

# HungerCount 2023

**When is it enough?**

Food Banks  
Canada



Banques alimentaires  
Canada

**“We can’t keep up with this level of growth —  
it’s not sustainable.”**

— SURVEY RESPONDENT, ONTARIO —

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## Introduction **When is it enough?**



**When alarm  
bells ring and  
no one hears.**

In what feels like an eternity ago, there was a point early on during the pandemic when “building back better” was a common refrain of hope for better times ahead. Our **COVID Snapshot** report even showed how food bank visits dropped at one point during the pandemic when government supports were adequate for people to make ends meet.

However, since the end of pandemic-related benefits, our data has shown shocking growth in food bank use, which has now reached unthinkable levels. While our last two HungerCount reports should have been heard as blaring alarm bells for governments in our country, it appears that they were ignored.

In 2023, there were an unprecedented 1.9 million visits to food banks in March alone—an increase of 32 per cent compared to the previous year, and over 78 per cent compared to 2019.

To put it simply, how many more years must food bank use hit new records before we act? When is it enough?

## Introduction **When is it enough?**

**When inflation  
fuels a bad  
situation  
to create a  
full-fledged  
crisis.**

As inflation continued to accelerate throughout 2022/2023 at levels not seen in 40 years, and the cost of essentials such as transportation, food, and shelter increased at an even higher rate, households in Canada saw a dramatic drop in their purchasing power.

This drop substantially affected not only those in the lowest-income households, but also those in higher income brackets. People who were just managing to make ends meet before—including an increasing proportion of people who are employed—now found themselves struggling.

The modest growth in average employment income over the last few years proved to be no match for the rates of inflation that we are currently seeing, with record-breaking food bank visits serving as an indicator of a much grimmer reality.

## Introduction **When is it enough?**

# When food bank visits show only the tip of the iceberg.

Rates of food insecurity in Canada—the number of people living in households struggling to afford food due to lack of money—have increased to the highest levels on record. According to the latest official data, 18.4 per cent of people in Canada now live in food-insecure households.

Furthermore, the gap between the number of people living under the official poverty line and those living in households experiencing food insecurity is in the millions—and growing each year. It isn't just those at the lowest ends of the economic spectrum who are suffering. Many people who never thought they would need to turn to a food bank are walking through our doors for the first time.

When someone visits a food bank, they are in a dire situation. Many people don't want to ask for help and will exhaust many other avenues before turning to a food bank for support.

In a national poll conducted in May 2023, those who reported eating less at some point in the previous 12 months were more likely to pawn or sell something, miss paying an electricity or utility bill on time, or ask for help from friends or family than go to a food bank.<sup>1</sup> Those who did access a food bank said their need had become too great for them to manage alone and/or there was nowhere else to turn. So, for every new person who seeks the support of a food bank, many more are suffering and strategizing to make it through the month with too little.

The latest figures make it clear that there are far more people struggling than in recent history, and our weak social safety net is not catching them.

<sup>1</sup> Results from the 2023 Grassroots Greenhouse public opinion poll (field dates: May 3–18, 2023; sample size = 1,000), conducted by Grassroots Public Affairs, custom question and tabulation commissioned by Food Banks Canada. Question and cross-tabulation based on approach taken by Tarasuk, V., Fafard St-Germain, A. A., & Loopstra, R. (2020). The relationship between food banks and food insecurity: Insights from Canada. *Voluntas*, 31, 841–852. <https://doi.org/10.1007/s11266-019-00092-w>

## Introduction **When is it enough?**

# Two lanes toward a better path forward: Increasing affordability and fixing a broken social safety net.

The sad reality is that nothing will change until governments in Canada hear the alarm bells that have been ringing for far too long—and they can't keep ringing for much longer.

People in every community across the country are at a breaking point.

Food banks across Canada can't keep up with this rate of growth and they too will soon hit a breaking point.

Food bank visits have long been a "canary in the coal mine" of our collective wellbeing—and now the canary is on its last breath.

We need governments at all levels to hear the alarm bells and to respond. We believe that if we focus on addressing both affordability issues (such as affordable housing) along with fixing our broken social safety net (such as better supports for low-income workers, single adults and people with disabilities), a better path forward is possible—one that leads to a Canada where no one goes hungry.

Because if not now, when is it enough for us to act?

# Land Acknowledgement

As an organization that supports a network of associations spanning coast to coast to coast, Food Banks Canada recognizes that our work takes place on the traditional territories of Indigenous Peoples who have cared for this land that we now call Canada since time immemorial.

We acknowledge that many of us are settlers and that these lands that we live, work, meet, and travel on are either subject to First Nations self-government under modern treaty, unceded and un-surrendered territories, or traditional territories from which First Nations, Métis, and Inuit Peoples have been displaced.

We are committed to decolonization and to dismantling the systems of oppression that have dispossessed Indigenous people of their lands, including the land on which we operate, and denied their rights to self-determination.

# Overall Findings

## Overall Findings

In March 2023, there were over 1.9 million visits to food banks in Canada, far surpassing last year's usage, which set a record at the time.

Food bank visits in March 2023 were at an unprecedented level. The number of visits far surpassed last year's record-breaking number, despite unemployment rates holding at a steady low during that same period. This record level of usage is consistent with findings from other studies referenced in this report that show increasing numbers of people in Canada are struggling to pay for basic expenses, and that levels of food insecurity are rising dramatically.



Number  
of visits in  
March 2023  
1,935,911

## Overall Findings



**32.1%** **Percentage increase from 2022**

**This year's food bank usage represents a 32 per cent increase compared to March 2022, and a 78.5 per cent increase compared to March 2019.**

Overall, food bank visits have increased at greater and greater rates since 2019, with the highest year-over-year increase in usage ever reported this year. This increase coincided with the highest rates of general inflation in 40 years—and the cost of essentials such as food, shelter, and transportation soared at even higher rates. As the purchasing power of households continues to drop, more households, including those in higher income brackets, are experiencing food insecurity.

**According to survey respondents, the top reasons people accessed a food bank this year were food costs, housing costs, and low wages or not enough hours of work.**

People accessing food banks in Canada are more likely to be in the lowest income bracket and are therefore particularly affected by any increase in food prices. When all factors are considered, the rising cost of food is only the tip of the affordability iceberg in terms of the cost challenges faced by those in the lowest-income households. Limited financial resources and housing costs that are well over the affordability threshold of 30 per cent of one's income mean those living with low incomes are less likely to be able to manage food inflation and more likely to experience food insecurity. In addition, people working in the lowest-paying jobs were less likely to have seen any increase in wages during the year and were more likely to be working in industries where part-time work is the norm.

## Overall Findings

1/3

**Number of food bank clients that are children**

### One third of food bank clients are children.

The percentage of children under 18 accessing food banks has held steady since the pre-pandemic period and currently sits at 33 per cent of food bank clients. However, children are still greatly over-represented in food bank client numbers, as they represent only 20 per cent of the general population. Since the start of the pandemic, households with children have been more likely to experience food insecurity, and there has been an increase in two-parent households with children under 18 accessing food banks—from 18.8 per cent in 2019 to 21 per cent in 2023. Food bankers mentioned that families with children are struggling with the combination of high housing, food, and fuel costs, in addition to the costs of childcare and other child-specific needs. Those struggling include many recent newcomers who are employed but are not receiving enough hours to make ends meet or are in precarious employment.

## Overall Findings

42.4%

Main source  
of income  
from social  
assistance

**The most common income source for food bank clients is provincial social assistance.**

The main source of income for 42.4 per cent of food bank clients is provincial social assistance, which includes both the general welfare and provincial disability support income streams. Provincial social assistance rates are so low that all household types receiving social assistance live below the official poverty line in almost every province and territory. In many cases, the real dollar value of these rates has barely risen compared to 30 years ago—and in some cases has actually declined.

## Overall Findings

13.6%

**People receiving provincial disability support represent 13.6 per cent of total households accessing food banks.**

While the proportion of clients receiving provincial disability support as their main source of income has declined compared to before the pandemic, this decline is not due to a decreased need among people with disabilities but rather to increases in the proportions of households with other main sources of income. People with disabilities have been experiencing disproportionate levels of hardship because the costs of their greater health care needs are compounded by the effects of rapid inflation. Among the general population in 2023, 28 per cent of people with a physical disability and 39 per cent with a mental disability reported going hungry in the previous 12 months because of lack of money for food, compared to 10 per cent of people without a disability.

**Households receiving provincial disability support**

## Overall Findings

17.0%

17 per cent of food bank clients report employment as their main source of income, compared to 12 per cent in 2019.

After over a decade of hovering between 11 per cent and just over 12 per cent, the percentage of food bank clients whose main source of income is employment has increased significantly since 2021. This group now represents nearly 17 per cent of food bank clients—the highest proportion ever. This increase coincides with the significant increase in racialized groups accessing food banks in the last year—from 32.5 per cent in 2022 to 39.3 per cent in 2023. Racialized groups are more likely to be working poor than non-racialized groups, and according to Statistics Canada, were more likely to be earning lower than average hourly wages and working part-time hours in 2022. Racialized groups who were employed throughout the pandemic were also more likely than non-racialized groups to have needed to access a food bank or similar program during that time.

Employment  
as the main  
source of  
income

## Overall Findings

12.0%

12 per cent of those accessing food banks are Indigenous, even though they represent only 5 per cent of the general population.

With income-based poverty rates nearly double those of the non-Indigenous population, First Nations, Métis, and Inuit people experience the compounded effects of low income and the challenges of managing inflation rates for basic needs that exceed those experienced by the non-Indigenous population. Climate change has also impacted access—both market-based and traditional—to food among Indigenous communities. Among the general population in 2023, nearly half (48%) of people who are Indigenous reported having gone hungry in the previous 12 months due to lack of money for food, compared to 15 per cent of the white population.

Percentage  
accessing food  
banks that are  
Indigenous

## Overall Findings

26.6%

**Clients  
who are  
newcomers  
to Canada**

**26.6 per cent of food bank clients are newcomers to Canada who have been in the country for 10 years or less.**

The proportion of recent newcomers to Canada accessing food banks significantly increased from last year—when they comprised 17.2 per cent of food bank clients—and has more than doubled compared to 2016—when they comprised 12.5 per cent of clients. Recent newcomers are more likely to be working poor than people who are not recent newcomers—they are more likely to have unstable jobs, unpredictable work hours, and fewer benefits such as drug and dental insurance. Recent newcomers are also more likely to be renters, which means they are likely paying higher median shelter costs and more than 30 per cent of their income on housing. The combination of these factors leaves them particularly vulnerable to the impacts of rapid inflation. Furthermore, newer arrivals fleeing war in their home countries face extreme challenges finding affordable housing and varying levels of government support depending on their immigration status.



# Key HungerCount Findings

# Canada: Key HungerCount Findings

Total visits

**1,935,911**

% change in total visits, 2022–2023

**32%**

Total meals and snacks

**3,820,925**

Total visits (children)

**642,257**

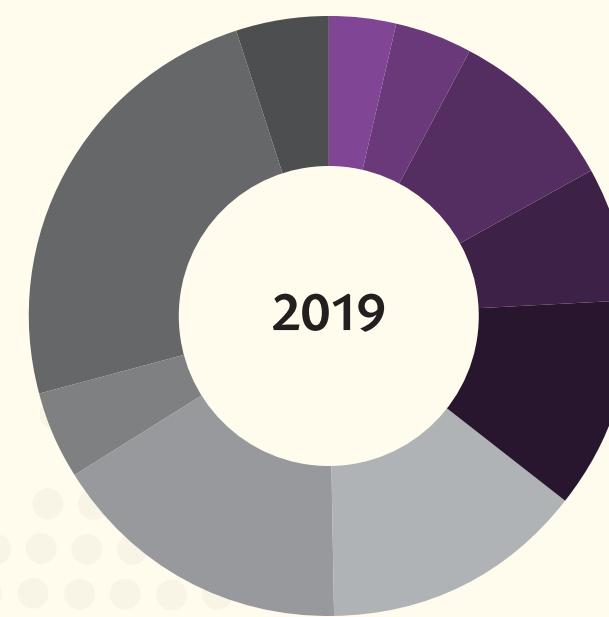
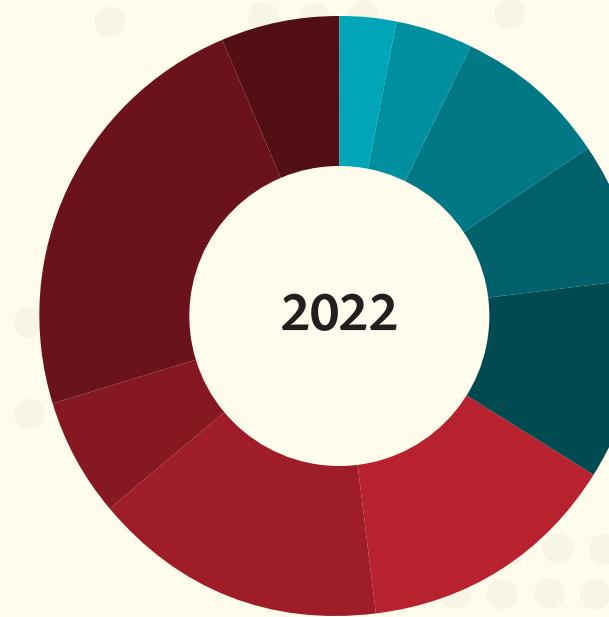
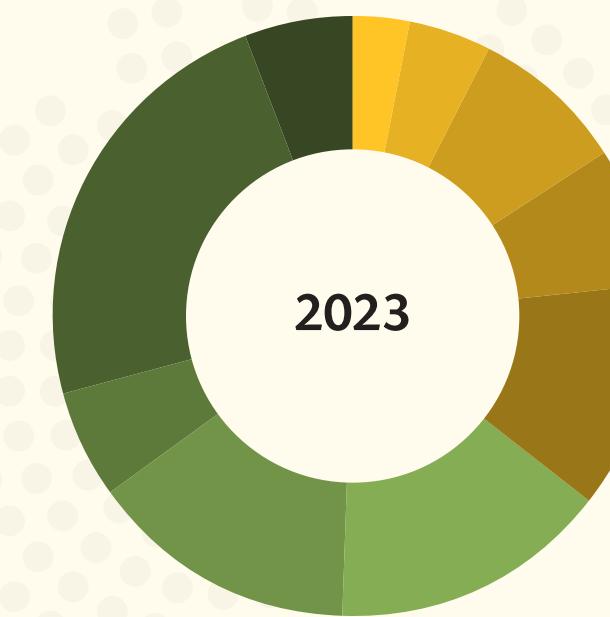
% change in total visits, 2019–2023

