency Shelter	<b>1.5%</b>
Unhoused	<b>0.9%</b>
Band Owned	<b>0.4%</b>
Group Home/Youth Shelter	<b>0.3%</b>

**FIGURE 1.10: HOUSEHOLD COMPOSITION**

Single People	<b>50.5%</b>
Single Parent/Guardian	<b>18.0%</b>
Two Parent/Guardian	<b>14.7%</b>
Other	<b>10.1%</b>
Couple, No Children	<b>6.7%</b>

**FIGURE 1.11: AGES**

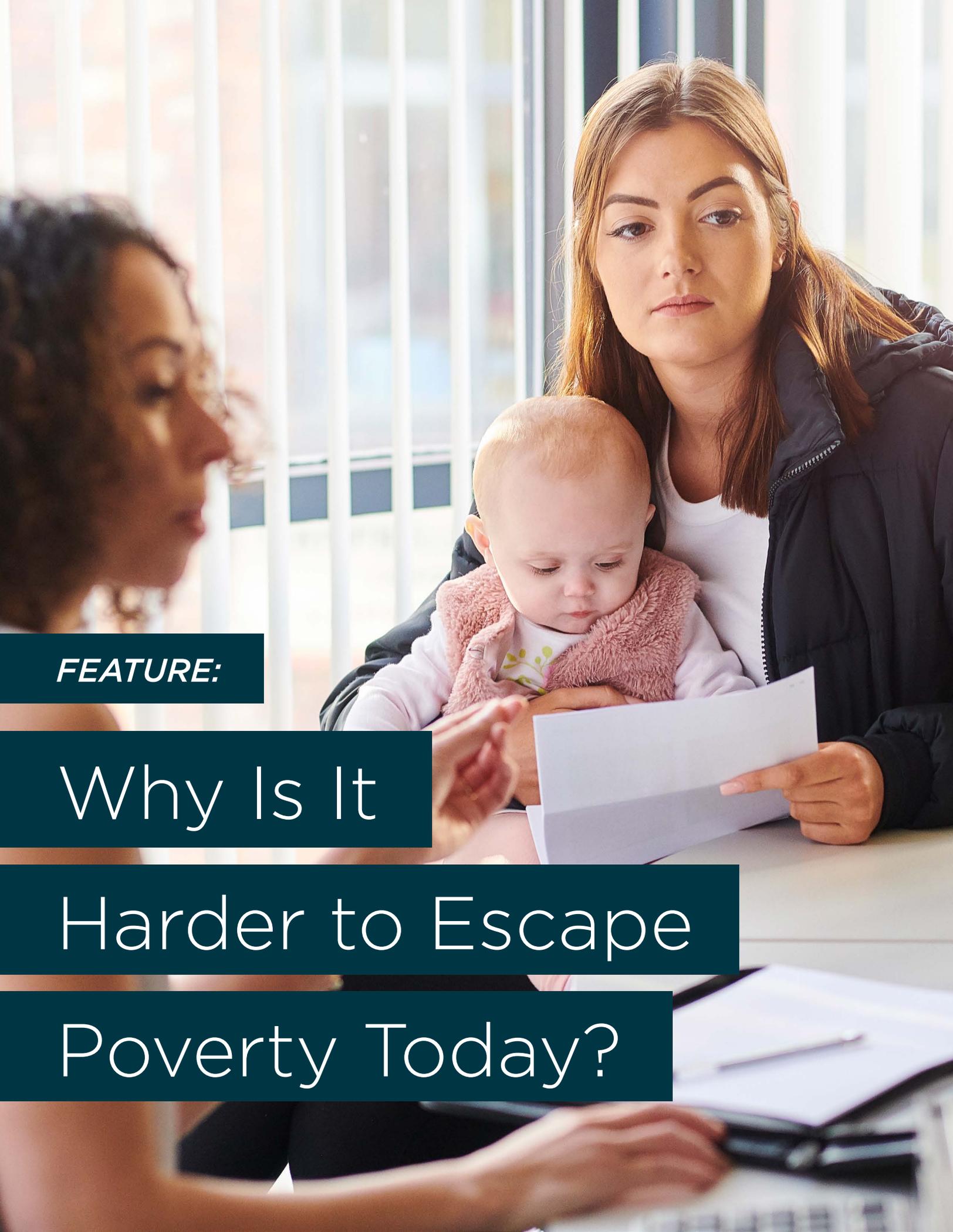
0-2 Years	<b>4.3%</b>
3-5 Years	<b>5.1%</b>
6-11 Years	<b>11.4%</b>
12-17 Years	<b>10.3%</b>
18-30 Years	<b>18.2%</b>
31-44 Years	<b>20.2%</b>
45-64 Years	<b>22.3%</b>
65+ Years	<b>8.2%</b>

**FIGURE 1.12: PRIMARY SOURCE OF INCOME**

Disability Related Benefits	<b>32.5%</b>
Social Assistance (Welfare)	<b>26.5%</b>
Other	<b>13.5%</b>
Employment Income	<b>12.5%</b>
Old Age Pension	<b>9.8%</b>
Employment Insurance Income	<b>3.2%</b>
Student Loan/Scholarships	<b>0.9%</b>
Pandemic Benefits (CERB, CSB, CRSBB, CRCB)	<b>0.7%</b>
Canada Child Benefits	<b>0.4%</b>

**FIGURE 1.13: REASON FOR VISIT**

Cost of Food	<b>45.8%</b>
Cost of Housing	<b>13.2%</b>
Cost of Utilities	<b>8.0%</b>
Delayed Wages	<b>6.0%</b>
Low Wages/Not Enough Hours	<b>9.9%</b>
Natural Disaster	<b>3.9%</b>
Unexpected Expense	<b>3.3%</b>
Sickness/Medical Expenses	<b>3.2%</b>
Unemployed/Recently Lost Job	<b>2.2%</b>
Benefit/Social Assistance Changes	<b>2.1%</b>
Relocation	<b>1.0%</b>
Debt	<b>0.9%</b>
Family Breakup	<b>0.6%</b>

A woman with long brown hair, wearing a dark jacket, is holding a baby in a pink fuzzy vest. She is looking at a white document held by another woman whose face is partially visible on the left. They are sitting at a desk with a laptop and papers. The background shows a window with vertical blinds.

*FEATURE:*

Why Is It

Harder to Escape

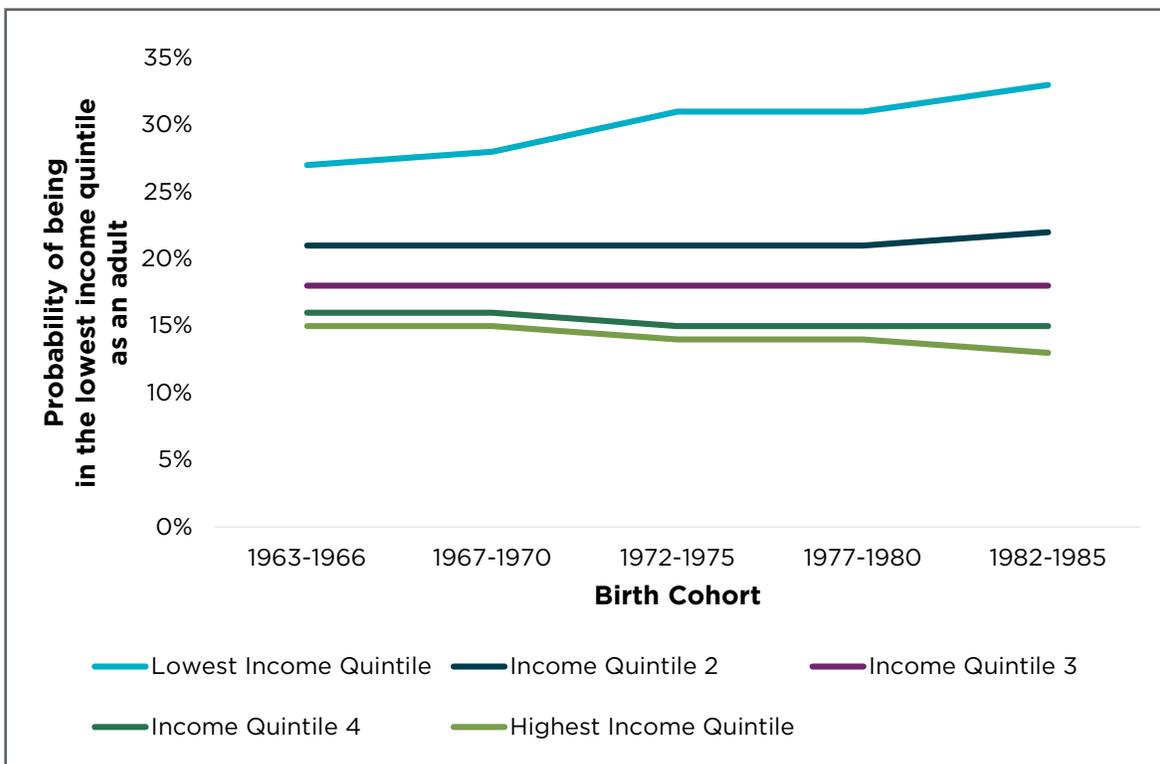
Poverty Today?

