RUNNING ON EMPTY:
A DECADE OF HUNGER IN ONTARIO

ONTARIO
ASSOCIATION OF
FOOD BANKS

March 2011

ABOUT US

The Ontario Association of Food Banks (OAFB) is a network of 20 regional food banks and over 100 community food banks across the province from Windsor to Ottawa and Niagara Falls to Thunder Bay working towards a hunger-free Ontario. It is our mission to provide food, funding, and solutions to reduce hunger in the province. For more information about OAFB as well as hunger and poverty in Ontario, please visit www.oafb.ca.

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KEY FACTS

- 402,000 Ontarians a month were forced to turn to food banks in 2010, up sharply from 374,000 in 2009
- Since the recession hit in 2008, food bank use in Ontario has grown by 28 percent, an unprecedented increase
- In 2010, 3.1 percent of the Ontario population accessed food banks, making the province of Ontario the third most intensive user of food bank services, after Newfoundland and Labrador and Manitoba
- In an effort to balance fixed incomes with rising costs of living, more Ontario seniors are turning to food banks to make it through the month – 12 percent of the adults served were over 65 in 2010, up from 4 percent in 2009. Seniors also make great use of meal programs offered by food banks

PROFILE OF FOOD BANK CLIENTS

FAMILY BACKGROUND

- Single adults now comprise the largest proportion of the population served by food banks – 38 percent in 2010, up from 26 percent in 2002
- Single parent families are the second largest group served -- 30 percent in 2010 down from a peak of 39 percent established in 2003
- Two parent families come third. They accounted for 22 percent of food bank clients in 2010, down from 27 percent in 2002
- Children and youth under the age of 18 account for 37 percent of the population served by food banks in March 2010, down from 40 percent in 2000.
- 15 percent of food bank clients were new Canadians (have lived in Canada less than 10 years) in 2010 down from 29 percent in 2007
- Aboriginal clients also declined over time to 7 percent in 2010

SOURCES OF INCOME

- Most Ontario households using food banks depended on social assistance (45 percent) in 2010. But this was much lower than the 65 percent in 2000.
- In contrast, the number of households receiving Ontario Disability Program (ODSP) benefits increased over the decade from 14 percent in 2000 to 23 percent in 2010
- Over 5 percent of the households served relied on pension income, about the same as in 2001
- Only 11 percent of households had employment income in 2010, about the same as the early 2000s; access to Employment Insurance (EI) fluctuated through the decade, hitting a low of 2.6 percent of households in 2008 and a peak of 5 percent in 2004
- In rural areas (communities under 10,000), 9 percent received EI benefits and 40 percent received social assistance, while 22 percent accessed Ontario Disability Support Program (ODSP) benefits

HOUSING

- 64 percent of people served by food banks in 2010 lived in market rental accommodation; 27 percent lived in social housing. Only 4.4 percent owned their own homes
- Comparing the Ontario average with rural areas, homeownership was higher in rural settings (17 percent of food bank clients), but rental accommodation was lower, at 51 percent in 2010. And more people were living with family or friends (6 percent rural vs. 2 percent for the province as a whole)

