

Dec.
1996

Backgrounder

Two Paycheques Away:

Social Policy and Hunger in Edmonton
(December 1996)

and

A Return Look at Two Paycheques Away:

Social Policy and Hunger in Edmonton
(Update 1997)

Two reports by the **Edmonton Social Planning Council**
and the **Edmonton Gleaners' Association**

December 1996

Two Paycheques Away:

Social Policy and Hunger In Edmonton

An Edmonton Social
Planning Council
/Edmonton Gleaners'
Association Publication

espc

edmonton

SOCIAL PLANNING

council



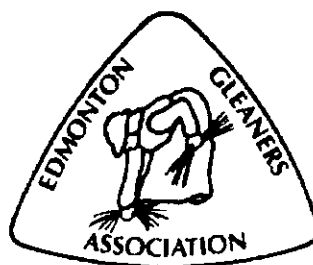
Two Paycheques Away: Social Policy and Hunger in Edmonton

Copyright 1996 ESPC/Edmonton Gleaner's Association

An Edmonton Social Planning Council
/Edmonton Gleaner's Association Publication



#41, 9912-106 Street
Edmonton, Alberta T5K 1C5
phone (403) 423-2031
fax (403) 425-6244



P.O. Box 3866
Edmonton, Alberta T5L 4K1
Phone (403) 425-4190
FAX (403) 426-1590

Project Coordination & Report:

Jason Foster

Research Team:

Jason Brown
Stephanie Casemore
Midge Cuthill
Jason Foster
Colleen Harris
Dong Kim

Project Managers:

Brian Bechtel
Marjorie Bencz

Special thanks to Sandy Rankin

Contents

Executive Summary	8
Introduction	13
Who Are Food Bank Recipients?	18
Demographics	18
Income	21
Expenses	25
Income History	29
Lifestyle	32
The Future	35
Who They Are	36
Why They Need To Use The Food Bank	38
Coping Strategies	38
Support Systems	40
Causes of Food Shortage	42
Related Factors	44
Focus on Two Categories of Recipients	48
No Income Recipients	48
SFI Recipients	51

Contents Continued

Evaluating SFI.....	53
SFI Involvement.....	53
General Assessment	54
Recipients' Experience	54
Evaluation Results	56
Summing Up	60
 Putting It Together	 61
 Conclusion	 65
 Myths and Realities	 66
 List of References	 70
 Appendix "A": Previous Studies	 71
 Appendix "B": Methodology	 75
 Appendix "C": Questionnaire	 79

Charts

Chart 1:	Average Monthly Food Bank Demand	13
Chart 2:	Age Distribution, in Years	19
Chart 3:	Education Distribution, in Years	19
Chart 4:	Distribution of Monthly Income	23
Chart 5:	Past and Current Monthly Income	30
Chart 6:	Food Bank Visits, Past Year, 1986 & 1996	39
Chart 7:	Food Bank Visits Past 12 Months, by Income Source	45
Chart 8:	Household Type, No Income Source Recipients	49
Chart 9:	1992 Monthly Income for Current No Income Recipients	49
Chart 10:	Household Type, SFI Recipients	51

Tables

Table 1:	Family Type	18
Table 2:	Source of Income, Person One	21
Table 3:	Income by Household Size	23
Table 4:	Monthly Income by Source	24
Table 5:	Reasons for Moving	26
Table 6:	Monthly Expenses and Deficit by Household Size	27
Table 7:	1996 & 1986 Housing Costs, by Household Size	28
Table 8:	Other Monthly Expenses	28
Table 9:	Income Source, Current & Previous Years	30
Table 10:	Items Cut From Budget	40
Table 11:	Strategies for Coping with Food Shortage	40
Table 12:	Reasons for Current Food Shortage	43
Table 13:	Past Income of Current No Income Recipients	50
Table 14:	Past Income Source of SFI Recipients	52
Table 15:	Current Income Source of SFI Involved	54
Table C1:	Sample Representativeness	76

Executive Summary

During the month of January 1996, Edmonton's Food Bank provided emergency food to 20,546 people. This was a record level of food need in Edmonton. More alarming was the realization this number was 122 per cent higher than three years previous. As the months went by, demand remained at record levels. It was becoming clear the Food Bank had reached a new plateau of need.

This rise in food need occurred within an overall atmosphere of change in Alberta. Since 1993, Alberta's economy, communities and government have undergone sweeping reforms. Albertans needed to evolve to new realities, becoming more competitive and efficient. Old ways were left behind and the new shape of Alberta, still uncertain, is slowly evolving.

In particular, Alberta's approach to income security changed. In 1993 the province's income support program of last resort, Supports for Independence (SFI), also known as welfare was refocused to actively move recipients into employment and training. From March 1993 to September 1996, the welfare caseload dropped from 94,000 cases to 41,000. This represents approximately 106,000 fewer people collecting SFI.

Food Bank demand can be seen as a barometer of broader social issues. With the awareness of the larger social implications of rising hunger, Edmonton's Food Bank teamed up with the Edmonton Social Planning Council (ESPC) to examine the reasons for the dramatic increase in Food Bank need. The organizations wished to identify patterns by which people find themselves in need and then to use the knowledge to develop an effective, long-term strategy to decrease the need for the Food Bank.

The study structured its inquiry around four questions:

1. Who are Food Bank recipients?
2. Why do they need to use the Food Bank?
3. Why is Food Bank demand increasing?
4. What role does government policy play in the increasing levels of Food Bank need?