**79%**

# of food banks reporting

**2,388**

Age categories served as % of total, by age group



AGE

% 0–2 years

2023

**4.7**

2022

**4.5**

2019

**5.2**

% 3–5 years

**6.0**

2022

**5.8**

2019

**6.1**

% 6–11 years

**11.9**

2022

**12.1**

2019

**12.9**

% 12–17 years

**10.5**

2022

**10.7**

2019

**9.9**

% 18–30 years

**17.1**

2022

**15.2**

2019

**16.3**

% 31–44 years

**21.2**

2022

**20.0**

2019

**20.0**

% 45–64 years

**20.7**

2022

**22.8**

2019

**22.8**

% 65+ years

**8.0**

2022

**8.9**

2019

**6.8**

% children

**33.0**

2022

**33.1**

2019

**34.1**

% seniors

**8.0**

2022

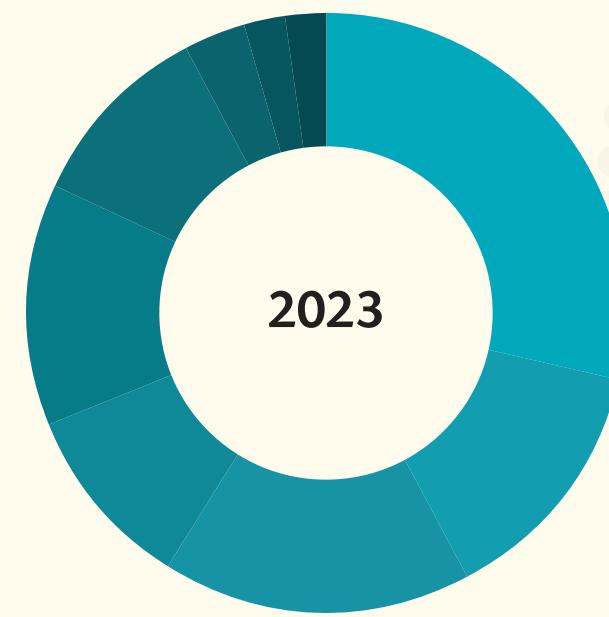
**8.9**

2019

**6.8**

# Canada: Key HungerCount Findings

Primary source of income



2023

2022

2019

% Social assistance

**28.8**

**32.3**

**40.1**

% Disability-related  
income support

**13.6**

**16.7**

**17.3**

% Job income

**16.7**

**14.1**

**12.1**

% Pension

**9.9**

**11.3**

**9.0**

% No income

**13.1**

**8.7**

**7.0**

% Other income

**10.3**

**7.2**

**6.7**

% Employment insurance,  
CWLB, CRSB, CRCB<sup>2</sup>

**3.1**

**5.4**

**3.3**

% CCB

**2.4**

**2.5**

**2.5**

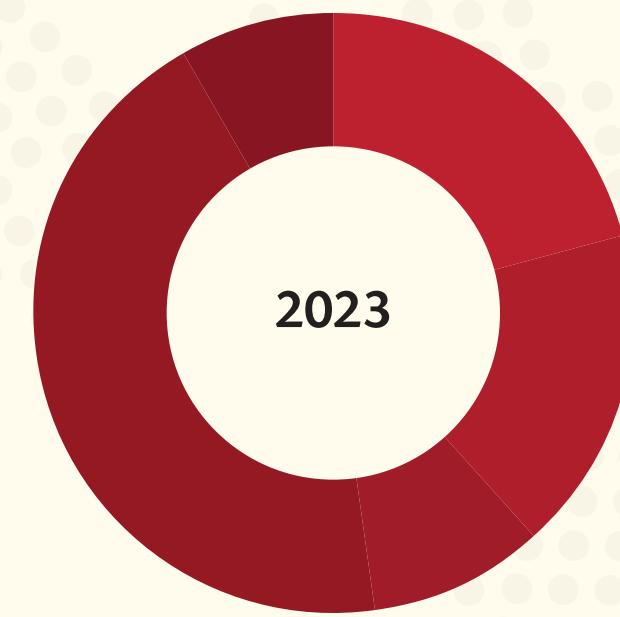
% Student loan

**2.0**

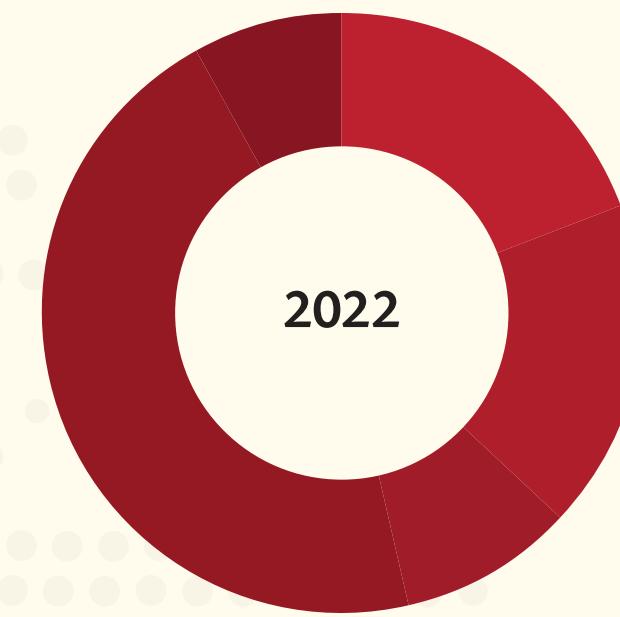
**1.7**

**1.9**

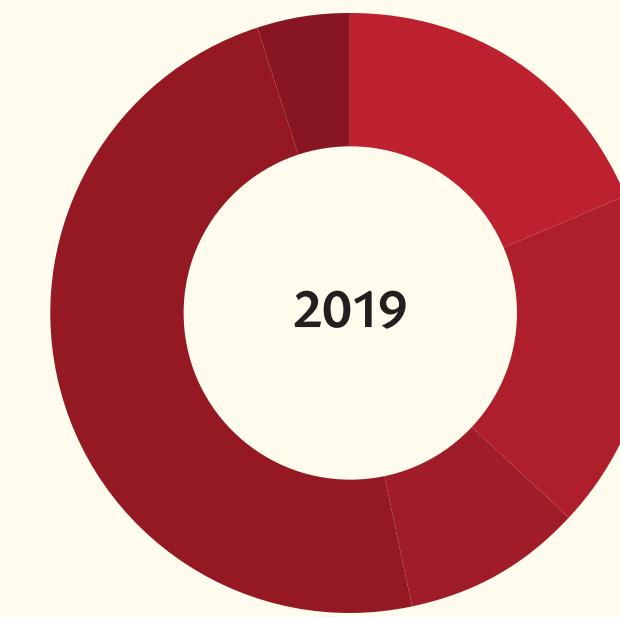
Household type



2023



2022



2019

% Two-parent families

**21.0**

**19.3**

**18.8**

% Single-parent families

**17.3**

**17.9**

**18.3**

% Couples with no children

**9.7**

**9.4**

**9.8**

% Single people

**43.8**

**45.4**

**48.1**

% Other

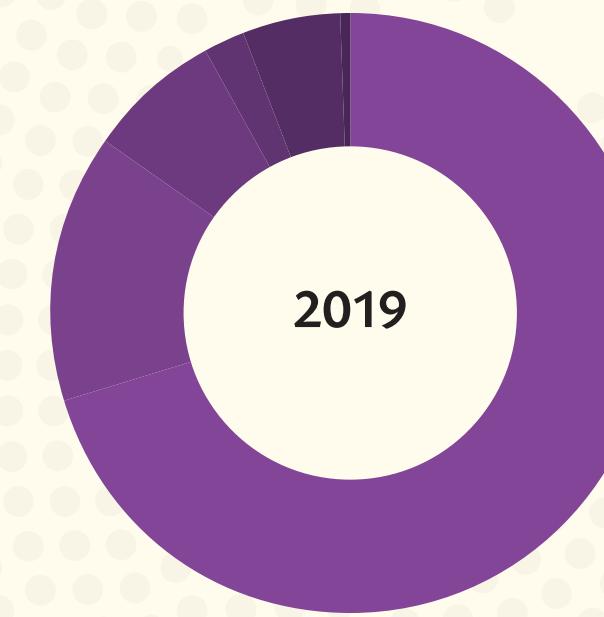
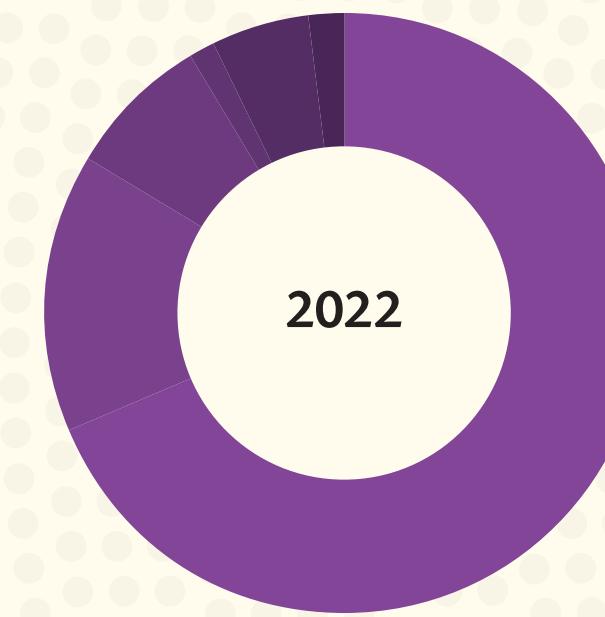
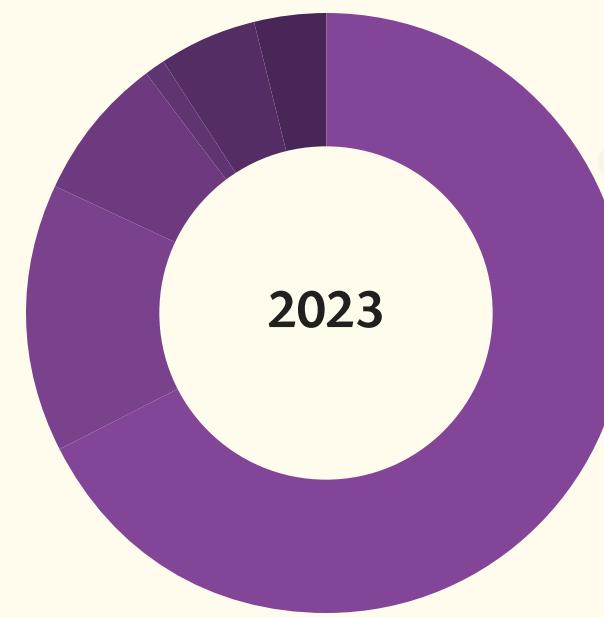
**8.1**

**8.0**

**5.0**

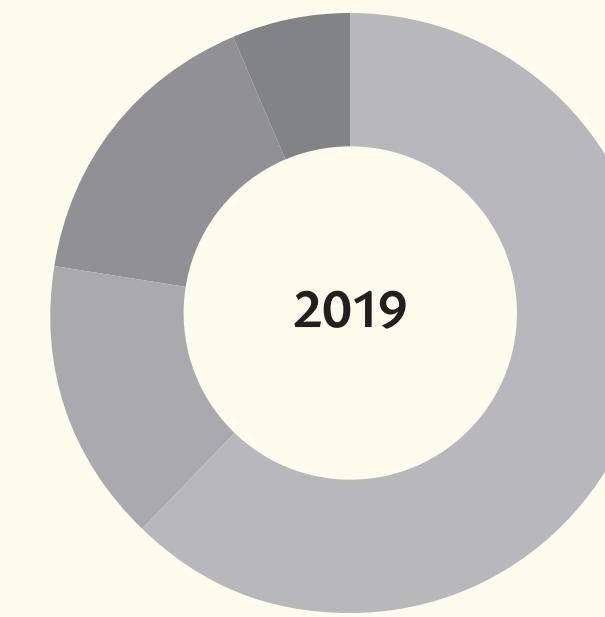
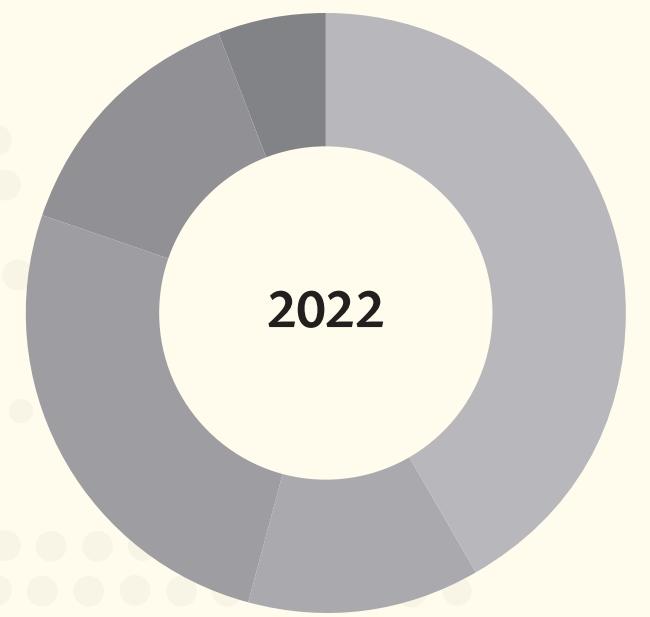
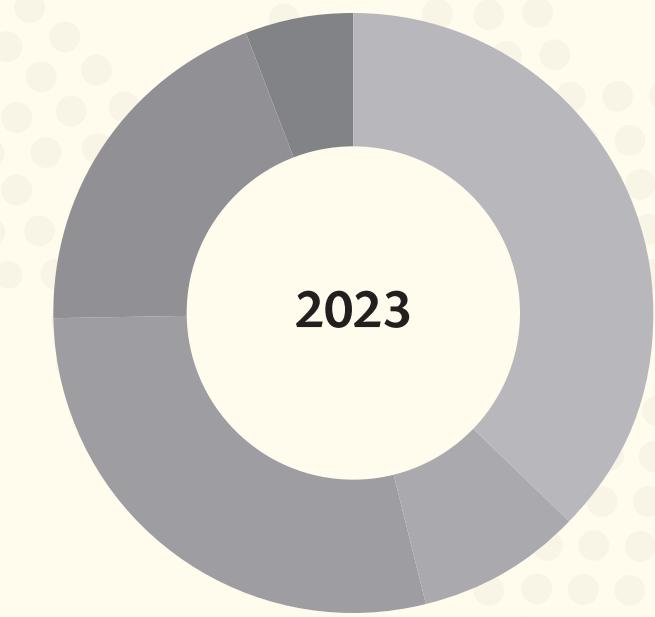
# Canada: Key HungerCount Findings

Housing type



	2023	2022	2019
% Market rental	67.7	68.8	70.4
% Social housing	14.4	15.0	14.4
% Homeowners	7.7	7.8	7.4
% Band-owned housing	1.1	1.5	2.0
% Unhoused/ temporary shelter	5.4	5.1	5.3
% Other	3.7	1.9	0.6

Other demographic information



	2023	2022	2019
% Women 18+	51.5	51.9	50.1
% First Nations, Métis, or Inuit people	12.2	15.3	12.3
% Racialized communities <sup>3</sup>	39.3	32.5	—
% In Canada for less than 10 years	26.6	17.2	12.9
% Post-secondary students	8.0	7.1	5.0

<sup>3</sup> "Racialized communities" refers to whether survey respondents indicated that they belong to a visible minority group as defined by the *Employment Equity Act*.

# Canada: Key HungerCount Findings: Provincial Results

## Provincial results

	Total visits	Total visits (children)	% change in total visits (2022–2023)	% change in total visits (2019–2023)	# of food banks reporting	Total meals and snacks provided
BC	195,925	62,481	20.0	57.1	127	224,875
AB	174,311	63,729	11.9	94.1	150	535,363
SK	55,753	22,193	24.3	49.8	42	37,506
MB <sup>4</sup>	57,351	20,794	30.4	–	8	187,737
ON	681,292	202,914	40.1	100.6	499	738,147
QC	682,724	240,325	38.0	97.8	1286	1,910,953
NB	29,846	10,322	24.7	34.0	65	69,918
NS <sup>5</sup>	32,498	10,039	8.8	26.8	130	86,925
PEI	4,212	1,420	26.9	42.3	6	4,657
NL	15,425	5,305	12.4	44.1	62	24,844
TERR <sup>6</sup>	6,575	2,735	5.5	7.6	13	–

<sup>4</sup> Comparison to 2019 not available due to change in provincial network structure and change in data collection methods.

<sup>5</sup> In the 6 months since March, visits to Feed Nova Scotia food banks have increased significantly. As of September 30, cumulative visits (Jan 1 – Sep 30) were 26% higher than they were for the same time-period of 2022.

<sup>6</sup> Not enough data received for these variables. Results may not represent the entire territories this year.

# Canada: Key HungerCount Findings: Age Categories

Age categories served as % of total, by age group

	% 0–2 years	% 3–5 years	% 6–11 years	% 12–17 years	% 18–30 years	% 31–44 years	% 45–64 years	% 65+ years	% children	# of food banks reporting
BC	4.2	4.7	11.2	10.7	14.9	22.0	22.5	9.7	30.9	107
AB	5.2	6.1	12.7	11.2	18.0	23.0	18.5	5.4	35.1	83
SK	5.2	6.8	15.0	13.2	16.4	21.2	17.6	4.6	40.3	33
MB	5.9	8.0	15.4	13.0	13.4	17.7	21.8	4.8	42.3	6
ON	4.0	5.1	11.1	10.3	19.3	20.6	20.9	8.6	30.6	419
QC	5.7	7.6	12.4	10.0	14.0	21.1	20.6	8.6	35.7	581
NB	5.4	5.7	12.5	10.4	14.6	21.9	23.7	5.7	34.0	52
NS	3.7	5.6	11.9	10.3	19.1	21.1	21.8	6.6	31.4	87
PEI	3.7	5.2	13.0	11.8	17.8	24.0	17.7	6.9	33.6	6
NL	3.4	5.4	11.7	10.7	11.7	19.9	26.6	10.6	31.2	35
TERR <sup>7</sup>	3.8	5.4	9.5	13.6	14.7	20.8	24.3	8.1	32.2	3

<sup>7</sup> Not enough data received for these variables. Results may not represent the entire territories this year.

# Canada: Key HungerCount Findings: Household Type

## Household type

	% single-parent families	% two-parent families	% couples with no children	% single people	% "other" households	# of food banks reporting
BC	12.2	17.2	11.9	53.3	5.4	120
AB	19.2	26.2	7.6	40.9	6.1	111
SK	25.5	18.0	6.1	41.3	9.1	37
MB	17.2	28.3	17.2	34.7	2.7	8
ON	16.3	17.4	8.1	46.8	11.3	428
QC	18.9	26.3	11.2	37.1	6.5	705
NB	17.0	17.2	8.7	50.0	7.1	55
NS	17.6	15.1	7.7	48.7	11.0	93
PEI	15.3	23.4	9.5	41.8	10.0	6
NL	22.6	13.9	11.1	49.5	2.8	39
TERR <sup>8</sup>	26.2	21.0	5.9	39.7	7.2	3

<sup>8</sup> Not enough data received for these variables. Results may not represent the entire territories this year.

# Canada:

## Key HungerCount

### Findings:

#### Source of Income

##### Source of income

	% job income	% federal employment insurance	% social assistance	% provincial disability support	% pension income	% student loans/scholarships	% CCB	% no income	% other income	# of food banks reporting
BC	21.7	2.9	16.9	19.8	12.8	0.5	1.2	12.4	11.8	116
AB	21.7	3.2	22.6	12.4	8.6	0.8	7.5	16.8	6.3	105
SK	14.3	2.5	40.7	7.8	7.3	1.1	2.7	12.6	11.1	37
MB	15.8	6.3	25.7	0.2	5.5	4.4	0.1	16.5	25.5	7
ON	13.0	1.8	20.5	23.7	8.8	1.3	0.7	18.0	12.2	429
QC	18.6	4.1	42.4	3.7	12.0	3.8	3.6	5.6	6.2	667
NB	13.8	4.2	43.7	5.7	10.2	0.6	5.5	10.7	5.5	55
NS	17.9	4.4	35.9	10.3	9.9	3.1	0.4	8.3	9.9	96
PEI	32.9	6.9	23.1	5.7	3.9	0.1	1.7	15.9	9.8	6
NL	5.6	3.2	64.3	5.4	12.4	0.8	1.4	2.7	4.3	39
TERR <sup>9</sup>	7.4	3.0	40.5	2.3	3.0	0.0	6.7	26.1	11.0	3

<sup>9</sup> Not enough data received for these variables. Results may not represent the entire territories this year.

# Canada: Key HungerCount Findings: Housing Type

Housing type							
	% homeowners	% rental market tenants	% social housing tenants	% Band-owned housing	% unhoused/temporary shelters	% other housing	# of food banks reporting
BC	7.7	72.7	8.0	0.5	5.3	5.9	112
AB	10.4	64.7	7.4	5.9	6.2	5.4	103
SK	7.0	71.4	13.1	1.1	5.4	1.9	37
MB	11.9	48.2	25.0	0.0	0.1	14.8	7
ON	5.3	71.2	14.7	0.0	6.1	2.7	427
QC	7.5	67.5	15.4	2.1	6.1	1.5	629
NB	14.8	61.5	15.8	1.0	5.2	1.7	53
NS	12.7	70.4	10.0	0.0	4.5	2.2	94
PEI	9.3	57.9	26.6	0.0	3.1	3.1	6
NL	20.1	50.1	26.5	0.0	2.9	0.5	37
TERR <sup>10</sup>	5.9	30.8	49.7	1.4	10.1	2.1	3

<sup>10</sup> Not enough data received for these variables. Results may not represent the entire territories this year.

# A nation struggling to make ends meet

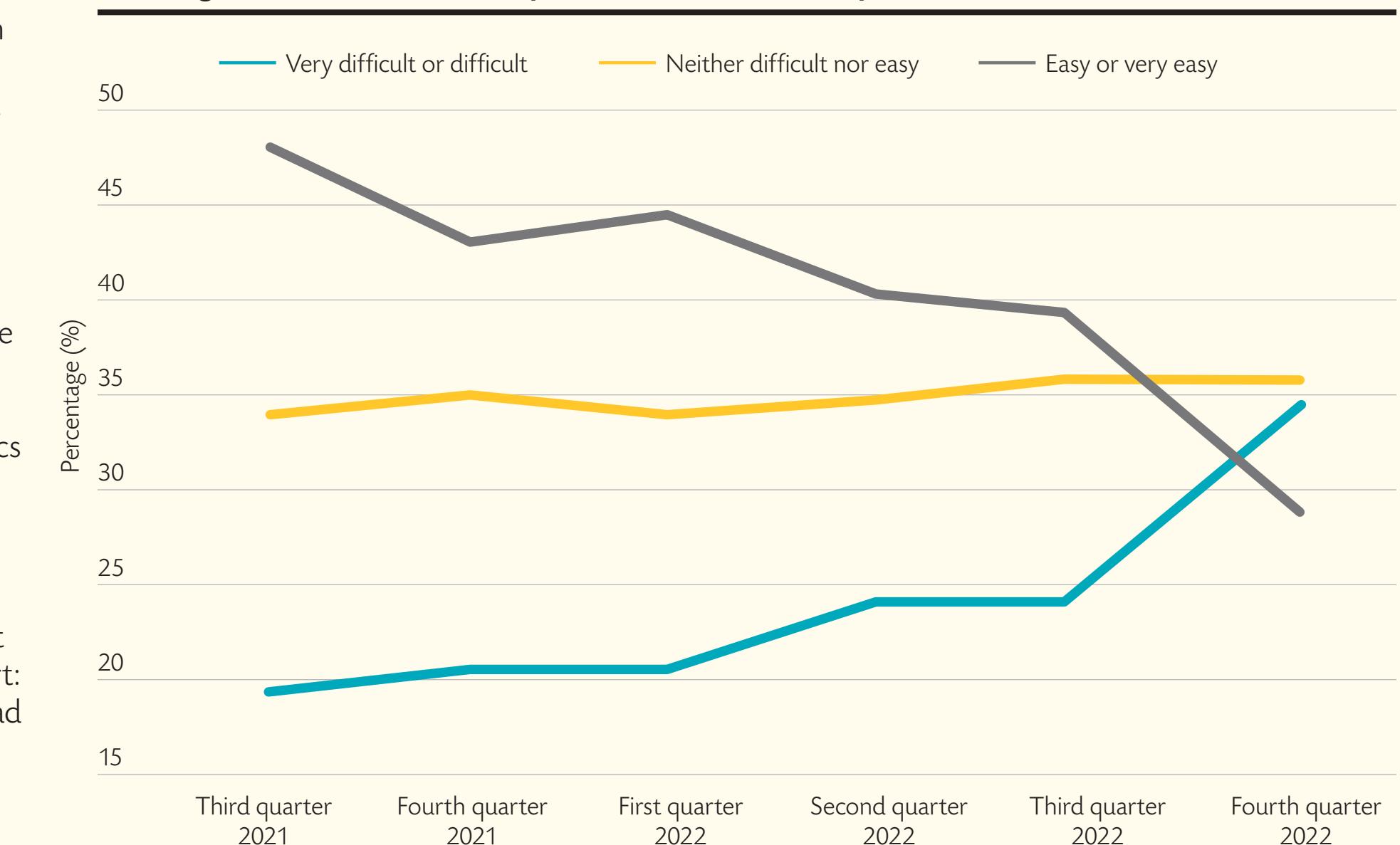
**“Before September 2022 and still, the main cause is low income. However, since September 2022, the cost of food and housing have been major issues. The lack of rental properties in the area at all is a problem, let alone ones that are affordable.”**

Survey respondent, Ontario

The pandemic crisis may be stabilizing, but people living in Canada are now facing an affordability crisis. A study released by Statistics Canada in March 2023 revealed that the percentage of people living in a household that is having difficulty meeting its food, shelter, and other necessary expenses went from 19 per cent of the population in summer 2021 to 24 per cent in summer 2022—and to 35 per cent of the population by the end of 2022.<sup>11</sup> The study also noted that 2022 saw the highest rates of inflation in 40 years, with the Consumer Price Index (CPI) increasing 6.8 per cent over the previous year.<sup>12</sup>

This rate of increase in the general population experiencing financial difficulty meant food banks also saw a high rate of increase in need. Food bank usage in Canada was already at its highest level in history at the end of the first quarter of 2022, when 21 per cent of the population was having difficulty paying for their basic expenses. As a greater proportion of the population began to struggle, it became clear that many more would need help from a food bank. The HungerCount survey took place during the same month that the Statistics Canada report was released, and indications were that the need on the ground would continue to skyrocket during the year. By the time the final numbers were compiled, it was clear that what we were seeing was consistent with the results of the Statistics Canada report: a rate and level of food bank usage that we had never seen before.

**Figure 2: Percentage of people by household’s level of difficulty meeting financial needs, third quarter 2021 to fourth quarter 2022**



Source(s): Canadian Social Survey, waves 2 to 7 (5354). And Statistics Canada. (2023, March 7). More Canadians are finding it difficult to meet food, shelter and other necessary expenses. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/230307/dq230307b-eng.htm>

<sup>11</sup> Statistics Canada. (2023, March 7). More Canadians are finding it difficult to meet food, shelter and other necessary expenses. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/230307/dq230307b-eng.htm>

<sup>12</sup> Statistics Canada. (2023, January 17). Consumer Price Index: Annual review, 2022. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/230117/dq230117b-eng.htm>

# When low income alone doesn't tell the whole story about a household's standard of living

In previous years, a decline in poverty rates according to measures of low income (such as the MBM) would also have meant a decline in food bank usage. When considering official poverty rates alone, the decline in those below the low-income threshold is significant compared to before the pandemic.

The introduction of a range of temporary federal and provincial income supports during the COVID-19 pandemic, followed by growth in median employment income, contributed to official poverty rates that are well below pre-pandemic levels.<sup>13</sup> According to the MBM, poverty rates slowly declined from 14.5 per cent in 2015 to just over 10 per cent in 2019, followed by a drastic drop in 2020 to 6.5 per cent.<sup>14</sup> While the poverty rate for 2021 increased by only a percentage point over the previous year, the proportion of individuals struggling to afford necessary expenses that same year combined with current trends indicate that these official statistics might not be capturing the full extent of the population struggling to maintain an adequate standard of living.

One reason for this disparity is that the MBM is based on the cost of a predetermined basket of goods and services a household needs to achieve a modest standard of living.<sup>15</sup> It is an income-based measure in that if a household earns less income than the cost of that basket of goods and services, the household is considered to be living in poverty—which represents a less than adequate standard of living.

