

A hand holding a glowing lightbulb against a dark background. The lightbulb is illuminated, casting a warm glow. The hand is positioned at the bottom of the frame, holding the base of the bulb. The background is dark, making the lightbulb stand out.

HUNGER REPORT 2016

**SPECIAL FEATURE:
SHEDDING LIGHT ON ENERGY POVERTY
IN ONTARIO**

WHO WE ARE

The Ontario Association of Food Banks (OAFB) is the province’s leading provider of emergency food support to frontline hunger-relief agencies and the leader in province-wide hunger research.

We are a network of 125 direct member food banks and over 1,100 affiliate hunger-relief agencies and programs, inclusive of: breakfast clubs, school meal programs, community food centres, emergency shelters, and community kitchens. Together, we are a collaborative system that addresses our communities’ short term emergency food needs, while seeking long-term solutions for hunger in Ontario.

Ontario’s food banks serve 335,944 adults and children each month. This is a staggering number; but food banks are working tirelessly to make sure each client receives the care that they need. While local food banks serve Ontarians directly, the Ontario Association of Food Banks works alongside its member agencies by providing them with fresh and non-perishable food and resources for the families that are relying on them. This past year alone, the OAFB provided the equivalent of 4 million meals to the provincial food bank network.

In addition to food programs, the OAFB provides its members with funding to improve their fresh food capacity, such as energy efficient refrigeration, grants to support local programs, like breakfast clubs for children living in rural Ontario, and with

numerous cost-saving opportunities that allow for more funding to be invested into healthy food for clients.

Together, Ontario’s food bank network is committed to providing immediate relief to those who are hungry, while developing long-term solutions that address the root cause of hunger: poverty. Through local and provincial research, ongoing reports, and stories of hunger, our network works hard to shed light on the realities of hunger and food bank use, while making well-informed recommendations to key government representatives on how we think these challenges can be addressed or even eliminated. Food banks in this province offer so much more than emergency food support – they are centres for change.

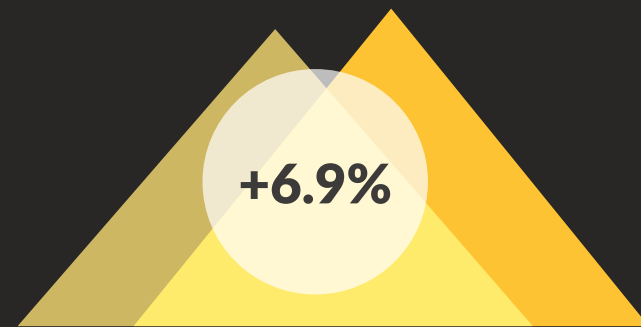
This report details the Ontario findings from Food Banks Canada’s 2016 Annual Hunger Count Survey, and includes a special report on the rising cost of hydro and its impact on food banks and our clients.

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How has food bank use changed since 2008?

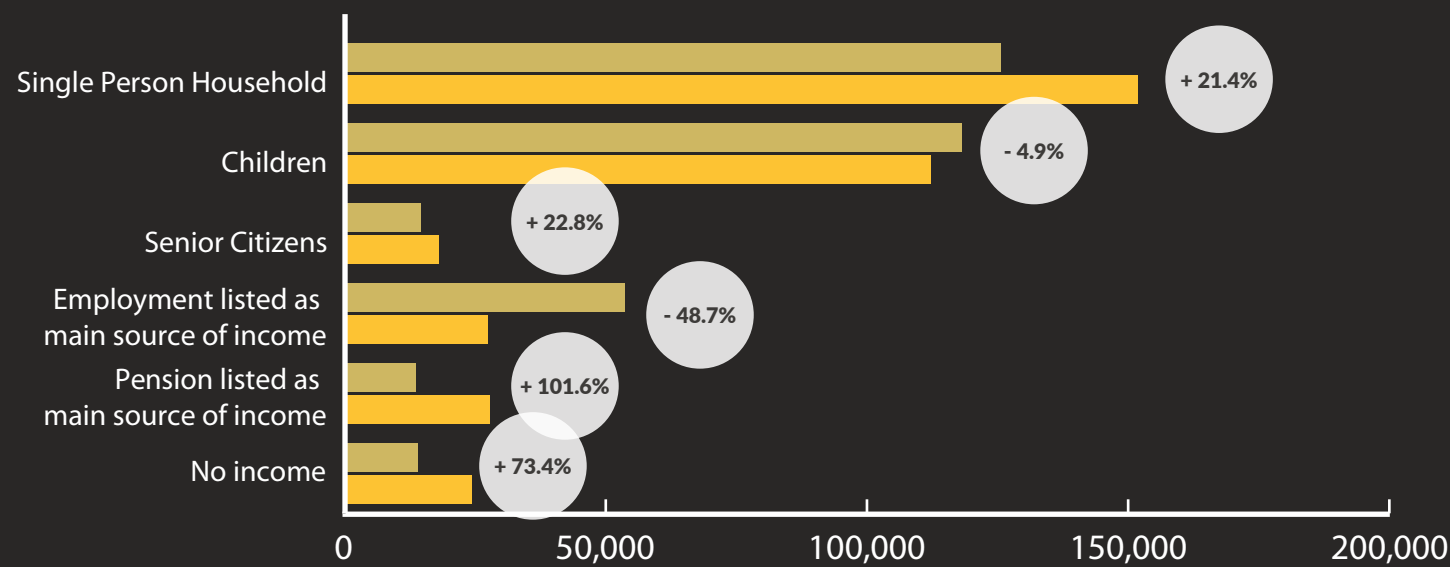


INDIVIDUALS ACCESSING FOOD BANKS PER MONTH

2008: 314,258 | 2016: 335,944

2008 FIGURES

2016 FIGURES



DEMOGRAPHICS OF FOOD BANK CLIENTS

BY THE NUMBERS

Even though it has been eight years since the recession, food bank use remains higher than it was in 2008.

With the Ontario economy still in recovery, the Ontario Association of Food Banks continues to see shockingly high levels of food bank use, particularly among certain demographics like senior citizens, children, and single person households.

Families, adults and children do not go hungry because there is a lack of food in this province, but rather because they do not have access to sufficient income for their most basic expenses and needs. Without adequate income, those who are already struggling to cover the basic cost of living must make incredibly difficult choices – Do I heat my home or do I put gas in my car? Do I pay rent or put food on the table? Do I purchase the less healthy item because it will stretch further, or purchase fresh food items and know my cupboards will go bare?

Rent, hydro, and transportation are fixed expenses and non-negotiable costs, which means that Ontarians are continually putting these expenses before feeding themselves and their families. In these circumstances, food banks act as a stop-gap measure to ensure these adults and children do not go hungry right now.

With over 335,000 people currently relying on a food bank each month, Ontario's food banks are feeding seven per cent more individuals than when the recession started in 2008. Despite reports of economic recovery, food banks continue to see disturbingly high levels of use and need. Within our client demographics, there are three groups that are of particular concern: seniors, children, and single person households.