**F**ood banks were initially created as a temporary community response to the recession of the 1980s, intended to buy time until conditions improved.

However, more than 40 years later, food banks exist in all corners of the province and the demand for their services has reached an all-time high. Perhaps even more troubling is that research shows that it is now even more difficult for someone to break the cycle of poverty than before, **with a child born to the poorest Canadians in the 1980s**

**being 22 percent more likely to remain in poverty as an adult than a child born in the 1960s** (see Figure 2.1).<sup>27</sup> As year over year food bank use continues to surpass its own high-water mark, it raises questions about what has happened since then and where did it all go wrong?

While there might not be a simple answer to this question, exploring



**FIGURE 2.1: A CHILD BORN INTO THE LOWEST INCOME BRACKET IN THE 1980s IS LESS LIKELY TO ESCAPE POVERTY AS AN ADULT THAN A CHILD BORN IN THE 1960s**

Probability of a child being in the bottom income quintile as an adult, by parental income quintile and birth cohort<sup>28</sup>

Ontario's past may serve to provide proven examples of income security and structural solutions that could help turn the tide of food bank use today.

This report will follow the paths and options available to two people who were born into similar life circumstances but twenty years apart. The journey of Bob and Brian is intended to illustrate how changes in the labour market, and to the support provided through the social safety net, have made it even more difficult for people to improve their financial circumstances today. It should be noted that these examples exclusively explore how workforce and policy changes are impacting Ontarians, and do not include intersectional, structural inequities, such as racism and ableism, that create even further barriers to income security.

## Precarious Employment

It is often asked, why is food bank use so high when there are so many jobs available? Some might assume that Ontarians are not as interested in working as they have been in the past; however, **Ontario's participation rate for people aged 25-54 years is 87.3 percent, the highest it has been in nearly 50 years.<sup>29</sup> Put simply, there are more Ontarians working today than ever before.**

Part of the answer as to why food bank use is high, even though Ontarians are working, lies in the drastic changes that Ontario's labour market has experienced over the last three decades. Manufacturing jobs were once the bedrock of Ontario's labour market. These positions were well-paying,



### Bob

Born in 1965 to a single parent living in poverty in Ontario. **Bob** works minimum wage jobs throughout high school to help pay the bills.



### Brian

Born in 1985 to a single parent living in poverty in Ontario. **Brian** works minimum wage jobs throughout high school to help pay the bills.



Shortly after graduating high school, **Bob** secures a job at the local manufacturing plant in 1985. He earns \$15.59/hour<sup>30</sup> (equivalent to \$37.55 today) due to the contract negotiated by his union. His employer provides free training for his role.<sup>31</sup>



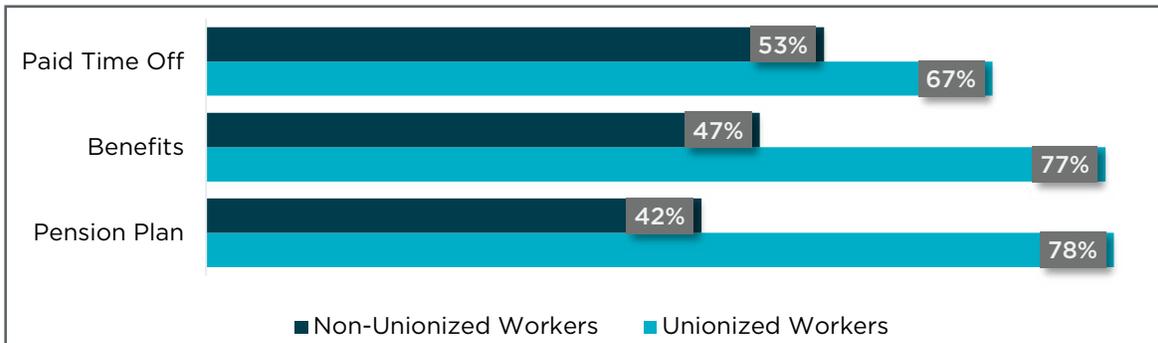
After graduating high school in 2003, **Brian** cannot apply for a job at the local manufacturing plant, as it closed a few years earlier. Instead, he attends university for Kinesiology, where his tuition fee is \$4,025 per year<sup>32</sup> (\$5,961 today). To help pay for his education, he takes out an OSAP loan and works part-time while he's in school. After he graduates in 2007, he secures a job as a personal trainer making \$14.93/hour<sup>33</sup> (\$20.37 today). Brian's employer requires him to pay out of pocket for additional training.

stable, unionized, and did not require an expensive degree. In fact, in 1991, nearly one in five workers were employed in manufacturing in Ontario.<sup>34</sup> Thirty years later, however, that number is nearly halved, with only 1 in 10 workers now occupying these roles.<sup>35</sup> Today, the two largest employment sectors are 'healthcare & social assistance' and 'professional, scientific, & technical services'. Unlike manufacturing positions, these jobs pay 11 percent less on average, and often have higher educational requirements for entry.<sup>36</sup>

Alongside these changes came a rise in precarious work, which is generally defined as part-time, self-employed, or temporary positions. These jobs tend to have lower levels of pay, less access to employment insurance, and rarely include employer-provided benefits.<sup>37</sup>

**Gig work, through online platforms and apps like Uber, TaskRabbit, and Instacart, has also grown considerably, and now represents 8.2 percent, or almost 1 in 10, workers.<sup>38</sup>** Like many precarious workers, gig workers are treated as independent contractors and, therefore, operate outside of the protection of the *Employment Standards Act*. Moreover, gig workers often work on short-term contracts, cannot access programs like EI or CPP, and are not paid well, with a median net income of only \$4,303 annually.

While unions can improve working conditions and reduce precarity, the prevalence of unions has declined. In fact, since 1991, unionization rates have decreased by 17 percent.<sup>39</sup> **Data shows that unions typically raise wages by nearly 20 percent<sup>41</sup>** and have an even greater impact



**FIGURE 2.2: IN ADDITION TO HIGHER WAGES, MORE UNIONIZED WORKERS HAVE ACCESS TO BENEFITS**

Proportion of unionized and non-unionized workers receiving paid time off, benefits, and a pension plan<sup>40</sup>

on the quality of work for low- and middle-income, blue-collar, and non-college educated workers.<sup>42</sup> Unionized workers are also more likely to have access to benefits, paid leave, and pension plans (see Figure 2.2).

While most workers have the right to unionize, there are still many structural barriers in place to forming a union. For example,

independent contracts and the self-employed are legally excluded from union membership under the *Labour Relations Act*. This makes it difficult for people who are often contracted by employers, like security or cleaning staff, to advocate for fair wages.<sup>43</sup>

It is also arguable that the increase in precarious work and decrease in unionization has contributed to



By 1988, **Bob** has continued his career at the local manufacturing plant. His union has also continued to negotiate cost of living wage increases and Bob now makes \$17.66/hour (\$37.56/hour today).



