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# Who's Hungry Report 2024

Trapped in poverty:  
Unprecedented hunger in Toronto



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# Foreword

The numbers are unfathomable. From April 1, 2023, to March 31, 2024, Toronto food banks served a record-breaking 3.49 million client visits—almost 1 million more than last year. This figure is higher than the City of Toronto’s entire population and could fill the Rogers Centre almost 70 times.

More than 1 in 10 Torontonians now rely on food banks. This could be you, your neighbours, friends, colleagues, or the people sitting next to you in the subway car.

And more than ever, we are seeing individuals who had never considered using food banks walking through our doors and accessing our emergency services for the very first time. Even with food bank clients reporting higher employment rates and wages, the rising costs of living are making it impossible to keep up. With no way to escape poverty, too many of our neighbours are struggling.

But it’s not just our clients that are under extreme stress in this unrelenting cost-of-living crisis—so are food banks. It took 38 years to exceed one million food bank visits, then only two years to surpass two million, and just one year to reach three million.

**This exponential growth in demand is a clear sign of policy failure.**

Almost 155,000 new clients in a year cannot be the new normal in one of the wealthiest countries in the world. Food banks are not long-term solutions to hunger in our city.

Our clients have told us what they need, and the calls are clear: more affordable housing, a higher minimum wage, more support for newcomers, higher social assistance rates, and more employment support. We urge every level of government to heed these calls and immediately prioritize policies that will deliver meaningful change for our communities in need.

We have seen our Toronto community come together to support their neighbours—through volunteering, donations, and calling for systemic change through our Canada Disability Benefit campaign. This is a testament to how important food security and poverty reduction are to Torontonians from all walks of life. **We have yet to see the same level of commitment from our governments, who are responsible for securing people’s fundamental right to food.**

We know firsthand that the scale of injustice and inequity can be overwhelming to bear. The stories and statistics in this report may upset or even anger you. You may be tempted to put the report down and turn the other way. Instead, we invite you to channel your concern and anger into making a difference. We need every person to use whatever resources and capacity they have to demand change.

If you’re a policymaker, be the champion our community needs and advance the policy recommendations in this report.

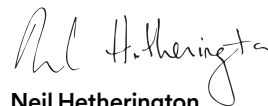
If you’re a journalist, shine a spotlight on poverty and the deep inequities in our community.

If you’re an educator, build awareness among our next generation of leaders.

Your voice matters. We cannot stand by while our neighbours get trapped in cycles of hunger and poverty. Food is a fundamental human right, not a privilege—and everyone should be able to live a life of dignity, where their most basic needs are met.

Justice can’t wait any longer. Join us in demanding action, *now*.

In partnership,



**Neil Hetherington**  
CEO  
Daily Bread Food Bank



**Ryan Noble**  
Executive Director  
North York Harvest Food Bank

# Key findings

## Food bank use

**3.49M**

food bank visits

**38%**

increase in use compared to last year



**273%**

increase since pre-pandemic (2020)



## Food insecurity indicators

**29%**

went an entire day without eating



Over

**1 in 10**

Torontonians rely on food banks



**57%**

listed cost of living as their main reason for coming to food banks



**57%**

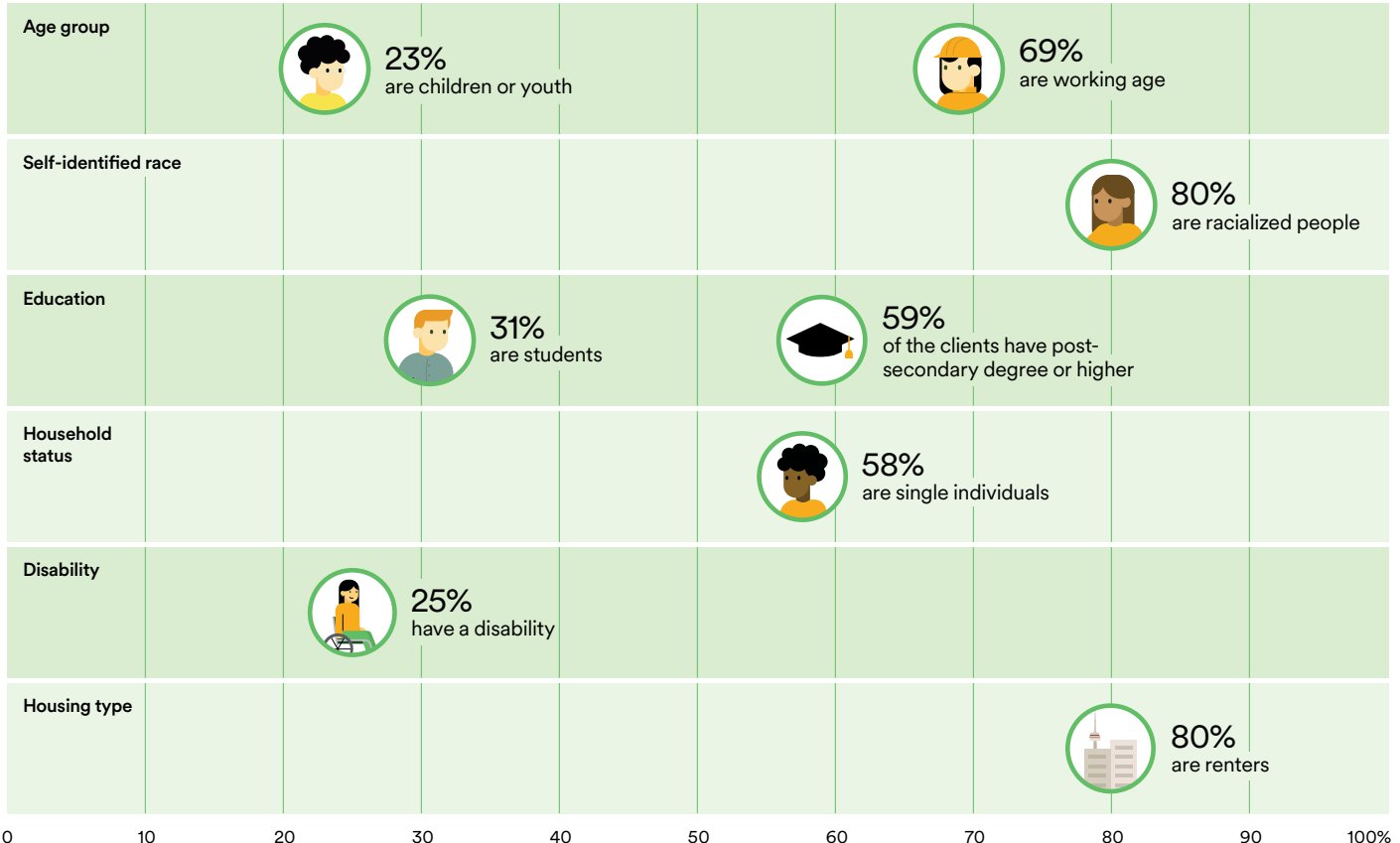
of clients began accessing food banks in the past year

**50%**

missed a meal to pay for something else

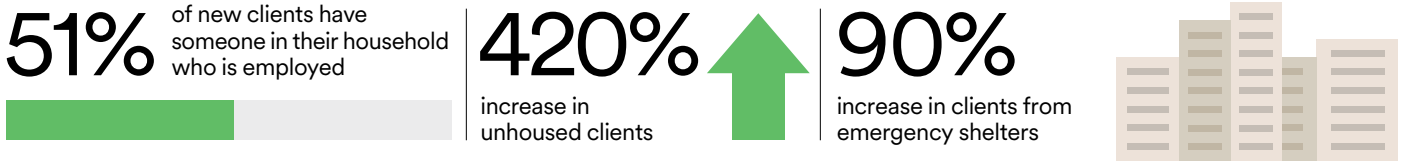


## Snapshot of food bank client demographics

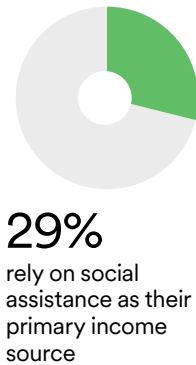
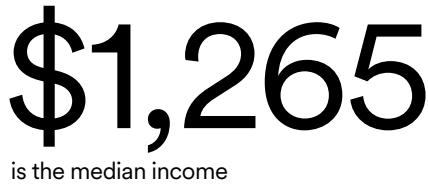


0 10 20 30 40 50 60 70 80 90 100%

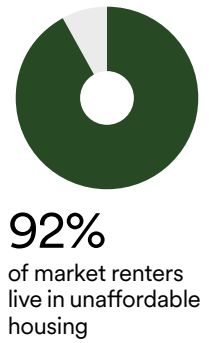
Portrait of new food bank clients



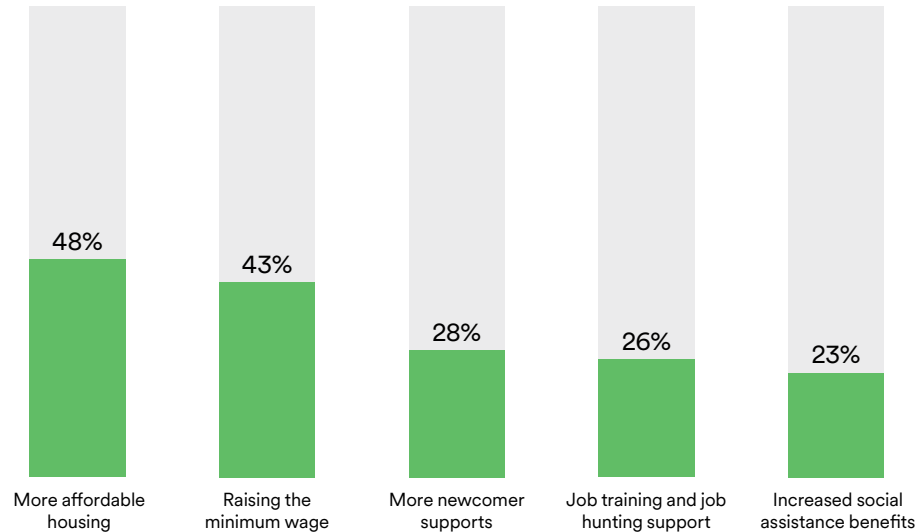
Income



Expenses



To end their need for food banks, clients call on their governments for:



About this report

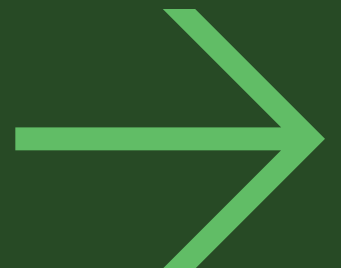


# A call to action

With food bank usage at record-breaking levels in Toronto, we need to raise our voices and take action to tackle poverty and food insecurity. We cannot stand by and wait for change to occur. Here are three steps you can take:

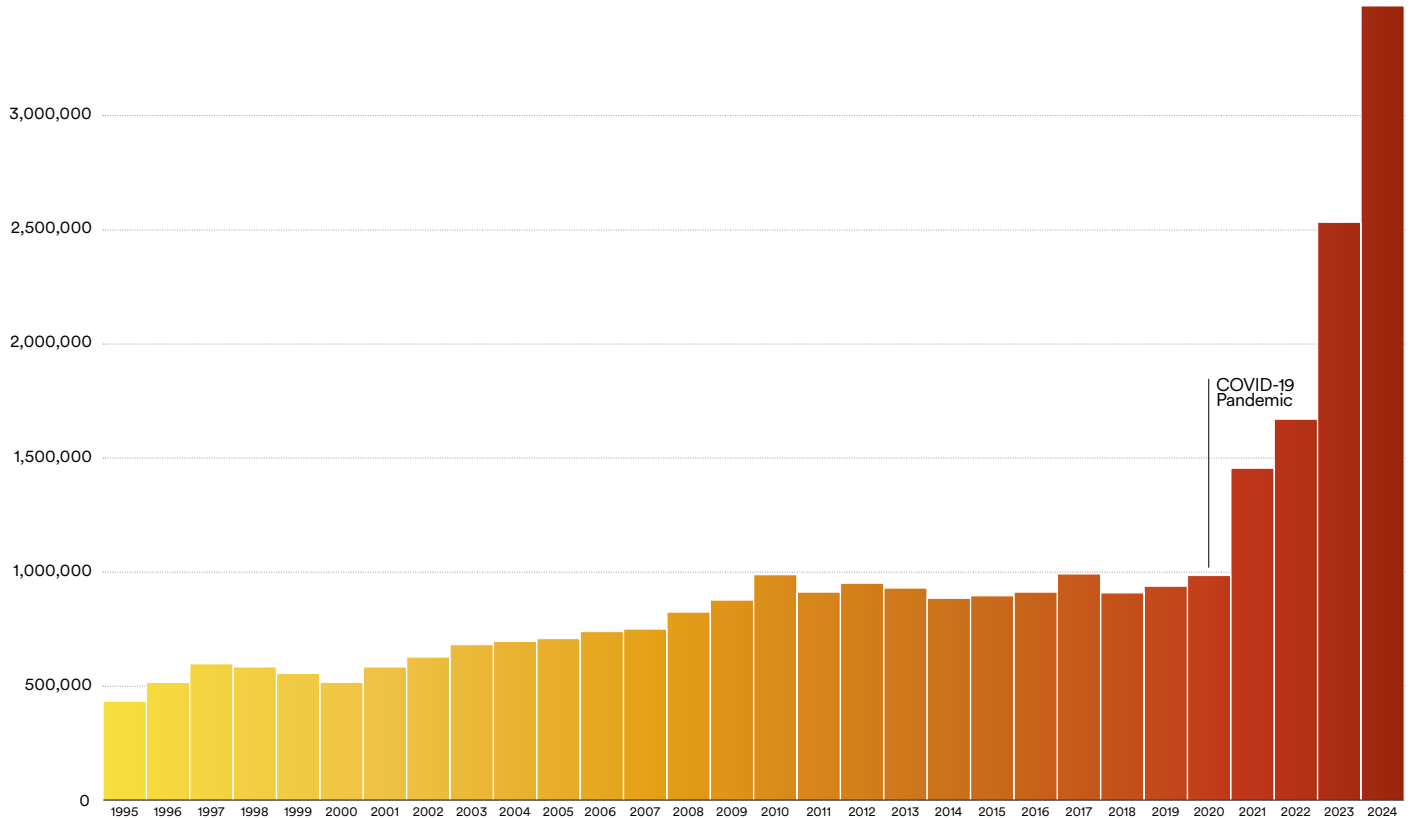
1. Help us raise awareness. Share this report with your friends, family, and networks. Mobilize your community to make a positive impact.
2. Get involved with your local food bank. If you are able, make a financial donation, raise food or funds, or volunteer your time.
3. Most importantly, advocate for change. Call on your Member of Parliament, Member of Provincial Parliament, and City Councillor to urgently adopt the recommendations in this report.

# Food insecurity and food bank use in Toronto



# Unsustainable growth in demand

FIGURE 1  
Food bank visits in Toronto by year



Toronto food banks served 3.49 million clients this year—a historic high. This massive scale of demand for our emergency services represents a 38% increase over last year and almost four times more visits than pre-pandemic.

We hit 2 million visits for the first time just last year, and 1 million only two years before that (Figure 1). Based on our projections

and the worsening level of poverty in our communities, we expect to exceed 4 million visits by this time next year. These are not records we are proud to break—nor are these service levels that we as charities should shoulder on our own.

In every single part of the city, food bank visits have increased by over 30% (Figure 2). While eight new locations were opened to meet the growing demand in our communities this past year, this cannot explain the enormous increase in client visits. Our over 235 food banks and programs are facing significant strain due to unprecedented demand for support.

While we play a critical role in meeting urgent needs in our community, more food banks are not the solution to addressing the root causes of hunger in our city. Food is a human right, and every level of government has an urgent economic and moral responsibility to work with community members to address the causes of poverty and food insecurity that are leading more and more Torontonians to our doors.

“When you’re living on \$300 a month, you need to rely on food banks.”

# The scale of food insecurity

More than 1 in 10 people in Toronto now rely on food banks, up from 1 in 20 two years ago—however food bank visits are only one indicator of food insecurity. **Food insecurity affects 1 in 4 Toronto households (or 24.9%) according to latest estimates from Statistics Canada.**<sup>1</sup> This means that over 753,000 people in Toronto are struggling to meet their basic needs and access the food they require.<sup>2</sup> As a result, they may miss or delay bill or rent payments, forego prescription medication, borrow from friends or family, sell possessions, skip meals, or access community supports like food banks to survive.<sup>3,4</sup> Food insecurity forces people to make these difficult choices every day. For many, food banks are a last resort and predominantly serve those who are most severely food insecure.<sup>5</sup>

In recent years, Canada has faced a whirlwind of economic challenges that have worsened both food insecurity and poverty levels. Canada’s Official Poverty

Dashboard of Indicators tells us that while poverty levels were on the decline from 2015 to 2020, they have been rising since 2021 and reached 9.9% as of 2022.<sup>6</sup> In Toronto, the situation is graver, with over 1 in 8 people (or 12.6% of the population) living in poverty as of 2022—a 34% increase compared to the year prior.<sup>7</sup> Meanwhile, the percentage of Canadians living in deep poverty (below 75% of the Official Poverty Line) has increased by 38.9%, and the percentage of Canadians experiencing food insecurity has increased by 31%, yet low income exit rates are down. This means more people are sliding into poverty and getting trapped in it.<sup>8</sup>

However, income-based measures of poverty do not capture the full scale of deprivation in our communities. A recent study by Food Banks Canada found that

according to the Material Deprivation Index (MDI)—a metric used widely in Europe to measure a poverty-level standard of living—25% of Canadians are living in poverty because they cannot afford two or more household essentials.<sup>9</sup> This is nearly 6 million more Canadians than reflected in Statistics Canada’s most recent data, and better explains the gaps between real-life demand for emergency services and the official poverty line, indicating the need for a combined approach to measuring and addressing poverty that considers both income and standard of living indicators. With record numbers of food bank visits in Toronto, we see these nuances play out at the local level, where the scale of deprivation and food insecurity is increasing far faster than official poverty rates.

“ I find myself having to go to food banks to get support with basic needs... I have a baby now, and when I go, at least I’m pretty sure I’m going to get some diapers for my baby. I’m going to get some formula.

FIGURE 2 Where food bank clients are going to access services, by borough\*

○ Daily Bread Food Bank Agency    ◇ North York Harvest Agency

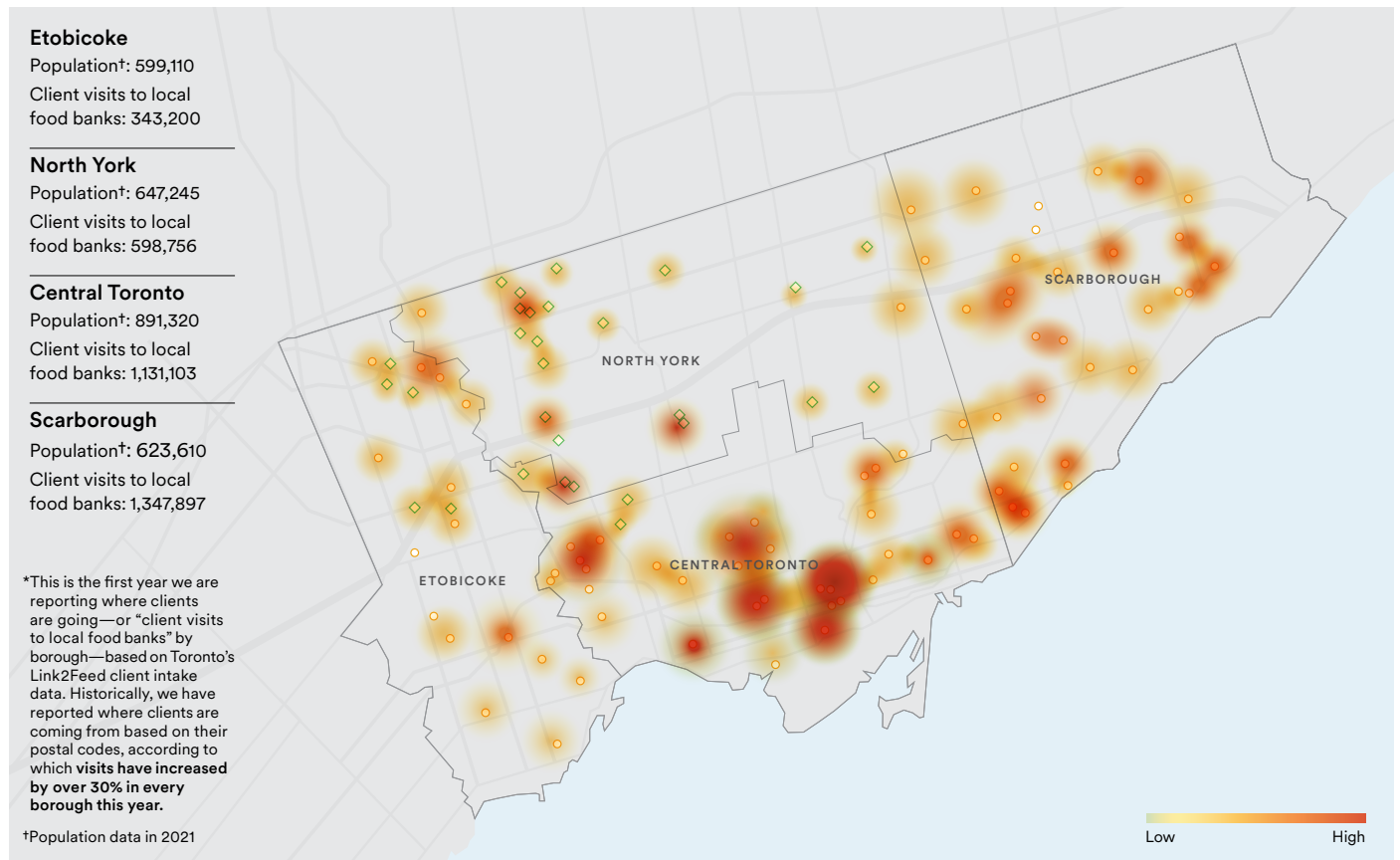
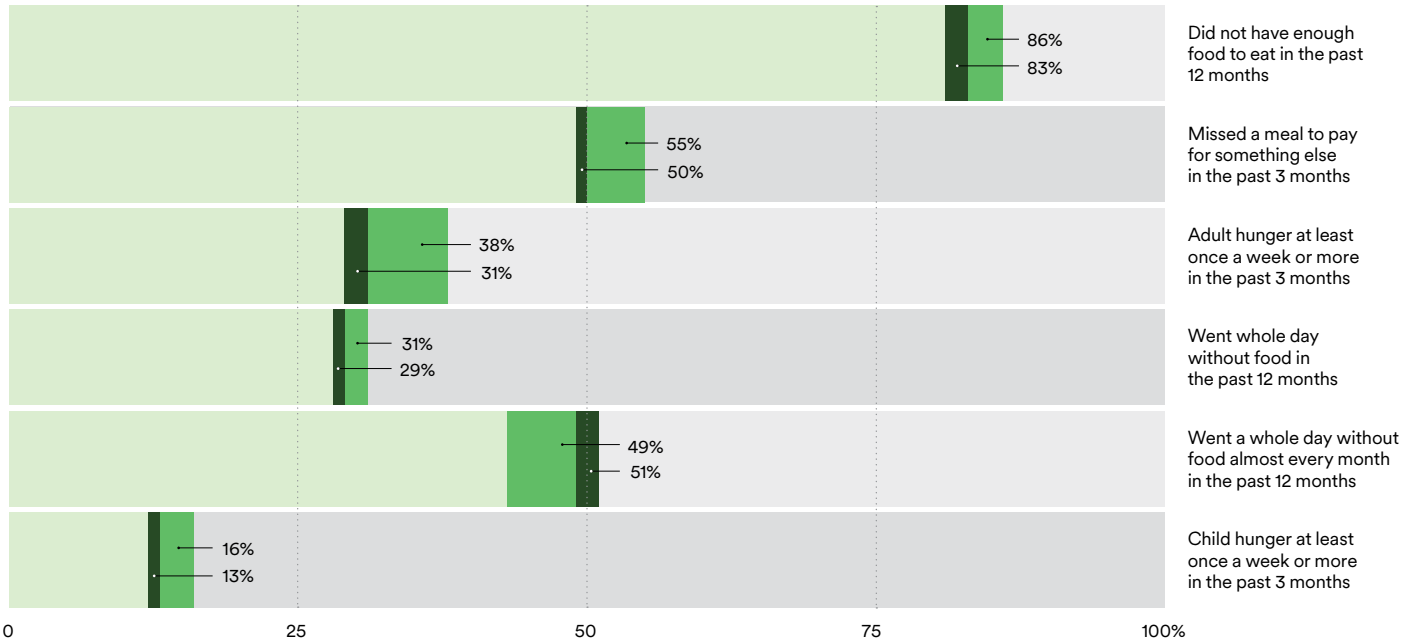