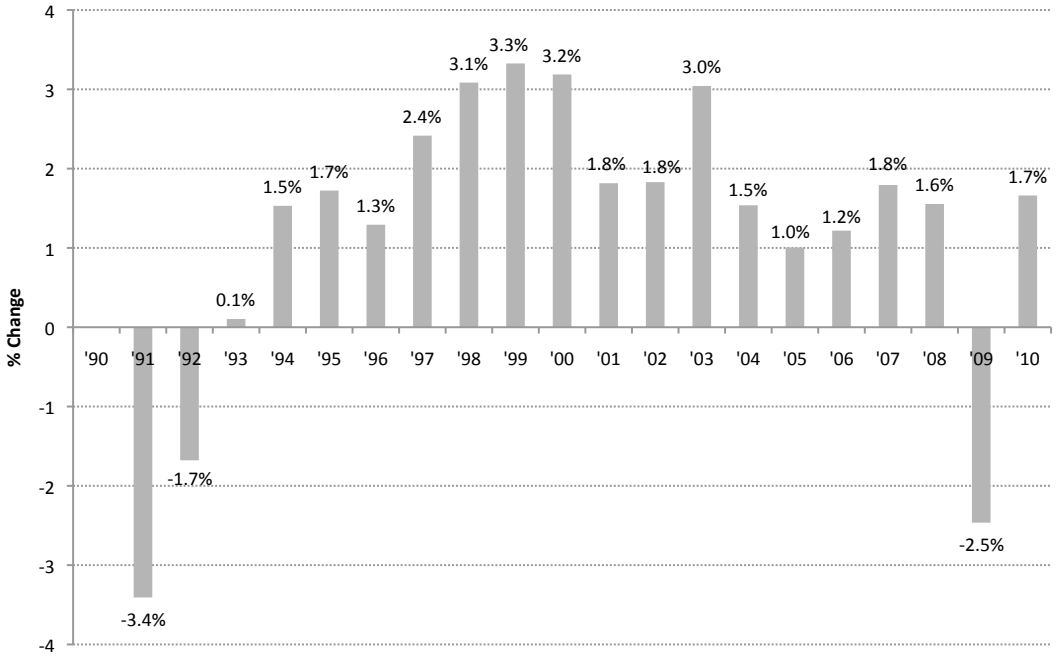
INTRODUCTION

The overwhelming challenges generated by the 2008 global recession may have officially ended in the summer of 2009, but the after-effects continued to create severe economic hardships for Ontarians through 2010. The most recent HungerCount data indicates that the number of people turning to food banks in 2010 was 88,000 per month higher than in 2008.[1]

While the recent recession was not nearly as severe as the one in 1990-91, the impacts have been pervasive. Chart 1 shows that total employment in Ontario fell abruptly by 2.5 percent in 2009 and then recovered to the pre-recession level in 2010. But the quality of the new jobs was poor. Many were in low-wage service industries; and many people who found employment were self-employed or working part-time or in contract or casual work. Overall, people with jobs in 2010 were working fewer hours per week (36) than they did in the years before the recession hit (37.2).[2]

Many of the layoffs were permanent, and studies show that past layoffs have resulted in a long-term loss in income because they moved into lower paying jobs.

CHART ONE: Change in Total Employment in Ontario, 1990 to 2010



Source: Statistics Canada. Table 282-0055 - Labour force survey estimates (LFS), by provinces, territories and economic regions, annual (persons unless otherwise noted), CANSIM (database).

Construction firms and manufacturers, including the auto industry, have been recalling some of the workers who were laid off in 2008 and 2009. But many of the layoffs were permanent, and studies show that past layoffs have resulted in a long-term loss in income because they moved into lower paying jobs.[3]

Meanwhile, almost 600,000 people remained unemployed in December 2010, and they are finding that it takes longer to find a job than it used to. Since only 38 percent of Ontario's unemployed qualify for employment insurance benefits, relatively few have had income protection during the downturn. In addition, new entrants to the labour market – graduates and new Canadians – face a long and frustrating search for work.

In this report on hunger in Ontario, we will focus on the longer-term trends – looking back over the history of food bank use since 2000 and the patterns of employment and poverty over the past 20 years. We also highlight some of the current policy dilemmas for governments.

The painful truth is that it takes a long time to recover from a recession, especially since there are deep deficiencies in basic social protections in Ontario. The result is that many vulnerable people have been left behind, long after the stock market had rallied and corporate earnings had revived.

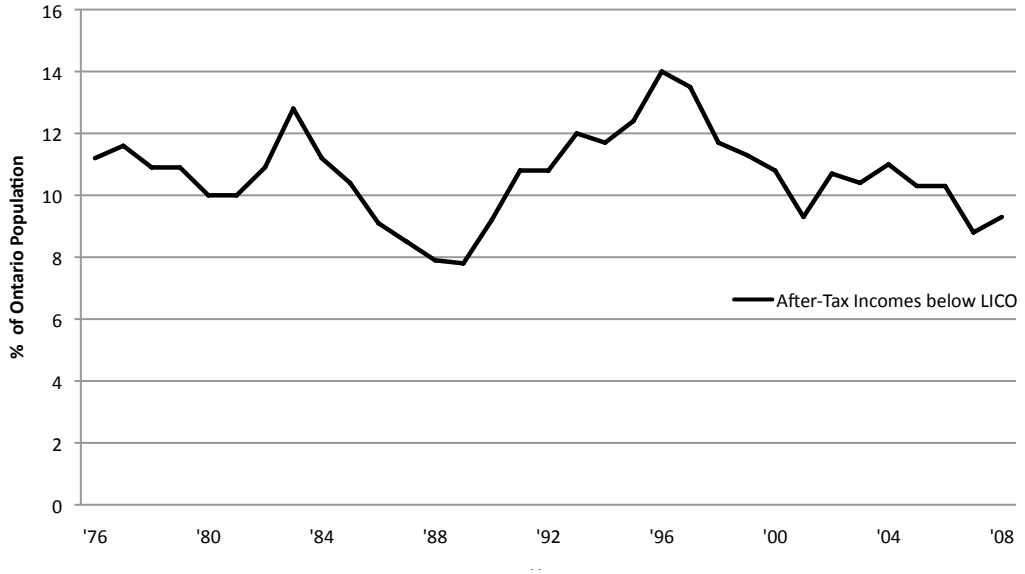
CHART TWO: Unemployment Rate in Ontario, 1990 to 2010