The study employed face-to-face interviews with recipients at selected Food Bank depots. During the months of June, July and August, 816 interviews were completed. The sample is a statistically representative cross-section of the entire Food Bank population.

In addition, six focus groups were held with Food Bank recipients to examine the qualitative aspects of food need.

Findings

The study found that one in 20 Edmontonians need the services of the Food Bank at some point during the year. In addition, it discovered the breadth of hunger is wider than Food Bank statistics. The study calculates 36,500 Edmontonians are helped annually by the Food Bank (Food Bank records for 1995 place the figure even higher at 47,725). Added to this are thousands of people going to inner city churches for free meals, over 1,000 children a day receiving hot lunches at inner city schools and undetermined numbers relying on family and friends for survival. The findings of the study raise the question "how serious is hunger in Edmonton?"

*One in twenty
Edmontonians need
the services of the
Food Bank at some
point during the year.*

1 ► Who Are Food Bank Recipients

The Food Bank serves Edmonton's most vulnerable citizens. Single mothers, single men, children and the working poor are likely Food Bank clients. Recipients have substantially lower education and are younger than the other Edmontonians.

Fully one in five recipients has no source of income the month they use the Food Bank—60 per cent receive or are waiting for SFI benefits. Fourteen per cent are currently employed.

The study reveals a dynamic picture of families struggling to survive. In many ways they are a diverse group with myriad backgrounds and personal situations. Yet, the data suggests there are predominantly two types of Food Bank recipients.

The first type have been using the Food Bank for more than three years. These long term recipients seem shut out from Edmonton's economy and struggle on

the meagrest of incomes. They are long-term SFI recipients and people who have no income. Their education and health are markedly lower than other Edmontonians. Despite their best efforts to get out of their situation, they find themselves locked in a system. There are few opportunities for them to move out of their poverty.

Most recipients fall into the second type. This group was employed three years ago and likely not in need of Food Bank assistance. They were working at low wage, low security jobs, and finding a way to scratch out a living. Something has happened in the past one to three years to push them off their economic perch. They now find themselves unable to locate work and turning to the Food Bank. They have joined the first group as Alberta's economically marginalized.

The study also finds a population isolated from their community.

- 46 per cent do not own a telephone.
- 79 per cent feel their children miss out on activities due to lack of money.
- They move more frequently and have lived in Edmonton fewer years.
- They report high stress and lower health than other Edmontonians.

2► Why Do They Need to Use the Food Bank?

People turn to the Food Bank because they are hungry. The Food Bank is their last resort after trying a variety of other coping mechanisms. They turn first to cost-cutting measures and to family and friends to make ends meet. They try everything they can to raise extra money for their family, such as pawning possessions and working casual labour.

When these options are not enough, they turn to the Food Bank. The study finds that 53 per cent of recipients have gone a day or more without food. Almost one in five parents feel their children's nutritional needs are not met. A similar number report their children miss meals because of a lack of food.

The primary cause of Food Bank need is a profound lack of income.

The primary cause of Food Bank need is a profound lack of income. Households average only \$705 a month from all sources of income. This compares to their monthly expenses of \$797. A \$92 monthly deficit is the main factor leading to Food Bank need.

There are other factors associated with increased Food Bank need.

- **Income levels:** The lower one's income, the more likely they will use the Food Bank more frequently. The same is true if they have lost income in the past year.
- **Education:** The lower someone's education, the more they need the Food Bank's services.
- **SFI Involvement:** Families receiving SFI benefits require food from the Food Bank significantly more than those living on employment income, Employment Insurance (UI) or other income sources.

3► Why Is Food Bank Demand Increasing?

The study discovers the dramatic increase in Food Bank demand can be linked to the social and economic changes that have swept Alberta in recent years. The long term recipients, who have long been a marginal part of Alberta's economy, are now being joined by people who were working at insecure, low-end jobs three years ago.

The demographic profile of Food Bank recipients has not changed in over 12 years. What has changed is their numbers. Today there are more people in need.

As the job market tightens, and as our economy demands higher levels of training and education, the men and women in this study are being left behind. Consequences of the Alberta's economic polarization are being left on the doorstep of Edmonton's Food Bank.

Government income security programs, the destination of last resort for the newly marginalized, are proving inadequate to the challenge of providing for the new arrivals. People receiving government benefits must seek out ways to balance their family's monthly deficit. The Food Bank becomes one of the ways they do it.

As the job market tightens, and as our economy demands higher levels of training and education, the men and women in this study are being left behind.

4► What Role Does Government Policy Play?

Government policy changes of the past three years do affect Food Bank demand. SFI changes have had the most profound impact.

In any given month, 20 per cent of SFI recipients in Edmonton need to use the Food Bank. Over the year, up to 50 per cent of SFI clients require a hamper from the Food Bank.

SFI contributes to Food Bank need in three ways. First as the program of last resort, it is turning away applicants and cutting off clients who appear to have real and valid financial need. The study found almost 50 per cent of applications denied were for reasons other than financial need. The application of policy is endangering the welfare of thousands of Albertans by not taking careful consideration of each applicant's need.

Second, benefit levels are not adequate to meet clients' most basic needs. The standard allowance is deficient in its provision of necessities. A lack of "extra" benefits such as bus passes, clothes, telephones or many health needs is placing undue strain on clients' budgets.

Third, despite repeated government commitments to employment-focused programs, SFI fails to provide the basic needs essential to finding employment. Consequently recipients are forced to find employment without resumes, with no phone, with inappropriate clothing and no way to secure a job.

