

# HungerCount 2024

Buckling under the strain

# 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 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 Peoples of their lands, including the land on which we operate, and denied their rights to self-determination.

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# Introduction

The background of the slide is dark and out of focus, showing several hands raised in the air, suggesting a group of people participating in a meeting or presentation. The lighting is dim, with some highlights on the hands and a bright, irregular shape in the top-left corner.



## Introduction

### Buckling Under the Strain

**The need for food banks is spiralling out of control.**

**Food banks in Canada have been around for decades. During that time, they have reached some regrettable milestones that should have signalled to the country's governments that social policies were failing those who needed support the most.**

**It took around 25 years before food bank visits surpassed 1 million in a month. We should all have responded to that sombre milestone.**

**We did not.**

Incredibly, food banks recently registered another sombre milestone. They saw an additional 1 million visits per month – within the past five years.

That milestone was reached in one-fifth of the time that it took to reach the earlier equivalent milestone.

This unthinkable rate of growth is not sustainable for either food banks or people in Canada.

For the last few years, the HungerCount report and food banks across the country have been ringing the alarm bells about a crisis spiralling out of control. Despite our speaking out, the situation has continued to worsen and there has been no sign of urgent action to counter it.

And so, this year, food banks reached yet another regrettable milestone. They registered a record-breaking 2 million-plus visits to food banks in March alone, an increase of 6% compared to last year and nearly 90% higher than in 2019.

## Introduction

### A System on the Brink

**The food bank system is buckling under the strain of increased demand. In the past 12 months, nearly 30% of food banks across the network reported running out of food before demand was met; another 56% gave out less food than usual to avoid running out.<sup>1</sup> In 2021, these numbers were 10% and 20%, respectively.**

Food banks' capacity is not infinite. Running low on food is nothing new for them, as variations in demand and supply can be unpredictable. But this is a significant jump. Supply cannot keep up with a near doubling in demand over a five-year period.

Food banks do their best to serve everyone in need, but they must adapt their services at times to make that happen, including reducing the frequency of service. If the rate of increase in food bank usage slows down, it does not mean there is less need. It means capacity has been reached. And that is a frightening prospect.

<sup>1</sup> Based on a national survey of food banks affiliated with Food Banks Canada, conducted May 16–June 23, 2024, N = 450.

## Introduction

Data Sources Agree: Food Insecurity Is Rampant In Canada

**According to the latest data from Statistics Canada, an unprecedented 23% of people in Canada now live in food-insecure households.<sup>2</sup> That means that nearly 9 million people are worrying about where their next meal will come from, reducing their food intake, or missing meals altogether because of a lack of income.**

Another study from Statistics Canada indicated that 23% of people living in Canada say they are likely to need help from a food bank in the next six months.<sup>3</sup> For families with children, the figure is 28%.

Furthermore, our own studies show that up to 25% of the population in Canada is living in a state of poverty, according to a measure known as the Material Deprivation Index (MDI), and 35% of Canadians feel worse off financially than they did three months ago.

Altogether, the data points are telling us one thing: the situation will only get worse if we fail to act now.

In last year's report, we stated that "nothing will change until governments in Canada hear the alarm bells that have been ringing for far too long."

We are now past the point of ringing the alarm bells. Every day, more people in Canada are slipping into poverty and food insecurity. Every day, food banks wonder how much more they can handle.

<sup>2</sup> Statistics Canada, Canadian Income Survey, 2022 <https://www150.statcan.gc.ca/n1/daily-quotidien/240426/dq240426a-eng.htm>

<sup>3</sup> Statistics Canada. (2024, 18 August). Nearly half of Canadians report that rising prices are greatly impacting their ability to meet day-to-day expenses. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/240815/dq240815b-eng.htm>

## Introduction

There Is a Better Way Forward

**The system is not designed to support this level of demand.**

**Governments across the country are aware of the situation, and we had faith that they would act quickly to provide relief to the millions of people in need. Our faith was misplaced. We have yet to see them respond.**

This is not a storm that policymakers can “wait out.” The damage is done, and people need immediate support to help them recover.

Everyone must come to the table to solve this problem. We cannot do it alone.

Food Banks Canada believes that a dual-path approach is the way forward. We need governments to rapidly introduce income policies that will provide much-needed relief for the millions of people struggling right now. Meanwhile, we must repair the social safety net that has been increasingly damaged by decades of neglect. Workers on low incomes, single adults, and renters are among the groups who deserve better supports.

By raising awareness and fostering community engagement, Canada can begin to dismantle the barriers that perpetuate food insecurity, thus ensuring that everyone from coast to coast to coast has access to the food they need to not only survive but actually thrive.

Every action brings us one step closer to a future in which no one goes hungry in Canada.

**Food banks cannot do it alone. Help us drive change.**





# Overall Findings

## Overall Findings

NUMBER OF VISITS IN MARCH 2024

**2,059,636**

PERCENT CHANGE FROM 2023

**+6%**

PERCENT CHANGE FROM 2019

**+90%**

TOTAL VISITS (CHILDREN)

**681,450**

TOTAL MEALS AND SNACKS

**4,117,206**

NUMBER OF FOOD BANKS REPORTING

**2,589**

**In March 2024,  
there were over  
2 million visits  
to food banks  
in Canada – the  
highest number  
in history.**

Food bank visits in March 2024 reached an unprecedented level, surpassing even last year's record-breaking number. This record level of usage is consistent with record-high rates of food insecurity and reflects findings from other recent studies showing greater numbers of people are experiencing economic hardship.

## Overall Findings

The proportion of food bank clients whose main source of income comes from employment is now at an all-time high of 18.1%, surpassing last year's 16.7%. Historically, the figure for this group hovered between 10% and 12%, but it began to increase in 2022, when the impacts of rapid inflation took effect. This year, the cumulative impact of inflation has further eroded the purchasing power of people in employment, including many whose incomes are above the official poverty line.

**18% of food bank clients report employment as their main source of income, compared to 12% in 2019.**

**The one-  
two punch of  
housing and  
food inflation  
hits those with  
low incomes  
hardest.**

While the effects of high food inflation are particularly painful during weekly trips to the grocery store, the relentless and non-negotiable force of housing inflation is amplifying the affordability crisis for those in the lowest income groups. People with the lowest incomes, which includes those receiving provincial social assistance, spend over 80% of their disposable income on food and housing alone. As non-negotiable costs such as rent absorb more and more of this group's disposable income, food takes a backseat and the likelihood of needing a food bank increases.

**This year's food bank usage represents a 90% increase compared to March 2019, and there are signs that the food banking system is reaching its absolute limit.**

The rate of growth in the last five years far surpasses anything ever experienced by the network at a national level. The increased rate of change in usage since last year is just over 6%, and food banks are struggling to continue meeting the sustained elevated demand. This year's increase is happening against the backdrop of the ongoing affordability crisis and an uptick in unemployment rates, including a significant increase in unemployment rates among recent newcomers compared to previous years.

## Overall Findings

Market rentals are the most consistent housing type for households that access food banks, representing 69.5% of all housing tenure arrangements.

The proportion of food bank visitors who are in market rent housing is highest among people under 45, racialized groups, and people who have been in Canada for less than 10 years. Food bank visitors who live in market rental units are also more likely to live in larger population centres of 100,000 people or more.

**Nearly 70%**  
**of food bank**  
**clients live in**  
**market rent**  
**housing.**

**Grossly inadequate provincial social assistance remains the most common source of income for food bank clients.**

Provincial social assistance, which includes both the general welfare and provincial disability support income streams, is the primary source of income for nearly 40% of food bank clients. Despite some provinces introducing initiatives to increase the incomes of people who receive social assistance – for example, issuing one-time cost-of-living payments and indexing rates to inflation – social assistance incomes are still so low that all household types on this form of income live below the poverty line in almost every province and territory.



## Overall Findings

The proportion of children under 18 accessing food banks continues to hold steady at 33% of food bank clients; however, given the growth in food bank usage since the pre-pandemic period, that 33% now represents nearly 700,000 visits – an increase of over 300,000 visits per month compared to five years ago. In addition, there has been a concurrent significant increase in two-parent households with children under 18 accessing food banks – this group has grown from representing 18.8% of food bank visits in 2019 to nearly 23% in 2024. Two-parent families that access food banks are more likely to live in larger urban areas of 100,000 or more, thus contributing to the higher number of visits in those areas.

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

# **32% of food bank clients are newcomers to Canada who have been in the country for 10 years or less.**

Newcomers to Canada who have been in the country for 10 years or less account for 32% of food bank clients, a significant increase from last year. Most clients in this category arrived within the last two years. Recent newcomers to Canada who lose their jobs are less likely to access two income supports of last resort – employment insurance or provincial social assistance – because of restrictive eligibility requirements. In addition, recent newcomers who are currently employed have more precarious work arrangements and receive lower wages, both of which contribute to their greater levels of food insecurity. The increase in need among recent newcomers makes the massive gaps in our safety net more visible and reinforces the urgent need for reform.

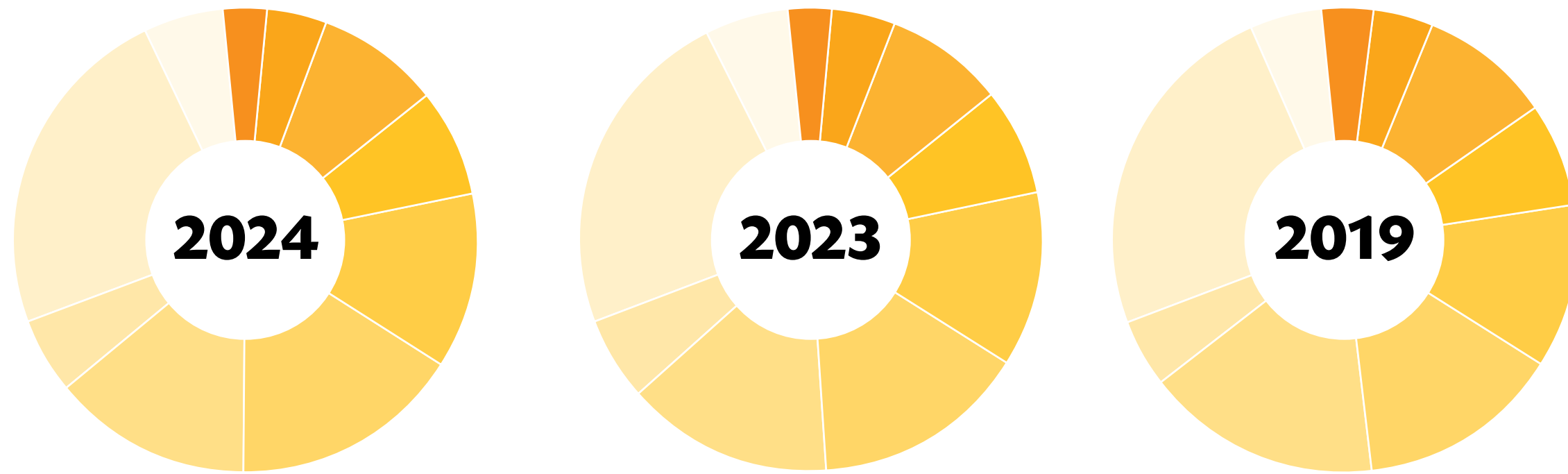
A grayscale photograph of a woman and a young girl sitting together, looking at a laptop screen. The woman is on the right, and the girl is on the left, leaning towards the laptop. The image is dimly lit, with the primary light source being the laptop screen, which is mostly obscured by the text overlay. The background shows a window with blinds and a chair.

# Key HungerCount Findings

# Canada:

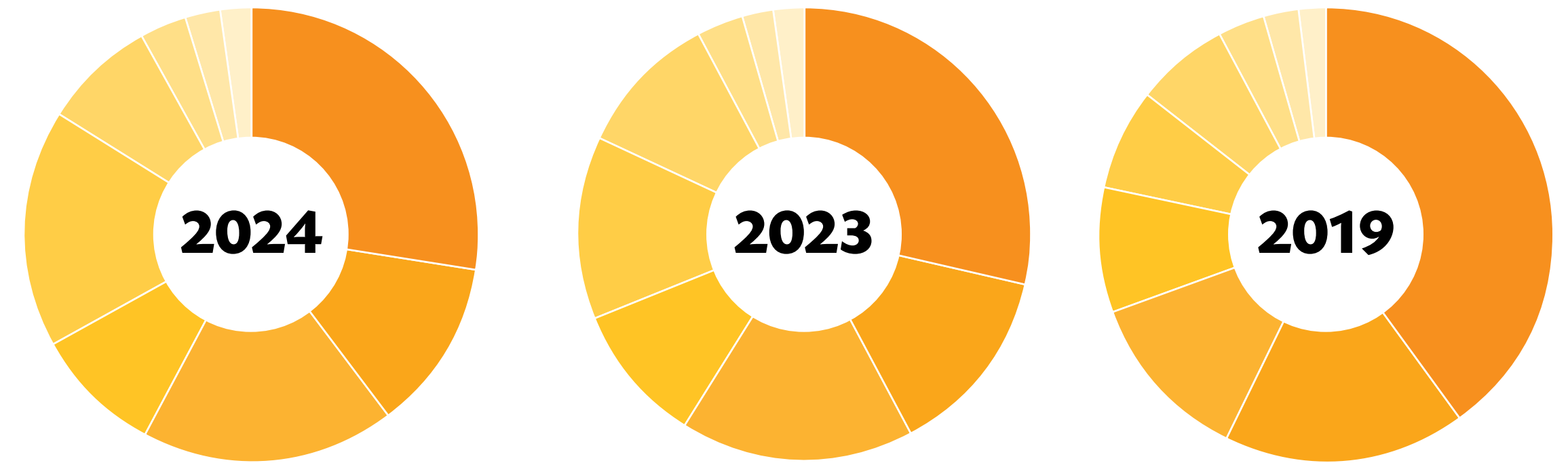
## Key HungerCount Findings

Age categories served as % of total, by age group



AGE	2024	2023	2019
% 0–2 years	<b>4.5</b>	4.7	5.2
% 3–5 years	<b>6.0</b>	6.0	6.1
% 6–11 years	<b>12.0</b>	11.9	12.9
% 12–17 years	<b>10.7</b>	10.5	9.9
% 18–30 years	<b>17.2</b>	17.1	16.3
% 31–44 years	<b>22.4</b>	21.2	20.0
% 45–64 years	<b>19.6</b>	20.7	22.8
% 65+ years	<b>7.7</b>	8.0	6.8
% Children	<b>33.1</b>	33.0	34.1
% Seniors	<b>7.7</b>	8.0	6.8

Primary source of income



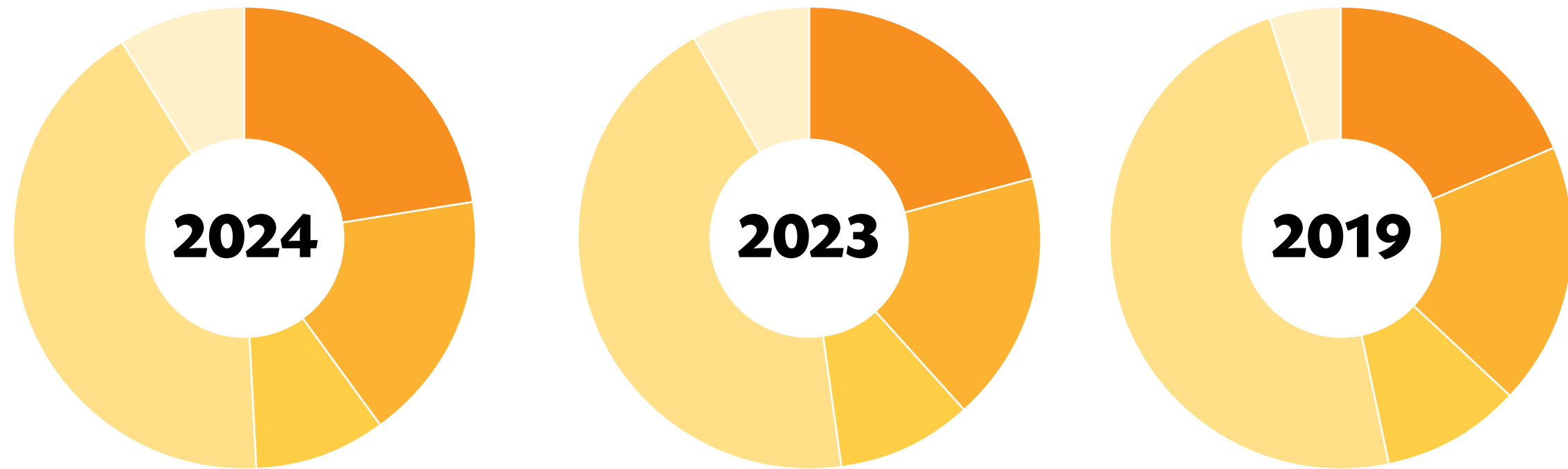
	2024	2023	2019
% Social assistance	<b>27.7</b>	28.8	40.1
% Disability-related income support	<b>12.2</b>	13.6	17.3
% Job income	<b>18.1</b>	16.7	12.1
% Pension	<b>9.2</b>	9.9	9.0
% No income	<b>16.9</b>	13.1	7.0
% Other income	<b>7.9</b>	10.3	6.7
% Employment insurance, CWLB, CRSB, CRCB <sup>1</sup>	<b>3.5</b>	3.1	3.3
% CCB	<b>2.3</b>	2.4	2.5
% Student loan	<b>2.2</b>	2.0	1.9

<sup>1</sup>Canada Worker Lockdown Benefit (previously CRB), Canada Recovery Sickness Benefit, Canada Recovery Caregiver Benefit.

# Canada:

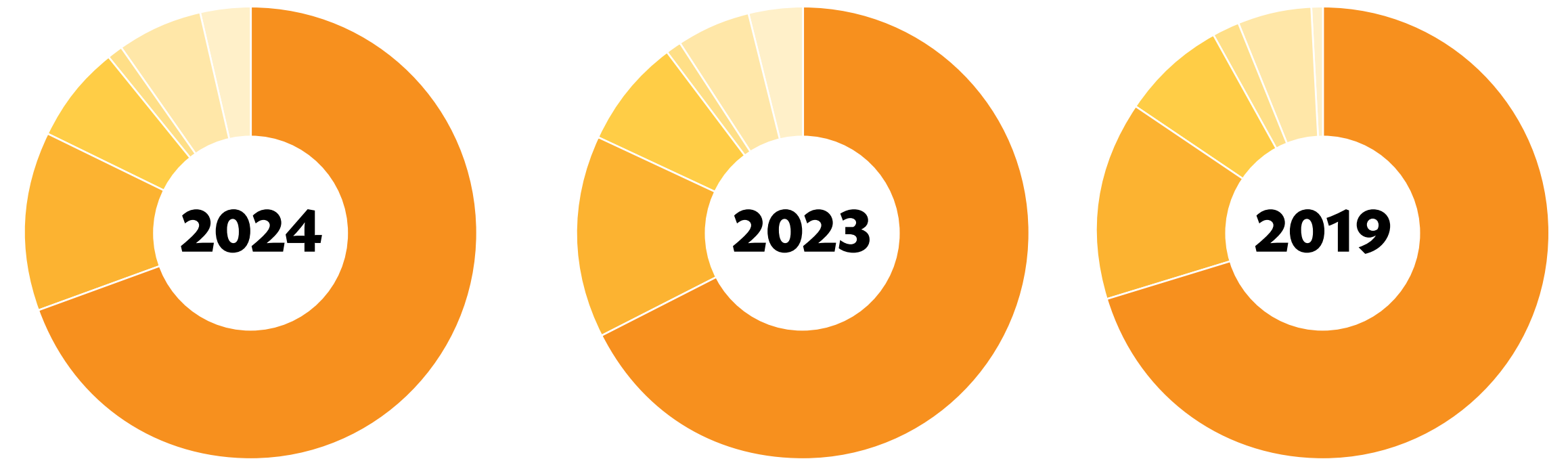
## Key HungerCount Findings

Household type



	2024	2023	2019
% Two-parent families	<b>22.8</b>	21.0	18.8
% Single-parent families	<b>17.3</b>	17.3	18.3
% Couples with no children	<b>9.3</b>	9.7	9.8
% Single people	<b>41.9</b>	43.8	48.1
% Other	<b>8.8</b>	8.1	5.0

Housing type

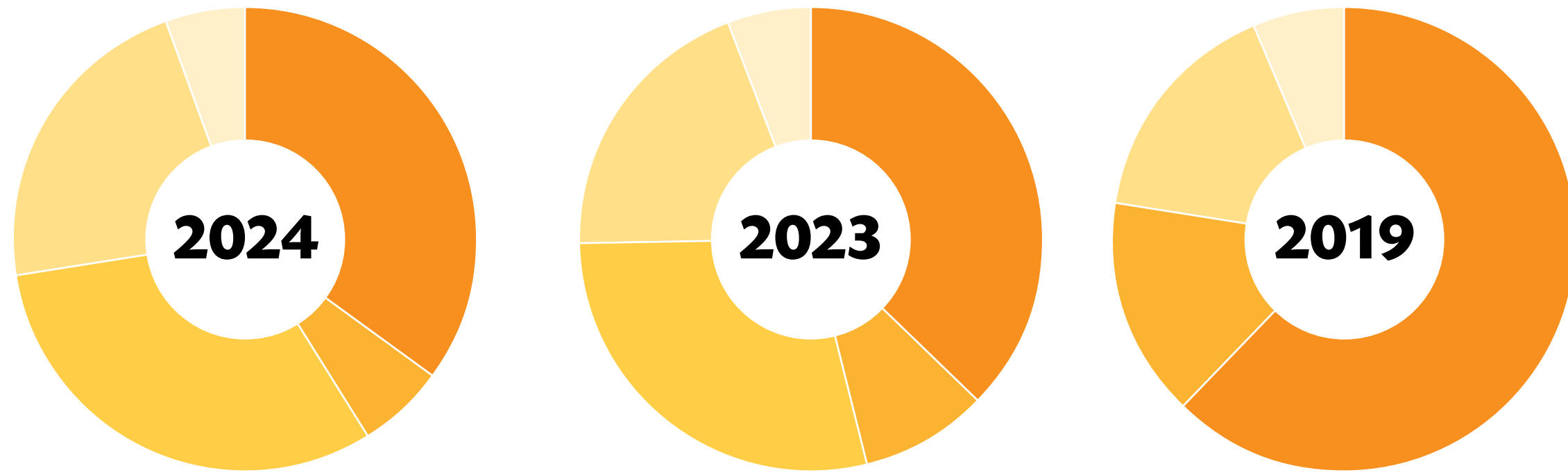


	2024	2023	2019
% Market rental	<b>69.5</b>	67.7	70.4
% Social housing	<b>12.8</b>	14.4	14.4
% Homeowners	<b>7.1</b>	7.7	7.4
% Band-owned housing	<b>1.1</b>	1.1	2.0
% Unhoused/ temporary shelter	<b>6.1</b>	5.4	5.3
% Other	<b>3.4</b>	3.7	0.6

# Canada:

## Key HungerCount Findings

### Other demographic information



	2024	2023	2019
% Women 18+	<b>51.0</b>	51.5	50.1
% First Nations, Métis, or Inuit people	<b>9.0</b>	12.2	12.3
% Racialized communities <sup>2</sup>	<b>45.5</b>	39.3	—
% In Canada for less than 10 years	<b>32.0</b>	26.6	12.9
% Post-secondary students	<b>7.7</b>	8.0	5.0

<sup>2</sup>Racialized communities” refers to whether survey respondents indicated that they belong to a visible minority group as defined by the *Employment Equity Act*. The question was first included in the 2021 HungerCount survey, and so there are no results from 2019.



# Canada:

## Key HungerCount Findings: Provincial Results

	Total visits	Total visits (children)	% change in total visits (2023–2024)	% change in total visits (2019–2024)	Number of food banks reporting	Total meals and snacks provided	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	Number of food banks reporting	
BC	225,605	70,073	15.15	80.9	129	188,505	BC	4.0	4.7	11.2	10.2	14.5	23.4	21.1	11.0	30.1	98
AB	172,832	61,379	-0.85	92.4	128	607,033	AB	4.6	6.0	13.0	11.7	18.2	24.8	17.0	4.7	35.3	90
SK	52,877	20,473	-5.16	42.1	39	13,270	SK	4.8	6.5	14.5	13.1	16.1	22.5	17.7	4.7	38.9	31
MB <sup>1</sup>	55,487	26,251	-3.25	–	12	196,378	MB	4.1	6.3	15.7	13.4	13.8	17.0	24.2	5.4	39.6	6
ON	736,335	218,308	8.08	116.8	653	725,615	ON	3.9	5.0	11.2	10.6	19.4	21.5	20.0	8.3	30.8	535
QC	721,318	254,668	5.65	109.0	1,342	2,218,810	QC	5.7	8.0	12.6	10.3	14.7	22.4	18.9	7.5	36.5	764
NB	32,167	11,074	7.77	44.5	69	58,541	NB	4.4	5.6	13.0	10.5	14.9	23.6	22.4	5.6	33.6	53
NS	39,360	11,722	21.11	53.6	142	87,103	NS	3.7	5.7	12.4	10.6	17.7	23.3	20.2	6.4	32.4	89
PEI	5,435	1,844	29.04	83.7	7	4,012	PEI	3.8	5.8	13.5	10.9	16.9	27.7	16.4	5.0	34.0	6
NL	14,236	4,139	-7.71	33.0	57	17,939	NL	3.4	4.6	10.2	10.2	13.0	21.9	29.9	6.9	28.4	33
TERR <sup>2</sup>	3,985	1,519	–	–	11	–	TERR	5.1	5.3	13.1	15.0	12.4	22.1	23.1	3.9	38.5	3

<sup>1</sup> Comparison to 2019 not available due to change in provincial network structure and change in data collection methods. Since 2021 Manitoba has seen a 68% increase.

<sup>2</sup> Changes in data-estimation method means comparison to prior years is not possible.

# Canada:

## Key HungerCount Findings: Provincial Results

### Household type

	% single-parent families	% two-parent families	% couples with no children	% single people	% "other" households	Number of food banks reporting
BC	14.0	19.0	11.7	48.8	6.5	120
AB	20.1	28.5	6.6	38.3	6.4	110
SK	23.5	21.0	6.9	39.3	9.2	34
MB	15.3	30.2	18.0	35.5	0.9	10
ON	15.6	19.5	7.8	45.0	12.2	559
QC	19.5	27.5	11.2	35.7	6.1	792
NB	16.4	19.5	8.5	47.9	7.7	55
NS	18.0	17.5	7.8	45.8	10.9	97
PEI	14.1	25.6	9.0	43.0	8.2	6
NL	18.4	13.2	10.1	53.9	4.3	44
TERR <sup>3</sup>	20.7	14.6	5.3	52.0	7.3	3

### Source of income

	% job income	% federal employment insurance	% social assistance	% provincial disability support	% pension income	% student loans/scholarships	% CCB	% no income	% other income	Number of food banks reporting
BC	23.1	2.9	17.4	19.5	12.8	0.4	1.2	14.4	8.4	116
AB	25.5	3.0	16.6	9.8	7.0	1.3	5.7	24.7	6.5	109
SK	17.2	2.2	37.4	7.0	6.8	1.2	2.3	14.1	11.9	33
MB	18.1	10.7	30.6	0.3	7.0	9.3	0.4	23.1	0.5	10
ON	13.4	1.7	18.9	20.1	8.1	1.6	0.5	23.4	12.2	558
QC	20.4	5.6	43.0	3.2	10.9	3.2	4.0	6.6	3.0	792
NB	17.3	4.0	39.3	5.5	9.8	1.0	5.1	13.1	5.0	55
NS	21.5	4.0	30.4	9.5	8.7	4.2	0.4	14.7	6.8	98
PEI	37.4	4.4	16.7	4.2	3.1	0.2	1.2	25.9	7.1	6
NL	8.9	4.6	62.2	2.4	10.0	0.2	1.7	1.9	8.2	41
TERR <sup>3</sup>	8.5	0.4	22.0	3.7	4.1	7.7	33.3	19.9	19.9	3

<sup>3</sup>Not enough data received for these variables. Results may not represent the entire territories this year.