335,944

people were served by
a food bank in Ontario
in March 2016

Seniors

Since 2008, the Ontario Association of Food Banks has seen a 22.8 per cent increase in the number of senior citizens relying on emergency food assistance. Perhaps even more shocking, the rate of individuals listing their pension as their main source of income has skyrocketed over 100 per cent from 2008 to 2016. With baby boomers continuing to age out of the workforce and into retirement, there is no doubt that these numbers will continue to grow.

According to a recent study, more Canadians now than ever before are retiring without employer-funded pension plans, and almost half of Canadians aged 55-64 do not have adequate retirement savings¹. The situation is particularly concerning for single seniors that are women. The average income of an elderly woman without an employer pension plan is \$19,800 per year. For single men, this number, while still inadequate, grows to \$26,000 per year². This is not enough to cover regular household expenses, let alone the likely addition of increased health and drug costs as the individual ages.

Today, 1 in 9 Canadian seniors is living in poverty³. While Ontario's food banks are seeing unprecedented increases in the number of seniors accessing emergency food support, there is growing anxiety that even more are going hungry alone. Some food banks have expressed concern that they believe this level of food insecurity among the elderly is even worse than it appears, with some seniors not visiting food banks because they are uncomfortable asking for help, or because they do not have a way to access the services.

In order to address these barriers for seniors, many food banks across the network are creating new and innovative programs to reach out to the elderly in their communities. These include cooking classes, knitting groups, community dinners, and even door to door deliveries. Through inclusive and specialized programs, Ontario's food banks are working hard to meet the growing needs of our province's elderly population, while advocating for long-term policy solutions that will provide our senior citizens with sufficient support long after they retire.



NIAGARA FALLS

HELEN

My name is Helen and I am 80 years old. I receive CPP and OAS, but have a really hard time paying for rent, utilities, and food in a single month. I can usually pay for two, but to do all three is impossible sometimes. I feel like my hydro, gas, and water bills increase every month. Why are utilities so expensive?

I am grateful for my local food bank, Project Share, and its utility assistance program that is here to help so many people in need.

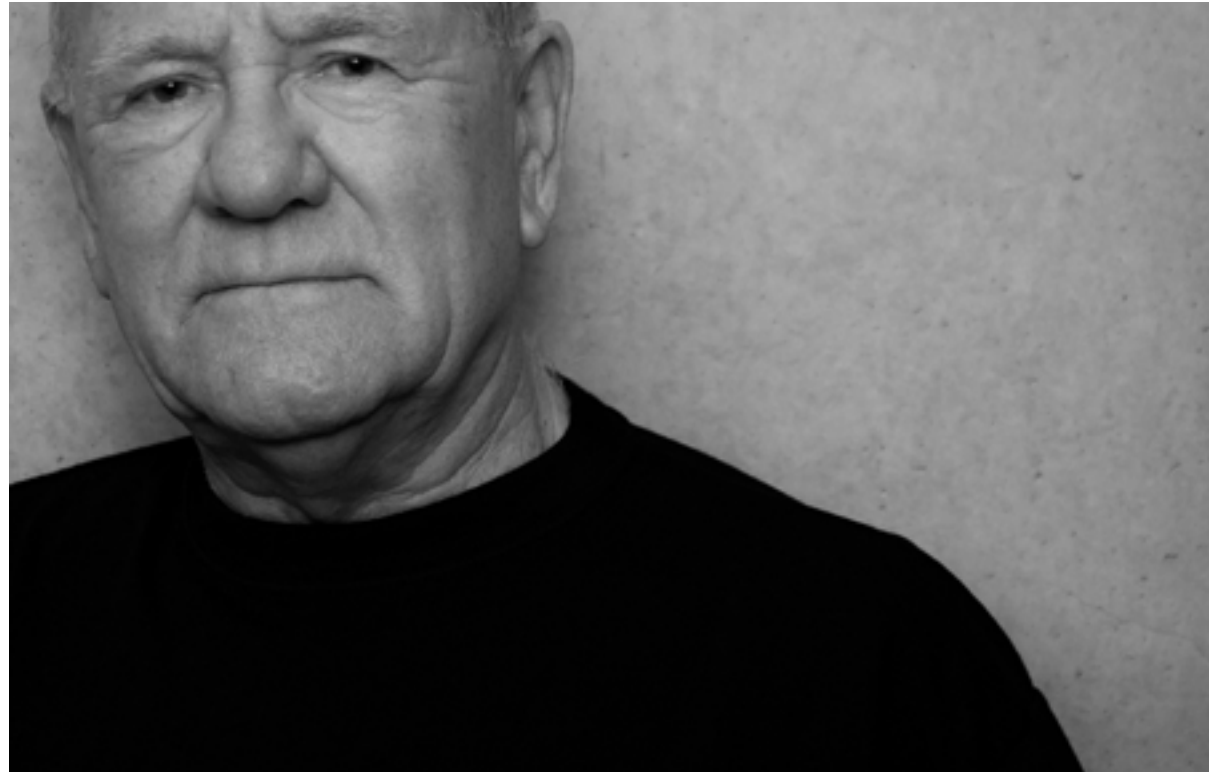
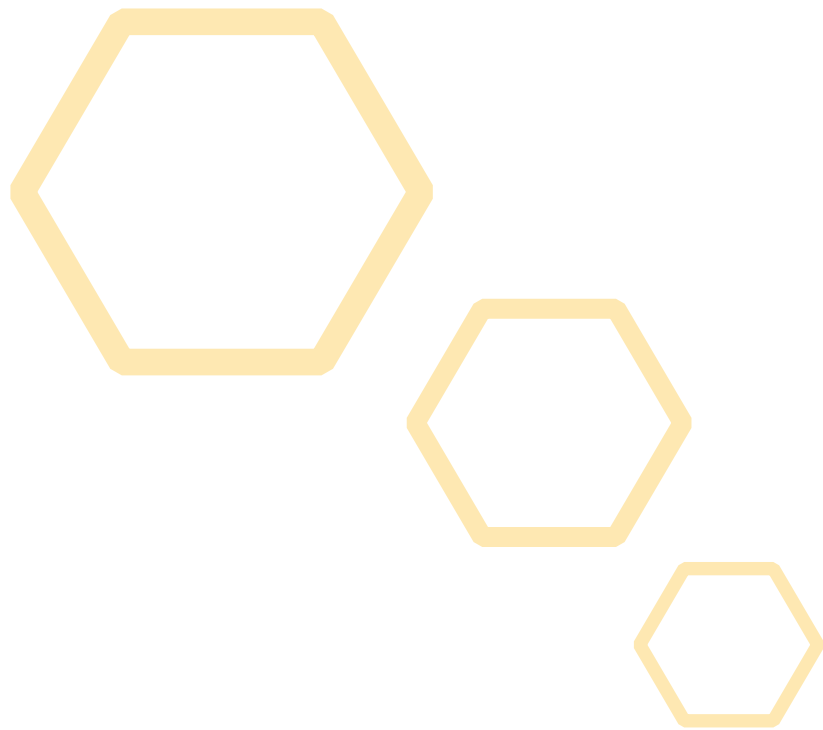
Without their help, I would not know what to do. They have helped me several times, when I did not know where to turn. The staff is so understanding and always make sure I don't feel embarrassed – but it would make me feel so much better, if I could manage without that help.