Source: Statistics Canada. Table 282-0055 - Labour force survey estimates (LFS), by provinces, territories and economic regions, annual (persons unless otherwise noted), CANSIM (database).

Looking back at previous recessions in the early 1980s and the early 1990s, it took five years of economic growth to drive the unemployment rate down to the 6 percent range, see Chart 2. Economists at TD Economics are forecasting that employment will grow by 1.3 percent in 2011, about the same pace as the growth in the labour force. As a result, Ontario's unemployment rate will likely average 8.2 percent in 2011, unchanged from December, 2010. The outlook for 2012 is for a modest improvement to 7.9 percent.[4]

As goes the unemployment rate, so goes the rate of poverty (see Chart 3). The percentage of the Ontario population earning after-tax incomes below the Low-Income Cut-Off peaked at 12.8 percent in 1983 and then slowly declined over six years to a trough of 7.8 percent in 1989. Then in 1996, the poverty rate peaked at 14 percent, and took five years to decline to 9.3 percent in 2001.[5,6]

CHART THREE: Population with After-Tax Incomes below the Low-Income Cut-Off



Source: National Council of Welfare, 2010. Poverty Rates.

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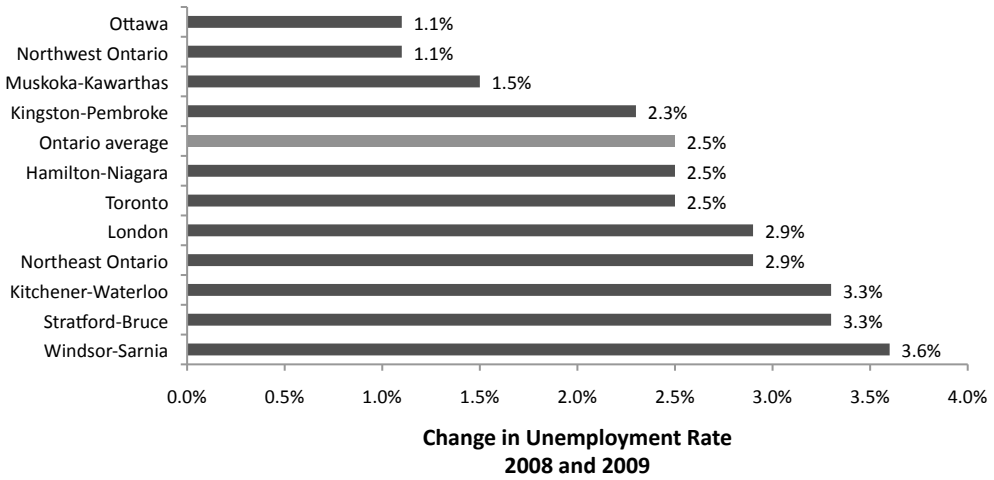
While all regions felt the impact of the recession, some regions took more of a hit than others. The Ontario-wide unemployment rate increased by 2.5 percentage points from 2008 to 2009, but the regional changes varied from a low of 1.1 percentage points in Ottawa to a high of 3.6 points in Windsor-Sarnia. Chart 4 shows the increase in unemployment rates from 2008 to 2009 across the eleven economic regions used in the Labour Force Survey.

