# The Face of Hunger in Mississauga 2017







## **Our Clients Are**

40% Children 27% increase from 2015 - 2016

52% Adults
7% decrease from 2015 - 2016

8% Seniors
14% increase from 2015 - 2016



81

2016

85,889 visits

to neighbourhood food banks

103,494 visits

to meal, snack and breakfast programs



9% Increase

2017

94,370 visits

to neighbourhood food banks

113,108 visits

to meal, snack and breakfast programs

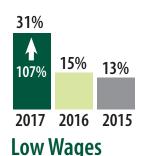


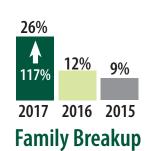
43% of clients were first time visitors

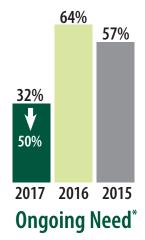


50% of clients visited a food bank 3 or fewer times in the last 12 months

### **Top Three Reasons Clients Visit a Food Bank**







 $^*$ Clients indicate Ongoing Need to describe perpetual challenges in balancing income and expenses with no one cause

# Low Income, or NO Income?

The sixth largest city in Canada, Mississauga is home to over 721,599 people<sup>1</sup>. Despite being a centre of industry and employment, the cold hand of poverty continues to grip many neighbours in the community. Over the last year, The Mississauga Food Bank recorded over **207,000 visits** to its programs - approximately **18,000 more** visits than in 2016. This increase in volume can be linked to the primary challenge that continues to plague food bank clients year over year - *inadequate income*. And as the cost of housing, food, and utilities continue to rise, those struggling with hunger will find it even more difficult to cover basic living necessities.

If having an "adequate income" means that an individual or family is able to afford the basic costs of living in their city, the majority of food bank clients are unable to meet this standard. Most simply do not earn enough to pay for basic needs. While the average income of a Mississauga food bank client is approximately \$1,414/month, many

clients report an income much lower than this. 42% of clients rely on social assistance as their primary source of income, receiving an average of \$974/month from Ontario Works (OW) or \$1,146/month from the Ontario Disability Support Program (ODSP).

Another startling trend is the sharp increase in the number of households that cite a family breakup as their primary reason for requiring a food bank, a figure that jumped from 12% to 26% of clients in the last year. This rise could be related to the jump in the number of clients reporting no income whatsoever. A staggering 20% of clients indicated that they are not currently receiving any support from the government, family or employment. This increase in 'no income' clients is paired with a 25% decrease in the number of clients whose primary income is employment, suggesting that job security and employment are growing and stressful concerns for food bank clients.

## Low Income Cut off and Poverty in Mississauga

Different levels of government do not agree on a common definition of "low income" in Canada, so there are a number of tools that Statistics Canada uses to gauge poverty. One of these is the "Low Income Cut-Off" (LICO), a figure that looks at a household's ability to purchase basic necessities such as food, shelter and clothing<sup>2</sup>. If a family's household income falls below this threshold, they are likely to have to spend up to **20% more** of their income than the average family purchasing basic necessities.

The sad truth is that many families using the food bank fall below the LICO and constantly struggle to make bill payments or cover their basic living costs. In 2017, the LICO for an individual living in a city equivalent in size to Mississauga was \$1,723/month (after tax)<sup>3</sup>. However, in 2017, The Mississauga Food Bank's clients reported a monthly average income of only **\$1,414/per month**, \$309 *less* than the cut off.

#### Low Income Cut-Offs vs. Average Income

	Average Monthly Income	Remainder after Purchasing Basic Necessities (as per LICO)
Mississauga average <sup>4</sup>	\$3,443	\$1,720
Low Income Cut-Off*	\$1,723	-
Food Bank Client	\$1,414	-\$309
Person receiving ODSP	\$1,146	-\$577
Person receiving OW	\$972	-\$751

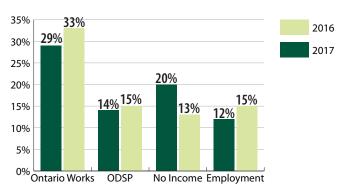
\*In a Census Metropolitan Area (CMA) made up of 500,000 or more inhabitants



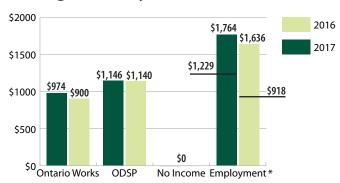
Lack of income and employment insecurity coupled with soaring costs of food and rental housing equals a recipe for financial hardship and leads us to forecast that even more of our neighbours will need help in the upcoming year. Over the next 12 months, The Mississauga Food Bank projects a **6% increase** in the number of visits to our food programs. That's an additional 12,420 visits a year from individuals, families and seniors who are struggling to make bill payments and meet basic needs.