By 2016, **Brian's** wages haven't increased, and his hours have been cut by the gym where he works. He is struggling to pay the bills and his student loans. To supplement his income, he decides to get a 'side hustle' as a bike courier for a new food delivery app. In this role he is paid \$4.50 per order<sup>44</sup> (\$5.34 today) plus tips. Brian can complete around two deliveries per hour if there is a steady stream of orders and he bikes very quickly.

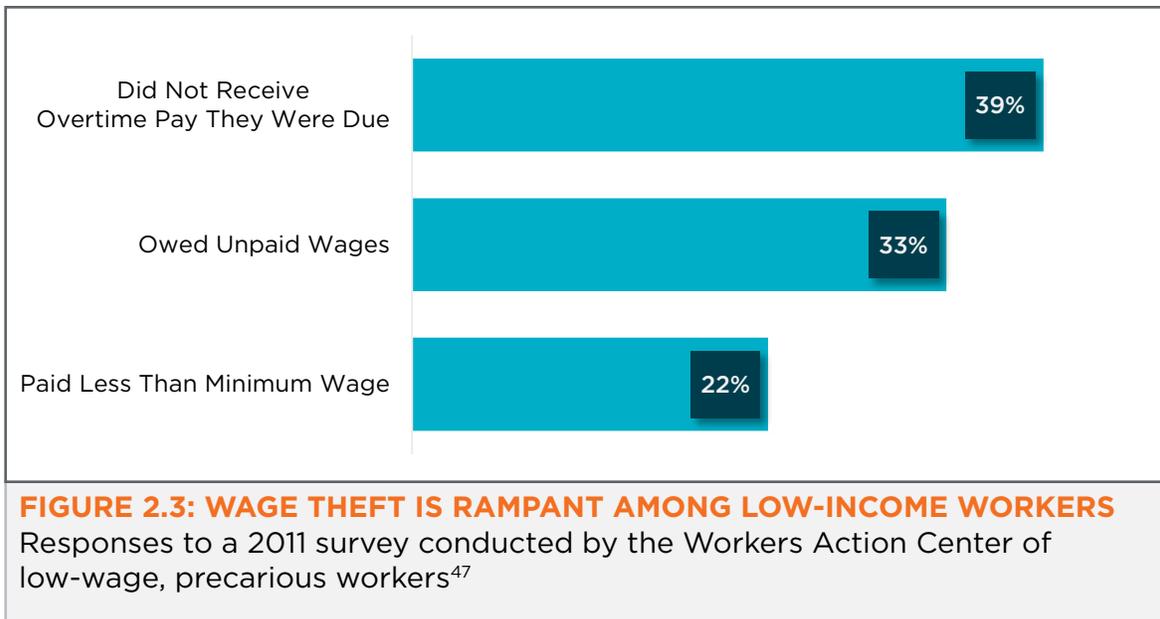
increasing occurrences of wage theft. In a survey conducted of precarious and low-wage workers in 2011, it was found that: 22 percent were paid less than minimum wage; 33 percent reported being owed unpaid wages from their employer and, of those, 77 percent said they were unsuccessful in obtaining the wages owed; and, 39 percent did not receive overtime pay they were due (see Figure 2.3).<sup>45</sup>

The findings of the survey are further supported by a 2016 investigation, which found that a reported \$47.5 million had been ‘stolen’ from Ontario workers between 2009 and 2015, but that only \$19 million had been recovered because the Ministry of Labour failed to collect the pay owing.<sup>46</sup> Given that only four percent of workers with unpaid wages reported filing a complaint with the Ministry, it is likely the

occurrence of wage theft was even higher.

When low-wage workers do not receive the pay that they are owed, it often means they are unable to afford bills, and therefore must borrow money, go into debt, or visit a food bank to make ends meet. This is supported by food bank data which showed that **in 2020, a record-breaking 32.8 percent of food bank visitors cited ‘delayed wages’ as the reason for their visit.**

With the changes to the labour market, it is perhaps then unsurprising that, over the last 30 years, income inequality from market income (i.e. income derived from working and investments) has grown, while labour’s share of GDP has decreased from 73 percent to 65 percent.<sup>48</sup> Wealth inequality has also grown, with the bottom 50 percent of income earners





**Bob** notices on his most recent paycheque that he wasn't paid for all of the overtime he had worked. He goes to his union and they help him obtain the pay that he is owed.

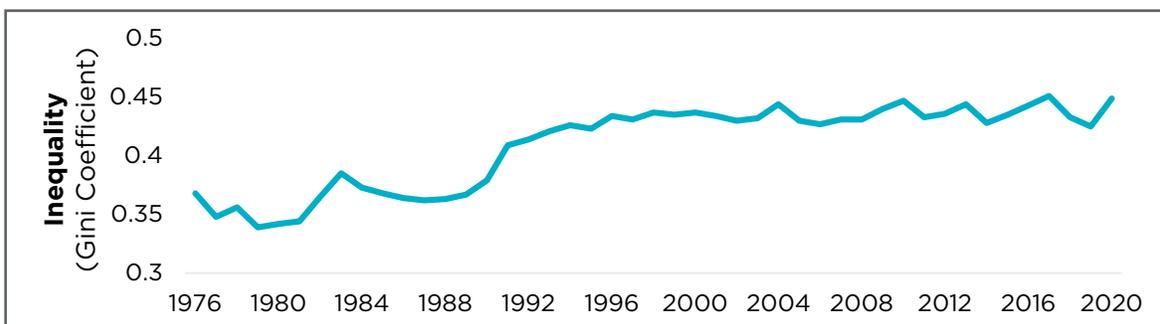


**Brian** notices on his most recent paycheque that he wasn't paid for all the time he had worked. There is no union at his workplace, so he speaks to his manager. The manager says that they will investigate it, but the issue is not resolved. Eventually, Brian files a complaint with the Ministry of Labour, but the pay he is owed is never recovered.

dropping from 5.9 to 4.8 percent ownership of the country's wealth between 2010 and 2021, while the top one percent jumped from 51.9 to 57.6 percent (Figure 2.4)

There are, however, small signs of hope on the horizon. In the 2022 budget, the Ministry of Labour committed to increasing the funding for enforcement of the *Employment Standards Act* by \$60 million.<sup>49</sup> The Ministry is also working on introducing a portable benefits package for precarious workers that are not already

covered by their employer.<sup>50</sup> Further, the pandemic has spurred greater interest from front-line and precarious workers in organizing a union, with large unions in Canada reporting increased interest and inquiries, and a slight uptick in union coverage rates.<sup>51</sup> Even still, much more needs to be done to ensure that someone entering the labour market today has the same opportunities as people have had before.



**FIGURE 2.4: INCOME INEQUALITY IS INCREASING**

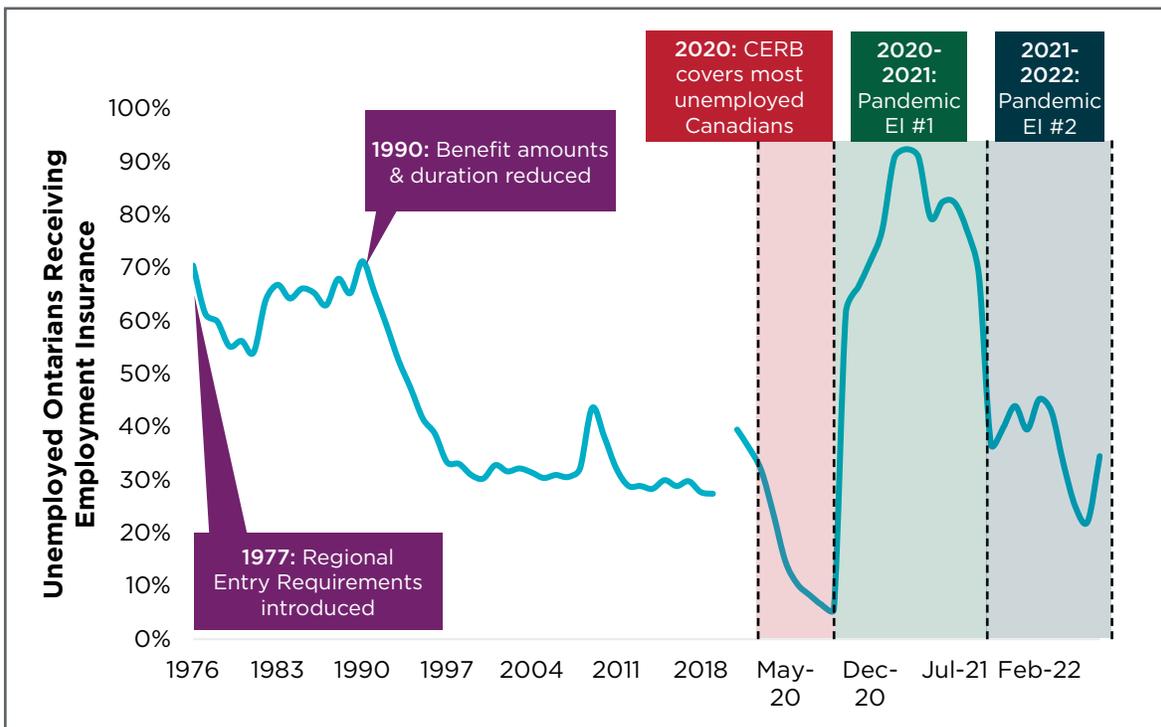
Gini coefficient (income inequality) for Canada, adjusted market income, 1976-2020<sup>52</sup>