While living in a low-income household as defined by the MBM is a good predictor of how likely that household is to be experiencing a poverty-level standard of living, many other factors could also have an impact—for example, debt, a sudden change in family or health circumstances, or having to pay above-average rent. Soaring inflation could also have substantial negative impacts on a household's standard of living, even if that household is not "low-income" according to official definitions.

<sup>13</sup> Statistics Canada. (2023, May 2). Canadian income survey, 2021. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/230502/dq230502a-eng.htm>

<sup>14</sup> Statistics Canada. (2023). *Table 11-10-0093-01: Poverty and low-income statistics by selected demographic characteristics*. <https://doi.org/10.25318/1110009301-eng>

<sup>15</sup> Government of Canada. *Canada's first poverty reduction strategy: Annex 1: The statistical fine print*. <https://www.canada.ca/en/employment-social-development/programs/poverty-reduction/reports/strategy.html#h2.15>

# Looking beyond low-income measures—assessing the extent to which people living in Canada struggle to afford food

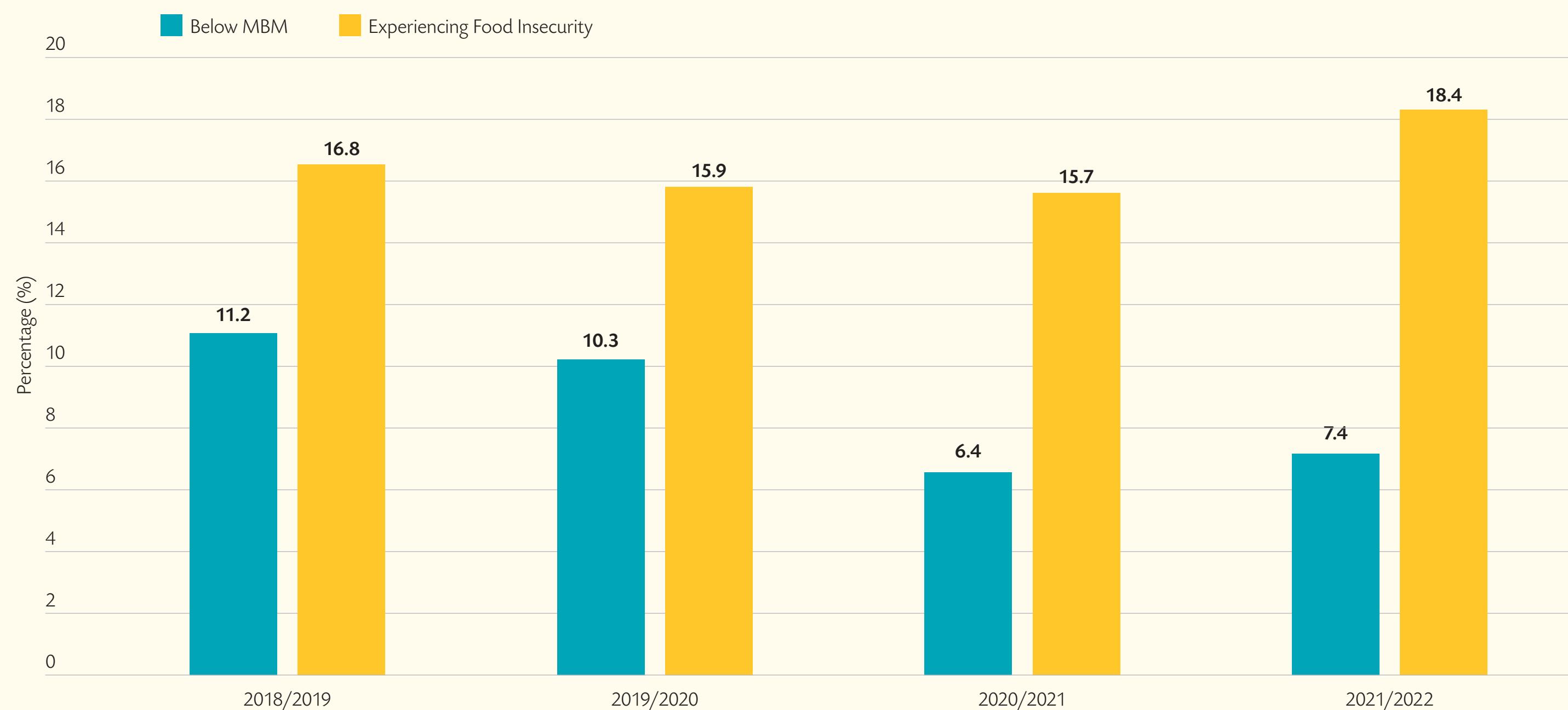
“Many adult clients stating that they generally have just one meal a day.”

Survey respondent, Ontario

One way to assess the outcomes of the various factors that impact a household’s standard of living is to examine the extent to which they struggle to afford food. Food insecurity is an official indicator in this regard and is one way to illustrate the degree to which the population is struggling to make ends meet.

According to Statistics Canada, food insecurity is inadequate or insecure access to food due to financial constraints. It is classed in severity as marginal, moderate, or severe.<sup>16</sup> Food insecurity encompasses a range of experiences that include worrying about running out of food, reducing food intake, and going days without food due to lack of money. In 2021/2022, over 18 per cent of people in Canada—almost 7 million people—lived in households experiencing some level of food insecurity—1.1 million more people than the year before.<sup>17</sup>

Figure 3: Percentage of people living below the MBM and percentage of people living in a household experiencing food insecurity, 2018/2019–2021/2022



Source of data: Statistics Canada. (2023, May 2). *Table 11-10-0135-01: Low income statistics by age, sex and economic family type*. <https://doi.org/10.25318/1110013501-eng>. And Statistics Canada. (2023, May 2). *Table 13-10-0834-01: Food insecurity by economic family type*. <https://doi.org/10.25318/1310083401-eng>

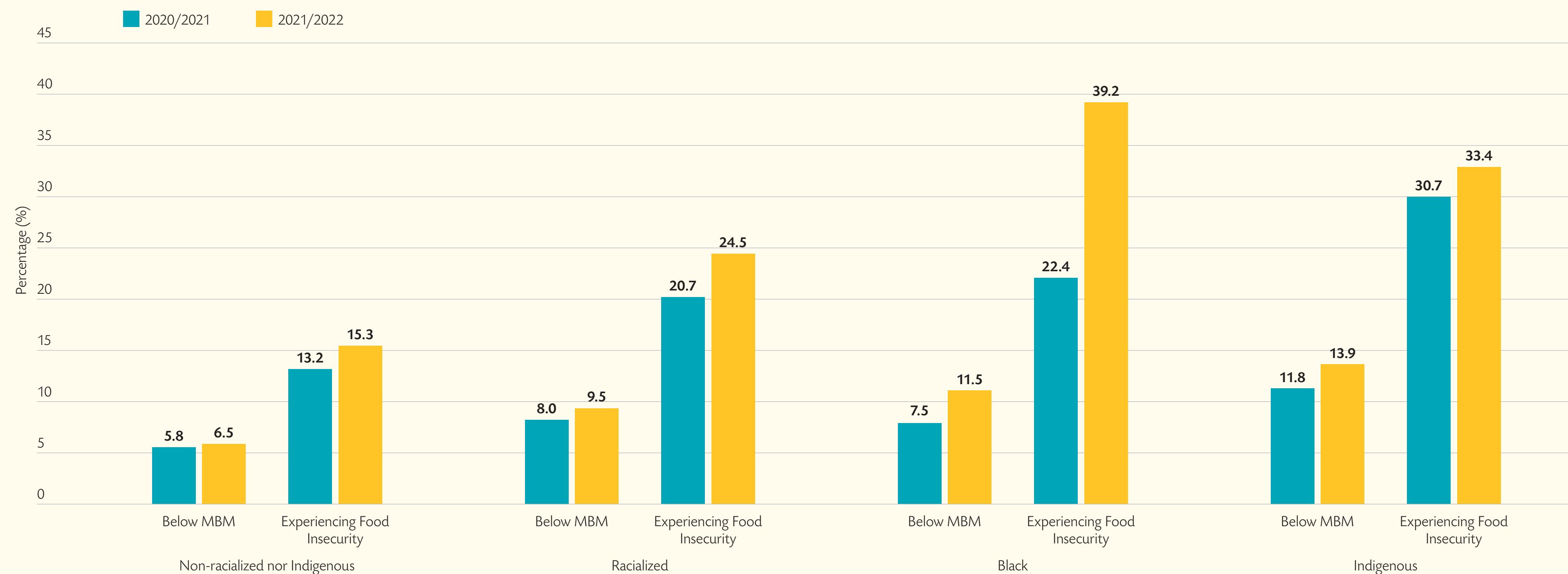
<sup>16</sup> Statistics Canada, Canadian income survey, 2021.

<sup>17</sup> Statistics Canada, Canadian income survey, 2021. The latest data release from Statistics Canada’s 2021 Canadian Income Survey (CIS) uses 2021 tax filer data to provide poverty rates based on the MBM. However, data collection for the food-insecurity scale took place from January to June 2022, referencing the respondents’ experiences for the previous 12 months. Therefore, we are using the two-year period as reference years when referring to food-insecurity data collected by the CIS in order to account for the time reference for both the tax filer data and the food-insecurity reference period. For more information about using 2022 as the reference point for food-insecurity rates, see the explanation from PROOF, based at the University of Toronto: <https://proof.utoronto.ca/2023/new-data-on-household-food-insecurity-in-2022/>

# Looking beyond low-income measures—assessing the extent to which people living in Canada struggle to afford food

While the percentage of people living in income poverty according to the MBM is well below pre-pandemic levels, the percentage of people experiencing food insecurity is the highest it has ever been. In addition, the percentage gap between people living below the MBM and people living in households experiencing food insecurity has been steadily widening—from a 5.6 percentage point difference in 2018/2019 to an 11 percentage point difference in 2021/2022. The disparity is even greater when we look at Black, Indigenous, and other racialized households—for example, there was a nearly 28 percentage point difference in the MBM and food insecurity rates of Black households in 2021/2022.

Figure 4: Percentage of people living below the MBM, and percentage of people living in a household experiencing food insecurity, by selected demographic characteristics, 2020/2021, 2021/2022



Source of data: Statistics Canada. (2023, May 2). Table 11-10-0135-01: Low income statistics by age, sex and economic family type. <https://doi.org/10.25318/1110013501-eng>. And Statistics Canada. (2023, May 2). Table 13-10-0834-01: Food insecurity by economic family type. <https://doi.org/10.25318/1310083401-eng>. And Statistics Canada. (2023, May 2). Table 13-10-0835-01: Food insecurity by selected demographic characteristics. <https://doi.org/10.25318/1310083501-eng>

# Households living above the official poverty line are experiencing high levels of food insecurity

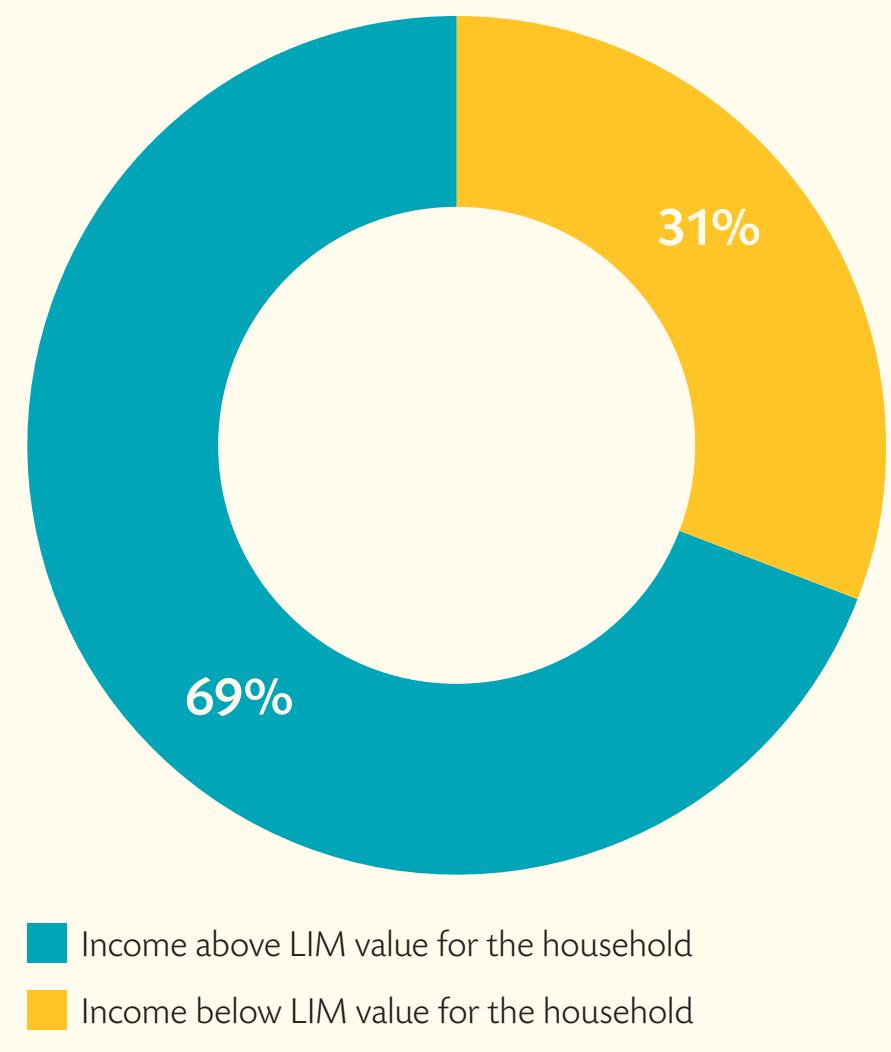
**“The general cost of living in our community is becoming unsustainable for some average income earners and those that fall short of that average, let alone those living at or below the poverty line. General costs were always a key factor, especially housing, but the gross increase in food costs has greatly exacerbated the negative impacts our neighbours are facing regardless of income status as we see the impacts not only on those we service who are actively experiencing food insecurity, but we are also seeing the impact on donors who are unable to give what they once could.”**

Survey respondent, Ontario

While it is well documented that people who are “middle-income” earners are feeling the overall pinch of high inflation, the extent to which they are experiencing food insecurity is less well documented. Until further studies using Statistics Canada data sets are published, we can provide some estimates using data collected from online survey panels administered on behalf of Food Banks Canada.

In a national-level survey commissioned by Food Banks Canada and conducted between April 18 and May 17, 2023, respondents were asked whether they encountered difficulty in affording food in the last 12 months.<sup>18</sup> The questions were modelled on a six-item scale designed to measure various levels of food insecurity, an abbreviated version of the 18-item scale used by Statistics Canada. Those who answered affirmatively to two or more items in this six-item scale are likely experiencing moderate to severe levels of food insecurity. In this survey, 34.8 per cent of the total sample responded affirmatively to missing two or more items, with 69 per cent of those having equivalized household incomes above an official low-income measure (LIM) (approximate to the MBM) for their household size.<sup>19</sup>

Figure 5: Percentage of people answering affirmatively to two or more items of a six-item food insecurity scale, by LIM status



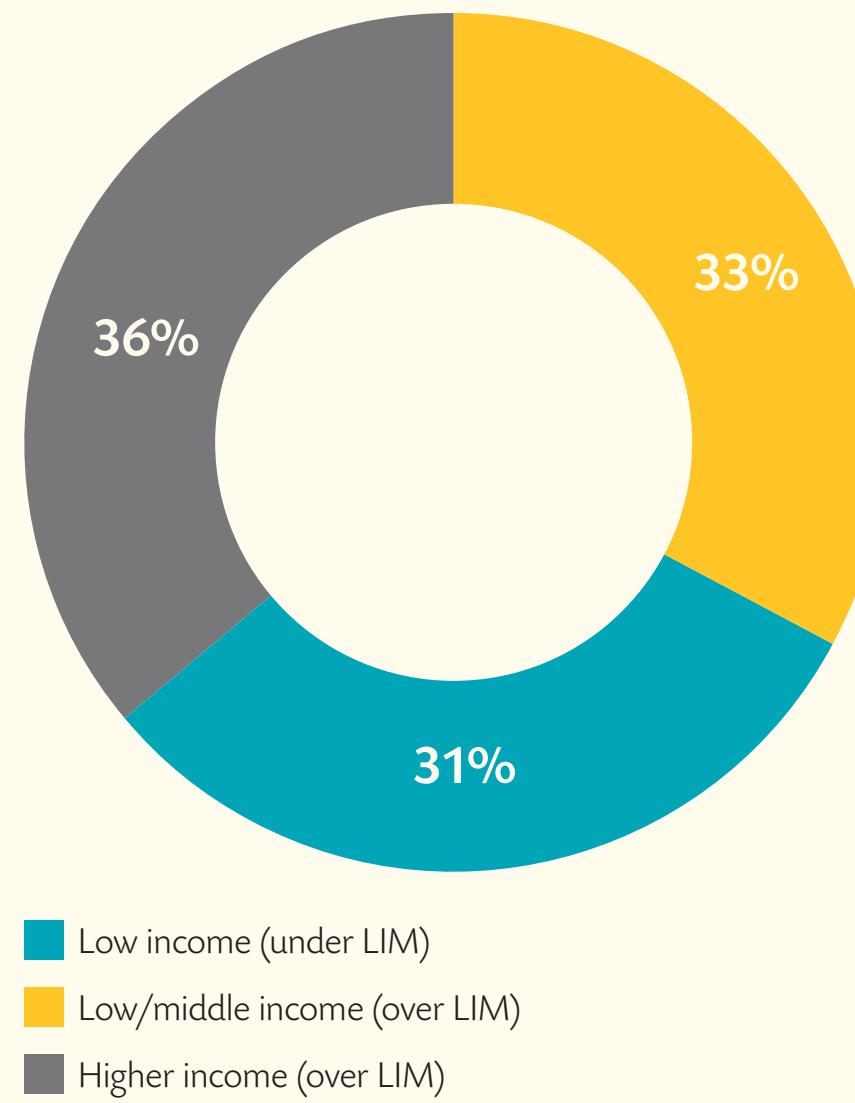
<sup>18</sup> Results from the Material Deprivation in Canada 2022-23 Phase 2 Survey (field dates: April 18–May 17, 2023; sample size = 4,624), conducted by the Environics Institute for Food Banks Canada/Banques alimentaires Canada.

<sup>19</sup>The method for calculating equivalized household incomes and an approximate low-income measure (LIM) comes from Statistics Canada (see <https://www150.statcan.gc.ca/n1/pub/75f0002m/2012002/lim-mfr-eng.htm>). First, the “equivalent household income” was calculated for each respondent in the survey by dividing their household income by its “adjusted size”—that is, the square root of the number of people in the household. Following this, each respondent was assigned this equivalized household income (an income equal to a household size of 1). The “median” of this equivalent household income was then determined over all the respondents—that is, the amount where half of all respondents were above it and half below. The LIM is calculated as 50% of the median income, so in this sample, the equivalized household income (equal to a household size of 1) is equal to \$22,500.

# Households living above the official poverty line are experiencing high levels of food insecurity

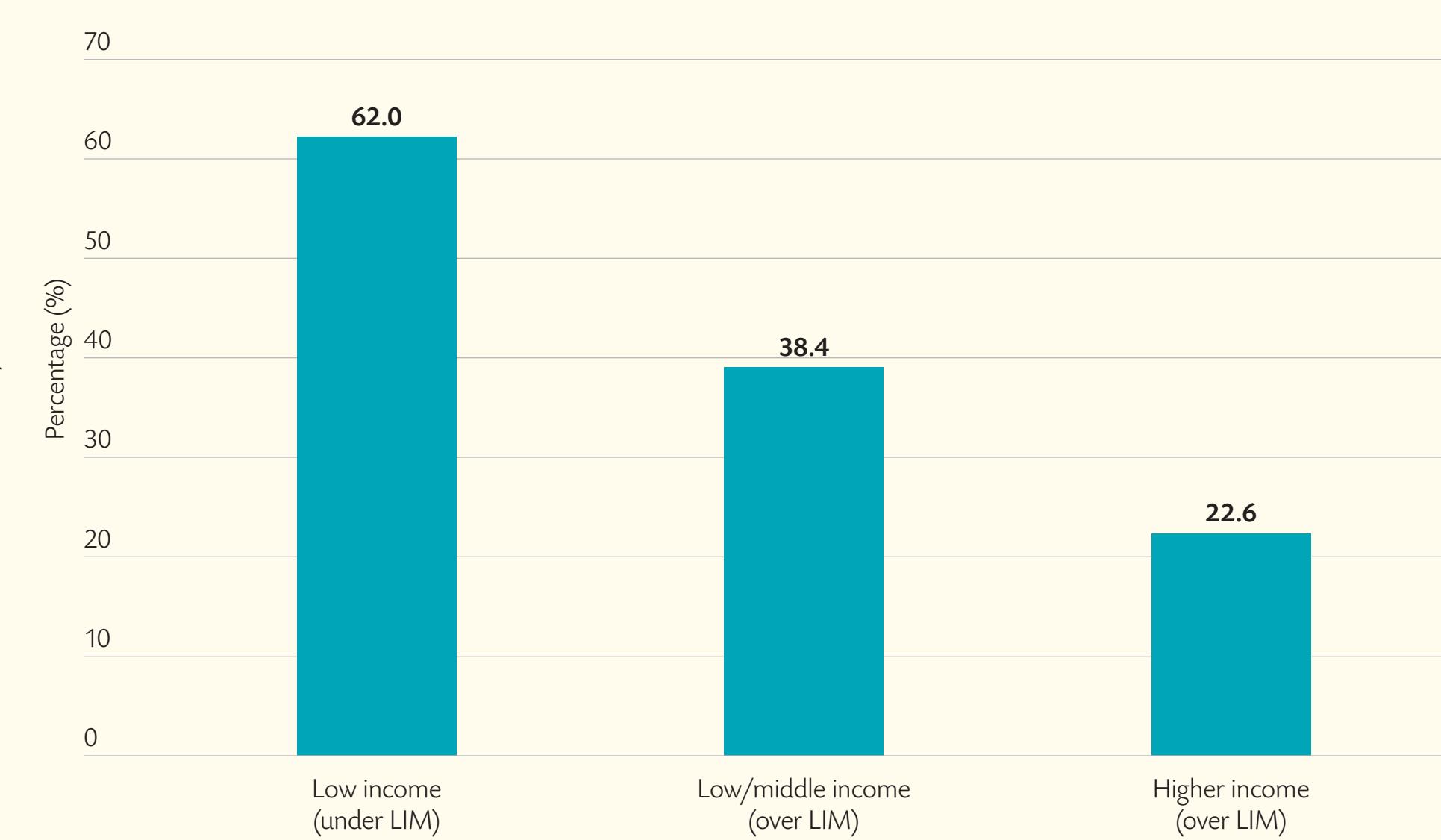
When we split those who responded affirmatively to two or more items into three income groups—"low income" (below the LIM), "low/middle income" (above the LIM, but under the median income), and "higher income" (above the median income)—the highest share of the total population experiencing food insecurity (36%) is in the "higher income" category.<sup>20</sup> The percentage share of households in the higher income category who are experiencing food insecurity is due to the fact that about half of households in Canada earn equivalized incomes above \$45,000 (54% of the survey sample), which reinforces that those with higher incomes are likely facing significant levels of food insecurity.