FIGURE 3

Severity of food insecurity among survey respondents

2022 2023 2024



I've been doing a little bit of borrowing. I haven't actually gone to the food bank in a few weeks...you have different places where they give out lunches and dinners and stuff...But other than that, I'm just not eating what I should be—not healthy.

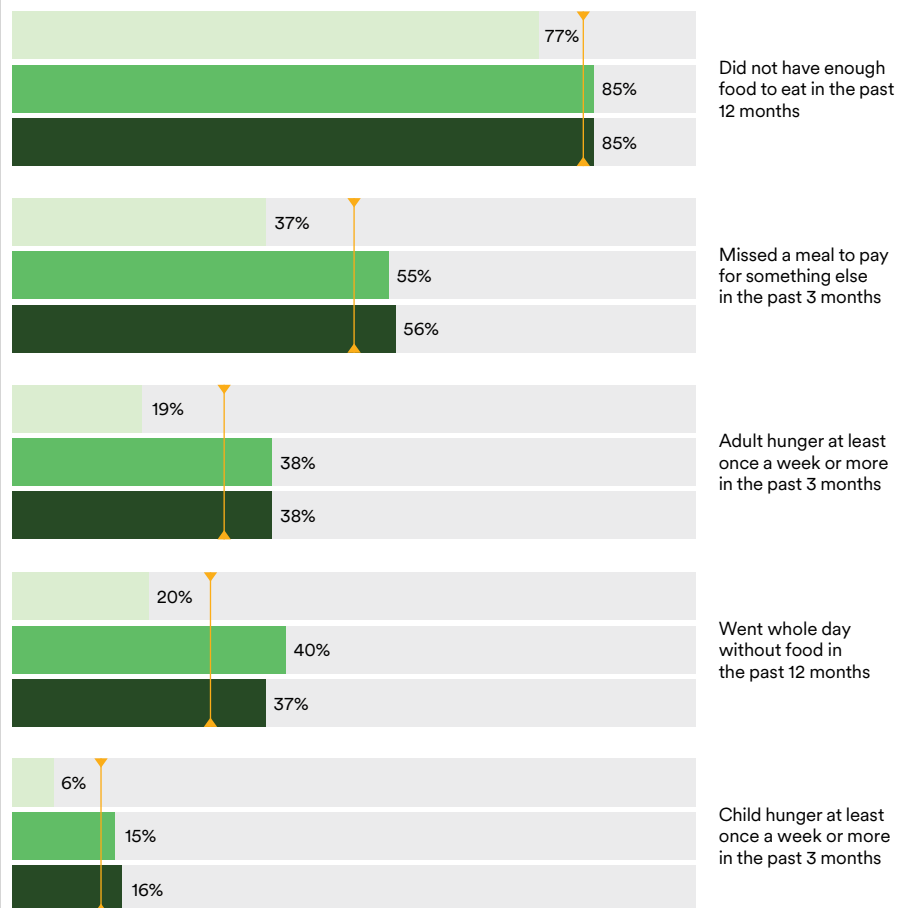
## Severity of food insecurity

Our food insecurity indicators show a slight decrease in the severity of food insecurity compared to last year's record high; however, they are worse than 2022 and continue to paint a grim picture for food bank clients. Despite accessing the food bank, more than 4 in 5 clients (83%) did not have enough food to eat, half (50%) missed meals to pay for something else, and over 1 in 4 (29%) reported not eating for a whole day (Figure 3). Among those not eating for a

FIGURE 4

Food insecurity by survey respondent primary income source

Permanent employment Social assistance as primary source of income No one is employed in the household All survey respondents





For the last six months I went without a cell phone because I couldn't afford one. I make sure that my children eat three meals—and basically, I'm eating one meal a day. I've lost a lot of weight because of this.

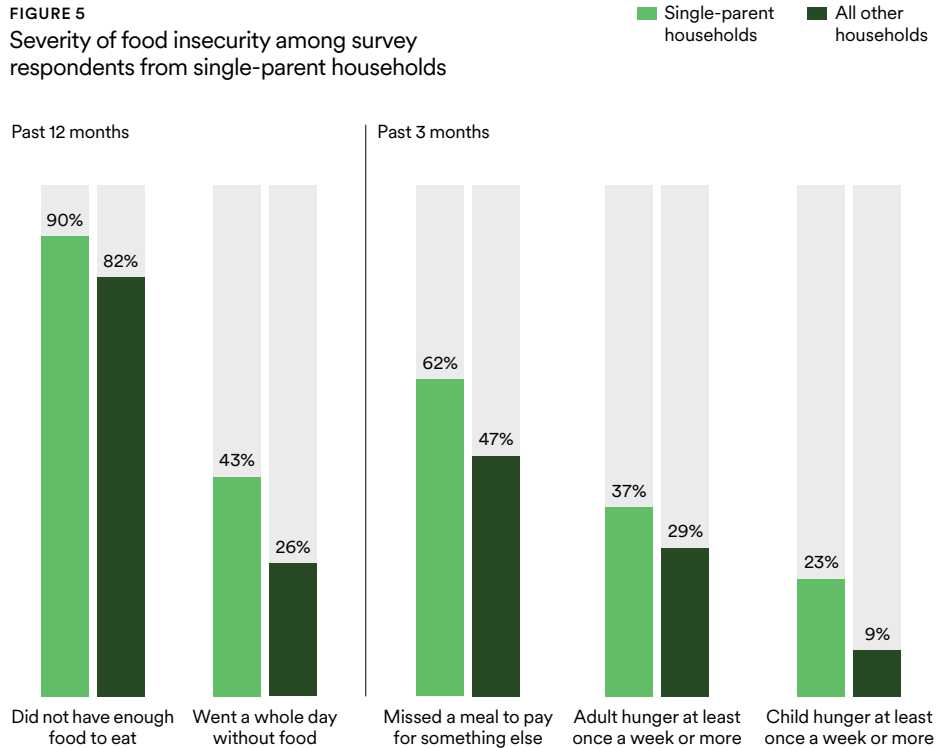
whole day, 51% of people experienced this almost every month, indicating deep levels of chronic hunger and poverty.

The outcomes were worse among groups we know to be underserved. People relying on social assistance as their primary source of income and people who are unemployed, for example, had higher rates of food insecurity than the average (Figure 4). Single-parent households (Figure 5) and people who reported having a disability or health condition that limits their ability to perform daily activities (Figure 6) also face more severe food insecurity; 62% of respondents in both groups reported missing meals to pay for other things.

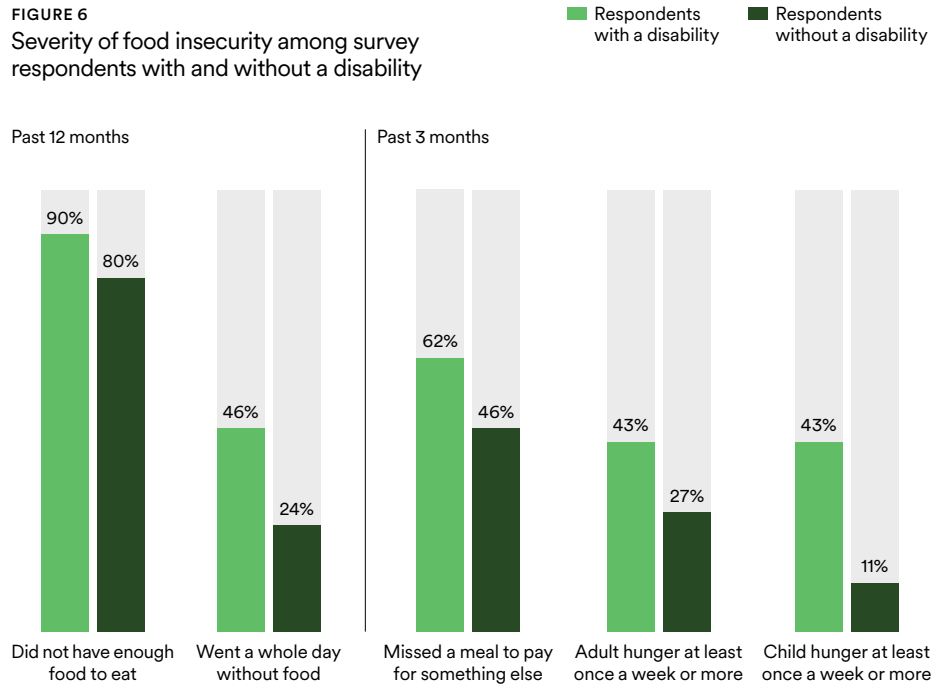
In contrast, respondents who reported permanent employment, adequate hours in their jobs, and no disability faced less severe food insecurity than the average, indicating that these are protective factors against chronic hunger. Having a permanent or full-time job is no longer enough to keep people out of poverty and food insecurity, however, thus driving more of these historically protected groups to food banks.

Racialized and Indigenous peoples are also disproportionately affected by food insecurity. Over 46% of First Nations people in Canada face food insecurity<sup>10</sup> while Black households are 3.56 times more likely to be food insecure than their white counterparts.<sup>11</sup> According to Food Banks Canada, Indigenous, Black, and South Asian people experience higher rates of material deprivation and are at higher risk of poverty than others.<sup>12</sup> These inequities stem from systemic discrimination that results in these communities facing barriers to housing, education, employment, healthcare, social services, and more.<sup>13</sup>

**FIGURE 5**  
Severity of food insecurity among survey respondents from single-parent households



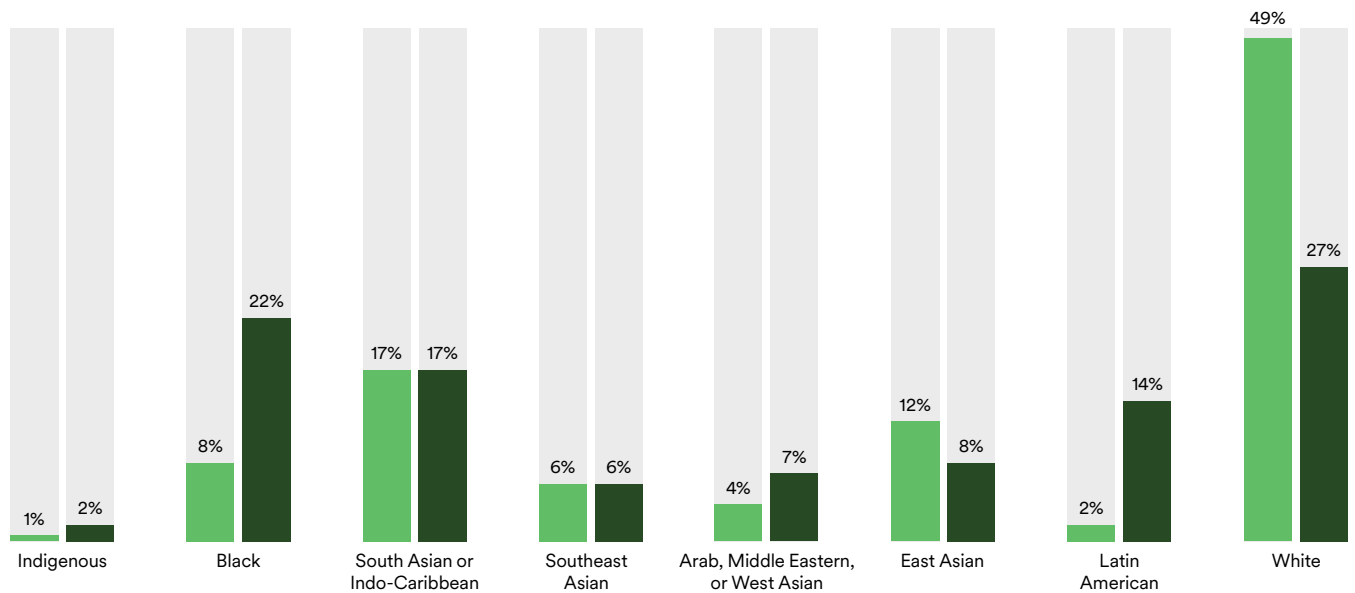
**FIGURE 6**  
Severity of food insecurity among survey respondents with and without a disability



I was laid off and because I am now a single mom, I'm trying to find a job. [But] it's summertime and the children are at home, so how can I? I can't leave my 10- and my 9-year-old home alone while I work for 8 hours a day. Even if they were in school, the school starts at 8:50 and finishes at 3:15.

**FIGURE 7**  
Self-identified race of survey respondents compared to Toronto population

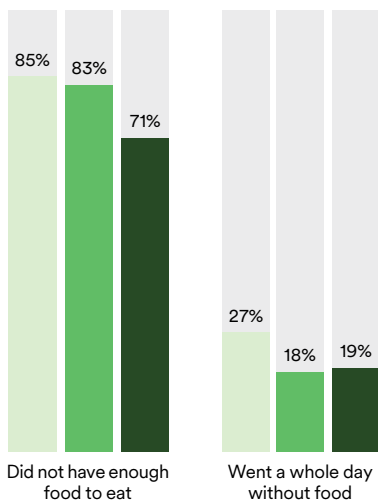
■ Percent of 2021 Toronto Census Metropolitan Area  
■ Percent of Survey Respondents



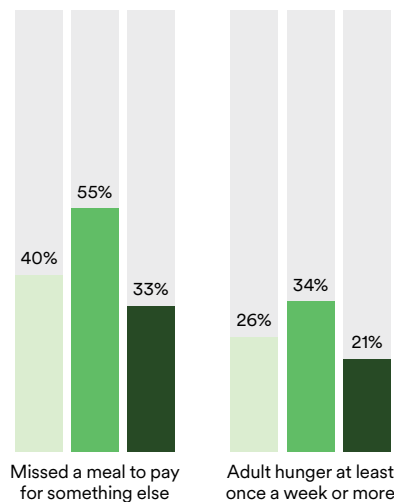
**FIGURE 8**  
Severity of food insecurity among student types

■ Refugee students  
■ International students  
■ Canadian students

Past 12 months



Past 3 months



When we go to agencies to look for jobs, they say they want full-time, they don't want students... It's difficult for international students to get a job to settle down well.

This was reiterated in our survey, with over two-thirds (73%) of First Nations, Inuit, or Métis respondents reporting missing a meal to pay for something else and 62% reporting adult hunger once a week or more.

Black, Indigenous, and racialized people are also overrepresented among Toronto's food bank clients. These communities make up four-fifths (80%) of our sample but comprise 51% of Toronto's population.

White clients are underrepresented relative to the population of Toronto (Figure 7).

Our data on students also reveals inequities, with both international and refugee students facing more severe food insecurity than Canadian students (Figure 8). This indicates that those with precarious status face more barriers to meeting their basic needs than those with citizenship or permanent status.

One positive finding was that the percentage of respondents who reported having someone to depend on for help increased this year from 27% to 34%. This indicates that in the face of adversity, rising costs of living, and an inadequate social safety net, community care is increasing. Toronto food banks are one example of community care, fuelled largely by volunteers and public donations.

# The hidden cost of poverty

Food insecurity and poverty have direct impacts on the mental health and well-being of food bank clients. Investing in poverty reduction means investing in mental well-being—and could reduce the burden on Ontario’s healthcare system.

Our survey found that the severity of food insecurity reported by clients directly correlated with high levels of mental health concerns like frequent stress and anxiety (Figure 9). For example, 91% of people with high levels of stress and anxiety also reported not having enough food to eat, with over two-thirds (68%) missing meals to pay for something else and 45% going a whole day without food. In comparison, among respondents who reported never feeling stressed or anxious, one-fifth (21%) reported missing a meal or going a whole

day without food—much lower rates of food insecurity.

Not all clients fared the same, however. Survey respondents that reported higher levels of anxiety and stress than any other demographic included Arab, Middle Eastern, West Asian, East Asian, and Southeast Asian clients. This suggests that the mental toll of poverty especially affects racialized groups.

Similarly, a recent study that drew from Daily Bread’s client intake data found that increased food bank usage and unaffordability challenges among 18- to 29-year-olds were correlated with their deteriorating mental health.<sup>14</sup> Among this age group, 4 in 10 (39%) reported major depressive symptoms and 3 in 10 (31%) reported symptoms of general anxiety during the same timeframe that food bank visits among 18- to 29-year-olds increased six-fold. Meanwhile, people aged 30+ faced half the increase in food bank visits and reported lower rates of depression- and anxiety-related symptoms. Stresses about

housing costs also differed, with 40% of 18- to 29-year-olds reporting concerns about being able to afford their rent or mortgage compared to 22% of people aged 30+.<sup>15</sup>

These findings reiterate existing evidence about the physical and mental health consequences of poverty and food insecurity, including research that found food insecure households to account for over 1 in 3 hospitalizations due to mental health concerns.<sup>16</sup> **Investing in solutions to address the root causes of poverty—like affordable housing, adequate social assistance rates, and decent work—could thus reduce the burden on already-strained healthcare systems and serve as healthcare.** As one study “conservatively” estimated, the cost of maintaining poverty in Ontario was \$27.1 to \$33 billion per year as of 2019 due to lost tax revenue and increased health and justice system expenses.<sup>17</sup> What this makes clear is that poverty takes a toll—not only on individuals facing food insecurity, but on our communities.



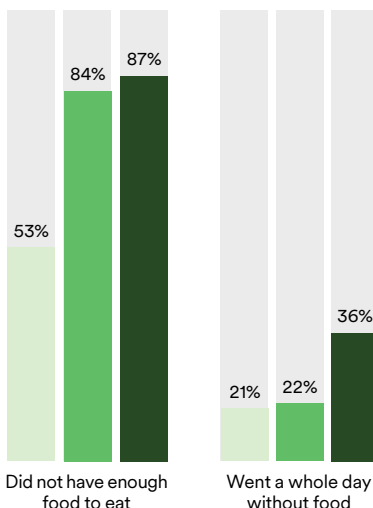
You pay rent a month before, so that money has to be available. It’s stressful because I’m not alone. I’m living with my daughter. I have to support her as a parent—and other bills.