I am not the only person who feels this way.

When I sit in the waiting area and hear comments from the others waiting for their food or utility assistance, it is always the same. Some talk about the job they are hoping to get, some talk about ways they are trying to make things better. The other day I heard someone say, "If you have only bread and pour milk over it, it's like cereal."

People are trying, but it's extremely difficult not to get down during this time of year, especially with winter just around the corner, and hydro and heating bills that are already far more than I can afford.

I thank God every day for my local food bank. I don't know what I would do without their help. ■



Single Person Households

Single person households now comprise over 45 per cent of those who visit food banks across Ontario, growing over 21 per cent since the 2008 recession. With no one to share expenses, a single person spends a larger amount of their income on basic needs, like food and shelter, while saving significantly less.

This reality is even more stark for single individuals on social assistance, or who are struggling to find permanent, full-time employment.

Children

Children continue to be one of the largest single groups of food bank users in the province. In March 2016 alone, 112,293 Ontario children visited a food bank, making 1 in 3 food bank clients in this province a child under 18 years of age. When it comes to the intrinsic link between health, general wellbeing, and adequate diets – the rate of child food bank use is deeply troubling.

A balanced diet of fruit, vegetables, lean meats and grains is important for the health of all individuals – but for children, access to proper nutrition is not only important but essential to their cognitive development and ability to learn. Children who suffer from hunger are more likely to develop behavioural problems, have difficulty concentrating in school, and are at a higher risk of developing chronic health conditions⁴. Without access to healthy, regular meals, children are not able to meet their full potential. As one of our most vulnerable groups, food banks provide an essential resource to children that helps to ensure that they do not go to school hungry, and have access to the nutrition they need to learn, play, and grow into healthy adults.



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2. Shillington, Richard. "An Analysis of the Economic Circumstances of Canadian Seniors." Broadbent Institute. February 2016.
3. Shillington, Richard. "We're facing a wave of seniors living in poverty – and we're not ready." iPolitics, 17 Feb. 2016, <https://ipolitics.ca/2016/02/17/were-facing-a-wave-of-seniors-living-in-poverty-and-were-not-ready/>
4. "Effects of Poverty, Hunger and Homelessness on Children and Youth." American Psychological Association. Retrieved from <http://www.apa.org/pi/families/poverty.aspx>.

The 2008 Recession and the RISE OF PRECARIOUS EMPLOYMENT

From the food processing plants in Windsor to the steel mills in Hamilton, Ontario has always been a manufacturing powerhouse within Canada. Prior to 2008, Ontarians working in the manufacturing industry typically held unionized positions with full-time hours, fair wages, and strong benefits and pension plans. Unfortunately, this has changed.

Since 2004, the province has shed 212,000 manufacturing jobs¹, and in the years immediately following the 2008 recession, Ontario's unemployment rate was higher than the national average². Without a stable income, it is understandable why food bank use began to skyrocket, reaching peak levels in 2012 when 404,000 individuals were accessing food banks on a monthly basis in this province.

As the Ontario Association of Food Banks reported in *The Working Poor* feature in the 2014 Hunger Report, 80 per cent of all jobs created in Canada since 2008 have been temporary positions³. With the deindustrialization of

Ontario, there was a notable shift in the province's employment landscape. Longstanding secure employment and job opportunities have been replaced with part-time and contract positions, or what is often referred to as 'precarious work'.

In a recent study by the United Way and McMaster University, researchers noted that more than half, or 52 per cent, of workers in the Greater Toronto and Hamilton Area (GTHA) do not have permanent, full-time jobs⁴. Instead, many are holding contract or part-time positions, with very little long-term security or health benefits. Across the province, the situation is just as staggering. In 2014, 50.4 per cent of Ontario's work force was working part-time hours, with 32 per cent of those surveyed stating that they would like to be working a traditional 40-hour work week⁵.

It is of little surprise that since the downturn of the economy in 2008, Ontario's food banks have seen a huge drop in employed individuals accessing emergency food support. Since the recession began eight years ago, 73 per cent more

Ontarians cite 'no income' when they visit a food bank today. As unemployment insurance runs out, and the job hunt drags on, individuals are turning to food banks to stretch whatever limited savings they have left. While unemployment rates for Ontario today are comparable to 2008⁶, food bank use is almost seven per cent higher than before the recession started. This is a direct reflection of the type of employment available and the dramatic increase in cost of living, particularly related to housing and electricity. While many Ontarians have gone back to work, fewer have access to secure, full-time employment that allows them to afford their most basic necessities on an ongoing basis. And unfortunately, as the employment landscape shifts towards precarious wage work, the need for food banks will continue.

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SPECIAL FEATURE:

SHEDDING LIGHT

ON ONTARIO'S

ENERGY POVERTY

Stagnant Social Assistance vs. The Rising Cost of Living

For those already struggling to make ends meet, affording every day essentials can be an overwhelming burden.

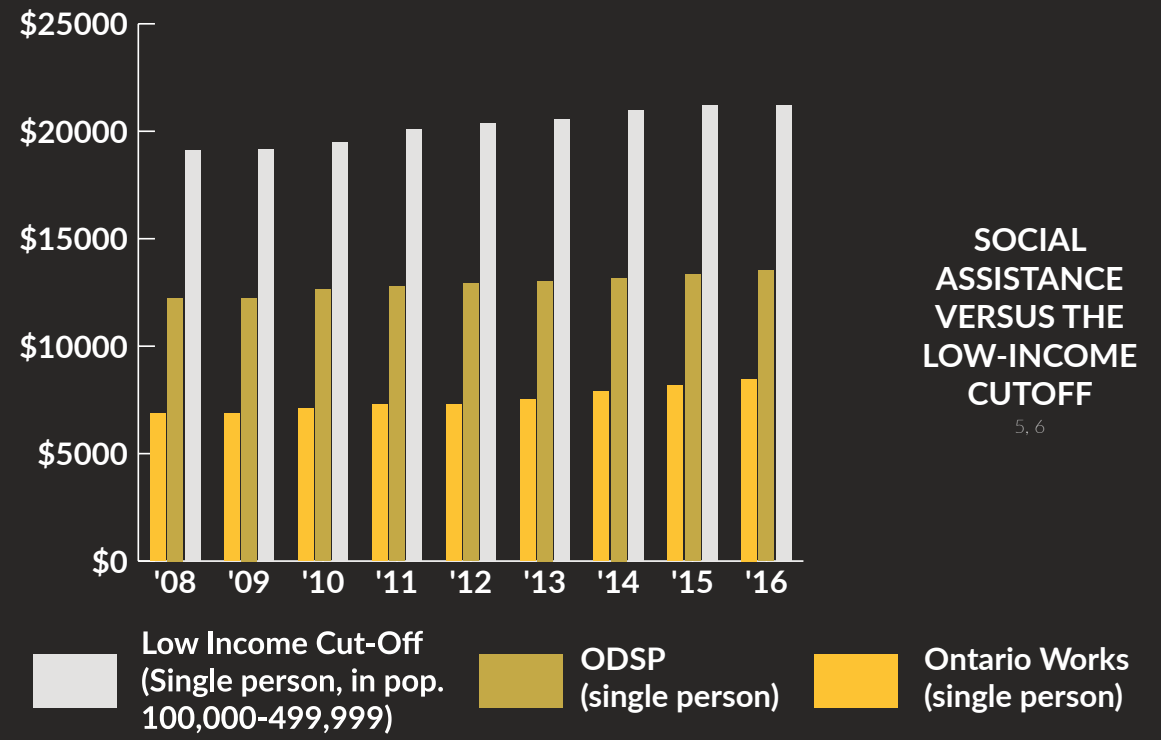
If you make minimum wage or hold a contract position, trying to stretch a paycheque to cover rent, transportation, food, clothing, and utilities can create an enormous amount of financial pressure. If you are on social assistance, it is virtually impossible to cover all of these basic needs.