# Inaccessible Unemployment Supports

Just as home insurance is an essential financial safety net in case of a fire, so too is unemployment insurance for workers if they are laid off. Many do not realize, however, that part of Canadian monetary policy is to adjust interest rates to maintain a 'natural' unemployment rate of around 5.5 percent to control inflation.<sup>53</sup> Put simply, this means

that the financial health of the country depends on a portion of the working population to remain unemployed. With this in mind, it is arguable that **if the position of the federal government is that 1 in 20 adults should always be unemployed for the sake of the economy, there is a moral obligation to provide these adults with sufficient income while they are not working.**

In the aftermath of the Great Depression, there was a growing understanding that the needs of the unemployed could no longer be shouldered by charitable groups



**FIGURE 2.5: A HISTORY OF EMPLOYMENT INSURANCE COVERAGE IN ONTARIO**

Unemployed Ontarians receiving EI, 1976-2022<sup>54</sup>, alongside key policy changes to the program.<sup>55</sup> See Figure 2.6 for more details regarding the temporary pandemic rules for EI from September 2020-September 2022.

and churches alone. In response, Canada passed the Unemployment Insurance Act, 1940, now known as Employment Insurance (EI). This program was funded by contributions from employees, employers, and the federal government. In 1971, the federal government significantly improved the program, with a goal of providing ‘adequate income support for all persons experiencing temporary earnings interruptions.’ These changes made the program more generous and accessible to workers with fewer hours or unstable jobs, with a rationale that it would strengthen their attachment to the labour force and prevent them from needing to apply for social assistance.<sup>56</sup>

Unfortunately, in the intervening

decades, successive federal governments introduced reforms contrary to this goal (see Figure 2.5), reducing the support and eligibility of EI, while also ending their own contributions to the program. **This has meant that, although nearly every employee in the country pays into EI through mandatory premiums garnished from their wages, it is no longer accessible to everyone who is unemployed.** In fact, in 2019, less than half of unemployed Canadians received EI,<sup>57</sup> which is a significant drop from 1971 when EI provided nearly universal coverage.<sup>58</sup>

These changes also introduced significant inequities in who receives coverage. Due to what is known as “variable entry requirements,” a laid off worker in

	Current EI	Pandemic EI #1 (Sept 2020- Sept 2021)	Pandemic EI #2 (Sept 2021- Sept 2022)	EI in 1971
Hours Needed to Qualify	700 hours	120 hours	420 hours	160 hours
Amount You Can Receive in Benefits	55% of earnings (max. \$638/week) <i>An average food services worker would receive \$255/week</i>	At least \$500/week	55% of earnings (max. \$638/week)	75% of earnings (for those with dependents) 66.67% of earnings (for those without dependents)
Length of Time You can Receive EI	14-45 weeks	At least 26 weeks	14-45 weeks	15-50 weeks

**FIGURE 2.6: EMPLOYMENT INSURANCE USED TO BE EASIER TO QUALIFY FOR AND MORE GENEROUS TO UNEMPLOYED WORKERS**

Selected Employment Insurance regulations.<sup>59,60,61,62,63</sup> Note: ‘Hours Needed to Qualify’ refers to ‘insured’ hours worked (at an employer that pays into EI) over the last 52 weeks; 700 is the amount needed in most areas of Ontario.

most parts of Ontario, for example, must have worked 700 hours over the last year to receive 14-36 weeks of benefits, whereas a laid off worker in Mount Moriah, Newfoundland only needs to have worked 420 hours to qualify, and receives 28-45 weeks of benefits.<sup>64</sup> With the rise of precarious work in Ontario, many workers who have recently become unemployed have been unable to access the program because their accumulated hours do not meet the minimum entry requirements. As a result, workers that lose well-paying, long-term jobs are much more likely to benefit from EI than precarious workers.<sup>54</sup> In understanding Ontario's EI entry requirement and the rise in precarious work in the province, it is perhaps then unsurprising that, compared to the other provinces, **Ontario has the worst EI coverage rate in the country, with only 27 percent of unemployed Ontarians receiving EI benefits in 2019.**

During the pandemic, the federal government introduced temporary changes to EI that brought it much closer to what it looked like in 1971 (see Figure 2.6). These changes meant that EI coverage of unemployed Ontarians rose to 92 percent in the spring of 2021. However, these changes were only implemented on a temporary basis. In understanding that the workforce is changing, and long-term positions are becoming harder to find, it is arguable that the accessibility improvements made to EI over the last two years should not be a pandemic-only practice. With such low EI coverage in the province, it is fair to question how the nearly 320,000 unemployed Ontarians who are ineligible for EI are making ends meet. While some may be able to rely on personal savings to get by, many others have no choice but to pursue provincial social assistance programs like Ontario Works.



**Bob** is temporarily laid off from his job in 1989. Even though he shifted to part-time hours at work to spend more time with his family, he is still eligible for EI as he only needed 14 weeks of work to qualify.<sup>66</sup>



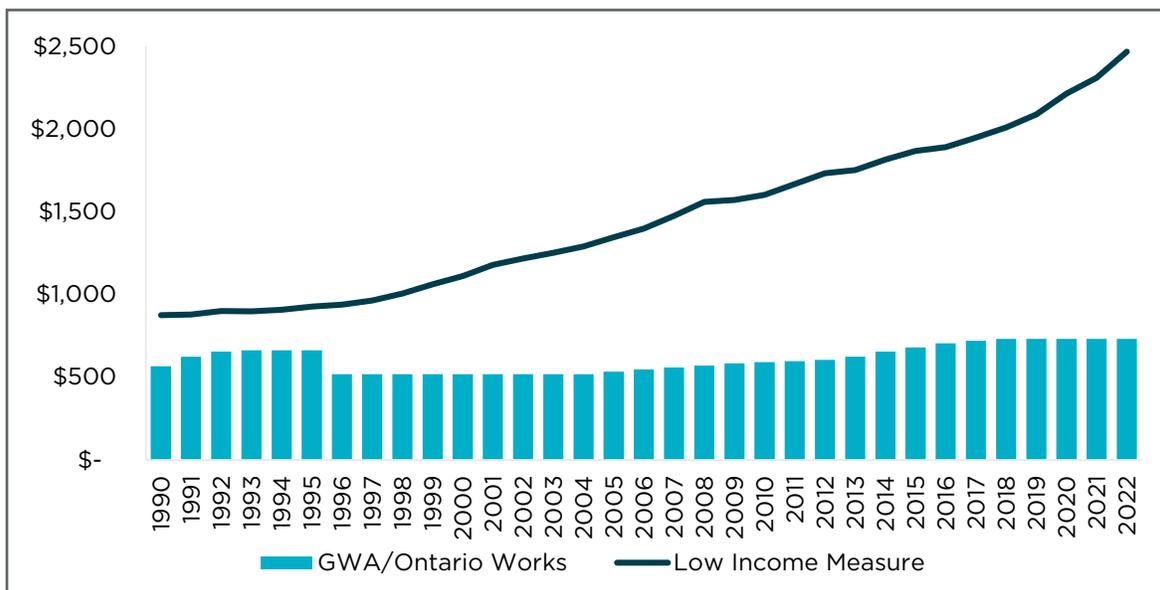
**Brian** is laid off from his part-time job in 2017. Despite working 40 hours a week between his personal trainer and food delivery jobs, only the hours from his personal trainer job count towards EI eligibility. As a result, he only has 680 'insurable' hours this year and does not qualify for EI.

