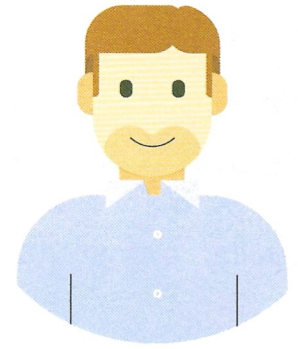


# Letter from the CEO



I'd like to start this message with a note of gratitude.

In 2023 we served just under 300,000 Torontonians. Approximately ten per cent of the city, at one point or another throughout the year, turned to a food bank. Most recently, we managed one of our busiest seasons to date over the holiday period. **Through your generous donations of funds and time, we were able to distribute over 11 million pounds of food from September to December 2023 – a 38% increase compared to the previous year.** Together, we ensured that thousands of families across the city had a place to turn for the food they needed. Thank you!

Despite the extraordinary number of people we are already serving, we continue to see more and more Torontonians walking through our doors, with over 12,500 new individuals per month relying on us for the very first time. **From April 2022 to March 2023 there were 2.53 million visits to Toronto food banks – a 51% increase since the previous year and by the end of December, we reached over 3 million.** Our forecast for 2024 is grim.

As a result, we have greatly increased our focus on advocacy work, raising our voices and calling on government to address the growing food insecurity crisis, not just in Toronto, but in Canada. We want to see everyone be able to live in dignity and realize their right to food.

**As you read through the stories in this issue, you will learn how you can lend your voice to one of our key advocacy collaborations: calling for a fully funded Canada Disability Benefit, which would reduce poverty among people living with a disability across the country.** It is needed now, and you can help by letting the Federal Government know that this is a top priority. We have made it easy for you to join us on this effort by visiting [fundthebenefit.ca](http://fundthebenefit.ca).

Thank you for being a part of Daily Bread Food Bank's mission. If you'd like to visit us for a tour on-site to learn more about what you make possible, we'd love to see you.

In partnership,

Neil Hetherington  
CEO

## By the numbers

# 1 in 10

Torontonians rely on food banks to make ends meet.

# 185,000+

New individuals started using emergency food bank services for the first time. January-December 2023

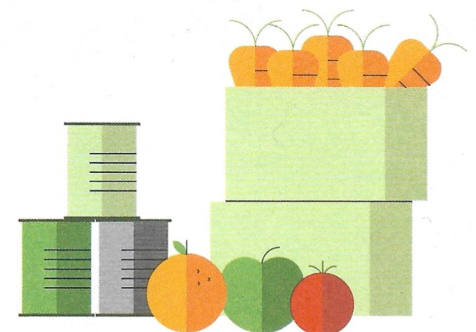
# \$6.67 per person, per day

The amount food bank clients have left after rent and utilities, to pay for food and all other essentials.

# 31%

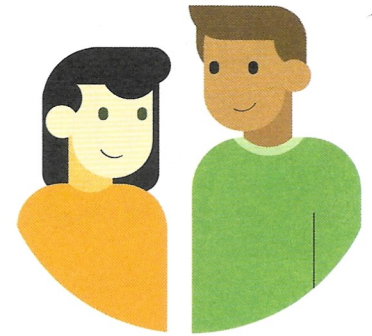
of food bank clients went a whole day without eating.

*Who's Hungry 2023*  
[dailybread.ca/whoshungry](http://dailybread.ca/whoshungry).





# Client spotlight



## The depths of debt for food bank clients – new report

Research demonstrates that when household debt increases, so too does the risk of food insecurity. As part of our *Click/Hear* program, we conduct a quarterly survey with food bank clients to understand the daily challenges they face. Our latest survey explored how household debt impacts food bank clients.

More than half (57%) of the survey respondents had consumer debt, while only 4% had mortgage debt. Food bank client respondents reported a median of \$8,750 in consumer debt (e.g., personal loans, lines of credit, payday loans, credit cards, etc.). As of January 2023, the minimum monthly payments for a personal loan of this size on a 5-year term would be \$191 per month. This represents a staggering 17% of the monthly budget of the median food bank client in Toronto who has a monthly income of \$1,131.

**An alarming 95% of indebted respondents noted that their debt was the reason they needed to turn to a food bank for assistance. Half of respondents (50%) had to borrow additional money to repay other loans, putting them into a vicious cycle of debt. As one participant noted, “the worst experience ever [is] getting a loan to repay a loan. It’s very devastating.”**



The repercussions of debt extend beyond financial strain, with 98% of respondents reporting constant stress about repayment. More than half of our survey respondents (53%) either have not repaid any amount in the last six months or were only able to do so irregularly.

Given high interest rates and an ever-rising cost of living in Toronto, it is likely that this immense stress will continue to be a burden on many food bank clients for the foreseeable future.

“I was short of cash, so I took out a cash money loan. Also, there were times I couldn’t pay my bills [be]cause something else, like food, came up.”

—Food Bank Client

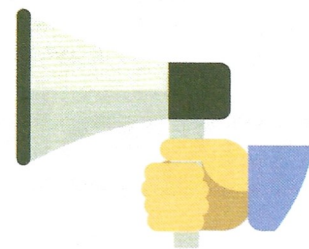
### Learn more

The latest *Click/Hear* report provides a revealing snapshot of how consumer debt is impacting food bank clients at a time when the cost of living continues to escalate faster than wages and income supports. The report provides recommendations for all levels of government to address this growing challenge.

Learn more at [dailybread.ca/clickhear](https://dailybread.ca/clickhear)



# Advocacy in action



## We need a fully funded Canada Disability Benefit

Thanks to disability advocates across the country, and supporters like you, Bill C-22: *The Canada Disability Benefit Act*, was passed into law this past summer. This piece of legislation sets the foundation for a new benefit to reduce poverty among people aged 18-64 with disabilities.

Food insecurity and food bank use are driven by lack of income. It is unacceptable that Canadians living with disabilities should have to rely on food banks to make ends meet and often choose between their most basic necessities. **Can you imagine having to choose between rent or food, or medicine?**

The Government of Canada is currently designing the Canada Disability Benefit, including determining how much people will receive, who is eligible, and how people can access it. We need your help to make sure that this essential benefit is fully funded in the 2024 federal budget so



Canada Disability Benefit panel, Toronto, October 2023.

that people with disabilities can start receiving this support as soon as possible!

**Food is a human right, and no one should face barriers in accessing the food they need.** Financial assistance through the Canada Disability Benefit can help people with disabilities meet their

basic needs, including nutritious food, affordable housing, accessible transportation, and appropriate medications and/or care to help with their disabilities.

In Toronto, 35% of food bank clients are living with a disability. For those who rely on the Ontario Disability Support Program (ODSP), the maximum rate they can receive falls \$1,000 below the poverty line.

### Use your voice!

Advocate for a fully funded Canada Disability Benefit by sending a letter to your Member of Parliament at [fundthebenefit.ca](https://fundthebenefit.ca).