Close to 65 per cent of food bank clients in 2016 listed social assistance as their main form of income. This is comparable to 2008, and unsurprising, as social assistance rates have increased minimally since this time, or even in the last 20 years. In 1993, for example, a single person on social assistance would receive \$663 per month, which would equate to approximately \$962 today. The poverty gap, which is the difference between total income and the low-income measure, for these individuals was 20 per cent. Today, a single person on Ontario Works experiences a poverty gap of 59 per cent¹.

This growing gap can be explained by the austerity measures put in place in 1995 by the Government of Ontario, when social assistance rates were cut by 21 per cent².

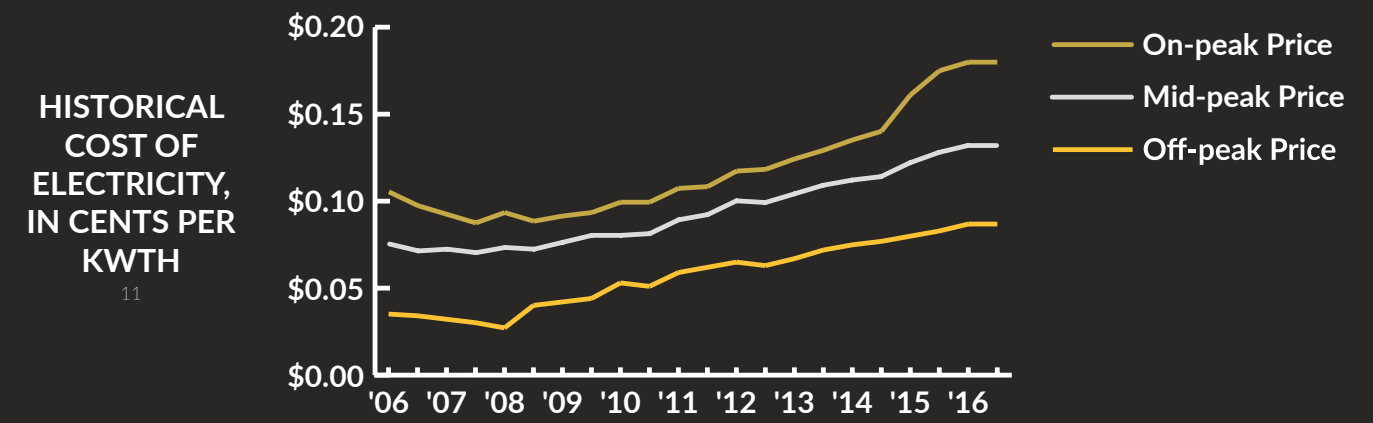
These rates remained frozen until 2003. However, after a decade of limited action, rises in inflation, and dramatic increases in housing costs, the province has been slow to reverse the damage made, or address the current needs of Ontarians relying on social assistance.

Comparing social assistance rates to cost of living is essential in understanding just how challenging it can be for someone relying on these programs to make ends meet each month. Today, a single person on Ontario Works receives \$706 per month, while a single person on the Ontario Disability Support Program receives \$1,128 per month³. When you compare this to the average rent for a one bedroom apartment in most cities in Ontario – which in Toronto is \$1,085, in Sudbury is \$804, and in London is \$788⁴ – it is clear that this income is insufficient for covering the cost of housing, let alone any other expenses, like transportation, utilities, personal care items, or food.



One area of particular concern for all Ontarians, and especially for low-income Ontarians, is the rapidly increasing cost of hydro. Over the past ten years, the cost of electricity has risen over 100 per cent in this province⁷ – and there is no sign of relief. Ontario’s hydro rates are rising faster than any other province in Canada, or even the United States⁸. These increases are simply too much for the average Ontarian household, let alone for those on social assistance, with a limited pension, or even those working full-time at minimum wage.

Since 2006, hydro rates have increased at a rate of 3.5 times inflation for peak hours, and at a rate of 8 times inflation for off-peak hours. Households across Ontario are finding it hard to keep up with these expenses, as exemplified by the \$172.5 million in outstanding hydro bills, or the 60,000 homes that were disconnected last year for failing to pay⁹. In rural Ontario, the effects of the rising cost of hydro can be felt even more acutely. According to a recent report, rural Ontarians can expect current hydro bills to increase by 11.5 per cent by 2017¹⁰, on top of their current hydro costs, which are already higher than those in cities or larger urban areas.



A Drop In The Bucket

To help aid those that are struggling to afford their hydro bills, the Ontario Government created the Low-Income Energy Assistance Program (LEAP). This program provides a one-time emergency payment that will cover up to \$500 on outstanding bills for low-income households¹². While the LEAP program provides much needed relief, those who have the ability to access it are very limited, as the program’s definition of “low income” is problematic.

LOW INCOME ENERGY ASSISTANCE PROGRAM - INCOME CUT-OFFS					
Household size	Community size (population)				
	Rural Areas	< 30,000	30,000 to 99,999	100,000 to 499,999	500,000+
1 person	\$18,721	\$21,298	\$23,276	\$23,421	\$27,194
2 people	\$23,306	\$26,513	\$28,975	\$29,156	\$33,856
3 people	\$28,651	\$32,594	\$35,622	\$35,843	\$41,622
4 people	\$34,788	\$39,576	\$43,252	\$43,519	\$50,533
5 people	\$39,454	\$44,886	\$49,054	\$49,358	\$57,315
6 people	\$44,499	\$50,624	\$55,325	\$55,669	\$64,640
7 people	\$49,542	\$56,362	\$61,596	\$61,978	\$71,968

Under LEAP a “low-income household” is entirely dependent on the size of the household and where they live. For instance, for a single person living in a rural area, the household income must be lower than \$18,721 per year; however, in a large urban area (with a population of 500,000 or more), the household income must be lower than \$27,195 per year to qualify for the program.