Similar to EI, Ontario Works (OW) has undergone a number of changes over the decades. Between 1966 and 1995, provincial social assistance programs were initially co-funded by the federal government via the Canada Assistance Plan (CAP), who set the following standards as conditions for funding:<sup>67</sup>

- Provide assistance to every person in need, regardless of the cause of the need
- Take into account a person's basic requirements in setting social assistance rates
- Not require that recipients perform work against their will as a condition of receiving assistance

In 1995, however, the federal government replaced CAP with the

Canada Social and Health Transfer, which provided lower levels of transfer payments and removed the conditions on provincial programs. Shortly thereafter, the Government of Ontario replaced their existing social assistance programs (General Welfare and Family Benefits) with OW and the ODSP. The purpose of OW was also redefined as 'temporary financial assistance to those most in need, while they satisfy obligations to become and stay employed.' Further, the support provided through OW was decreased by 22 percent. As a result of these changes, and in combination with decades of rate freezes or minimal increases, **OW rates now fall further below the Low Income Measure today than they did in the 1990s (Figure 2.7).**



**FIGURE 2.7: ONTARIO WORKS FALLS FAR FURTHER BELOW THE LOW INCOME MEASURE TODAY**

General Welfare and Ontario Works monthly rates<sup>68,69</sup> for a single person versus the Low Income Measure<sup>70</sup>

	Scenario 1	Scenario 2
Prior Work Situation	\$15.50/hour, 30 hours per week	\$15.50/hour, 30 hours per week
Weeks Worked Before Being Laid Off	23 weeks	22 weeks
Program Qualified For	Employment Insurance	Ontario Works
Benefits Received	\$1,108/month (55% of prior income)	\$733/month

**FIGURE 2.8: WHILE EI AND OW BOTH SUPPORT UNEMPLOYED WORKERS, OW BENEFITS ARE MUCH LOWER**

Employment Insurance versus Ontario Works benefits for a sample worker

Although OW’s current mandate is similar to EI’s, it provides less financial support and requires more invasive reporting from recipients. Figure 2.8 illustrates the drastically different levels of support provided to Ontarians by these two similar unemployment support programs. In Scenario 1, this minimum wage worker would be eligible for EI after working for 23 weeks, and would receive \$1,108/month. However, in Scenario 2, if the same individual

was laid-off just one week earlier, they would not qualify for EI. Instead, they would have to turn to OW, which would only provide \$733/month — a difference of \$375/month. Improving EI access for Ontarians and raising OW rates to reduce the disparity between unemployment programs would help ensure that all workers have an adequate financial support between employment opportunities.



**Bob** does not need to access OW, because he qualifies for EI. His EI benefits are 60% of his pay before he was laid off.<sup>71</sup> Bob receives \$810/month (\$1,636/month today). He spends his time looking for another job.

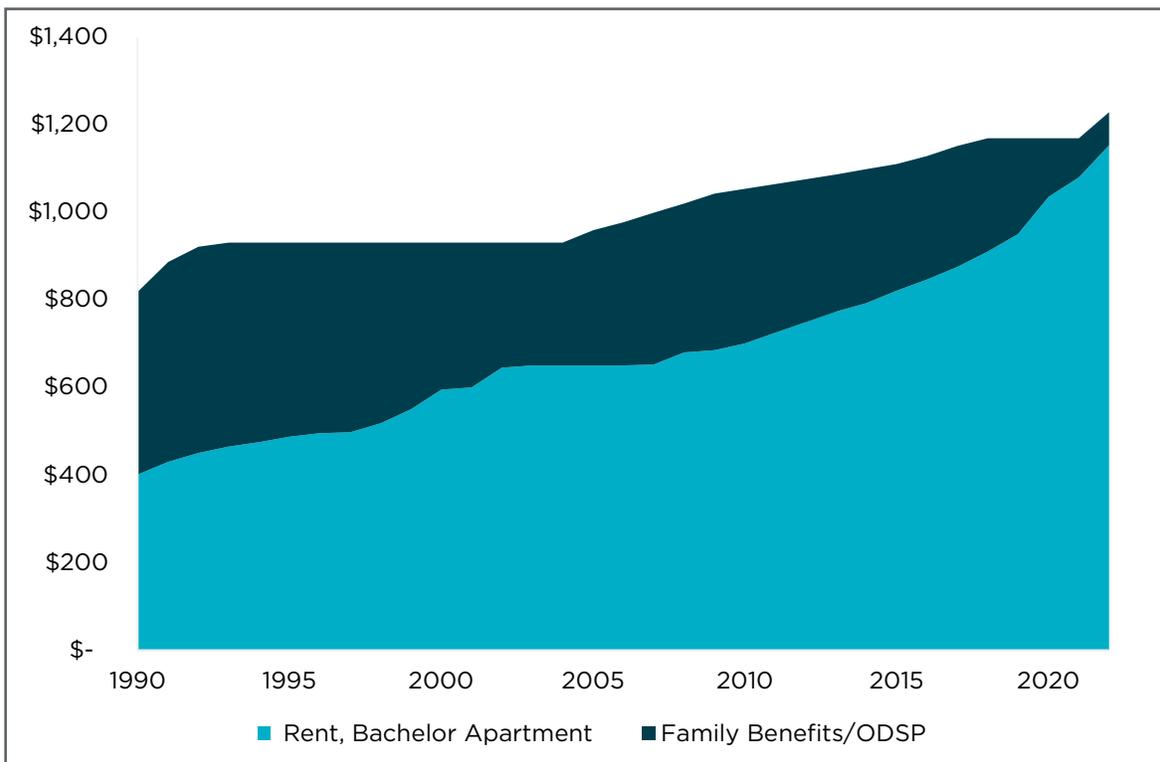


**Brian** does not qualify for EI, so he applies for OW instead. He is only eligible to receive a maximum of \$721/month from OW. Brian is still able to make \$400/month through his delivery job, but due to OW’s earned income rules, only receives \$621 per month through the program after clawbacks. Including other government benefits he qualifies for,<sup>72</sup> Brian has a total of \$1,088 in income each month. When Brian is not completing deliveries, he spends his time looking for another job.

## Inadequate Disability Supports

A disability can happen to anyone, at any point in their life, and for many reasons. It could be a genetic predisposition, an illness with lasting effects, or a catastrophic workplace accident. For many people, a disability may limit or entirely prevent them from working, as well as add additional living expenses. Research shows that almost one third of Canadians with a severe disability live in poverty.

Like OW, ODSP rates were frozen between 1995 and 2005, and then again in 2018. While ODSP rates were increased by five percent in October 2022, this did not help to close the gap caused by past support freezes. Since 1995, rent has risen by 107 percent,<sup>73</sup> food has risen by 102 percent,<sup>74</sup> but ODSP has only increased 32 percent. **As a result, ODSP recipients have far less income for essential living costs (as illustrated in Figure 2.9) and are living in even deeper poverty today than they were 27 years ago.** This has had a devastating effect on many ODSP recipients as they struggle to survive, with some even



**FIGURE 2.9: ODSP HAS NOT KEPT UP WITH THE COST OF HOUSING**

Family Benefits/Ontario Disability Support Program monthly rates<sup>75</sup> for a single person versus median rent for a bachelor apartment, Ontario<sup>76</sup>

taking such drastic measures as turning to what has been dubbed as the ‘ODSP Diet’: a potato a day, or instant coffee as an appetite suppressant.<sup>77</sup> Other program recipients have shared that they have applied for Medical Assistance in Dying because their financial situation feels so hopeless.<sup>78</sup>

Even though ODSP is insufficient, it still provides a higher level of support than OW. Unfortunately, many people with disabilities who need this support face barriers in accessing the program. The ODSP application process is onerous and difficult to navigate, and about half of applicants are refused the first time they apply.<sup>79</sup> Denied applicants have the option to appeal the decision to the Social Benefits Tribunal (SBT), where about 60 percent of decisions are overturned on average.<sup>80</sup> While improvements have been made to the initial application process, this high rate of overturning denied applications suggests that more

needs to be done to improve the assessment of need at the first stage. Unfortunately, delays have increased significantly. **Between 2006 and 2018, the average case processing time was 9.4 months.<sup>81</sup> Today, however, legal clinics are reporting that their clients are now waiting 18-24 months for a decision.<sup>82</sup>** In the meantime, they must subsist off the significantly lower benefits offered through OW.