Positive steps are being taken, however, innovative and collaborative approaches from all levels of government, businesses and social services are required to ensure *A Mississauga Where No One Goes Hungry*. We look forward to the social and economic benefits that programs like Ontario's Basic Income Pilot Project and the raising of minimum wage will bring to hungry members of our community. With a basic guaranteed income and increased employment earnings, more food bank clients will be able to transition out of requiring the services of their local food bank.

#### **Client Sources of Income**



#### **Average Monthly Incomes**



\*these figures represent a range of income based on employment types



### The Lack of Affordable Housing

The single largest monthly expense burdening food bank clients is housing. According to financial experts, housing is considered affordable when costs do not exceed 30% of a household's gross income<sup>5</sup>. However, food bank clients spend 62% of their monthly income on housing.

Average Yearly Rent for a Food Bank Client		% of Income Going to Rent
\$10,452	\$16,968	62%

Food bank clients continue to struggle to find affordable housing because subsidized housing in the city is scarce. **Currently there are only 10,730 subsidized rental units in the city with an average wait time of 5.3 years**<sup>6</sup>. Even with a recent innovative plan to add 174 more affordable housing units, those living in poverty require more expansive and creative solutions to quickly add more affordable housing units.

# Daniel's Story

Until five years ago, Daniel always had a good job working in a factory. But then he had knee surgery and started developing hip problems. He was forced to quit his job because he was no longer able to "get the job done according to company requirements".

Since then, making ends meet has been a struggle. Despite his injury, Daniel had to find any job he could to pay the bills and put food on the table. Now Daniel works three 12-hour shifts a week at a factory earning minimum wage while he looks for a better paying job.

Even with this income and what he and his wife receive from social assistance, they struggle to survive as a family of two. Daniel now comes to the food bank once a month to receive healthy food to offset his family's grocery expenses, allowing them to use their meagre earnings for their home, utilities, and transportation. There are so many people in Mississauga who are in need. Some of them are in worse situations than I am, because I'm not completely in chaos. I hope someday I'm in the position to help the food bank. I think it is much better to give than to receive.



## The Cost of Healthy Eating

Even with help from the food bank, the average food bank client in Mississauga is spending 23% of their monthly income on food. Everyone wants to feed their families the healthiest food possible, but it can be up to three times more expensive than unhealthy, heavily processed alternatives. It's also much easier, when time is short, to stop at the local fast food joint instead of the grocery store.

A lack of income or high housing costs should not mean that parents have to feed their children processed, unhealthy food.

When hard times strike, families rely on the food bank to stretch their grocery budget and keep their families healthy and thriving. That's why providing nutritious food options is our main priority.

The Mississauga Food Bank has aligned our food distribution with Canada's Food Guide to ensure we provide adequate amounts of fruit and vegetables, healthy grains, dairy products and meat and alternatives to clients each month.

#### **Clients' Average Monthly Food Expenses**

Average Client Income	Average Food Expenses	% of income spent on food	Recommended % of income spent on food
\$1,414	\$323	23%	10-15% <sup>7</sup>

Feed Your Hungry Neighbours

Every \$2 you give provides food for 5 meals to hungry children, families and seniors.

Make a gift today to ensure no one goes hungry in Mississauga.



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 $www. the {\it mississauga} foodbank. or g$ 

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#### Sources

All client data was compiled on June 20 as aggregate information from Link2Feed (our confidential food bank client database) for the period of April 1, 2016 to March 31, 2017.

All web sources listed below were accessed June 19-30, 2017.

- $1\ http://www7.mississauga.ca/documents/business/2017/Population\_Demographics\_Housing.pdf$
- 2 http://www.statcan.gc.ca/pub/75f0002m/2012002/lico-sfr-eng.htm
- 3 http://www.mississauga.ca/portal/residents/activeassist
- 4 Statistics Canada 2010 Census
- 5 Affordable Housing Program- Housing Gap Assessment, The City of Mississauga, https://www7.mississauga.ca/documents/pb/main/2016/gapanalysisApr21.pdf
- 6 https://www7.mississauga.ca/documents/pb/main/2016/gapanalysisApr21.pdf
- 7 http://budgeting.thenest.com/guidelines-budget-family-income-percentages-3183.html