CHART FOUR: Regional Variation in the Unemployment Shock



Source: Statistics Canada, 2010. Labour Force Survey. CANSIM Table 282-0055

In nine of the eleven regions, the unemployment rate declined in 2010. For most regions, this was because employment recovered. But in some cases, the decline in unemployment occurred because fewer people were looking for work, not because of rising employment. For example,

- Kingston-Pembroke, Northwestern Ontario, London and Hamilton-Niagara experienced a significant decline in the percentage of the population participating in the labour force in 2010. This could be hidden unemployment, caused by the lack of job opportunities;
- Although the increase in the unemployment rates in Muskoka-Kawarthas and Northeastern Ontario was modest in this recession, the percentage of the population employed has been well below the provincial average over the past 20 years.

The two exceptions were Ottawa and Muskoka-Kawarthas. Their unemployment rates continued to rise in 2010. The total increase over two years was 2 percentage points for Ottawa and 2.8 points for Muskoka-Kawarthas.

In sum, Ontario is composed of many distinct regional economies. Food banks are therefore responding to wide variations in economic and social circumstances. Fortunately, the food distribution system enables them to share food supplies across the province.

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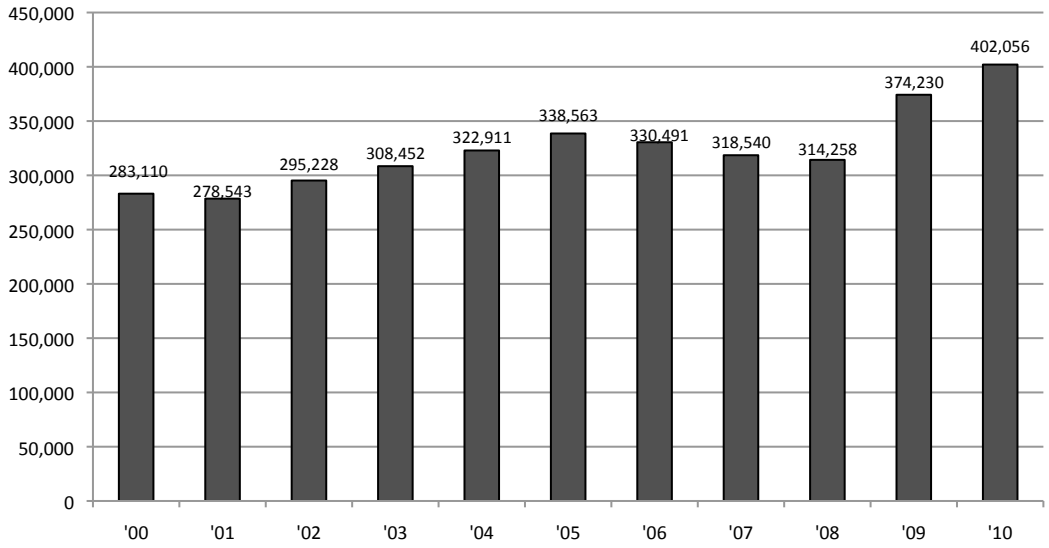
CHART FIVE: Ontarians Assisted by Food Banks



Source: Food Banks Canada, HungerCount Survey

Patterns of food bank usage over time are a sensitive indicator of economic hardship. Those hardships are often created by unemployment but can also reflect rising cost pressures on family budgets for housing, food and energy or changes in public policy.

Chart 5 shows a fairly steady increase in the number of people being served by Ontario food banks from 1999 to 2005. From 2006 to 2008, the number served declined by 26,000 (about 8 percent), but remained well above the average levels at the beginning of the decade. Then, when the recession hit, the number served jumped by 28 percent between 2008 and 2010.

Food prices have risen by more than 30 percent since 2000, twice the rate of increase in social assistance benefits.

Food banks in Ontario in 2010 served 3.1 percent of the Ontario population, up from 2.4 percent in 2000, though they take no pleasure in this increase in market share. Their goal is to reduce the conditions of poverty and inequality that create the need for food bank services in the first place.