In addition to the above challenges, the SBT has recently shifted to a digital-first approach, offering hearings over the telephone or by video, with rare in-person exceptions.<sup>83</sup> Not only is this approach often ill-suited to the complex nature of disability hearings, but many low-income people lack the appropriate technology to attend their own hearings. Perhaps unsurprisingly, last year about 1 in 5 cases were denied simply because the appellant was not present, nearly double the rate of previous years.<sup>84</sup>



Much like the relationship between low EI coverage rates and high numbers of OW recipients, part of the challenge of ODSP is that other systems that are intended to support people with disabilities have been weakened.

One such system is the Workplace Safety Insurance Board (WSIB), also known as ‘worker’s comp.’ WSIB is an arms-length agency of the Ministry of Labour and is responsible for ensuring that individuals receive compensation for workplace injuries or occupational disease.

As explored in the 2019 Hunger Report, WSIB underwent significant overhauls in 2010 to reduce its

unfunded liability. **Five years later, claims that WSIB recognized as permanent injuries decreased by more than one third.**<sup>85</sup> Many injured workers who would have once received support from WSIB at a rate of up to 85 percent of their take-home pay became ineligible. These types of changes increase the likelihood that someone with a disability will have no choice but to turn to ODSP for support.



**Bob** was re-hired at the factory following his layoff. However, in 1996, he was in an accident at work. Bob qualifies for WSIB, which provides him benefits that replace 90% of his earnings, as per program rules at the time.<sup>86</sup> This provides him with \$2,787/month<sup>87</sup> (\$4,776 today) as he recovers.



In 2020, it looks like **Brian** is back on his feet. He has returned to the gym and is doing well in his side hustle. However, one evening while working at his delivery job, Brian is hit by a car and the driver flees. As a result of the collision, he has a fractured vertebra, suffers from severe migraines, and cannot work. As he is an independent contractor, he is not eligible for benefits for this workplace accident. He applies to ODSP but is initially denied. Brian appeals the decision but must wait 19 months for his case to be reviewed. As a result, Brian returns to OW, but because he can no longer work, only receives \$733/month.

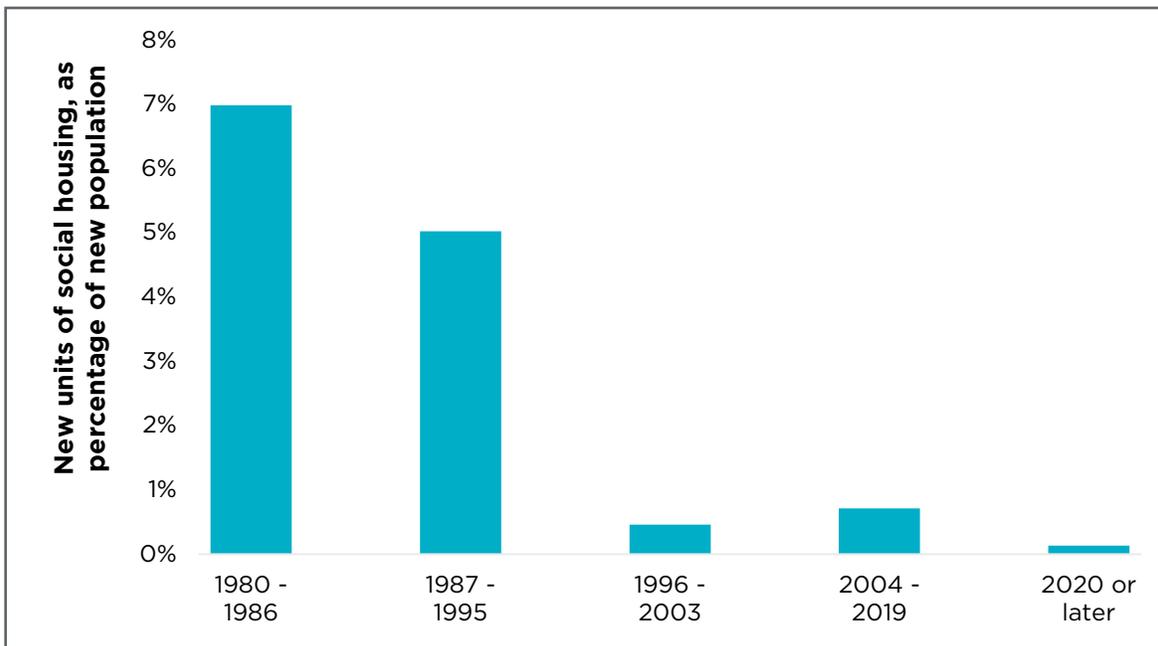
## Disinvestment in Social Housing

Many people who visit a food bank choose to skip a meal or go hungry so they can pay other bills – most commonly, rent, transportation, or a phone bill.<sup>88</sup> As rent is the single-largest expense for most people, housing affordability is interconnected with food security.

Social housing is a powerful tool that governments can use to combat housing unaffordability, as rents are set at an affordable level relative to income. Unfortunately, social housing waitlists are long across Ontario due to a very limited supply.

Canada was once a powerhouse of social housing. Between 1973 and 1994, the federal government built or acquired 16,000 non-profit or co-op homes per year.<sup>89</sup> However, alongside the many other austerity measures introduced at the time, the responsibility for building housing was downloaded onto the provinces, and Ontario shortly thereafter downloaded the responsibility to municipalities. As municipalities have a much lower fiscal capacity than higher levels of government, this resulted in only about 1,500 homes being built per year between 1994 and 2016.

As Figure 2.10 illustrates, the pace of builds in Ontario fell well behind population growth, with only one



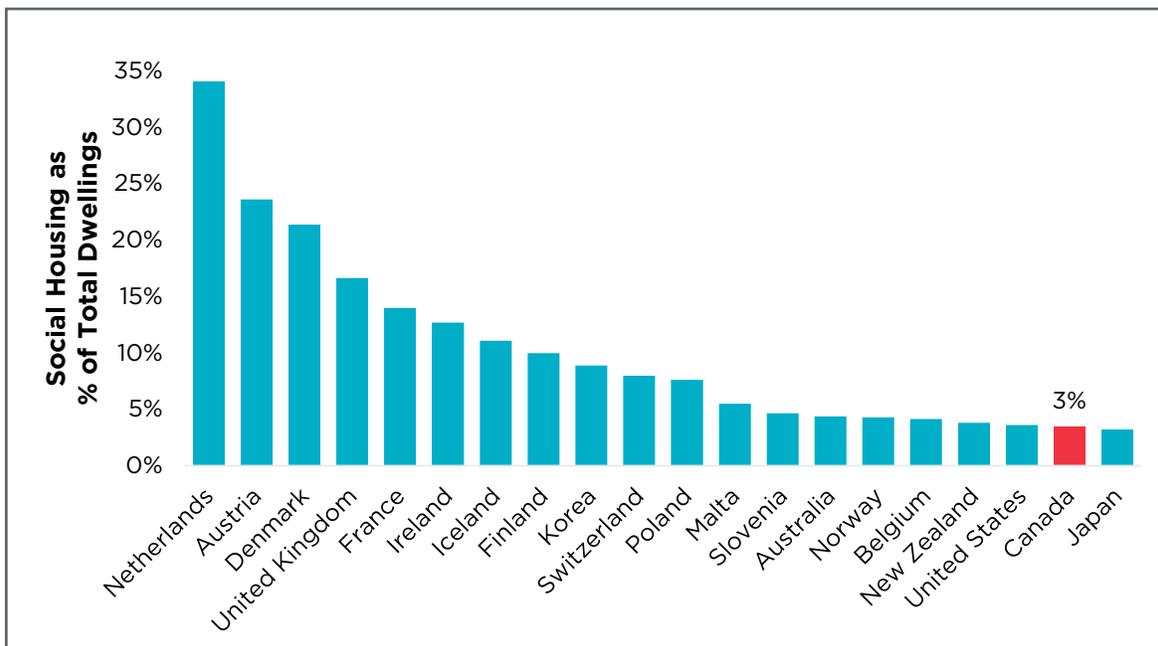
**FIGURE 2.10: ONTARIO'S SOCIAL HOUSING BUILDS HAVE FALLEN FAR BELOW POPULATION GROWTH**