The study also finds government policy has created a merry-go-round of program use. Individuals go from SFI to a training program, upgrading or job placement to EI then back to SFI. This cycle makes the welfare rolls seem smaller, but does not reduce government's overall financial burden.

...benefit levels are not adequate to meet clients' most basic needs.

Alberta's minimum wage also contributes to Food Bank need. Workers find \$5 an hour too low to house and feed their families. As a consequence, they need to turn to the Food Bank for help.

Consequences of Study

Through the use of an objective, quantitative, in-depth examination of Food Bank recipients, this study breaks down some of the myths surrounding families living in poverty. They are a population doing everything they can to survive. Most have fallen into the situation only recently. Still, despite their efforts, it is not enough. Caught in a squeeze between a hardening, polarized economy and income security programs providing spotty support in a time of crisis, 36,500 men, women and children in Edmonton are forced to turn to the Food Bank for help.

With the numbers of recipients growing, and no apparent change in Alberta's economy forthcoming, this study ultimately raises the question of how many more Albertans will join them in the upcoming years. How many of us are two paycheques away from needing the Food Bank ourselves?

Introduction

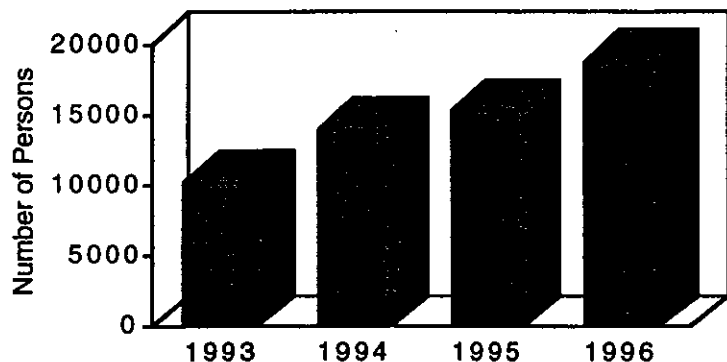
During the month of January 1996, Edmonton's Food Bank provided emergency food to 20,546 people. This was a record level of food need in Edmonton. More alarming was the realization this number was 122 per cent higher than three years previous.

As January turned into February, which gave way to March and April, the Food Bank's figures continued to hover between 18,000 and 22,500 people a month. It was becoming clear January was not a temporary blip but the beginning of a new plateau of need (Chart 1).

Other agencies, such as inner city churches, also reported massive increases in demand for food. The Mustard Seed Church is serving hot meals for 5,000 people a month, up from under 1,000 in 1993. Hot lunch programs in high need schools, which did not exist in June 1993, now serve over 1,050 kids a day. These people are in addition to those served by the Food Bank, although the Food Bank provides bulk food to most of these other programs without including them in their overall monthly statistics.

These are signs of increasing hunger in our city. More people are finding themselves without food and without money for food. They are having to turn to their community for support.

Chart 1: Average Monthly Food Bank Demand



Paralleling this dramatic increase in demand for food have been three years of social change in our province. Alberta's social, political and economic landscapes are undergoing transformation. No one is certain of the final destination, yet many trends are discernible.

Social Trends

- Family incomes have dropped by 7.3 per cent since 1990.
- The number of unemployed people in Alberta is now 118,000.
- Youth unemployment is over 15 per cent.
- Bankruptcies have increased 58 per cent since 1993.
- There are 155,000 Edmontonians living under the poverty line, 11,000 more than in 1991.

There have also been fundamental changes to Alberta's matrix of income support programs. Federally, the Unemployment Insurance plan (now called Employment Insurance—EI) has altered its focus and goals. Here in Alberta, the income support program of last resort-welfare, has undergone comprehensive transformation.

Changes to Income Support Policy

In Alberta, the income support program of last resort is Supports for Independence (SFI), otherwise known as welfare.

Since 1993, SFI has had a new focus and mandate. The government lauds the new focus for moving individuals from passive support to active employment. The goal of SFI is to get people back into the workforce and onto a stable level of independent income security.

Individuals unable to clearly demonstrate their financial need are deemed ineligible for SFI. To receive SFI a family must have less than \$250 in cash assets. Anyone who quit or was fired from their last job without just cause, or if they dropped out of a school program is ineligible for SFI.

Anyone under the age of 18 cannot apply for SFI benefits independently. Sponsored immigrants are also ineligible.

For people eligible to receive SFI, benefits were reduced by about 17 per cent. A single employable person is now eligible for \$394 a month. A two parent family with two children is eligible for \$1,206. Regulations were implemented requiring supplementary benefits (for bus passes, clothes, dietary supplements or other occasional needs) "**must be a last resort** after other resources have been accessed and utilized" (social allowance Regulation, s.2(4); *emphasis added*).

Individuals defined as able to work are required to partake in training or job search programming and must fulfil a stringent job search schedule. People not complying with requirements will have their files closed.

To build job experience, new placement programs (Alberta Job Corps, Employment Skills Program, Alberta Community Employment) were arranged to place recipients in three to six month term positions.

A single employable person is now eligible for \$394 a month.

In addition, the use of \$21 food vouchers, previously provided in emergency situations, has been curtailed, and when provided are deducted from the following month's benefit cheque.

Clients wishing to appeal SFI decisions are no longer eligible for interim benefits while awaiting the appeal hearing.