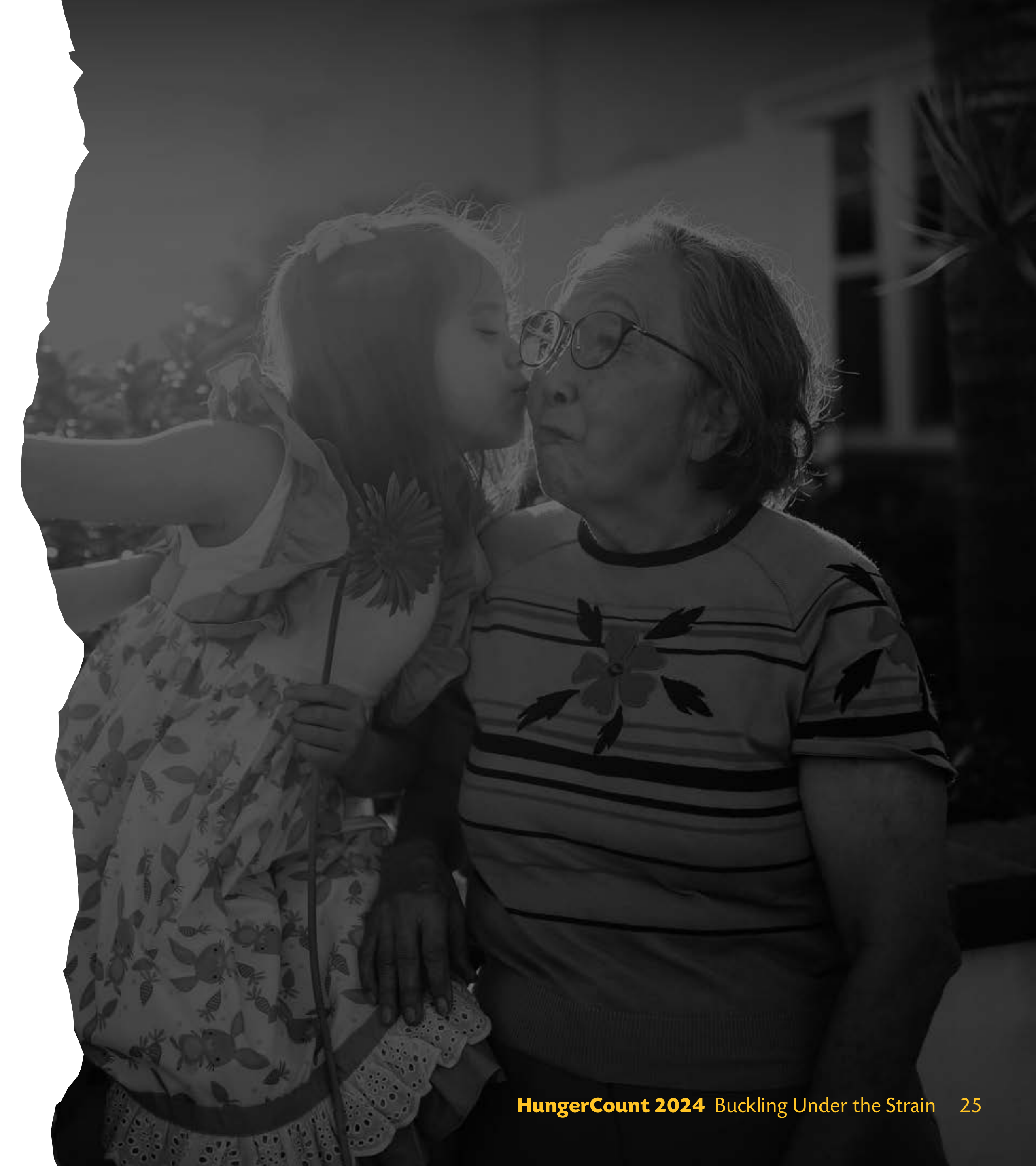
# Canada:

## Key HungerCount Findings: Provincial Results

### Housing type

	% homeowners	% rental market tenants	% social housing tenants	% Band-owned housing	% unhoused/ temporary shelters	% other housing	Number of food banks reporting
BC	7.3	67.3	6.4	2.8	10.3	11.2	115
AB	9.6	71.2	6.8	5.0	10.1	2.0	103
SK	6.6	73.6	11.1	1.2	4.7	2.9	33
MB	9.7	67.6	22.7	0.0	6.7	0.0	9
ON	5.2	72.5	12.4	0.0	14.4	3.2	545
QC	7.4	66.4	15.3	1.3	12.4	1.9	790
NB	13.9	65.9	13.6	0.0	9.3	1.9	790
NS	12.2	70.4	7.1	3.5	8.1	2.2	95
PEI	7.2	67.6	19.0	0.0	7.2	2.6	6
NL	13.7	59.6	21.6	0.0	19.8	1.5	40
TERR <sup>3</sup>	7.0	40.9	33.9	0.0	16.1	2.2	3

<sup>3</sup>Not enough data received for these variables. Results may not represent the entire territories this year.





**The Affordability  
Crisis Continues**

## The Affordability Crisis Continues

People living in Canada are facing a sustained affordability crisis. According to Statistics Canada, the proportion of households that had difficulty meeting their financial needs shot up from 19% (almost one fifth) of the population in summer 2021 to one third by the end of 2022 and more or less held steady at that point by the 3rd quarter of 2023.<sup>4</sup> This finding occurred in tandem with the Consumer Price Index (CPI) rising 3.9% on an average annual basis that year, the largest increase since 1991, aside from the atypical massive jump in 2022.<sup>5</sup>

**“In times of high inflation, it is those who have the least who hurt the most. We have seen that reduced purchasing power for those with low incomes results in them being unable to buy essential goods. For those employed, wages cannot keep up with rising prices. For those living on benefits, including disability benefits and social assistance, individuals and families are forced to make impossible decisions between paying the bills or putting food on the table. For seniors on fixed incomes, the erosion of buying power is causing many to have a greatly diminished quality of life.”**

– Survey respondent, Manitoba

<sup>4</sup>Statistics Canada. (2024, March 26). *Table 45-10-0087-01 Difficulty meeting financial needs, by gender and other selected sociodemographic characteristics*. <https://doi.org/10.25318/4510008701-eng>

<sup>5</sup>Statistics Canada. (2024, January 16). *Consumer Price Index: Annual review, 2023. The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/240116/dq240116b-eng.htm>

# The Affordability Crisis Continues

**“It is really worrisome to admit that you can’t provide for yourself.”**

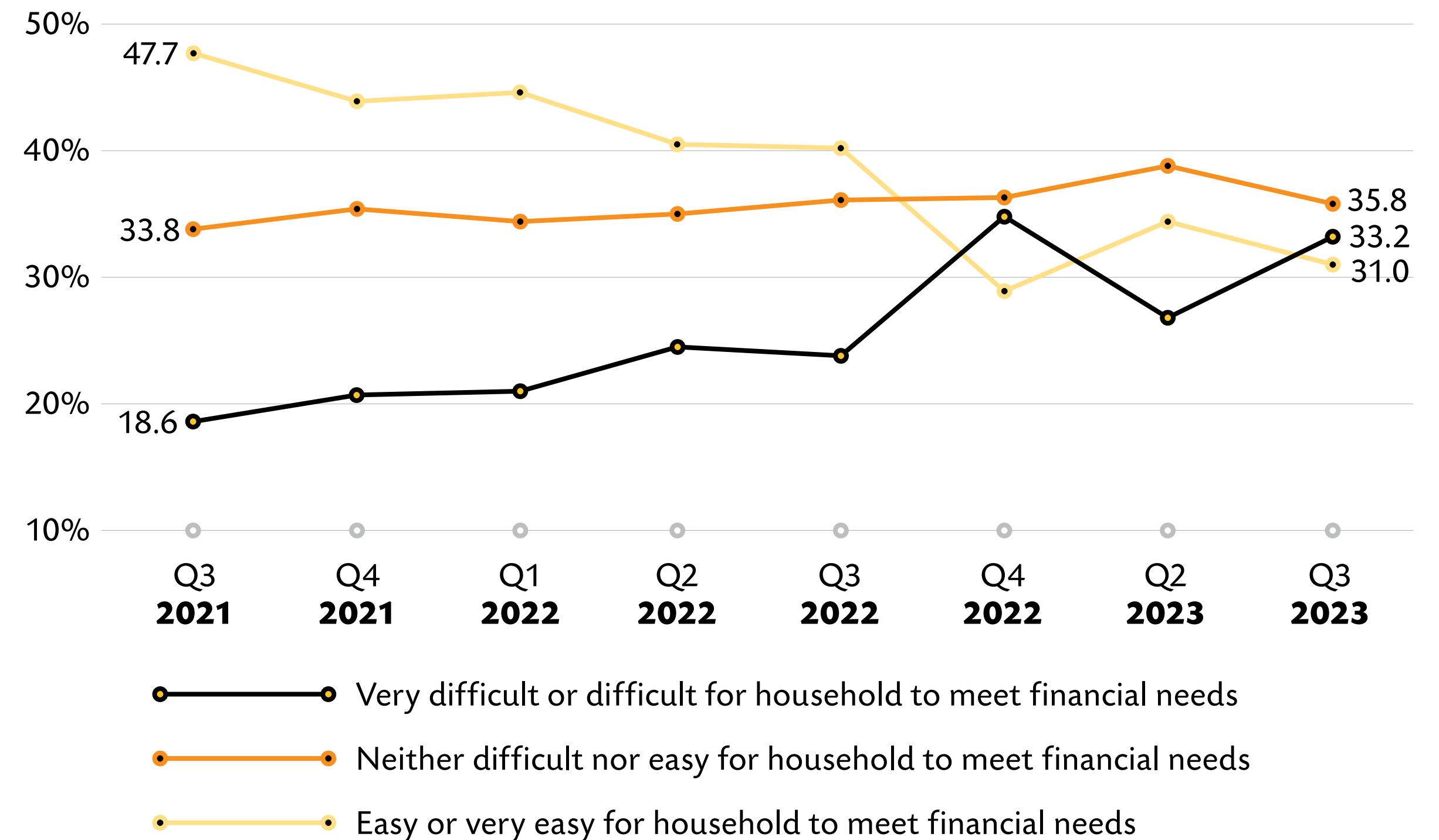
– Community-based research participant experiencing food insecurity

The increased use of food banks reflects the ongoing high proportion of people in Canada who are struggling to make ends meet. In both 2023 and 2024, the rate of food bank usage continued to shatter previous records. Previous research indicates that the decision to access a food bank is not made lightly, and there is a substantial delay between when a household starts to struggle and when they make the decision to get help – in large part because of emotional or social barriers.<sup>6</sup> Given the time lag between experiencing hardship and actually accessing a food bank, the ongoing upward trend in usage may continue unabated for the foreseeable future.

**“It is hard to accept that you’ve reached the point that you are the one who needs help.”**

– Community-based research participant experiencing food insecurity

**FIGURE 1:** Percentage of persons by household’s level of difficulty meeting financial needs, Third Quarter 2021 to Third Quarter 2023



**SOURCE:** Canadian Social Survey, waves 2 to 7 (5354).

<sup>6</sup>Food Banks Canada. (2023). *Exploring barriers to food access: Initial insights and processes from a participatory action research study.* [https://fbcblobstorage.blob.core.windows.net/wordpress/2024/04/FBC\\_2024PAR\\_Report\\_Eng\\_v6.pdf](https://fbcblobstorage.blob.core.windows.net/wordpress/2024/04/FBC_2024PAR_Report_Eng_v6.pdf)

A dark, moody photograph showing the silhouettes of a young child and a woman standing in front of a large window. The child is on the left, and the woman is on the right. The window has a grid pattern. The overall atmosphere is somber and contemplative.

# **The Cumulative Impact of High Inflation**

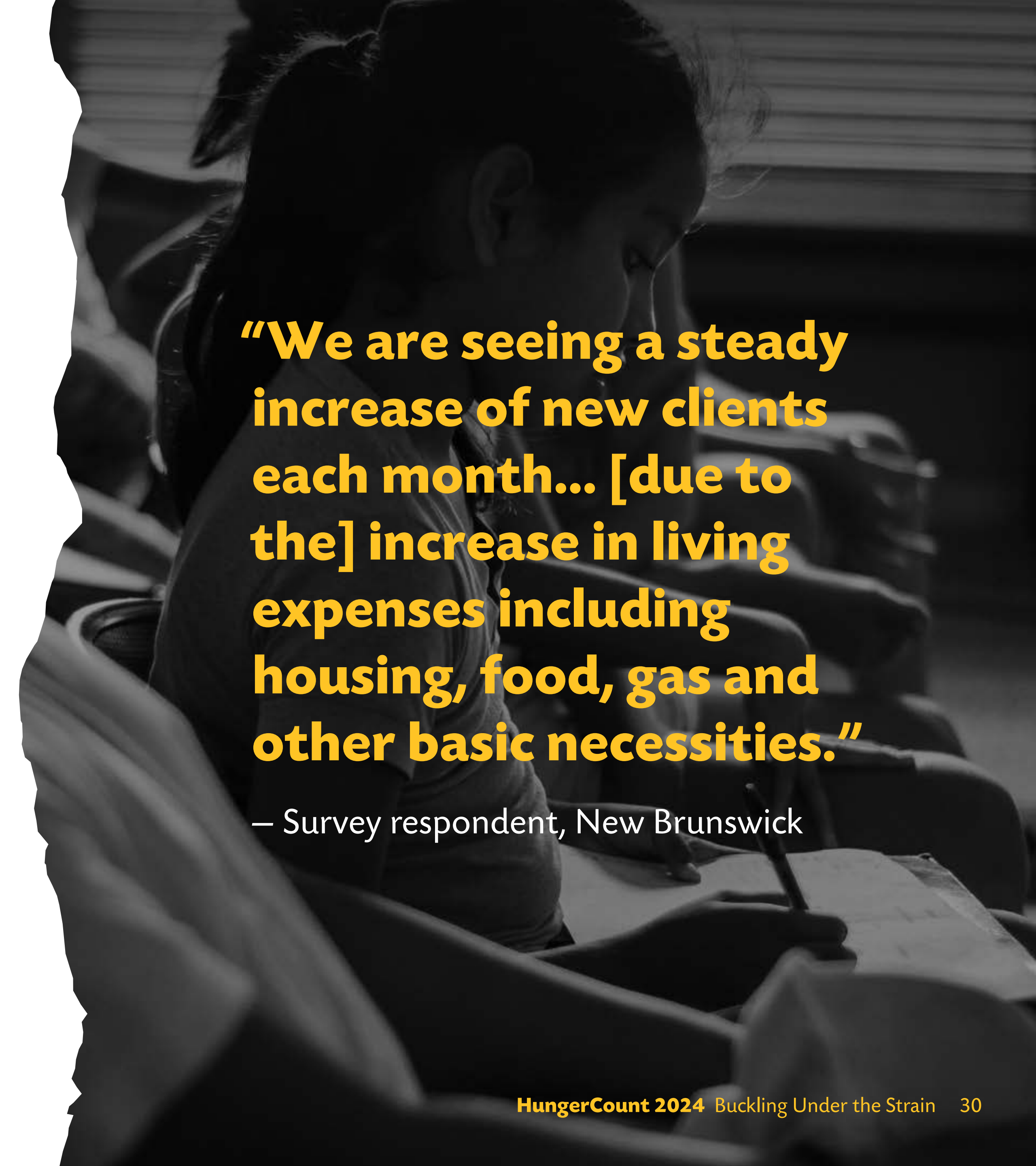
## The Cumulative Impact of High Inflation

While people with the lowest incomes continue to be disproportionately impacted by high inflation, the accelerated decline in purchasing power during the last couple of years means that people in higher income brackets are also feeling the effects of rising prices.

The rate of inflation slowed down in 2023 compared to 2022, but price increases for essential items remained high – for example, food costs increased by 7.8%, and shelter costs increased by 5.6%.<sup>7</sup> By the third quarter of 2023, the households with the lowest incomes saw their disposable incomes decline by 1.2% compared to the previous year, and their net savings decline by 9.8% due to cost-of-living increases.<sup>8</sup>

By spring 2024, the cumulative impact of two years of higher than usual inflation was affecting more people across the board, with 45% of respondents to Statistics Canada’s Canadian Social Survey saying that rising prices were greatly affecting their ability to meet day-to-day expenses, 12 percentage points higher than in 2022.<sup>9</sup>

In addition to experiencing financial difficulty, one quarter of respondents are facing the prospect of having to reach out to a food bank for help in the near future; 23% of respondents overall reported that their households were somewhat or very likely to obtain food or meals from community organizations in the next six months, and that figure rose to 42% among those in the lowest income quintile.<sup>10</sup> As the rising costs of living reduce disposable incomes, people with lower incomes are being forced to draw on their savings to survive, thus reducing their financial cushion for emergencies.



**“We are seeing a steady increase of new clients each month... [due to the] increase in living expenses including housing, food, gas and other basic necessities.”**

– Survey respondent, New Brunswick

<sup>7</sup> Statistics Canada, Consumer Price Index.

<sup>8</sup> Statistics Canada. (2024, January 22). Distributions of household economic accounts for income, consumption, saving and wealth of Canadian households, third quarter 2023. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/240122/dq240122a-eng.htm>

<sup>9</sup> Statistics Canada, Nearly half of Canadians.

<sup>10</sup> Statistics Canada, Nearly half of Canadians.

## The Cumulative Impact of High Inflation

**“There has been a continuation of inflation trends around living costs, with food and housing being two of the biggest factors. Additionally, income has not risen in tandem with living costs. This includes government benefits and incomes, as well as hourly wages for workers. An increase in usage is seen amongst working families with children, as well as singles working and providing for themselves.”**

– Survey respondent, British Columbia

**Table 1:** Impact of rising prices on Canadians, by income quintile, 2024, %

	Household income quintile				
	Lowest	Second	Third	Fourth	Highest
	Percentage				
Ability to meet day-to-day expenses is greatly affected by rising prices	59	52	48	41	27
Very concerned with ability to afford housing or rent because of rising housing prices	48	43	41	37	25
Somewhat or very likely to obtain food or meals from a community organization over the next 6 months	42	26	21	14	9
Most days are quite a bit or extremely stressful because of financial issues	45	38	38	33	25

**SOURCE OF DATA:** Statistics Canada. (2024, August 15). Nearly half of Canadians report that rising prices are greatly impacting their ability to meet day-to-day expenses. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/240815/dq240815b-eng.htm>.



**The One-Two  
Punch of Housing  
and Food Inflation**



**“[The main reasons for increase in usage this year are] rising food prices coupled with existing high housing prices. I’m seeing working families and individuals not being able to stretch their budgets far enough, and they’re using the food bank for the first time.”**

– Survey respondent, British Columbia

**“[We are seeing] more working poor families as their wage(s) are not sufficient to cover life’s necessities AND food.”**

– Survey respondent, Alberta

**“Dramatic increase in rent in our area. Along with higher cost of food, heating and fuel costs to be able to get to work.”**

– Survey respondent, Nova Scotia

## The One-Two Punch of Housing and Food Inflation

**While high food inflation remained elevated in 2023 following the massive jump in 2022, the relentless and non-negotiable inflation of housing costs is amplifying the crisis for those in the lowest income groups.**

Rental prices increased by 4.6% in 2022 and by 6.5% in 2023.<sup>11</sup> People with mortgages were also hit hard and unexpectedly – the mortgage interest cost index increased by 28.5%, the highest on record.<sup>12</sup> Food bank clients in smaller population centres or rural areas are more likely to be homeowners (17%), and those with mortgages also contend with rising utility costs reducing their food budgets.

People in the lowest income brackets spend a proportionately larger share of their total disposable income on food and rent than people in higher income brackets and are more likely to be hit hardest by inflation in these areas. People in the lowest income quintile saw their shelter costs rise from 49% of their disposable income in 2021 to 55% in 2024, and those in the second quintile saw theirs increase from 26% to 31% during the same period. When other essential items such as food and transportation are included, people in the lowest income quintile saw the combined cost of these items grow from 91% to over 100% of their disposable income, and those in the second income quintile saw them grow from 52% to 62% of their disposable income in the last three years.<sup>13</sup>

**“As inflation continues to rise, it has placed a particular and increasing burden on our families. The cost of living, in particular utilities, food and housing have increased, which have outpaced wages and government benefits. Also, in Alberta there is no rental cap, [and] clients have reported significant rental increases.”**

– Survey respondent, Alberta

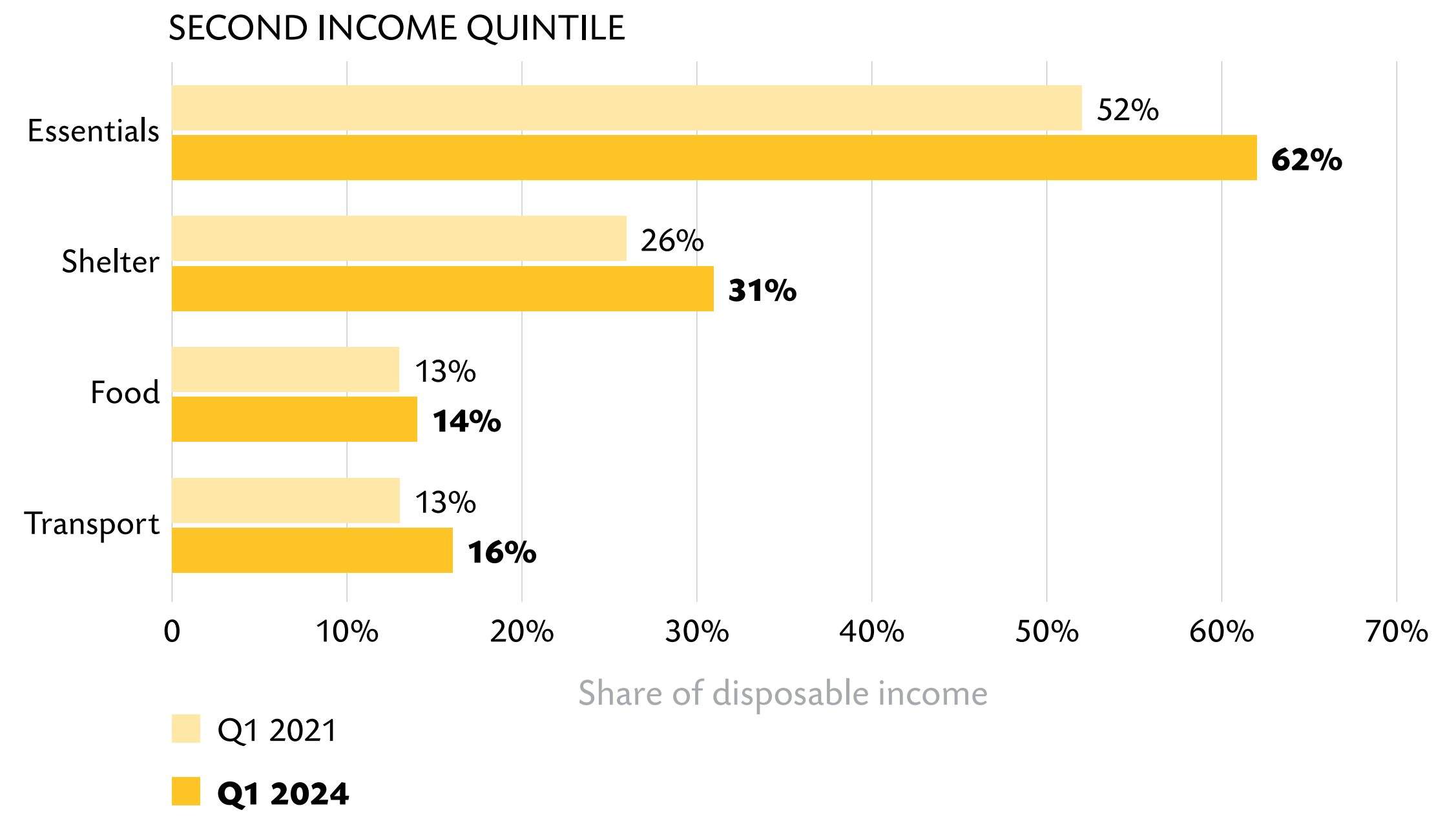
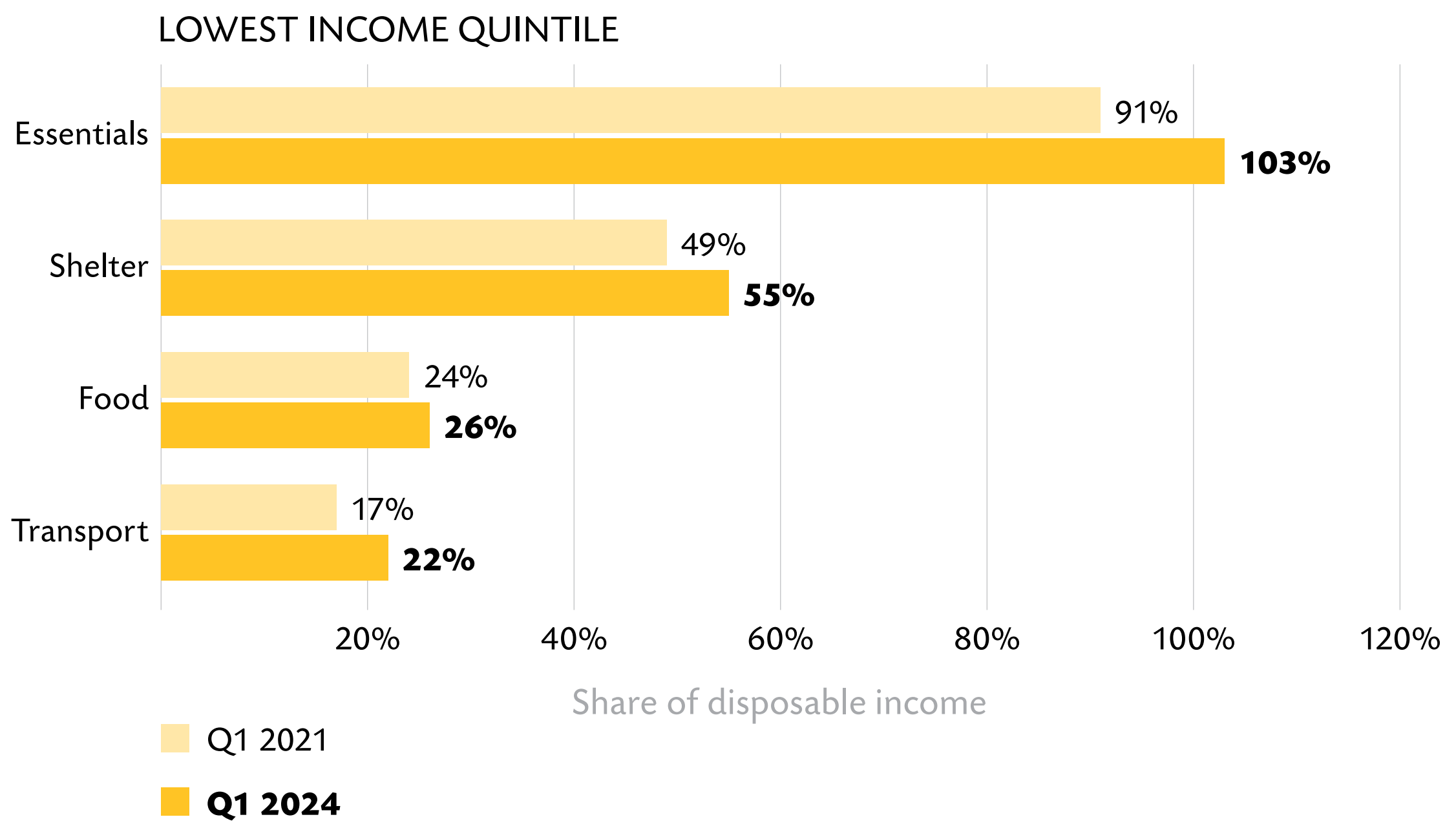
<sup>11</sup> Statistics Canada, Consumer Price Index.