New units of social housing built in Ontario<sup>90</sup>, as a percentage of population growth<sup>91</sup>

unit being built per 200 new people added to the province, compared to one unit for every 14 new people in the early 1980s. Today, Canada is ranked 19<sup>th</sup> amongst OECD countries in terms of the percent of housing stock that is social housing, with only four percent of its rental stock being social housing (see Figure 2.11).

these efforts fall far below what is needed to meet the need for affordable housing in the province. In fact, an analysis completed by the Financial Accountability Office of Ontario found that despite these investments, by the end of the term of the strategy in 2028, the same proportion of Ontarians will still be in core housing need.<sup>92</sup>

In 2017, the federal government introduced the National Housing Strategy (NHS), a ten-year plan intended to increase the availability of affordable housing. Along with increased funding for affordable housing, the NHS introduced the Canada-Ontario Housing Benefit, a portable rent supplement for those in market rental units. However,



**FIGURE 2.11: CANADA IS FAR BEHIND PEER COUNTRIES IN TERMS OF SOCIAL HOUSING**  
 OECD countries, social housing as a percentage of total dwellings, top 20<sup>93</sup>



In 1997, **Bob** and his family move into a new co-op building, which was one of the last to ever be built by the federal government. He still lives there today, and his rent is only \$800/ month. He continues to work part-time at the factory where he has paid vacation, sick days, and a pension plan that helps him prepare for his retirement.



In 2021, **Brian** is eventually approved for ODSP. With other government benefits, his total income is \$1,304/month. As Brian's rent is \$1,100 per month,<sup>94</sup> he decides to apply for social housing. However, the wait list for social housing in his community is 10 years long.<sup>95</sup> With only \$200 left each month after rent, Brian has no choice but to visit his food bank for groceries and assistance each month.

While Bob and Brian are fictional characters, similar opportunities and challenges that each faced have been experienced by hundreds of thousands of Ontarians. In evaluating the income opportunities and social supports available thirty or more years ago, it is clear that the same opportunities and supports are not available today. **Precarious and low-quality work, a declining social safety net, and inadequate affordable housing options have made it progressively more challenging for people and families to earn sufficient income, withstand hardship, and move out of poverty.**

In understanding the challenges that Ontarians face today, it is not enough to ask people to simply 'get a job.' While there may have

been a time when education and employment guaranteed certain outcomes, these opportunities were also supported by a strong social safety net that allowed people to quickly get back on their feet. Over time, the safety net that was meant to catch people during times of uncertainty, or while they were unable to work, has deteriorated, resulting in large gaps that food banks and other charities are now being asked to fill.



# A Better Future Is Possible

*RECOMMENDATIONS FOR A MORE RESILIENT ONTARIO*

**In many ways, food banks are like the paramedics of social support. They are there to respond to emergencies and provide help during times of crisis, but are not intended to cure ongoing needs.**

Food banks excel at helping people and families keep their heads above water as they navigate unforeseen circumstances impacting their lives.

Over the last 30 years, the province has faced numerous emergencies, with food banks rising to the occasion each time, ensuring that families that needed food or support were served. They shouldered the consequences of the 2008 recession, provided food during natural disasters, served as frontline workers during the COVID-19 pandemic, and are now serving hundreds of thousands of families that are being impacted by unprecedented inflation and living costs. With each new crisis, food banks have gone above and beyond to serve and support those in need in their communities.

The demands on food banks are not, however, limited to emergency response. **Over the years, food banks have become increasingly relied upon to subsidize government budget cuts and employer cost-cutting.** They have effectively become part of the second tier of the social safety net, catching the people who have fallen through the cracks when other systems have failed. These are longstanding, pervasive issues,

not emergencies, and thus require structural solutions, not short-term, stop-gap responses. No matter how much food banks continue to adapt to meet community needs, develop responsive programming, or how hard they work, they will never be able to reduce a person's need for their services.

As Feed Ontario marks its 30<sup>th</sup> anniversary, what is most concerning about this particular moment in time is the deepening cracks in our economic foundation that make it more difficult than ever for the lowest-income households to weather a new storm, and the potential for it to leave lasting scars on our province. The time for action is now. Though it can be difficult to imagine, a better future is possible. After all, it was not so long ago that we worked together to fight for good jobs, a strong social safety net, and opportunity for everyone, and we can do so again.

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:

## Improve the Quality of Work

With nearly 1 in 10 workers now in the ‘gig economy,’ it is imperative that they be provided with the same worker protections as other sectors in the province. While the Government of Ontario has already made some improvements through the *Working for Workers Act*,<sup>96</sup> gig workers still maintain their status as independent contractors. This contravenes the Ministry of Labour’s own ruling that gig workers are employees.<sup>97</sup>

Feed Ontario asks that the Government of Ontario **classify gig workers as employees to ensure that they receive the same protections provided under the Employment Standards Act, Employment Insurance, and the Canada Pension Plan.**

In addition to this ask, Feed Ontario also recommends that the Government of Ontario:

- **Reduce barriers to unionization:** Feed Ontario supports the recommendations made by the Ontario Federation of Labour.<sup>98</sup> This includes better protections from retribution for workers engaged in a union organizing drives and removing the exclusion of agricultural and domestic workers from the Labour Relations Act.
- **Protect victims of wage theft:** Feed Ontario supports the recommendations made in the Ministry of Labour’s Changing Workplaces Review,<sup>99</sup> including increasing workplace inspections to catch incidents of wage theft and making the complaints process safer and more accessible.
- **Re-institute equal pay for equal work and paid sick days:** Feed Ontario urges the Government of Ontario to restore legislative requirements for equal pay for part-time, temporary and casual workers as well as the two paid sick days that were cancelled in the *2018 Making Ontario Open for Business Act*.
- **Increase minimum wage to a living wage:** While the October 2022 minimum wage increase to \$15.50 (with plans to increase with inflation) is a positive step forward, Feed Ontario recommends that the Government of Ontario progressively increase minimum wage to a living wage.

## Improve Social Assistance

People who rely on Ontario Works and the Ontario Disability Support Program live in poverty. Social assistance fell below the poverty line in 1995, and the gap between the support received and a basic standard of living has only grown. Without adequate support, social assistance recipients cannot hope to live in dignity, much less have the energy needed to stabilize their lives, participate in their communities, or find quality work if they cannot even afford to eat properly.