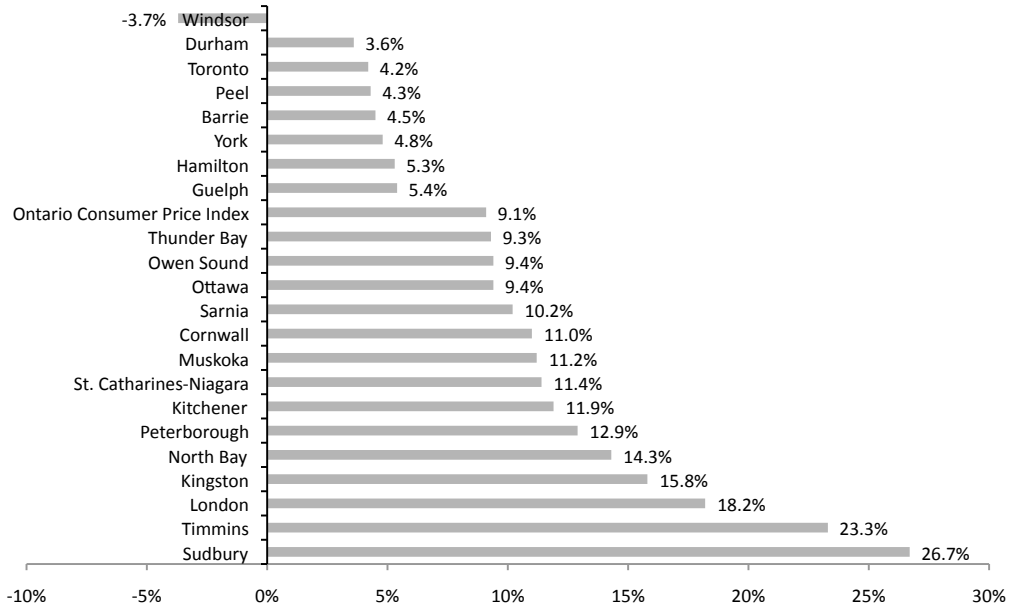
There are two reasons why food bank usage continued to climb while the economy was strong. The first was the rising cost of the food typically purchased by low-income people. The second was the high and rising cost of rental accommodation. The two problems are intertwined. For example, a single adult on social assistance has a monthly income of $641, and his average monthly rent is $550, leaving $91 for food. The cost of a nutritious food basket for one person is $220 a month.[7] When income is too low, food expenditures get cut before rent.

There are many dimensions to the problem of food costs: Food prices have risen by more than 30 percent since 2000, twice the rate of increase in social assistance benefits; food bank clients try to economize by buying cheaper foods with lower nutritional value, which leads to poor health and obesity; and many go to the corner store to shop because the grocery store with its better selection of foods is too far away.[8]

The people who turn to food banks have average household incomes that are well below the Low-Income Cut-Off (LICO) and spend 65 percent of their income on shelter, more than double the 30 percent limit regarded as financially prudent.[9]

Two-thirds of households that turn to a food bank are paying market rent. Just over one-quarter have access to affordable housing where rents are geared to income. Rental costs in 11 of the 22 communities tracked by the Ontario Non-Profit Housing Association were rising much faster than the rate of inflation between 2005 and 2009, notably in Sudbury, Timmins, Kingston, London and North Bay, see Chart 6.[10] Rental costs were more stable in Toronto, Peel, York, Barrie and Ottawa,

CHART SIX: Change in Rental Costs for Two-Bedroom Apartments 2005-2009



Source: Ontario Non-Profit Housing Association and the Co-operative Housing Federation of Canada. 2010. Where's Home: A Study of Affordable Rental Housing within 22 Communities in Ontario. P. 37

but they were stable at levels that far exceeded food bank clients' capacity to pay. Rent for a two-bedroom apartment ranged from $960 a month in Barrie to over $1,100 in the GTA in 2009. Here are the harsh facts for food bank clients: A lone parent with 2 children living on social assistance in the Greater Toronto Area receives a shelter allowance of less than $600 a month.[11] She therefore has to look for housing in low-rent districts which tend to be far from grocery stores, transit and other public services. The accommodation in these neighbourhoods is typically in need of major repair and is overcrowded. The combined effect is to undermine health and the capacity of children to do their school work.

The alternatives, which are affordable housing or subsidized rents, are in short supply in Ontario. As economic distress deepened in 2009 and 2010, the number of households on the waiting list for social housing jumped 14 percent to 141,635 across the province – despite wait times which are typically five to seven years and much longer in the GTA.[12]

She therefore has to look for housing in low-rent districts which tend to be far from grocery stores, transit and other public services.

WHO IS BEING SERVED

Looking at the shifting profile of the people served by food banks over the past decade, we can see two important trends. One is the diminishing presence of families with children. The other is the growing needs of single adults.

First, some good news. Single parent families accounted for 30 percent of households accessing food banks in 2010, down from 39 percent in 2003. Two parent families were 22 percent of the households being served in 2010, down from 27 percent in 2002. At least two factors contributed to this trend.