**91%** of clients with high levels of anxiety and stress did not have enough food to eat.

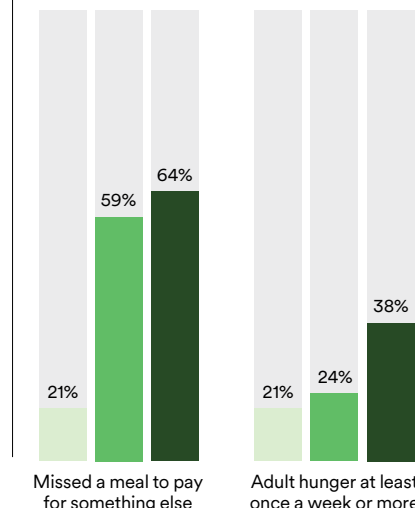
FIGURE 9

Severity of food insecurity by frequency of anxiety, stress, and feeling overwhelmed

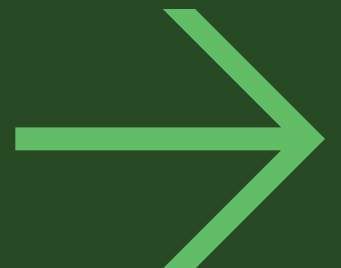
Past 12 months



Past 3 months

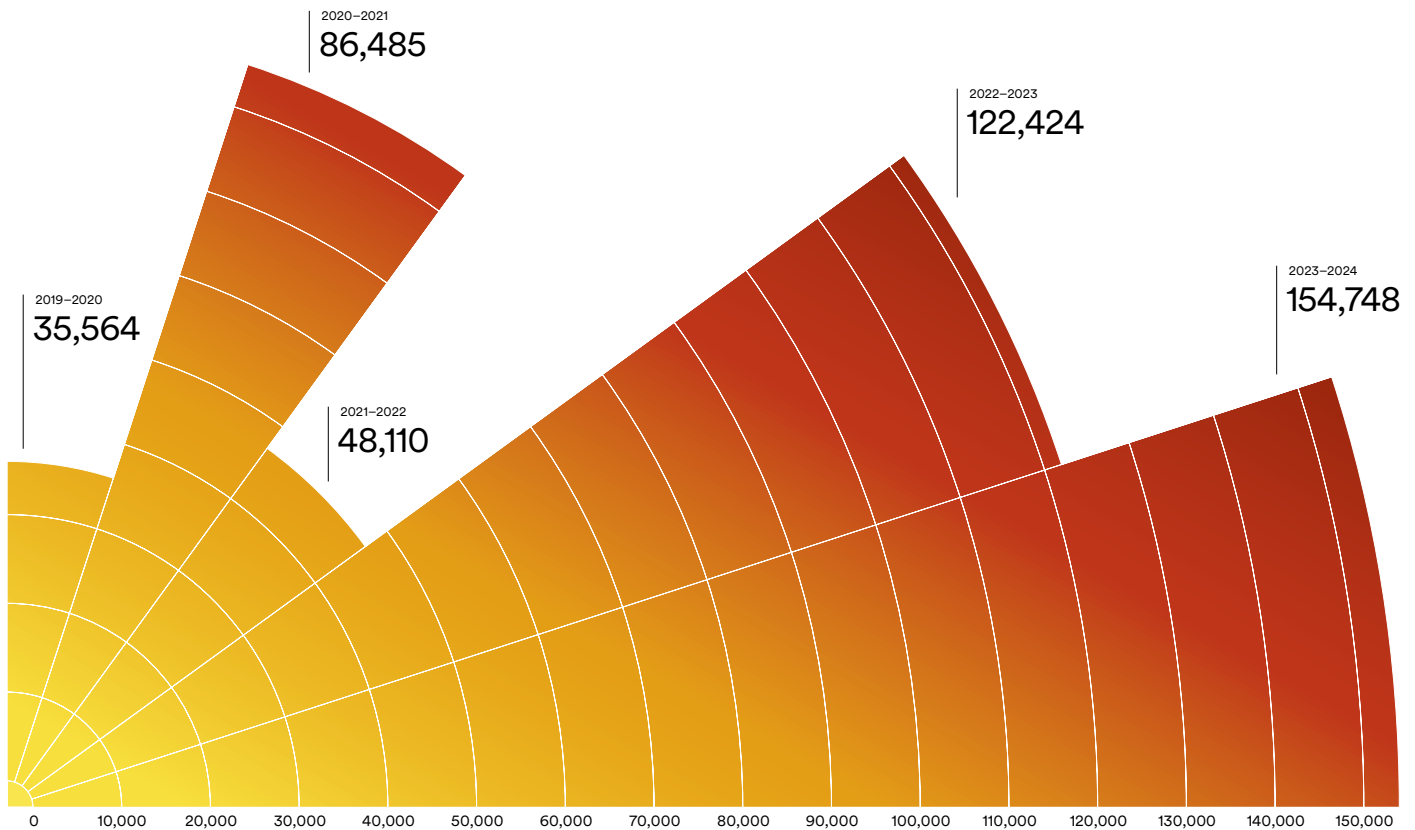


# Portrait of food bank clients



# Unprecedented need

FIGURE 10  
New food bank clients in Toronto by year\*



This year, Toronto food banks saw over 154,700 new clients walking through our doors. This is an astonishing 222% increase in new food bank clients compared to just two years ago.

For the second year in a row, new food bank clients made up more than half (57%) of all clients served in Toronto. This amounts to over 154,700 new clients of the over 291,000 unique clients walking through our doors (Figure 10). Over half of clients reported the cost of living as their main reason for coming to food banks.

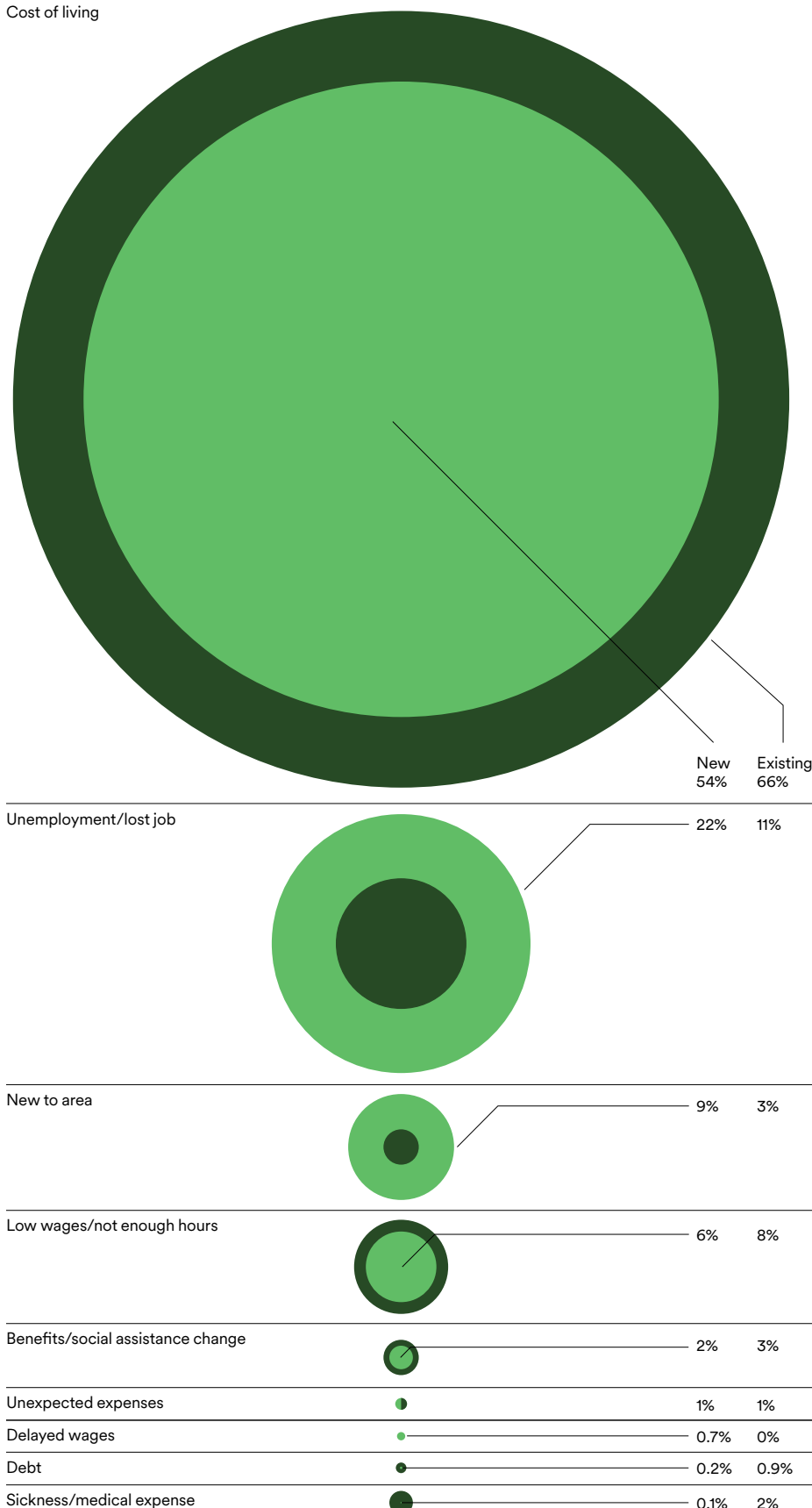


We’ve been here for about 9½ years. My children have been raised here, that’s all they’ve known. They’ve gone to school here. [But] it’s starting to become unaffordable to the point where I might actually have to move out and move in with a family member if I don’t have help.

\*The numbers presented in the graph are an underestimate as they do not include anonymous visits.

**FIGURE 11**  
 Primary reasons for accessing a food bank  
 among new and existing clients

■ New ■ Existing



Now of course the cost of food has gone up and that's why I accessed the food banks—because I have to try to supplement certain things, and then buy certain things that they don't give you at the food bank.

There are many factors that lead someone who is food insecure to a food bank, however the top reason among all clients this year was overwhelmingly (57%) the cost of living (Figure 11). Among new clients, recent job loss or unemployment was the second most common reason (22%), followed by relocation, which includes immigration or moving (9%). For existing clients, the cost-of-living strain was even more acute, with two-thirds (66%) stating this as their main reason for food bank usage. These responses may be explained by the fact that existing clients are more likely than new clients to have a disability or rely on social assistance as their primary source of income, worsening their ability to cope with the cost of living.

## Demographics

With food bank visits surging across Toronto, it is no surprise that we saw an increase in almost every demographic this year—though young adults, renters, newcomers, unattached singles, students, and unhoused people were particularly overrepresented. Client intake data from Link2Feed, our city-wide client-management system, revealed that the fastest-growing age group was 19- to 44-year-olds, accounting for over half (51%) of food bank clients (Figure 12). Meanwhile, our survey found that new clients skewed towards the younger end of this range, with over a third (35%) of new clients aged 18–29.

This increase in younger working-age food bank clients can likely be explained by skyrocketing rents, a high percentage of young newcomers, and a high youth unemployment rate of 13.5%<sup>18</sup>—more than double the overall unemployment rate. About 1 in 7 people in Toronto are aged 20 to 29,<sup>19</sup> and two-thirds (67%) of new immigrants in Ontario are between the ages of 18–44, with the median age being 29.<sup>20</sup> **Newcomers and youth have a high tendency to rent,<sup>21</sup> are among the first to lose jobs as the economy slows, and are the least likely to be able to access Employment Insurance (EI) when they lose their jobs, which makes them particularly vulnerable to poverty and food insecurity.<sup>22</sup>** These trends will be further discussed in the employment section of this report.

Client intake data also revealed that the number of seniors accessing food banks in Toronto increased by 15% in the past year—a surprising increase given that seniors typically have the lowest rates of food insecurity<sup>23</sup> and poverty<sup>24</sup> in Canada. Although income support programs like Old Age Security (OAS) and Guaranteed Income Supplement (GIS) are adjusted for inflation, this indicates that seniors are struggling to keep up with the rising cost of living on their fixed incomes.

In terms of household composition, unattached singles remain the fastest-growing group and continue to make up over half (58%) of all food bank clients in Toronto (Figure 13). Over one-quarter (26%) of all unattached singles in Canada live below the poverty line, almost four times

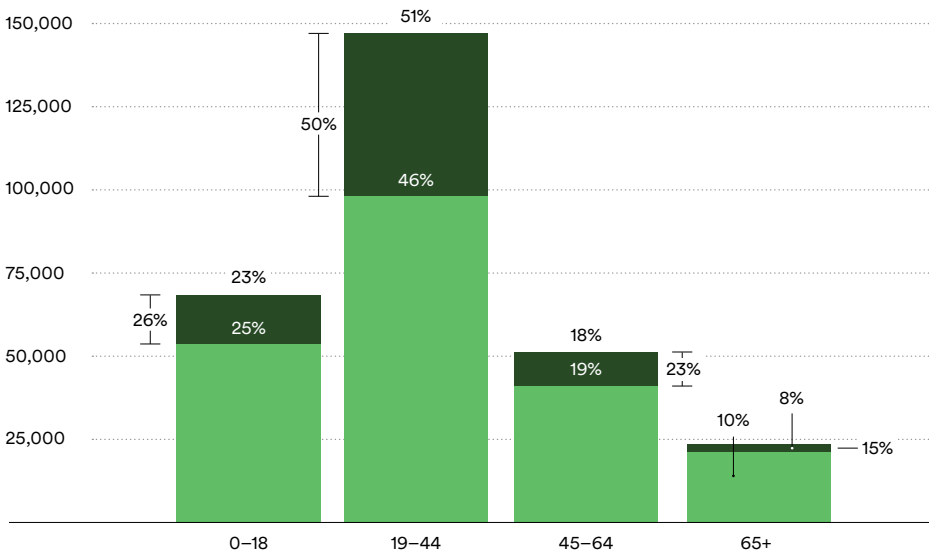
the rate of people in families (6.6%).<sup>25</sup> Moreover, unattached singles who are working-age have a higher rate of poverty than any other household type, at 31% in 2022—likely due to the very limited income supports available for this group.<sup>26</sup> Unattached singles are uniquely impacted by precarious employment and a higher cost of living; with no shared income, they are more likely to face greater hardship in the event of job loss or financial difficulties compared to those in dual-income households. In our survey, unattached singles also reported lower hourly wages and incomes compared to the overall median, demonstrating the depth of poverty they face, regardless of whether they rely on employment or income supports.

While the rate of food bank usage was lower among families with children, the year-over-year increases still indicate growing need among these groups. For many years, single parents and their children experienced the highest rates of poverty in Canada. Thanks to significant investments in child benefits, particularly the 2016 reforms that led to the Canada Child Benefit, child poverty has decreased for all types of families with children but remains unacceptably high. Nearly one-quarter (22.6%) of people living in one-parent families were below the poverty line in 2022—exceeding pre-pandemic levels—and these families also faced a 43.4% rate of food insecurity.

Moreover, people in female-led single-parent families were almost four times more likely to live below the poverty line than people in couple-led families with children (23.8% versus 6.3%).<sup>27</sup> All pandemic supports expired in 2022, including temporary Employment Insurance (EI) reforms and the Canada Emergency Response Benefit (CERB), as well as the one-time doubling of the GST/HST tax credit (popularized as the Grocery Rebate), likely leaving families in poverty worse off as they await the full implementation of the national childcare system.

“ I don’t have anybody... I’m supposed to have my wife and children, but because of the slow immigration processing, my family is not here. So, I’m the only person here and I don’t have any family to support me.

FIGURE 12 Age distribution of food bank clients\*



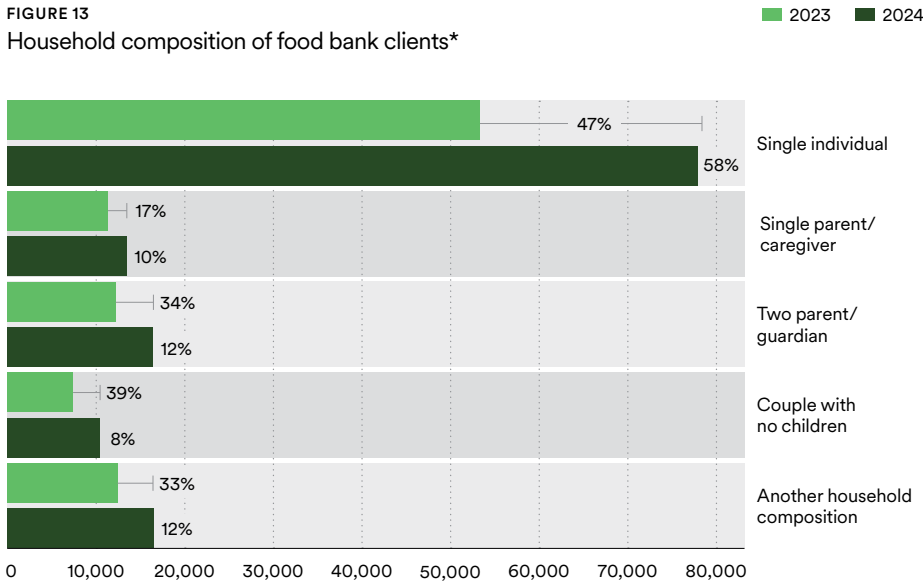
“ It would be a great benefit for low-income people if [the government] could help with the back-to-school stuff. It would also be a huge benefit if schools offered free lunch programs.

\* Data from Link2Feed



FIGURE 13

Household composition of food bank clients\*



We need housing and a lot of child support. We are not supported enough.

## Housing status

While most Toronto food bank clients (80%) continue to be renters—a proportion two times higher than Toronto’s population of renters (40%)—this year we also saw an alarming 420% increase in unhoused clients (Figure 14).

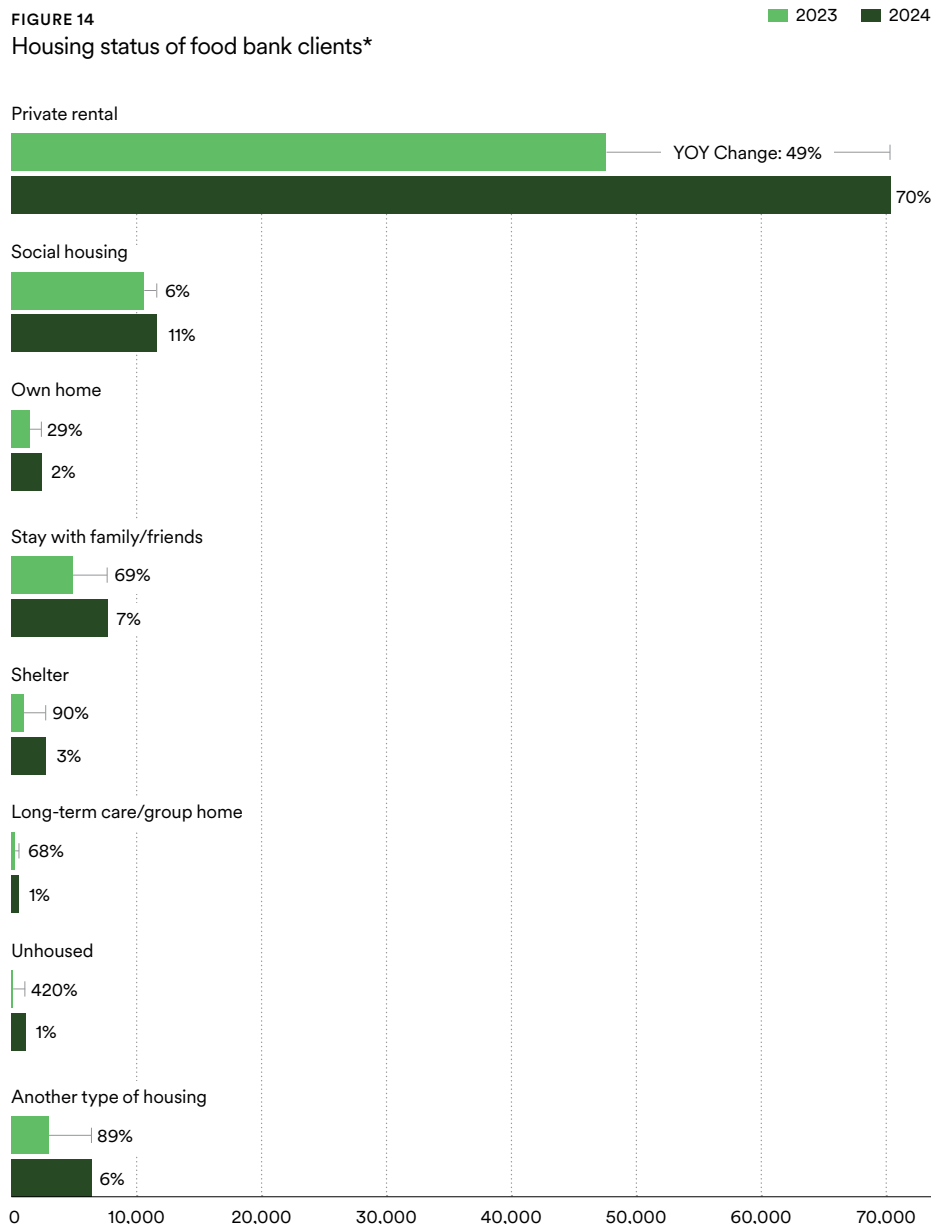
These findings, alongside the 90% increase in clients from emergency shelters and 89% increase in other types of housing (which can include forms of hidden homelessness, like couch surfing or living in a car), indicate a surprising increase in food bank usage among people experiencing homelessness. Food banks tend to see low numbers of unhoused people because they provide grocery-based food supports, which often require a place to store and cook food.

While there are over 80 drop-in meal programs within the Daily Bread and North York Harvest networks that provide prepared meals, which can be particularly useful for clients who do not have access to a kitchen, these programs do not collect unique client data and are therefore not included in this report. The increase in unhoused people accessing food banks may therefore be due to the increased choice and flexibility now offered as more locations move to a grocery model where clients can select food that is appropriate for their living situation rather than receiving a pre-packaged hamper.

Finally, client intake data did not identify multi-tenant housing (or rooming houses) as a discreet category this year, meaning that

FIGURE 14

Housing status of food bank clients\*



\* Data from Link2Feed

clients living in this type of housing are likely captured within the private rental category. Our survey data, however, revealed that 1 in 5 respondents (19%) live in rooming houses. Further trends and analyses related to housing and homelessness are discussed in later chapters.