Figure 6: Percentage of people answering affirmatively to two or more items of a six-item food insecurity scale, by equivalized income groups



When we look at the percentage of people answering affirmatively to two or more items within each income group, we see that lower-income households are more likely to experience food insecurity. The results show that 62 per cent of those in the "low income" (under the LIM) group answered affirmatively to two or more items, while a lower proportion answered affirmatively to two or more items within the low/middle income (over the LIM) group and higher income (over the LIM) group—38.4 per cent and 22.6 per cent respectively. However, given that those who responded affirmatively to two or more items are likely to be experiencing moderate to severe levels of food insecurity, these proportions are still substantial within the higher income groups.

Figure 7: Percentage of people answering affirmatively to two or more items of a six-item food insecurity scale, within equivalized income groups



<sup>20</sup> "Low income" (below the LIM) for equivalized household income (equal to a household size of 1) is \$22,500, "low/middle income" (above the LIM, below the median) ranges from \$22,500 to \$45,000, and higher income (above the median) is over \$45,000.

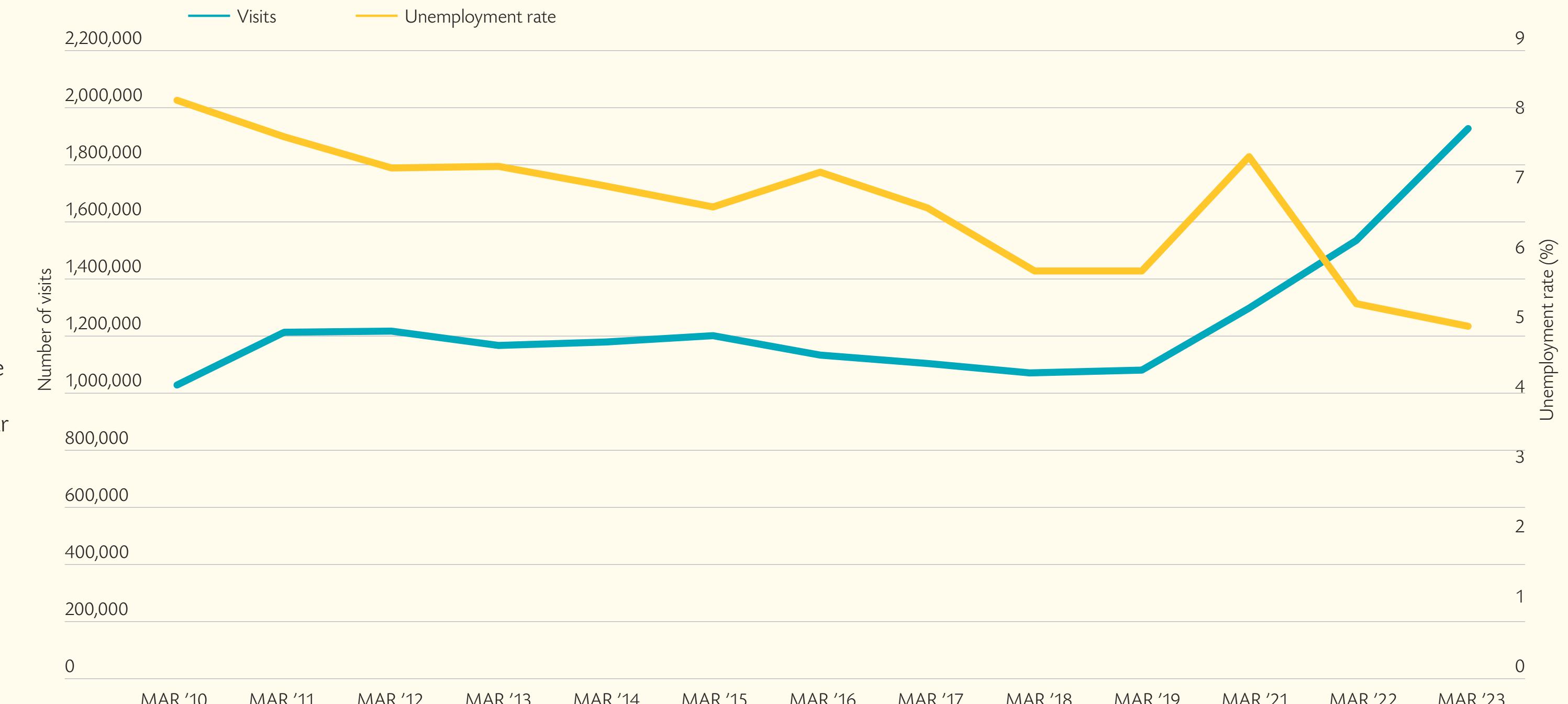
# The widening gap between food bank usage and unemployment rates



Another way to assess a population's standard of living is to look at trends in food bank usage and how they compare with standard economic indicators. Until last year, food bank usage closely mirrored unemployment rates. Up until the last couple of years, when unemployment rates were low, the working-age population was more likely to be able to access employment income, which in turn reduced the likelihood of their needing a food bank. However, 2022 marked a drastic departure from this pattern, and the gap has continued to widen in 2023.

In March 2023, despite an unemployment rate that was holding at a steady low of 5 per cent, food bank usage surged to record highs. Similar to the growing gap between income-based poverty measures and rates of food insecurity, employment (and the increased income that comes with it) is less of a predictor of food bank demand at the national level.

Figure 8: Unemployment rates and total food bank visits, March of each year, 2010–2023



Source of data: Statistics Canada. (2023, September 8). *Table 14-10-0287-01: Labour force characteristics, monthly, seasonally adjusted and trend-cycle, last 5 months*. <https://doi.org/10.25318/1410028701-eng>. Food bank visit numbers from Food Banks Canada HungerCount.

# **Status quo income support programs plus inflation = gasoline on a fire**

“Despite the end of COVID-19 lockdowns and a return to a new normal economy, soaring prices for necessities such as food, housing, and energy are eating up the purchasing power of households’ incomes with every purchase and bill payment.”<sup>21</sup>

“Increases in food costs as well as fuel and other costs of living have doubled our numbers over the last 2 years. For many of our clients it comes down to: Pay the rent/mortgage, Heat your home, Maintain your vehicle to get to work etc., eat. Pick any 3 out of 4.”

Survey respondent, Nova Scotia

“Housing costs and instability is a big cost. Increased costs for all essentials—food, energy, transport. Closing employment opportunities as businesses scale down or close.”

Survey respondent, British Columbia

# Status quo income support programs plus inflation = gasoline on a fire

**“In our community in particular, and in the region in general, the lack of affordable housing is the leading cause of food insecurity. The high shelter costs for most low-income households severely impacts their financial ability to maintain basic food security. This has been complicated by the economic inflationary issues that have intensified since September 2022.”**

Survey respondent, British Columbia

Last year, a return to status quo income support programs after the ending of pandemic-related benefits combined with high inflation drove demand for help from food banks. This year, with inflation continuing unabated, it was like gasoline being thrown on a fire.

In 2021, the CPI rose by 3.4 per cent—the fastest growth since 1991.<sup>22</sup> Inflation continued to accelerate into 2022, while the lowest income quintile saw their disposable incomes decline by 7.5 per cent in the first quarter of 2022 compared to the previous year, in large part because pandemic-related benefits ended.<sup>23</sup> By the time 2022 came to a close, the year had seen the highest rate of general inflation in 40 years at 6.8 per cent, with essentials such as transportation increasing by 10.6 per cent, food by 8.9 per cent, and shelter by 6.9 per cent.<sup>24</sup>

In 2022, the impact of this inflation varied across different income groups, with lower income quintiles being the most affected overall in a range of areas. For example, the lowest income quintile was significantly more likely than the highest income quintiles to be very concerned with their ability to afford housing or rent, to have to borrow money, or to experience extremely stressful days, and most likely to obtain food from a community organization in the next six months due to rising food prices (17% for the lowest income quintile compared to 5% for all other quintiles).<sup>25</sup>

While the bottom income quintile has been hit the hardest in most areas, high proportions of the second-lowest income quintile were significantly impacted in a range of areas as well, including concern about their ability to meet day-to-day expenses, borrowing money, experiencing high levels of stress, or potentially having to obtain food from a community organization. The impact of the price of housing or rent reaches the third income quintile, and being able to afford housing or rent and concern about gasoline prices almost reaches the top.



<sup>22</sup> Statistics Canada. (2023, January 19). Consumer Price Index: Annual review. *The Daily*. 2021 <https://www150.statcan.gc.ca/n1/daily-quotidien/220119/dq220119b-eng.htm>

<sup>23</sup> Statistics Canada. (2022, August 03). Distributions of household economic accounts for income, consumption and saving of Canadian households, first quarter of 2022, Table 36-10-0662-01. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/220803/dq220803a-eng.htm>

<sup>24</sup> Statistics Canada, Consumer Price Index: Annual review, 2022.

<sup>25</sup> Uppal, S. (2023, February 8). Rising prices and the impact on the most financially vulnerable: A profile of those in the bottom family income quintile. *Insights on Canadian Society*. Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/75-006-x/2023001/article/00002-eng.htm#a13>

# Status quo income support programs plus inflation = gasoline on a fire

Table 1: Impact of rising prices on people living in Canada, by income quintiles, 2022

	Household income quintile				
	Bottom	Second	Third	Fourth	Top
	Percentage				
Very concerned with the impact that rising prices may have on ability to meet day-to-day expenses over the next 6 months	63.0	57.6	41.7 *	37.1 *	18.7 *
Due to rising food prices, very likely to obtain food or meals from a community organization over the next 6 months	17.0	7.9	4.8*	4.9	1.2*
Very concerned with ability to afford housing or rent because of rising housing prices	46.4	34.0	35.5	18.7*	16.8*
Very concerned with rising gasoline prices	73.3	75.0	74.6	67.2	47.0 *
In the past 6 months, due to rising prices, often had to borrow money to meet day-to-day expenses	19.2	14.9	6.6*	7.0*	2.1*
Most days extremely stressful due to financial issues	22.9	17.6	4.9 *	8.4*	5.8*

\* significantly different from the bottom quintile (p<0.05)

Source: Uppal, S. (2023, February 8). Rising prices and the impact on the most financially vulnerable: A profile of those in the bottom family income quintile. *Insights on Canadian Society*. Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/75-006-x/2023001/article/00002-eng.htm>

# Food inflation— the tip of the affordability iceberg

**“Food costs have increased so much that many new clients have come to need our help. Housing costs, low income levels have also contributed.”**

Survey respondent, New Brunswick

The impact of weekly trips to the grocery store on a household budget can be the most difficult to predict and plan for. In 2022, 43 per cent of people living in Canada said rising food prices impacted them the most in the previous six months compared to all other areas of inflation.<sup>26</sup> However, people in lower income brackets experience greater challenges with coping with these increased costs—for example, they are more likely to have no savings or credit to draw upon, and they are less able to afford strategies such as buying in bulk or storing large quantities of perishable food.<sup>27</sup>

For the over 40 per cent of food bank clients receiving one of two forms of provincial social assistance—either general welfare or provincial social assistance—status quo means receiving incomes that are well below the official poverty line. In many cases, the real dollar value of that income has barely risen—and in some cases has even declined—compared to its value 30 years ago.<sup>28</sup> Households within this income bracket spend a higher percentage of their limited incomes on food<sup>29</sup> and are impacted by even moderate rates of food inflation. Studies from the US Supplemental Nutrition Assistance Program (SNAP), whose participants mostly live below that country’s official poverty line, found that a \$10 increase in the price of a modest food basket increased food insecurity among these households by 5 per cent.<sup>30</sup>

When all factors are considered, the rising cost of food is the tip of the affordability iceberg in regard to the cost challenges faced by those in lowest-income households. Limited financial resources, along with housing costs that are well over the affordability threshold of 30 per cent of their income,<sup>31</sup> make the lowest income quintiles less likely to manage food inflation and more likely to experience food insecurity. For middle-income households, high housing/rental costs combined with various other household circumstances—for example, health or dental care needs, debt, or family emergencies—increase the risk of food insecurity when food prices surge.

<sup>26</sup> Uppal, *Rising prices*.

<sup>27</sup> See Stapleton, J. (2011). *Less on their plate: Canada’s poorest people facing a frightful food crisis*. Canadian Centre for Policy Alternatives. <https://www.policyalternatives.ca/publications/monitor/less-their-plate>

<sup>28</sup> Maytree. (2023). All-Canada overview. <https://maytree.com/changing-systems/data-measuring/welfare-in-canada/all-canada/>

<sup>29</sup> Uppal, *Rising prices*.

<sup>30</sup> Gregory, C., & Coleman-Jensen, A. (2013). Do high food prices increase food insecurity in the United States? *Applied Economic Perspectives and Policy*, 35(4), 679-707. <https://doi.org/10.1093/aapp/ppt024>

<sup>31</sup> Canadian Rental Housing Index. (n.d.). COST. [http://rentalhousingindex.ca/en/#cost\\_prov](http://rentalhousingindex.ca/en/#cost_prov). Across Canada, the top end of the lowest income threshold ranges from an annual income of approximately \$20,000 to \$33,000.

# Providing a fuller picture of poverty in Canada: The Material Deprivation Index

“Non-monetary indicators of poverty such as the European Union’s (EU) Material and Social Deprivation (MSD) indicator are exceptionally well suited to register the pinches and punches delivered to the purchasing power of households with relatively low resources and/or high needs.”

Geranda Notten

“An inflation-proof methodology to measuring policy effects on poverty.”

*OUPblog: Oxford University Press’s Academic Insights for the Thinking World.*<sup>32</sup>

<sup>32</sup> Notten, An inflation-proof methodology.

# Providing a fuller picture of poverty in Canada: The Material Deprivation Index

To show the full extent of poverty and its effects on food insecurity from coast to coast to coast, Food Banks Canada's research team is collaborating with the Maytree Foundation and the Maple Leaf Centre for Food Security to develop a made-in-Canada MDI, which will be similar to measures that are already being used in many countries throughout the world.

Unlike other measures of poverty, such as the MBM, which are based on income, the MDI looks at the goods and activities a household with an acceptable, above-poverty standard of living would be expected to have in a wealthy country like Canada. The MDI is a complementary tool that could be used in conjunction with the MBM, and other income-based measures of poverty such as the LIM. By asking a household directly about which goods and activities they cannot afford, we can better understand the impact that factors such as rapid inflation have on their standard of living.

A previous study using a 2013 data set shows that an MDI-type measure assesses significantly more households as experiencing poverty than income poverty-type measures alone. The study found that 57 per cent of people considered to be living in poverty according to the MDI were not considered to be in a "low-income" household, and 50 per cent of people considered to be in a "low-income" household were not living in poverty according to the MDI.<sup>33</sup> This lack of overlap between income-based and MDI-type measures has been observed internationally as well. The discrepancy arises because people's financial resources, needs, and living arrangements are far more diverse than income poverty measures can accommodate. The impacts of the pandemic, as well as rapid inflation, have likely only magnified this lack of overlap.

The two types of measurements together will give us some insight into where we may be misunderstanding the extent of poverty when we use the MBM or other income-based standards alone. This includes being able to better understand the full extent of poverty among single parents, people with disabilities, and racialized, Indigenous, and other groups facing systemic barriers. When we better understand the extent of poverty, we can better understand the needs of a population, enable more appropriate eligibility requirements for government benefits and supports, and better monitor the positive impacts of poverty reduction initiatives such as subsidized childcare and PharmaCare.



<sup>33</sup> Notten, G., & Kaplan, J. (2021). Material deprivation: Measuring poverty by counting necessities households cannot afford. *Canadian Public Policy*, 47(1), 1-17. <https://utpjournals.press/doi/10.3138/cpp.2020-011>

# Providing a fuller picture of poverty in Canada: The Material Deprivation Index

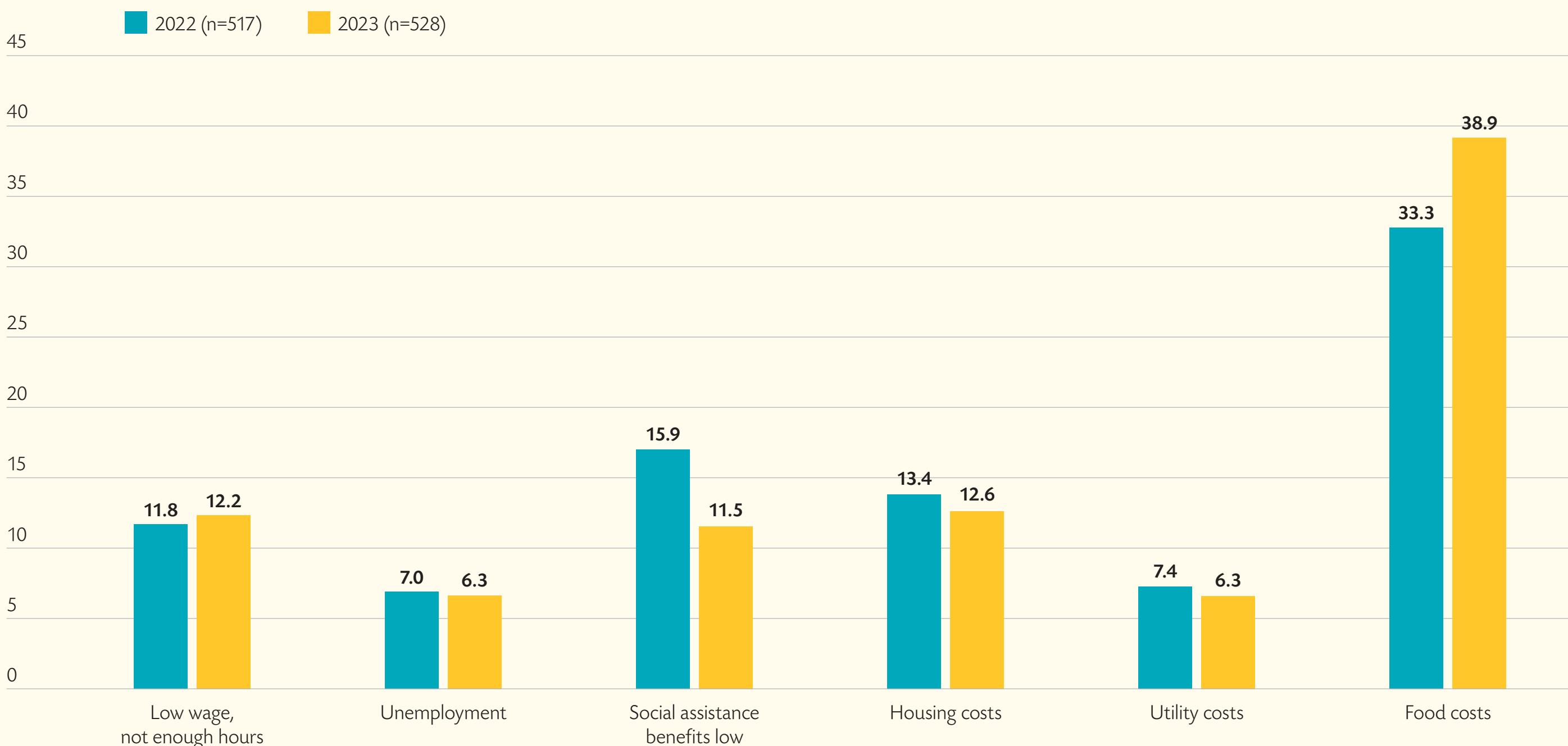
**“Our rental housing averages 1,500 for a single to over 3,000 a month for a family, clients are choosing to make sure the rent is paid, and they can supplement their food purchases with food bank hampers. The cost of food, gas prices are also a factor. Fish farms, mines are closing, and unemployment is also a factor.”**

Survey respondent, British Columbia

People accessing food banks in Canada are likely to be in the lowest income bracket, and therefore are more vulnerable than other groups to the impacts of any increase in food prices. Since the question was first asked, in the HungerCount survey in 2021, the top reason for accessing a food bank has been the cost of food—and the percentage of respondents who cite the cost of food as the main reason has significantly increased, from 24.9 per cent in 2021 to 33.3 per cent in 2022 and 38.9 per cent in 2023.