- The first is basic demographics. As the population ages, families with children living at home account for a smaller share of the Ontario population. Their share declined by 3 percentage points from 2003 to 2008;[13]
- The second is linked to one of the major policy innovations of the 1990s – the introduction of the Canada Child Tax Credit (CCTC) and National Child Benefit Supplement (NCBS) which is a refundable tax credit for every child living in a low-income family. The maximum benefit for a low-income family with one child was $3,412 in 2009-10 ($6,593 for two children).[14] And since 2009, these families have also been eligible for another $1,100 from the Ontario Child Benefit (OCB).

Child benefits at these levels can make a significant difference to a family's standard of living. While no definitive evaluation of the impacts of the program have been released, government progress reports indicate that the benefits were making a significant difference to the disposable income of low-income families, allowing for a base of income which enabled many individuals to look for a job and give up the health and housing benefits associated with social assistance.[15] As a result food banks have been seeing slower growth in the number of families turning to them for assistance.

But we have not yet reached the point where child benefits are reducing child poverty. It is encouraging to see more families are able to meet their own food requirements, but we cannot lose sight of the fact that 149,000 of Ontario's children were served in March 2010, compared to 97,000 in 2000.

And then there is the bad news. Food banks are serving a growing population of single individuals with complex needs. They accounted for 38 percent of clients in 2010 compared to 26 percent in 2002. The number being served has virtually doubled since 2002 – from 77,000 to 158,000. And the demographic shift is very modest in this case – singles' share of the population aged 18 to 65 increased by less than 1 percentage point.[16]

It used to be single people aged 45 to 65 who were at the highest risk of poverty and chronic unemployment. It now looks as though a new poverty class of younger singles may be emerging in Ontario.

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Applications for Ontario Works (social assistance) by single clients aged 18 to 44 have far surpassed applications by other types of household. And it is the 25-34 year olds that dominate the trend.[17] These young adults are obviously under stress. The Daily Bread Food Bank in Toronto reports that single adult clients accessing the food bank are more likely than other households to have a disability or to have cycled on and off Ontario Works two or more times.[18]

People who live alone are disadvantaged from the get-go because they cannot share the costs of accommodation and food with others. They are also disadvantaged by the design of public policies. Since the mid 1990s, welfare/Ontario Works benefits have been structured so they cover only 41 percent of the after tax Low-Income Cut-Off for single persons who are deemed to be employable. This compares to 77 percent for a lone parent with one child, and 70 percent for a person on Ontario Disability Support Program (ODSP) benefits.[19]

Another hidden problem which is difficult to quantify is the growing number of people with chronic personal challenges, especially mental illness and addiction. These challenges often lead to a breakdown in relationships with family and friends, while treatment services and supports are notoriously difficult to access. The Ontario Select Committee on Mental Health and Addictions stressed the need for appropriate housing, peer support, employment, and support for family caregivers.[20]

THE PROBLEM OF PRECARIOUS JOBS

There were two dramatic shifts in the sources of income for households accessing food banks over the past decade. The percentage accessing social assistance has declined from 65 percent in 2000 to 43 percent in 2009. In contrast, ODSP income has become much more important for food bank clients, rising from 14 percent of households in 2000 to 23 percent in 2010.

Eleven per cent of households relied on employment income in 2010, about the same as in 2000, but EI was the primary source of income for only 4.4 percent of people served by food banks.
In times of recession, employment insurance is meant to be the first line of protection for people who lose their jobs. In 2009 and 2010, Canadians in Ontario and the western provinces were far less able to access EI benefits than were people living in Quebec and Atlantic Canada. The Mowat Centre for Policy Innovation has concluded that the EI system is not working properly in recessions, forcing some unemployed people to turn to provincial social assistance programs.[21]

To qualify for social assistance, the unemployed must deplete their savings and sell their assets. With so few personal resources, the risk is that they will become trapped in welfare dependency because the regulations make it impossible for people to earn income while they are receiving social assistance or disability benefits.[22]

One reason why so many Ontarians do not qualify for employment insurance benefits is that the province is a haven for low-paying jobs. Typically, these are jobs that offer part-time, contract or casual work that place them outside the EI safety net, as does self-employment.