## Education

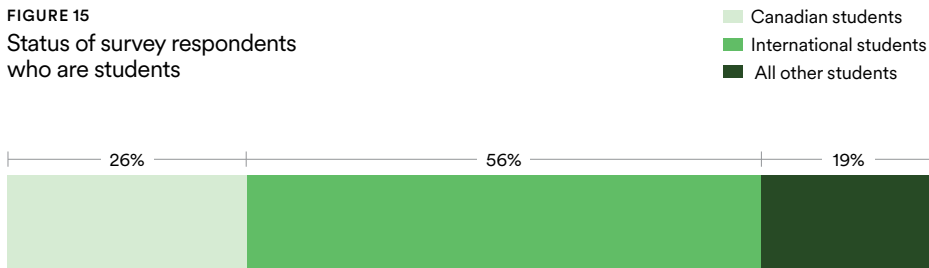
This was the first year that we collected survey data on clients' current student status, revealing that almost 1 in 3 respondents (31%) and over 2 in 5 new clients (42%) are students. More than half (56%) of these students are international students—most of whom are new clients (93%). Meanwhile, 1 in 4 students (26%) are Canadian citizens or permanent residents and 1 in 5 (19%) have another status (e.g., refugee claimant) (Figure 15). The high cost of tuition, housing, textbooks, and living expenses in the city make it difficult for post-secondary students to afford their necessities, particularly given the lack of student housing available to lessen these costs. The dynamics leading students to food banks will be further discussed in later sections.

This year's survey results also show that almost 3 in 5 clients (59%) have completed some form of post-secondary education, with 13% holding advanced graduate or professional degrees (Figure 16). These proportions are only slightly lower than the population of Toronto with post-secondary education (62%), demonstrating that **education levels alone are not a sufficient protective factor against poverty and food insecurity.**

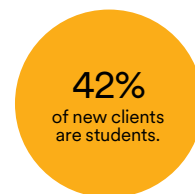


Education should be open for everybody. But with my kids growing up, they've got to go into debt to be what they want to be.

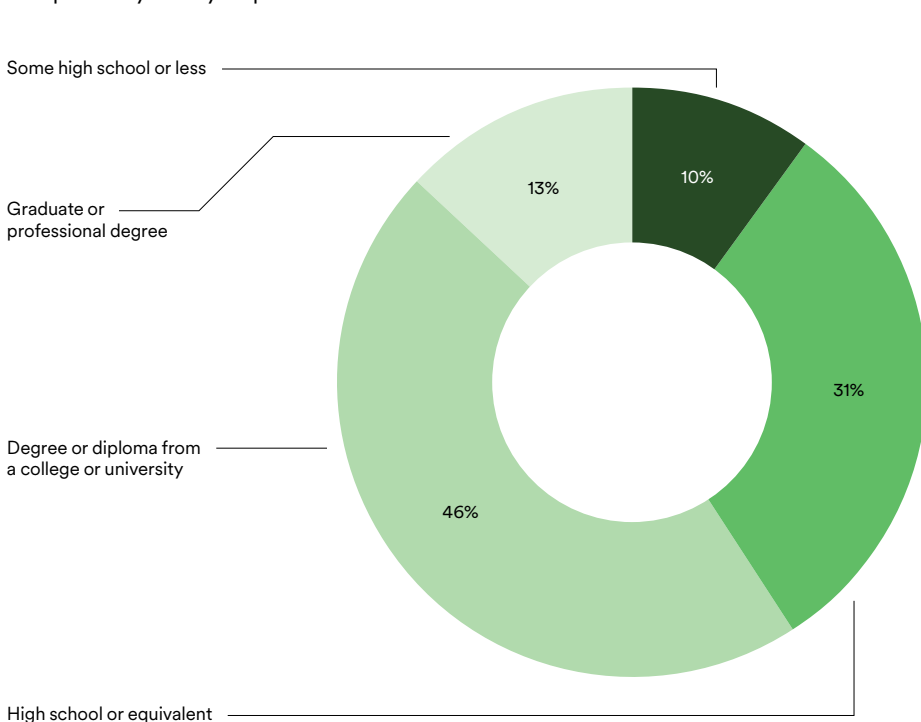
**FIGURE 15**  
Status of survey respondents who are students



It's just my husband working. I'm a student, so he's basically the one funding all the bills. It's not always easy.



**FIGURE 16**  
Highest level of education completed by survey respondents



## Primary income source

In past years, Toronto food banks have predominantly served clients who are forced to rely on food banks due to inadequate income supports, yet this year marks the second year in a row that the proportion of respondents relying on social assistance has declined (from 36% last year to 29% this year) (Table 1). While poverty-related barriers to accessing food banks—like the cost of transportation—may be a factor

in this decrease, the overall growth in food bank clients suggests that we are not necessarily seeing fewer people on social assistance like Ontario Disability Support Program (ODSP) and Ontario Works (OW). Instead, we are seeing a higher proportion of new clients from other demographics who were not reliant on food banks in the past.

More than one-third (37%) of new clients rely on either full-time or part-time employment income compared to only 30% of existing clients. Among the 4 in 5

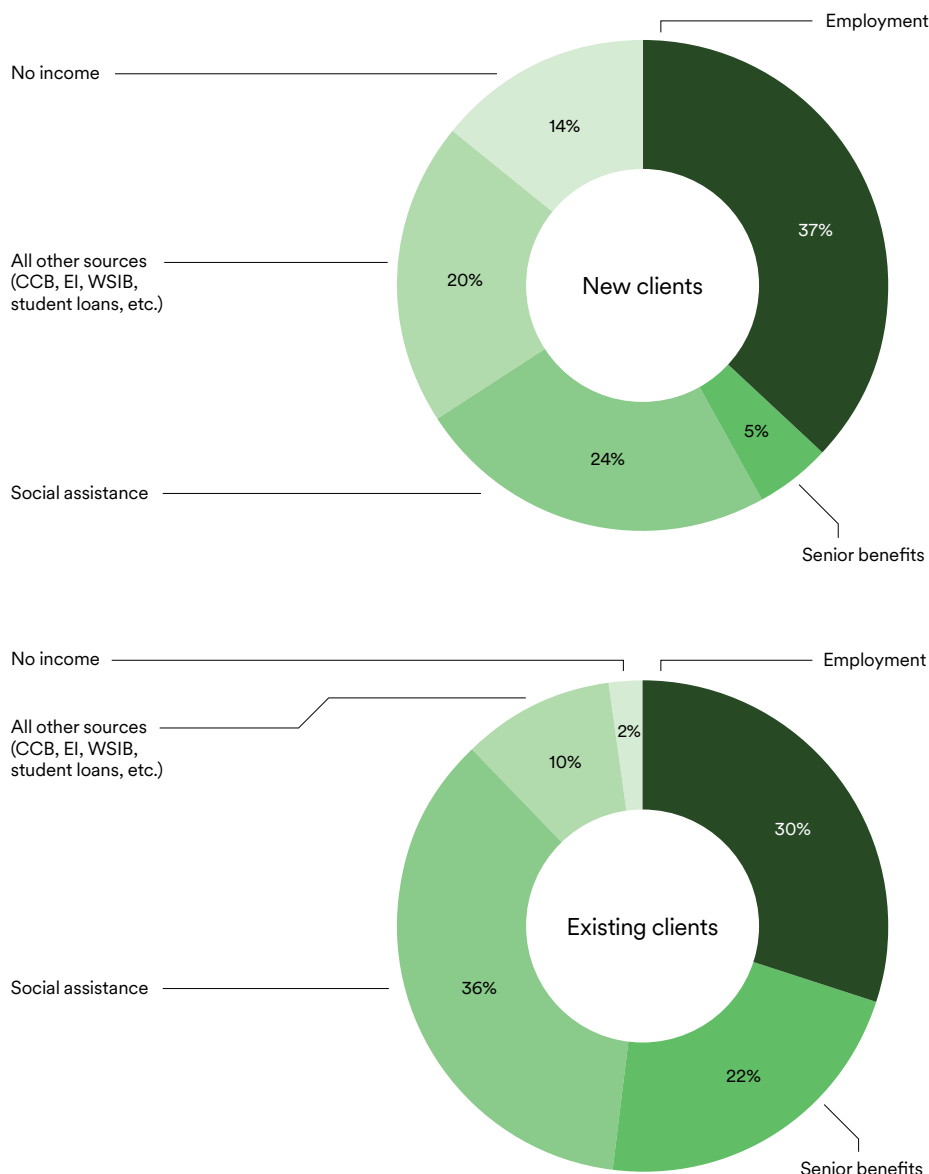
new clients who are newcomers to Canada, 2 in 5 (41%) rely on employment income and less than a quarter (23%) rely on social assistance. Likewise, among the growing 18- to-29-year-old demographic, 45% rely on employment income while less than 1 in 5 (17%) rely on social assistance.

When we look to existing clients (Figure 17), we see that they rely on social assistance and senior's benefits like CPP and GIS at a much higher rate than new clients, suggesting that clients who have historically relied on food banks due to inadequate income supports continue to do so.

TABLE 1  
Primary income source among survey respondents

PRIMARY INCOME SOURCE	2023	2024
Ontario Works (OW)	17%	18%
Ontario Disability Support Program (ODSP)	19%	11%
Full-time employment	15%	20%
Part-time employment	18%	13%
Employment Insurance (EI)	1%	2%
Old Age Security (OAS)	7%	6%
Canada Pension Plan (CPP)	4%	4%
Canada Pension Plan Disability (CPP-D)	1%	1%
Other sources of income	11%	16%
No income	7%	9%

FIGURE 17  
Primary income source among new versus existing clients



## Newcomers

While over half (57%) of clients served at Toronto food banks continue to be Canadian citizens, permanent residents, or First Nations, Inuit, and Métis peoples (Table 2), we saw an increase in newcomers and refugees this year. The percentage of refugee claimants doubled from last year to 12%, and among new clients, 4 in 5 are newcomers compared to only 1 in 5 existing clients (Figure 18).

Over one-third (36%) of new clients also have temporary status, reflecting broader trends across the country (Figure 19). The vast majority (97.6%) of Canada's population growth came from international migration in 2023—with most permits issued to temporary migrants, including temporary foreign workers and international students, rather than permanent residents and immigrants.<sup>28</sup> In fact, almost 805,000 temporary residents came to Canada in 2023—accounting for 63% of all population growth.

While Canada is an attractive destination for newcomers, Canada also deeply relies on and benefits from migrants (both temporary and permanent) to grow our economy, workforce, and population. With Canada's aging population and low birth rates, migrants help maintain a favourable worker-to-retiree ratio and help fill workforce gaps in sectors experiencing shortages, which is essential for sustaining public services like healthcare.<sup>29</sup> Migrants are also generally younger than the Canadian-born population and can contribute to the workforce for many years to come.<sup>30</sup> As Desjardins reports, higher immigration

will “raise real GDP per capita and, by extension, living standards and incomes in the long run.”<sup>31</sup>

Permanent immigrants contribute significantly in STEM (Science, Technology, Engineering, and Mathematics) fields<sup>32</sup> and account for 1 in 4 healthcare sector workers in Canada, making up 61% of dental technologists, 45% of dentists, 43% of pharmacists, 42% of nurse aides, 37% of physicians, and 25% of registered nurses.<sup>33</sup> Yet according to the 2021 Canadian Income Survey, recent immigrants face over twice the rate of poverty (16.4%) as the Canadian-born population (8.6%).<sup>34</sup>

The situation is worse for temporary migrants being brought into Canada to fill vital labour needs in essential sectors such as healthcare, long-term care, hospitality, food processing, agriculture, construction, retail, and manufacturing<sup>35</sup>; they face fewer rights and lower wages than other workers and do not have equitable access to unemployment insurance, parental benefits, or full pensions that Canadian citizens benefit from. Migrants with temporary or precarious status also face limited access to settlement services and are disproportionately racialized.

These intersecting factors contribute to the discrimination, exploitation, and poverty that newcomers face, driving them to the doors of our food banks.

What is clear is that despite the immense value migrants bring to the Canadian economy, far too many newcomers struggle to thrive in their communities. It is therefore no wonder that the third most common ask of governments from our survey respondents was more newcomer support (28%).

**Decades of underinvestment in public services, infrastructure, and social housing have created today’s cost-of-living challenges that disproportionately affect newcomers and other vulnerable populations and contribute to their higher rates of poverty and food insecurity—yet too often, these same newcomers are the first to be blamed for the cost-of-living crisis.**

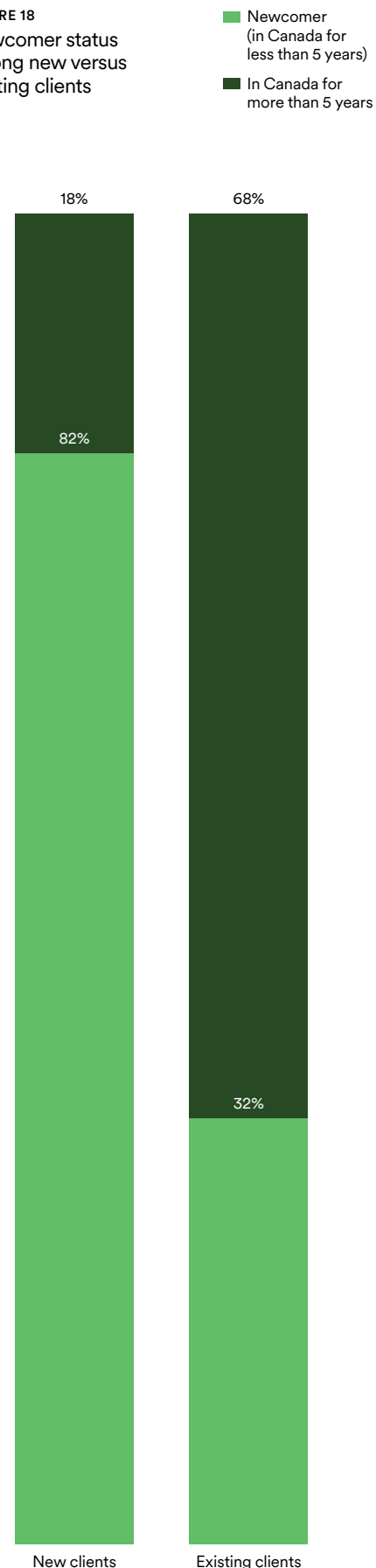
Canada’s reliance on international migration for economic prosperity, combined with the serious barriers newcomers face in establishing a dignified life, indicate a strong need for a rights-based approach to immigration policies and newcomer supports. This includes a cohesive

TABLE 2  
Status in Canada among survey respondents

STATUS IN CANADA	2023	2024
Canadian citizen/First Nations/Inuit/Métis	51%	43%
Permanent resident/landed immigrant	14%	14%
Temporary status (student/visitor/work visa)	24%	22%
Refugee claimant	6%	12%
Canada-Ukraine Authorization for Emergency Travel (CUAET)	5%	6%
Undocumented	Not measured	1%

“ It was not easy getting our house... I was a refugee claimant. Most of the landlords didn’t want to deal with that. They’ll say, ‘No, we can’t handle people of your situation because you don’t have friends to call. You don’t have stable jobs, so we can’t trust you with our unit.’ Things like that.

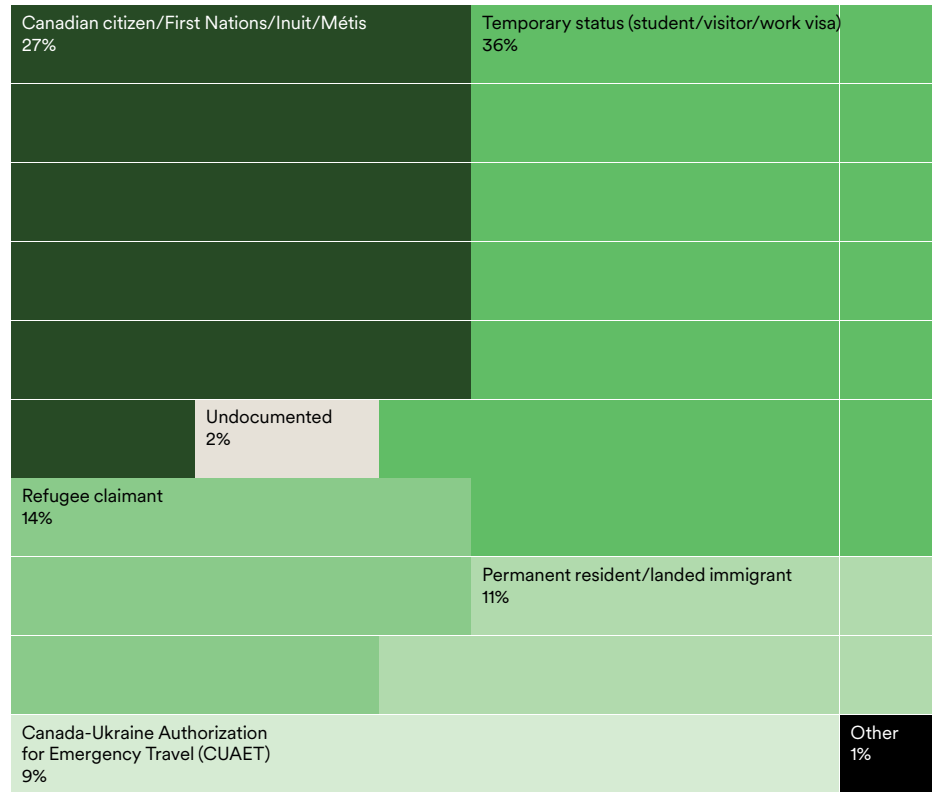
FIGURE 18  
Newcomer status among new versus existing clients



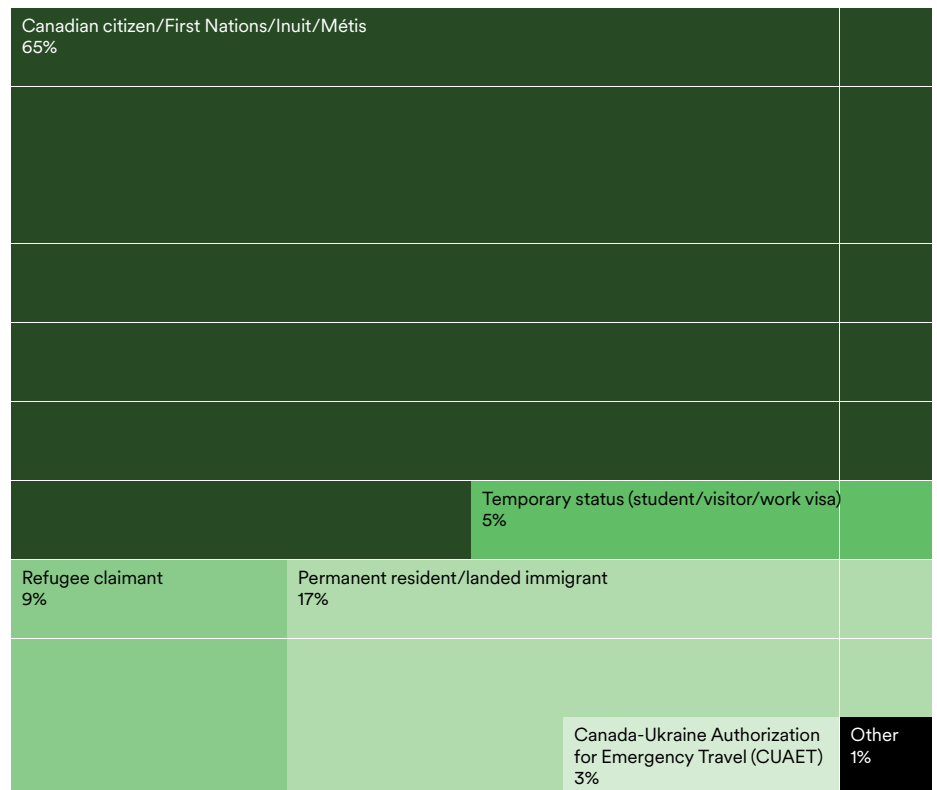
and intergovernmental strategy to set migrants up for success in the labour market (through skills training, job matching, etc.), housing policies that increase deeply affordable and social housing supply to match migration levels, and a regularization program to address the precarity and poor working conditions created by migration status. Such solutions will ensure greater dignity for newcomers and stronger economic prosperity for Canada as a whole, while contributing to Canada’s rich tapestry of multiculturalism.

FIGURE 19  
Status in Canada among new versus existing clients

New clients



Existing clients



Undocumented: 0%



There are no jobs for [international] students, so if the government can just create a program or maybe channel for new immigrants, so that they can...navigate the country easily, settle down easily. Find a job. That would help.

CASE STUDY

# International students

Provincial governments have been underfunding post-secondary institutions for years, leading these institutions to rely on international students to fund their revenues and operations.<sup>36 37</sup> International post-secondary students in Ontario pay an average of \$37,322 more in tuition than what domestic students pay.<sup>38</sup> **One report in fact found that Indian students are contributing more funding to colleges than the Ontario government.**<sup>39</sup> As a result, in 2023, the number of international students with active study permits in Canada rose to 1.041 million—a 29% increase over 2022 and 63% increase since 2020.<sup>40</sup>

Yet without adequate student housing or employment options, these international students reported a lower median hourly

wage, less hours worked, and a higher desire for more hours of work than their non-international student counterparts in our survey. They also reported a plethora of barriers to work, with difficulties finding suitable work (40%) or not having Canadian work experience or qualifications (34%) reported at a much higher rate than other respondents. Over two-thirds (69%) of employed international students thus relied on temporary or casual employment compared to 43% of other employed students. Unfortunately, this left them with a median income of \$3.30 per day after paying rent and utilities, in contrast to the overall median of \$7.78. Moreover, due to their temporary status, international students have very few public supports and services available to them.