The results of these changes have been clear. In March 1993, the provincial SFI caseload stood at 94,087 cases. In October 1996, that number had dropped to 40,625, a decline of 57 per cent. Forty-five per cent of this drop was recorded in Edmonton. In 1993, Edmonton's caseload stood at 41,128. In 1996 it was 18,256 (source: Alberta Family and Social Services).

Most of this drop is attributable to those considered eligible for employment. In 1993, there were 8,700 cases in Alberta on Assured Support, a sub-program of SFI for those unable to work due to disability or other severe employment barrier. In October 1996, this figure has climbed to 10,700. Conversely, the number deemed available for employment has dropped from 85,000 to 29,000 cases (source: Alberta Family and Social Services).

Many of the closed cases were switched to other benefit sources. For example, many clients returned to school and received Student Finance grants and loans. Others who found job placements became eligible for EI benefits following the placement.

...it is estimated about 50 per cent of files, or approximately 26,000 cases, were closed outright with no destination recorded.

Even accounting for closures due to program switching, it is estimated about 50 per cent of files, or approximately 26,000 cases, were closed outright with no destination recorded. Many of these clients found stable employment and are now living independently. Others moved to B.C. and other provinces. Still others had an unknown destination.

To date, there has been no research to discern the effect of reforms or if there is a link between social policy and rising Food Bank demand. This study attempts to provide some initial answers.

Origins of the Study

Albertans are aware that government policy has an effect on the quality of life in Alberta. We are uncertain, however, of the extent of the impact. Have the changes listed above affected the lives of Edmontonians, and of low-income Edmontonians in particular?

Anecdotal evidence has been provided by the Alberta Quality of Life Commission and others, but no one has set out to establish a link between the need to use a Food Bank and changes in government policy.

With the record numbers of people coming to the Food Bank, the time to examine the link has come.

Edmonton's Food Bank teamed up with the Edmonton Social Planning Council (ESPC) to explore the possible connection between Food Bank demand and

social policy in Alberta. The two partners planned a comprehensive study of Food Bank recipients. The study sought to provide answers for four questions:

1. Who are Food Bank recipients?
2. Why do they need to use the Food Bank?
3. Why is Food Bank demand increasing?
4. What role does government policy play in the increasing levels of Food Bank need?

Previous Studies

This examination is not the first to inquire into Food Bank demand and the nature of poverty and hunger in Edmonton. Previous studies provide useful data and act as guides for the design of the current project.

Hunger in Our City: Completed in 1984, it was the first attempt to determine the demographic profile of Food Bank recipients. It also examined the current income source of clients and their reasons for needing the food hampers.

Calgary/Edmonton Survey of Food Bank Users: Performed in 1986 by the municipal departments of social services for Calgary and Edmonton, this study updated information from *Hunger in Our City* and added information about housing expenses and frequency of use.

What's Next?: In the spring of 1987, the provincial government announced reductions to welfare rates for single employables. In the months following the announcement, the Food Bank conducted a survey of single employables coming to the Food Bank. It examined their length of unemployment, frequency of moving, housing costs and other issues.

Food Security in Edmonton: In 1992, the Edmonton Food Policy Council released a comprehensive study on hunger in Edmonton. Its scope reached beyond Food Bank clients to all low income Edmontonians. It examined the depth of hunger in Edmonton, as well as income levels and coping strategies of people living on low income.

Listen To Me: In March of 1995, the Quality of Life Commission, a panel of respected Albertans inquiring into the effects of the provincial government cutbacks, released its final report. It was a qualitative assessment of the consequences of government social policy. In particular, it examined how the quality of life of low income Albertans has changed in the past three years.

The previous studies outlined above have provided Edmontonians with a broad picture of Food Bank recipients. They are individuals and families living on minimal income and many need the support of government programs. While each of the studies reports different findings, they also point to some consistent patterns. For additional information on the previous studies, please see Appendix "A".

The goal of this study is to build upon the work outlined above—to update the information on who Edmonton's hungry are and add new information about their lives. It also hopes to move beyond the previous examinations to establish a link between social policy and hunger.

Methodology

Face-to-face interviews were conducted at various Food Bank depots around the city. In 1996, during the months of June, July and August, 816 interviews were completed with Food Bank recipients. In addition, six focus groups were held to more deeply examine some of the qualitative aspects of the study.

The researchers had three objectives when designing the methodology. First, to ensure that the sample of recipients was representative of the entire Food Bank population. Second, to promote honest and accurate answers from participants, reflective of their opinion and not of the interviewer. Third, to compare the results of the study to previous examinations of this population.

To ensure the sample was representative, the researchers used two variables to compare the sample with all Food Bank recipients. Edmonton's Food Bank gathers certain information on every person it serves. This data is available for comparison with our sample. The researchers chose source of income and the proportion of adults and children as the comparative variables. Based upon this comparison, the researchers are confident the sample is a statistically significant representation of the Food Bank population.

To achieve the second objective, the researchers submitted the questionnaire to an independent consultant for evaluation of its objectivity and effectiveness. The interview protocol stated explicitly the participant's rights and protections, including anonymity and the right of refusal.

For the third objective, the questionnaire was designed with reference to questions asked in previous studies to ensure maximum temporal comparison. The focus groups were screened for individuals who have used the Food Bank at least once in the past year. Each group was asked four questions.

1. How do you get by?
2. What do you want out of life?
3. Is anything stopping you from getting what you want? What are they?
4. What should change in government policy to make programs better?

The questionnaire is found in Appendix "C". Further details on methodology are included in Appendix "B".

Who Are Food Bank Recipients?