<sup>12</sup> Statistics Canada, Consumer Price Index.

<sup>13</sup> Statistics Canada. (2024, July 17). *Table 36-10-0662-01, Distributions of household economic accounts, income, consumption and saving, by characteristic, quarterly (x 1,000,000)*. <https://doi.org/10.25318/3610066201-eng>

# The One-Two Punch of Housing and Food Inflation

**Figure 2:** Percentage share of disposable income for essential items for lowest income quintiles, Q1 2021 vs. Q1 2024



## The One-Two Punch of Housing and Food Inflation

Another factor is that many people who have the lowest incomes are less able to afford cost-saving strategies such as buying in bulk or storing large quantities of perishable food and lack sufficient cooking, freezing, and storing facilities.<sup>14</sup> This is likely the case for the increasing number of clients who are unhoused or living in makeshift arrangements such as vehicles or hotel rooms, as well as single people living in single-room occupancy units.

**“Work was slowing down, and the bills kept coming. Food wasn’t the first priority.”**

– Community-based research participant experiencing food insecurity

For people in the lowest income quintile, food and housing alone account for over 80% of their disposable income. As non-negotiable costs take up more disposable income, food takes a backseat, and there is a greater likelihood of accessing a food bank for those in the lowest income brackets. Food bank usage data collected from the food bank network combined with data available from Statistics Canada illustrates the correlation between food bank usage and the rate of inflation for food and housing. Looking at monthly food bank visits from a sample of food banks between March 2020 and June 2024, 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. While inflation has been a key driver of food bank usage, further analysis is needed to explore the impact of other important factors that can affect usage such as changes to government income benefits. For example, the distribution of pandemic benefits may have had a significant impact on the decline in food bank usage in the second quarter of 2020.

**“In Alberta the high cost of living, the high cost of food, the people who used to help or volunteer sometimes are now the ones who need assistance too.”**

– Survey respondent, Alberta

**“While traditional measures of food inflation account for staples, they fail to encapsulate the exponential surge in prices of essential, previously affordable items, disproportionately impacting those already experiencing poverty.”**

– Survey respondent, Ontario

**“The cost of housing mortgage rates increased since last renewal and now folks are finding monthly payments 2-3x what they can afford.”**

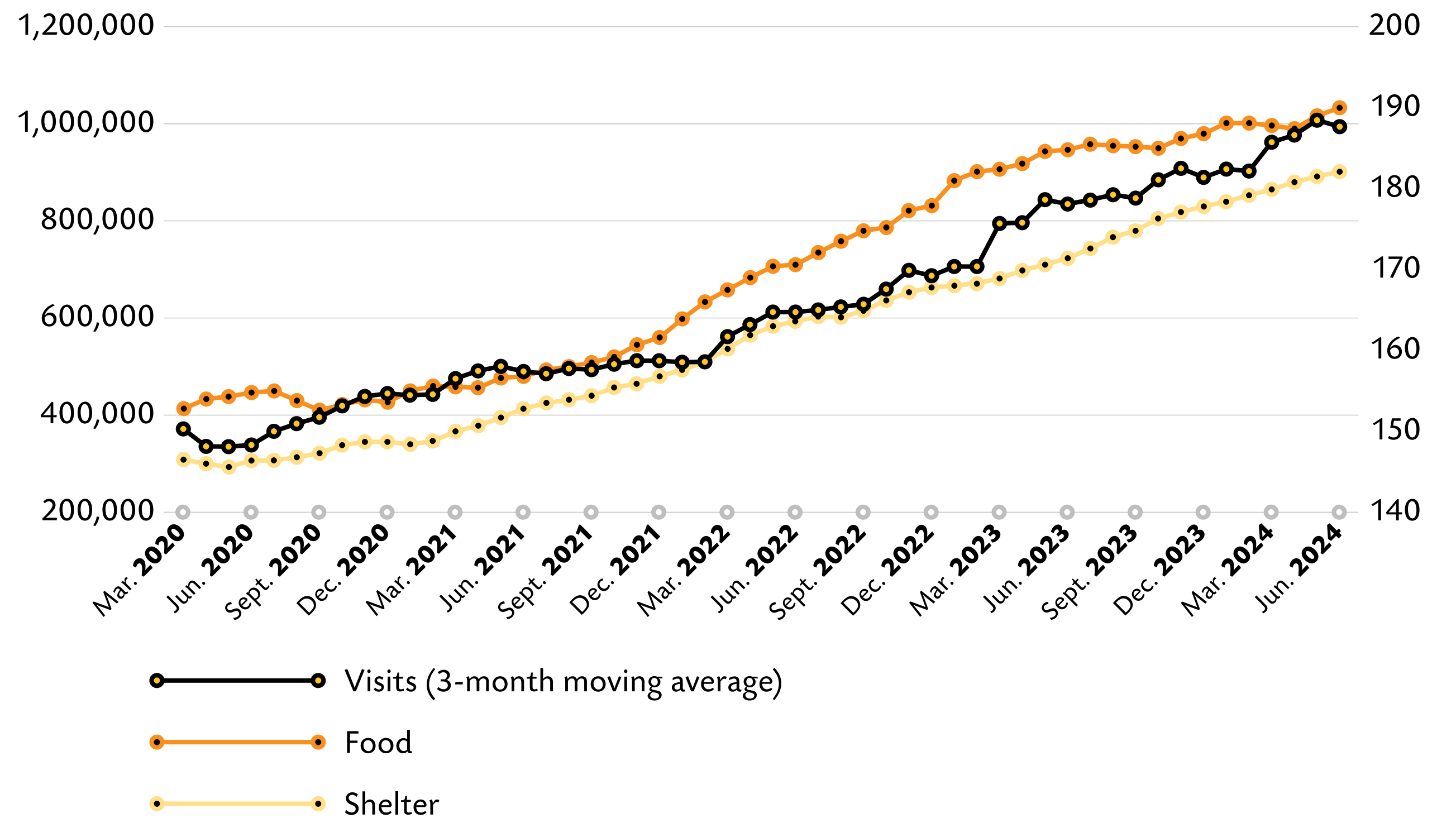
– Survey respondent, Ontario

## The One-Two Punch of Housing and Food Inflation

**Many people here are being forced to move places that are really small (vans, boats, travel trailers, weird little sheds, garages, attics), and they aren't able to buy foods in larger quantities which would be cheaper as they literally don't have anywhere to put anything. So, they're stuck paying even MORE for food, because they can only fit tiny little amounts in their tiny rentals, so they have to buy little wee amounts of foods, even if it's something they go through a lot of."**

– Survey respondent, British Columbia

**FIGURE 3:** Monthly food bank usage and food and housing inflation, March 2020–June 2024



**NOTE:** Trends come from a sample of food banks on the Link2Feed system that could provide food bank usage data throughout this period. This sample represents approximately 50% of the network and 45% of total visits.

**SOURCE OF DATA:** Food and housing inflation from Statistics Canada. (2024, August 19). *Table 18-10-0004-01 Consumer Price Index, monthly, not seasonally adjusted.* <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1810000401>.

A grayscale photograph of a woman and a young girl looking at a laptop screen. The woman is leaning over the girl, and both are looking intently at the screen. The image is dimly lit, with the primary light source coming from the laptop screen, which is partially visible in the bottom left corner. The background is dark and out of focus.

# **The Remerging of Food Bank Usage and Unemployment Rates**

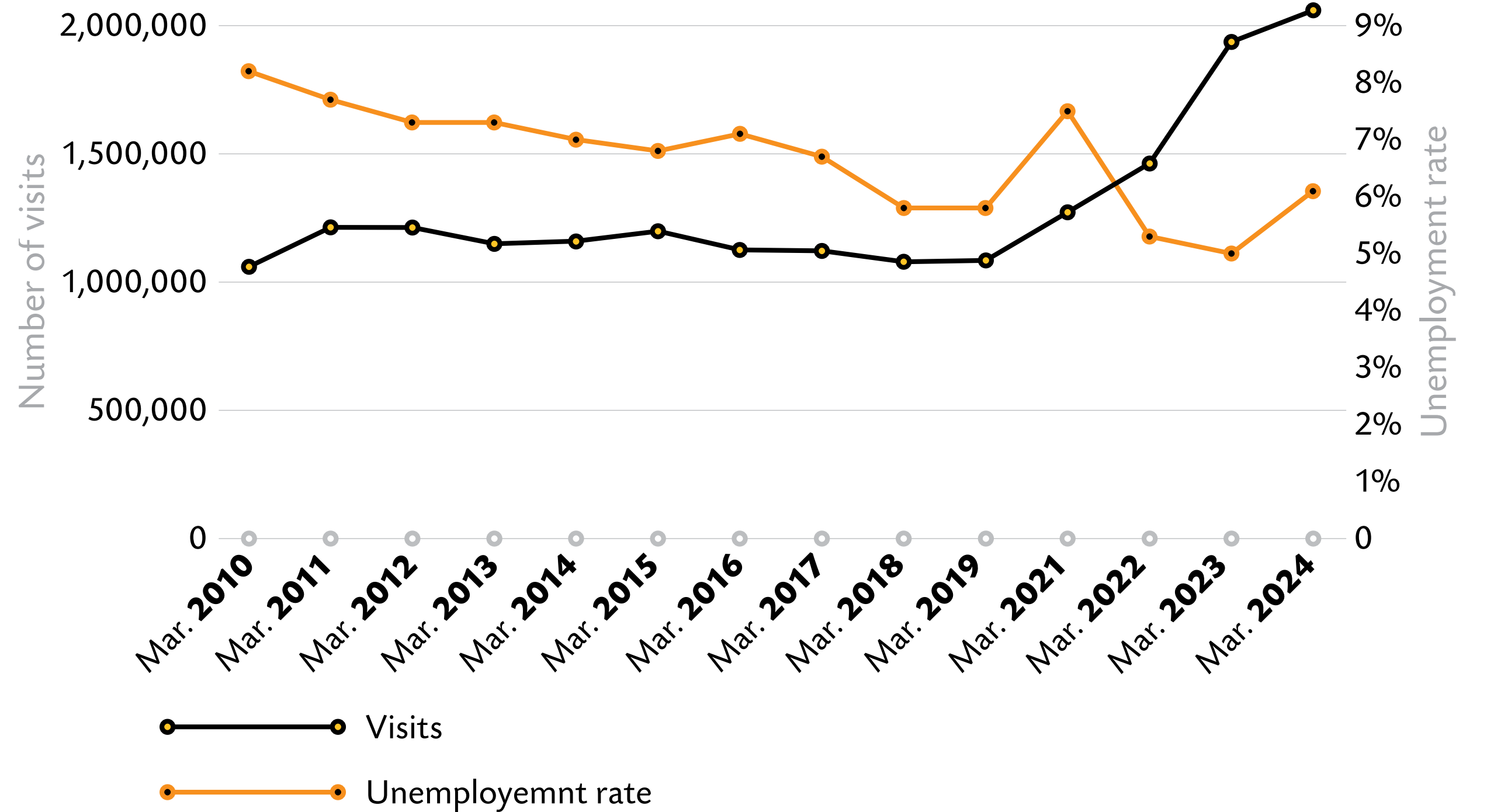
# The Remerging of Food Bank Usage and Unemployment Rates

## Up until 2022, food bank usage closely mirrored unemployment rates.

In 2022, we noted a sudden and drastic departure from that pattern – historically low unemployment rates and record-setting food bank usage – which coincided with the surge in the cost of living. As the unemployment rate creeps back up, we are seeing these two indicators starting to move in the same direction, which suggests the frightening possibility that we will see a surge in demand because of both the high cost of living and increasing job losses.

When looking at the demographics of those who are unemployed, we see that the unemployment rate for recent newcomers to Canada – who have lived here for five years or less – is drastically higher than for people who were born in Canada. Recent newcomers are experiencing an unemployment rate of 12.6% while people born in Canada are experiencing a rate of 5.6%. While recent newcomers have consistently experienced unemployment rates several percentage points higher than those among people who were born in Canada, the gap has grown decisively wider since spring 2024. The increase in the unemployment rate among recent newcomers is coinciding with the significant increase in the number of people who have lived in Canada for 10 years or less and accessed food banks in the last year.

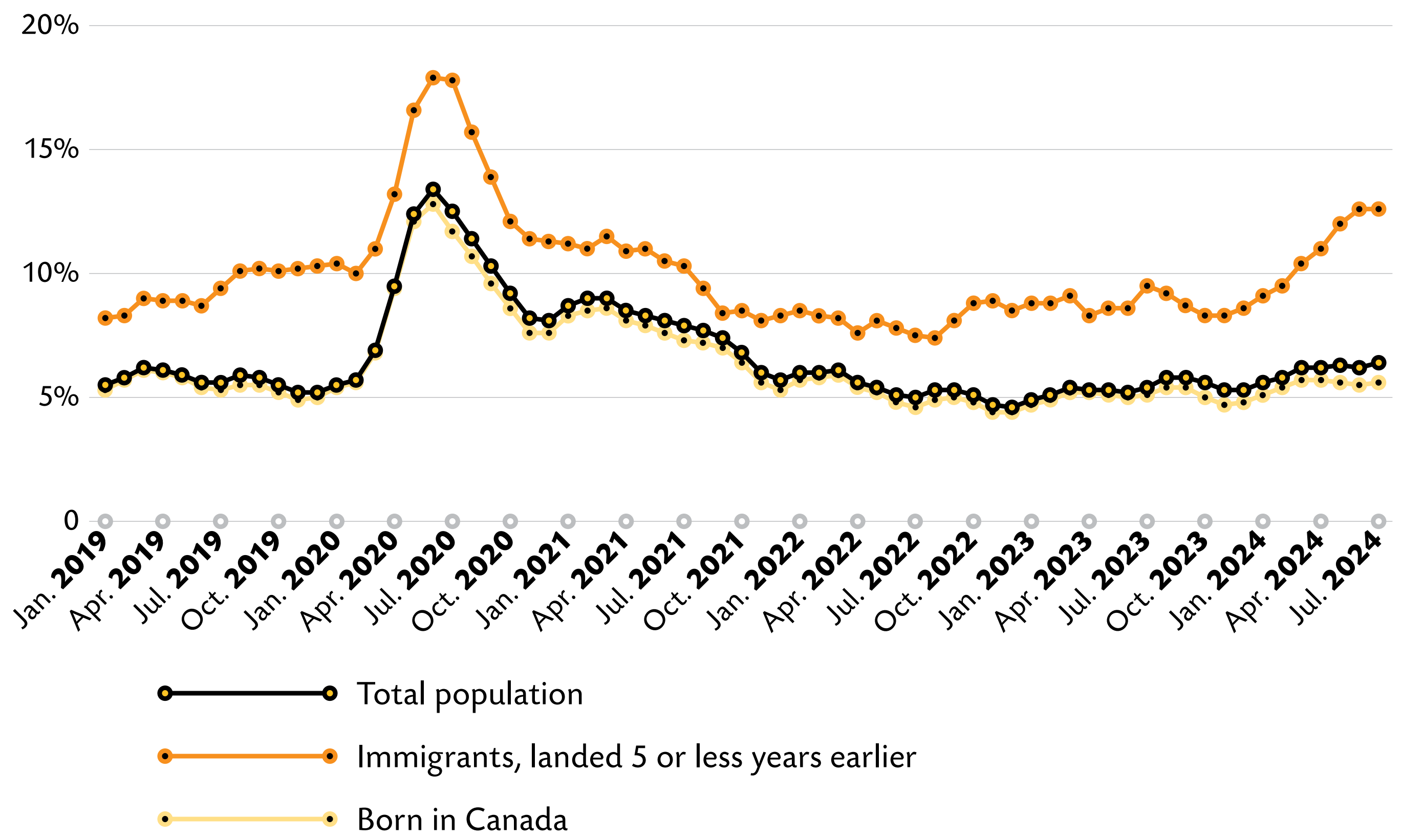
**FIGURE 4:** Unemployment rates and total food bank visits, March of each year, 2010–2024



**SOURCE OF DATA:** Statistics Canada. (2024, September 06). 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's HungerCount

# The Remerging of Food Bank Usage and Unemployment Rates

**FIGURE 5:** Unemployment rates and immigrant status, monthly, January 2019–July 2024



**SOURCE OF DATA:** Statistics Canada. (2024, September 06). Table 14-10-0082-01 Labour force characteristics by immigrant status, three-month moving average, unadjusted for seasonality. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410008201>.



**“We have distinct increases in those recently having lost jobs/unemployed.”**

– Survey respondent, Alberta





**Top Reasons for  
Accessing a Food Bank  
Cited This Year**

## Top Reasons for Accessing a Food Bank Cited This Year

**People who access food banks in Canada are typically in the lowest income quintile and feel the impacts of inflation most acutely.**

According to food bank clients who answered this year's HungerCount survey, the main reasons for accessing a food bank include factors such as the rising cost of living, specifically for food and rent, and low income because of low provincial social assistance rates or unemployment. Similar to last year, the cost of food was the top reason cited by food bank respondents. This is consistent with the experience of the general population; among those who reported experiencing a worsening financial situation compared to three months ago, 40% cited the rising cost of food as the main reason.<sup>15</sup>

Low or delayed wages was more frequently mentioned as a reason for accessing a food bank by clients in larger urban areas with 100,000 or more people, while low social assistance rates, cost of food, and cost of utilities were more frequently mentioned by clients in smaller communities with 10,000 people or less.

**“[The main reasons for increased usage this year are] increased cost of living (housing, groceries, and other essentials) coupled with growing rates of unemployment and underemployment, [and] Insufficient/low rates of social assistance.”**

– Survey respondent, Ontario

**“[There's a] lack of affordable housing for families and more particularly for large families, the exorbitant cost of rents, the global food crisis, and cost of drugs for seniors who are the main consumers due to age.”**

– Survey respondent, Quebec

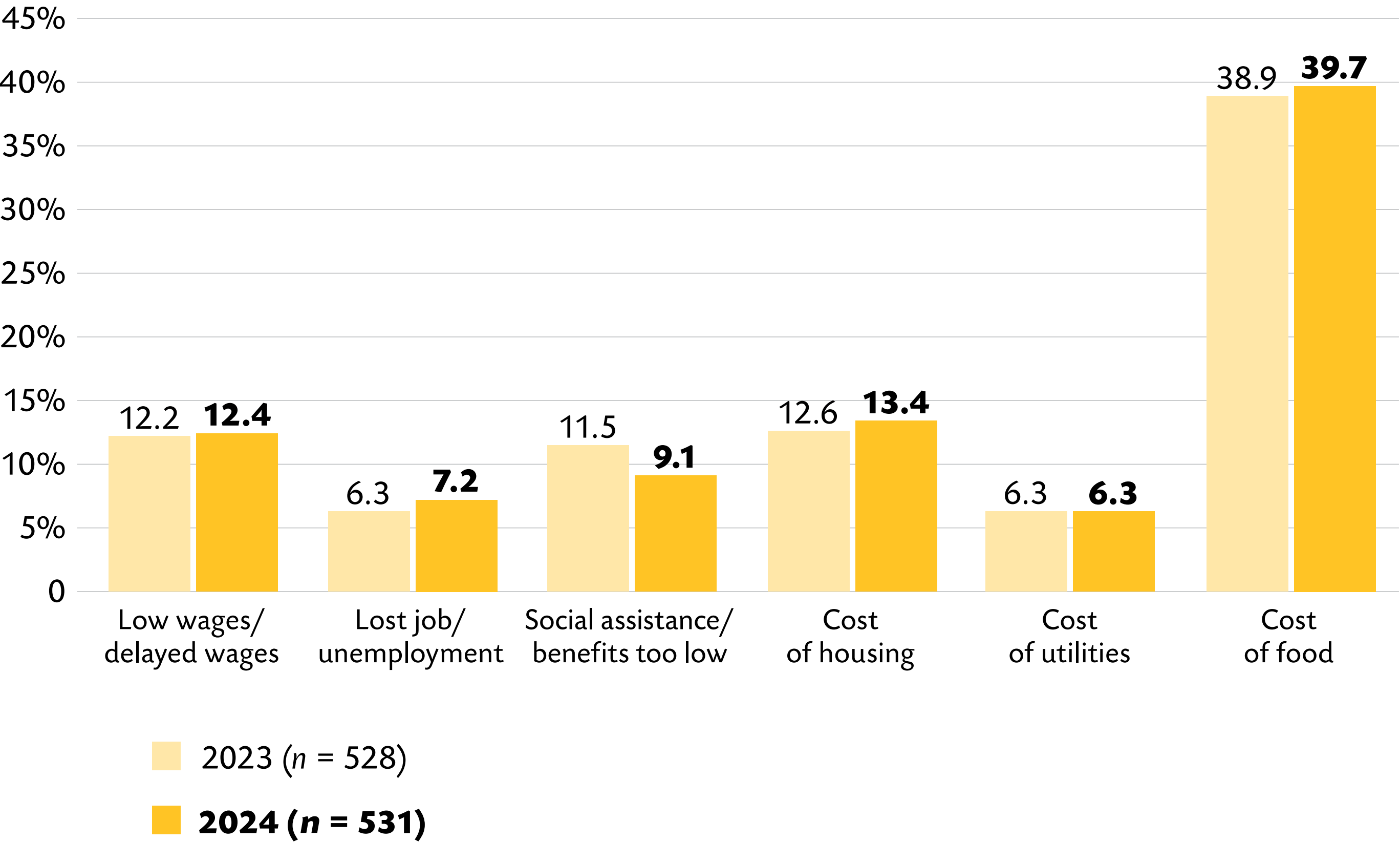
**“Rising food costs is one of the biggest contributors to the increased food bank usage. Rental prices have also increased. Our region has also seen major layoffs in the forest industry, which is one of the biggest sectors here. The pipeline construction was also recently completed in our community, so there have been layoffs associated with that as well.”**

– Survey respondent, British Columbia

<sup>15</sup> Based on a survey commissioned by Food Banks Canada and conducted by Pollara Strategic Insights via an online survey, from a national sample of 1,500 Canadians, conducted in July 2024.

# Top Reasons for Accessing a Food Bank Cited This Year

**FIGURE 6:** Main reasons for accessing a food bank, 2023 versus 2024



**SOURCE:** Food Banks Canada, *HungerCount 2024*.





**Record-High Food  
Insecurity = Record-High  
Food Bank Usage**

## **Record-High Food Insecurity = Record-High Food Bank Usage**

**“You can add a lot of breadcrumbs to a meatball before the kids notice.”**

– Survey respondent, Ontario

The highest food bank usage on record coincides with the highest rate of food insecurity on record. In 2022/2023, nearly 23% of people in Canada – 8.7 million people – lived in households that were experiencing some level of food insecurity – an increase of nearly 1.8 million people compared to the year before.<sup>16</sup> Food insecurity is inadequate or insecure access to food because of financial constraints.

It is classed in severity as marginal, moderate, or severe.<sup>17</sup> Food insecurity encompasses a range of experiences that include worrying about running out of food, reducing food intake, and going days without food because of a lack of money.

<sup>16</sup> Statistics Canada, Canadian Income Survey, 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/240426/dq240426a-eng.htm>. The latest data release from Statistics Canada’s 2022 Canadian Income Survey (CIS) uses 2022 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 2023, 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.

<sup>17</sup> Statistics Canada, Canadian income survey, 2022.

<sup>18</sup> Food Banks Canada, *Exploring barriers*.

<sup>19</sup> Fafard St-Germain, A.-A., & Tarasuk, V. (2018). Prioritization of the essentials in the spending patterns of Canadian households experiencing food insecurity. *Public Health Nutrition*, 21(11). <https://www.cambridge.org/core/journals/public-health-nutrition/article/prioritization-of-the-essentials-in-the-spending-patterns-of-canadian-households-experiencing-food-insecurity/64779603D298DAF755D6A3FC14A800F1>

**“Rent is more than half of what I have been taking in so that causes me to really reassess what kind of foods I can [eat]”.**

– Community-based research participant experiencing food insecurity, Saskatchewan

According to findings from our Participatory Action Research project, interview respondents who experienced food insecurity often did not immediately recognize they were food-insecure, and the reality of their situation sometimes took time to sink in. For some, the realization came when they noticed their fridge was empty; others remembered facing difficult choices. Fear sometimes accompanied that realization.<sup>18</sup>

Food insecurity is about more than food. It is a marker of a significant financial struggle, one that requires prioritizing essential needs, and is one dimension of material deprivation.<sup>19</sup>

**Record-High Food Insecurity  
= Record-High Food Bank Usage**

**“[The respondent] remembered one day he only had hamburger buns and jam left in the house, he was on his own for the first time. He reached out to family for support and was given a hot lunch that day.”**

– Community-based research peer researcher reflection

**“[The participant] was working a job that wasn’t paying them when [it] should have, and they ran out of food for the family. It’s hard and scary not being able to look after 4 kids and a wife.”**

– Community-based research peer researcher reflection

**“She remembers how they noticed food insecurity during the COVID-19 pandemic. It was hard for them to buy some fresh food and vegetables, although her husband had a good job.”**

– Community-based research peer researcher reflection

**“She remembers the days [almost a week] that she did not have anything to eat [except for a potato].”**

– Community-based research peer researcher reflection

A dark, moody photograph showing the silhouettes of a family—a man, a woman, and a child—standing in front of a large window. The light from the window creates a strong backlighting effect, highlighting the outlines of the people. The overall tone is somber and contemplative.