Part of the challenge is likely that there has been a misalignment in international student recruitment, where spots are largely granted in business programs—accounting for one-quarter of permits

issued from 2018 to 2023—while doing little to meet the Canadian demand for workers in healthcare and the skilled trades—which accounted for only 6% and 1.25% of permits, respectively.<sup>41</sup>

The federal government did, however, recently raise the cost-of-living requirements for international students from \$10,000 to \$20,635 on January 1, 2024, to better align with the true cost of living in cities like Toronto.<sup>42</sup> What is missing is a cohesive intergovernmental strategy to adequately fund post-secondary institutions while ensuring that international students are matched to appropriate programs, job prospects, housing options, and social support they need to thrive, while contributing to the economy and workforce here in Canada.

## Financial and employment conditions of international students versus other survey respondents who are students

Median wage per hour

■ International students ■ All other students

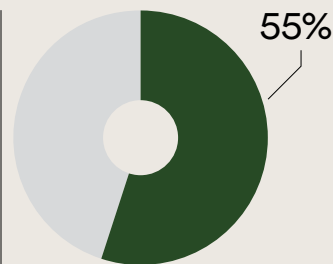
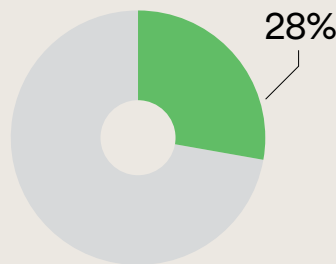


Median hours worked per week

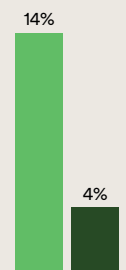
Dollars left per day after housing



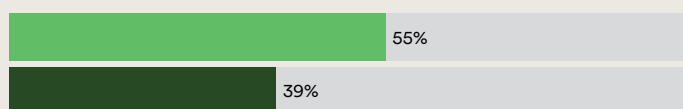
Permanent jobs



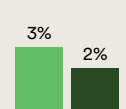
Casual or on call/seasonal



Temporary or contract



Self-employed







SPOTLIGHT

## A student's shattered dream

Mandeep, from Nepal, was one of the 1.041 million international students granted a permit to study in Canada last year. He saved all he could manage from his country, hoping to invest in a good education and build a better life in Canada. With a plan to study and work simultaneously, he aimed to cover any additional expenses through part-time employment—but finding employment was a difficult journey in Toronto. After struggling for 6–7 months in Toronto, Mandeep now believes that getting a job in Canada is not solely about qualifications or experience.

“I did not feel any discrimination during interviews...[but] even if you have more experience, if somebody with no experience knows someone...then they can get the job, and the experienced person will not get the job. So, there is a level of discrimination.”

Mandeep's struggle to enter the job market mirrors the experiences of 40% of our international-student respondents who could not find suitable work, and 34% whose barrier to work was lack of Canadian work experience or qualifications.

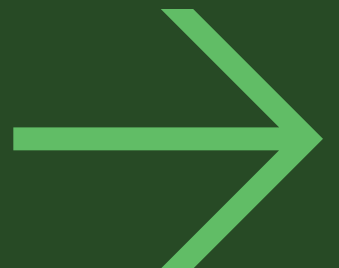
“I tried to get a job which I had experience in—the food handling sector. [But] they are especially asking for Canadian experience. I had my own meat shop in my country, and I ran it for 4 years, so I have experience... When I got a job interview in the meat cutting sector... they said, ‘we will call you later’ but they never called. And I followed up with them, but they said, ‘we are not hiring anymore’ and all sort of things. They

just tried to turn the conversation in a different direction.”

After nine months of job hunting in Toronto, Mandeep began looking for opportunities outside of Ontario. About a month ago, he moved to Alberta and secured a satisfactory job within two weeks. However, he is aware that many of his peers are not as fortunate:

“It's common to many international students. I have met at least 10 people [in a food bank], those who are international students and jobless. My current job is paying enough that I can pay rent, grocery bills, and also manage half of my tuition fees. But most of the students can't do that... their job maybe is not paying well enough, and they can't pay their tuition fees, so they have to get all their tuition fees from home. The situation is tough here. For international students, you cannot work more than 20 hours, and the tuition fee is too high.”

# The poverty slope





# A cost-of-living crisis

The rising cost of living in Canada has been a key factor in driving food bank visits to record levels; more than half (57%) of survey respondents said that the cost of living is the reason why they are turning to food banks.

This year, survey respondents had a median monthly income of \$1,265 (an 11% increase compared to last year) and reported paying a median of \$1,200 in rent and utilities (a 4% increase). While these may appear to be positive developments, we need to examine the rising costs of living to get a true picture of how food bank clients are faring.

Survey respondents had a median of \$7.78 left per person per day after paying rent and utilities—a \$1.11 (or 17%) increase compared to last year. If a food bank client were to take a \$6.70 roundtrip on the TTC, however, they would be left with \$1.08 per day for food, clothing, medications, and other

necessities. This is grossly insufficient for anyone to live a dignified life and realize their right to food.

Moreover, new clients reported higher rents—at a median of \$1,400 in the private market—than existing clients (Figure 20). **It is therefore no surprise that survey respondents’ number one call to action for every level of government was to create more affordable housing.** Rent growth has outpaced wage growth by a wide margin in recent years. Even two full-time minimum wage workers could not afford a one-bedroom unit in Toronto without sacrificing other needs in 2023.<sup>43</sup>

Meanwhile, inflation of non-housing costs means that what little money clients have left after rent no longer stretches as far. Just to secure the basics of phone and internet, clients reported paying an average of \$100 per month. With these rising costs, we continue to see clients with permanent or full-time employment, or even homes that they own, turn to food banks, signalling that these individuals are no longer protected from experiencing food insecurity as they once were.

Median monthly income

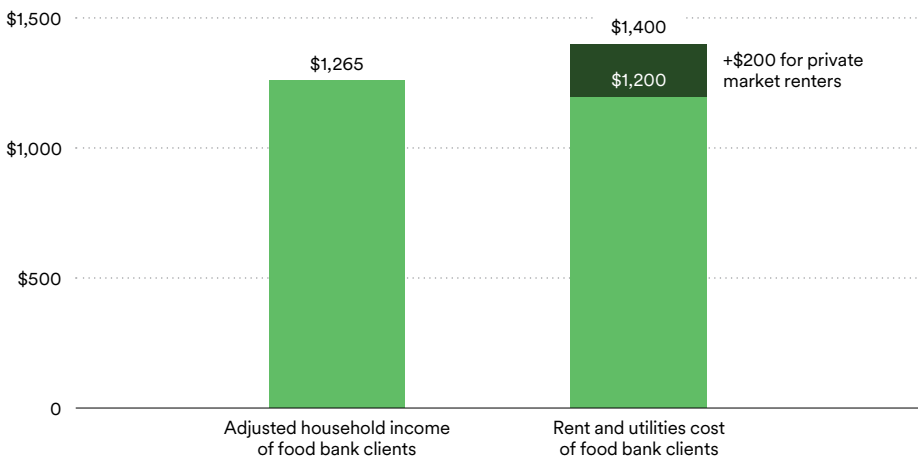
**\$1,265**

Food bank clients have a median of

**\$7.78**

after rent and utilities, barely enough to cover a round-trip on the TTC

FIGURE 20  
Median income and housing expenses of food bank clients



Particularly in Toronto, it’s not easy. Some people are getting only the minimum wage of \$15 to \$18 per hour. But they are paying \$1,200 to \$2,000 on rent monthly, so they’re not able to live a good and a healthy life. Because after making housing payments, you have so little to take care of your other needs.

# The rent eats first: Housing unaffordability and homelessness

Housing is a legislated human right in Canada, yet far too many people are struggling to find an adequate and affordable place to call home. Almost half (48%) of survey respondents reported that the main thing governments can do to address their food insecurity is to create more affordable housing.

According to the federal government’s measure of core housing need, a person lives in an unaffordable home if they pay over 30% of their pre-tax income towards rent.<sup>44</sup> A person is in deep core housing need—or deeply unaffordable housing—if they spend over 50% of their income towards rent. According to these metrics, a jarring 87% of survey respondents are living in unaffordable housing and nearly three quarters (73%) are living in deep core housing need, putting them at high risk for homelessness (Figure 21). Worse still, **20% of respondents are spending 100% of their income or more on rent**—leaving no money for food, clothing, transit, or other necessities.

When we exclude people living in subsidized housing and zoom in on private market renters, the situation becomes graver. Over 9 in 10 market renters (92%) are living in unaffordable housing, 4 in 5 (80%) are living in deep core housing need, and over 1 in 5 (21%) are spending all their income on rent. When faced with difficult choices regarding how to spend their limited income, for most food bank clients, housing costs take the first bite out of income because it is indivisible; in other words, the rent eats first.

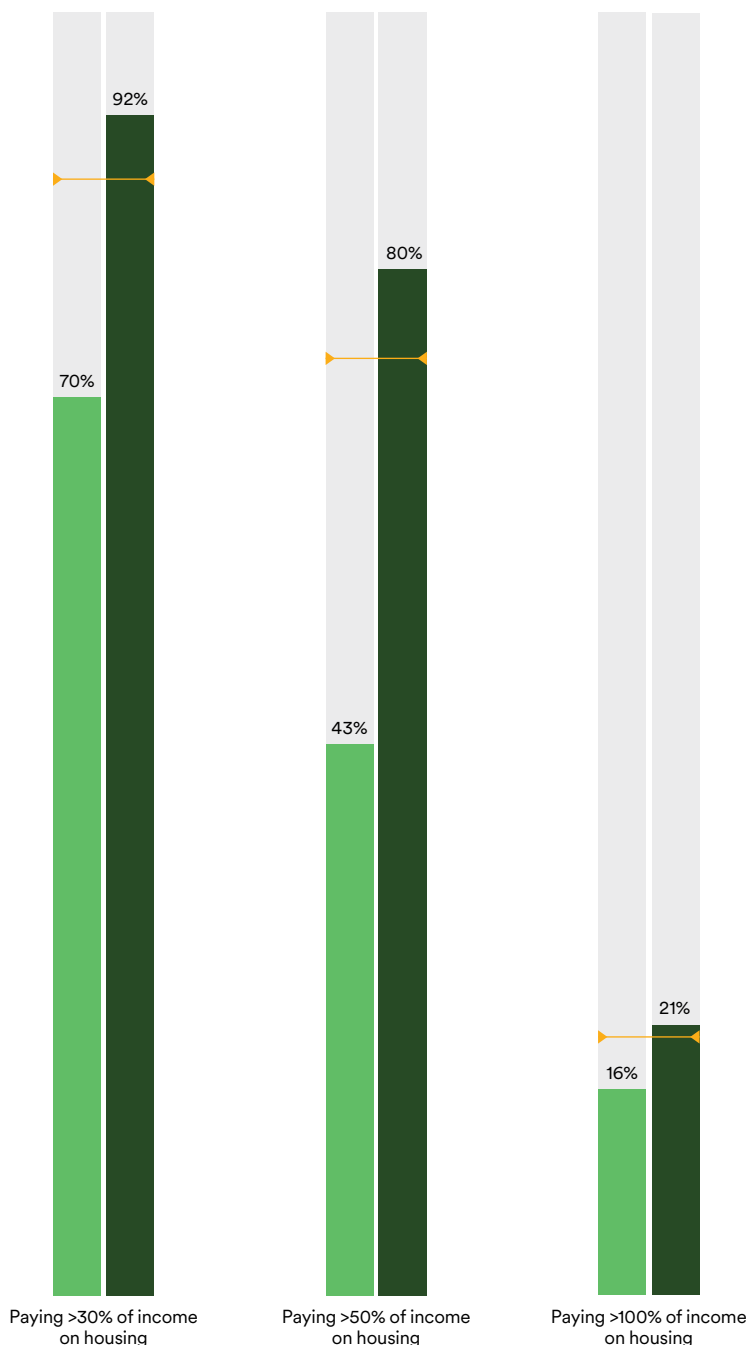
We also saw an alarming **420% increase in unshoused food bank clients**, making this the fastest-growing demographic according to client intake data. This, alongside the 90% increase in clients from emergency shelters, indicates that far too many people are being squeezed out of the rental market entirely and left to face severe violations of their fundamental right to housing.

“You pay the rent, but you can’t feed yourself. That’s when Daily Bread and other food banks come into play.”

80% of food bank clients are renters.

FIGURE 21  
Percent of survey respondents living in unaffordable housing

■ Living in subsidized housing  
■ Private market renters  
▶ All survey respondents

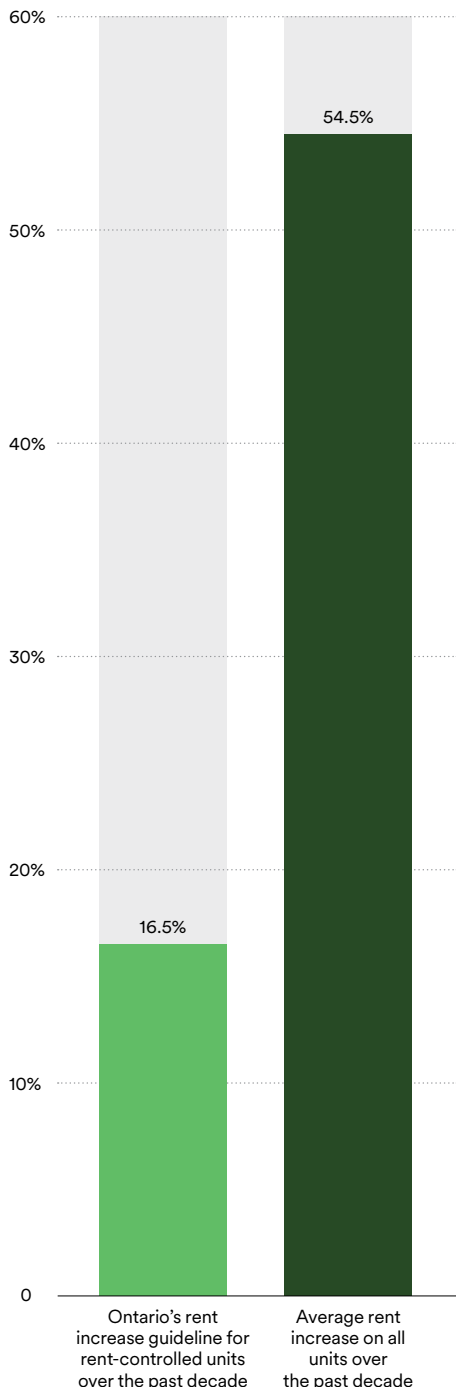




I'm on Ontario Works and the money that I get doesn't even cover rent. I get about \$1400 a month and my rent is \$1800.

**92%**  
of food bank clients renting in the private market live in unaffordable housing.

**FIGURE 22**  
Ontario's rent increase guidelines versus actual increases in rent over the past decade, 2014–2023



## Private market renters

Renters make up 4 in 5 (80%) of Toronto food bank clients despite representing only half (48%) of Toronto households.<sup>45</sup> These households are disproportionately impacted by housing unaffordability and food insecurity due to rental costs increasing far faster than wages and social assistance rates.<sup>46</sup>

This can partially be explained by national rental vacancy rates being at their lowest point since at least 1988.<sup>47</sup> Toronto is the second tightest rental market in the country, with a 1.4% vacancy rate (compared to the Canada Mortgage and Housing Corporation's [CMHC] target of 3% or higher)—and vacancy rates have decreased most among the least expensive units in Toronto.<sup>48</sup> This means that low-income renters are getting squeezed as they face soaring demand and low availability for lower cost units.

Toronto is also the second most expensive rental market in Canada,<sup>49</sup> with 2 in 5 households (40%) living in unaffordable housing.<sup>50</sup> Deeply troubling for the low-income food bank clients we serve is that according to the CMHC, **there are statistically zero units that would be affordable to the one-fifth (20%) of Toronto's population with the lowest incomes.**<sup>51</sup> This means that even if a low-income renter secures one of the least expensive units in the city, it will still be unaffordable for them.

This overall deterioration in housing affordability, coupled with high inflation in other expense areas, means that more renters are struggling to pay rent. At least 1 in 5 purpose-built rental households (i.e., households living in units designed for rental purposes) in Toronto are behind on rent and in arrears—over twice the national average.<sup>52</sup>

It is important to note, however, that creating more affordable housing cannot

alone improve affordability without higher incomes (discussed in later sections) and stronger rental regulations to protect existing affordable housing. **For every new affordable unit built in Toronto, it is estimated that 15 private affordable units are lost.**<sup>53</sup>

On average, rents on units that turn over to a new tenant in Toronto are 31% higher than those that do not see a change in tenant.<sup>54</sup> As a result, the average monthly rent for a vacant one-bedroom home was \$2,443 in August 2024<sup>55</sup>—almost double the median monthly income of \$1,265 for our surveyed food bank clients (see Figure 20).

This disparity in rents on vacant versus occupied homes is an outcome of vacancy decontrol in Ontario, which enables landlords to increase rent to whatever the market can bear once a tenant moves out. In markets like Toronto where demand is far outpacing supply, rents therefore increase significantly when a unit is turned over. Concerningly, this creates incentives for landlords to evict or turnover tenants so that they can raise their rents and profits. In recent years, this has resulted in a higher rate of bad faith evictions<sup>56</sup> and a rapid loss of what little affordable housing we have.

Thanks to rent control on apartments built before 2018, rents on most non-turnover units remain lower and can only be raised up to 2.5% per year, according to Ontario's 2024 guideline.<sup>57</sup> However, landlords can apply for above-guideline increases (AGIs), enabling them to increase rents by an additional 3% per year for three successive years to cover repairs or renovations. While it is important to ensure rental units are adequately maintained under Canada's human right to housing, this adds financial pressure on already-struggling renter households and can even lead to homelessness, as feared by tenants in the Thorncliffe Park neighbourhood who are facing AGIs.<sup>58</sup> A 2022 study using Daily Bread data determined that even a \$30 increase in rent would result in 375,512 additional

annual food bank visits in Ontario, illustrating the substantial impact that a small rent increase can have on our communities.<sup>59</sup>

Meanwhile, units built or first occupied after November 15, 2018, are exempt from rent control due to regulatory changes made by the Ontario government. This allows rents on all new rental homes to increase by any amount year-over-year, even for existing tenants. As a result, rents in Ontario have surged by 54.5% over the last decade—**more than three times the provincial guideline of 16.5%** (Figure 22).<sup>60</sup> The purpose of this rent control exemption was to spur construction and, theoretically, improve affordability over time. However, it has failed to deliver these outcomes, and rents have continued to rise (Figure 23).

Though regulation of the rental market typically falls within provincial jurisdiction, the municipal government has recently stepped in to improve affordability and

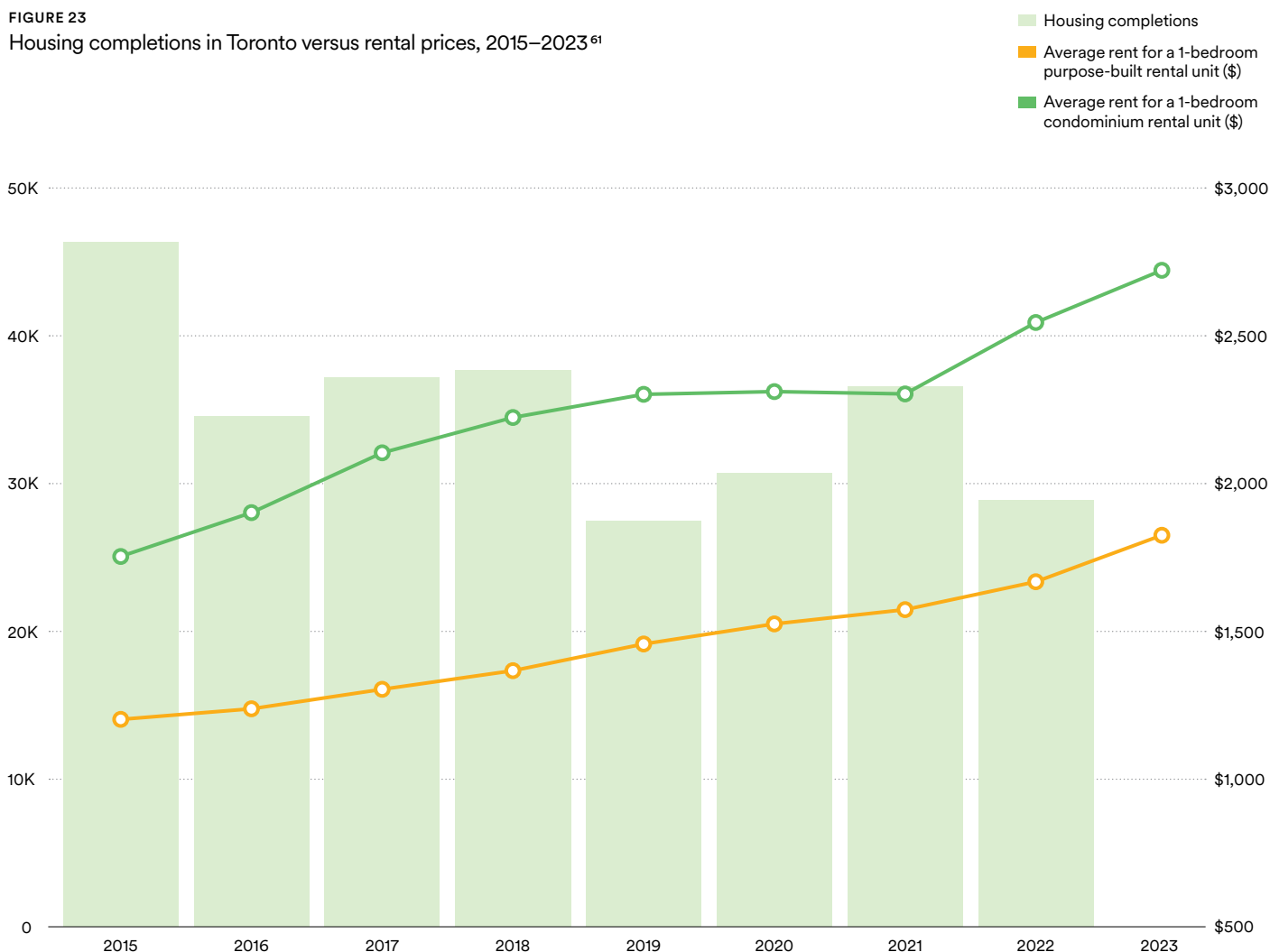
justice for tenants. This past June, Toronto followed Hamilton’s lead in passing a bylaw to curb illegal renovations—a popular avenue for bad faith evictions where landlords falsely claim that a renter must vacate their unit for renovations, only to re-rent the unit at a higher price to a new tenant.<sup>62</sup>

Under Toronto’s new bylaw, landlords will be required to provide evidence of a legitimate renovation plan as well as a mutually agreed upon tenant accommodation plan. Such measures are crucial for protecting renters from unfair evictions and will offer them greater security and stability in their homes—a more human rights-based approach to housing. However, every level of government will need to do more to regulate the housing market and address unaffordability, including through increased investments in deeply affordable and social housing, as discussed in later sections.