- Ontario is second only to Newfoundland and Labrador in generating minimum wage jobs. 8 percent of Ontario workers worked for minimum wage in 2009; and another 6 percent worked for minimum wage plus 10 percent;[23]
- About 60 percent of these jobs are concentrated in two industries: retail and wholesale trade and accommodation and food;
- 40 percent of minimum wage workers are teenagers, and most are living at home.
- But 42 percent of adults in minimum-wage jobs in Canada have at least some post-secondary education. This likely includes many recent graduates who have not been able to find a career job;
- And 29 percent of adults earning minimum wage live with a spouse who is employed, but many families accessing food banks in 2009 and 2010 did so because both workers in the family had lost their jobs.[24]

One reason why so many Ontarians do not qualify for employment insurance benefits is that the province is a haven for low-paying jobs.

IMPLICATIONS FOR POLICY

Recessions tend to expose the weak links in society. The hard times since 2008 have revealed once again that basic social protections are not adequate in Ontario. We are seeing:

- The pervasive effects of the shortage of affordable housing across the province;
- The punitive impacts of social assistance and disability regimes which prevent people from working their way out of "the welfare trap"; and
- Unequal labour markets with too many jobs that a) pay precariously low wages, and b) are not eligible for employment insurance coverage.

Things could certainly be worse. Significant policy changes in recent years have tempered the negative effects of the recession. The combination of the Canada Child Tax Credit, the National Child Benefit Supplement and the Ontario Child Benefit have provided a more stable base of income for families with children, and the Working Income Tax Benefit has supplemented the earnings of people working for low pay.

Ontario's Poverty Reduction Strategy has addressed a number of issues including changes to the Ontario Child Benefit, investments in full-day kindergarten and child care, and an increase in minimum wage. It also led to the Long-Term Affordable Housing Strategy[25] which will improve the efficiency, fairness and transparency of social housing programs. But the strategy does not offer a plan to reduce waiting lists. To do that, it must increase the supply of affordable housing.

Things could also be much better -- if Ontario uses its talent and resources to rethink the basic principles of policies that concern housing, income and employment supports. To that end, the province has launched a comprehensive Social Assistance Review to be led by two commissioners -- the Hon. Frances Lankin and Dr. Munir Sheikh -- and completed by June 2012.

John Stapleton has demonstrated the scope of new thinking required to create an effective system of social protection:

- Children would be provided for through a separate income stream, building on the success of the NCBS and the Ontario Child Benefit;
- Housing needs would be provided through a special housing benefit outside of the social assistance system;
- Social assistance and disability benefits would adopt the current income tax definitions so that new rules would not be required. There would be no asset test, no needs test and no clawback of earned income.[26]

In addition, supportive housing and services are required to address health and addiction problems and to stabilize the lives of people who cycle in and out of precarious jobs and social assistance.

In the next few years, however, the forecast of continuing high unemployment and high rental costs mean that food banks will have to anticipate high levels of need from vulnerable Ontarians.

As client numbers continue to increase, however, many communities are finding that these locally donated resources are no longer sufficient. That is why governments need to address the causes of hunger – low incomes and high costs for housing, energy and food.

FOOD BANKS RISE TO THE CHALLENGE

As the recession pushed hunger to record levels, the food banks of Ontario have undertaken a rapid expansion of capacity to deliver food to the hungry.

The number of grocery programs increased from 331 in 2009 to 360 in 2010 and the number of food banks offering meal programs increased from 67 to 104. The number of meals served expanded by 25 percent from 739,000 in 2009 to 924,000 in 2010. And to move more food around the province more efficiently, the number of distribution centres increased from 36 to 46. To keep those services humming, new staff members were hired, and more volunteers were recruited and trained.

Yet, 85 percent of food banks across the province had to take special measures to address food shortages in 2010. Quite a few had to reduce hours or reduce the amount of food offered, but most bought more food, contacted other food banks for help or made special appeals for food from local churches, service clubs and corporate supporters. Whether donations are in the form of money or food, much support comes from within the community By drawing on that community support, food banks will, to the best of their ability, provide relief for the hungry.

As client numbers continue to increase, however, many communities are finding that these locally donated resources are no longer sufficient. That is why governments need to address the causes of hunger – low incomes and high costs for housing, energy and food.

Ontarians have a collective responsibility to act to reduce poverty and to ensure that basic social protections are available to prevent hunger and destitution, especially when the economy hits the wall.

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Working towards a hunger-free Ontario

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