**The Growing Disconnect  
Between Official Poverty  
Rates and Food Insecurity**

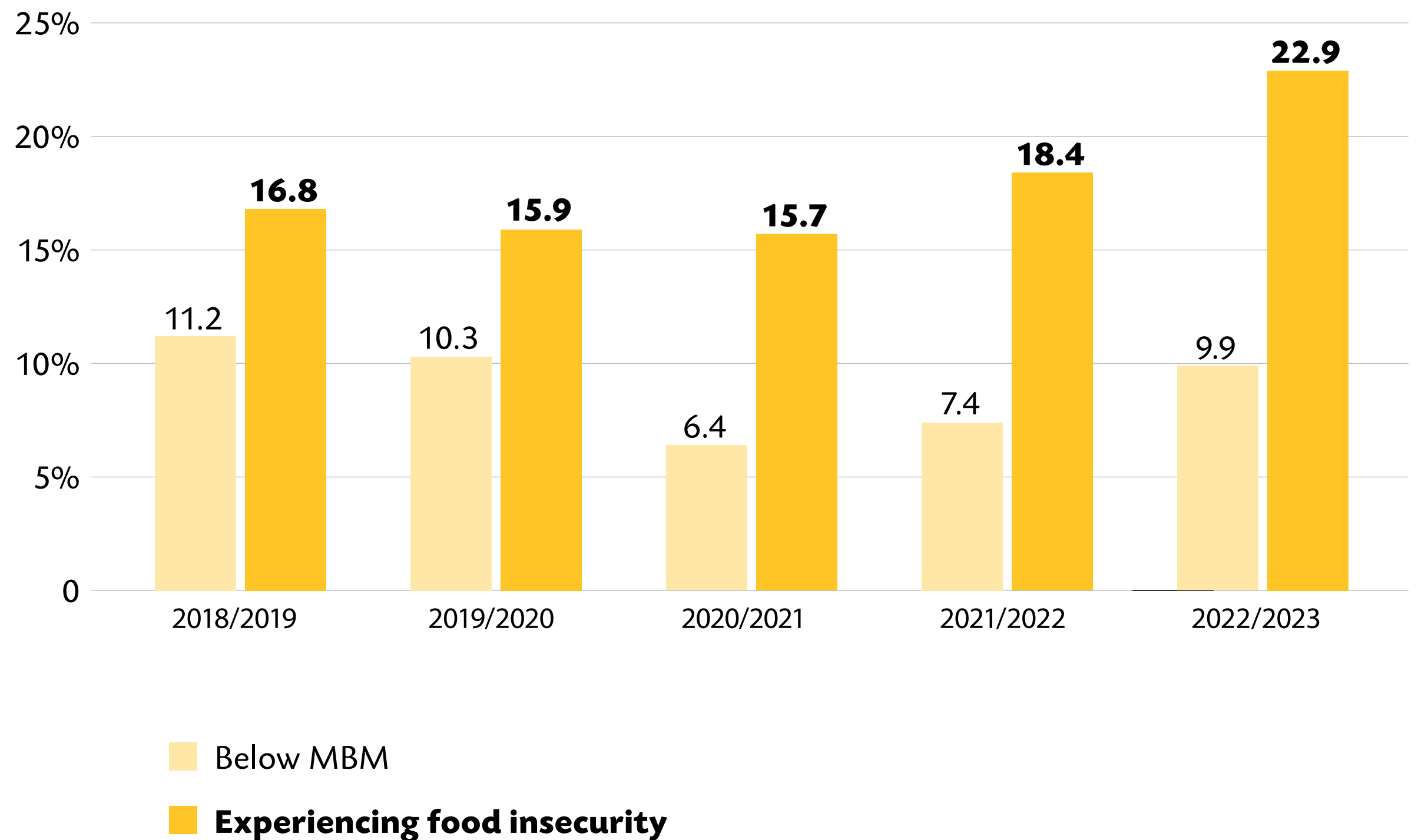
## The Growing Disconnect Between Official Poverty Rates and Food Insecurity

**“The MBM notwithstanding, can a household that cannot afford to eat be anything other than poor?”<sup>20</sup>**

Despite record-high food-insecurity and food bank usage rates and numerous studies from Statistics Canada showing worsening levels of economic distress, the latest rates for those who live below the official poverty line, as defined by the Market Basket Measure (MBM), sit at 9.9% – lower than the pre-pandemic level of 10.3% in 2019.

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 a 13 percentage point difference in 2022/2023. The disparity is even greater when we look at Black, Indigenous, and all racialized households – for example, there was a difference of more than 26 percentage points between the MBM and food-insecurity rates of Black households in 2022/2023.

**FIGURE 7:** Percentage of people living below the MBM and percentage of people living in a household experiencing food insecurity, 2018/2019–2022/2023



**SOURCE OF DATA:** Statistics Canada. (2024, April 26). *Table 11-10-0135-01 Low income statistics by age, sex and economic family type.*

<https://doi.org/10.25318/1110013501-eng>

Statistics Canada. (2024, April 26). *Table 13-10-0834-01 Food insecurity by economic family type.* <https://doi.org/10.25318/1310083401-eng>.

<sup>20</sup> Mendelson, M., Notten, G., Matern, R., & Seer, S. (2024, June 18).

*Poverty in Canada through a deprivation lens.* Food Banks Canada.

[https://fbcblobstorage.blob.core.windows.net/wordpress/2024/06/FBC\\_2024PovertyInCanada\\_ENG\\_v6.pdf](https://fbcblobstorage.blob.core.windows.net/wordpress/2024/06/FBC_2024PovertyInCanada_ENG_v6.pdf)



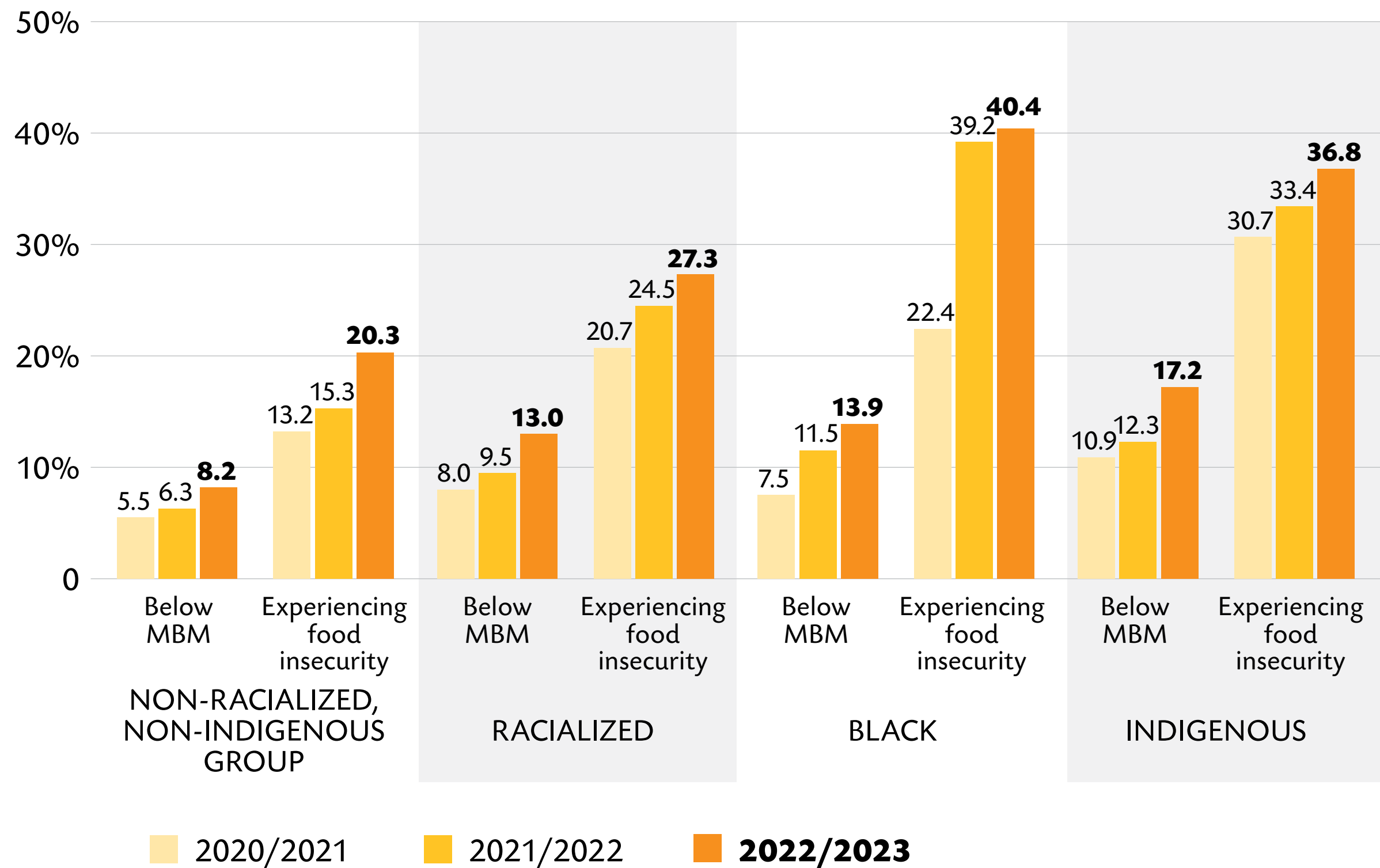
# The Growing Disconnect Between Official Poverty Rates and Food Insecurity

**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>21</sup>**

The assumption of the measure is that the annual income of a household is the best way to assess whether that household is living at a poverty-level standard of living.

However, other factors beyond annual income may have an impact on a household's standard of living and ability to afford food. These factors are numerous, and can include the household's level of savings or debt, whether they have recently moved into a new rental unit and are paying above-average market rent, or whether they have or are caring for someone with a disability. Loss of purchasing power due to rapid inflation also impacts a household's standard of living and can increase the likelihood of experiencing food insecurity. For example, the unprecedented increases in food prices were found to be the key contributor to the sudden rise in food insecurity in the United States from 2019 to 2022, after a decade of consistent decline.<sup>22</sup>

**FIGURE 8:** Percentage of people living below the MBM, and percentage of people living in a household experiencing food insecurity, by selected demographic characteristics



**SOURCE OF DATA:** Statistics Canada. (2024, April 26). *Table 11-10-0093-01 Poverty and low-income statistics by selected demographic characteristics.* <https://doi.org/10.25318/1110009301-eng>

Statistics Canada. (2024, April 26). *Table 13-10-0835-01 Food insecurity by selected demographic characteristics.* <https://doi.org/10.25318/1310083501-eng>

<sup>21</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>


<sup>22</sup> Rachidi, A., & Gudnerson, C. (2024, March). *Why did food insecurity increase from 2019 to 2022 in the United States?* Perspectives on Opportunity. American Enterprise Institute for Public Policy Research. <https://www.aei.org/research-products/report/why-did-food-insecurity-increase-from-2019-to-2022-in-the-united-states/>

## The Growing Disconnect Between Official Poverty Rates and Food Insecurity

In an exploration of the relationship between income and food security, the Statistics Canada study *Food Insecurity Among Canadian Families* found that while households below the poverty line were twice as likely as those above the poverty line to report food insecurity (35% versus 16%), a higher proportion of households (78%) that were food-insecure were **above** the official poverty line.<sup>23</sup> Despite being above the poverty line, certain types of households were more likely to report food insecurity.<sup>24</sup> These included:

- Households in which the major income earner was female
- Individuals under 44 years old
- Lone parents
- Households with five or more people
- Unemployed all or part of the year
- Full-time or part-time students
- Individuals who are Indigenous or racialized
- Recent immigrants
- Individuals whose main source of income is government transfers
- Renters in subsidized or non-subsidized housing

Many of these characteristics were also associated with a more financially vulnerable position because of either a lower net worth and/or a higher likelihood of having a zero or negative net worth (in terms of assets).<sup>25</sup> Some of the characteristics of people who are experiencing food insecurity and are above the poverty line also represent some of the most rapidly growing demographics accessing food banks since before the pandemic, and include people under 44 years old, larger households, people who are unemployed for part of the year, racialized populations, and recent immigrants.



**“Addressing food insecurity in the Black community requires strategies that address the root causes, including combating systemic racism, improving economic opportunities, increasing access to fresh and affordable food, addressing health disparities, promoting education and awareness and supporting community-led initiatives.”**

– Survey respondent, Ontario

<sup>23</sup> Uppal, S. (2023, November 14). Food insecurity among Canadian families. *Insights on Canadian Society*. Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/75-006-x/2023001/article/00013-eng.htm#n14-refa>

<sup>24</sup> Uppal, Food insecurity.

<sup>25</sup> Uppal, Food insecurity.

A woman with long dark hair and glasses is looking down at a laptop screen. The image is dark and moody, with the woman's face partially visible in profile. The text is overlaid on the image.

**A Complementary Measure  
of Poverty: **The Material  
Deprivation Index****

## A Complementary Measure of Poverty: The Material Deprivation Index

**“What we are hearing [is] that people cannot absorb the cost of unexpected expenses with the cost of living. Dental costs, health and pet care costs, and vehicle maintenance are the most common reasons we hear from new households accessing our services.”**

— Survey respondent, British Columbia

**Given the interplay between various demographic factors and circumstances for households struggling to afford food despite being above the official poverty line, we are very likely understating the full extent of poverty in Canada – especially among vulnerable households – and the urgency to address it.**

Given that low income is a key influencing factor on a household’s standard of living, the development of the MBM was a crucial step forward to help government both measure and prescribe solutions to address poverty. However, given the growing disparity between those living below the MBM income threshold and those experiencing food insecurity, and the fact that food bank usage has increased almost 90% since before the pandemic, it is important to consider alternative ways to measure poverty. These should complement our existing income-based measure by accounting for other factors that affect a household’s living standard, such as debt, assets, and household-specific spending circumstances.

Food Banks Canada therefore led the development of an alternative approach to measuring poverty known as the Material

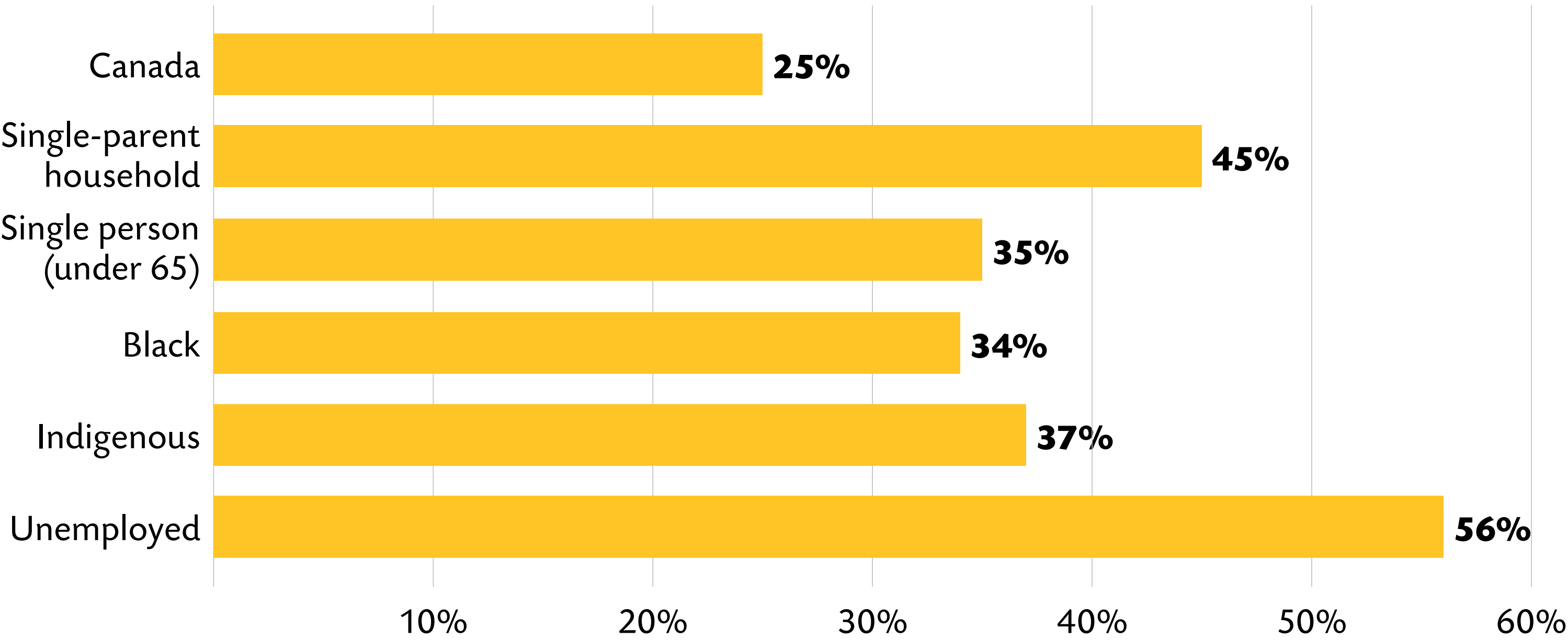
Deprivation Index (MDI). The methodology used to develop the MDI has been used in Europe for decades as a complement to income-based measures to adequately monitor the extent of poverty, and in turn enable solutions to adequately address it.

While the MBM and other income-based poverty measures focus on a household’s annual income, an MDI measures whether a household can afford the things that Canadians consider necessary for an acceptable standard of living in Canada. It consists of a list of items that include whether the household members (or member) can afford to give small gifts to friends and family once a year, each have at least one pair of properly fitting shoes and winter boots, and can get dental care at least once a year. If households cannot afford two or more of the items on the list, there is a high likelihood that they have a poverty-level standard of living.

Based on our online survey of 4,600 people living in Canada, in spring 2023 we found that 25% of respondents were materially deprived because they lacked two or more items on the list, and that deprivation rates are much higher for certain groups of respondents, ranging from 34% among respondents identifying as Black to 56% among respondents who were unemployed.

# A Complementary Measure of Poverty: The Material Deprivation Index

**FIGURE 9:** Material deprivation in Canada, select demographics, spring 2023

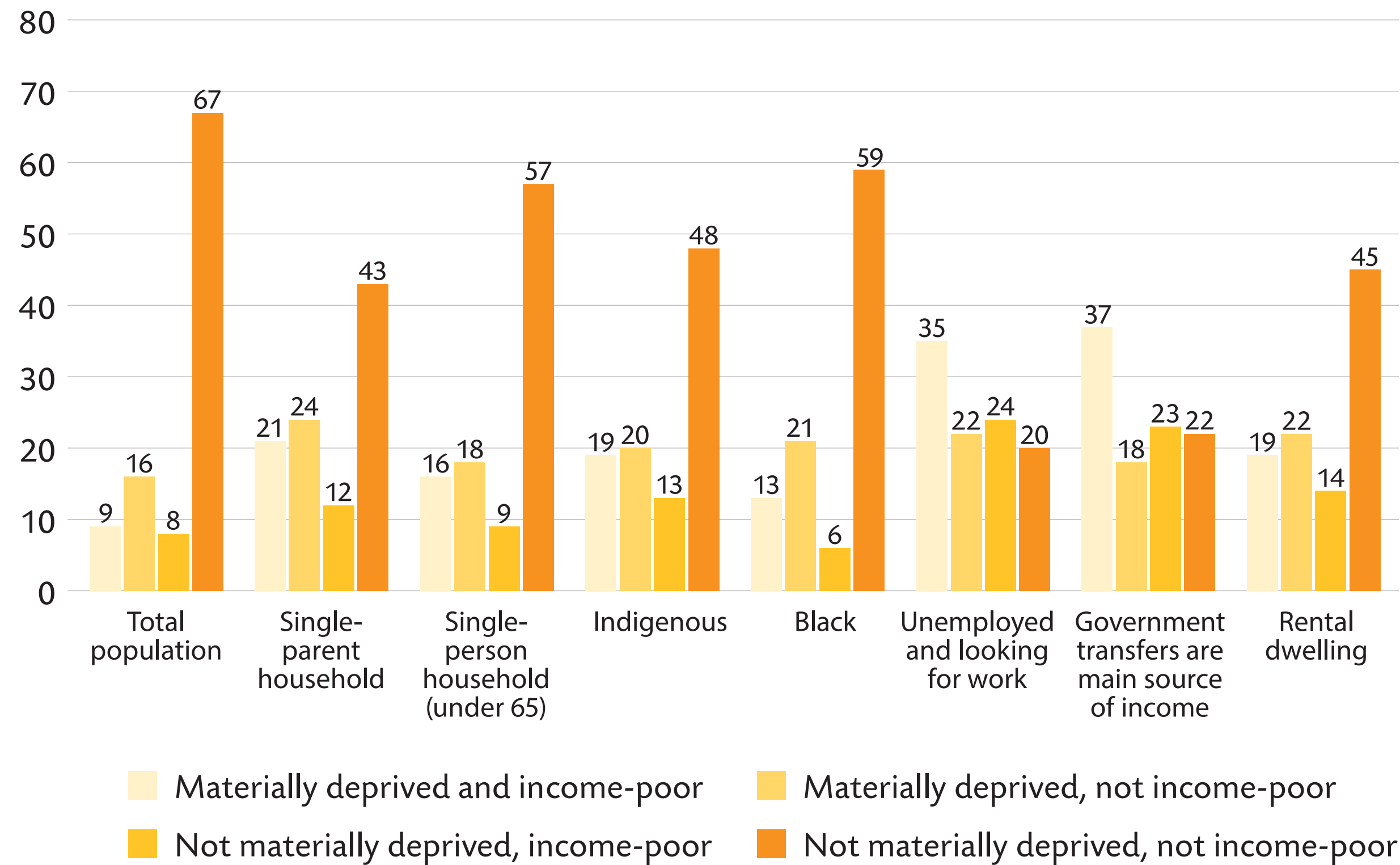


Our MDI study also reinforces that poverty may be more extensive among demographic groups that would be considered at higher risk than an income-based measure alone would indicate, once the various circumstances that contribute to poverty among these groups is factored in. For example, we found that when income poverty was measured with the Low-Income Measure Before Taxes (LIM-BT), material deprivation was much higher than income poverty among households headed by a single parent; households that comprised a single person under 65 years of age or Indigenous or Black members; or renters.

**SOURCE OF DATA:** Mendelson, M., Notten, G., Matern, R., & Seer, S. (2024, June 18). *Poverty in Canada through a deprivation lens*. Food Banks Canada. [https://fbcblobstorage.blob.core.windows.net/wordpress/2024/06/FBC\\_2024PovertyInCanada\\_ENG\\_v6.pdf](https://fbcblobstorage.blob.core.windows.net/wordpress/2024/06/FBC_2024PovertyInCanada_ENG_v6.pdf)

## A Complementary Measure of Poverty: The Material Deprivation Index

**FIGURE 10:** Material deprivation and income poverty (LIM-BT) among groups categorized as at risk



Based on these results, along with the reality faced by food banks on the ground, the MDI would be an important complement to the MBM to monitor the true extent of poverty in Canada. An MDI not only would be able to provide timely information about conditions that impact Canadians' standard of living – for example, surges in inflation – but also could pick up on the impacts of in-kind government benefits that reduce a household's need to spend – for example, the roll-out of the new federal dental care plan.<sup>26</sup>

**SOURCE OF DATA:** Mendelson, M., Notten, G., Matern, R., & Seer, S. (2024, June 18). *Poverty in Canada through a deprivation lens*. Food Banks Canada. [https://fbcblobstorage.blob.core.windows.net/wordpress/2024/06/FBC\\_2024PovertyInCanada\\_ENG\\_v6.pdf](https://fbcblobstorage.blob.core.windows.net/wordpress/2024/06/FBC_2024PovertyInCanada_ENG_v6.pdf)

<sup>26</sup> Matern, R., Mendelson, M., & Notten, G. (2024, June 28). *5 things you should know about using a material deprivation index to measure poverty*. Food Banks Canada. <https://foodbankscanada.ca/5-things-you-should-know-about-using-a-material-deprivation-index-to-measure-poverty/>

A woman with long hair is shown in profile, looking down at a wall covered in numerous small, square photographs. The scene is dimly lit, with the woman's face and the photos being the primary light sources. The overall mood is contemplative and focused.

# Looking Beyond the Overall Trends

## Looking Beyond the Overall Trends

### Introduction

**When we look closely at the demographic, income, and housing characteristics of people accessing food banks, we see similarities with the trends that have emerged in official poverty rates, food-insecurity rates, and other studies of people experiencing economic hardship and material deprivation.**

The results of the HungerCount survey highlight the key groups that are most affected by the gaps in our social safety net, as well as some of the significant changes that have taken place in this regard compared to before the pandemic. These groups are not mutually exclusive and often overlap.

To explore the correlations between the demographic, income, and housing characteristics of food bank clients, we conducted additional analysis using a large sample of client-level, disaggregated data provided by food banks in seven provinces. While the sample may not be geographically representative, the robust sample size of more than 45,000 households can provide important insights into the relationships between the aforementioned characteristics.





# Looking Beyond the Overall Trends

## Age Groups

### Children

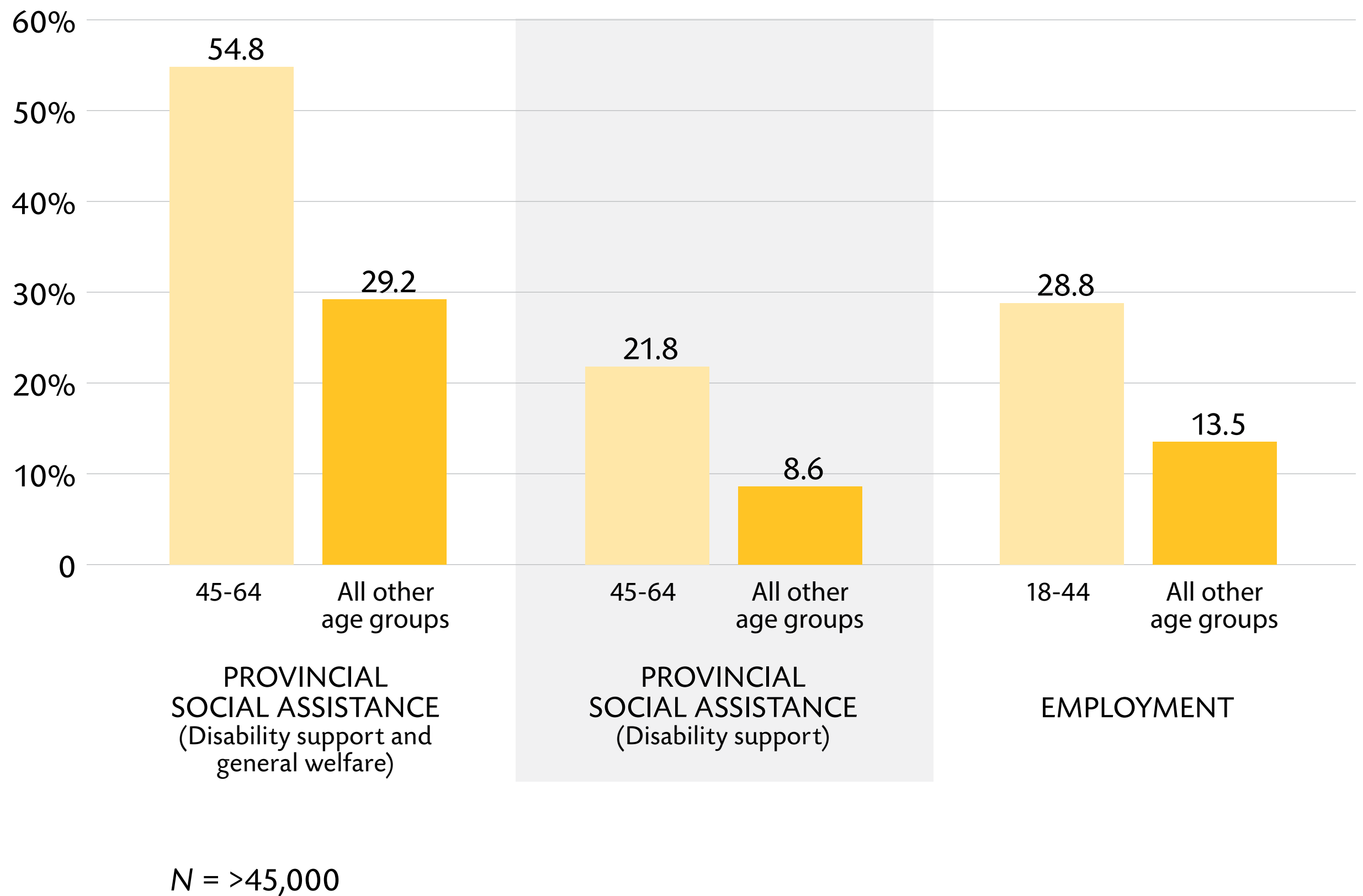
The proportion of children under 18 accessing food banks has continued to hold at 33% of food bank clients since 2019; however, given the growth of food bank usage since the pre-pandemic period, that 33% now represents nearly 700,000 visits – an increase of over 300,000 visits per month compared to five years ago. Additionally, since children under 18 represent approximately 20% of the general population, they remain greatly over-represented at food banks.