[Housing management] made changes and we got hit with the above guideline increase. Even when the province had made the rent increase 0% during COVID, we were still hit with a 3% increase... So my rent has jumped from about \$1507 to about \$1800 in the last two years. I am a single mom on Ontario Works and last year I made \$14,000 in income and my rent was \$20,000.

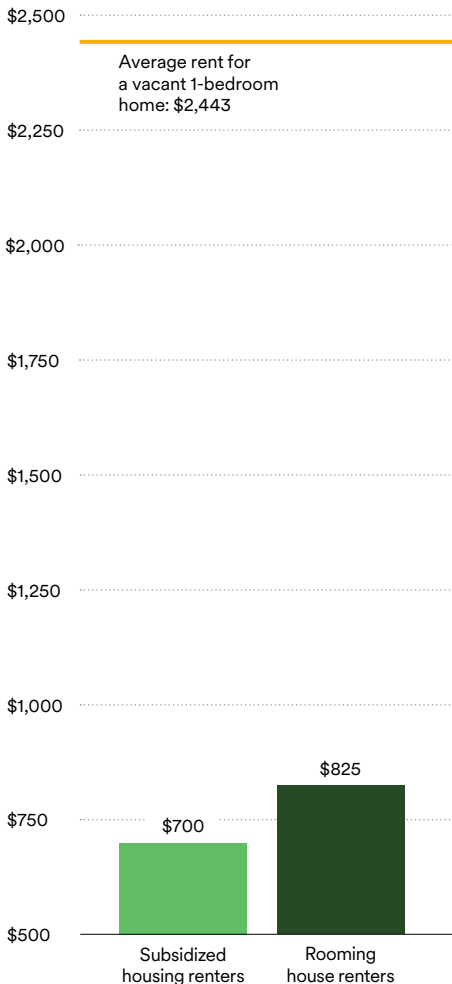
FIGURE 23  
Housing completions in Toronto versus rental prices, 2015–2023<sup>61</sup>





I want to move...I won't bring my family here. It's not a good building to live in but if this is where I have to stay to keep a roof over my head, then obviously this is where I'm going to stay. But I don't really want to live here.

**FIGURE 24**  
Median rents paid by survey respondents living in subsidized or multi-tenant housing compared to market rent in Toronto



## Collective housing and cost-sharing

Notably, the median rent and utilities paid by surveyed food bank clients was \$1,200 per month, which is lower than average market rent of \$2,443 for a 1-bedroom in Toronto. Beyond the fact that food bank clients generally represent the lower end of the rental market, this is likely because 31% of respondents reported living with roommates while 13% reported living in intergenerational households or households with multiple families, indicating that cost-sharing may help tenants to reduce the burden of rent in the private market. Moreover, 1 in 5 survey respondents (19%) live in multi-tenant housing (or rooming houses) and 17% live in subsidized housing—both housing options where rent is considerably lower than average market rate (Figure 24).

Though rooming houses have informally existed for a long time, they only became legal and licensed in some parts of Toronto (including Scarborough, North York, and East York) on March 31, 2024. These are buildings where four or more rooms are rented out to separate tenants who may share the kitchen and/or washroom—but they do not live together as a single housekeeping unit (like a family or group of roommates).<sup>65</sup> As some of the only affordable housing options in the private market, these units offer a reprieve for many who simply cannot afford market rates for a home.

Rooming houses are particularly relied upon by respondents who identify as Latin-Americans (28%) or South-Asian/Indo-Caribbean (34%), as well as single individuals (30%), students (31%), people with temporary status (38%), and undocumented people (55%)—tenants who not only face affordability challenges, but also discrimination and barriers in their search for rental housing.

However, tenants living in congregate housing are not included in Canada's metric of core housing need, which is used by government to measure how many people live in inadequate housing and determine how much affordable housing is needed.<sup>64</sup> **Governments are therefore underestimating the scale of deeply affordable housing needed to address our current housing crisis.** As one estimate suggests, Canada

may need 4.4 million affordable homes to meet this unmeasured need—far more than any level of government is currently targeting.<sup>65</sup>

## Subsidized and social housing

As previously mentioned, 17% of survey respondents (or 11% of all food bank clients, according to client intake data) live in subsidized or social housing at a median rate of \$700 per month—a far more affordable rate than market rent. In Rent-Geared-to-Income housing, rent is typically capped at 30% of a tenant's income. This protects tenants from the impacts of rising rents and may enable them to better manage inflation and cost-of-living increases in other critical expense areas, like food. Subsidized housing has also been linked to lower rates of eviction in Toronto.<sup>66</sup> Many subsidized housing renters rely on inadequate social assistance rates to survive, however, meaning they are still forced to rely on food banks given their limited remaining income.

Subsidized and social housing (i.e., public, non-profit, or non-market housing) are critical parts of the housing ecosystem and social safety net in Canada, supporting those with the lowest incomes who cannot find an affordable place to call home in the private rental market. In fact, social housing is a more lasting and cost-efficient solution for addressing housing unaffordability and homelessness than temporary and costly government transfers aimed at subsidizing market rents, which are constantly increasing.<sup>67</sup> Moreover, social housing investments yield economic benefits; a 2023 Deloitte report established that investing in community housing boosts Canada's productivity and enhances potential output growth.<sup>68</sup> Investments in social housing are therefore non-inflationary and improve living standards across the country.

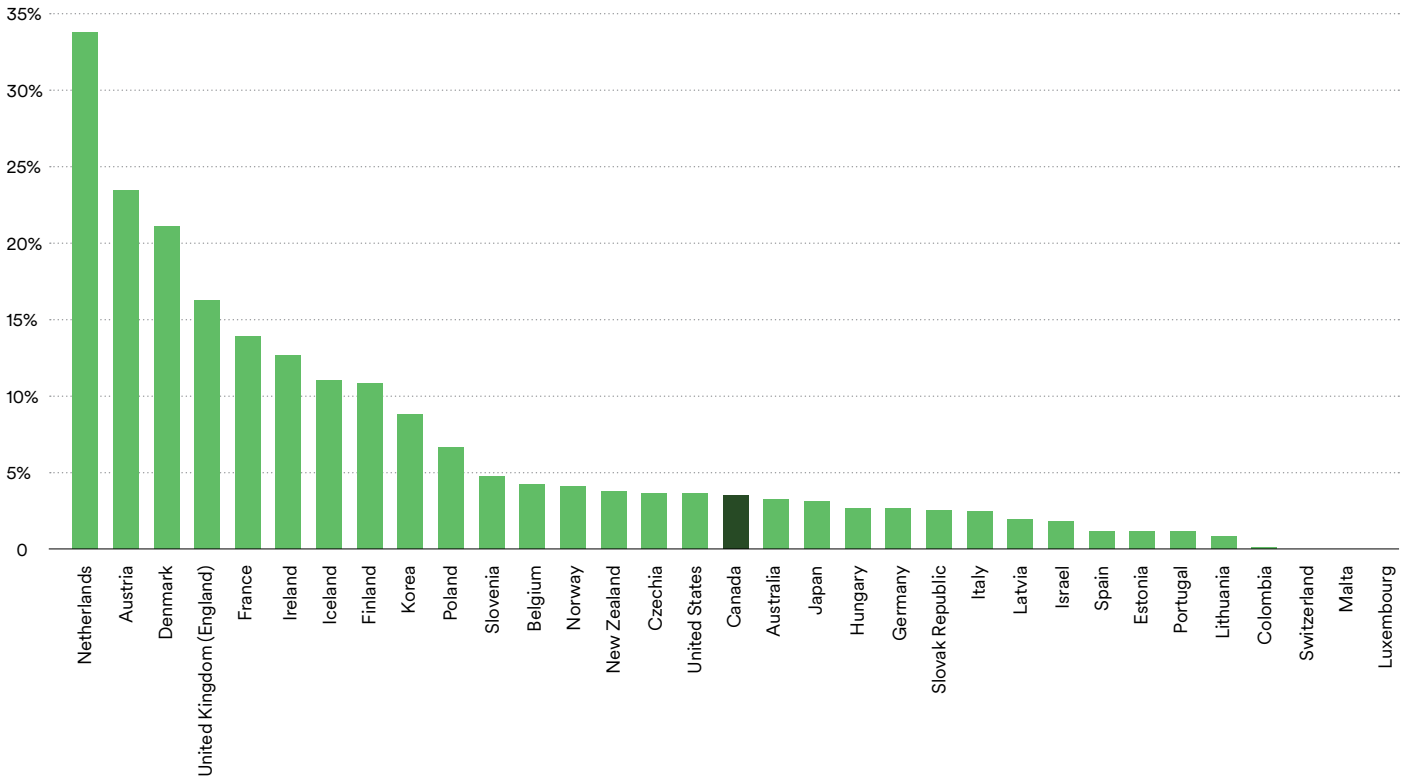
Unfortunately, Canada suffers from a significant deficit in social housing due to decades of divestment by consecutive federal and Ontario governments dating back to the 1980s and '90s. Despite a renewed federal focus on housing investments in recent years, a 2023 Scotiabank report revealed that Canada's social housing comprises just 3.5% of its total housing stock—among the lowest



I am fortunate that I can collect that [rent] subsidy. But that subsidy doesn't go outside of the M postal code. So, I can't move to another region, I can't move. I can't go outside of the GTA, so I am in a bit of a pickle.

FIGURE 25

Social housing as a percentage of total housing stock in Canada versus other OECD countries, 2022<sup>72</sup>



of countries in the Organization for Economic Co-operation and Development (OECD) (Figure 25).<sup>69</sup> As a result, social housing waitlists span years in most cities, with Toronto's waitlist ranging from 8 to 15 years depending on unit size.<sup>70</sup> Like many other experts, the Scotiabank report called for a "modest" doubling of Canada's social housing to 1.3 million homes to begin addressing this urgent need.<sup>71</sup>

The federal government's approach to addressing housing unaffordability has thus far relied on financing and incentivizing private developers to produce a small percentage of "affordable" units through its 2017 National Housing Strategy (NHS). These programs rely on inadequate and short-term affordability criteria, however—often 10 to 20 years—allowing rents to exceed 30% of household's income and be raised to market rates or higher after the

short affordability period expires.<sup>73</sup> Studies have confirmed that these programs produce virtually no affordable housing for the lowest income renters and provide no downward pressure on rents.<sup>74</sup>

Seven years after implementation of the NHS, less than half of the \$115+ billion committed to the Strategy has been spent, and its private market approach has proven to be ineffective in reducing core housing need and homelessness.<sup>75</sup> This highlights the need for a new vision and approach that prioritizes robust investments in non-market housing that remains affordable (i.e., at or below 30% of a renter's income) in perpetuity.<sup>76</sup> While the federal government's Budget 2024 did announce a new acquisition fund for non-market housing providers to buy and preserve affordable housing, it received only 10% of what was allocated to private

development—far too little funding to change course and address Canada's 30-year deficit in non-market housing.

In Toronto, the proportion of social and non-market housing is slightly higher than the national average, with 15% of rental housing owned by Toronto Community Housing Corporation (TCHC) and 6% owned by non-profit and co-operative housing providers.<sup>77</sup> These affordable units are largely remnants of federal and provincial investments made before the 1990s, and have since been left to the City to operate and maintain. However, given that municipalities are the most underfunded level of government, they cannot hold the torch alone; all levels of government must invest in scaling up and maintaining deeply affordable social housing.



# Homelessness

This year, Toronto food banks saw an alarming 420% increase in people who are unhoused, a 90% increase in clients from emergency shelters, and an 89% increase in “other” types of housing, which may include various forms of hidden homelessness including living in a car or couch surfing.<sup>78</sup> These deeply concerning trends indicate that more and more clients are being pushed out of the rental markets and into homelessness due to rapidly increasing costs of housing and living.

The rise in encampments across cities like Toronto is symptomatic of this problem. The City of Toronto’s Parks, Forestry, and Recreation division estimates that tents set up by unhoused people have more than doubled to 202 tents in the city this past year.<sup>79</sup> Frontline workers, however, suggest that this is likely an undercount and note that rising rents and insufficient shelter spaces are primary forces in more people living outdoors.<sup>80</sup>

Canada’s Federal Housing Advocate, Marie-Josée Houle, an independent watchdog with a mandate to advance the right to housing, recently investigated homelessness encampments. She urgently called for all levels of governments—particularly the federal government, through its NHS—to better target, prioritize, and invest in dignified housing solutions for people in core housing

need and homelessness.<sup>81</sup> Likewise, in 2022, the Auditor General of Canada released a report calling on the federal government to improve its inadequate data collection and accountability for reaching their NHS goal of reducing chronic homelessness by 50% by 2028.<sup>82</sup>

At the provincial level, Ontario’s Auditor General estimated that for every 10,000 people in Ontario, 16 are homeless.<sup>83</sup> This can be explained by a lack of targeted investments in deeply affordable and supportive housing as well as deeply inadequate social assistance rates. Approximately 31,816 people receiving Ontario Works (OW) and Ontario Disability Support Program (ODSP) payments—or 4% of all recipients—were homeless as of June 2024.<sup>84</sup>

Not only are social assistance rates well below Canada’s Official Poverty Line, but both OW and ODSP recipients lose the housing component of their benefits when they become unhoused and no longer pay rent. These are deeply punitive policies that keep the most vulnerable in our communities stuck in acute poverty and homelessness, further limiting their ability to gain employment (which is the stated purpose of OW). As discussed in later chapters, raising social assistance rates and delivering these benefits as a flat rate regardless of a person’s living situation could significantly reduce poverty, homelessness, and food insecurity.

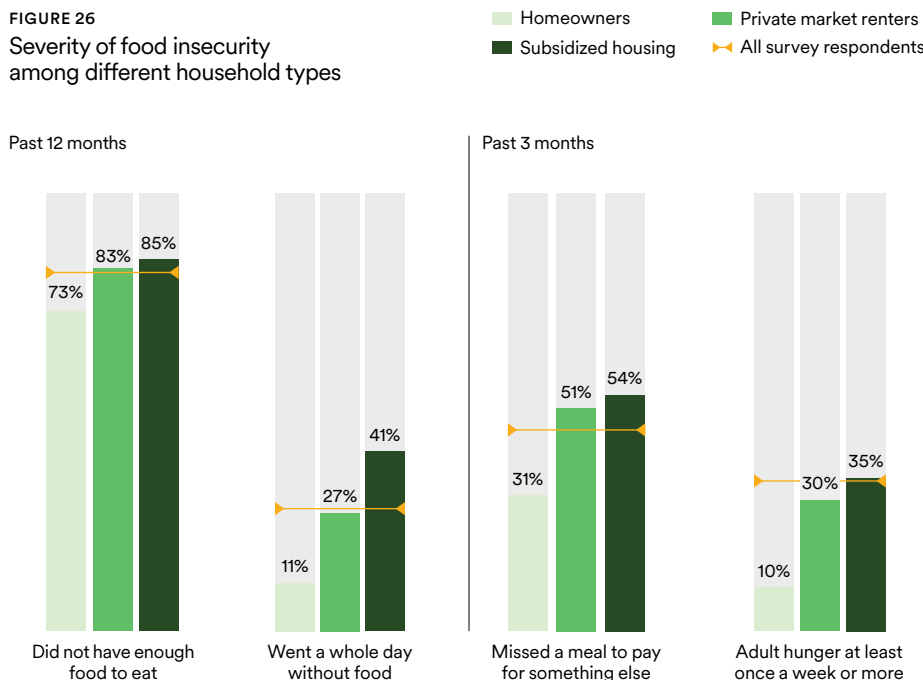
# Home ownership

On the other end of the housing spectrum, we also saw a 29% increase in food bank clients who are homeowners this year. Though the overall proportion of homeowners who are food bank clients remains low (3%), this is a notable increase given that homeowners tend to face less food insecurity than renters.<sup>85</sup>

Our survey findings reveal that seniors comprise 42% of food bank clients who are homeowners. This indicates that they may be struggling with rising mortgage payments, inflation, and the growing cost of living on their fixed incomes.

Similar trends are likely also bringing the other 58% of clients who are homeowners to Toronto food banks. CMHC data shows that a record share of income (over 40%) would have been required to pay for the monthly homeownership expenses of a condominium apartment in the GTA in 2023.<sup>86</sup> Moreover, Canadian households hold more debt than any other G7 country.<sup>87</sup> Though homeowners still report lower rates of food insecurity than other clients (Figure 26), these findings demonstrate that no demographic is spared from Toronto’s housing affordability crisis. With interest rates going down for the first time in 3 years, however, we may see the number of homeowners at food banks reduce as mortgage payments become more manageable.

**FIGURE 26**  
Severity of food insecurity among different household types



“  
Why is it SO bad now? It wasn’t like this ten years ago. Sure, there was homelessness, but there was always room at shelters. There weren’t tent cities. The government needs to make a change. They need to make a difference.”

# Life of an unhoused client living on Ontario Works

Over the past year, the number of unhoused individuals in Toronto relying on food banks has surged by an alarming 420% according to our client intake data. Among them is Leo, who, like 87% of these food bank clients, has faced the harsh reality of not having enough to eat in the past 12 months. These Torontonians, without a place to call home, endure their days with insufficient food, precarious jobs, and inadequate social support, resulting in uncertain futures. In Leo's words:

"I've been 'couch-surfing,' 'homeless,' whatever you want to call it, for the last 4–5 months or so. So right now, I'm just doing that at a friend's house, but that's going to change this weekend. I'm going to somebody else's house. So my life is, you know... in a little bit of turmoil right now."

Leo became unemployed about a year ago. However, he has been actively trying to return to the job market for over 5 months. For someone who has worked all his life and never asked for help, applying for Ontario Works (OW) was a significant challenge:

"I got really bad into drugs and alcohol and that kind of took over my life for a while, and just recently, like 5 months ago, I stopped everything and am trying to turn my life around again. I normally don't like asking for help. I'm starting to change that now. Like I've been on OW. I've done everything myself since I was 15 years old, been on my own, so for me to ask for help, even me being on OW, it's kind of like... makes me feel belittled, I guess is the best way for me to say it. I don't like taking handouts."

Trying to get back into the job market, he has managed to find some casual work, though it's not enough to cover his basic needs:



"I'm a carpenter by trade and I've been doing this for 20 years, so I got hooked up with a realtor and we're going around fixing houses. So, it is in the scope of work I do. It's just not full-time. Not enough hours for me to survive, especially now. I've got my own children, and I have to pay for my children too. So right now, it's not enough, but I'm grateful that I have this because, you know, a month ago I was living off 300 and something dollars a month and that's not manageable."

Leo's precarious situation forces him to make tough choices just to get by, often at the expense of his own well-being:

"I sacrifice with food. That's my main... sacrifice. I've got children too. So, like anything I get extra, I give to them... I've been doing a little bit of borrowing. I haven't actually gone to the food bank in a few weeks... you have different places where like, they give out lunches and dinners and stuff. I've been doing that, but other than that, I'm just, you know, not eating what I should be, I guess is the best way of saying it. Not healthy."

The abrupt shift from a stable life to one filled with uncertainty has left Leo feeling lost. He reflects on how increased social

support could make a difference, but without it, he fears he might have to resort to options that could plunge him deeper into financial debt:

"Last year when I was working, I was making \$1300 a week and that was manageable. When I went from \$1300 a week to \$300 a month... I don't even know. I wouldn't even know how to start... Like, just if I went and bought food for the month, I'd be broke. Then I can't travel. If I got bus fare, then I couldn't eat for the month... \$1300 a month [of Ontario Works benefits] would be a lot better. I could probably manage with another \$1000."

Leo is eager to return to school and acquire new skills to transition into a different career, as he realizes that continuing in physically demanding jobs is not sustainable for him. However, he is concerned that his age might make the process of studying more stressful and challenging:

"I'm going to have to stop working and live on OSAP or whatever it is, and I don't know, it's another stress for the future, I guess."



# Food inflation

Food is a significant part of monthly household expenses; the average person should be spending \$339 per month on healthy food—up from \$253 in 2019.<sup>88</sup> However, with a median income of \$7.78 per person per day left after covering rent and utilities, food bank clients have a limited budget to purchase the food they need.