To put this simply – if you are a single person working full-time for minimum wage (which provides an income of approximately \$19,550 per year) you are not eligible for LEAP in a rural area, where typically we have seen the largest increases in hydro costs. You would, however, be eligible for LEAP assistance in larger towns and cities, where hydro costs are comparatively lower.

The income threshold for LEAP eligibility is incredibly low and restrictive. There are thousands of Ontarians struggling today to cover their overdue bills, while trying to keep the lights on and the furnace running. As a result, Ontario’s food banks are seeing an increase in the number of clients who say that they simply cannot keep up with their rising hydro bills, and are finding it even more difficult to balance already tight finances.

ONTARIO ELECTRICITY SUPPORT PROGRAM - BENEFITS							
Household Income (After Tax)	Household Size (Number of people living in household)						
	1	2	3	4	5	6	7+
\$28,000 or less	\$30	\$30	\$34	\$38	\$42	\$50	\$50
\$28,001 – \$39,000			\$30	\$34	\$38	\$42	\$50
\$39,001 – \$48,000					\$30	\$34	\$38
\$48,001 – \$52,000							\$30

Beyond LEAP, there is another program for individuals that may not be in arrears on their bills yet, but do need immediate assistance for covering the cost of hydro in their home: the Ontario Electricity Support Program (OESP). The OESP provides credits that are directly applied onto the monthly energy bills for low-income households¹³. Like LEAP, the OESP applies a credit based on the income and size of your household.

However, this program too is arguably insufficient. For example, a single person that earns \$28,000 or less per year is eligible to receive \$30 off each monthly bill. For a family of seven, with a maximum income of \$39,000 or less per year, the program provides the maximum credit of \$50 off each monthly bill.

With the cost of hydro reaching unprecedented heights, a credit between \$30 to \$50 per month is not enough to ease the burden already placed on low-income households. Not to mention, like LEAP, the criteria for determining who is eligible for the OESP is restrictive, making the program unavailable to many families that are already struggling.



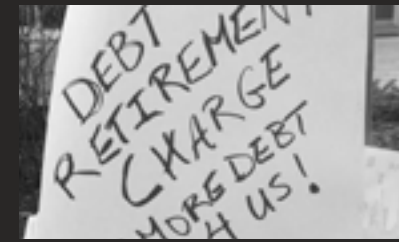
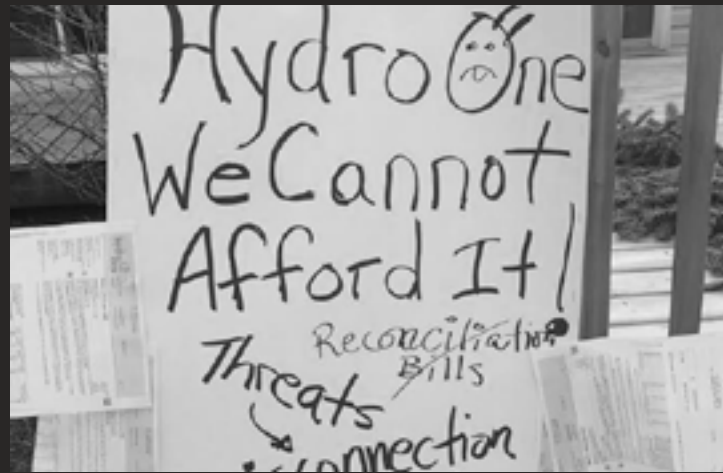
PERTH
SHERRY-SELENA

My name is Sherry-Selena Hucul and I am a proud, single mother of four living in rural Lanark County. I have had many challenges in life to deal with and I am shaped by my experiences. I live with depression, anxiety and PTSD, diabetes type II, and chronic pain from a car accident. I have kids with special needs, who I advocate for constantly and love unconditionally. Like many others, I was not blessed with family support and somehow I have learned to be resilient and resourceful in the worst of times.

I became involved with The Table Community Food Centre in Perth, Ontario over three years ago as a Good Food Bank participant, sporadically in need of emergency food when I could not make ends meet on my limited budget. I admit to feeling guilty and ashamed for needing to ask for help and had to swallow my pride, really hard, while entering that door. Being treated with respect and kindness by the volunteers and staff at The Table helped lessen my insecurities and I left feeling relief, with bags of healthy food/staples to tide my family over.

I am thankful to have a roof over our heads, and yet, I am financially stressed as I juggle my finances to pay for my mortgage, food, heat, basic necessities and electricity costs every month. I survive through my overdraft. There is no money left over for extra-curricular activities for my children, or vacations, or movies, or meals out. I buy second-hand and live frugally.

A year ago I needed to make a change in my life, so I signed up for the Community Action Training at The Table. I have not looked back since. →



After completing the CAT training, I began my training as a Peer Advocate in The Advocacy Office of The Table in the spring of 2016. To be back in the workforce after years of isolating depression is very empowering and I can thank The Table for this!

I also took the Food Fit Program in the winter/spring session and made connections with many lovely community members during our walks and cooking together. We learned new healthy recipes, cooking techniques and how to creatively combine various grains, legumes, vegetables, and spices together into economical delicious meals that we shared.

I was involved in The Table's Housing Outreach Campaign from its origin in January 2016. This group "acts on housing insecurity issues to help create dignified solutions for local residents, through outreach, surveys, interviews, needs assessments, and community forums".

Unfortunately, I have not had time the past couple of months to help out with the Housing Outreach Campaign as I returned to post-secondary education – I am taking the Social Service Worker Program at Algonquin College. My fellow Peer Advocates at The Table helped encourage me in making my decision to further my education. I will be able to gain more skills in order to help others

in the future.

I want to say that donors to The Table may not realize how much their generosity means to someone on a low income. It can mean not having Hydro One disconnect a community member's power because they are able to use the intended grocery money, instead, for their electricity bill. Or it can mean being able to fill up a gas tank; buy shoes or warm boots for their children; pay car insurance, rent or a phone bill. It helps lessen anxiety and takes some financial stress off, which is much appreciated.

This past month my hydro increased another \$66.00. I am not sure why it increased but I am sure it has nothing to do with the amount of electricity I'm using. I wash dishes by hand; hang clothes out on the clothesline and by the woodstove; turn off lights and unplug appliances whenever possible. I stay up late at night to take advantage of 'Off Peak' times to do laundry. My Hydro One equal billing is now \$309.00 a month despite conserving electricity and using it during off-peak times as much as possible. My house is heated by wood and propane.

My son requires a Bi-pap machine for his severe obstructive sleep apnea syndrome. I get really anxious when I receive a disconnection notice because they've

raised the rates again, then my equal billing plan changes and I can't pay the \$300.00 increase right away. I've used LEAP to avoid disconnection and applied for the OESP credit and that is still pending.