### Working-age adults

While the proportion of adults in the 18–30 age range accessing food banks has not increased significantly since the pre-pandemic period, the proportion of adults in the 31–44 age range increased from 20% before the pandemic to 22.4% this year. During the same period, the percentage of adults in the 45–64 age range accessing food banks declined from 22.8% to 19.6%.

Based on data from a sample of food banks in our network, adults aged 44 and under appear to represent the newer wave of clients, are more likely to be employed and/or have a stronger attachment to the labour market, and are struggling with the rising costs of living. Those in the 45–64 age category may have a more marginal attachment to the labour market and are more likely to rely on provincial social assistance; this means they are living on incomes that are well below the official poverty line.

**FIGURE 11:** Main source of income and select age groups of those accessing food banks, March 2024



**SOURCE OF DATA:** Food Banks Canada intake database. Results may not be geographically representative.

## Looking Beyond the Overall Trends

### Age Groups

**“More seniors on fixed pensions that can no longer make it to the end of the month.”**

– Survey respondent, British Columbia

**“The majority of our clients are seniors on fixed incomes who are not able to afford rising housing/utility costs and still have food.”**

– Survey respondent, Alberta

### Seniors

Food bank clients aged 65 years and over account for a relatively small proportion of the food bank population, but that proportion has increased significantly compared to before the pandemic. They represented 6.8% of clients in 2019 and now represent 7.7%.

Food bankers mentioned that clients who are seniors, especially single seniors, struggled with fixed incomes not keeping up with rapidly rising food, housing, and utility costs. While those aged 65 and over are less likely to experience food insecurity than other age groups overall,<sup>27</sup> seniors who are single experience rates of poverty that are over four times the rates experienced by seniors in families (13.8% versus 3.3%).<sup>28</sup>

Government pensions such as the Canada Pension Plan (CPP) and Old Age Security (OAS) were frequently mentioned by food bankers as the main source of income for their senior clients. The minimum income floor provided by public pensions has been critiqued as being guided by assumptions that do not factor in added costs like greater out-of-pocket health care expenses and the volatility of the rental market.<sup>29</sup> A sample of data from Food Banks Canada’s intake database shows that over 50% of clients aged 65 and older live in market rental households, compared to 18% of seniors in the general population,<sup>30</sup> and are therefore more likely to experience difficulties managing increases in rent in addition to rapidly rising food and utility costs.

<sup>27</sup> Uppal, Food insecurity.

<sup>28</sup> Statistics Canada, Canadian income survey, 2022.

<sup>29</sup> Griffin, P., & Tabbara, M. (2023). *A fine line: Finding the right seniors’ poverty measure in Canada*. Maytree. <https://maytree.com/publications/a-fine-line-finding-the-right-seniors-poverty-measure-in-canada/>

<sup>30</sup> Randle, J., Hu, Z., & Thurston, Z. (2012, November 22). *Housing experiences in Canada: Seniors in 2018*. Statistics Canada. <https://www150.statcan.gc.ca/n1/pub/46-28-0001/2021001/article/00002-eng.htm>

## Looking Beyond the Overall Trends

### Household Type

#### 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 the proportion of single-person household visits compared to before the pandemic (48% in 2019 versus 42% in 2024), this is attributable to increased need among other household types – for example, two-parent families with children – rather than a reduced need among single people.

The over-representation of single-person households in food bank visits is largely because people in this group comprise most provincial social assistance cases in every province and territory<sup>31</sup> and rely on incomes that fall far below the official poverty line in most provinces.<sup>32</sup> In 2022, over one quarter (26%) of individuals in the general population who live alone had incomes below the official poverty line, almost four times the rate for people in families.<sup>33</sup> Working-age single adults who are out of work have few income support options aside from provincial social assistance and time-limited EI support, and so they often have little choice but to rely on food banks because their income levels are so low.

**“The wait list for services for people with mental health [issues] has become unmanageable and people may resort to self-medicating, leaving even less money for food and housing.”**  
– Survey respondent, Ontario

While the most recent results of the Canadian Community Health Survey (CCHS) indicate an increase in fair or poor self-rated mental health across the board among respondents who identified as food-insecure compared to before the pandemic, the rate of fair or poor mental health among people in single-person households experiencing food insecurity is particularly high – it increased from one quarter, in 2015, to one third in 2020. The extremely low incomes of people receiving provincial social assistance could possibly magnify the correlation between food insecurity and poor mental health, especially for single-person households.

In our 2022 *HungerCount* report, we noted how food bankers were far more likely to identify mental health issues as a leading cause of food insecurity in their communities than they were before the pandemic and outlined studies that showed the strong correlations between the pandemic, mental health, and food insecurity.<sup>34</sup> Food bankers are still more likely to identify mental health as a key issue that drives the need for support, and 63% see increasing mental health supports as a top policy priority to reduce hunger in their communities.

<sup>31</sup> Tabbara, M. (2024). *Social assistance summaries, 2023*. Maytree. <https://maytree.com/wp-content/uploads/Social-Assistance-Summaries-2023.pdf>

<sup>32</sup> Laidley, J., & Tabbara, M. (2024). *Welfare in Canada, 2023* (pp. 24–25). Maytree. [https://maytree.com/wp-content/uploads/Welfare\\_in\\_Canada\\_2023.pdf](https://maytree.com/wp-content/uploads/Welfare_in_Canada_2023.pdf)

<sup>33</sup> Statistics Canada, *Canadian income survey, 2022*.

<sup>34</sup> Food Banks Canada. (2022). *HungerCount 2022*. <https://foodbankscanada.ca/hungercount-other-research-reports/> [https://fbcblobstorage.blob.core.windows.net/wordpress/2022/11/TLC\\_HungerCount22\\_report-21OCT22.pdf](https://fbcblobstorage.blob.core.windows.net/wordpress/2022/11/TLC_HungerCount22_report-21OCT22.pdf)

## Looking Beyond the Overall Trends

### Household Type

**“[We could benefit from] mental health resources, particularly a “nominal” amount of standard therapy sessions covered each year, as I feel this is something a lot of people would benefit from and could abate risks of untreated/undetected mental health issues which could be picked up on during a therapy session for someone who just needs to talk things out.”**

– Community-based research participant, Ontario

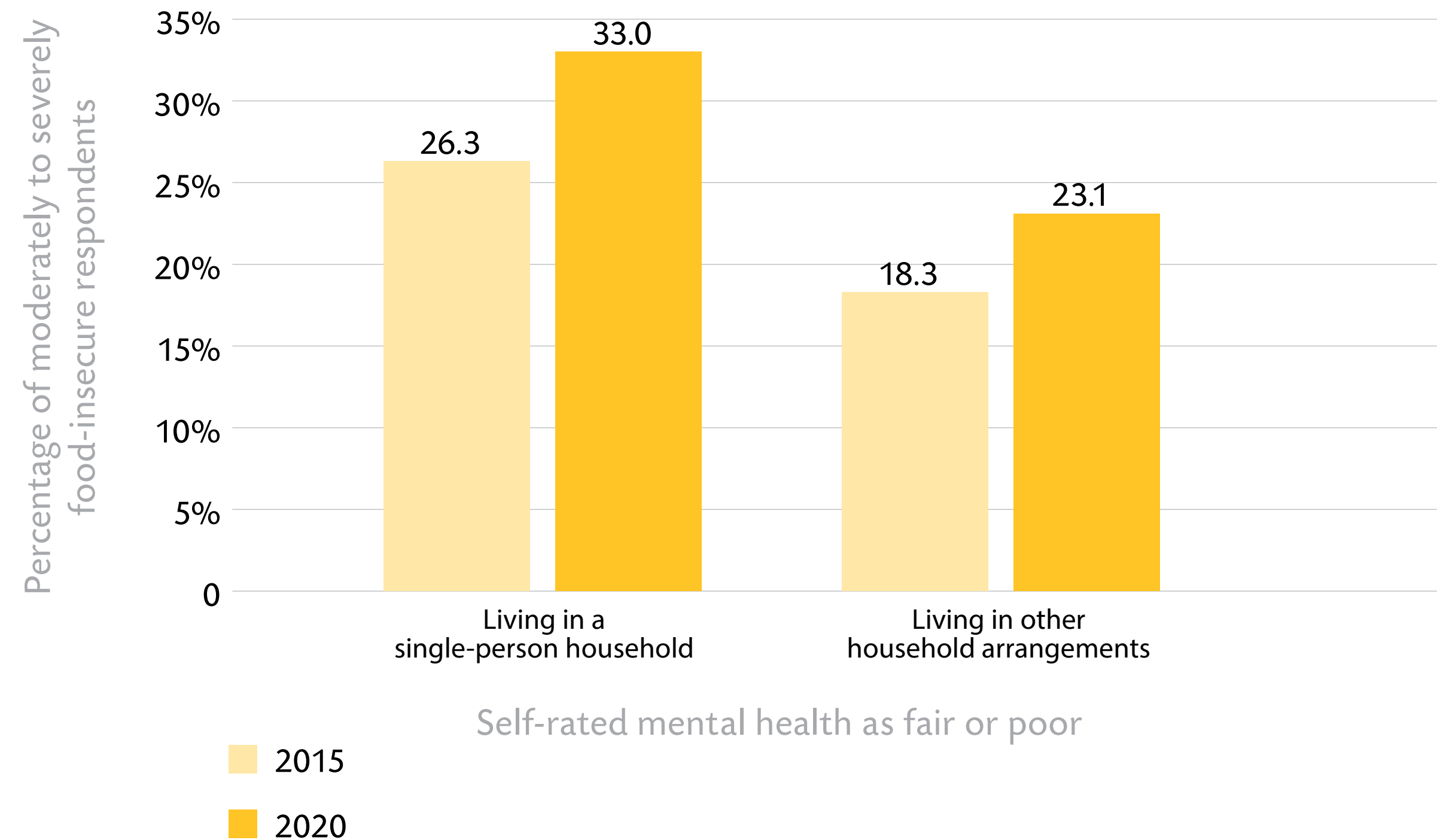
**“During the covid times hit . . . it heavily impacted the way I was learning, in person I was doing fairly well. And it just tanked when we shifted [to] online [from] in-person.”**

– Community-based research participant experiencing food insecurity, Saskatchewan

**“No addiction/mental health supports, single people can’t survive on one income, welfare, ODSP & pension rates have not increased to keep up with inflation.”**

– Survey respondent, Ontario

**FIGURE 12:** Self-rated mental health by household composition and food-insecurity status



**SOURCE OF DATA:** Canadian Community Health Survey: Public Use Microdata File, 2019/2020, [https://www150.statcan.gc.ca/n1/pub/82m0013x/2024001/2019-2020\\_CSV.zip](https://www150.statcan.gc.ca/n1/pub/82m0013x/2024001/2019-2020_CSV.zip), calculations made by authors..

## Looking Beyond the Overall Trends

### Household Type

#### Households with children

Compared to before the pandemic, there has been a significant increase in two-parent households with children under 18 accessing food banks – from 18.8% in 2019 to nearly 23% in 2024. Two-parent families who access food banks are more likely to live in larger urban areas of 100,000 or more, which contributes to the higher usage rates in those areas.

This trend is consistent with other research findings that show households with children have been especially hard hit by rapidly rising costs of living. Recent findings based on the results of the Canadian Social Survey show that 55% of households with children reported that rising prices were greatly affecting their ability to meet day-to-day expenses, compared to 42% of those without children and 37% of those living alone.<sup>35</sup> That same survey also found that over one quarter (28%) of households with children expected to access food from a community organization in the next six months; the figure for other household types is about one in five.<sup>36</sup>

Food bankers frequently mentioned that many of their newer clients who are families with children are accessing a food bank because they are struggling with rising food and housing costs, even if they are employed. Also noted were challenges finding adequate and affordable childcare, including care that can accommodate the varied schedules that are part of the reality of the current labour market.

**“Food costs have increased substantially. We are now seeing 2 income households needing the Food Bank because they can’t make ends meet.”**

– Survey respondent, New Brunswick

**“We saw an increase in the number of families we serve in 2023 of 39%. Already in 2024, we have seen an even higher increase. Affordable housing is the biggest issue along with the cost of food.”**

– Survey respondent, Ontario

**“The scarcity of affordable housing in our region has become acute during the past year. The ability of most households to cover the total costs of shelter has been impacted by the ongoing inflationary increases. In our region we have seen an increase in the number of households with two-income parents who are experiencing situational food insecurity.”**

– Survey respondent, British Columbia

<sup>35</sup> Statistics Canada, Nearly half of Canadians.

<sup>36</sup> Statistics Canada, Nearly half of Canadians.

## Looking Beyond the Overall Trends

### Household Type

**“Childcare is expensive and extremely hard to find, and sometimes impossible to find.”**

– Survey respondent, British Columbia

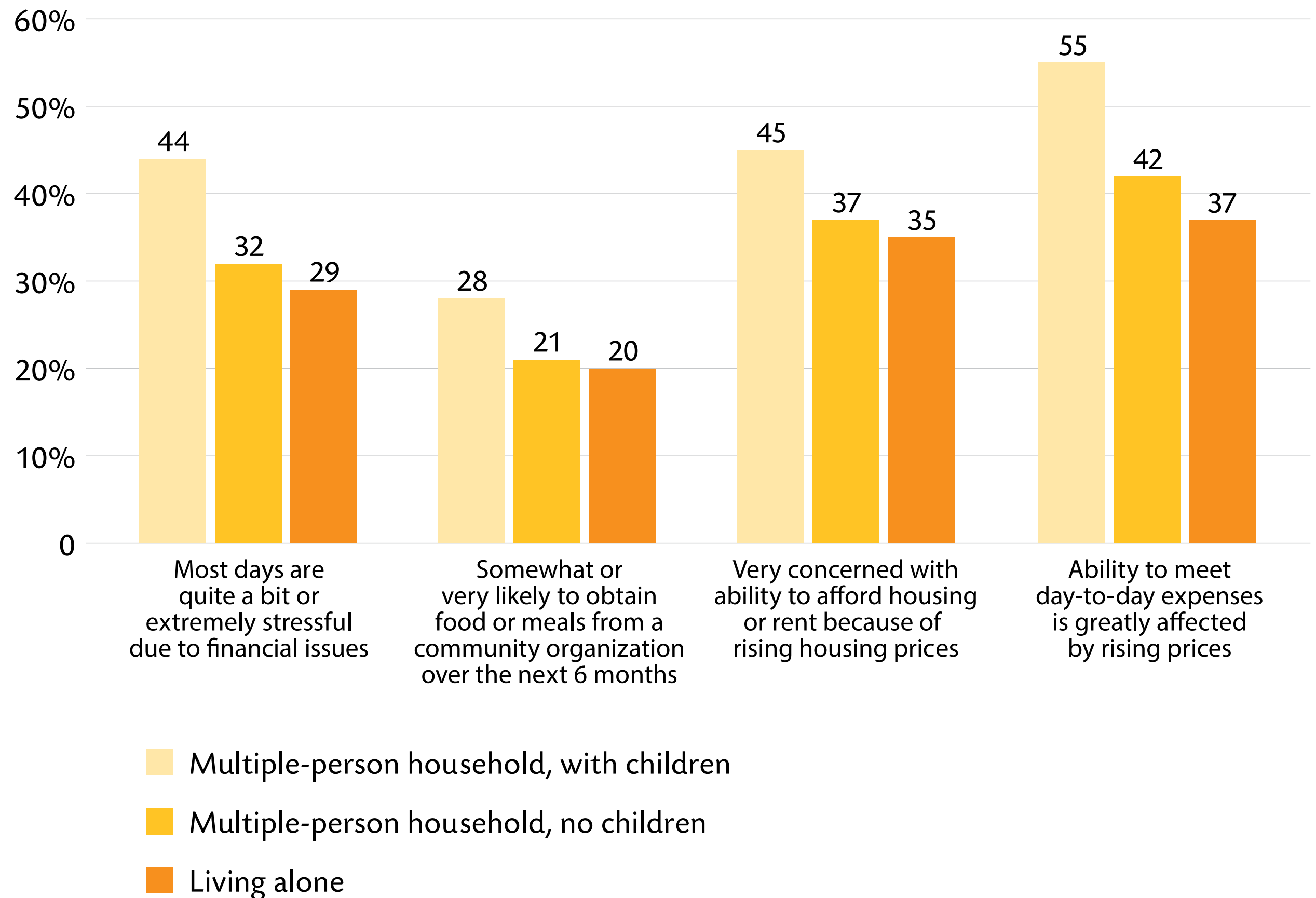
**“Childcare is my main block. I have had opportunities to have a high-paying job, but it is not feasible without childcare.”**

– Community-based research participant experiencing food insecurity, British Columbia

**“Our daycares are full and have long waitlists, so that families can only have 1 parent working if they have children who are not in school full time yet.”**

– Survey respondent, Manitoba

**FIGURE 13:** Impact of rising prices on Canadians, by household living arrangement, 2024



**SOURCE OF DATA:** Statistics Canada. (2024, 18 August). Nearly half of Canadians report that rising prices are greatly impacting their ability to meet day-to-day expenses. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/240815/dq240815b-eng.htm>

**“For those living on benefits, including disability benefits and social assistance, individuals and families are forced to make impossible decisions between paying the bills [and] putting food on the table.”**

– Survey respondent, Manitoba

## 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 nearly 40% 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.

Some provinces are introducing important initiatives to increase the incomes of people who receive social assistance, such as adding one-time cost-of-living payments and indexing rates to inflation. For example, the welfare income of a single person receiving general welfare payments in Alberta increased by 14% in 2023 over the previous year, the highest increase in the country.<sup>37</sup> However, social assistance incomes are still so low that all household types on this form of income live below the poverty line in almost every province and territory.<sup>38</sup>

Compared to 2019, there was a significant drop in the proportion of food bank clients who were receiving the general welfare portion of social assistance – from 40.1% in 2019 to 27.7% in 2024. Taking the total growth in food

bank usage into consideration, while the actual number of households receiving provincial social assistance has increased, that increase is not as pronounced as the growth in the number of households receiving income from other sources (such as employment).

Aside from a slight uptick in the numbers of general welfare caseloads appearing in the most recent data available, the decline in the proportion of food bank clients receiving the general welfare portion of social assistance is consistent with the overall decline in welfare caseloads compared to pre-pandemic levels in most provinces and territories.<sup>39</sup>

Nationwide, both the general welfare and disability portions of provincial social assistance have strict eligibility requirements, and to qualify (and continue to be eligible), a household must have very limited assets and income. Often, there is no earnings exemption for a household that is applying for social assistance and limits on earned income for recipients before full claw-backs of that income take effect.<sup>40</sup> Unlike people receiving other types of income support, whose eligibility is assessed annually, those receiving provincial social assistance undergo monthly eligibility checks and can be cut off from assistance entirely if their income from the previous month exceeded the maximum eligible amount.

**“I was denied social assistance because I made five bucks over the limit. I was working closing shifts at close until 2:00 a.m. at a cafe on weekends and on busy days, and they denied me because I only made five bucks more.”**

– Community-based research participant experiencing food insecurity, Saskatchewan

**“Welfare can feel like a punishment sometimes with how they grill you every month [...] it just gets you really down and it doesn’t make you want to get a job.”**

– Community-based research participant experiencing food insecurity, Ontario

<sup>37</sup> Laidley & Tabbara, *Welfare in Canada*. Above-inflation increases in provincial social assistance for all household types in Alberta were due to a one-time cost-of-living payment in 2023, combined with social assistance benefits that were indexed to inflation.

<sup>38</sup> Laidley & Tabbara, *Welfare in Canada*.

<sup>39</sup> Maytree. (2024). *Social assistance summaries*. <https://maytree.com/changing-systems/data-measuring/social-assistance-summaries/>

<sup>40</sup> Laidley & Tabbara, *Welfare in Canada*, pp. 208-219.



## Looking Beyond the Overall Trends

### Primary Source of Income

**“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

**“Disability was a very little amount, depending on the person, they get to choose whether or not you get approved. Fought with them for years even though the husband had kidney failure and a broken back.”**

— Community-based research participant experiencing food insecurity, Yukon

**“There were so many roadblocks for me. I was not physically able to attend classes. On a good mental health day, I likely would still be in too much pain to attend.”**

— Community-based research participant experiencing food insecurity, Alberta

**“People on disability can no longer make ends meet and they are looking for work.”**

— Survey respondent, Manitoba

**“Don’t take my wife’s disability payments away if I make more money.”**

— Community-based research participant experiencing food insecurity, Saskatchewan

The proportion of food bank clients receiving the disability portion of social assistance as their main source of income dropped from 17.3% of total households in 2019 to 12.2% in 2024. When the overall increase in food bank usage is considered, the number of households accessing food banks and receiving disability support has increased since 2019, but not at the same rate of increase as the number of those with other sources of income. However, the percentage of people who are receiving provincial disability support in the food bank population continues to be disproportionately high compared to the percentage receiving disability support in the general population. This indicates that disability benefits do not cover the costs of basic necessities across the country.<sup>41</sup>

People living with disabilities face managing the added costs of having a disability along with rapidly rising costs of living. People with disabilities have 2.5 times greater odds of experiencing food insecurity than those without disabilities, and they represent about half the population that is experiencing food insecurity and living in poverty according to the MDI.<sup>42</sup> Rates of food insecurity are disproportionately high among certain groups of people with disabilities — for example, Indigenous and racialized people — and people with disabilities who were experiencing severe levels of food insecurity were more likely to be Indigenous, in lower income quintiles, or have multiple disabilities.<sup>43</sup>

<sup>41</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>42</sup> Statistics Canada. (2024, August 21). Having a disability is associated with a higher prevalence of household food insecurity. *The Daily*.

<https://www150.statcan.gc.ca/n1/daily-quotidien/240821/dq240821b-eng.htm>

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/>.

Mendelson et al., *Poverty in Canada through a deprivation lens*.

<sup>43</sup>Uppal, Food insecurity. Statistics Canada, Having a disability.

## Looking Beyond the Overall Trends

### Primary Source of Income

People who are accessing food banks and receiving provincial disability support are likely among those living with disabilities in the lowest income quintile, with incomes that sit well below the official poverty line, despite receiving higher amounts of support than people who are receiving general welfare.<sup>44</sup> People with disabilities who apply for provincial disability support are not guaranteed that their application will be approved, and they may have to access general welfare, which will mean their income is even lower than that offered by provincial disability support.

Based on a sample of food bank clients registered in Food Banks Canada’s intake database, the vast majority of those receiving provincial social assistance as their main source of income were born in Canada or have lived here for more than 10 years, live in market rent housing, are between the ages of 31 and 64, and identify as white or Indigenous. Results from the HungerCount survey also indicate that people receiving provincial disability support are more likely to live in smaller towns and rural areas – 15.5% of clients in smaller or rural areas receive this form of income, compared with 9.5% in larger urban centres of 100,000 people or more.

**“Many people need to be on PWD [provincial disability assistance], but it takes too long to apply and be approved.”**

– Survey respondent, British Columbia

**Table 2:** Characteristics of food bank clients whose main source of income is provincial social assistance

	General Welfare	Disability
<b>Age group</b>		
31–44	33.9%	24.9%
45–64	46.8%	58.2%
All other age groups	19.4%	16.8%
<b>Housing type</b>		
Market rent	67.3%	68.0%
Own	6.3%	10.4%
Social housing	16.3%	11.8%
Other	10.0%	9.8%
<b>Racial Identity</b>		
Black	2.6%	0.8%
Indigenous	28.7%	24.0%
White	59.9%	69.9%
P.O.C. or other	8.7%	5.2%
<b>Length of time in Canada</b>		
In Canada less than 10 years	6.9%	1.2%
In Canada 10 years or more, or born in Canada	93.1%	98.8%

N = >45,000

Source of data: Food Banks Canada intake database. Results may not be geographically representative.

<sup>44</sup>Laidley & Tabbara, *Welfare in Canada*.

## Looking Beyond the Overall Trends

### Primary Source of Income

#### Employment

The proportion of food bank clients whose main source of income is from employment is the highest ever – 18% compared to 16.7% last year. This figure hovered between 10% and 12% until 2022, when the impacts of rapid inflation took effect. This year, the cumulative impact of inflation has further eroded the purchasing power of those who are employed, despite incomes that are in many cases above the official poverty line.