Other key reasons for accessing a food bank are the cost of housing and utilities, and low income, whether the income is low because of social assistance benefits being too low or earning low wages/not getting enough hours at work. However, this year, for the first time, low wages or not enough hours were cited more frequently than social assistance benefits being too low. This is in large part due to a decrease in the proportion of clients receiving social assistance as their main source of income, and an increase in the proportion of clients with employment as their main source of income.

Figure 9: Main reasons for accessing a food bank, 2022 versus 2023



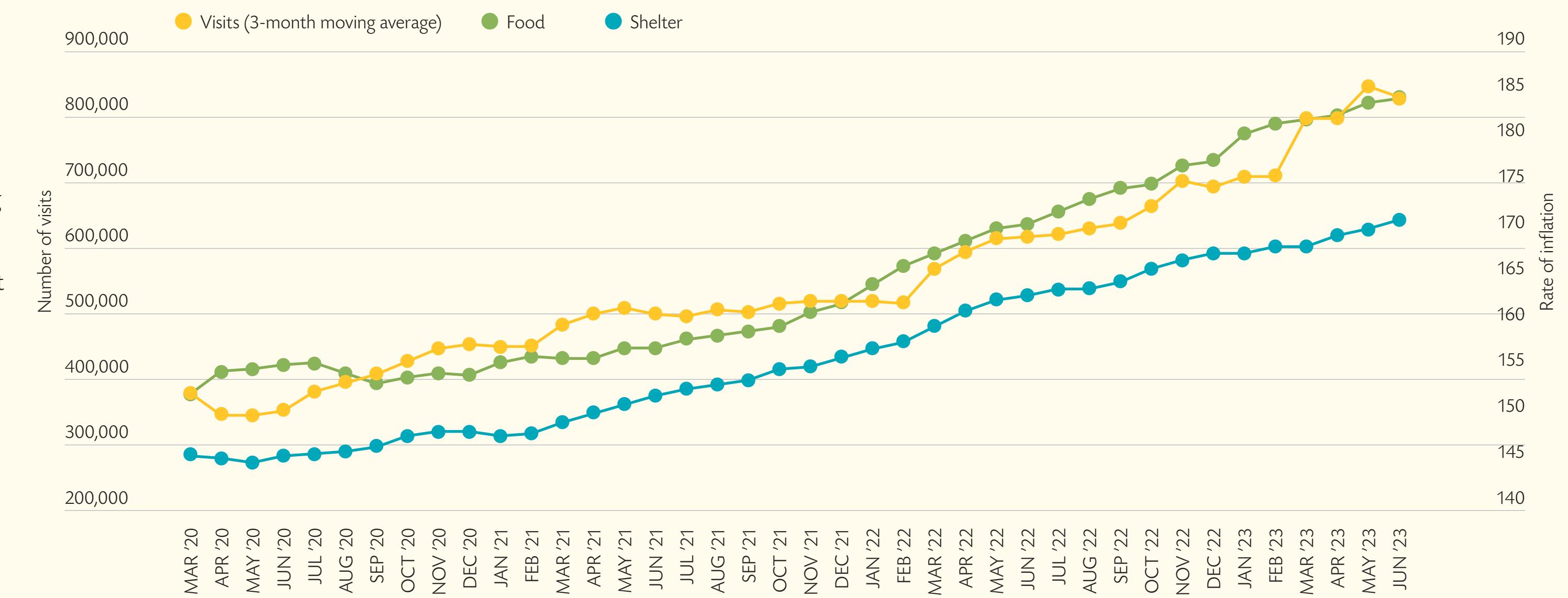
Source of data: Food Banks Canada

# Providing a fuller picture of poverty in Canada: The Material Deprivation Index



Usage data collected from the food bank network compared to data available from Statistics Canada continues to corroborate these observations. Looking at monthly food bank visits from March 2020 to June 2023 from a sample of food banks, along with monthly food and housing prices during the same period, we can see the impacts of rising inflation that became more pronounced in February and March 2022 onward. It is important to note that the graph on the right shows only two drivers of food bank usage, and this analysis does not examine other important factors such as social assistance caseloads and the impact of changes in income benefits. Further analysis is needed to explore the importance of these factors in order to provide a clearer picture of the contributions of pandemic benefits to the decline in food bank usage in early 2020.

Figure 10: Monthly food bank usage and food and housing inflation, March 2020–June 2023



Source of data: Statistics Canada. (2023, September 19). *Monthly food bank visits from Food Banks Canada. Food and housing inflation from Statistics Canada. Table 18-10-0004-01 Consumer Price Index, monthly, not seasonally adjusted*. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1810000401>.

Note: Trends come from a sample of food banks on the Link2Feed system that were able to provide food bank usage data throughout this period, representing approximately 50% of the network and 45% of total visits.



Looking  
Beyond the  
Overall Trends

## Looking Beyond the Overall Trends

A March 2023 study from Statistics Canada showed that of the 35 per cent of people living in Canada who were having difficulty meeting basic expenses like food and shelter at the end of 2022, some demographic groups were disproportionately represented. Adults aged 25–54, renters, recent newcomers, racialized and Indigenous populations, people with disabilities, and households with children were among those facing increased challenges during this period.<sup>34</sup> These groups are not mutually exclusive and often overlap. The results from this Statistics Canada study, as well as the results from the most recent findings on rates of food insecurity in Canada, show strong similarities to the numbers relating to the demographic, income, and housing characteristics of those accessing food banks. The results from the HungerCount survey can also show us some of the significant changes that have taken place in this regard compared to before the pandemic and current inflationary crisis.

# Looking Beyond the Overall Trends

## Age groups

### Children

The percentage of children under 18 accessing food banks has held steady since the pre-pandemic period, and currently accounts for 33 per cent of food bank clients. However, children are still greatly over-represented in food bank client numbers, as they represent only 20 per cent of the general population. Since being implemented in 2016, the Canada Child Benefit has played a crucial role in reducing food insecurity among households with children,<sup>35</sup> and it has the potential to prevent food insecurity in at-risk households.<sup>36</sup>

### Working-age adults

The percentage of adults in the 18–30 age range accessing food banks rose from 15.2 per cent last year to just over 17 per cent, and the percentage of those in the 31–44 age range increased from 20 per cent for the last two years to 21.2 per cent this year. The percentage of adults in the 45–64 age range accessing food banks declined from 22.8 per cent in the last two years to 20.7 per cent this year. This shift may represent a new wave of younger clients who are employed but are having a difficult time making ends meet due to high housing costs and rapid inflation, as opposed to a drop in food bank clients in the 45–64 age bracket who may be more likely to rely on provincial social assistance and have a marginal attachment to the labour market. Time will tell whether this sudden shift is a temporary blip or part of an ongoing trend.

The rise in younger working-aged adults who need help is reflected in the higher percentage of adults in the general population aged 25–54 who were living in a household that was having a difficult time meeting its financial needs in

the fall of 2022 (42% compared to 35% for all age groups).<sup>37</sup> In 2023, 31 per cent of adults between the ages of 18 and 29, and 24 per cent of adults aged 30–44 went hungry because of lack of money for food, compared to 18 per cent of the general population.<sup>38</sup>

### Seniors

While seniors—that is, people aged 65 years and over—account for a relatively small proportion of the food bank population, that proportion has increased significantly compared to before the pandemic: in 2019, they represented 6.8 per cent of clients, compared to 8 per cent in 2023. Lower-income seniors, including racialized and Indigenous seniors who are more likely to rely on public pensions as their main source of income,<sup>39</sup> are particularly vulnerable to the consequences of rapid food and fuel inflation. These age groups are also more likely to have greater health care needs, and the associated out-of-pocket medical expenses that already strain limited budgets will become less affordable.<sup>40</sup>

**“Seniors on fixed income are struggling, tax on RRSPs puts them over the income threshold for [the Guaranteed Income Supplement], lose subsidies, difficult process to get reassessed and takes a long time.”**

*Survey respondent, Alberta*

**“Seniors’ concerns are no increases in their pensions, medical and dental costs.”**

*Survey respondent, Ontario*

**“Seniors are having trouble with home heating and many times have to choose between food and heating.”**

*Survey respondent, Nova Scotia*

<sup>35</sup> Brown, E. M., & Tarasuk, V. (2019). Money speaks: Reductions in severe food insecurity follow the Canada Child Benefit. *Preventive Medicine*, 129, 105876. <https://doi.org/10.1016/j.ypmed.2019.105876>

<sup>36</sup> Men, F., Fafard St-Germain, A. A., Ross, K., Remtulla, R., & Tarasuk V. (2023). Effect of Canada Child Benefit on food insecurity: A propensity score-matched analysis. *American Journal of Preventive Medicine*, 64(6), 844-852. <https://doi.org/10.1016/j.amepre.2023.01.027>

<sup>37</sup> Statistics Canada, More Canadians are finding it difficult.

<sup>38</sup> See Appendix A.

<sup>39</sup> Block, S., Galabuzi, G.-E., & King, H. (2021). *Colour-coded retirement: An intersectional analysis of retirement income and savings in Canada*. Canadian Centre for Policy Alternatives. <https://policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2021/06/Colour%20coded%20retirement.pdf>

<sup>40</sup> Heschl, C., & Arcand, A. (2019). *Measures to better support seniors and their caregivers*. The Conference Board of Canada. <https://www.cma.ca/sites/default/files/pdf/health-advocacy/Measures-to-better-support-seniors-and-their-caregivers-e.pdf>

# Looking Beyond the Overall Trends

## Household type

**“We find that seniors and single people on social assistance seem to be the individuals most affected by the high cost of groceries.”**

Survey respondent, Ontario

**“A lack of social services for single people, in particular men.”**

Survey respondent, British Columbia

### Single-person households

Single-person households without children remain the most common household type accessing food banks in Canada. While there has been a consistent decline in single-person households compared to before the pandemic in terms of percentage (48% in 2019 versus 44% in 2023), this is due to increased need among other household types (such as two-parent families with children), rather than a decrease in need among single people.

The over-representation of single-person households in the food bank population is due in large part to the fact that they represent the vast majority of provincial social assistance cases in every province and territory,<sup>41</sup> and rely on incomes that in most provinces fall far below the official poverty line.<sup>42</sup> In 2021, over one fifth (22%) of individuals in the general population who live alone were living below the official poverty line, compared to 4.4 per cent for people in families.<sup>43</sup> With fewer income support options aside from provincial social assistance, working-age single adults falling on difficult times often have no choice but to rely on food banks because social assistance rates are so low.

<sup>41</sup> Tabbara, M. (2023). *Social assistance summaries*, 2022. Maytree. [https://maytree.com/wp-content/uploads/Social\\_Assistance\\_Summaries\\_2022.pdf](https://maytree.com/wp-content/uploads/Social_Assistance_Summaries_2022.pdf)

<sup>42</sup> Laidley, J., & Tabbara, M. (2022). *Welfare in Canada*, 2022. Maytree, pp. 26-27. [https://maytree.com/wp-content/uploads/Welfare\\_in\\_Canada\\_2022.pdf](https://maytree.com/wp-content/uploads/Welfare_in_Canada_2022.pdf)

<sup>43</sup> Statistics Canada, Canadian income survey, 2021.

<sup>44</sup> Statistics Canada. (n.d.). Table 5: Persons living in a household that experienced food insecurity, by selected family types and demographic groups, Canada, 2019 to 2021. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/230502/t005a-eng.htm>

<sup>45</sup> Statistics Canada, More Canadians are finding it difficult.

<sup>46</sup> See Appendix A.

### Households with children

**“The housing crisis and the high cost of rent in the city of Ottawa has families spending the majority of their income on housing leaving little for other day-to-day costs including food.”**

Survey respondent, Ontario

**“We live an hour from the nearest city. The cost of fuel contributes to the increase in need. The cost of food is another contributing factor. It seems that each increase in either food, housing, utilities [means] those families that were living month to month are no longer able to make it to the next cheque.”**

Survey respondent, British Columbia

Since the start of the pandemic, there has been an increase in two-parent households with children under 18 accessing food banks—from 18.8 per cent in 2019 to 21 per cent in 2023. Food bankers mentioned that families with children are struggling with the combination of high housing, food, and fuel costs, in addition to the costs of childcare and other child-specific needs. Those struggling include many recent newcomers who are employed but are not receiving enough hours to make ends meet or are in precarious employment.

This increase is reflective of trends seen in the general population, where households with children have been especially impacted by both the pandemic and rapid inflation. In 2021/2022, 21.1 per cent of couples with children and 38.8 per cent of single-parent families experienced food insecurity compared to 18.4 per cent of the general population.<sup>44</sup> In the fall of 2022, 42 per cent of households with children experienced difficulty meeting their basic financial needs compared to 35 per cent of the general population,<sup>45</sup> and in 2023, 25 per cent of adults living with children went hungry in the previous 12 months, compared to 18 per cent of the general population.<sup>46</sup>

# Looking Beyond the Overall Trends

## Primary source of income

### Social assistance (general welfare) and provincial disability support

Provincial social assistance, which includes both the general welfare and provincial disability support income streams, is the primary source of income for 42.4 per cent of food bank clients. General welfare is commonly intended as short-term assistance for people who are out of work and have no other means of financial support, and provincial disability support is for people who have disabilities or other medical conditions that impact their ability to participate in regular employment.

Social assistance rates are so low that all household types receiving social assistance live below the poverty line in almost every province and territory.<sup>47</sup> The odds that a household whose main source of income

comes from social assistance will experience food insecurity are far greater than for households whose main source of income is from wages, salaries, or self-employment.<sup>48</sup> There are strong correlations with social assistance caseloads and food bank use in both Toronto and Calgary, in particular general welfare (Expected to Work—ETW) caseloads in Calgary, and provincial disability support caseloads (ODSP) in Toronto.<sup>49</sup>

Compared to 2019, there was a significant drop in the number of food bank clients receiving the general welfare portion of social assistance—from 40.1 per cent in 2019 to 28.8 per cent in 2023. This reflects the ongoing decline of general welfare caseload trends nationwide during this period.<sup>50</sup> While this decline may have been partly due to the expansion of income support benefits throughout the pandemic, it is not quite clear why this trend did not reverse when those income support benefits ended.

**“Social assistance is far too low and a restrictive system. Individuals can only make \$500 until their wages are severely garnished by social development, and the more income they have coming in, the more they pay in rent if they are in [subsidized] housing. They also become at risk of losing their subsidized housing if they make too much.”**

Survey respondent, New Brunswick

**“Accessing Social Assistance benefits is cumbersome. There are many barriers in place that make finding stable income sources difficult (especially in rural areas). The demand for in-person orientations or meetings in major centres is difficult for those with no transportation and there is no public transportation to major centres.”**

Survey respondent, Manitoba

Generally speaking, there are very strict eligibility requirements to access provincial social assistance in most provinces and territories, including dollar-for-dollar clawbacks for applicants with any employment income as well as very low liquid asset limits in order to qualify for the general welfare portion.<sup>51</sup> People on provincial social assistance who were qualified to receive income from the CRB would be subject not only to these clawbacks<sup>52</sup> but also to federal taxes.

These rules have significant implications for social assistance recipients post-pandemic. Some food bankers mentioned their clients were subject to these clawbacks and taxes, in addition to having other tax benefits (such as child benefits and GST credits) reduced due to their temporarily increased income in the previous year.

<sup>47</sup> Laidley & Tabbara, *Welfare in Canada*, 2022.

<sup>48</sup> Tarasuk, V., Li, T., & Fafard St-Germain, A. A. (2022). *Household food insecurity in Canada*, 2021. Toronto: Research to Identify Policy Options to Reduce Food Insecurity (PROOF). <https://proof.utoronto.ca>

<sup>49</sup> The School of Public Policy. (2017, December). *Social policy trends: Calgary food bank clients and social assistance caseloads*. University of Calgary. <https://www.pollicyschool.ca/publications/social-policy-trends-calgary-food-bank-clients-social-assistance-caseloads/>. And Kneebone, R., & Wilkins, M. (2022). The sensitivity of food bank visits to social assistance, housing and labour market conditions in Toronto. *SSP Research Paper*, 15(10). The School of Public Policy, University of Calgary. <https://www.dailybread.ca/wp-content/uploads/2022/03/Foodbank.Kneebone.Wilkins.Mar971.pdf>

<sup>50</sup> Tabbara, *Social assistance summaries*, 2022.

<sup>51</sup> Laidley & Tabbara, *Welfare in Canada*, 2022, pp. 189-196.

<sup>52</sup> Stapleton, J., & Tweddle, A. (2023). *CRB and EI – rules for social assistance*. Maytree. <https://maytree.com/wp-content/uploads/CRB-and-EI-rules-for-social-assistance.pdf>

# Looking Beyond the Overall Trends

## Primary source of income

**“Social assistance rates do not match the rising cost of living. Single people living alone have particularly limited access to adequate levels of social assistance, while single-parent families face unique challenges due to lack of affordable/accessible childcare hindering their ability to work. All of this is exacerbated for people with disabilities; it is an all too common belief among elected officials that ‘the best social assistance is a job,’ but this is especially untrue for folks who are unable to work (and may never be able to work) due to a disability.”**

Survey respondent, Ontario

People whose main source of income is provincial disability support represent 13.6 per cent of total households accessing food banks. This percentage has declined significantly compared to before the pandemic, when people with disabilities represented 17.3 per cent of total households. However, this decline is due not to a decreased need among people with disabilities but to increases in need among households with other main sources of income.

The percentage of people receiving provincial disability support in the food bank population is disproportionately high compared to the percentage receiving disability support in the general population, an indication that across the country disability benefits do not cover the costs of basic necessities.<sup>53</sup> For example, the percentage differential exceeds 20 per cent in Ontario and B.C. and 10 per cent in Alberta.

**“Costs of living is extremely high in our area—food, utilities, rent, low wages and pensions for seniors and persons with disabilities. Addictions and mental health challenges and financial stressors creating increased need and number of people accessing Food Bank as well.”**

Survey respondent, British Columbia

People with disabilities have been experiencing disproportionate levels of hardship as the costs of their greater health care needs are compounded by rapid inflation. In the fall of 2022, 43 per cent of people with a disability, difficulty, or long-term condition faced financial difficulties compared to 35 per cent of the general population.<sup>54</sup> In 2023, in the general population, 28 per cent of those with a physical disability and 39 per cent with a mental disability reported going hungry in the previous 12 months because of lack of money for food, compared to 10 per cent of people without a disability.<sup>55</sup> It has been reported that 50 per cent of people experiencing food insecurity in Canada have a disability.<sup>56</sup>

<sup>53</sup> Ozga, P, & Smith, I. (2023). Provinces must join effort to help disabled escape poverty. Policy Options Politiques. <https://policyoptions.irpp.org/magazines/may-2023/poverty-disabled-provinces-efforts/>

<sup>54</sup> Statistics Canada, More Canadians are finding it difficult.

<sup>55</sup> See Appendix A.

<sup>56</sup> Feed Opportunity: Centre for Food Security. (2022, September 21). 50% of Canadians who struggle with food insecurity have a disability. We must act. *News & Media blog*. <https://www.feedopportunity.com/blog/50-of-canadians-who-struggle-with-food-insecurity-have-a-disability-we-must-act/>

# Looking Beyond the Overall Trends

## Employment

**“I have seen many new clients that have never accessed a food centre before. Many are working families (work in low-income positions such as retail, fast food, etc.) with children that just aren’t able to make ends meet due to inflation, and the increased cost of rent, food, and fuel. Rental housing is very difficult to find, and has gone up significantly, causing some to live in poor conditions.”**

Survey respondent, Alberta

**“[There is a] shortage of good paying work. We have seasonal food bank uses because of seasonal work.”**

Survey respondent, British Columbia

After over a decade of hovering between 11 per cent and just over 12 per cent, the percentage of food bank clients whose main source of income is employment has increased significantly since 2021—today’s rate of nearly 17 per cent is the highest ever for this group. Indications are that this year, receiving one’s main source of income from employment is even less likely to provide protection against the effects of steep inflation.