Demographics

The study asked for information on both the individual being interviewed (person one) and for the rest of the household. Participants were asked to identify all individuals in their house, not just family members. For the purposes of this study, person one is considered the head of the household. person one is the individual in the home who takes the active role for food purchase and procurement. In many cases, this individual is not the head of the household, but we believe this is a reliable proxy.

(NOTE: Figures for the City of Edmonton quoted below are from the Statistics Canada 1991 Census data, unless otherwise noted.)

Household Type

Study results found an average of 2.7 people per household, matching the average for the entire City of Edmonton.

The largest type of household in the sample were single people living alone. As can be seen in Table 1, unattached persons, either living alone or with roommates, make up 46.0 per cent of the sample. Two parent families, which includes couples without children, make up 30.5 per cent of the population. Single parents comprise almost one in four families at the Food Bank. These figures are similar to the 1984 and 1986 Surveys.

Table 1: Family Type

Family	Food Bank	Edmonton (1991)
Single Parent	23.4	10.2
Two Parent	30.5	61.7
Unattached Living Alone	31.7	--
Unattached With Others	14.3	--
Total Unattached	46.0	28.1

Note: May not total 100% due to rounding.

Looking at all of Edmonton, only 10.2 per cent of households are single parents, while 61.7 per cent are two parent and childless couples. The remaining 28.1 per cent are singles. There are large differences between the two populations.

Gender

Of persons interviewed, 53.7 per cent were men. Among the entire household, 56.5 per cent were men.

However, unattached males make up 78.7 per cent of all unattached persons in the sample. Women, on the other hand comprise 82.7 per cent of single parents.

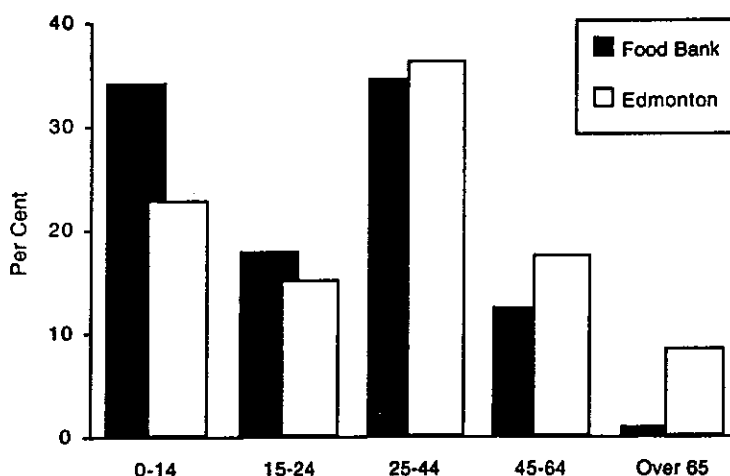
Age

The average age of Food Bank recipients is less than 25 years of age. This includes 39.5 per cent who are children under the age of 18. Only 0.6 per cent are over the age of 65 and only 7.3 per cent are over 50.

Looking at person one, the average age is 36.

The distribution of age among Food Bank recipients is shifted lower than the population of Edmonton (Chart 2). It is a younger population than the city. This is consistent both with the 1986 study and the 1992 Food Security Survey.

Chart 2: Age Distribution, in Years

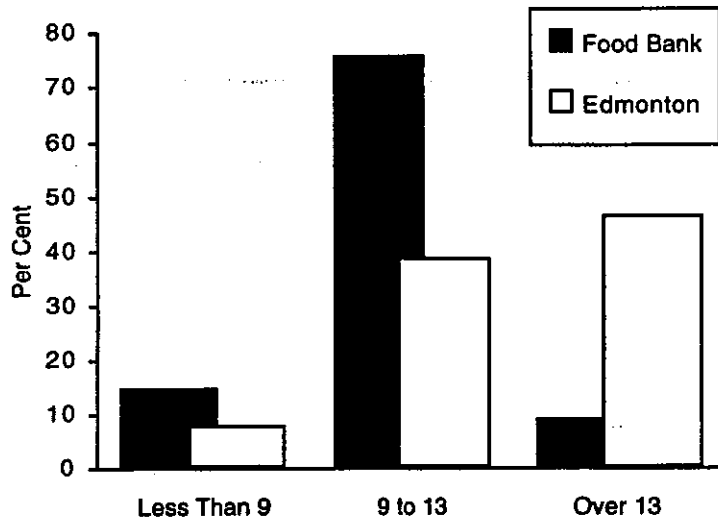


Education

The average educational achievement of persons over 18 was less than Grade 11 (measured in number of years completed). Only 37.3 per cent of adults have completed 12 years of school, and only 3.6 per cent have completed 16 years (equivalent to university degree).

Chart 3 compares the education of Food Bank recipients to the population of Edmonton. It shows significantly lower educational attainment among Food Bank recipients than the rest of the city.

Chart 3: Education Distribution, in Years



Location

When asked in which area of Edmonton respondents lived, almost one in two answered Central Edmonton, or the inner city. One in four identified Northeast Edmonton, while only 2.8 per cent came from the Southwest. The remainder came from Southeast (6.7%) and Northwest (17.0%). An insignificant number (0.4%) lived outside the city boundaries.

Interpreting the Results

Edmonton's Food Bank serves single mothers and unattached men in disproportionate numbers. This result is not surprising, as it reflects the traditional lower income levels of these groups. In 1995, their respective poverty rates were 60 per cent and 34 per cent, compared to 17 per cent for all of Alberta (Source: Canadian Council on Social Development (CCSD)). It is reasonable to conclude the two groups with the lowest income levels would be most likely to need Food Bank services.