**“We serve young parents and in order to find stable childcare a job needs to have stable hours not an ever-changing schedule.”**

– Survey respondent, Ontario

**“Our clients are not making a living wage and are ‘the working poor.’ People who have to work 2 or 3 jobs just to get by and most time that is still not enough.”**

– Survey respondent, New Brunswick

**“[There has been] a decreased amount of hours for a lot of our working clients.”**

– Survey respondent, Alberta

**“Work [in our region] is seasonal and low-paid. Other full-time work is also below a living wage and wages have been stagnant for over 10 years.”**

– Survey respondent, British Columbia

**“She is working in the field she trained for. She has no additional certifications. Has been doing the same job for 20 years with no pay raises or bonuses. In fact, the workload has gone up which means she is actually making less. ‘I find my 2 week pay cheque has probably halved from when I started.’ [She] works very hard and long hours in her late 50’s. There is no time or funds to re-train. She is stuck. Very little hope.”**

– Community-based research peer researcher reflection

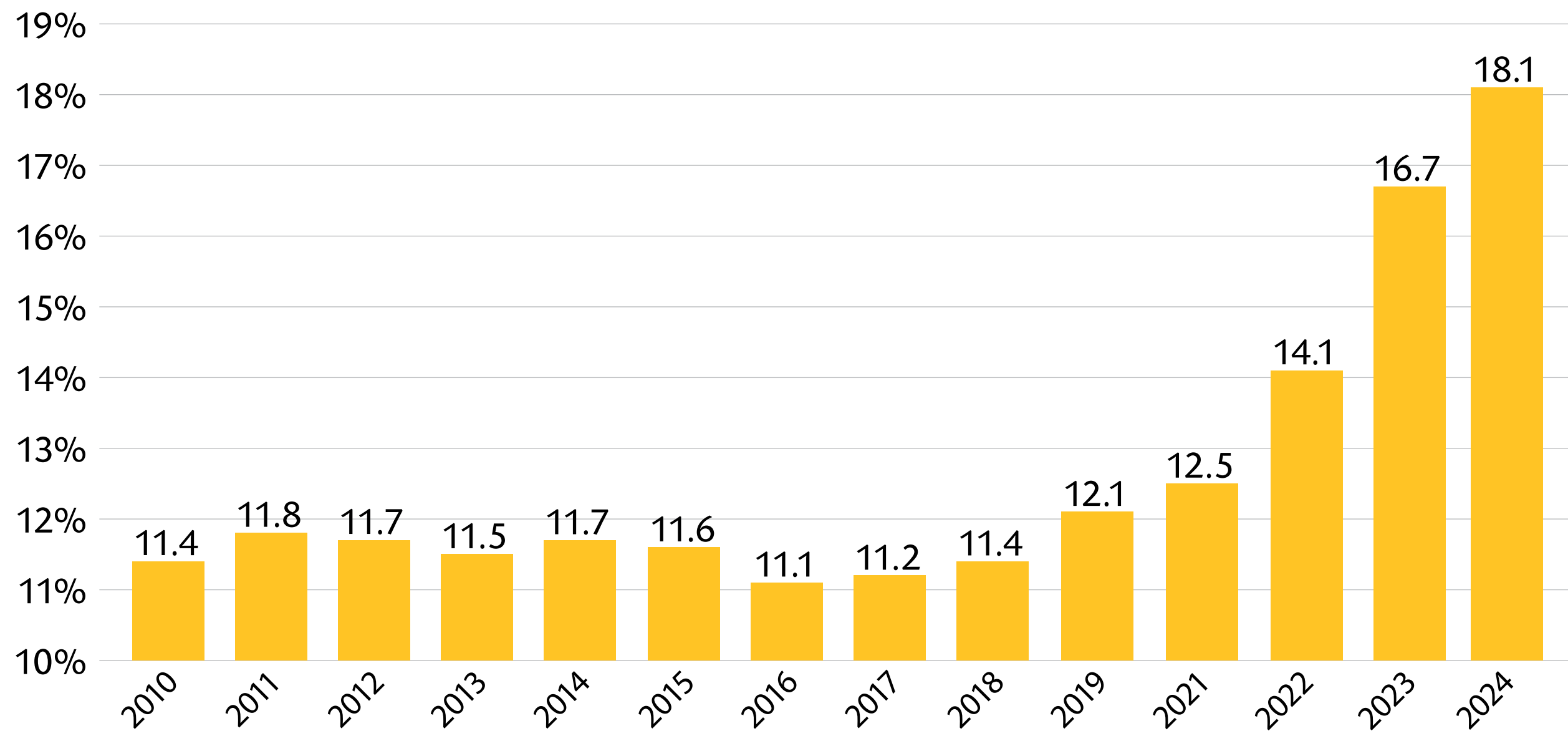
**“Our mountain town depends on tourism which is largely influenced by weather. With a tough winter many people were without work and in closed work permits not allowing them to work elsewhere. This created a vicious cycle for people who just couldn’t make money. Our food bank usage was at an all-time high this winter.”**

– Survey respondent, Alberta

## Looking Beyond the Overall Trends

### Primary Source of Income

**FIGURE 14:** Percentage of food bank clients whose main source of income is employment, 2010–2024



**SOURCE OF DATA:** Food Banks Canada, HungerCount 2024.

This year, 12.4% of respondents stated that low/delayed wages or not enough hours were their primary reason for accessing a food bank in March 2024. In addition to the decline in purchasing power experienced by people working in full-time and more stable work arrangements, food bankers frequently mentioned that lack of hours or the seasonal nature of their clients' work arrangements contributed greatly to overall usage. Food bankers also mentioned that these employment arrangements especially impacted recent newcomers, including those with work visas or temporary foreign workers.

These observations from food bankers are consistent with other research findings that show people who are employed only part of the year contend with significantly higher rates of food insecurity than those working full-time, and that workers in temporary, casual, or variable employment arrangements are significantly more likely than permanent employees with 30 hours' work or more a week to have accessed a food bank.<sup>45</sup>

In addition to the impacts of inflation eroding the budgets of people in employment, the cost of gasoline for transportation was mentioned as another significant cost pressure driving food bank demand, particularly in rural areas and smaller communities with less access to public transportation.

**“Many people cannot find work, or their hours are very low and cannot meet what they need to pay for everything.”**

– Survey respondent, Nova Scotia

<sup>45</sup> Uppal, Food insecurity. Food Banks Canada, *HungerCount 2022*, p. 46.

## Looking Beyond the Overall Trends

### Primary Source of Income

Based on a sample of food bank clients whose main source of income comes from employment, immigrants to Canada who have lived here for 10 years or less, racialized groups, and Indigenous people are represented in the food bank population more than the general population. This finding is consistent with other research that shows significantly higher proportions of working-poor households among racialized, Indigenous, and recent immigrant populations.<sup>46</sup>

**“[A main reason for the increase in need is] high cost of gas to get to work to make money for food, bills, etc.”**

– Survey respondent, Nova Scotia

**“With the increase in fuel costs, many of the people in our community can get to work but don’t have enough to pay bills and food.”**

– Survey respondent, British Columbia

**“The cost to drive [to work] is half your paycheck.”**

– Community-based research participant experiencing food insecurity, British Columbia

**“In our town fewer opportunities for full time and year-round employment.”**

– Survey respondent, New Brunswick

<sup>46</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>. Those who are considered to be “working poor” in this study include people whose after-tax family income is below the low-income threshold.

**Table 3:** Characteristics of food bank clients whose main source of income is employment

<b>Age group</b>	
18–30	22.8%
31–44	47.8%
45–64	26.8%
All other age groups	2.6%
<b>Housing type</b>	
Market rent	76.7%
Own	11.4%
Social housing	3.4%
Other	8.5%
<b>Racial Identity</b>	
Black	6.8%
Indigenous	9.0%
P.O.C. or other	35.2%
White	49.0%
<b>Length of time in Canada</b>	
In Canada less than 10 years	40.9%
In Canada 10 years or more, or born in Canada	59.1%

N = >45,000

Source of data: Food Banks Canada intake database. Results may not be geographically representative.

## Looking Beyond the Overall Trends

### Primary Source of Income

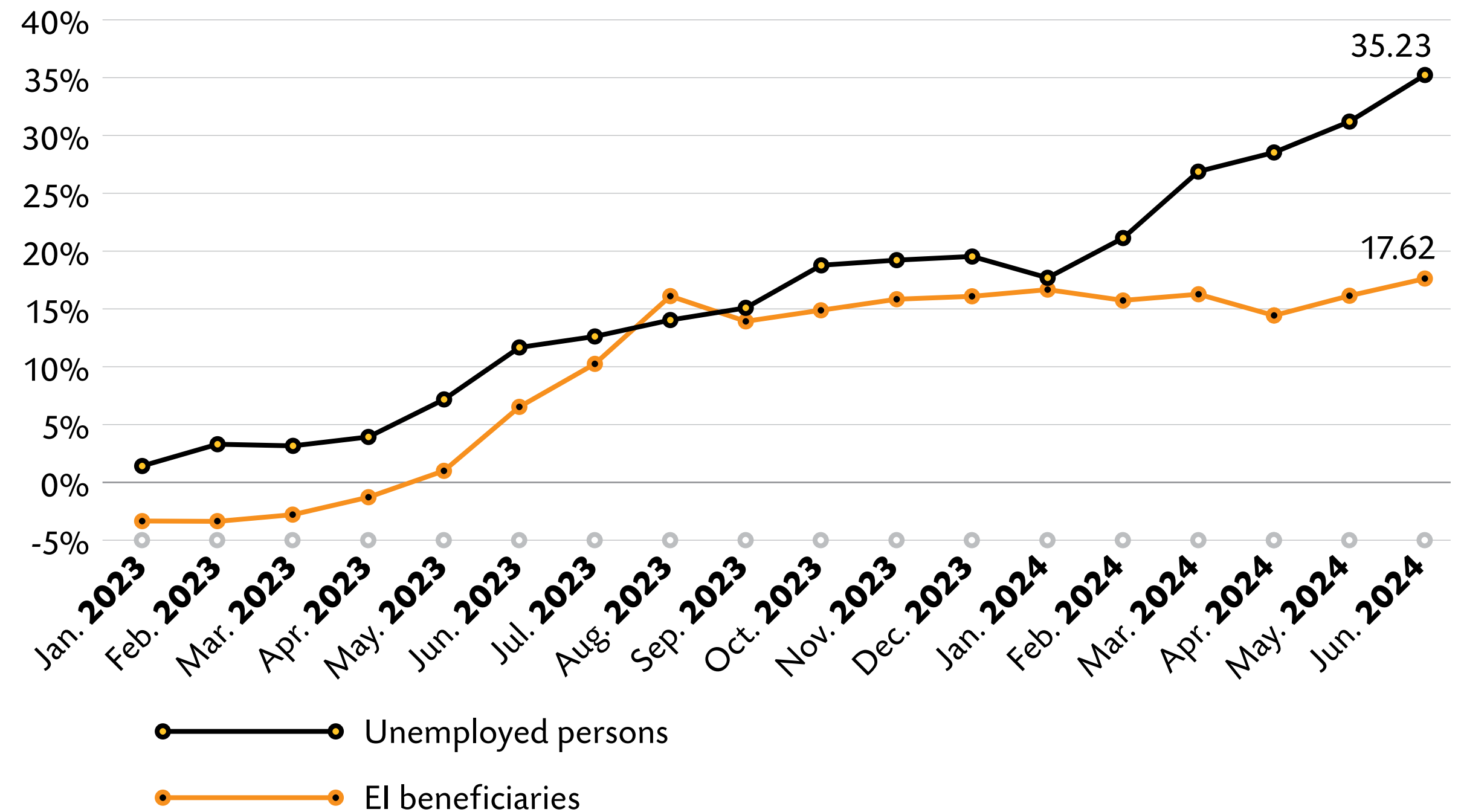
#### Those reporting no income

Recent media articles have highlighted the growing gap between the number of people who are unemployed and the number who are receiving EI benefits, and their observations are consistent with what is being observed by some in the food banking network. For example, the current eligibility criteria mean that recent newcomers and temporary foreign workers are less likely to qualify for EI benefits.<sup>47</sup> As of June 2024, the proportion of people who are unemployed and accessing EI is under 34%, the lowest level in Canadian history.<sup>48</sup>

Given that provincial social assistance also has very strict eligibility criteria, it is possible that an increasing number of people are not able to access any form of government support during periods of joblessness – and therefore need to access a food bank.

The proportion of food bank clients reporting EI as their main source of income has remained stable at around 3.5% since 2019, whereas the proportion reporting “no income” during the month of data collection for the HungerCount survey has more than doubled during that period, from 7% to almost 17% of households accessing food banks. Intake data indicates those reporting no income are more likely to be very recent newcomers (in Canada for two years or less); this corresponds to the overall increase in the rate of newcomers accessing food banks in the last five years.

**FIGURE 15:** Unemployed vs. receiving EI, percentage change since December 2022



**SOURCE OF DATA:** Statistics Canada. (2024, September 19). Table 14-10-0011-01 Employment insurance beneficiaries (regular benefits) by province and territory, monthly, seasonally adjusted. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410001101>

Chart based on Lundy, M. (2024, July 29). Why unemployment is rising, but jobless benefits aren't keeping pace. *Globe and Mail*. <https://www.theglobeandmail.com/business/article-why-unemployment-is-rising-but-jobless-benefits-arent-keeping-pace/>.

<sup>47</sup> Lundy, M. (2024, July 30.) Why unemployment is rising, but jobless benefits aren't keeping pace. *Globe and Mail*.

<https://www.theglobeandmail.com/business/article-why-unemployment-is-rising-but-jobless-benefits-arent-keeping-pace/>.

Yalnizyan, A. (2024, August 02). Opinion: Renters, not mortgage holders, are taking the biggest beating in inflation fight. *Toronto Star*.

[https://www.thestar.com/business/opinion/renters-not-mortgage-holders-are-taking-the-biggest-beating-in-inflation-fight/article\\_fb30911a-490c-11ef-88db-9b36adcaaf72.html](https://www.thestar.com/business/opinion/renters-not-mortgage-holders-are-taking-the-biggest-beating-in-inflation-fight/article_fb30911a-490c-11ef-88db-9b36adcaaf72.html)

<sup>48</sup> Yalnizyan, A. (2024, August 09). Opinion: Out of work? You may be out of luck. Why getting EI is harder than it's ever been. *Toronto Star*.

[https://www.thestar.com/business/opinion/out-of-work-you-may-be-out-of-luck-why-getting-ei-is-harder-than/article\\_51bbb61a-510d-11ef-ab64-d3cca38e6d9a.html](https://www.thestar.com/business/opinion/out-of-work-you-may-be-out-of-luck-why-getting-ei-is-harder-than/article_51bbb61a-510d-11ef-ab64-d3cca38e6d9a.html)

## Looking Beyond the Overall Trends

Primary Source of Income

**“One of our main factors was the plight of temporary foreign workers who were laid off with no support.”**

– Survey respondent, P.E.I.

**“Every other week unless there is short term high need that we are working with i.e. no income and we are helping with paperwork for social assistance or EI.”**

– Survey respondent, British Columbia

# Looking Beyond the Overall Trends

## Housing Type

### Market Rental

Market rentals remain the most consistent housing type for households that are accessing food banks, representing 69.5% of all housing tenure arrangements. This finding is consistent with other research findings that show higher rates of food insecurity for market renters compared to homeowners. Furthermore, nearly 42% of renters live in poverty according to the MDI.<sup>49</sup>

The proportion of renter households has grown at more than double the rate of owner households during a 10-year period (21.5% versus 8.4%), and renters are more than twice as likely as homeowners to live in unaffordable housing, spending more than 30% of their income on rent.<sup>50</sup> “Recent” renters – those who have been in their residence for less than a year – are paying more in shelter costs than non-recent renters. They are also more likely to be recent newcomers; Latin American, Arab, or Black; living under the official poverty line; and living in downtown cores.<sup>51</sup>

The characteristics of those who are renting in the general population are similar to those of people who access food banks. Based on a sample of food bank clients in Food Banks Canada’s intake database, people who are paying market rent and accessing food banks include higher proportions of those under 45, racialized groups, and people who have been living in Canada for less than 10 years. People who live in market rental units and are accessing food banks are also more likely to live in larger population centres of 100,000 people or more.

**Table 4:** Percentage of food bank clients who live in market rent housing, by select demographic groups

<b>Age group</b>	
18–30	75.5%
31–44	74.6%
45–64	66.6%
All other age groups	54.9%
<b>Racial Identity</b>	
Black	85.6%
Indigenous	64.3%
P.O.C. or other	80.1%
White	66.8%
<b>Length of time in Canada</b>	
In Canada less than 10 years	82.5%
In Canada 10 years or more, or born in Canada	66.5%

N = >45,000

Source of data: Food Banks Canada intake database. Results may not be geographically representative.

<sup>49</sup>Uppal, Food insecurity. and Mendelson et al., *Poverty in Canada through a deprivation lens*.

<sup>50</sup>Statistics Canada. (2023, October 04). *A tale of two renters: Housing affordability among recent and existing renters in Canada*. Government of Canada. <https://www12.statcan.gc.ca/census-recensement/2021/as-sa/98-200-X/2021016/98-200-X2021016-eng.cfm>

<sup>51</sup>Statistics Canada, *A tale of two renters*.



## Looking Beyond the Overall Trends

### Housing Type

#### Unhoused or other

The proportion of food bank clients who are unhoused or have other living arrangements – including temporary or makeshift accommodations such as vehicles, hotels, or couch-surfing – increased significantly between 2019 and 2024, from 6% to 9.5%, surpassing homeownership as the third most common housing situation for food bank clients behind market rentals and subsidized housing. This speaks to the ongoing impacts of housing inflation and the affordability crisis.

Some food bankers mentioned they had adapted their service models to accommodate clients' growing needs by, for example, allowing more frequent visits and providing smaller hamper portions that could be stored more easily in their living quarters.

**“Housing and food costs have been major contributors to the increased need in our community. About 1 / 3 of our clients are unhoused (from tenting to couch-surfing or hoteling) [and] we serve them weekly (since they often cannot store cold foods or preserve foods).”**

– Survey respondent, Nova Scotia

**“We offer weekly half size hampers for clients with limited space (unhoused/living in vehicles, etc.) and smaller emergency hampers on an as-needed basis.”**

– Survey respondent, British Columbia

**“Increased homelessness population with lack of supports in a rural community. Rising cost of living on all fronts.”**

– Survey respondent, New Brunswick

**“As a single mother of two teenage kids, you’ve got to work your butt off in order just to survive. That’s all you’re doing is just working to survive.”**

– Community-based research participant experiencing food insecurity, British Columbia

### Gender

Women comprise 51% of food bank clients. Families whose major income earner is female are more likely to report food insecurity than those whose major income earner is male.<sup>52</sup> Women in food-insecure households are more likely to experience negative mental and physical health effects compared to men in a similar situation.<sup>53</sup> Food programs and organizations that deal specifically with women’s issues have referred to the erosion of the social safety net, noting that it has resulted in some women having to spend more time in difficult or dangerous situations because they lack the resources to move elsewhere. This is especially common for women with uncertain immigration statuses and women experiencing intimate partner violence (IPV). Data from the Canadian Income Survey 2022 makes clear that individuals in single-parent families, especially those headed by women, are more likely to experience food insecurity (46%) compared to couples with children (24.7%) or single-parent families with a male head of the household (32.3%).<sup>54</sup>

<sup>52</sup> Uppal, Food insecurity.

<sup>53</sup> Canadian Community Health Survey: Public Use Microdata File, 2019/2020. [https://www150.statcan.gc.ca/n1/pub/82m0013x/2024001/2019-2020\\_CSV.zip](https://www150.statcan.gc.ca/n1/pub/82m0013x/2024001/2019-2020_CSV.zip). Calculations made by authors.

<sup>54</sup> Statistics Canada. (2024, April 26). Table 5: Persons living in a household that experienced food insecurity, by selected family type and demographic group, Canada, 2019 to 2022. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/240426/t005a-eng.htm>

## Looking Beyond the Overall Trends

### Indigenous Peoples

#### Indigenous Peoples

Across Canada, Indigenous families are much more likely to be food-insecure, largely because of historic marginalization and the impacts of colonialism.<sup>55</sup> The percentage of Indigenous people accessing a food bank is 9% in 2024, even though they represent only 5% of the general population. Although this number has declined in the past year, it is reflective of both the changing demographics of overall food bank users and the variability of Indigenous clients served by the food bank rather than a shift in food-insecurity rates. The rate of food bank use by Indigenous clients can depend on government transfers to various band members. If government transfers are made during the data-collection period, the numbers may decline temporarily. The Canadian Income Survey (2023) shows that people with an Inuit, Métis, or First Nations identity are far more likely to be food-insecure (36.8%) compared to the rest of the population (22.4%).<sup>56</sup>

The high cost of energy means that food, transportation, fuel, and utilities are even more expensive for residents in remote areas, particularly Indigenous communities. Indigenous clients who are being served by food banks are more likely to be on fixed payments such as social assistance, disability, or other federal benefits such as the Canada Child Benefit (64%) compared to the overall population of food bank users (44%). Fixed payments mean there is less room to accommodate inflationary pressures.

Indigenous people who live in households experiencing moderate or severe food insecurity are more likely to self-report their health as poor or fair (54%) than non-Indigenous people in food-insecure households (37%), which points to a correlation between health conditions and food insecurity.<sup>57</sup>

**“Residential schools or trauma from other situations like that ... home life or abuse ... it could be several things [that] can affect the mental state ... there’s just so many things that add up and that affect people.”**

– Community-based research participant experiencing food insecurity, Saskatchewan

**“[The First Nation community] has extremely expensive hydro that they must purchase as an independent nation.”**

– Survey respondent, British Columbia

<sup>55</sup> Human Rights Watch. (2020, October 21). *“My fear is losing everything.”: The climate crisis and First Nations’ right to food in Canada.* [https://www.hrw.org/report/2020/10/21/my-fear-losing-everything/climate-crisis-and-first-nations-right-food-canada#\\_ftn17](https://www.hrw.org/report/2020/10/21/my-fear-losing-everything/climate-crisis-and-first-nations-right-food-canada#_ftn17)

<sup>56</sup> Statistics Canada. (2024, April 26). *Table 13-10-0835-01 Food insecurity by selected demographic characteristics.*

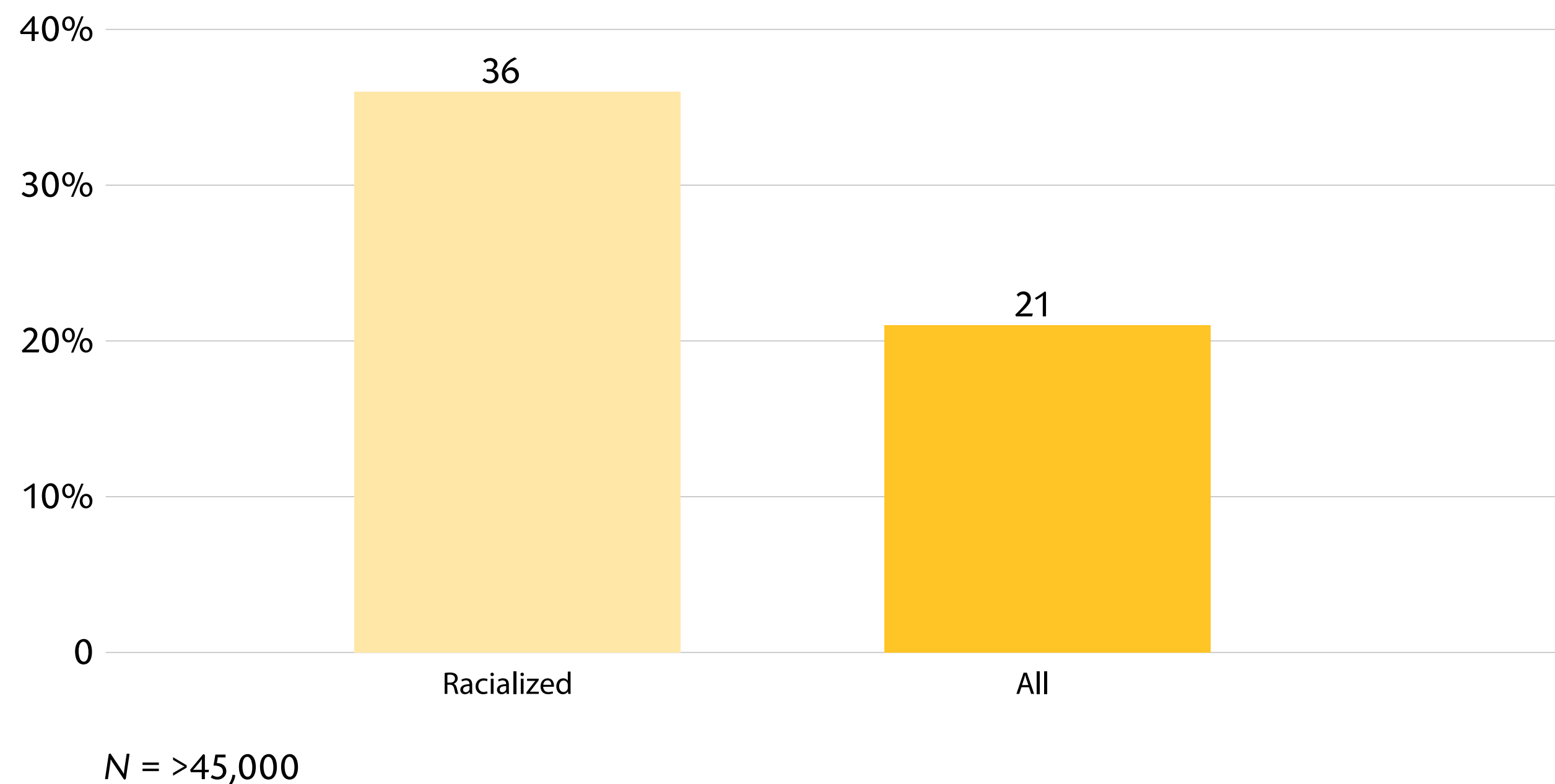
<https://doi.org/10.25318/1310083501-eng>. Does not include Indigenous people living on reserve.

<sup>57</sup> Canadian Community Health Survey: Public Use Microdata File, 2019/2020. Calculations made by authors.

## Looking Beyond the Overall Trends

### Racialized Groups

**FIGURE 16:** Percentage of households accessing food banks whose main source of income is employment, racialized households compared to all households



**SOURCE OF DATA:** Food Banks Canada intake database. Results may not be geographically representative..

### Racialized Groups

In 2024, 45.5% of people who accessed food banks in Canada identified as members of racialized groups, a significant increase from 39.3% in 2023. According to findings based on information collected from a sample of food banks in Food Banks Canada's intake database, people from racialized groups who are accessing food banks are more likely to have employment income as their main source of income (36%) compared to all clients overall (21%). Racialized people who use food banks are more likely to live in market rental homes (86%) compared to all clients overall (75%). Racialized groups face the compounding effects of having to rely on part-time or precarious employment, paying a high portion of their income on rent, and a lack of government support programs that target benefits for those who are employed or live in market rental housing.

## Looking Beyond the Overall Trends

### Length of Time in Canada

#### Length of time in Canada

Newcomers to Canada who have been in the country for 10 years or less account for 32% of food bank clients, a significant increase from last year, and one that reflects the figures for racialized minorities.

Out of all the food bank users who are newcomers who have spent less than 10 years in Canada, close to 80% have been in the country for 0–2 years based on Food Banks Canada’s intake database.

Newcomers who are using food banks are more likely to be earning income from employment or not earning any income, compared to people who were born in Canada or have been living here for longer than 10 years. People in the latter group are more likely to be receiving federal or provincial benefits.