Hydro was \$80.00 per month approximately 8-9 years ago and that was when I used a dryer and owned a dishwasher - old luxuries.

Hydro One has been sending 'Home Energy Reports' which I call 'shaming reports'. These reports show a 'Last Month Neighbour Comparison' stating, "You used 45 % more electricity than your neighbours," and a 'Last 12 Months Neighbour Comparison' stating, "You used 54% more electricity than your neighbours. You could save up to \$967 a year by being more efficient."

The language used implies that the customer is not efficient enough and not good enough. Others have mentioned receiving the 'shaming reports' as well, and it is felt as bullying and demeaning, and creates more anxiety in some people.

While working as a Peer Advocate in The Advocacy Office at The Table, I have helped many clients with the processing of their LEAP and OESP applications for help with their electricity and heating costs. There is a definitive trend of our clients being

increasingly stressed out and financially devastated by their hydro costs.

It is frustrating to try to help desperate community members receive financial help that is like a drop in the bucket. It is discouraging to know that because the hydro rates continue to increase it means that it is virtually impossible for anyone to ever be caught up in their billing.

Hydro increases affect peoples' lives all across Lanark County – they can never get ahead and it feels hopeless! There are disconnection notices being mailed out regularly to folks who are only \$200.00 behind. People are stressed about their hydro costs and are very angry.

For me to say that I live on a low-income feels more acceptable, but the truth is that I scrape by under the poverty line. I resist using the word 'poverty' for all that it implies with the stigma and judgements attached to it. It is difficult to stand tall with your head held high and look others in the eye when poverty pushes down on your shoulders and shames you beneath society. I do feel a great sense of belonging to something that is much greater than myself and I truly give credit to the staff and participants at The Table for helping me along my journey. ■

Is This Enough?

The Government of Ontario has announced that starting in January 2017, there will be an eight per cent tax cut on hydro bills once they remove the provincial tax from the HST¹⁴. According to reports, this will save the average household \$130 per year. While this is certainly a start, it is still arguably insufficient for many food bank clients who are trying to cover \$300-\$700 in hydro bills each month.

The help that currently exists from the provincial government is not comprehensive or inclusive enough for the majority of Ontario families struggling to make ends meet. To address this, food banks have started to find solutions and develop new programs to further assist clients. Many food banks in Ontario now offer utility assistance and hydro payment plans and programs for clients to ensure families in need are not left in the dark or without heat. These programs have impacted hundreds of families that would not have otherwise been able to keep their lights on or even heat their homes without this support.

The impact of increasing hydro prices are not only being felt by Ontario families. Social service agencies, like food banks, with limited budgets are finding it increasingly difficult to pay the monthly hydro bill as well. Many food banks have several refrigerators and freezers on-site, or even industrial sized cold storage that keeps fruit, vegetables, meat and frozen products fresh until it is ready to be distributed to hunger-relief programs and families. Rising hydro prices are having a direct impact on the operating costs of many organizations that are already trying to balance limited resources against the demand for service.

The rising cost of hydro is of incredible concern to the OAFB. It is making a direct and, sometimes, devastating impact in the lives of Ontarians who are already struggling to make ends meet, as well as negatively impacting the organizations and programs that are working hard to assist them.

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STRATFORD SHERRI

My name is Sherri. I'm a strong, passionate and very patient single mother of two boys trying to make it in this crazy awesome world.

If I have learned anything from my chaotic childhood, it's that nothing comes easy in life and you have to work hard to get what you want and need. My family was broken and had dark times that my parents hid well from us, but they had great family support systems to help them in their times of need.

Sometimes in my adult life there have been times when hard work just hasn't been enough. I think I have bad luck and that situations get put in front of me to teach me how to be strong and persevere. After all, I think it's about how you pick yourself back up from difficult situations - not how hard you fall.

I moved out of my family home at a young age, as there wasn't a lot of support within that structure for me to feel safe or worthy. My parents did teach me how to be responsible and take care of myself, and again that hard work trumped all. Nothing could have prepared me for some things though.

I struggled through bouts of cancer alone and managed to survive without reaching out for help, when I should have. Looking back, even I don't know how sometimes.

I have never been very good at asking for help. I always think there is someone else that needs it more than I do. In most cases in my life, it was my sense of pride that stopped me from asking for help and pushed me harder to find ways to provide for myself. →

My father paid for me to go to a welding school that would give me opportunities to thrive and seek jobs that I would have never been able to get without a high school diploma. But, I had to quit school to work in a factory so I could maintain a roof over my head and food to eat – leaving behind the life I wanted in the process.

I met a good man in my twenties and married him. We had two wonderful children and, for the first time, I felt like I wasn't constantly struggling to keep myself afloat. We had our moments of instability, my health issues had returned and left us leaning on one income (as my employer didn't offer benefits or sick leave), but we managed. Eventually though, I found myself out of a job because the factory I had been relying on for the last 12 years was moving its business out of Canada to Mexico.

We started to struggle to make ends meet and learned how to do without, but it wasn't enough.

Shortly after, our youngest son was having difficulties and needed some help of his own. We were going through a lot of stress and an extended journey into an Autism diagnosis. This rocked our family to its core, made us stronger in some ways, and tore us apart in others. I took every opportunity I could to get my son Jakob into every program that I thought would help him. We started to struggle to make ends meet and learned how to do without little things, like cable or family trips, but it wasn't enough.

I had to find work again to help get us back on track. I burned myself out for two years working night shifts and participating in intervention classes with my son during the day. This became exhausting and demanding and sent me into a world of depression and anxiety. My marriage was suffering, neither of us were happy, and I decided to do what I often do in times of conflict - run.

I knew in my heart that I didn't want any of us to be unhappy but couldn't just maintain my marriage for the sake of the children - that

wouldn't be fair to any of us. I didn't even think about it at the time, where this was going to take me or how I could survive on my own with two children. I am glad their dad is a good person and is a responsible and loving father, as well as my friend; otherwise, I would have been in trouble a lot sooner.

In our last year together I tried to apply for a second career through a government program to propel my life back into some kind of order. I got my GED but was denied access to any funding to send myself to college.

Our marriage dissolved amicably. He could afford to live in our family home and keep that structure for our children, so I moved down the street to keep some consistency and the stability that my sons needed. I continued to do what I always knew to resort to - that hard work mentality I was given.

I was working two jobs just to pay the rent and put food on our table when my tumor returned for a third time. This time was less serious than the last, but the stress piled on regardless. I lost both my jobs at this time, putting me in the position where I might have had to ask someone else for help, for the first time. Luckily, I had unemployment insurance banked from working to allow me to survive without applying to the government for assistance.

During this time, I returned to the idea of changing the current career opportunities available to me. I wanted to change my life and hopefully others around me in the process. So, I made a brave decision and decided that, regardless of how, I was going back to school.