Statistics Canada’s Labour Force Survey found that while inflation had increased by nearly 7 per cent compared to a year earlier, average hourly wages did not keep pace, increasing by only 5.6 per cent during the same period.<sup>57</sup> Lower-paid employees—that is, in the bottom 25 per cent of wage distribution—were less likely to have seen any wage increase during that period, and those in industries where part-time work is the norm (such as accommodation and food services, retail trade, and transportation and warehousing) were more likely to have experienced financial difficulties in the fall of 2022.<sup>58</sup>

There was a significant increase this year in the percentage of respondents (12.2%) who stated that low wages/not enough hours were their primary reason for accessing a food bank in March 2023. While we cannot currently disaggregate data from the HungerCount survey in order to explore the industry characteristics of people who recorded employment as their main source of income, the results of a general population-based survey included in last year’s HungerCount report found that workers in temporary, casual, or variable employment arrangements were significantly more likely than permanent employees with 30 hours or more a week to have accessed a food bank.<sup>59</sup>



<sup>57</sup> Statistics Canada. (2022, November 4). Labour force survey, October 2022. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/221104/dq221104a-eng.htm>

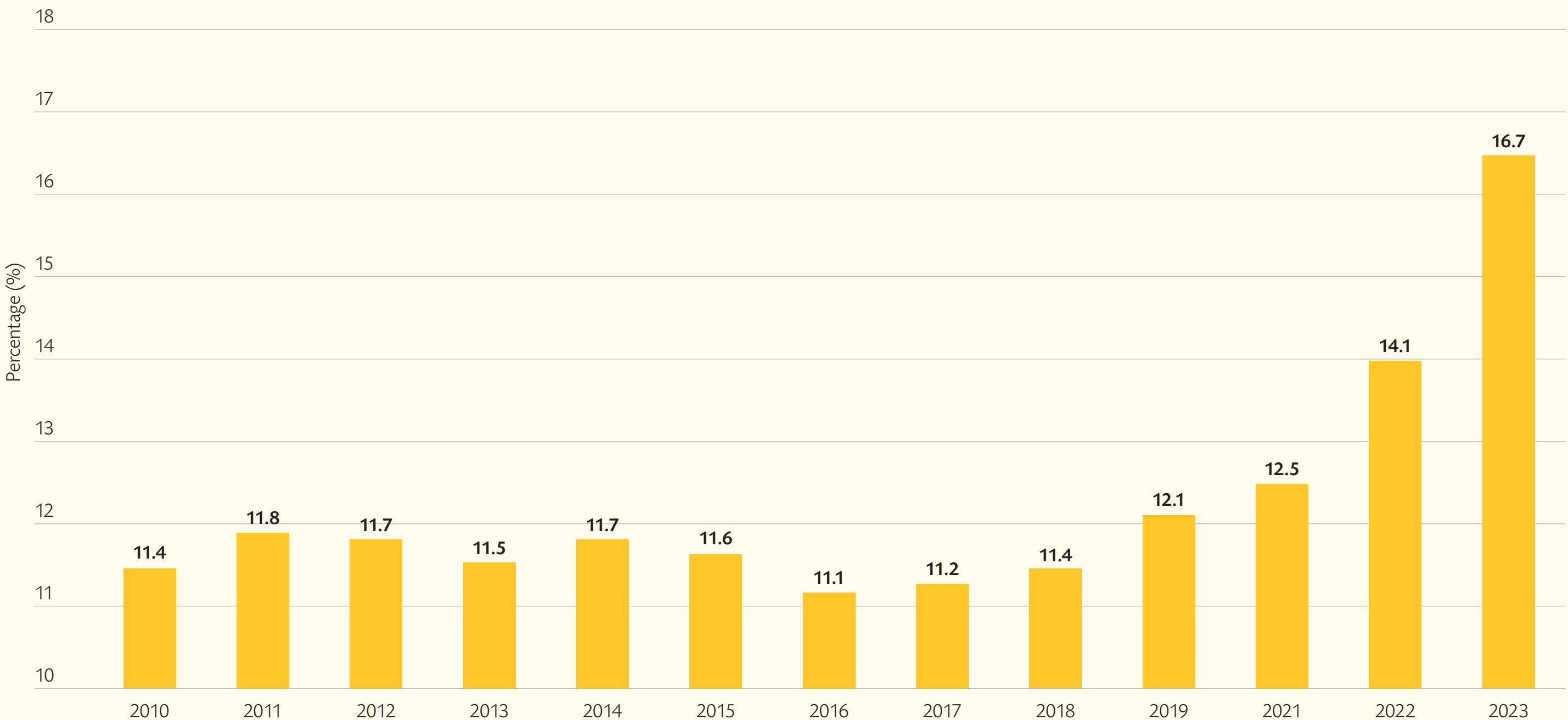
<sup>58</sup> Statistics Canada, Labour force survey.

<sup>59</sup> Food Banks Canada. (2022). HungerCount 2022, p. 46. <https://hungercount.foodbankscanada.ca/>

# Looking Beyond the Overall Trends Employment



Figure 11: Percentage of food bank clients whose main source of income is employment, 2010–2023



Source of data: Food Banks Canada

# Looking Beyond the Overall Trends

## Housing type

**“The cost of housing is indescribable. Many of our users are paying 50% of their annual income in rent, providing they can find accommodations.”**

Survey respondent, British Columbia

### Market rental

The vast majority (67.7%) of food bank clients live in market rental housing, which is consistent with other studies that show the increased vulnerability of renters to food insecurity compared to people in other housing types.

In the fall of 2022, 48 per cent of renters in the general population lived in a household that experienced difficulty meeting their financial needs compared to 35 per cent of all other households.<sup>60</sup> In 2023, 30 per cent of renters in the general population went hungry at some point during the previous 12 months due to lack of money for food, compared to 19 per cent of those who owned a home with a mortgage, and 7 per cent who owned their home and had no mortgage.<sup>61</sup> While the percentage of homeowners continues to hover between 7 per cent and 8 per cent of those accessing food banks as in previous years, high fuel and utility costs have had an impact on client demand, particularly for people with fixed incomes, such as seniors, in rural areas.

<sup>60</sup> Statistics Canada, More Canadians are finding it difficult.

<sup>61</sup> See Appendix A.



# Looking Beyond the Overall Trends

## Other demographics

### Gender

Women comprise 51.5 per cent of food bank clients. However, of all household types, female-led, single-parent households experience the highest rates of food insecurity. In the general population, 42.6 per cent of people living in female-led, single-parent families experienced food insecurity in 2021/2022 compared to the overall national rate of 18.4 per cent.<sup>62</sup> In 2023, 34 per cent of people in single-parent households (the majority of which are female-led) have gone hungry in the previous 12 months due to lack of money for food, compared to 18 per cent of the overall sample.<sup>63</sup>

### Indigenous peoples

The percentage of Indigenous people accessing a food bank is 12 per cent in 2023, even though they represent only 5 per cent of the general population.<sup>64</sup> With income-based poverty rates nearly double those of the non-Indigenous population,<sup>65</sup> First Nations, Métis, and Inuit people experience the compounded effects of low income and the challenges of managing inflation rates for basic needs that exceed what is experienced by the non-Indigenous population.

Food insecurity rates for the off-reserve Indigenous population in 2021/2022 were 33.4 per cent, which is more than double the rate for people who are not part of a racialized group (15.3%).<sup>66</sup> Food insecurity rates during the pre-pandemic era have been recorded as high as 50 per cent for people living on reserve,<sup>67</sup> and up to 76 per cent among Inuit living in Inuit Nunangat.<sup>68</sup>

**“More families are using our services due to the cost of food prices, cost of gas. We have to travel off the Nation to purchase groceries. Families who have not needed our services in the past call and ask if they can access our supports.”**

Survey respondent, Alberta

**“We do not have access to big grocery stores, the cost of those close to us are very high. We also have job shortages here on our reserve. Housing is also another issue, large population not enough housing. We see multiple families living in one home which means more mouths to feed.”**

Survey respondent, Alberta

<sup>62</sup> Statistics Canada, Canadian income survey, 2021.

<sup>63</sup> See Appendix A.

<sup>64</sup> Statistics Canada. (2022, September 21). Indigenous population continues to grow and is much younger than the non-Indigenous population, although the pace of growth has slowed. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/220921/dq220921a-eng.htm>

<sup>65</sup> Statistics Canada, Canadian income survey, 2021.

<sup>66</sup> Statistics Canada, Table 5.

<sup>67</sup> Batal, M., Chan, H. M., Fediuk, K., Ing, M., Berti, P. R., Mercille, G., Sadik, T., & Johnson-Down, L. (2021). First Nations households living on-reserve experience food insecurity: Prevalence and predictors among ninety-two First Nations communities across Canada. *Canadian Journal of Public Health*, 112 (Suppl. 1): 52–63. <https://doi.org/10.17269/s41997-021-00491-x>

<sup>68</sup> Inuit Tapiriit Kanatami. (2021). *Inuit Nunangat food security strategy*. [https://www.itk.ca/wp-content/uploads/2021/07/ITK\\_Food-Security-Strategy-Report\\_English\\_PDF-Version.pdf](https://www.itk.ca/wp-content/uploads/2021/07/ITK_Food-Security-Strategy-Report_English_PDF-Version.pdf)

# Looking Beyond the Overall Trends

## Other demographics

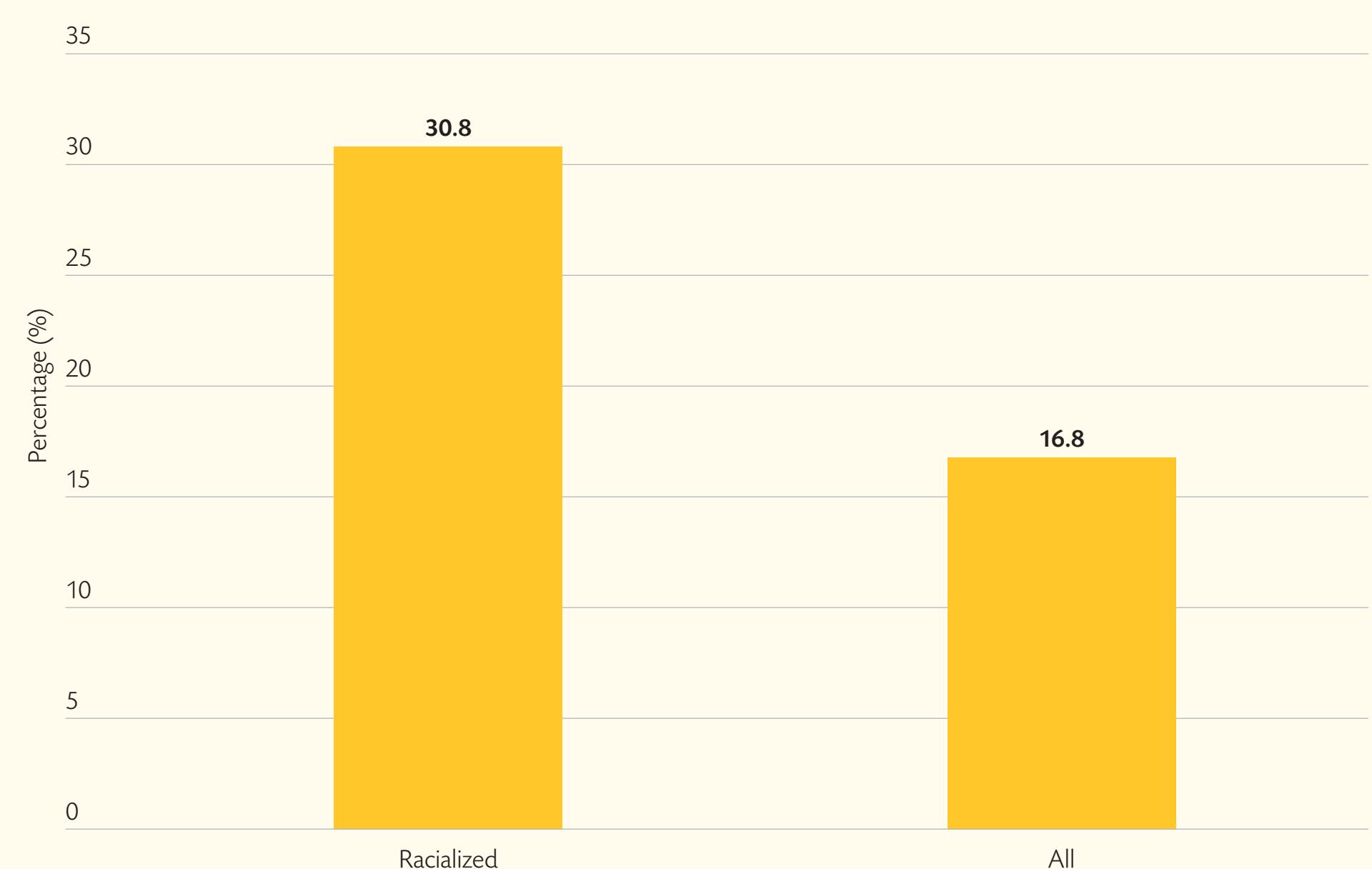
During the pre-pandemic period, the differential costs for basic needs such as food, transportation, and fuel were already pronounced in remote and northern regions and have likely been exacerbated more recently given that those specific items have experienced among the highest rates of inflation in the last year. In the fall of 2022, 44 per cent of Indigenous people in the general population lived in a household that experienced difficulty meeting their financial needs compared to 35 per cent of all other households.<sup>69</sup> In 2023, nearly half (48%) of people who are Indigenous reported they had gone hungry in the previous 12 months due to lack of money for food, compared to 15 per cent of the white population.<sup>70</sup>

According to Canadian Feed the Children, the 9 per cent increase in food prices will have the same effect as a 20 per cent increase for remote Indigenous communities.<sup>71</sup> Rising fuel costs are a significant contributing factor due to the costs of transporting the food. Responses from the HungerCount survey from rural and remote areas, where there are more likely to be Indigenous clients, mentioned the significant impact the cost of fuel had on their clients due to lack of public transportation and the need for private vehicles to access basic services.

### Racialized groups

In 2023, 39.3 per cent of people who accessed food banks in Canada identified as members of racialized groups, a significant increase from 32.5 per cent last year. According to results based on information collected from a sample of food banks on Food Banks Canada's Link2Feed intake database, people from racialized groups accessing food banks are nearly twice as likely to have employment income as their main source of income compared to all households.

**Figure 12: Percentage of households accessing food banks whose main source of income is employment, racialized households compared to all households**



Source: Food Banks Canada intake database. Data is from a sample of food banks in our Link2Feed system and may not fully represent the geographic distribution of Canada. (N=56, 403)

<sup>69</sup> Statistics Canada, More Canadians are finding it difficult.

<sup>70</sup> See Appendix A.

<sup>71</sup> Canadian Feed the Children. (2022). *Rising food prices: How Indigenous communities are responding*. <https://canadianfeedthechildren.ca/the-feed/food-prices-2022/#:~:text=For%20remote%20Indigenous%20communities%2C%20food,of%20CFTC's%20Indigenous%20partner%20communities>

# Looking Beyond the Overall Trends

## Other demographics

Given that racialized groups comprise a larger proportion of the working poor than non-racialized groups—for example, the proportion of working poor among Black Canadians is 2.2 times higher than among white Canadians<sup>72</sup>—the significant increase in racialized communities accessing a food bank is consistent with the greater proportion of employed households accessing a food bank.

In the general population in 2021/2022, 24.5 per cent of racialized groups experienced food insecurity, compared to 15.3 per cent for non-racialized groups. Within racialized groups, households that were Black, Filipino, and Arab faced the highest rates of food insecurity, with rates of 39.2 per cent, 29.2 per cent, and 27 per cent respectively.<sup>73</sup> In the fall of 2022,

39 per cent of the racialized population, including 44 per cent of the South Asian population and 46 per cent of the Black population, lived in a household that experienced difficulty meeting their financial needs compared to 35 per cent of all other households.<sup>74</sup> According to Statistics Canada, in the fall of 2022, racialized groups were more likely to be working in industries that are characterized by lower wages and part-time hours—for example, accommodation, food services, and retail—and those industries were among those that saw a greater proportion of employees facing financial difficulties in the fall of 2022.<sup>75</sup> In 2023, 20 per cent of people in the general population who are racialized, including 25 per cent of those who are Black, reported having gone hungry in the previous 12 months due to lack of money for food, compared to 15 per cent of the white population.<sup>76</sup>

### Length of time in Canada

This year, 26.6 per cent of food bank clients are newcomers to Canada who have been in the country for 10 years or less, a significant increase from last year, when they comprised 17.2 per cent of food bank clients—and more than double the number in 2016, when they accounted for 12.5 per cent of clients.

**“We have also had a dramatic increase in our newcomer families (Ukrainian and other refugees) accessing food support as there is very little support for our new families and individuals coming into the province.”**

Survey respondent, Alberta

**“[I]ncrease in migrant workers, influx of immigrant families with no support.”**

Survey respondent, British Columbia

<sup>72</sup> Public Health Agency of Canada. (2018). *Key health inequalities in Canada: A national portrait*. Government of Canada. <https://www.canada.ca/en/public-health/services/publications/science-research-data/inequalities-working-poor-canadians-infographic.html>

<sup>73</sup> Statistics Canada, Table 5.

<sup>74</sup> Statistics Canada, More Canadians are finding it difficult.

<sup>75</sup> Statistics Canada, Labour force survey.

<sup>76</sup> See Appendix A.

# Looking Beyond the Overall Trends

## Other demographics

Recent newcomers are two times more likely to be working poor than people who are not recent newcomers. They are more likely to have less stable jobs, unpredictable work hours, and fewer benefits such as drug and dental insurance.<sup>77</sup> Recent newcomers are also more likely to be renters and paying higher median shelter costs—more than 30 per cent of their income on housing.<sup>78</sup> The combination of precarious employment arrangements and the need to spend a high proportion of their income on housing leaves them particularly vulnerable to the impacts of rapid inflation.

**“Immigrants come to our area to work in the service industry but are not given enough hours to support their families.”**

Survey respondent, Nova Scotia

In the general population in 2021/2022, 26.2 per cent of recent newcomers in Canada—10 years or less—experienced food insecurity, compared to 18 per cent for the general population.<sup>79</sup> In the fall of 2022, 45 per cent of recent newcomers lived in a household that experienced difficulty meeting their financial needs compared to 35 per cent of all other households.<sup>80</sup>

In addition to these vulnerabilities, newer arrivals fleeing war in their home countries face extreme challenges finding affordable housing and varying levels of government support depending on their immigration status. Without adequate support from varying levels of government, accessing a food bank becomes an absolute necessity.

### Post-secondary students

There was a significant increase in the number of post-secondary students accessing food banks in 2023 compared to 2019: 8 per cent of clients were post-secondary students in 2022 compared to 5 per cent in 2019. Students who rely more on lower-paid work and/or government assistance or loans are especially vulnerable to the effects of rapid inflation, especially when school-related expenses such as tuition fees are factored in. A study by the 2021 National Student Food Insecurity report by Meal Exchange found extremely high rates of food insecurity among post-secondary students in the fall of 2021, with 56.8 per cent of all students, and 74.5 per cent of international students, in Canada being food-insecure.<sup>81</sup> Food insecurity among international students is compounded by having to pay 429 per cent more in tuition fees than domestic students,<sup>82</sup> in addition to being likely to rely on precarious and low-paid work arrangements.

**“The increase in tuition, grocery prices, rent, utilities and the lack of support for international students. These are some of the major reasons we have seen an increase in the number of students accessing our student food bank.”**

Survey respondent, Alberta

**“High tuition costs and rent costs, the OSAP system being difficult to navigate (i.e. not receiving funding until school starts, forcing students to pay for things like books out of pocket). A lack of support for international students who face higher tuition costs. Graduate students not receiving enough in their stipend. A lack of affordable food options on campus.”**

Survey respondent, Ontario

<sup>77</sup> Public Health Agency of Canada, *Key health inequalities in Canada*.

<sup>78</sup> Randle, J., Hu, Z., & Thurston, Z. (2021). *Housing experiences in Canada: Recent Immigrants in 2018*. Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2021001/article/00005-eng.htm>

<sup>79</sup> Statistics Canada, Table 5.

<sup>80</sup> Statistics Canada, More Canadians are finding it difficult.

<sup>81</sup> Meal Exchange. (2021). *2021 National student food insecurity report*. <https://static1.squarespace.com/static/5fa8521696a5fd2ab92d32e6/t/6318b24f068ccf1571675884/1662562897883/2021+National+Student+Food+Insecurity+Report+-3.pdf>

<sup>82</sup> Statistics Canada. (2022, September 7). Tuition fees for degree programs, 2022/2023. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/220907/dq220907b-eng.htm>

# Looking Beyond the Overall Trends

## Food access and climate change in Canada's North

**"Food costs have increased dramatically along with living expenses (rent, utilities, etc.). Living in the North was already difficult. This has just put a greater need on our food bank."**

Survey respondent, NWT

High food costs are not a new experience for those living in Canada's North. Before the pandemic and the current inflationary crisis, the estimated average monthly cost of a nutritious food basket in communities eligible for a Nutrition North subsidy in 2018 for a reference family of four was \$1,688.48, almost double the cost of a nutritious food basket in Ottawa.<sup>83</sup> The cost of the food basket in Ottawa has increased substantially since then, and while the latest data available for a Northern food basket in communities eligible for a subsidy showed a stabilization in prices in 2021,<sup>84</sup> prices for basic food items are still far higher in the North.

This massive differential in food costs in large part has to do with the costs and logistics of transporting food to remote regions across the North. For example, in large cities, food and other items are delivered from distribution centres directly to the grocery stores, often in less than a day. However, in northern communities, the route is much longer and includes winter roads (depending on the season) and air and sea transport.

There are many potential obstacles during the journey, including varying ice road conditions, inclement weather, and lack of infrastructure. The shipping process can take many days (or even weeks or months), with the potential for delays due to any one factor.

The impacts of transportation costs vary depending on the type of transportation used, with transportation by air being the most expensive method by far. Many northern communities are only accessible by road during the winter, and goods must be flown in during the summer. This is why in northern communities such as Shamattawa, Manitoba, which has been under a water advisory since 2018,<sup>85</sup> a 24-pack of bottled water that costs \$3.79 in a major city can cost upwards of \$50 in the summer and \$30 in the winter. Fresh and non-perishable foods can be double or triple their cost in the southern part of the country, depending on the season they are shipped, even after subsidies are applied.

**Table 2: Estimated average shipping rates for one pallet of dry goods**

<b>Shipping method</b>	<b>Cost per kilometre</b>
Road	\$0.37
Sealift	\$1.03
Air	\$10.27

The effects of climate change are accelerating the obstacles already present when transporting food to the North, including reduced winter road availability as a result of the warming climate. With the reduced availability of winter roads comes the increasing likelihood of having to transport food and other goods by air more frequently, which in turn will vastly increase the cost of those items. The reduced availability of winter roads also prevents community members from leaving to buy cheaper food in larger urban centres, or puts them at risk of their vehicles falling through the ice if they do venture out.<sup>86</sup>

<sup>83</sup> Government of Canada. (2019). *Cost of the revised Northern food basket in 2017-2018*. <https://www.nutritionnorthcanada.gc.ca/eng/1548078467819/1548078497301>. And Ottawa Public Health. (2018). *2018 nutritious food basket: The price of eating well in Ottawa*. [https://www.ottawapublichealth.ca/en/public-health-topics/resources/Documents/2018\\_NFB-Report\\_EN.pdf](https://www.ottawapublichealth.ca/en/public-health-topics/resources/Documents/2018_NFB-Report_EN.pdf). Weekly cost of Northern nutritious food basket multiplied by four for comparison purposes.