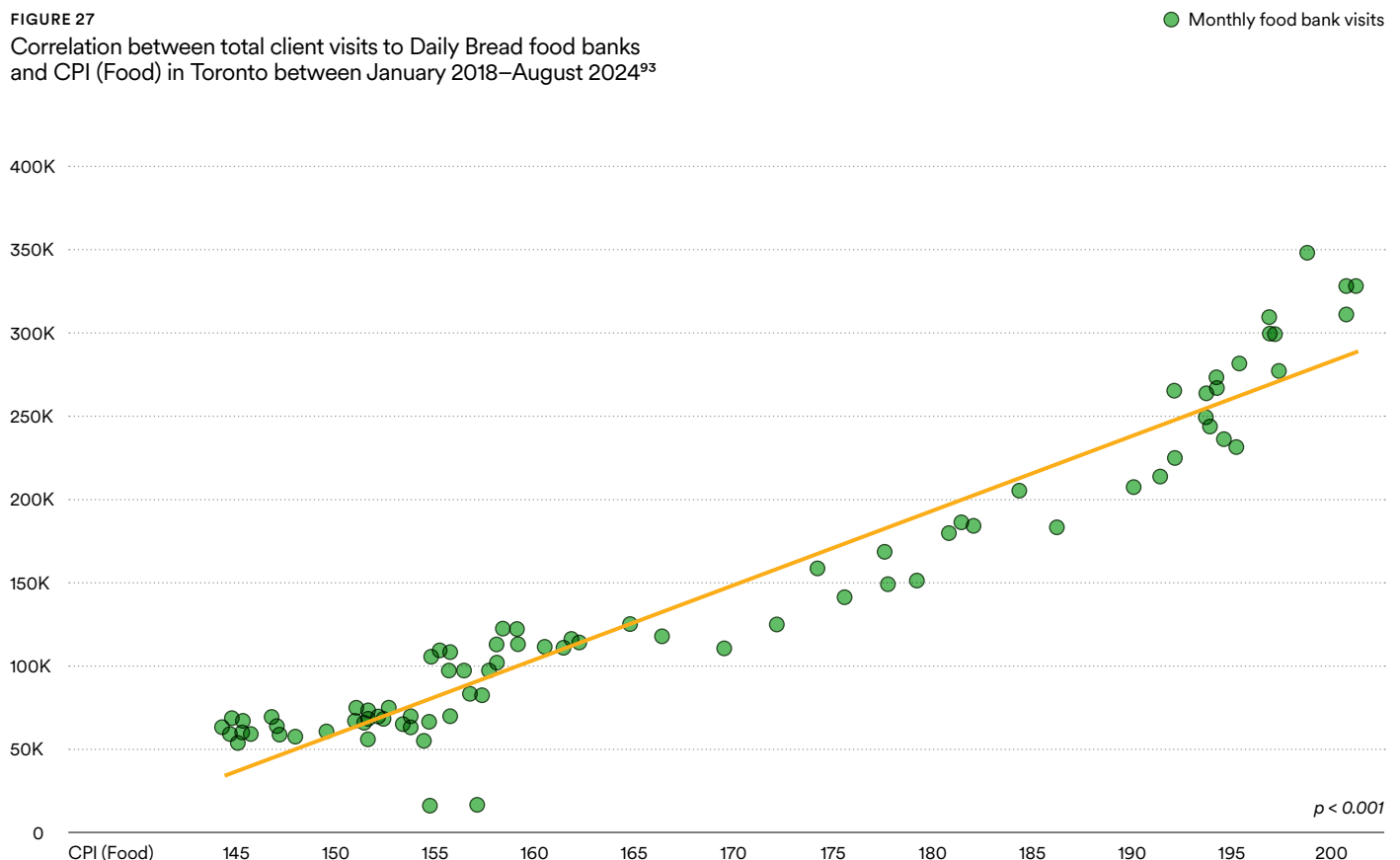
From June 2021 to June 2024, grocery prices increased by 21.9%, according to the Consumer Price Index.<sup>89</sup> Despite inflation, however, Canadians are spending only \$253 per month on food—a 19% drop in four years, according to Canada’s Food Price Report.<sup>90</sup> Facing higher costs for rent and utilities as well as rising personal debt, people are cutting back on food spending, which is likely driving higher food bank usage. An analysis of the past 6 years of Daily Bread data has shown that food inflation is the most consistent predictor of increased food bank use (Figure 27).

Numerous factors contribute to food inflation, such as severe weather conditions, global supply chain disruptions, geopolitical tensions, elevated energy and labour costs, and a weaker Canadian dollar relative to

the U.S. dollar—elements largely beyond control.<sup>91</sup> However, individual retailers do have control over grocery store pricing and dysfunctional power dynamics in Canada’s grocery sector—whereby a handful of retailers dominate the market—have resulted in a lack of transparency, innovation, and competition.

In response, a Canadian grocer code of conduct is set to take effect in June 2025. While this measure alone may not lower prices, it has the potential to address the dysfunctions within the grocery sector. In other countries, such as Australia, the United Kingdom, and Ireland, grocery codes of conduct have led to more modest price increases compared to those in Canada and the United States.<sup>92</sup>

FIGURE 27  
Correlation between total client visits to Daily Bread food banks and CPI (Food) in Toronto between January 2018–August 2024<sup>93</sup>



# Surging need, shrinking safety nets

Nearly 1 in 5 survey respondents (18%) reported Ontario Works (OW) as their primary source of income—an increase over previous years—and more than 1 in 10 (11%) rely on Ontario Disability Support Program (ODSP) as their primary source of income. Combined, this means that nearly 3 in 10 (29%) food bank clients receive social assistance as their primary source of income, raising concerns about the adequacy of these income supports.

Research shows that income support programs like the Canada Child Benefit (CCB)<sup>94</sup> and senior's benefits<sup>95</sup>—including the Old Age Security (OAS), Guaranteed Income Supplement (GIS), and the Canada Pension Plan (CPP)—have reduced the severity of food insecurity in Canada for these groups. Thus, income-based solutions are essential to eliminating food insecurity because they ensure that people can afford their basic needs and realize their right to food.<sup>96</sup>

These outcomes can only be achieved, however, if income supports bring recipients to at least the poverty line. Ontario's two main income support programs, ODSP and OW, fall far short.

## Social assistance

One in 4 (25%) Toronto food bank clients reported having a disability this year, and more than 1 in 10 (11%) reported relying on ODSP as their primary source of income. ODSP is an income support program meant for people who have a disability that face

barriers in securing gainful employment—yet it keeps recipients in deep levels of poverty.

Despite a 5% increase to the ODSP benefit amount in 2022 and inflation-related increases in both July 2023 and 2024, ODSP provides only \$1,368 per month for a single individual.<sup>97</sup> This falls far below the poverty line of \$2,397 and even the deep poverty line of \$1,798 in Toronto<sup>98</sup>—measures which do not include the additional costs of living with a disability.<sup>99</sup> As a result, **people with disabilities are twice as likely to live in poverty and financial insecurity as compared to persons without disabilities.**<sup>100</sup> Unfortunately, this is true across the country—while disability benefit amounts vary between provinces and territories, every disability assistance program falls below its respective poverty line.<sup>101</sup>

Accessing ODSP in Ontario can also take years due to a complex application process, frequent denial rates,<sup>102</sup> and lengthy appeals processes that cause delays for people entitled to this benefit.<sup>103</sup> This is worsened

by Ontario's doctor shortage, with 2.2 million Ontarians lacking a family physician,<sup>104</sup> making it hard to get needed medical assessments. Many Ontarians with disabilities who are unable to work must therefore rely on OW while awaiting ODSP review. Among survey respondents who have a disability, over one-third (38%) relied on ODSP as their primary source of income while 1 in 7 (14%) relied on OW.

Unlike ODSP, OW rates have remained stagnant at \$733 per month for a single individual since 2018. This amount sits at less than a third (30%) of the poverty line in Toronto and leaves many individuals, including those with disabilities who are unable to qualify for ODSP, with grossly inadequate support to live a dignified life (Figure 28). Compared to other provinces and territories, OW recipients had one of the least adequate social assistance incomes in 2023.<sup>105</sup> Had OW simply kept up with inflation since 2018, it would be over \$150 higher than it currently sits in 2024.

Making matters worse, as soon as people receiving OW earn \$1,666 per month in employment income (more than \$600 below the poverty line and just 61% of full-time minimum wages), they are entirely cut off from the program and lose in-kind supports tied to the program such as health and prescription benefits. This creates barriers to work and traps OW recipients in deep levels of poverty as they are unable to earn enough money to move off the program while maintaining basic benefits.<sup>106</sup> This in turn negatively impacts the provincial labour supply and increases the likelihood of someone needing to return to OW.

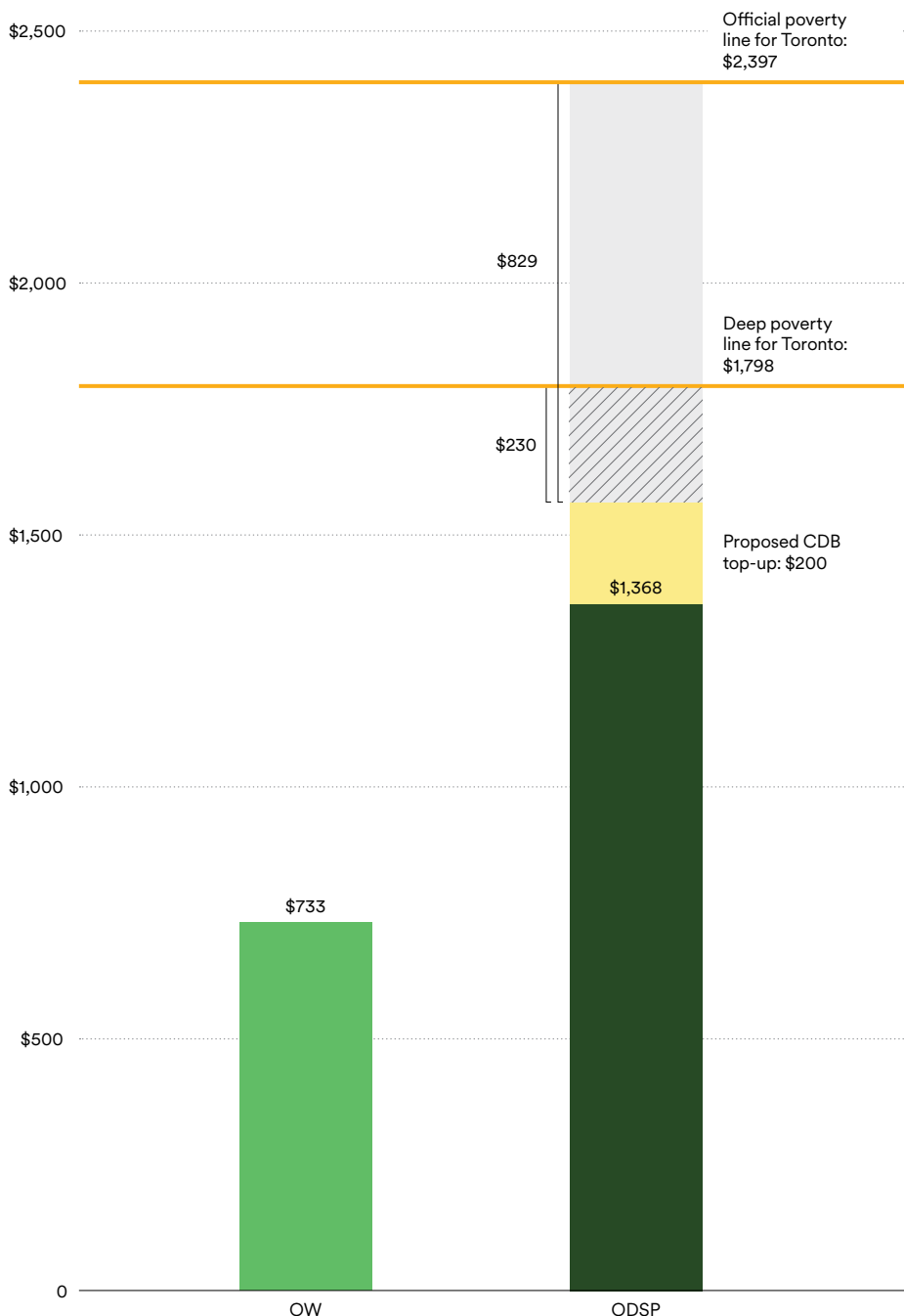
“Welfare, ODSP, they need increases a little bit more. I mean, we want people to work. Of course, we don't want it to be \$3000 a month, but you know, just more than \$1000 because you're not going to find a place to live anywhere for that.”

**Increases in OW rates and income exemptions are thus needed if the intent is to support people to successfully transition into the labour market.**

When we asked survey respondents what change governments could make to eliminate their need for food banks, 2 in 5 people who rely on OW (41%), over 2 in 3 people who rely on ODSP (69%), and half of people with a disability called for increased social assistance rates as their priority. Nearly one-quarter (24%) of people who rely on ODSP as their primary source of income also named the launch of the new Canada Disability Benefit (CDB) as a critical policy change.

These findings, shaped by the lived experiences of food bank clients, underscore the importance of policy reforms that address the immediate financial needs of social assistance recipients to enable them to live a dignified life and contribute meaningfully to our economy.

**FIGURE 28**  
Social assistance rates compared to official poverty line for Toronto for single individuals



“ I could probably work a part time job—but we all know with welfare, the first \$250 they don’t touch, but anything after that they will deduct 50% off the paycheque. So, it basically equals the same amount as what I’m getting by not doing the job.

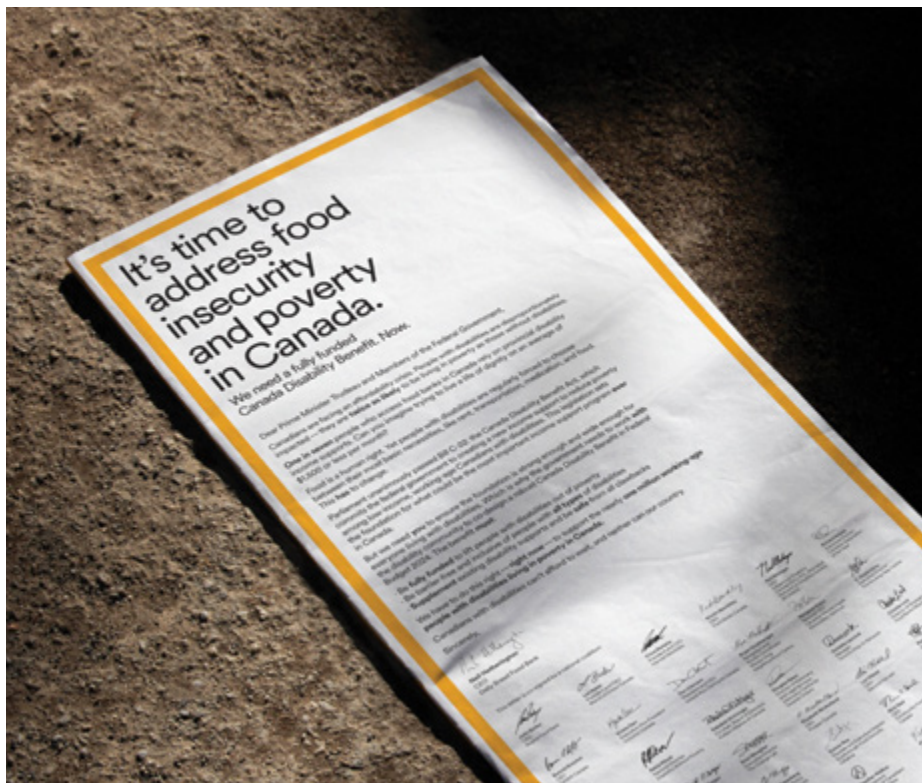
“ Increase the ODSP. I would be able to take that increase and put it towards healthier food that I need to eat, clothing, the proper socks, the proper shoes... And maybe people would be able to save a little bit and actually have something for a funeral if they passed away.

## The Canada Disability Benefit

One piece of legislation that offers a glimmer of hope for social assistance recipients with disabilities is the Canada Disability Benefit Act. Passed with all-party support in 2023, it sets the foundation for an income support program designed to reduce poverty and support the financial security of working-age persons with disabilities (18–64)—a neglected age group that faces the highest levels of poverty in Canada,<sup>107</sup> which are only compounded by disability. If fully funded and properly implemented by July 2025, the Canada Disability Benefit (CDB) could have an immense impact on reducing poverty and food insecurity among adults with disabilities in Canada.

Unfortunately, at the time of writing, the proposed payment amount for the CDB is a maximum of \$200 per month per recipient, **which would keep people with disabilities \$800 below the poverty line in Ontario** (Figure 28). Moreover, the income threshold for eligibility is only \$23,000 per year, and calculated according to household income rather than an individual applicant’s income. This is several thousands of dollars below the poverty line in Ontario and can enable financial dependence and abuse among people with disabilities who live with others and are not able to achieve financial autonomy through this program—which we know impacts women and young people most.

Additionally, instead of providing automatic eligibility to people already receiving provincial disability supports like ODSP, the CDB is using the Disability Tax Credit (DTC) to determine eligibility. The DTC relies on an exclusionary definition of disability as well as a cumbersome and costly application which requires various forms from doctors, creating an administratively burdensome and expensive process for applicants while adding pressure to our already-strained medical system. In fact, over \$243 million of



public funds will be spent on these medical forms to recertify people for disability supports, even if they have already proven their need provincially. As a result of these eligibility shortfalls, not all people with disabilities in Ontario will be able to access the benefit in its current form.

What is more problematic is that because of its status as a tax reportable benefit rather than a refundable tax credit, recipients of the CDB may lose other income-tested federal, provincial, and municipal benefits, including subsidized rental housing.<sup>108</sup> This stands in stark contrast to other benefits like the Canada Child Benefit, the Canada Workers Benefit, the Goods and Services Tax Credit, the Canada

Carbon Rebate, and the Ontario Trillium Benefit, which are all refundable tax credits. The CDB should follow suit to be automatically exempt from the threat of clawbacks to other benefits and programs that Canadians with disabilities rely on.

In the coming year, it will be important for the federal government to address these funding and regulatory gaps, and for provinces and private insurance companies to exempt the CDB from benefit clawbacks. This will ensure that the CDB meaningfully improves the lives of people with disabilities living in poverty, bringing them one step closer to realizing their fundamental human right to food and an adequate standard of living.

“ Another benefit would really be great and work towards helping pay the rent.

# Incomes not keeping pace

With a median hourly wage of \$18, food bank clients' incomes are not keeping up with rising expenses. Facing precarious jobs and insufficient income supports, it comes as no surprise that two of the most common asks of government from survey respondents were higher minimum wages (43%) and improved access to job training and supports (26%).

We continue to see employed clients turn to food banks, signalling that employment is not enough to be protected from food insecurity. This increase is not merely a reflection of temporary economic hardship due to high inflation and interest rates, but an indication of one of the root causes of systemic poverty: lack of adequate income.

With Canadians facing job precarity, stagnating wages, and a rising cost of living—particularly for housing and food—demand for food banks has soared to record-breaking levels as more people experience food insecurity for the first time.

## Employment and wages

Nearly half (49%) of households accessing food banks have at least one person who is employed in the household, and 1 in 3 survey respondents (33%) are relying on employment earnings as their primary source of income.

Among employed survey respondents, the median number of hours worked was 35 hours per week, and the median hourly wage was \$18, which is significantly lower than the \$25.05 living wage for Toronto.<sup>109</sup> It is therefore unsurprising that 79% of employed survey respondents desire more work hours, and over one-third (35%) of clients mentioned households with members working multiple jobs. Moreover, one-third (34%) of respondents rely on full- or part-time employment as a secondary

source of income to supplement their insufficient primary income.

For survey respondents who were employed, 45% reported permanent employment, an increase of 10% from last year. Conversely, 55% of employed survey respondents reported precarious jobs (temporary, contract, causal, seasonal, on-call). The gig economy, once hailed as a flexible solution to unemployment, comes at the cost of employment stability and benefits: among all employed survey respondents, a staggering 56% of employed survey respondents do not receive employer benefits.

Ontario has yet to release the findings and recommendations of its Portable Benefits Advisory Panel,<sup>110</sup> which were expected in 2023. In its stead, a private think tank, the C.D. Howe Institute, commissioned its own study of a portable benefits program and found that it “is a feasible, affordable, and sustainable way to improve access to essential supplemental health and dental benefits for millions of Ontarians.”<sup>111</sup>

Among students, who make up nearly 1 in 3 (31%) of all clients and 42% of new clients based on our survey, the employment rates were higher than the average, with nearly half (49%) of new clients who were students reporting employment as their primary source of income, compared to 40% of non-students. The median hourly wage for students was \$18, compared to \$19 for non-students, indicating similar wages to others (Figure 29).

### Employment and wage trends among survey respondents:

#### A year of growth

Clients with household employment

**49%** a 4% increase compared to last year

Median hourly wage

**\$18** a \$2 increase over last year

Median hours worked weekly

**35** a 5-hour increase compared to last year

“

[My job] is just not full-time. Not enough hours for me to survive, especially now—I'm on my own and I have to pay for my children too. It's not enough, but I'm grateful that I have this, because you know, a month ago I was living off \$300 a month and that's not manageable.



FIGURE 29

Employment and wage trends among student clients

Median income

\$1,000

Median hourly wage

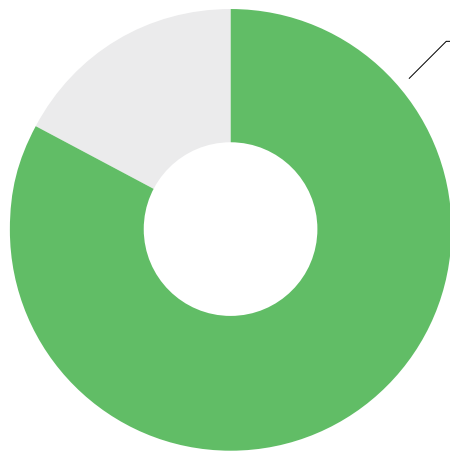
\$18

Median hours worked weekly

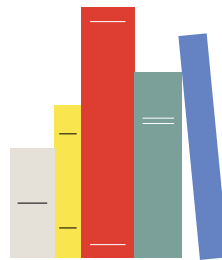
30

Median rent and utilities paid

\$800



83%  
Proportion wanting more hours



From the beginning it was hard [as a newcomer]. I was formerly at a shelter, [and] no landlord is willing to rent to me... We find it difficult to get a job, and housing.