The level of Food Bank need of the two groups outlined above, as a proportion of the entire Food Bank population, has not changed in 12 years. This indicates efforts to alleviate their situation have had minimal impact. In fact, their situation appears to be worsening, as their absolute numbers have grown along with total Food Bank demand.

Food Bank recipients also tend to be younger and have lower education levels. This provides some early indication these variables have some correlation with Food Bank need. This connection will be explored later.

It should be noted that education by itself is not an absolute protection against poverty. The Food Bank serves a growing number of individuals with post-secondary education.

The number of adults without a high school diploma and without a grade nine level of education is particularly concerning. This highlights a need for basic literacy and numeracy education, which potentially provide huge barriers to economic security.

Conversely, the noticeable lack of seniors using the Food Bank suggests they may be faring better, or at least have other means of support. A plausible explanation may be the high proportion of seniors who live with family members or in institutional settings. Seniors are not necessarily less poor, but enjoy a more stable access to food.

It is not surprising to find most Food Bank recipients come from Edmonton's core and from the northeast. While some of the result can be attributed to the choice of Food Bank locations (see Appendix "B"), a clear link can still be established between demand and area income level. The central and northeast areas have the lowest average income levels in the city (\$36,575 and \$42,960 in 1991). Compare these figures with southwest Edmonton, with \$67,830 average income, and a link becomes self-evident.

Income

Income comes in many dimensions. There can be one, two or three income earners in a household. There may be no income at all. Some earners rely on a single source of income, others have a number of sources. A series of questions were asked to reveal the various dimensions of income among Food Bank recipients.

Income Source

The dominant source of income for Food Bank recipients remains SFI (Table 2). Over half of the sample (52.7 %) identified SFI as their primary income source at the time of their visit. An additional 7.1 per cent were waiting for their SFI application to be processed. Fully 60 per cent of Food Bank recipients were involved with the SFI at the time of their visit to the Food Bank. This figure dwarfs all other income sources.

The next largest source was employment income, with 14.1 per cent of respondents working. When broken down into more detail, it is found employment income is comprised of 5.1 per cent working full time, 3.7 per cent working part time, and 5.3 per cent working casually. None of these figures varies from previous findings.

Another way to view the data would be to divide those who receive income from government sources and those who receive private income—74.3 per cent receive their primary income from a government source.

The most noticeable number is those who report having no income at all during the month of their visit—7.5 per cent reported no income source. An additional 1.9 per cent had been cut off either SFI or EI, leaving them with no income. If we include those waiting for SFI and EI benefits, the number of people going to the Food Bank who have no money coming into their home rises to 19.1 per cent, one in five Food Bank recipients.

Table 2: Source of Income, Person 1

Income Source	Percent
Supports for Independence (SFI)	52.7
SFI Discontinued	1.7
Waiting for SFI	7.1
Total SFI	61.5
Employment Insurance (EI)	3.3
EI Discontinued	0.2
Waiting for EI	2.6
Total EI	6.1
Canada Pension Plan (CPP)	2.6
Student Finance Board (SFB)	2.7
Income for Severely Handicapped (AISH)	2.7
Other Government Programs	0.6
Total Other Government	8.6
Employed Full Time	5.1
Employed Part Time	3.7
Employed Casual	5.3
Total Employed	14.1
No Income Source	7.5
Other Income Sources	2.0

Note: For the purposes of this study, those waiting for or discontinued from SFI and EI are considered to have no income. They and those with no income total 19.1%.

Only 11.2 per cent of respondents report having a second source of income. Of those who do have a second income, most is accounted for by additional government support (Child Tax Benefit - 19.8%, CPP - 13.2%, SFI - 9.9%, AISH - 3.3% and EI - 5.5%). Another one in four report either part time or casual employment income.

Others With Income

Each respondent was asked if there are any others in the household who have income. Only 22.5 per cent said yes. Most households are one (or no) income families.

Of the minority who had others with income, again government sources were present in sizable proportions—30.6 per cent of others collected SFI and 18.9 per cent received benefits from other programs, such as EI, CPP or AISH.

It is notable that one in two had employment income of some form—24.8 per cent were employed full time. Additional employment, among the small number of households with multiple incomes, is the most common income source.

Amount of Income

When we look at income levels of Food Bank recipients, the picture becomes even more clear. The average household income, including all earners, is \$705. Looking only at the primary earner, their average income from all sources is \$564.

Even if we exclude those households who had no income at all, the average only climbs to \$817 per household. The average for person one only rises to \$731.

These income levels put Food Bank recipients at 34 per cent of the poverty line (Source: Statistics Canada Low Income Cut-off for an average family size of 2.7). This figure is also less than one-fifth the average income for Edmonton in 1991.

The 1986 study also examined income. It compiled results only for the primary income source and it excluded households who reported no income. It found an average of \$556 (in 1986 dollars). The equivalent finding from this study is an average of \$693. If we calculate the effect of inflation during the past 10 years, we find Food Bank recipients are making \$61 a month less than in 1986 (\$693 to \$754).

Income Distribution

The results of the study also show a substantially weighted distribution of income. Most recipients are clustered at the extreme bottom end of the income scale (see Chart 4)—85 per cent have incomes less than \$1,200 per month, and 63.4 per cent have incomes below \$800.