<sup>84</sup> Ottawa Public Health. (2022). *2022 nutritious food basket and food insecurity in Ottawa: Monitoring food affordability in Ottawa*. <https://www.ottawapublichealth.ca/en/public-health-topics/resources/Documents/NFB-2022-Report-EN.pdf>. And Government of Canada. (2021). *Cost of the revised Northern food basket in 2020-2021*. <https://www.nutritionnorthcanada.gc.ca/eng/1634927939937/1634927989569>

<sup>85</sup> Government of Canada. (2023). *Map of long-term drinking water advisories on public systems on reserves*. <https://www.sac-isc.gc.ca/eng/1620925418298/1620925434679>

<sup>86</sup> See <https://foodbankscanada.ca/how-food-banks-are-driving-meaningful-partnerships-to-help-address-food-insecurity-in-northern-canada/>

# Looking Beyond the Overall Trends

## Food access and climate change in Canada's North

**“A paycheque doesn’t last a full two weeks if you shop locally, so people drive to Winnipeg to pick up groceries and stock up their cupboards... people usually just go even if it’s not open officially... so they take their chances.”**

— Jamie Wood, food coordinator for the Garden Hill First Nation

Using a methodology recommended by Zhang et al. (2021) for the National Research Council of Canada,<sup>87</sup> last year’s HungerCount report noted that, assuming a high-emissions climate scenario, many communities throughout the North are at medium to high risk of losing their winter road access within the next 30 years.<sup>88</sup>

For Indigenous communities across the North, access to traditional foods—for example, those acquired through hunting and fishing—is a critical component of food security. One example of how Indigenous communities across the North continued to demonstrate their resilience and ingenuity throughout the hardships of the COVID-19 crisis is found in the initiatives to facilitate greater access to traditional foods in their communities.<sup>89</sup> Unfortunately, climate change also threatens traditional food access. Communities across the North have mentioned changes in the migratory patterns of the animals that they hunt, trap, or fish, including reduced numbers of salmon and caribou.



<sup>87</sup> Zhang, M., Roghani, A., Hill, L., & Barrette, P. (2021). *Development of a winter road climate risk and vulnerability review framework 2020–2021 update*. National Research Council Canada. <https://doi.org/10.4224/40002078>

<sup>88</sup> Food Banks Canada, HungerCount 2022.

<sup>89</sup> Mashford-Pringle, A., Skura, C., Stutz, S., & Yohathasan, T. (2021). *What we heard: Indigenous Peoples and COVID-19*. Waakebiness-Bryce Institute for Indigenous Health, Dalla Lana School of Public Health, University of Toronto. <https://www.canada.ca/en/public-health/corporate/publications/chief-public-health-officer-reports-state-public-health-canada/from-risk-resilience-equity-approach-covid-19/indigenous-peoples-covid-19-report.html>

“The community members have adjusted their hunting and fishing methods, and moved their camps to follow the migration of the animals/fish, with the hopes of providing their families and communities with traditional country foods along with the teachings and knowledge to pass on to the future generations.”

Jay Stevens, Northern Program Officer from Sapotaweyak Cree Nation in the Treaty 4 Territory

# Policy Recommendations

# Policy Recommendations 2023–2024

**It has been a full year since Food Banks Canada sounded the alarms in the HungerCount 2022 report. With the cost-of-living crisis already knocking on the front door, we warned that action needed to be taken immediately to help the millions of struggling Canadians from coast to coast to coast.**

Unfortunately, the story of 2023 is one of government inaction across the country. Our warning has largely gone unheeded—and the repercussions are clear, with nearly 2 million food bank visits in one month alone. The state of poverty and food insecurity in Canada has reached alarming heights.

Despite the poverty rates being relatively low in historical terms, we are seeing signs that people in Canada are struggling profoundly. Food insecurity rates have skyrocketed, with nearly one in five Canadians finding it difficult to bring food to the table each day. The current financial challenges have resulted in growing mental health problems and stress related to finances. There is a palpable anxiety, with many people across the country growing increasingly concerned about how to meet their fundamental financial responsibilities like paying their rent, filling up their car to get to work, and paying for necessary prescriptions.

The lack of government action has exacerbated the problems we were seeing a year ago, and in some cases, for decades prior.

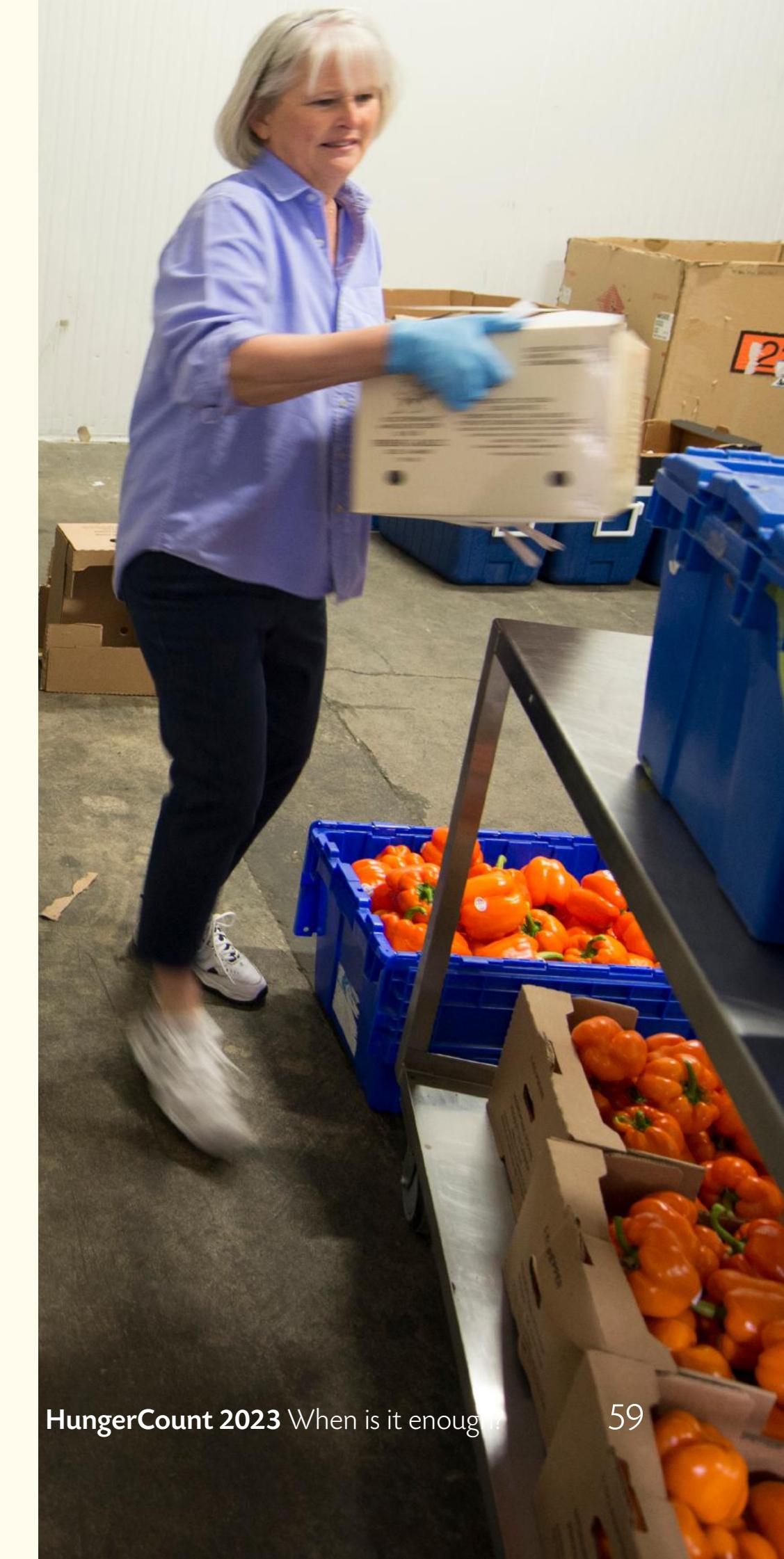
People with fixed incomes, including seniors and students, continue to struggle disproportionately as their dollars are being spread thinner. Seniors, who should be enjoying their retirement years, are instead taking time out of their day to visit the food bank. And students, who should be focusing on their education, are distracted by the unexpected stress of managing an impossible financial situation.

Working people, renters, and people living in remote and northern regions of Canada are also facing ongoing growing challenges. Moreover, racialized Canadians are disproportionately impacted by these challenges. The systemic barriers they face have been further exacerbated by the economic and affordability crisis of the past few years.

And still we are seeing so little government action to help those who are struggling so much. Our warning call last year has either been unheard or ignored. Despite repeated pleas and warnings from advocacy groups and experts across the country, including our own, there is still a lack of meaningful action from every level of government. As the social safety net continues to let countless people fall through it, food banks are left to pick up the slack.

While these challenges have reached new heights in the past couple of years, they stem from issues that first emerged decades ago. It is time for governments to listen to the experts and people on the ground who witness poverty and food insecurity every day. Going back to last year's report, this means we need governments to take a dual approach—one in which they tackle not only the root causes of food bank use, which are low incomes and poverty, but also the immediate need for relief for millions of people.

The steps are clear: listen now, provide relief today, introduce solutions for long-term change, and eventually we will see a Canada where no one goes hungry.



# Policy Recommendations 2023–2024

## Rebuilding a Broken Social Safety Net

### The Erosion of Our Social Safety Net

Looking back to 50 years ago, Canada had a relatively robust social safety net. Governments at all levels provided supports in many areas, including housing, health care, education, and social assistance. In the last two decades of the 20th century, however, that net began to fray significantly as governments sought to reduce spending and assign more responsibility to the individual for economic and social wellbeing. While programs remained, they became more difficult to access and less effective in supporting low-income individuals and families.

Today, we are left with a social safety net with gaping holes that allows millions of people in Canada to fall through it and into a life of poverty. Record-breaking numbers of food bank visits this year demonstrate that when Canadians have been failed by government systems for support, they turn to food banks as an unofficial social safety net.

An effective social safety net should ensure that no person in Canada drops below a certain threshold of poverty. In other words, a functioning social safety net acts as a minimum floor that no person can fall beneath.

### The Four Pillars of an Income Floor for All

In last year's HungerCount report, we outlined the need to expand Canada's social safety net through the development of a minimum income floor for all people in Canada. While far from perfect, it can be said that there are currently two existing pillars to Canada's income floor. Seniors have an income floor through the Canada Pension Plan (CPP), Old Age Security (OAS), and Guaranteed Income Supplement (GIS), and families with children have an income floor through the Canada Child Benefit (CCB) that will soon be bolstered by stronger affordable childcare programs. However, serious concerns remain about the effectiveness of the latter program as there are currently not enough spaces for all children.

These two foundational pillars are important, albeit imperfect, advancements in Canada's social safety net. And they represent only two of the four necessary pillars that could help lead us toward a Canada-wide minimum income floor. That income floor must also include a pillar for people who are living with a disability and for single/unattached working-age adults (singles). Together, these four pillars would ensure that a reliable floor is in place for all people in Canada and that nobody gets left behind.

In March of this year, 14 per cent of food bank users stated that disability support was their main source of income. This number has remained steadily high for years. Due to completely inadequate rates of support, the proportion of food bank visitors who rely on disability support compared to general population levels is shocking. In 2022, only 4.3 per cent of the population in Ontario was receiving provincial disability support—and 30 per cent of food bank users indicated disability support as their main income source. The numbers peaked in Alberta, where people receiving disability supports were 840 per cent more represented in food banks than other groups.

Singles are another group of individuals whom Food Banks Canada has been concerned about for many years. Now representing 44 per cent of food bank users, they are one of the largest subsets of people visiting the food bank. Once again, this problem arises due to a lack of government supports for people outside of families or who are below the age of 65.

The process of building and improving income floors takes time, so governments must begin this vital work today. If they took meaningful action to improve the social safety net, far fewer people in Canada would face food insecurity and poverty in the long term. In the short term, the federal government cannot prioritize future goals over current needs.

### The Challenge of Today

People are struggling today. The proof is in the 1.9 million visits that food banks saw in March 2023, a 32 per cent increase over last year. In addition, over 40 per cent of people in Canada are feeling financially worse off than they did a year ago; 60 per cent are saying that mental health is an issue that is not receiving the attention it deserves; and the government is failing to take timely action when people need it most.

The federal government has taken some small steps to address the social safety net this year by making progress toward a Canada Disability Benefit, along with a commitment to a new Canada Dental Care Plan. However, it has largely failed to pass legislation that substantially addresses key drivers of poverty, in particular, housing supports and reforms to EI. This inaction earned Canada a D for legislative progress in this year's Poverty Report Cards.

# Policy Recommendations 2023–2024

## Rebuilding a Broken Social Safety Net

### Our Recommendations:

#### 1

Given the potential uncertainty of the timeline for Bill C-22 (now with Royal Assent) and a possible upcoming federal election at some point over the next 12–24 months, all parties should commit to working collaboratively **with whomever is in government to bring a final benefit into place no later than early 2025**, regardless of the timing of an election. It will be crucial to develop the benefit with implementation in mind to avoid any slowdown in the work needed within the public service should it be implemented during or around a federal election.

A) The ultimate Canada Disability Benefit (CDB) design should provide adequate payments that are on par with similar robust benefits like **benefits for seniors**, and ideally should provide value equal to or above the MBM line.

B) In defining the MBM line for people with disabilities, the government and Statistics Canada should study and account for the impact of inflation and higher costs of care and basic needs on people with disabilities.

#### 2

Since the onset of the pandemic, the federal government has provided multiple one-time top-ups to the GST tax credit and other tax-related programs either to help Canadians avoid loss of income during the pandemic or to address the subsequent affordability challenges resulting from inflation and the economic restart. The government should make a clear commitment that these **supports will continue until inflation has returned to the 2 per cent target**.

A) Having made these payments on a one-off basis over the last four tax years, the government should assess the impact the payments have had on various demographic groups. This should inform future work on how to improve tools such as the Canada Child Benefit and Canada Workers Benefit. Finally, the findings should be used for broader objectives to make the poverty reduction progress experienced during the pandemic permanent.

#### 3

In the short term, **allow all households with low incomes to have access to the non-cash benefits that are currently only available to people on social assistance** (e.g., childcare subsidies, affordable housing supplements, drug and dental insurance).

#### 4

**Make single adults with a low income a priority consideration in all future poverty reduction measures**, including an expanded and modernized EI, to ensure that this population is no longer left behind.

A) As part of this, the government should set a clear timetable for when it will bring forward EI modernization reforms, which have been continually promised since the 2020 Speech from the Throne.

#### 5

As the federal and provincial Ministers of Health move forward with shared federal health priorities, as outlined in the funding framework agreed to earlier this year, further work is required to **develop new mental health measures that include a specific focus on the impact of low incomes on mental health and the acute needs of single working-age adults, people with disabilities, and people living with addictions**.

#### 6

Ensure **all federal benefits are indexed to inflation** and that agreements with provincial governments explicitly **forbid claw-backs** of provincial social supports for new federal benefit programs.

# Policy Recommendations 2023–2024

## Getting Serious about Affordable Housing

### The Building Gap

To address the country's housing affordability crisis, Canada needs to have 5.8 million homes built by 2030.<sup>90</sup> In other words, between 2023 and 2030, roughly 830,000 units need to be built each year in Canada. Unfortunately, so far in 2023, just over 143,000 homes have started construction<sup>91</sup>—just 17 per cent of what is required. Overall, the construction of housing has actually slowed down in recent years.

It is clear from these numbers that the federal government is not taking the housing affordability crisis seriously enough. This issue matters a lot to many Canadians who struggle to pay their monthly housing costs. Both homeowners and renters are struggling, but renters are in acute need of assistance.

### Renters in Acute Need

Nearly 70 per cent of food bank users are renters. This tells us that individuals who are struggling to pay for the most basic needs, like food, are more likely to be renters. Statistics Canada findings show that 20 per cent of renters live in core housing need<sup>92</sup> compared to 5 per cent of homeowners.<sup>93</sup> With housing costs listed as the second most common reason for a person to visit a food bank, governments need to take a serious look at how they can help people who are struggling with housing affordability today and not just in the future.

### A Dual Path Approach

While some units are being built and converted, there are still millions of people in Canada looking for affordable housing today. Right now, people need more support to help cover the cost of housing. If the government is to be successful in helping residents access affordable housing, they will need to focus on both (1) building and introducing new affordable units, and (2) helping make the existing market more affordable.

### Rent Assistance

In Manitoba, the rent assist program aids 33,000 residents each year by providing funds that help bring rental costs closer to 30 per cent of income (outside core housing need).<sup>94</sup> The Canadian Centre for Policy Alternatives found that the added benefit allowed individuals to "focus on other aspects of their life such as furthering their education, raising and/or gaining custody of their children, and rebuilding their mental and physical health."<sup>95</sup> Further, 70 per cent of the tenants surveyed noted that the benefit allowed them to buy healthier groceries. As rent is a relatively fixed expense, the benefit allowed residents to make smart planning decisions with their limited funds.<sup>96</sup> Robust rent assist programs, like the program offered in Manitoba, can go a long way in reducing poverty and food insecurity among all renters. A similar portable housing benefit concept has been introduced in the recent National Housing Accord report on rental affordability.<sup>97</sup>

<sup>90</sup> Richter, T., Moffatt, M. P., & Brooks, M. (2023). *The National Housing Accord: A multi-sector approach to ending Canada's rental housing crisis*. The National Housing Accord. [https://assets.nationbuilder.com/caeh/pages/453/attachments/original/1692060486/2023\\_National\\_Housing\\_Accord.pdf?1692060486 2023\\_National\\_Housing\\_Accord.pdf](https://assets.nationbuilder.com/caeh/pages/453/attachments/original/1692060486/2023_National_Housing_Accord.pdf?1692060486 2023_National_Housing_Accord.pdf) (nationbuilder.com)

<sup>91</sup> See [www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada](http://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada)

<sup>92</sup> Households in core housing need live in an unsuitable, inadequate or unaffordable dwelling and cannot afford alternative housing in their community.

<sup>93</sup> See <https://www150.statcan.gc.ca/n1/pub/11-627-m/11-627-m2022056-eng.htm>

<sup>94</sup> Cooper, S., Hajar, J., & Plaut, S. *Assisting renters: Manitoba's Rent Assist in the context of Canada's National Housing Strategy*. Canadian Centre for Policy Alternatives Manitoba Office. [https://eppdscrmsa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/publications/nhs/research\\_and\\_planning\\_fund\\_program/assisting-renters.pdf](https://eppdscrmsa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/publications/nhs/research_and_planning_fund_program/assisting-renters.pdf)

<sup>95</sup> Cooper et al., Assisting renters.

<sup>96</sup> Cooper et al., Assisting renters.

<sup>97</sup> Richter et al., The National Housing Accord.



# Policy Recommendations 2023–2024

## Getting Serious about Affordable Housing

### Post-Secondary Students and Housing

One housing trend that is quietly causing concern in many food banks across the country is the increase in visits from post-secondary students, who now represent 8 per cent of food bank visitors. While this number may seem small, it is increasing more rapidly than for other demographics, and anecdotal evidence indicates that international students are the ones most likely to be in need.

According to government figures, Canada's international student population has grown by 75 per cent in just five years. Currently, there is no requirement for any government to make post-secondary institutions build adequate housing options for the increasing numbers of students they are accepting.

With students spending much of their time studying, there is little opportunity to earn additional income. Additionally, international students are only permitted to work 20 hours a week, which greatly curtails their ability to keep up with rising costs.<sup>98</sup> On average, most student incomes are less than \$20,000 a year. Despite this, rents are 25 per cent higher for students than for the rest of the population.<sup>99</sup>

Many international students are therefore struggling to find housing<sup>100</sup> and an overwhelming amount—75 per cent—are experiencing food insecurity.<sup>101</sup>

### Toward a Better Future

While the high cost of housing has been a root cause of food bank use for many years, the acute urgency of the matter and the need for government intervention has never been clearer. If there is one policy area that could immediately help tens of thousands of Canadians struggling with poverty and low incomes, it is housing.

The federal government must begin working more with provincial governments to address the inadequate number of units being built. Canada will likely miss its building goal by roughly 600,000 units this year, but the need for these units will simply be "kicked down the road" to be dealt with in future years. The need is going nowhere.

In the meantime, we are asking that the government take serious urgent action on the introduction of programs to help reduce costs today.

<sup>98</sup> See <https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/work/work-off-campus.html>

<sup>99</sup> Utile. (n.d.). *Data and research*. <https://www.utile.org/en/data-and-research>

<sup>100</sup> See <https://www.cbc.ca/news/canada/international-students-affected-by-housing-crisis-1.6940668>

<sup>101</sup> See <https://static1.squarespace.com/static/5fa8521696a5fd2ab92d32e6/t/6318b24f068ccf1571675884/1662562897883/2021+National+Student+Food+Insecurity+Report+-3.pdf>



# Policy Recommendations 2023–2024

## Getting Serious about Affordable Housing

### Our Recommendations:

#### 1

Examine the potential for a **national rent assistance program**, delivered collaboratively with the provinces and territories as part of the federal-provincial housing agreements.