The median hours worked by these students, however, was 30 hours per week—lower than the 35.5 hours among non-students, but still a high number of hours considering the competing priority of schooling. Precarious employment, a lack of student housing, and high tuition fees for students attending post-secondary institutions—particularly among international students—are likely key drivers of students making up nearly 1 in 3 food bank clients. Additionally, 71% of student clients already have at least a college degree, signalling that education does not always lead to better financial security.

## Barriers to work

While the rise of the gig economy and the erosion of traditional employment structures have contributed to the current crisis many food bank clients find themselves in, there are additional barriers in securing stable and well-paying jobs. The top 3 barriers to work among survey

respondents who were unemployed but wanted to work were: disability or health conditions (27%), not being able to find suitable work (26%), and lacking employer's requirements or Canadian experience (22%)—a barrier that is acutely felt by newcomers.

Employers are legally required to accommodate health conditions and disabilities to the best of their ability, but barriers remain for people with disabilities and chronic health conditions to find and maintain meaningful work. Only 16% of survey respondents who reported living with a disability were employed, compared to 33% of respondents without a disability. These barriers to work highlight the need for comprehensive policies that not only support job placements, but provide enhanced healthcare, appropriate disability accommodations, and reduced barriers to employment for newcomers.

55% of employed clients rely on precarious work

56% of employed clients receive no employer benefits

27% of unemployed clients cannot find work due to a disability or health condition

# Unemployment

More than half (51%) of survey respondents did not report any form of employment in their households. The unemployment rate has been rising in Canada, reaching 6.4% in June 2024—an increase of 1.3 percentage points since April 2023 (Figure 30).<sup>112</sup> Moreover, unemployed individuals are transitioning to employment at lower rates than they used to pre-pandemic, which may indicate that people are facing greater difficulties finding work in the current labour market.<sup>113</sup> In Ontario, from April 2023 to June 2024, the unemployment rate increased by 1.9 percentage points and currently stands at 7%.<sup>114</sup>

Making matters worse, access to Employment Insurance (EI) in Canada is

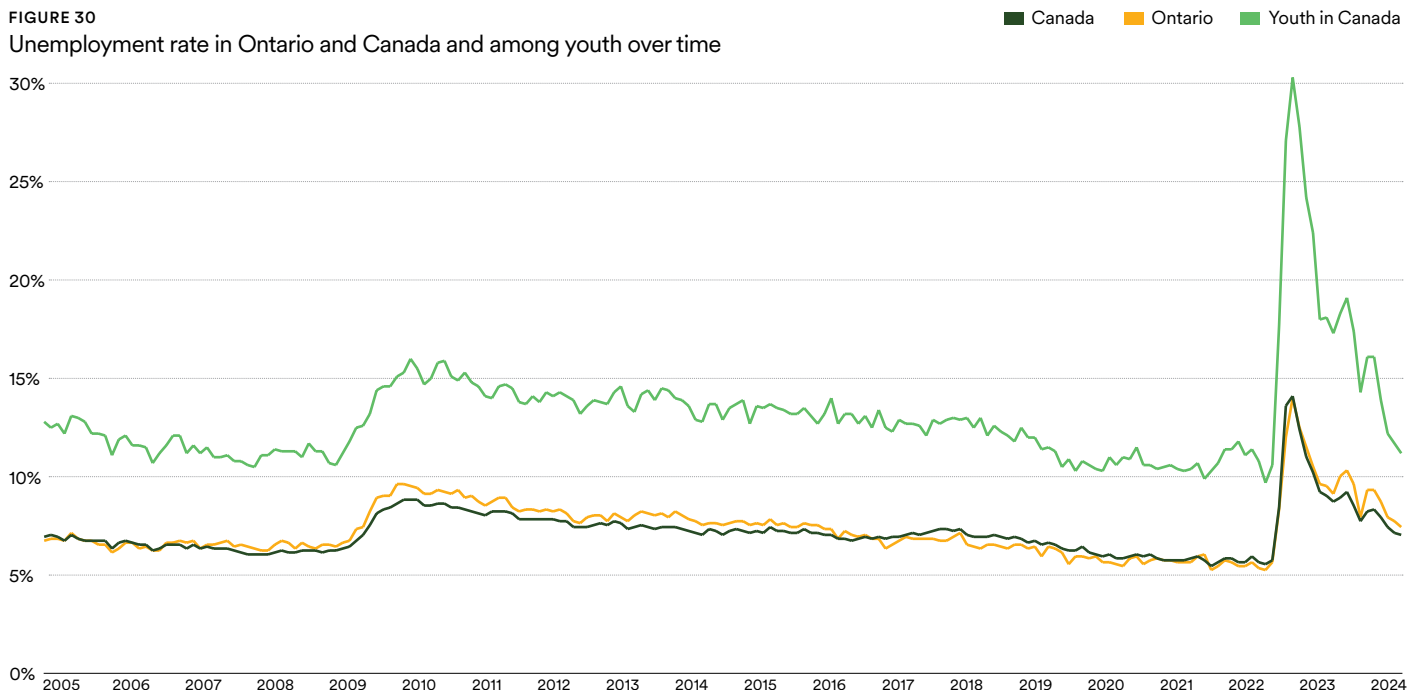
also at its lowest level in history, even as unemployment rises.<sup>115</sup> **Currently, just one-third (463,890 people) of the 1.4 million unemployed workers in Canada are receiving regular EI benefits.**<sup>116</sup>

Meanwhile, Canadian employers recruited low-wage temporary foreign workers at a record rate in early 2024; Employment and Social Development Canada (ESDC) reported 28,730 low-wage foreign workers were approved through the Temporary Foreign Worker (TFW) program in the first quarter, a 25% increase from the same period in 2023.<sup>117</sup> Overall, the TFW program approvals rose by 13%, with 71,000 temporary workers approved from January to March.<sup>118</sup>

Not only does this harm Canadian workers by artificially suppressing wages and raising

unemployment rates,<sup>119</sup> but it raises serious concerns about human rights violations. **A report from the United Nations special rapporteur on contemporary forms of slavery recently stated that Canada’s TFW program is “a breeding ground for contemporary forms of slavery” and stressed that granting migrant workers permanent resident status is necessary to end ongoing exploitation.**<sup>120</sup> By regularizing people with temporary status, governments can ensure that they have full access to the social services, healthcare, affordable housing, benefits, and decent employment they need to live a dignified life and contribute to a fairer economy in Canada, where all employers pay their fair share of wages.

FIGURE 30  
Unemployment rate in Ontario and Canada and among youth over time



# Youth unemployment

Among the 36% of survey respondents aged 18 to 29 who were employed, almost two-thirds (63%) reported temporary employment—a higher rate than older groups. Temporary work often provides no security or benefits, in addition to low wages, making this precarious nature of work a likely factor in more employed young people arriving at the doors of food banks.

Moreover, youth unemployment in Canada for ages 15 to 24 rose to a 10-year high of

13.5% in June 2024 (excluding the 2020–21 pandemic period), making it more than double the overall rate of unemployment,<sup>121</sup> both due to a reduction in jobs and a 100,000-person increase in the youth labour force (Figure 30).<sup>122</sup> This is the highest recorded difference in history, raising concerns about long-term economic “scarring” and reduced future earning opportunities for young people.<sup>123</sup> In Ontario, the youth unemployment rate was even higher, at 16.5% in June 2024.<sup>124</sup>

Among our survey respondents aged 18–29, 37% reported not being able to find

suitable work, a significant overrepresentation compared to the rest of survey respondents (24%). This indicates a lack of adequate employment opportunities for young people, who are traditionally reliant on entry-level and part-time positions but are finding themselves squeezed out of the job market as more of them compete for fewer positions. If the unemployment rate continues to rise for young people, we will likely see more turning to food banks, unable to make ends meet—a troubling sign for Canada’s next generation.

# A refugee mother's journey from unsafety to uncertainty

Njeri is a single mother of three young children who left her home country about a year ago due to threats against her life. She moved to Canada for a better life but hasn't been able to establish herself and currently lives with her children in a shelter in Scarborough.

"When we got in [to Canada], we went to the Red Cross Society. They were the ones that linked us up with Ontario Works and who kept us in a hotel. When we were moving from one hotel to the other, we faced discrimination. Some hotels will tell you that it's a private hotel so you can use [it] for no more than two weeks. A hotel in Etobicoke evacuated us. Then...when we were at a hotel in North York, on the second or third day they told us to leave because my children cluttered the room when I went into labour [to deliver the third child]. I was in the hospital. I was trying to explain to them that I just gave birth, and that I'm sorry...but they didn't want to listen."

Njeri's early days in Canada were marked by hardship. Pregnant and caring for two young children, she describes how challenging it was adjusting to her new life alone:

"[One day] I was coming from the antenatal clinic with my children [during the last trimester of pregnancy]. Then I slipped on ice and fell. I was crying, I was crying that day. It was my children that helped me to stand up because I was looking at the front and back, nobody was coming. It was just my children and I on the road. So, we just have to find a way, I had to get up and we move on."

Njeri and her children are among the 92% of refugee food bank clients who said that they did not have enough food in the last 12 months. Just like many other clients in



her situation, she describes how she copes with the situation by relying on different community services:

"I don't have family member here. The only people I can turn to, which I have not, is the church where I attend...I pray not to find myself in crisis. I go to community programs, and I use the food bank...That's what I use for my baby here. We go there every month. They give us baby diapers that we can use for maybe like one week, two weeks, and they give us baby formula, baby clothes. I use the food bank to supplement and make a budget with what we are getting from Ontario Works."

Beyond relying on community supports, Njeri is determined to become self-sufficient and hopes to work as a personal support worker. However, like 42% of single mothers with refugee claimant status in our survey, she faces significant barriers to employment, including childcare and the need for Canadian education credentials:

"I can't start work until my baby is one year old, so that is why I'm volunteering for now.

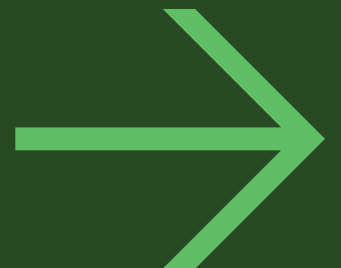
Then, apart from volunteering, I'm looking for admission so that I can do a course. I understand that for me to get a good job, I need to get Ontario education. So, I'm trying to sort all that out before my baby is one year old. By the time it's one year old, hopefully I'm in school. By the time he's two years old, I'm done, and I can start to work there."

Despite the many hurdles she faces, Njeri remains hopeful. She envisions a future where the Canadian government provides greater support to refugees, ensuring they have a less challenging path to stability:

"[For] someone like me that is coming into Canada as a refugee and will be needing shelter space, I believe that the government should have more government-run shelter. It will cut down the cost of hotels for the government. [For] someone who is heavily pregnant and has to move from one hotel to another with two children, the emotional and psychological balance was not there. It wasn't until we got to the shelter that I started resting well."



# Call to action



# Be part of the solution

This report has made it clear that food insecurity is at unacceptable and unsustainable levels across Toronto. Food is a human right, yet over one in ten Torontonians continue to rely on food banks because of systemic policy failures, and many more face food insecurity without making it to the doors of our food banks.

We cannot wait idly for change to occur. **It is incumbent on all of us, each reader of this report, to take action and spark the systemic changes we need.**

Here is what you can do.

“

The government needs to do more for people like us. The system is failing us. There needs to be real change.

Readers of this report, we call on you to

1

### Share this report

Help us raise awareness by sharing this report with your friends, family, and network. If you're an educator, can you raise awareness among your students? If you are involved in a community group, can you mobilize together? If you're a writer or have a platform, can you amplify the stories in this report?

2

### Get involved with your local food bank

If you are able, make a financial donation, raise food or funds, or volunteer your time at a local food bank.

3

### Advocate for change

Most importantly, contact your Member of Parliament, Member of Provincial Parliament, and City Councillor and urge them to adopt the recommendations in this report.

You can start by visiting [fundthebenefit.ca](https://fundthebenefit.ca) to send a letter to your federal government, calling for a fully funded Canada Disability Benefit to reduce poverty among people with disabilities.



# Members of Parliament, we call on you to



## 1 Strengthen the Canada Disability Benefit

Top up the Canada Disability Benefit (CDB) to at least \$500 per month per recipient by Budget 2025, with progressive increases in future budgets to raise people with disabilities above the poverty line. Meanwhile, pursue additional avenues for eligibility beyond the Disability Tax Credit (DTC) to ensure people with episodic and invisible disabilities are eligible, and administer the Benefit as a refundable tax credit to prevent clawbacks from other programs, benefits, and supports.

## 2 Launch automatic tax filing for all Canadians

Fully implement automatic tax filing for all Canadians to mitigate barriers and ensure that low-income people can access the benefits they are entitled to.

## 3 Scale up social and deeply affordable housing

Use a consistent definition of affordable housing—where rent is no more than 30% of a renter's income in perpetuity—across all programs and scale up investments in these social housing units to double Canada's social housing stock by 2030, including through increased investments in the Rental Protection Fund to protect at-risk affordable rentals.

## 4 Ensure public value for public funds

Ensure that affordability requirements are attached to all public subsidies and lands offered to housing projects and investors—including the GST exemption on new rental apartments, the freeze on municipal development charges, and the corporate tax exemption for Real Estate Investment Trusts—to guarantee public value for public funds and assets.

## 5 Support people with temporary status

Implement a broad and inclusive regularization program to ensure that all people with temporary and precarious status, including international students, temporary foreign workers, refugees, and people who are undocumented, are granted equal access to permanent residency, and in turn, the social services, healthcare, affordable housing, benefits, and decent employment they need to live a dignified life while contributing to Canada's economy. Invest in skills training and workforce development to match these new residents to in-demand sectors and jobs.

## 6 Support working-age singles

Reduce the depth of poverty among working-age single adults without children in Canada by transforming the Canada's Workers Benefit (CWB) into a Canada Working Age Supplement (CWAS).<sup>125</sup>

Members of  
Provincial  
Parliament,  
we call on  
you to

1

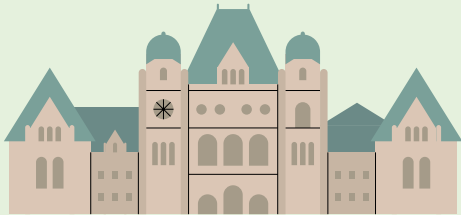
### **Lift people with disabilities out of poverty**

Raise Ontario Disability Support Program (ODSP) rates above the poverty line to ensure people with disabilities can afford the necessities for a dignified life. Exempt the forthcoming Canada Disability Benefit from clawbacks to ODSP, Rent-Geared-to-Income calculations, and other government and private insurance benefits to avoid penalizing people with disabilities for receiving this new Benefit.

2

### **Strengthen Ontario Works (OW)**

Improve the adequacy of OW by doubling rates, indexing to inflation annually, delivering it as a single flat rate regardless of a person's living situation, and increasing the earning exemption to match that of ODSP. Ensure the forthcoming Canada Disability Benefit is also exempt from OW clawbacks.



3

### **Increase and deliver on affordable housing targets**

As part of the provincial government's plan to build 1.5 million homes by 2031, ensure that at least one-quarter of these are permanently affordable supportive or social housing, with a minimum of 50,000 units in Toronto. Use a consistent definition of affordability where rent is no more than 30% of a renter's income and expand the Canada-Ontario Housing Benefit (COHB) to urgently support tenants renting unaffordable housing in the private market.

4

### **Implement rent control to protect tenants**

Institute legislation to limit rent increases on units built after November 15, 2018, to match the guidelines in place for rent-controlled units and preserve affordability.

5

### **Strengthen the poverty reduction strategy**

Enhance the current Poverty Reduction Strategy and initiate the development of the next five-year strategy and action plan. Both the current and upcoming strategy should include specific targets, timelines, indicators for measuring progress, and robust reporting mechanisms to ensure accountability and transparency.

6

### **Invest in children's meals**

Match Toronto's municipal investments in the Student Nutrition Program and flow funds rapidly to ensure a fully funded and universal meal program in schools, so that no child goes hungry.

# City Councillors, we call on you to

## 1 Launch the Poverty Reduction Strategy Action Plan

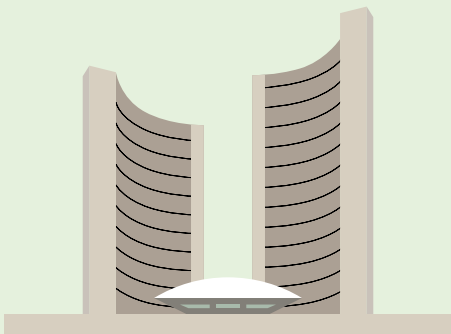
Urgently launch Toronto's Poverty Reduction Strategy Action Plan and an updated Food Charter with concrete actions, indicators, and funding to prevent food insecurity. Promote resilience among Toronto community food programs by prioritizing access to programming space and a formalized role in the city's emergency planning and preparedness.

## 2 Protect public lands and assets

Institute a by-law to ensure that public lands are leased and not sold to housing developers, and all homes built on public lands are protected by rent and vacancy control in perpetuity. Continue to streamline approval processes and expedite Housing Now developments on city-owned lands, ensuring that at least 30% of units are affordable and no units are above market rent.

## 3 Prevent evictions and inadequate housing

Increase funding for the Eviction Prevention in the Community (EPIC) program and Toronto Rent Bank to protect tenants from eviction and homelessness. Strengthen enforcement through the RentSafe program to ensure rental homes meet building standards.



## 4 Preserve affordable housing

In partnership with the federal and provincial governments, increase funds available for the Multi-Unit Residential Acquisition (MURA) program.

## 5 Accelerate housing developments

Speed up the housing development and permitting process to address years-long delays in essential housing projects across the city.

## 6 Expand the Student Nutrition Program

Deliver on Toronto's historic commitment to a fully funded and universal meal program in schools by working with the provincial and federal governments to urgently increase and flow funds for the Student Nutrition Program. This will ensure that no child goes hungry and students across the city get the support they need to learn, grow, and thrive.



# Methodology

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This research and all related materials obtained ethical approval from the Community Research Ethics Office, Centre for Community Based Research, Waterloo.

Data was collected from the sources described below. Please note that percentages throughout the report may not add up to 100% due to rounding.

Informed consent was secured from participants across all research streams through a prepared script explaining that participation was entirely voluntary and confidential, respondents could withdraw at any time, participation would have no impact on their ability to access food at any programs, and providing their name and contact information was optional.

## **Link2Feed data**

Food banks across Ontario use a client intake database called Link2Feed to capture client intake data and track visits. Data from April 1, 2023, to March 31, 2024, was pulled from Link2Feed for Daily Bread Food Bank and North York Harvest member agency food banks to understand food bank use and demographic trends. Drop-in meal programs were excluded from the analysis because these programs do not capture unique client data.

## **Survey**

The annual food bank client survey was conducted from April 1, 2024, to May 15, 2024, and took place in-person and online. Survey volunteers attended a mandatory training session. Flyers were distributed to all Daily Bread and North York Harvest member agency food banks with details on how to participate. The survey was available in English, Spanish, French, Mandarin, Arabic, Tamil, Ukrainian and Russian. In total, 1,392 (844 in-person and 548 online) surveys were filled out, with representation from 67 food banks.

## **In-depth interviews**

During the survey, participants were asked if they were willing to participate in a follow-up qualitative interview by phone. Interviews were conducted with a selected sample of survey participants who consented to be contacted. These participants were selected based on their representative experiences with the key themes of the interview. Ten in-depth interviews took place by phone with clients by trained researchers. Participants received a \$25 grocery store gift card.

## **Analysis**

The data was cleaned using R programming software to remove any invalid responses. After cleaning, a total of 1,121 surveys were included for the quantitative analysis. Results and analysis were generated using SPSS Version 29.0.1.0. Qualitative data were transcribed in MS Word and coded manually in MS Excel. All respondents quoted have been de-identified to protect anonymity.

# Acknowledgements

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# About Daily Bread Food Bank

Daily Bread Food Bank works towards long-term solutions to end hunger and poverty and runs innovative programs to support individuals living on low incomes and experiencing food insecurity. Daily Bread distributes fresh and shelf stable food and fresh-cooked meals to 129 member agencies running 205 food programs across Toronto—a network that now serves over 3 million client visits. Through research and advocacy, Daily Bread also advances meaningful policy change to realize the right to food in our communities.

# About North York Harvest Food Bank

North York Harvest Food Bank is the primary food bank for all of northern Toronto. An independent charitable organization operating since 1986, our mission is to engage our community in meeting the food needs of northern Toronto by providing dignified food assistance, education, focused advocacy, and long-term food solutions. We envision a community where all members are able to meet their food needs.



We would like to acknowledge that we are situated upon traditional territories of the Huron-Wendat, Anishinabek Nation, the Haudenosaunee Confederacy, and the Mississaugas of the Credit First Nation. The territory is the subject of the Dish With One Spoon Wampum Belt Covenant, an agreement between the Anishinabek and Haudenosaunee allied nations to peaceably share and care for the resources around the Great Lakes.

Today, the meeting place of “Tkaronto” (Toronto) is under Treaty #13 and the Williams Treaty, signed by multiple Mississaugas and Chippewa bands, and is still the home to many Indigenous peoples from across Turtle Island. We are grateful to have the opportunity to work in the community and on this territory.



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