Statistics Canada reports in 1991, 15.4 per cent of Edmontonians had incomes under \$1,200, and 71.5 per cent had incomes over \$2,000.

Income By Family Size

Different income levels mean different things to different families. For a single person, an income of \$1,200 may be livable. For a family of five, it does not come close to meeting family needs. Consequently, it is helpful to view the distribution of income among family sizes. Table 3 shows average income according to the number of people in the household.

Table 3 provides a stronger sense of the incomes of people coming to the Food Bank. Singles are making only \$438 on average. Families of seven or more bring in only \$1,255.

The poverty line is also calculated according to family size. Table 3 compares each household to their respective poverty line. The depth of poverty ranges from 31.2 per cent of the poverty line for singles living by themselves, to 38.6 per cent for three member households.

Income by Source

The study has already identified the diverse income sources of Food Bank recipients. Breaking down income levels by the various sources gives some indication of the different backgrounds from which people come.

Table 4 shows the average income level for each income source. The primary income source of person one is used to categorize the household. Both the total

Chart 4: Distribution of Monthly Income

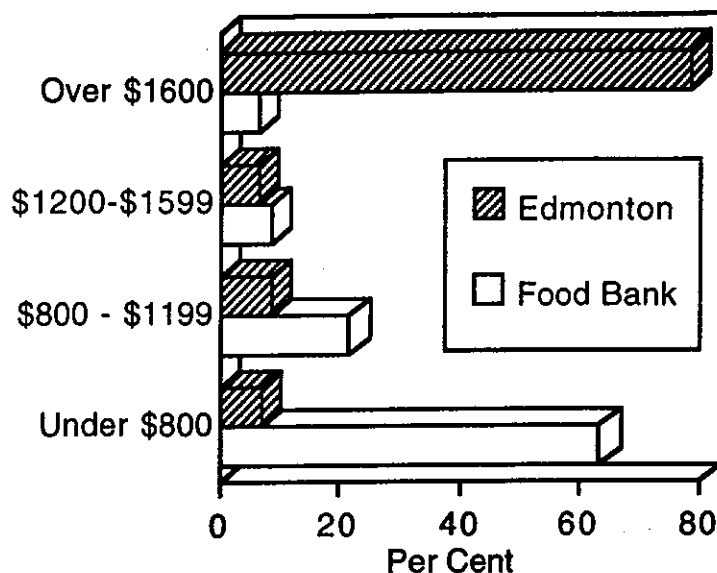


Table 3: Income By Household Size

Number of Persons	Income (\$ per month)	Percent of Poverty Line
One	438	31.2
Two	648	36.9
Three	843	38.6
Four	834	31.5
Five	1,038	35.1
Six	1,125	34.4
Seven or More	1,255	35.0
All Households	705	34.3

Table 4: Monthly Income By Source

Income Source	"Person 1"	Household
Supports for Independence (SFI)	727	799
SFI Discontinued	0	284
Waiting for SFI	0	148
Receiving EI	712	715
EI Discontinued	0	0
Waiting for EI	0	235
CPP	637	773
SFB	1,112	1,231
AISH	729	743
Other Gov't Programs	679	679
Employed Full Time	1,059	1,265
Employed Part Time	486	557
Employed Casual	517	651
No Income Source	0	280
Other Income Sources	767	965
Average (excluding no incomes)	732	817

income for person one and the total household income are included.

Households relying on government sources of income, except Student Finance, all come in slightly below the average income level (if those with no income are excluded). The range between them is rather small, from \$637 for those on CPP to \$729 for AISH recipients.

Higher levels of income can be found among those with full-time employment (\$1059) and those receiving Student Finance (\$1,112). Each of these is offset by other factors, however. People working part time or casually make far below the average (\$486 and \$517, respectively), which indicates active participation in the workforce does not necessarily equal higher income. As for Student Finance, this figure includes money earmarked for

tuition, supplies, books and additional transportation. As well, a sizable portion (potentially the entire amount) is in the form of a loan, needing to be repaid following completion of studies.

A breakdown of household size by income source reveals no significant variations. Consequently, different distributions of family size do not skew the average results between income sources.

Interpreting the Results

The study results reveal a population with extremely low levels of income. The picture is one of a pocket of severe and serious poverty amidst a city of relative wealth. While it is no surprise that Food Bank recipients live in poverty, confirmation of expectations does not make the reality less stark.

"At the beginning of the month, I pay the rent, power, utilities. I am left with about \$10 for food till the end of the month. \$10 for me and my two kids."

- Single Parent

First, this data suggests individuals using the Food Bank have a clear and demonstrable need—\$705 does not last a family very long. Seeing average income increase as family size increases hints that singles and families find themselves in similar financial difficulties.

With average rates of income 34 per cent below the poverty line, the depth of poverty experienced by this population is staggering. Food Bank recipients are not simply suffering from relative poverty, but from objective poverty, where the necessities of life are not being met.

Second, seeing the heavy proportion of recipients needing government support for their income provides an initial indication that social policy in Alberta has a role to play in Food Bank demand. This element will be explored later in the paper.

Even those currently employed have not stepped out of poverty. At an average monthly wage of \$1,059, they are earning an average of \$6.30 an hour, based on a 40 hour week. This raises questions about the adequacy of low wages.

Even more recipients find themselves employed only part-time or casually. This is a tenuous link to the workforce, and heightens financial insecurity.