The unemployment rate for recent immigrants stood at 12.6% in June 2024, 3.1% higher than the year before, according to Statistics Canada. The figure for recent immigrant youth was 22.8%, up by 8.6% from the year before. The rate of increase was 0.5% for people born in Canada and 1.2% for those who had been in Canada for more than five years but were not born here.<sup>58</sup> New immigrants and people with irregular migration statuses are most vulnerable to the impacts of economic recessions – for example, being unable to find work or losing their existing employment. Even migrants who are classed as skilled workers or professionals can face far more complex environments than those born in Canada and require more time and effort to secure employment in their fields.<sup>59</sup>

<sup>58</sup> Statistics Canada. (2024, August 09). Labour force survey, July 2024. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/240809/dq240809a-eng.htm>

<sup>59</sup> Nohl, A.-M., Schittenhelm, K., & Schmidtke, O. (2018). *Work in transition : Cultural capital and highly skilled migrants' passages into the labour market*. University of Toronto Press. <https://doi.org/10.3138/9781442668737>

**“Requests for food aid have exploded over the past 2 years. The main reasons are: The exorbitant cost of rent, inflation and the number of immigrants left without support services upon arrival.”**

– Survey respondent, Quebec

**“For internationally trained nurses in order to be a nurse here, there are a lot of adjustments and exams to pass. The exams are expensive.”**

– Community-based research participant experiencing food insecurity, Ontario

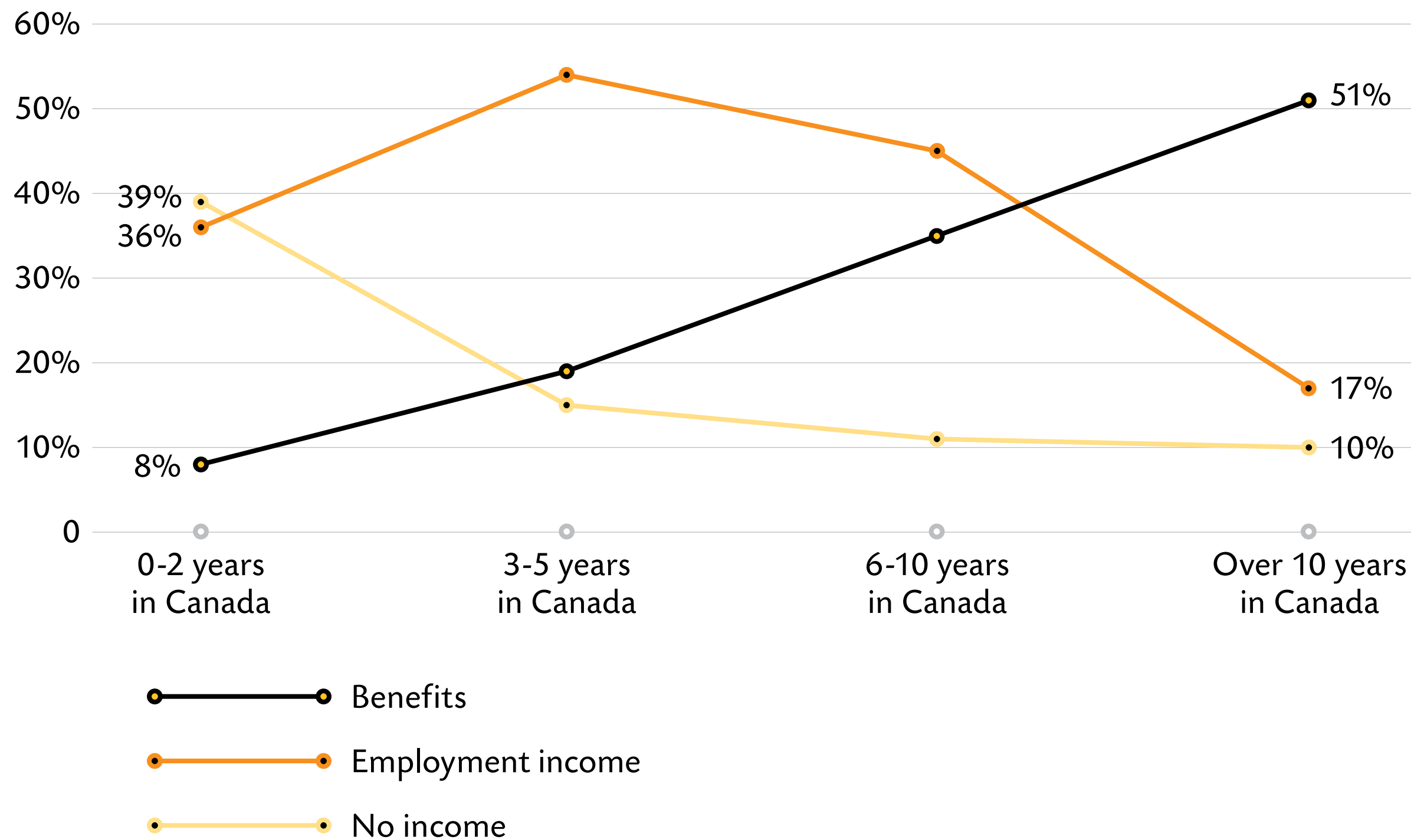
**“Our area has had an increase because this is a small town, and we’ve had people move here for cheaper housing from other provinces especially Ontario.”**

– Survey respondent, Saskatchewan

## Looking Beyond the Overall Trends

### Length of Time in Canada

**FIGURE 17:** Primary income source by length of time in Canada, % of households using food banks



**SOURCE OF DATA:** Statistics Canada. (2024, August 09). Labour force survey, July 2024. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/240809/dq240809a-eng.htm>

Figure 17 shows the trajectory of the immigrant experience. In their early years, many new immigrants who use food banks are either not eligible for or unaware of various benefits, such as provincially regulated social assistance and disability support, or federally regulated benefits like the Canada Child Benefit. Food bank clients who are born in Canada or have been living here for longer than 10 years are more likely to be in receipt of government benefits.

Even when new immigrants are employed, they are more likely than people in the general population to be precariously employed. In addition to the financial vulnerability that accompanies precarious employment, newcomers also face challenges finding affordable housing because of their status as recent renters and often have to relocate accordingly to where accommodation is available. Food banks have reported the impact of immigration and relocation across the country.

**“When [she] and her husband moved to Canada, they had to pay high rent. She had a job where she didn’t make enough money. Now she is in school, and they have a baby. Without the support from her family, her husband had to stay home with the baby so she could finish school. She has not been able to get a good job, and food is expensive.”**

– Community-based research peer researcher reflection

A black and white photograph of four people in a meeting. A woman on the left is seated and looking towards the others. Three people are standing: a woman in the center, a man with glasses on the right, and another man on the far right. They appear to be in a collaborative discussion. The text is overlaid on the center of the image.

**Food Insecurity, Food Access,  
and Climate Change in  
Canada's North**

# Food Insecurity, Food Access, and Climate Change in Canada's North

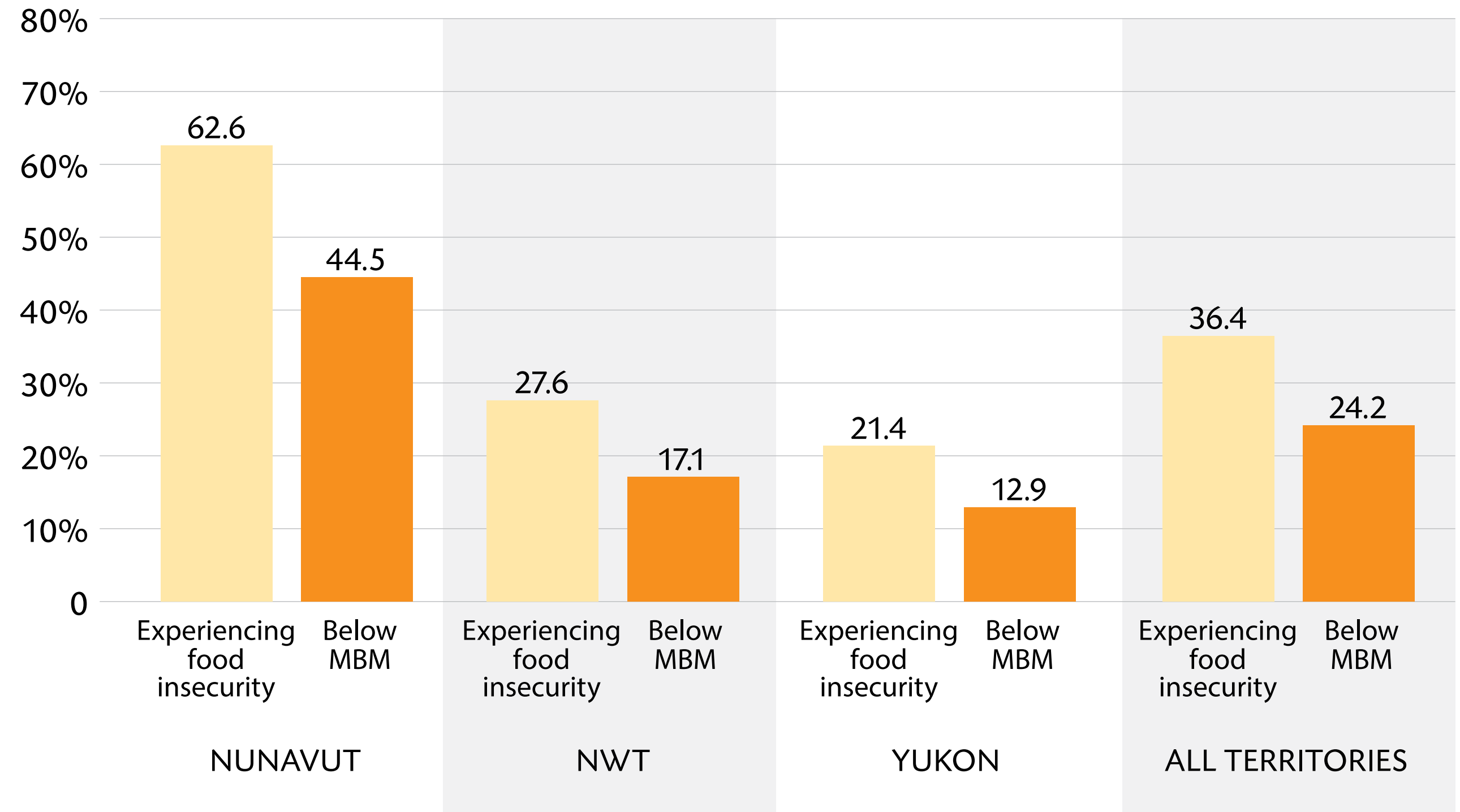
**“Usage has definitely increased ... my client base has tripled at least. We have a limited amount to give and run out long before the need is fulfilled. We had to move clients to once every 2 months in order to reach more clients ... the shortage in housing and the increase in cost of food are two things that we see and hear about all of the time.”**

– Survey respondent, Yukon

The driving forces behind food insecurity and food bank usage in Canada's southern regions are magnified in the North. Residents across the North face a devastating combination of challenges: low income, high unemployment, high housing and fuel costs, and very high food costs. Furthermore, they experience first-hand the impacts of climate change, which magnify existing transportation challenges and threaten food sovereignty by limiting access to traditional foods.

Poverty and food-insecurity rates are therefore higher across the territories than in the provinces. Just over 24% of residents in the territories live under the official poverty line, compared to 9.9% for the provinces. The food-insecurity rate for the territories in 2024 was 36.4%, compared to 22.9% for the provinces. Both poverty and food-insecurity rates increased for the territories in the past year, with poverty increasing by 4 percentage points and food insecurity increasing by 10 percentage points in 2022, compared to 2021.<sup>60</sup>

**FIGURE 18:** Rates of poverty and food insecurity by territory



**SOURCE OF DATA:** Statistics Canada. (2024, June 19). Canadian income survey: Territorial estimates, 2022. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/240619/dq240619d-eng.htm>

<sup>60</sup> Statistics Canada. (2024, June 19). Canadian income survey: Territorial estimates, 2022. *The Daily*. <https://www150.statcan.gc.ca/n1/daily-quotidien/240619/dq240619d-eng.htm>



## Food Insecurity, Food Access, and Climate Change in Canada's North

**“Too many families, particularly children, go hungry more often than not or miss at least one meal each day in our remote community of Pond Inlet.”**

– Capacity grant recipient, Nunavut

Nunavut has the highest poverty and food-insecurity rates in all the territories, with a poverty rate of 44.5% and a food-insecurity rate of 62.6%. According to our most recent poverty report card, Nunavut not only is the poorest jurisdiction in Canada but also has the highest cost of living. Its unemployment rates are higher than average, and more than one third of its youth population (aged 15–24) are not in employment, training, or education – triple the national average.<sup>61</sup> Across the North, a much higher proportion of residents are forced to rely on last-resort income support systems such as EI and social assistance.<sup>62</sup>

**There is a high demand for food in our community. We currently do distributions of food to 150–170 households biweekly on Saturdays. With an average of 5 people per family, this is about 300 people biweekly or 600 people monthly. This is up from an average of 120 households before the COVID pandemic and is steadily rising.**

– Capacity grant recipient, Nunavut

**“In Fort McPherson, more than 70% of our members live below the poverty threshold and do not have the funds to heat and eat. They cannot turn to food banks; they cannot afford to carry out what sustained them for millennia, hunting and gathering; they are caught in a trap whether to heat or to eat. Extreme food insecurity is well beyond the families' control.”**

– Survey respondent, British Columbia

**“Our territory has one of the highest rates of unemployment and highest rates of social/mental issues around suicide. The ability to feed those in need is a very high priority.”**

– Capacity grant recipient, Nunavut

**“Our community mostly depends on seasonal work – about 75% maybe more of the community. About 75% or more of the community [also live] below poverty levels. Gas and fuel are expensive in our community, food is expensive. Everything is expensive.”**

– Capacity grant recipient, NWT

<sup>61</sup> Food Banks Canada. (2024). *Nunavut report card*.

<https://foodbankscanada.ca/poverty-report-card/report-card/?y=2024&p=nunavut>

<sup>62</sup> Food Banks Canada. (2024). *Yukon Territory report card*.

<https://foodbankscanada.ca/poverty-report-card/report-card/?y=2024&p=yukon-territory>

## Food Insecurity, Food Access, and Climate Change in Canada's North

### Food Costs and Northern Communities

**“The cost for fresh produce is so high that families are not buying the produce. The fresh produce is trucked from Alberta onto the Dempster Highway and brought to Inuvik, where it is then transported from Inuvik to Aklavik by airplane. A part of the high cost for fresh produce is the shipping/freight costs [of trucking and flying it] into our Community. Once the produce is available to purchase, the produce is then rotten/wilted and doesn't give the significant nutrients necessary for people to purchase for their Families.”**

– Capacity grant recipient, NWT

**“Fort McPherson is accessible by road (the Dempster Highway) all year with the exception of spring break-up and fall freeze-up on the Peel River. Food deliveries are mainly delivered by traveling the Dempster Highway, however the highway can be closed with little or no notice due to high winds on the highway. Sometimes the road can be closed a week at a time hampering the delivery of food to the community. When food has to be delivered by plane, the food costs increase to make up for the freight delivery costs.”**

– Capacity grant recipient, NWT

People living in the North contend with food costs that can be double or triple the costs in southern regions of the country. For example, the latest available figures (from 2021) indicate that the estimated average monthly cost of a nutritious food basket in Northern communities for a reference family of four was \$1,676.44, almost \$600 more than the cost of a nutritious food basket in Ottawa, even after subsidies are applied.<sup>63</sup>

Numerous factors contribute to greater food costs in the North, including higher costs to build and maintain a store (including high electricity costs), the need for adequate wages for workers to accommodate the higher cost of living, greater risk of spoilage because of the shipping distance, and transportation costs. In our Journey of Food to Remote Northern Communities map,<sup>64</sup> we outline the average shipping rates for a pallet of food according to the shipping method – that is, by road, air, or sealift. The average cost per kilometre ranges from 37 cents by road to \$10.27 by air. The costs not only vary depending on ice road conditions, bad weather, or lack of infrastructure but also affect the cost of the product.<sup>65</sup> For example, a bag of apples that costs \$3.97 in Winnipeg costs \$6–\$8 by the time it arrives in a remote community in northern Ontario, depending on the season.

<sup>63</sup> Government of Canada. (2021). *Cost of the revised Northern food basket in 2020–2021*. <https://www.nutritionnorthcanada.gc.ca/eng/1634927939937/1634927989569>. and Ottawa Public Health. (2022). *2018 nutritious food basket: The price of eating well in Ottawa*. <https://www.ottawapublichealth.ca/en/public-health-topics/resources/Documents/NFB-2022-Report-EN.pdf>. Weekly cost of Northern nutritious food basket multiplied by four for comparison purposes.

<sup>64</sup> <https://storymaps.arcgis.com/stories/e32626c229e945a0a5939fe37bb82a12>

<sup>65</sup> Food Banks Canada. (2023, September 06). *The journey of food to remote Northern communities*. <https://storymaps.arcgis.com/stories/e32626c229e945a0a5939fe37bb82a12>

## Food Insecurity, Food Access, and Climate Change in Canada's North

### How Climate Change Threatens Food Security in Northern Communities

**“Food poverty now risks reaching increasingly dangerous levels as climate change impacts across the country intensify and accelerate, undermining Indigenous Peoples’ access to food and worsening health outcomes, especially for adults and children with chronic health conditions such as diabetes.”<sup>66</sup>**

– Standing Committee on Indigenous and Northern Affairs Briefing on Food Security in Northern Communities, Human Rights Watch

Whether food is accessed through a local supermarket or through traditional food sources, climate change is affecting food access throughout the North.

For market-based foods, the effects of climate change are significantly impacting the availability of winter and ice roads, which are a crucial access route for food and other goods destined for remote Northern communities. Winter roads often only operate during a three- to four-month time frame during the winter months; however, a warming climate is reducing this window. This means food and other items have to be shipped by air more frequently, driving up the cost of those items.<sup>67</sup> Many communities throughout the North may also be at medium to high risk of losing their winter and ice road access altogether within the next 30 years.<sup>68</sup> In the short term, members of Northern communities are sometimes forced to put themselves at risk by using these winter roads even though they may not be safe to use.<sup>69</sup>

**“We are hearing from our community partners living in the traditional territories of Kluane First Nation and White River First Nation that subsistence harvest (moose) has been exceptionally tough this fall with declining population and access due to climate change. Clients in all communities are reporting high grocery costs and fuel costs making trips to the grocery store in Whitehorse unaffordable.”**

– Capacity grant recipient, Yukon

<sup>66</sup> Human Rights Watch (2021, March 12). Standing Committee on Indigenous and Northern Affairs Briefing on Food Security in Northern Communities.

<sup>67</sup> Human Rights Watch, “My fear is losing everything.”

<sup>68</sup> Food Banks Canada, *HungerCount 2022*.

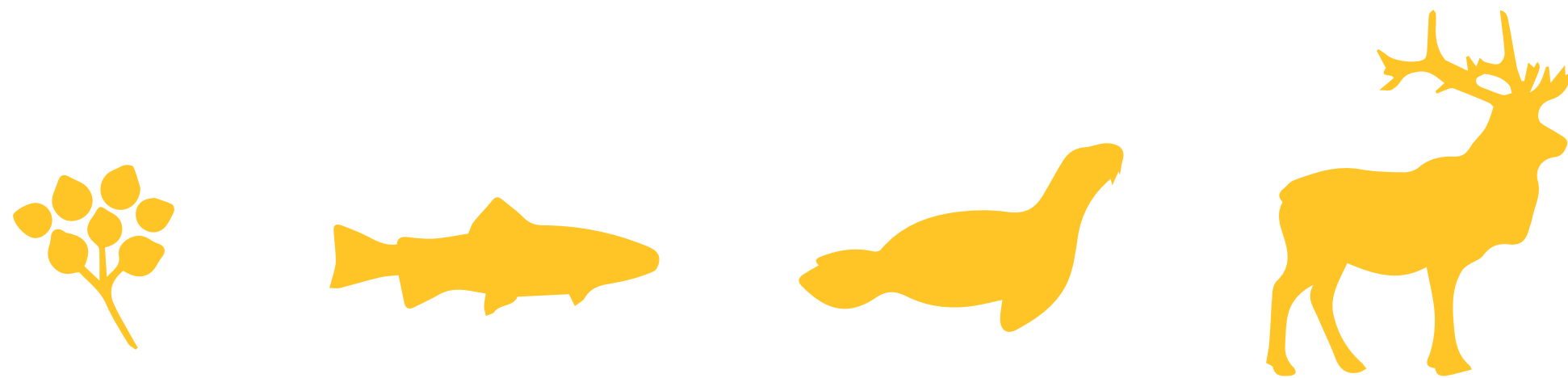
<sup>69</sup> Food Banks Canada. (2023, April 28). *How food banks are driving meaningful partnerships to help address food insecurity in Northern Canada*. <https://foodbankscanada.ca/how-food-banks-are-driving-meaningful-partnerships-to-help-address-food-insecurity-in-northern-canada/>

# Food Insecurity, Food Access, and Climate Change in Canada's North

## How Climate Change Threatens Food Security in Northern Communities

In regard to traditional food access, the effects of climate change are felt everywhere – for example, reduced animal and plant populations, shorter harvesting seasons, dangerous hunting conditions, and increased financial costs for hunting-related expenses (for example, higher fuel costs). Maintaining access to traditional food is a critical component of addressing food security in Indigenous communities across the North and helping reduce the pressure of relying on high-cost, market-based foods.

**FIGURE 19:** Examples of traditional foods: berries, fish, seal, and caribou



However, communities across the North are finding innovative ways to adapt to these challenges and work toward achieving food sovereignty<sup>70</sup> through initiatives that support increased traditional food access – for example, community hunts – and local food production – for example, building greenhouses, practising small-scale farming, and creating food hubs.<sup>71</sup>

Recipients of Food Banks Canada's Northern Capacity Grant, Northern Territories Canada 2024



SOURCE FOR MAP: Food Banks Canada.

<sup>70</sup> In the North, food sovereignty incorporates “Inuit knowledge, language, culture continuity and community self-sufficiency” in regards to food management. See Qikiqtani Inuit Association, 2019, *Food sovereignty and harvesting*.

<https://www.qia.ca/wp-content/uploads/2019/03/Food-Sovereignty-and-Harvesting.pdf>

<sup>71</sup> Zagar, A. (2023, August 30). *The impact of climate change on traditional food systems*. Food Banks Canada.

<https://storymaps.arcgis.com/stories/7292a3b644374d0281f2e7c2260f3327>

A black and white photograph of a group of people sitting in a circle, holding hands. The image is dark and has a torn-edge effect on the right side. The text 'Policy Recommendations' is overlaid in the center.

# Policy Recommendations

## Policy Recommendations

### Introduction

#### Crisis Meets Crisis

### **The state of poverty in Canada is changing rapidly. The latest data tells us that both poverty and food insecurity are not only on the rise but rising sharply.**

The most recent Canadian Income Survey found that 1 in 10 Canadians live in poverty, and almost a quarter (23%) experience food insecurity. These figures reflect what we have been seeing on the frontlines at food banks. Prior to the pandemic, food banks in Canada supported just over 1 million visits per month. This year, monthly food bank visits spiked to more than 2 million. It took 25 years for food bank visits to reach 1 million, but just 5 years to nearly double that rate. Demand has now reached a crisis point. Never before in Canadian history have so many people relied on food banks.

The change in food bank visits represents a significantly changed economic reality. Between 2015 and 2020, Canada saw the most dramatic and comprehensive decline in poverty on record. One in 7 Canadians (14.5%) were living below the poverty line in 2015. Five years later, that figure fell to 6.4% – less than half the former rate and a decline of about 56%.

But in 2022 – just two years after the country’s poverty rates reached that all-time low – the trend began to reverse. The poverty rate increased to nearly 10% of people in Canada between 2020 and 2022, effectively cutting progress since 2015 in half. Furthermore, the food-insecurity rate – another strong indicator of economic struggle – has increased substantially since 2021, when it stood at 15.7%. Food insecurity has now reached an all-time high, affecting a quarter of Canadians, or almost 9 million people, including over 2 million children.



## Policy Recommendations

### Introduction

### Crisis Meets Crisis

**Several factors are behind this alarming rise:**

- 01** Rapid interest rate hikes and the tightening of financial conditions to tackle decades-high rates of inflation.
- 02** A countrywide shortage of housing, particularly affordable housing.
- 03** The loss of income supports like the CERB and other one-time affordability measures that the federal and provincial governments introduced to provide short-term buffers during both the pandemic and the subsequent inflationary crisis. This has led to an overall reduction in disposable income for many households, particularly those with low incomes.
- 04** A slowdown in economic activity and a (slowly) rising unemployment rate has reduced the pressure to offer higher wages and hindered the progress made toward creating a more inclusive labour market.
- 05** Significant and rapid population growth without the social infrastructure to absorb such a rate of growth.

These combined factors have contributed to a high-pressure structural shift in the economic landscape, where the cost of essentials – for example, shelter and food – has outpaced wage growth. As a result, we expect that poverty rates will continue to rise as new data becomes available in the coming months and years. This means more struggling seniors, more children experiencing food insecurity, and more people across Canada worrying about making ends meet.

The rising poverty rates are not caused by a lack of effort on the part of people with low incomes. People in the two lowest income quintiles spend the majority of their household budget on essentials such as food, shelter, and transportation. Millions of Canadians now spend close to, or even more than, 100% of their income on essentials – and they still need to cover other fixed costs like Internet and phone bills, debt repayment, and childcare. This means that millions of households have no income left for savings or emergencies. They are forced to focus solely on survival, making it nearly impossible to improve their circumstances.

## Policy Recommendations

### Introduction

## An Inadequate Response

### **The details outlined in the previous section will not come as a surprise to anyone in government.**

In response to the current, escalating crisis, the federal government has introduced several much-needed measures to help combat some of the structural issues identified above – for example, substantial commitments to housing construction; increased immigration targets; and investments in public transit, high-speed internet, and childcare. Unfortunately, the impacts of these programs and most other government actions or initiatives will not be felt for many years. We do not know how much these changes will help people in the future, but we do know that they will not help people who are struggling today.

Even though the worst of the inflation surge appears to have passed, food prices and other costs are projected to remain high for the remainder of the year and beyond. The financial strain on many households has reached a critical point because basic necessities

consume most, if not all, of their income. This results in people skipping meals, taking on unsustainable debt, and stepping further away from a life of dignity. Canadians have the highest debt burden in the G7,<sup>72</sup> and conditions are expected to worsen.

Recent efforts to boost competition in the grocery sector are helpful for price moderation but are unlikely to bring down prices enough to make food affordable for people with low incomes.

Even when unemployment was at or near historic lows following the pandemic, incomes proved insufficient. For example, in Ontario, the hourly income needed to cover essentials is ~\$8.50/hour more than the minimum wage. The effect of this gap can be seen clearly on the frontlines. In 2023, while the country was experiencing historically strong unemployment, food banks experienced their highest level of demand in history at the time. With unemployment now on the rise and the labour market tightening, conditions look set to worsen.

As governments seek solutions, they must consider what poverty-reduction strategies have been

successful in the past. Extensive research shows that government transfers have historically been the most effective policy to reduce poverty. Recent estimates suggest the Canada Child Benefit (CCB) reduced food insecurity by approximately 5% (and potentially as much as 9%) while the Canada Emergency Response Benefit (CERB) was a major contributor to the sharp drop in poverty in 2021.<sup>73/74</sup> Similarly, the GIS/OAS programs are understood to be very effective in reducing poverty among seniors with low incomes. Unfortunately, income transfer programs in Canada have also fallen behind in recent years and food banks continue to see increasing numbers of children and seniors among their clients. Governments must ensure that programs keep pace with rising costs of living if they are to provide any real benefit.

<sup>72</sup> Yousif, N. (2023, May 24). *Canada's household debt is now highest in the G7*. BBC News, Toronto. <https://www.bbc.com/news/world-us-canada-65688460>

<sup>73</sup> Men, F., 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). <https://doi.org/10.1016/j.amepre.2023.01.027>. <https://www.sciencedirect.com/science/article/pii/S0749379723000375>

<sup>74</sup> Scott, K., & Hennessy, T. (June 2023). *Canada Emergency Response Benefit: More than just an income program*. Canadian Centre for Policy Alternatives. [https://policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2023/06/CERB\\_Final\\_June%2012%2C%202023.pdf](https://policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2023/06/CERB_Final_June%2012%2C%202023.pdf)



## Policy Recommendations

### Rebuilding Canada's Social Safety Net

#### The Erosion of our Social Safety Net

**Fifty 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 safety net began to erode significantly as governments sought to reduce spending and assign more responsibility to the individual for their economic and social well-being. Programs became more difficult to access and less effective at supporting individuals and families with low incomes.

Today, we are left with a fragile social safety net that allows millions of people in Canada to fall through the gaps and into a life of poverty. With 2024 seeing another record-breaking number of food bank visits, it is clear that when government systems do not provide the required support, Canadians turn to food banks as an unofficial social support. In spring 2024, nearly half of Canadians said that rising prices were greatly impacting their ability to make ends meet and nearly 1 in 4 said they were likely to use a food bank over the next six months.<sup>75</sup>

An effective social safety net should ensure that no person in Canada drops below a minimum income level and no one lives in poverty. In other words, a functioning social safety net provides a minimum income floor and minimum acceptable standard of living that no person can fall beneath.