Feed Ontario asks the Government of Ontario to **double the financial support provided through Ontario's social assistance programs**, in order to ensure people who are trying to get back on their feet or who are living with a disability are able to afford basic necessities that support their health, wellbeing, and ability to participate in their communities. In addition to this ask, Feed Ontario recommends that the Government of Ontario:

- **Establish an arms-length social assistance research commission:** Social assistance rates are arbitrary and not set in accordance with the cost of living. A solution to ensuring social assistance rates and policy directives are evidence informed is to establish a research commission to inform

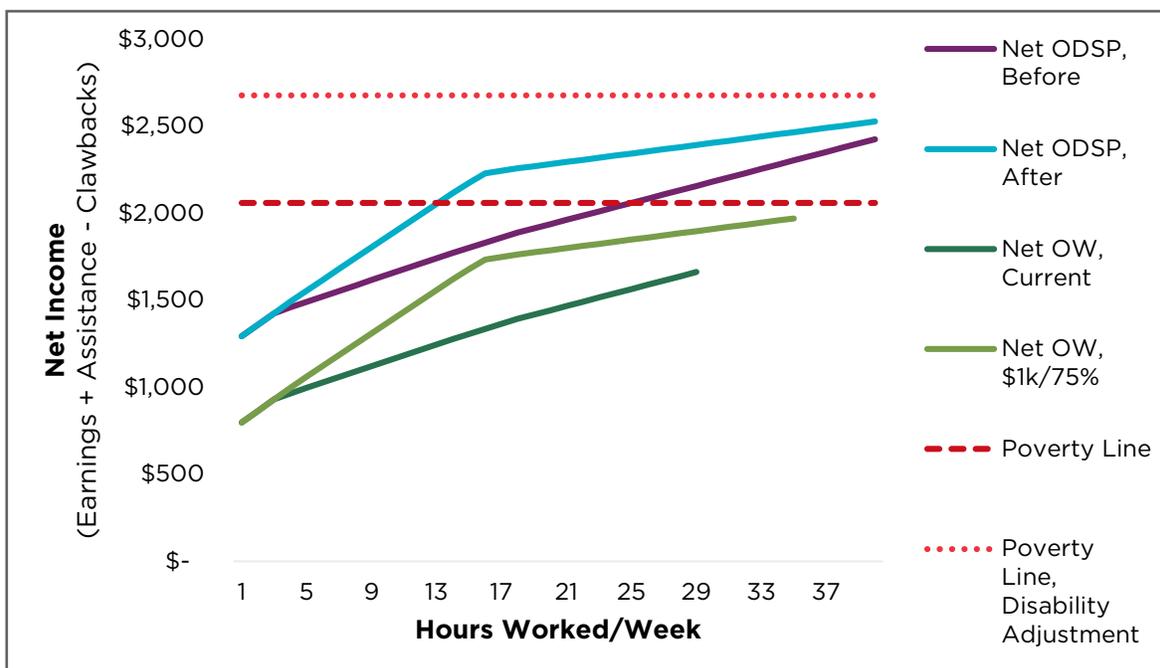
essential program deliverables and directives.

- **Ensure the income received by social assistance recipients is improved by the Canada Disability Benefit:** The federal government is working to create the Canada Disability Benefit to support working-age Canadians with disabilities.<sup>100</sup> It has not yet been determined how this benefit will interact with provincial social assistance programs. Currently, Ontario's social assistance programs claw back 100 percent of payments provided by federal programs like EI, which makes it more difficult for recipients to achieve sufficiency. By establishing a minimum income floor from all sources of at least 30 percent above the poverty line (Market Basket Measure), the Government of Ontario can ensure the Canada Disability Benefit will help recipients receive the income support they need, while retaining access to health benefits, such as coverage for medical supplies and critical disability support services.
- **Institute automatic tax filing for social assistance recipients in partnership with the federal government:** One in three single OW recipients do not file income tax returns.<sup>101</sup> As a result, these individuals miss out on an average of \$1,000 in government benefits that they are entitled to receive. This added support can

make a significant difference for low-income people and families. Through Ontario's social assistance programs, the provincial government currently collects the information needed to file taxes on behalf of program recipients. By working in partnership with the federal government on a tax filing program, more people will be able to access the support already available to them.

- Increase the earned income exemption for Ontario Works:** The Government of Ontario recently announced they would be changing the earned income clawbacks for ODSP recipients

from an earnings exemption of \$200/month (with 50 percent of every additional dollar earned clawed back from assistance) to \$1,000/month (with 75 percent clawed back).<sup>102</sup> This is an important first step to ensuring that ODSP recipients who are able to work can keep more of their income. As shown in Figure 3.1, applying this change to OW would help recipients achieve greater financial stability by increasing the amount that they can keep from employment, ensuring recipients move closer to what is needed for a basic standard of living prior to becoming ineligible for support.



**FIGURE 3.1: INCREASING CLAWBACK EXEMPTIONS WOULD BETTER SUPPORT ONTARIO WORKS RECIPIENTS WHO ARE EMPLOYED**

Modelling the announced & suggested changes to earned income clawbacks on the net income of ODSP and OW recipients working a minimum wage job

## Invest in Social Housing

Access to affordable housing is a key element to achieving food security for everyone. Housing is the single largest expense for most households and is a non-negotiable cost that must be paid in full. When money is short, people will often cut other essentials from their budget in order to afford housing.

In fact, a recent study from Hamilton Food Share and McMaster University revealed that 46 percent of food bank visitors would likely be homeless without the supports they receive from a food bank, an indication that these individuals are living in situations of extreme precarity.<sup>103</sup>

Feed Ontario asks the Government of Ontario to **invest in the costed plan of the Ontario Non-Profit Housing Association**,<sup>104</sup> which recommends that, over the next 10 years, the Province:

- Build 69,000 affordable rental homes
- Deliver income support to 311,000 Ontarian households
- Extend the life of 260,000 community-owned rental homes
- Create 30,000 new supportive housing units for individuals with mental health and addiction issues, and end chronic homelessness

## Put People at the Centre of Policy and Program Design

Ontarians living in poverty are the experts on the structural inequities that they face and are the ones that will be most impacted by new government policies and programs. Including the diverse 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.

Feed Ontario asks the Government of Ontario to **include consultation and the perspective of people with lived experience in the design and development of, and changes to, all programs, policies, and support initiatives.**

In addition to this ask, Feed Ontario recommends that the Government of Ontario ensure changes to policies or programs include a publicly available evaluation plan that critically examines the objectives of the change and adjusts activities to ensure the intended outcomes are being met.



# Conclusion

While Feed Ontario and the provincial food bank network will continue to distribute food and provide ongoing support to the full extent of its ability, food banks will never be a solution to food insecurity or poverty. The only solutions to these complex problems lie in good public policies that ensure Ontarians are able to access sufficient income through quality employment and the support programs that adequately assist people when they are unable to work.

As demonstrated through this report, the growing demand on food banks is not the result of the pandemic or recent inflation. Though these acute issues are playing a role in increased need, food banks have become increasingly relied upon to subsidize government policy changes, budget cuts, and inadequate social support programs. Food banks were not designed to shoulder these costs and without immediate action will be unable to meet the

demand in the province when the next provincial, national, or global emergency arises.

At the beginning of this report, Feed Ontario asked the question, in another 30 years do we still want to be having the same conversations, or do we want to look back and say that 2022 was the point when we turned things around and made Ontario a better place to live?

Building a healthier province requires immediate investments, through good public policy changes, that improve income security for all Ontarians. This includes ensuring Ontarians have access to quality jobs, increasing the support provided through the provincial and federal social safety net, ensuring basic essentials, like rent and food are affordable, and addressing the structural inequities that people face every day. It is only through intentional and directed government action that we will be able to move the needle on poverty and build an Ontario where no one goes hungry.

## Methodology & Acknowledgements

The 2022 Hunger Report provides analysis of the data gathered by the Ontario food bank network, through the Link2Feed client intake system, between April 1, 2021, and March 31, 2022. In order to assess the impact that the current rise in inflation is having on low-income people and families, the report also assessed a comparison period of January 1, 2022 to September 30, 2022 with that of previous years.

It should be noted that the food bank use data and trends represented in the 2022 Hunger Report is exclusive to the Feed Ontario network. There are many food banks and hunger-relief organizations that operate independently of the provincial food bank network and therefore are not captured in the report's findings. What this means is that even more Ontarians than the nearly 600,000 people reflected in this report are turning to food banks for assistance each year.

Feed Ontario would like to say thank you to Food Banks Canada for the development of the HungerCount survey. It would also like to thank its direct and affiliate member food banks for their dedication and hard work in surveying their food bank visitors. This work plays an invaluable role in our collective ability to advocate for strong public policies that we believe will reduce, and one day eliminate, the need for food banks in Ontario.

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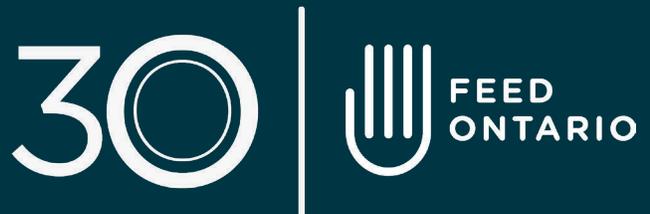
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