I applied to a few colleges to see if this desire could even be fulfilled and was surprised to learn that I was more than qualified. I was nervous, scared and frightened of whether this was really a good decision and if I could survive in the process. I had already tried for a second career and was denied while I was married, but figured I should try again. Once more, I was denied based on my previous year's income. I wasn't going to let that break me though; I needed a change and needed

to propel my life in a different direction.

I decided to apply for OSAP, knowing that this would put me into a financial pickle down the road. I was hesitant, but it was really the only avenue I had left. Sometimes your only vehicle for transportation is a leap of faith - and it was time for me, for the first time in my life, to make that leap.

I enrolled myself in Medix College and graduated with honours! (I had never graduated anything before). It took longer than I would have liked to find an internship, but I finally found a great fit at House of Blessing – a food bank in Stratford, Ontario. I was excited and happy to go there every day. I got to help people with things they couldn't manage for themselves, and I recognized their struggle because I was currently walking in their shoes.

I wanted to change my life and hopefully others around me in the process.

Money had run out for me and I was piling up credit card debt to make ends meet. I worked in a place where I was serving clients in a food bank – but at the same time could barely feed my own family. I was humbled and grateful the day someone noticed that struggle in me. As much as I was trying to keep it a secret, she offered me help.

I haven't had many people take chances on me in my life without wanting something in return, so it was difficult for me to accept. But, for once, someone had seen the goodness and potential in me and wanted to help. I am forever grateful for the relationships I made while I was able at the House of Blessing. They help so many and now I am one of them. Even after I was no longer interning with them, they continued to help me.

Radiation and chemotherapy had left my teeth loose and needing to be removed, but with no prospects of work or health benefits, I had been trying hard to save them for as long as I could.

I did not want to face the new future I had been building with no self-confidence or teeth. House of Blessing helped me restore my smile and financially made it possible for me to get the partial dentures I needed. I don't know who the donors were but they have changed the way I look at people and restored the faith I'm not sure I ever really had. I can never pay it forward enough and will forever carry love in my heart for everyone who was able to help me move forward with a new disposition.

I knew what it was like to be financially tight, running on no sleep, and living on basic income alone but not while approaching 40 years old and with two aspiring young people that need me to thrive. With the hydro costs increasing, the minimal amounts of electricity I use are driving up the already expensive housing costs I'm struggling to pay for. I had to look into programs to help me save money on my hydro bill each month and almost had my hydro cut off twice this summer.

I am trying to be positive and know that things will get better, but sometimes stress is hard and trying to maintain with a single family income can be challenging and devastating. Breaking into my new life as a community service worker and not being able to find work is disheartening, but before I get bitter and slide into more emotional trouble, I will find a job, wait tables, or pump gas - if that means I can feed my boys and keep a roof over our heads.

Like I mentioned, difficulties and hard times are always getting thrown my way. But it's not about how I got there - it's about my decisions and skills to show how well I can get up and take on every day with strength and optimism, knowing sometimes that even I may need help and shouldn't feel afraid to ask.

The kids are watching, and for the times in their lives when things seem dark or cloudy, I don't want them to be too afraid or prideful to see that they can always reach out, and that there are people willing to selflessly make themselves available in times of need.

BEYOND THE TABLE



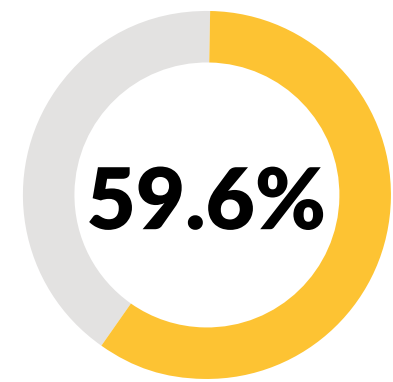
Food banks first appeared in Canada during the recession of the 1980s. They were initially intended to be a temporary solution to hunger, while the government developed long-term policies to address the need. Unfortunately, this solution has not yet been found and food banks are now an established part of every community, serving over 335,000 clients every single month in this province.

Over the past 35 years, food banks in Ontario have grown from traditional food cupboards and church-run pantries into multi-service agencies and spaces for community building and innovation. All members of the Ontario Association of Food Banks abide by specific policies regarding client care, and have refrigeration and freezer capacity that helps to ensure clients have access to not only non-perishable food items, but also fresh fruit and vegetables, meats, milk, eggs, and other diet staples. For two years in a row, over half of the product shipped to food banks by the OAFB has been either fresh or frozen, keeping up with our province-wide commitment to ensure healthy food is accessible to those who need it most.

A focus on increasing access to healthier, fresher items has led to a change in the landscape of food banking in this province. Beyond the table, food banks are actively developing and implementing new and innovative programs that provide clients with a complete range of services that focus on improving their overall health and wellbeing. This includes everything from community gardens to community kitchens, utility and heat and hydro assistance, job fairs, resume writing workshops, dental and health care clinics, thrift stores, emergency shelters, accredited training programs, and partnerships with other social service agencies.

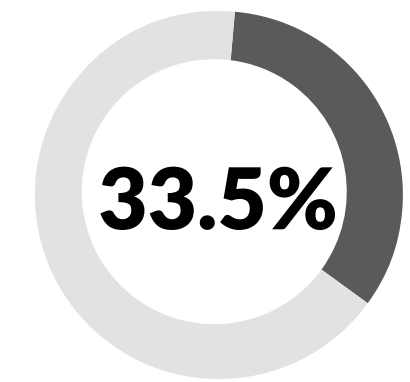
Dedicated staff and volunteers open their hearts and their ears to the clients they serve each and every day, and work hard to ensure that their clients' voices are being heard. Ontario's food banks know that emergency food support is important, but it is not enough to end hunger in this province.

Additional Services Provided by Ontario's Food Banks



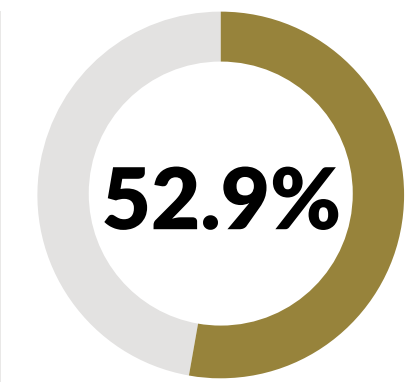
offer at least one **FOOD-FOCUSED PROGRAM**

- community kitchens
- community gardens
- low-cost produce (i.e. Good Food Box)
- diet and culturally-specific foods
- nutrition education
- snack and breakfast programs



offer at least one **SKILL-BUILDING PROGRAM**

- budgeting help
- assistance with employment search
- job fairs
- accredited training programs
- cooking classes
- tax help



offer at least one **SOCIAL SERVICE PROGRAM**

- health care
- child care
- youth programs
- shelter
- programs for expecting or new mothers
- dental programs
- utility support and heat and hydro assistance

WORKING

TOGETHER

Hunger is a symptom of poverty, and without long-term solutions to poverty reduction, there will always be a need for food banks in Ontario. This is why it is so important for the Government of Ontario to start actively seeking solutions that address the core needs of those who are going hungry.