In the development process, the government should consider:

- A) A model based on Manitoba's Rent Assist program.
- B) Exploring the National Housing Accord report on affordable rentals, recommendation 9.

#### 2

The federal government should fulfill its promise to **develop tools that address the costs of housing**, including a review of the tax treatment of residential real estate investment trusts (REITs) and other large corporate owners.

A) As part of this work, the government should consider options to preserve or limit tax benefits to help establish conditions that deepen affordability for those currently paying market rent and/or provide guidelines on rent increases and renovictions.

#### 3

Leveraging its inventory of public lands, and working in collaboration with municipalities and provincial governments, the federal government should set a target for opening up properties for the possible conversion or development of affordable housing.

As part of this, it should consider innovative approaches, such as using Canada Mortgage and Housing Corporation, Canada Lands Company, or similar entities, to **assess the potential for a public development corporation** that would enable governments to fully leverage their balance sheet, reduce the cost of construction, and in turn make housing more affordable.

The government should also establish a national acquisition fund that complements the recently announced Housing Accelerator Fund to support community-targeted funding for the acquisition of affordable housing. In other words, provide capital funding (loans and grants) to non-profits so they can purchase and provide rental properties at or below the median market rent.

#### 4

Introduce new investments to help address an important omission of the National Housing Strategy and **build supportive housing for people with mental and physical health disabilities**, particularly among populations that are marginalized or living on low incomes.

#### 5

Work with the provinces and territories to develop targeted and coordinated **tax policies to spur the development of purpose-built market rental housing** and complement the recent decision to remove the GST from new rental housing construction—a policy that previous HungerCount reports had advocated for. Access to tax benefits should be conditional on clearly set national targets for affordability associated with these projects.

#### 6

Introduce **an action plan to support students—particularly international students—who are struggling** with housing and food insecurity. The plan must include:

- A) A funding stream for universities to build and develop more affordable student housing.
- B) Awarding an appropriate amount of student permits to institutions based on their ability to prove that adequate affordable housing is available to all international students.
- C) Collecting data on student housing through Statistics Canada to inform better decision making.

# Policy Recommendations 2023–2024

## Support for Workers with Low Incomes

One of the most shocking findings in this year's HungerCount report was that the main income source for 17 per cent of food bank users is employment income. Never before have food banks seen such a high level of need among the working population.

Worse yet, when people who are currently collecting EI are included, Canada's labour force represents 20 per cent of food bank visitors. These people are Canada's working poor. Individuals who, despite their best efforts to work, still come home with too little money to feed themselves and their families.

And while one in five is a striking number, the working poor actually account for 40 per cent of people living in poverty in most parts of the country.<sup>102</sup> More shocking, 52 per cent of food-insecure households report jobs as their main income source.<sup>103</sup>

### Purchasing Power on the Decline

A rising cost of living is at the core of these eye-opening statistics. The cost of housing is skyrocketing (see policy section 2) and inflation is making all the other necessary costs of living unmanageable. On top of that, levels of household debt have increased substantially over the last 10 years. Altogether, this means that even if wages have gone up for many workers, their ability to pay bills and make ends meet has diminished.

The result of this reduced purchasing power is that 60 per cent of working Canadians spend all their net pay and 30 per cent spend more than they earn each month.<sup>104</sup>

Solutions must be introduced to increase the incomes of working people in Canada. Beyond those who work, there is another group of labour force participants who are being left behind by government inaction: those who find themselves without work due to layoffs or are in precarious or seasonal work.

### Supports for Peace of Mind

In a country where working hard no longer means that you are guaranteed an adequate income, people need a social safety system that guarantees their peace of mind. In the 2018–2019 fiscal year, EI covered only 39 per cent of Canada's unemployed workers, compared to over 80 per cent in the early 1990s.<sup>105</sup> Now, almost 40 per cent of households whose main source of income is EI are reporting some level of food insecurity.<sup>106</sup>

While the federal government has made commitments to review the current inadequate EI program, there has been no headway and the process is rolling to a slow stop. As conditions in Canada's economy worsen, there is no time for slow, drawn-out processes. Action is needed today.



<sup>102</sup> Stapleton, J. (2019). The working poor in the Toronto region – A closer look at the increasing numbers. Metcalf Foundation. chrome-extension://efaidnbmnnibpcajpcgclefindmkaj/https://metcalffoundation.com/wp-content/uploads/2019/11/Working-Poor-2019-NEW.pdf

<sup>103</sup> Tarasuk, V., Li, T., & Fafard St-Germain, A. A. (2022). Household food insecurity in Canada, 2021. PROOF. chrome-extension://efaidnbmnnibpcajpcgclefindmkaj/https://proof.utoronto.ca/wp-content/uploads/2022/08/Household-Food-Insecurity-in-Canada-2021-PROOF.pdf

<sup>104</sup> Half of Canadians 'overwhelmed' by debt: Report | HRD Canada (hcamag.com)

<sup>105</sup> Busby, C., & Gray, D. (2021, March 10). A new voluntary EI program would bring more workers under safety net. Policy Options Politiques. https://policyoptions.irpp.org/magazines/march-2021/a-new-voluntary-ei-program-would-bring-more-workers-under-safety-net/

<sup>106</sup> Tarasuk, V., Li, T., & Fafard St-Germain, A. A. (2022). Household food insecurity in Canada, 2021. PROOF. chrome-extension://efaidnbmnnibpcajpcgclefindmkaj/https://proof.utoronto.ca/wp-content/uploads/2022/08/Household-Food-Insecurity-in-Canada-2021-PROOF.pdf

# Policy Recommendations 2023–2024

## Support for Workers with Low Incomes

### Our Recommendations:

**1**

Develop a **new program within EI that specifically supports older workers** (aged 45–65) who lose employment at a later age and who may need specific training and education programs to help them re-enter the modern workforce.

**2**

Permanently **broaden the EI qualifying definition of “employment”** to include self-employed and precarious work.

**3**

Review and **reduce the number of qualifying “hours of employment” needed** (currently between 420 and 700 hours of insurable employment) to better reflect the nature of modern jobs and working situations.

A) Include a specific stream for seasonal workers who may work as few as 12–16 weeks a year.

**4**

Immediately **expand the Working-While-on-Claim (WWC) provisions in EI** to allow workers to retain more of their income from temporary/part-time work while on EI without losing benefits or having their income clawed back.

**5**

**Extend the maximum duration of EI benefits beyond 45 weeks to 52 weeks**, followed by a staggered reduction in cash benefits while **retaining access to non-cash EI supports** (such as training and education) so that people are not forced into our broken and grossly inadequate provincial social assistance system once their EI benefits run out.

**6**

Work with the provinces and territories to **reduce the claw-backs and improve harmony** between social assistance and EI.

**7**

To better support workers who are currently employed and have a low income:

A) **Improve the Canada Workers Benefit (CWB) by increasing the maximum payout**, especially for those earning below the poverty line and ensure this integrates effectively with similar provincial tax credits such as Ontario’s Low-Income Individuals and Families Tax Credit (LIFT) and others.

B) Introduce government **incentives to encourage businesses to pay living wages** to all employees.

# Policy Recommendations 2023–2024

## Northern and Remote Food Insecurity and Poverty

Food Banks Canada has been monitoring food insecurity and poverty in Canada's remote and northern regions with increasing concern for many years. With worsening climate conditions—resulting in wildfires, shorter ice road seasons, and changes in animal behaviours—and rising costs in necessities like food and fuel that lead to exponentially higher costs in the North, the concern has never been greater.

For context, food insecurity rates in the territories are at a minimum of 20 per cent, and this rises to 50 per cent in Nunavut. Despite food insecurity affecting half of the people living in a territory, no alarms are sounding for the crisis that this is. Poverty rates are also deeply concerning across the North.

### The Cost of Food in the North

Year over year, government officials make promises that they are working to improve situations in the North, and yet conditions continue to worsen. According to the most recent statistics (2021), a basket of food for a family of four in the North cost \$420/week.<sup>107</sup> Compare this to the average Canadian basket of food, which cost roughly \$267/week in 2021.<sup>108</sup>

With household food insecurity levels unacceptably high in the territories and social assistance income that has decreased in real terms, it is time for the federal government, in collaboration with the territories, to review its food security strategies in the North.

Food Banks Canada and many food banks in the network are doing what they can to support struggling communities in the North, but high shipping costs are stretching already limited funding to its limit, especially with recent inflationary pressures.

### Data as a Barrier

Unfortunately, a lack of data collection in the North makes it difficult to know exactly how much people may be struggling today. Much of the information collected by the Government of Canada is several years old now and does not reflect the new reality of life under inflation and economic stress. For the rest of Canada, a basket of food has gone up by \$46 a week since 2021<sup>109</sup> and it would not be unreasonable to expect that number to be closer to an additional \$100 a week in the North.

Data collection will play a key role in making real change happen in the North. Policy solutions cannot be implemented, and their efficacy cannot be monitored, if governments are not collecting more frequent data in the region. In some sense, this is step one of the long journey to reduce food insecurity and improve the quality of life in northern and remote areas.

### Beyond Food

Food is not the only challenge in the North. High food-insecurity rates can be explained by consistently lower wages among those who live there, high housing and energy costs, inconsistent government funding, and an inadequate social safety net. Exacerbating these policy failures are the devastating and lasting impacts of colonialism, systemic racism, and climate change, with the latter now preventing the gathering of traditional and reliable foods.<sup>110</sup> The list of challenges is long, and a new approach is needed to resolve them.

Addressing food prices and implementing food-driven solutions can only do so much. The federal government must also review its entire approach to the long-term root causes of food insecurity in the North if significant progress is to be achieved.



<sup>107</sup> Cost of the Revised Northern Food Basket in 2020-2021. Government of Canada. <https://www.nutritionnorthcanada.gc.ca/eng/1634927939937/1634927989569>

<sup>108</sup> Agri-Food Analytics Lab. (2021). Canada's Food Price Report 2021 – Dalhousie University. <https://www.dal.ca/sites/agri-food/research/canada-s-food-price-report-2021.html>

<sup>109</sup> Agri-Food Analytics Lab. (2023). Canada's Food Price Report Dalhousie University. <https://www.dal.ca/sites/agri-food/research/canada-s-food-price-report-2023.html>

<sup>110</sup> Bratina, B. (2021). *Food security in northern and isolated communities: Ensuring equitable access to adequate and healthy food for all* report of the Standing Committee on Indigenous and Northern Affairs. House of Commons. chrome-extension://efaidnbmnnibpcajpcglclefindmkaj/https://www.ourcommons.ca/Content/Committee/432/INAN/Reports/RP11420916/inanrp10/inanrp10-e.pdf

# Policy Recommendations 2023–2024

## Northern and Remote Food Insecurity and Poverty

### Our Recommendations:

#### 1

Since 2015 the government has twice revised the Northern Residents Deduction (NRD) to assist people in the North with the high cost of living. While this is a welcome step, as a tax deduction it is most beneficial to those with higher incomes. The federal government should **examine options for how the NRD can be transformed into a progressive and refundable design**. This would better help those in need and reduce poverty in areas where it is highest, while maintaining a basic degree of assistance for all Northerners in recognition of the differential cost of living. If developed properly, the new and improved NRD could be **the basis for a regional minimum income floor**.

#### 2

In collaboration with Indigenous communities and organizations, the government must **continue to review Nutrition North Canada** to determine why the program is only minimally achieving its objectives of reducing the cost of food in the North and work toward exploring innovative ways the program can better support communities.

#### 3

Working in partnership with **local groups, create a Canada-wide Northern development and revitalization plan** that is focused on the research and development of regional programs that aim to train workers and grow commerce in strategic economic sectors like tourism, natural resources, and local/regional business.

A) As part of this plan, work with territorial and Indigenous governments to develop a long-term community infrastructure vision that will close gaps in access to housing, food production, and broadband Internet to ensure a degree of parity with the standard of living that Canadians in the south enjoy.

#### 4

Develop funding for a **national program of community-based representatives** whose focus is on connecting their communities to funds and resources that are available to communities in the North, yet too often go unused for lack of awareness. These representatives will provide an opportunity for knowledge sharing between communities across the North.

#### 5

**As part of the federal government's Critical Minerals Strategy**, there must be a clear focus on the development of community infrastructure in northern communities such as housing, educational institutions, and broadband Internet; the localization of economic and community benefits so that local residents benefit from these projects; and the **development of incentives and strategies to retain capital in the North and reduce the reliance on temporary workers**.

#### 6

Offer additional **training for remote work skills** and funding for the procurement of work-from-home supplies.

# Appendix A

**Appendix A: Results from the Material Deprivation in Canada 2022–23 Phase 2 Survey (field dates: April 18–May 17; sample size = 4,624), conducted by the Environics Institute for Food Banks Canada/Banques alimentaires Canada.**

By gender and age

	Total	Male	Female	18–29	30–44	45–59	60+
Ate less than you felt you should because there wasn't enough money for food in the last 12 months	25%	22%	27%	38%	32%	24%	12%
Hungry but didn't eat because there wasn't enough money for food in the last 12 months	18%	17%	19%	31%	24%	17%	7%
Weighted total	4625	744	1364	1177	1340	744	1364
Unweighted total	4625	855	1442	1094	1234	855	1442

**Appendix A: Results from the Material Deprivation in Canada 2022–23 Phase 2 Survey (field dates: April 18–May 17; sample size = 4,624), conducted by the Environics Institute for Food Banks Canada/Banques alimentaires Canada.**

By family status

	Total	Single, no children	In couple, no children	In couple with children under 19	Single with children under 19	Any children under 19 at home	No children at home
Ate less than you felt you should because there wasn't enough money for food in the last 12 months	25%	28%	15%	28%	37%	30%	22%
Hungry but didn't eat because there wasn't enough money for food in the last 12 months	18%	18%	10%	22%	34%	25%	14%
Weighted total	4625	1498	1328	1066	314	1394	2854
Unweighted total	4625	1383	1420	954	441	1409	2832

# Appendix A: Results from the Material Deprivation in Canada 2022–23 Phase 2 Survey (field dates: April 18–May 17; sample size = 4,624), conducted by the Environics Institute for Food Banks Canada/Banques alimentaires Canada.

By racial identity and housing tenure

	Total	White	Racialized	Black	Indigenous	Owned, no mortgage	Owned, mortgage	Rented
Ate less than you felt you should because there wasn't enough money for food in the last 12 months	25%	22%	28%	35%	49%	12%	25%	40%
Hungry but didn't eat because there wasn't enough money for food in the last 12 months	18%	15%	20%	25%	48%	7%	19%	30%
Weighted total	4625	3079	1242	217	221	1417	1764	1304
Unweighted total	4625	2886	1221	409	435	1257	1577	1663

**Appendix A: Results from the Material Deprivation in Canada 2022–23 Phase 2 Survey (field dates: April 18–May 17; sample size = 4,624), conducted by the Environics Institute for Food Banks Canada/Banques alimentaires Canada.**

By income and education

	Total	<\$30 K	\$30 K– \$60 K	\$60 K– \$100 K	>\$100 K	Employed	Unemployed	Not in labour force
Ate less than you felt you should because there wasn't enough money for food in the last 12 months	25%	44%	28%	23%	15%	28%	45%	18%
Hungry but didn't eat because there wasn't enough money for food in the last 12 months	18%	33%	19%	17%	11%	20%	34%	13%
Weighted total	4625	726	1068	1355	1153	2766	223	1572
Unweighted total	4625	753	1098	1316	1133	2796	251	1516

# Appendix A: Results from the Material Deprivation in Canada 2022–23 Phase 2 Survey (field dates: April 18–May 17; sample size = 4,624), conducted by the Environics Institute for Food Banks Canada/Banques alimentaires Canada.

## By disability

	Total	Always/Often limits	Occasionally limits	No disability	Physical disability	Mental disability
Ate less than you felt you should because there wasn't enough money for food in the last 12 months	25%	39%	43%	16%	39%	48%
Hungry but didn't eat because there wasn't enough money for food in the last 12 months	18%	30%	34%	10%	28%	39%
Weighted total	4625	554	1084	2858	1054	584
Unweighted total	4625	557	1120	2810	1071	639

# Our Methodology



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## Food bank universe

Within the Food Banks Canada network there are 10 provincial organizations; 770 affiliate food banks, with nearly 3,000 agencies included in them; and 4 direct affiliates in the 3 territories. Independent food banks operating outside the network are also included in the survey.

## Data collection

The HungerCount survey is sent out to food banks in February of each year, and the data is collected for the month of March. We use March as the study period because it is an unexceptional month, without predictable high- or low-use patterns. As March is used consistently, we can track usage patterns across times.

To maximize data integrity and minimize interpretation errors, the survey includes examples of how the data is to be collected and categorized. Definitions of the categories are also included.

The survey is available through an online link and as a PDF and a Word document. It is sent to food banks and meal programs through the provincial organizations and directly to food banks not affiliated with Food Banks Canada. In some cases, phone interviews are also necessary. The food bank network of Feed Ontario, Feed Nova Scotia, and approximately 180 food banks in other provinces, including non-affiliated Salvation Army Food Banks, use an online program called Link2Feed. These food banks were given the option to skip client usage questions on the online survey as their data could be obtained through Link2Feed.

## A note on visits

Starting from the 2018 HungerCount, Food Banks Canada has reported the number of visits to food banks in the month of March to provide a better representation of the need for food banks across Canada.

A “visit” counts each person once for each time they receive a hamper of food, as well as each person in their household. For example, a single person who accessed the food bank four times in March would count for four visits. A single parent with two children who accessed the food bank twice in March would count as a total of six visits.

Each food bank determines the number of times people in their community can access the services of their food bank, driven by their mission, community need, and available resources. In some cases, people can visit a food bank multiple times per month; in other cases, people can visit less than once per month. Most food banks in Canada assist clients once per month.

The total number of visits incorporates visits to the food banks for a grocery basket or hamper that generally consists of a few days’ to a week’s worth of food, with a mixture of perishable and non-perishable items. Some individual food banks that have been recently engaging in larger-scale food recovery initiatives run these as separate programs in addition to their hamper programs, enabling them to quickly distribute specific food items that may be in abundance at a given time, such as fruits, vegetables, and bread. Because these food banks must distribute a high volume of these foods very quickly due to their perishability, they offer more frequent visits to enable a quicker turnover of food. As these programs typically consist of specific food items only, they are counted as a different program than the traditional hamper programs. For the purposes of data consistency, recovery program pick-ups have been excluded from the total number of visits.

# Our Methodology

## Analyzing the data

Survey data is entered into a database and cleaned to ensure a robust analysis, including filtering of results to include only food bank and meal programs, and verifying any outliers to ensure responses did not skew the overall results.

We recognize that errors arise in any data collection process. Food Banks Canada undertakes extensive follow-up with food bank outliers (those that deviate +/-25% in any given year). However, the +25% range produced too many outliers due to the dramatic rise of clients seen by food banks across the country this year, and so this range was altered on a province-by-province basis to target true outliers. The analysis was performed by Food Banks Canada staff using Statistical Package for Social Sciences (SPSS). To arrive at the overall usage number, primary data is received directly from organizations. We combine total visits from all responding valid surveys and calculate household results using only surveys with complete data in those categories.

Data was processed in SPSS and descriptive analysis was conducted. Proportions of categorical variables were calculated and compared with other categories of the variables and with the findings of the previous surveys. The outputs were also tabulated and plotted in an Excel spreadsheet.

In cases where surveys were not completed by operating food banks, conservative estimates are produced by verifying that a food program still exists and using regional data to apply a percentage increase or decrease to previously reported numbers. Outliers are removed from the regional data to ensure trends are not over-reported.

To analyze responses to client demographics, a sample of food banks that responded to the relevant questions was used. Response rates for the demographic questions remain consistent year to year. Demographic data is analyzed at the national level to ensure a robust sample representation, with missing cases excluded from the analysis. Where comparisons of demographic items are presented, samples were tested for statistical significance using t-tests to look for differences between two independent samples.

## Limitations

Food banks across the country operate with limited resources and capacity for documentation. In some cases, Food Banks Canada follows up with outliers to find out if there was a reporting error in a previous year. In these instances, corrections can be made to data from past years. Discrepancies are often minor and do not impact the overall trends. Food Banks Canada makes every effort to ensure that data being presented is as accurate as possible.

## Methodology review

In the fall of 2018, the Social Research and Demonstration Corporation (SRDC) conducted a review of the HungerCount methodology and made several recommendations for the coming years. Overall, SRDC found that HungerCount is a survey program that provides rich data about vulnerable, and typically under-represented, populations. HungerCount provides a robust snapshot in any given year of food bank use, as well as key demographics of the populations who use food banks across Canada. Several quality control checks are in place to minimize measurement and response errors in data collection phases.



# Our Methodology

## Food programs participating in the HungerCount 2023 survey

Province	# of affiliates	# of organizations participating	Food bank only	Meal only	Both	# of agencies, incl. in affiliate surveys	Total # of orgs. represented
AB	113	146	98	23	24	793	939
BC	106	126	90	0	35	704	830
MB	3	8	6	0	2	349	357
NB	61	62	44	5	13	117	179
NL	58	59	52	1	6	17	76
NS	124	123	91	21	8	78	201
NT	2	2	2	0	0	8	10
NU	1	3	1	0	0	4	7
ON	137	480	379	38	59	725	1205
PE	6	6	5	0	1	12	18
QC	30	1286	357	436	469	0	1286
SK	37	42	30	1	10	85	127
YT	1	2	2	0	0	6	8
<b>Total</b>	<b>679</b>	<b>2345</b>	<b>1157</b>	<b>525</b>	<b>627</b>	<b>2898</b>	<b>5243</b>

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