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

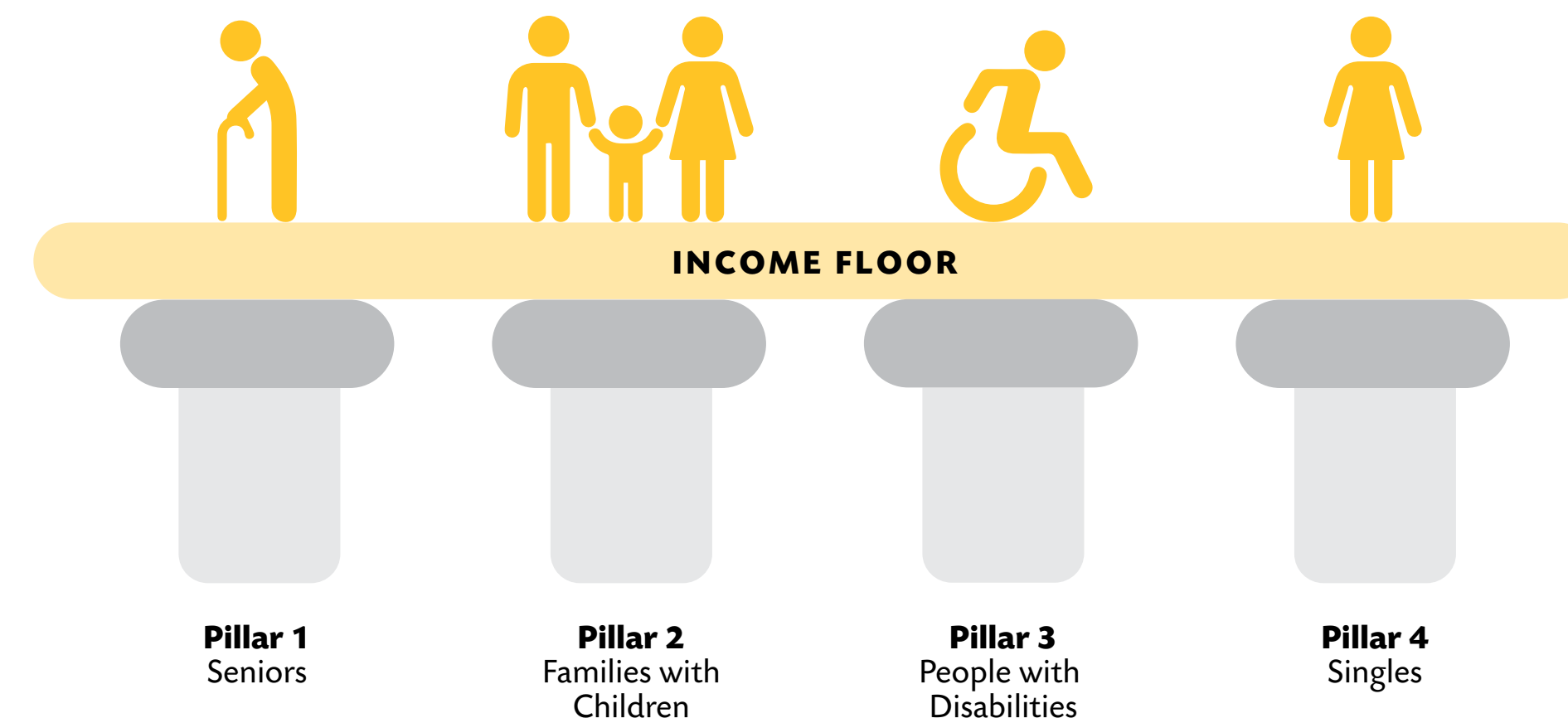
In last year's *HungerCount* report, Food Banks Canada outlined the need to expand Canada's social safety net through the development of a minimum income floor for all people in Canada. Our work highlighted the need for governments to develop four pillars that make up the Canadian income floor.

Two of those pillars are already in place for:

1. **seniors** (through the Canada Pension Plan, Old Age Security, and Guaranteed Income Supplement), and
2. **families** with children (through the Canada Child Benefit and a promise for more affordable childcare).

Two have yet to be developed for:

1. **people who are living with disabilities**, and
2. **single/unattached working-age adults (singles)**.



<sup>75</sup> Statistics Canada. (2024). Nearly half of Canadians report that rising prices are greatly impacting their ability to meet day-to-day expenses. <https://www150.statcan.gc.ca/n1/daily-quotidien/240815/dq240815b-eng.htm>

## Policy Recommendations

### Rebuilding Canada's Social Safety Net

#### The Four Pillars of Income for All

**In 2023, Food Banks Canada advocated for the government to focus on developing the two missing pillars for singles and people who are living with disabilities. While modest progress has been made for people living with disabilities, Canadians are now seeing the erosion of the pre-existing pillars for seniors and families. The number of seniors and families with children coming to food banks for help is deeply concerning.**

#### **Pillar 1: Seniors**

Compared to pre-pandemic numbers (2019), the number of seniors visiting food banks has risen dramatically. The income security programs that seniors have relied on for decades have not kept pace with the cost of living. This is another sign that our social safety net is continuing to deteriorate. Seniors who visit food banks are living on fixed incomes that are now stretched thinner than ever before. The risk is even greater for single seniors who must face this challenge alone.

#### **Pillar 2: Families with Children**

Families with children have been supported by an income floor only since the introduction of the CCB in 2016. When it was implemented, eligible families could receive hundreds of non-taxable dollars each month to help with the costs of raising children. This support played a significant role in reducing the poverty and food-insecurity rates in Canada over the following years. Unfortunately, as with support payments for seniors, CCB payments are not going as far as they used to. With families now representing roughly 1 in 4 food bank visits, they are clearly a demographic in need of support.

#### **Pillar 3: People with Disabilities**

Another group that is struggling badly because of inadequate rates of support is people who rely on disability support, as indicated by the data. In 2022, only 4.3% of the population in Ontario was receiving provincial disability support. However, 30% of food bank users indicated disability support was their main source of income. The numbers peaked in Alberta, where people receiving disability supports were 840% more represented among food-bank users compared to the general population. This heartbreaking reality comes as roughly 50% of all food-insecure people in Canada have a disability.

#### **Pillar 4: Singles**

Singles are another group of individuals about whom Food Banks Canada has been concerned for many years. Now representing 42% of food bank users, they are the largest subset of food bank visitors. Once again, this problem arises due to a lack of government supports for people who do not live in families or who are below the age of 65. With many singles facing the cost of living on their own, there is often little to no money left at the end of the month to put food on the table.

#### **An Intersectional Approach to Policy Development**

It is important to remember that the experience of poverty varies widely for different demographic groups. Vulnerable populations – for example, Indigenous people, new Canadians, racialized Canadians, people who are unhoused, single-parent families, young Canadians, and people who identify as 2SLGBTQIA+ – not only experience higher rates of poverty than other populations but also are more likely to live in precarious housing and are often less able to access support or leave poverty. As governments rebuild the social safety net in Canada, they must keep in mind these differences in experience so that no one is left behind.

## Policy Recommendations

### Rebuilding Canada's Social Safety Net

#### The Challenge Today

### **People are struggling today. The proof is in the 2 million visits that food banks saw in March 2024, almost double the number seen before the pandemic.**

In addition, 44% of people in Canada are feeling financially worse off than they did a year ago, over 40% are spending more than 30% of their income on housing, and 30% are worried about feeding themselves and their families.<sup>76</sup>

The federal government has taken some minor steps toward building one of the missing pillars of the social safety net this year by committing to a Canada Disability Benefit (CDB). Unfortunately, this benefit and other actions, such as the new Pharmacare program, remain far too modest to reverse the pull of poverty for most Canadians. This year, Canada received a C grade in the Legislative Progress section of the *Poverty Report Cards*. This signals that the government is focusing on the right things but is failing to make a substantial impact. Much like the affordable housing crisis, erosion is outpacing progress.

The process of building and improving income floors takes both time and sufficient investment, and governments can delay this process no longer. In one year alone, we have seen how much the safety net can erode for families, for example. In 2024, in addition to talking about building two new pillars for the income floor, we are also talking about rebuilding the two existing pillars that have decayed in recent years. If governments 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 let future goals take away from the current need.

<sup>76</sup>Food Banks Canada commissioned survey. Pollara. Collected in March 2024.



## Policy Recommendations

### Rebuilding Canada's Social Safety Net

#### Our Recommendations

01

Immediately introduce a Groceries and Essentials Benefit to help Canadians with low incomes who are struggling today.

In accordance with the model introduced by the Affordability Action Council, this benefit should be introduced using the already effective GST tax credit policy lever.

02

In advance of the next federal election, all parties should commit to continuing to enhance the proposed CDB.

03

In the short term, allow all households with low incomes to have access to the non-cash benefits that are currently available only to those on social assistance – for example, childcare subsidies, affordable housing supplements, drug and dental insurance coverage.

04

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.

As part of this, the government should set a clear timetable for when it will bring forward EI modernization reforms, as these have been continually promised since the 2020 Speech from the Throne but have yet to materialize.

05

Develop new mental health programs and strategies 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.

06

Ensure all federal benefits are indexed to inflation and that agreements with provincial governments explicitly forbid clawbacks of provincial social supports for new federal benefit programs like the CDB.

07

Improve the way government measures and understands the experience of poverty in Canada by adding a Material Deprivation Index (MDI) to its poverty reduction framework as a complement to the Market Basket Measure (MBM).

08

Continue the Menstrual Equity Fund, with a commitment of at least \$25 million each year, until permanent legislation is passed to make all menstrual products free and accessible to people across the country.

## Policy Recommendations

### Solving the Affordable Housing Crises

#### **Housing remains one of the largest issues – and may in fact be the largest issue – facing struggling Canadians in 2024.**

For several years now, governments and advocates across the country have been working on solutions to this crisis. In the spring of 2024, the federal government took a large step in the right direction with the launch of the National Housing Strategy (NHS). While Food Banks Canada has applauded the steps forward represented by the NHS, progress remains slow, and there has been little in the way of immediate relief for the millions of Canadians who cannot wait for long-term policies to take effect.

#### **The building gap**

To address Canada's housing affordability crisis, the country needs 5.8 million homes built by 2030.<sup>77</sup> In other words, between 2023 and 2030, roughly 830,000 units need to be built each year. Unfortunately, just over 130,000 homes have started

construction so far in 2024<sup>78</sup> – a mere 16% of what is required. Overall, housing construction has actually slowed down in recent years. This disappointing finding comes after even fewer homes – 123,000 – were started in the entire 2023 calendar year. If the number of new builds continues to be less than is required, the pressure to restore housing affordability will increase with each passing year.

The figures show clearly that governments at all levels must tackle this issue with more urgency. Housing affordability matters a great deal to many Canadians who are struggling to pay their monthly housing costs. And, while both homeowners and renters are struggling, renters are in acute need of assistance.

#### **Renters in acute need**

Nearly 70% of Canadians own their homes, but 7 in 10 food bank clients are renters. This tells us that people who are struggling to pay for the most basic needs, like food, are more likely to be renters. 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

renters who are struggling with housing affordability today and not just in the future.

#### **A dual-path approach**

With the NHS, the future of housing affordability in Canada looks hopeful. Unfortunately, there are still millions of people in Canada looking for affordable housing today. If the government is to be successful in helping residents access affordable housing, it will need to focus on (1) taking decisive action around the NHS to build millions more homes this decade, and (2) helping make the existing market more affordable until affordability is restored.

<sup>77</sup>Canada Mortgage and Housing Corporation. (2022, June 23). *Housing shortages in Canada: Solving the affordability crisis*.

<https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-research/research-reports/accelerate-supply/housing-shortages-canada-solving-affordability-crisis>

<sup>78</sup>Canada Mortgage and Housing Corporation, Housing Market Information Portal. <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>

## Policy Recommendations

### Solving the Affordable Housing Crises

#### Rent assistance

Robust rent assist programs can go a long way toward reducing poverty and food insecurity among all renters. Manitoba has introduced a functioning model for a rent assist program that helps households with low incomes live in housing that is below the median market rent. While imperfect, the concept of the program is a practical way to make sure that people in the province can afford their basic right to housing. Beyond affordability, The Canadian Centre for Policy Alternatives found that the program 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>79</sup> Furthermore, 70% of the tenants surveyed noted that the program allowed them to buy healthier groceries. As rent is a relatively fixed expense, the program allowed residents to make smart planning decisions with their limited funds. A similar portable housing benefit concept has been introduced in the recent National Housing Accord report on rental affordability.<sup>80</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 accompanying need for government intervention have never been clearer. If there is one policy area that could immediately help millions of Canadians struggling with poverty and low incomes, it is housing.

The federal government and its provincial and territorial counterparts must begin working with a greater sense of urgency to address the inadequate number of housing units being built. Canada will likely miss its building goal (again) by roughly 600,000 units this year, but the issue will simply be “kicked down the road” to be dealt with in future years. Meanwhile, the need for those units continues to grow.

We are asking that the government take serious urgent action to introduce programs to help reduce housing costs today.

<sup>79</sup> Cooper, S., Hajer, J., & Plaut, S. (April 2020). *Assisting renters. Manitoba's Rent Assist in the context of Canada's National Housing Strategy*. Canadian Centre for Policy Alternatives, Manitoba Non-Profit Housing Association. [https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/publications/nhs/research\\_and\\_planning\\_fund\\_program/assisting-renters.pdf](https://eppdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/archive/publications/nhs/research_and_planning_fund_program/assisting-renters.pdf)

<sup>80</sup> The National Housing Accord. (2023, August 15). *A multisector approach to ending Canada's rental housing crisis*.

[https://assets.nationbuilder.com/caeh/pages/453/attachments/original/1692060486/2023\\_National\\_Housing\\_Accord.pdf?1692060486](https://assets.nationbuilder.com/caeh/pages/453/attachments/original/1692060486/2023_National_Housing_Accord.pdf?1692060486)



## Policy Recommendations

### Solving the Affordable Housing Crises

#### Our Recommendations

01

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

As part of the development process, the government should consider:

- Creating a model based on Manitoba's rent assist program.
- Exploring the National Housing Accord report on affordable rentals, recommendation 9.

02

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.

03

Building on its recent commitments to tackle development charges, the federal government should work with the provinces and territories to help support a new fiscal relationship with cities and communities that would ultimately enable the elimination of all development charges and help spur the construction of affordable housing.

04

Introduce new investments to build more supportive housing for people who have mental and physical health issues, particularly among populations that are marginalized or living with low incomes.

05

Double the Canada Rental Protection Fund from \$1.5 billion to \$3 billion.

For the past decade, Canada has lost 10 affordable homes for every new one that was built.<sup>81</sup> To reverse this, and ensure more Canadians have an affordable home to call their own, the federal government should increase the Canada Rental Protection fund to allow more co-ops and non-profit-owned and -managed rentals.

<sup>81</sup> Burda, C. (2024, July 11). *This is the moment to fix the mismatch in Canada's housing supply*. IRPP. <https://policyoptions.irpp.org/magazines/july-2024/fix-the-mismatch-in-canadas-housing-supply/>

## Policy Recommendations

### Helping Workers with Low Incomes Make Ends Meet

**One of the most shocking findings from this year's HungerCount survey was that the main income source for 18% 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 22% of food bank visitors. These people are Canada's working poor. They are individuals who, despite their best efforts, still come home with too little money to feed themselves and their families.

And while over 1 in 5 is a striking number, the working poor actually account for 40% of people living in poverty in most parts of the country.<sup>82</sup> Even more shocking is that 52% of households experiencing food insecurity report employment as their main source of income.<sup>83</sup> This indicates that Canada has a growing problem around low wages and access to decent work. This year, low or delayed wages was the third-most cited reason for visiting a food bank.

This issue is significantly worse among recent immigrants and racialized people. In 2022, for example, the median after-tax income for racialized individuals was \$33,500 compared to \$37,900 for individuals who are not racialized.<sup>84</sup> A survey conducted by Pollara on behalf of Food Banks Canada in March 2024 found that more than half (54%) of the racialized population in Canada agreed that low wages are affecting their ability to make ends meet. This rate is a worrying 21 percentage points higher than the figure for non-racialized Canadians (33%).

<sup>82</sup> Stapleton, J. (2019). *The working poor in the Toronto region*. Metcalf Foundation. <https://metcalfoundation.com/wp-content/uploads/2019/11/Working-Poor-2019-NEW.pdf>

<sup>83</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). Retrieved from <https://proof.utoronto.ca/wp-content/uploads/2022/08/Household-Food-Insecurity-in-Canada-2021-PROOF.pdf>

<sup>84</sup> Statistics Canada (2024). *Table 11-10-0091-01. Average and median market, total and after-tax income of individuals by selected demographic characteristics* <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110009101>





## Policy Recommendations

### Helping Workers with Low Incomes Make Ends Meet

#### **Purchasing power on the decline**

At the root of all these concerning statistics is an increasing cost of living that is outpacing wage growth. The rapidly increasing costs of food and housing are outstripping overall inflation (see policy section 2), and inflation has made all the other necessary costs of living unmanageable. In addition, levels of household debt have increased substantially over the last 10 years. This means that even if many workers' wages have gone up, their ability to pay bills and make ends meet has diminished.

The result of this reduced purchasing power is that 60% of working Canadians spend all their net pay each month and 30% spend more than they earn.<sup>85</sup> A report by the Affordability Action Council revealed that, in 2023, people in the lowest income bracket spend 103% of their income on essential costs (shelter, food, and transport) – an increase of 12 percentage points since 2021 – leaving them with no income for other essentials or emergencies.<sup>86</sup>

#### **Dwindling support for a rising number of unemployed workers and people in precarious employment**

Another group of labour force participants who are being left behind because of government inaction is those who find themselves without work because of layoffs or who are in precarious or seasonal work.

Canada's unemployment rate is steadily climbing back up after hitting historic lows in 2022 and 2023. While all workers need some degree of support, recent immigrants – people who immigrated in the last five years and may need additional support in the labour market in their first few years in Canada – and young Canadians – who often have less work experience – are in particular need of help. Both groups are more likely to be the first to be laid off and least likely to qualify for EI. While the unemployment rate among the general population is 6.6%, it is almost double that figure among recent immigrants and young Canadians.

In Canada, immigrants are more likely to work in lower-paid, insecure work and be renters. This makes them more vulnerable to shocks in both the labour and housing markets. Currently, 1 in 10 recent

immigrants are unemployed because constraints in the labour market impact them disproportionately. However, they are least able to access EI.<sup>87</sup>

In a country where working hard no longer guarantees an adequate income, people need a social safety system that gives them peace of mind. As the nature of work continues to change, all Canadians need a responsive EI system that they can turn to if and when required. As of June 2024, EI covered less than 34% of Canada's unemployed workers – a record low. In the early 1990s, it covered over 80% of unemployed workers.<sup>88</sup> Now, almost 40% of households whose main source of income is EI are reporting some level of food insecurity.<sup>89</sup> To put things simply, the country is heading in the wrong direction. There is a very real need for more robust support that more workers can access.

While the federal government has made commitments to review the current inadequate EI program, it has made very little headway, and the process appears to be slowly rolling to a stop. As Canada's economic conditions continue to worsen, there is no time for slow, drawn-out processes. Action is needed today.

<sup>85</sup> Wilson, J. (2023). *Half of Canadians "overwhelmed" by debt: Report*. HRD Canada.

<https://www.hcamag.com/ca/specialization/financial-wellness/half-of-canadians-overwhelmed-by-debt-report/461753>

<sup>86</sup> IRPP. (2023, December 12). Groceries and Essentials Benefit: Helping people with low incomes afford everyday necessities. <https://irpp.org/research-studies/groceries-and-essentials-benefit/>

<sup>87</sup> Schimmele, C., Hou, F., & Stick, M. (2023, August 23). Poverty among racialized groups across generations. *Economic and Social Reports*. Statistics Canada.

<https://www150.statcan.gc.ca/n1/en/pub/36-28-0001/2023008/article/00002-eng.pdf>

<sup>88</sup> Busby, C., & Gray, D. (2021). *A new voluntary EI program would bring more workers under safety net*. IRPP.

<https://policyoptions.irpp.org/magazines/march-2021/a-new-voluntary-ei-program-would-bring-more-workers-under-safety-net/>

<sup>89</sup> Tarasuk et al., *Household food insecurity*. <https://proof.utoronto.ca/wp-content/uploads/2022/08/Household-Food-Insecurity-in-Canada-2021-PROOF.pdf>

# Policy Recommendations

## Helping Workers with Low Incomes Make Ends Meet

### Our Recommendations

01

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.

02

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

03

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.

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

04

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.

05

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.

06

Work with provinces and territories to reduce the clawbacks and improve harmony between social assistance and EI.

07

Offer improved support to workers who are currently employed and have a low income.

Improve the Canada Workers Benefit (CWB) by increasing the maximum payout, especially for people who are 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).

Introduce government incentives that encourage businesses to pay living wages to all employees.

08

Develop a plan to phase out employer-specific temporary work permits by the end of 2028.

09

Provide better pathways for foreign workers to apply for citizenship by following through on the commitment to include temporary residents as a part of the annual Immigration Levels Plan.

In addition, increase the amount of information available to foreign workers on how to transition from temporary work to permanent residency and implement the recommendations from the Standing Senate Committee on Social Affairs, Science and Technology’s report<sup>90</sup> on solutions for temporary migrant labour in Canada, recommendation 3.

10

Work with provinces and territories to improve the economic outcomes for recent immigrants by:

- Increasing funding for language training and post-landing services.
- Easing the regulations that apply to professional licensing that prevent immigrants with training in fields like engineering and health care from working in similar roles in Canada.

<sup>90</sup> Report of the Standing Senate Committee on Social Affairs, Science and Technology. (May 2024). *Act now. Solutions for temporary and migrant labour in Canada*. Senate Canada. <https://sencanada.ca/en/info-page/parl-44-1/soci-temporary-and-migrant-labour/>

## Policy Recommendations

### Addressing 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 of necessities like food and fuel that lead to exponentially higher costs in the North, our concern has never been greater.

For context, more than 1 in 3 people living in the territories experience some degree of food insecurity, and this rises to 63% in Nunavut.<sup>91</sup> Despite these unacceptable levels, no alarms are sounding for this crisis. Poverty rates are also deeply concerning across the North. According to the Northern Market Basket Measure – the official poverty line in the North – just over 24% of the population in the territories were living in poverty in 2022. This is an increase of 4 percentage points in just one year, and it is double the rate in the rest of the country. In Nunavut, where 1 in 3 residents are younger than 15, nearly half (44.5%) of people live in poverty.

<sup>91</sup> Statistics Canada, Canadian Income Survey, Territorial estimates, 2022.



## Policy Recommendations

### Addressing Northern and Remote Food Insecurity and Poverty

#### The cost of food in the North

Year over year, government officials promise that they are working to improve living conditions in the North, but those 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>92</sup> Compare this to the average Canadian basket of food, which cost approximately \$267/week in 2021.<sup>93</sup>

With household food-insecurity levels unacceptably high in the territories and social assistance income levels shrinking 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 breaking point, especially with recent inflationary pressures.

#### Data as a barrier

Unfortunately, accurate data collection is challenging in the North, making it difficult to accurately assess how much people are 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 went up by \$46 a week between 2021 and 2023;<sup>94</sup> 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 do not collaborate with communities to collect data more frequently using culturally safe methods 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 insufficient wages, 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 foods.<sup>95</sup> The list of challenges is long, and a new approach is needed to resolve them.

The government provides a Northern Residents Deduction (NRD) to help residents with the cost of living. It has revised it twice since 2015 to respond to rising costs. While each revision has been a welcome development, as a tax deduction, the NRD benefits people with higher incomes more than it benefits those with lower incomes. The structure of the program should be reconsidered to ensure those with the lowest incomes receive the most support.

Addressing food prices and implementing food-driven solutions can only do so much to ease the burden on residents. 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>92</sup> Government of Canada. *Cost of the revised Northern food basket in 2020–2021*.

<sup>93</sup> Charlebois, S. (2021). *Canada's Food Price Report, 11th Edition, 2021*. Dalhousie University, University of Guelph, University of Saskatchewan, University of British Columbia. <https://www.dal.ca/sites/agri-food/research/canada-s-food-price-report-2021.html>

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<sup>95</sup> Report of the Standing Committee on Indigenous and Northern Affairs. (June 2021). *Food insecurity in Northern and Isolated Communities: Ensuring equitable access to adequate and healthy food for all*. House of Commons, Canada. <https://www.ourcommons.ca/Content/Committee/432/INAN/Reports/RP11420916/inanrp10/inanrp10-e.pdf>

## Policy Recommendations

### Addressing Northern and Remote Food Insecurity and Poverty

#### Our Recommendations

01

Examine options for improving the design of the Northern Residents Deduction (NRD).

Making it a progressive, refundable deduction 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.

02

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 explore innovative ways in which the program can better support communities.

03

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.

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.

04

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 but too often go unused because of lack of awareness. These representatives would provide an opportunity for knowledge sharing between communities across the North.

05

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 – for example, housing, educational institutions, and broadband Internet – so that local residents benefit from these resource projects; and the development of incentives and strategies to retain capital in the North and reduce the reliance on temporary workers.

06

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



# Our Methodology

## Our Methodology

The annual HungerCount is Food Banks Canada's signature survey of food bank use in Canada. It is a cross-sectional census survey of most food bank agencies, organizations, and programs, within and outside of the Food Banks Canada network. The HungerCount provides a point-in-time snapshot of food bank use in Canada.

Food Banks Canada is always looking for ways to improve the *HungerCount* report. If you have questions about the report, or ideas on how we could improve it, we would like to hear from you. Please get in touch at [info@foodbankscanada.ca](mailto:info@foodbankscanada.ca) and put HungerCount in the subject line of your message.

### **Food bank universe**

Within the Food Banks Canada's 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.

Complementing the data from the HungerCount survey this year are the experiences and insights of participants in our past and current community-based research projects. These projects are conducted by peer researchers with lived experience of food insecurity who interview others with lived experience of food insecurity and/or are currently accessing a food bank.

### **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.

## Our Methodology

Each food bank determines the number of times people in its community can access the services of their food bank, driven by its 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.

### 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 may arise during data-collection processes. 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 in 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.



## Our Methodology

An additional analysis of demographic data was conducted using client-level, disaggregated data from the Food Banks Canada intake database. The data was collected from a sample of food banks using the system and consenting to share their data with Food Banks Canada. While the sample is numerically robust, it may not be geographically representative.

### 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.

Food programs participating in the HungerCount 2024 survey

Province	# of affiliates	# of organizations participating	Food bank only	Meal only	Both	# of agencies, incl. in affiliate surveys	Total # of orgs. represented
AB	112	124	93	1	30	884	1008
BC	108	129	90	0	39	389	1004
MB	1	12	10	1	1	389	401
NB	67	69	47	8	14	81	150
NL	52	52	42	1	9	6	58
NS	137	136	87	34	15	94	230
NT	2	2	2	0	0	2	4
NU	1	0	0	0	0	0	0
ON	139	653	498	80	75	498	1151
PE	7	7	6	0	1	22	29
QC	30	1342	345	495	502	0	1342
SK	36	39	28	1	10	78	117
YT	1	2	2	0	0	6	8
Total	693	2567	1250	621	696	2935	5502



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