The Ontario Association of Food Banks has put forward the following three recommendations as the first steps that the Government of Ontario should take to address hunger and poverty in our province:

FOR A BETTER

ONTARIO



1. CONTINUE THE BASIC INCOME PILOT

The 2016 provincial budget called for a pilot, to be launched by 2017, that will look at the viability of a basic or guaranteed income for Ontario. As the current rates of social assistance are vastly outdated, and with 65 per cent of food bank clients listing social assistance as their main source of income, it is clear that our current system is not working.

A basic or guaranteed income, in the simplest of terms, is an income granted to all individuals unconditionally, with no work or spending requirements. The amount would not be exorbitant, but would be sufficient to cover the basic cost of living, like rent, food, and utilities¹. Basic income is not enough to afford luxury items, but is a way to ensure that all Ontarians have the bare minimum needed to put a roof over their heads, and food on the table.

On November 3rd, 2016, the province released its discussion paper, *Finding a Better Way: A Basic Income Pilot Project for Ontario*, which provided a snapshot of how the project might take shape.

As proposed, the pilot would last at minimum of three years in four different test sites. The first site would be a randomized control trial taking place in an urban centre to test different levels

of basic income and taxation. There would be an additional three saturation sites (one in southern Ontario; one in northern Ontario; and one in a First Nations community) where it would be tested as a program available to entire communities and would examine the effects when a full community is granted basic income². The minimum payment for a single person would be \$1,320 per month, which is 85 per cent more than what a single person on OW receives today³.

This would have an undeniable impact on the lives of so many Ontarians in need. For Helen, featured earlier in the report, it could mean not having to worry about keeping the heat on during the cold winter months. For Sherry, it could mean not having to worry if the hydro needed for her son's bi-pap machine will be disconnected.

Basic income has the potential to dramatically change the distribution of wealth in Ontario, providing all Ontarians with a sense of security and stability.

The Government of Ontario has taken an important and innovative first step for testing a new approach to providing the basic needs for its citizens. It is on all of us to ensure this program has the opportunity to reach its full potential.



Housing is a fixed expense and a non-negotiable cost. For housing to be considered affordable, it must not exceed 30 per cent of a household's annual income⁴. The average food bank client spends more than 70 per cent of their annual income on rent or housing⁵. Not only does this leave very little for other expenses, like utilities or food, but it makes saving virtually impossible, and puts clients at a great and dangerous risk of homelessness.

The Government of Ontario has passed a bill that would allow municipalities to require private developers to include affordable housing units in all development plans⁶. We commend this long-term change, but this does not address the need now – which is dire. This past year, a record high of 171,360 households were on the waitlist for affordable housing in Ontario⁷. If the province develops a portable housing benefit for low-income households that sets rental rates geared to income, thousands of Ontarians will be able to cover the cost of both rent and food, reducing the need for emergency hunger-relief agencies like food banks.

Affordable housing is not only a good investment for families in need, but has the potential to make a direct and positive impact on the provincial budget. There is a direct relationship between

homelessness and housing insecurity, and the healthcare and justice systems⁸. Individuals without appropriate housing supports are hospitalized five times more often than the general public during the course of a year. People who do not have stable housing are also at elevated risks of mental health problems, and are more likely to come into contact with the justice system⁹. When you consider these statistics, it is important to look at the cost of social supports that help or house individuals who are homeless, or are at risk of homelessness.

The average monthly cost of housing someone in hospital is \$10,900. The average monthly cost in a provincial jail is \$4,333. Yet the average cost of providing a rental supplement to ensure an individual has access to safe and appropriate housing is a meagre \$701 per month¹⁰. Providing supports to ensure all Ontarians have access to housing is a sound financial decision, and makes sense when it comes to improving the wellbeing of all citizens.

Investing in rent geared to income housing has the potential to save the Government of Ontario millions if not billions of dollars, while also improving the lives of Ontarians in need, and the health of the communities in which they reside.



Social assistance rates in this province have remained almost the same for 20 years. When the Government of Ontario cut social assistance rates by 21 per cent in 1995, a single person on Ontario Works received just \$520 per month. This rate did not change until 2003¹¹. Today, it would require a 56 per cent increase to make current social assistance rates comparable to those prior to the cut in 1995 when accounting for inflation¹¹.

With over 215,000 individuals that rely on food banks each month listing social assistance as their main form of income, it is clear that the current rate of social assistance is insufficient.

While the provincial government investigates the viability of basic income, the OAFB recommends an immediate increase to our current social assistance rates to pre-1995 levels, when accounting for inflation.

If all Ontarians have adequate income and access to safe, affordable housing, the need for hunger-relief agencies, like food banks, and other social services will greatly diminish. If families have enough money to cover the cost of rent, utilities, and food – imagine how much stronger Ontario will be as a province. Imagine the possibilities of a hunger-free Ontario.

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2. Segal, Hugh. "Finding A Better Way: A Basic Income Pilot Project for Ontario." Ontario Government, 31 Aug. 2016.
3. Monsebraaten, Laurie. "Provincial adviser proposes basic income of least \$1,320." The Toronto Star, 3 Nov 2016.
4. "Housing." Toronto Foundation. <http://torontosvitalsigns.ca/main-sections/housing/>
5. Matern, Richard and Halat Iman. "Who's Hungry 2016: Profile of Hunger in Toronto." Daily Bread Food Bank, Sept. 2016.
6. Monsebraaten, Laurie. "Ontario to green light 'inclusionary zoning.'" The Toronto Star, 13 Mar. 2016.
7. Monsebraaten, Laurie. "Ontario's affordable housing wait list grows." The Toronto Star, 25 May 2016.
8. "Governments must pony up to address affordable housing crisis: Editorial." The Toronto Star, 28 Sept. 2016.
9. "Giving the homeless a place to live costs less than providing shelters and emergency services." The Toronto Star, 15 Oct. 2012.
10. Pomeroy, Steve. "The Cost of Homelessness: Analysis of Alternate Responses in Four Canadian Cities." National Secretariat on Homelessness, March 2005.
11. Stapleton, John. "It's time to end the erosion of public assistance in Ontario." The Toronto Star, 26 April 2013.

MOVING FORWARD

Food banks across Ontario work tirelessly every day to ensure that all individuals in this province have access to healthy food and vital programming. Food banks have become centres for social change; but we cannot continue to fight hunger alone.

It is time for all of us to work towards a hunger-free Ontario. By opening up a dialogue with your local MPP, you can make a difference.

Collaboration, education, and understanding are key for making long-term change when it comes to hunger and poverty.

If we work together, we can create and implement long-term solutions that will improve the health of all, and truly make Ontario a better, more equitable province. The Ontario Association of Food Banks believes that together, we can end hunger.





ONTARIO
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FOOD BANKS

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