*"My husband works 14 hours a day and falls down on his face crying because there are not enough hours in the day."
- Mother of two Children*

Data from previous studies show that SFI recipients, as a percentage of all clients, began to drop slightly in the mid-1980s (from 60% in 1984 to 43% in 1986). This trend has reversed itself and SFI recipients are again coming more frequently to the Food Bank. This is again a reflection of SFI policy.

The one in five recipients who have no income source whatsoever raise the most serious questions. How does a family end up with no income support at all? How long do they go without income? How do they survive? Clearly, this is a subgroup demanding further examination.

Expenses

The demographic and income composition of Food Bank recipients begins to paint a picture of who they are. However, we still do not know what kind of life these individuals lead. Some of the questions in the interview were designed to provide some details to the picture.

Housing

Everyone needs a place to live. Most everyone has a place to live. Where and with whom we live can say much about our life and personal situation.

Virtually all Food Bank recipients have a fixed address. Only 0.2 per cent reported having no housing at the time of their Food Bank visit.

Food Bank recipients are almost certain to be renting—93.8 per cent stated they rent their accommodation. Another 3.7 per cent claimed to be living temporarily with someone else, so were not officially renting. Only 2.5 per cent owned their own accommodation.

Statistics Canada found in 1991, 40.7 per cent of Edmontonians rent, while 59.2 per cent own. Home ownership has evaded the segment of the population needing the Food Bank.

Houses, owned or rented, also seem to evade Food Bank recipients—57 per cent live in an apartment. Another 9.1 per cent live in a rooming house. Only 26.5 per cent live in a house and 4.8 per cent in a duplex. Naturally, house residence is linked to family size. Those with larger families are more likely to live in a house.

Housing Stability

Food Bank recipients are likely to be recent arrivals to Edmonton. The largest group of respondents (35.6%) have lived in Edmonton less than five years. 19.8 per cent have been in Edmonton for less than a year. The average is only 14.3 years in Edmonton. If we remove those who have lived in Edmonton their whole lives, the average drops to 10.7 years.

Food Bank recipients have unstable housing, as well. They are far more likely to report moving in the past year than Edmontonians as a whole. In 1991, 22 per cent of Edmontonians reported moving one or more times in the previous 12 months. Meanwhile, 64.5 per cent of Food Bank recipients have moved at least once in the last year. In fact, 14.4 per cent moved more than three times, which is more than once every four months.

Table 5: Reasons For Moving

Reason	Percent
More Affordable Rent	20.3
Accommodate Work or School	18.3
Improve Living Conditions	16.0
Conflict/Eviction	15.0
Changed Family Status (marriage, divorce, etc.)	14.4
More Appropriate/Larger Unit	9.3
Building Sold or Condemned	2.0
Other Reasons	4.7

The reasons given for moving are found in Table 5. The five main reasons are almost equally distributed. The largest number of respondents said their reason for moving was to get a place with cheaper rent (20.3%). The next reason was to accommodate a job or school (18.3%). A less frequent reason, but still important, was moving due to eviction or conflict with neighbors or landlord (15.0%).

In all, 78.3 per cent of responses could be classified as active life improvement. The respondents move to either save money or make their accommodation more adequate for their family, job, or living conditions. Only 17 per cent could be classified as forced moves.

Personal Expenses

Once someone is established in an accommodation, their attention turns to what goes on in the house, namely meeting expenses and budgeting. We asked participants to categorize their spending on certain items and the total they spend per month.

The first finding was that only 53.7 per cent have a telephone. The remaining 46.3 per cent live without this basic and necessary tool of communication. When asked if they would prefer to have one, 89.6 per cent replied yes. This means 40.2 per cent of Food Bank recipients want to have a phone but cannot afford to hook one up. Translated, at least 5,400 households in Edmonton cannot afford a telephone.

Average monthly expenses for Food Bank recipients total \$797 per family (average family size is 2.7). This is out of the average income of \$705, leaving a monthly deficit of \$92. The income/expense balance for each household size is found in Table 6.

No household size has a net surplus. The deficits range from \$15 for families of three, to \$236 for families of seven or more.

This data represents their financial situation for the month they needed the Food Bank. When asked if their income lasts during an average month, 79.0 per cent still indicate it does not. For four out of five families, budget deficits are a usual occurrence and not simply a one-month aberration.

If we examine how Food Bank recipients spend their money, we find a heavy weighting on necessities. Rent makes up 45.6 per cent of expenses. They average \$363 on rent or mortgage payments. While this is substantially below the city average (\$665 in 1991), as a percentage of total expenditures, it is well above city average (17%).

Unattached people living alone are hit hardest. They pay 63.2 per cent of their income to rent. On the lower end of the scale are families of seven or more, who pay 41.0 per cent of their income to rent.

To develop a true picture of housing cost, we must add the cost of utilities. Utilities come as part of maintaining a roof over one's head. The costs of power, gas and water added an additional \$82.50 to households' monthly expenditures. Many households did not report an expense for utilities, or reported they were included with rent. The average excludes these households. Table 7 shows the total housing cost for each family size.

*"I would have a job, but I don't have a telephone."
- SFI Single Employable*

**Table 6: Monthly Expenses and Deficit
by Household Size**

Number of Persons	Expenses (\$ per month)	Monthly Deficit (\$)
One	516	-77
Two	729	-81
Three	857	-15
Four	1,045	-211
Five	1,153	-115
Six	1,212	-87
Seven or More	1,491	-236
All Households	797	-92

*"I would like to get through one whole month, have all my bills paid and have \$5 left in my pocket at the end of the month."
- Single Mother, Working Full Time*

Table 7: 1996 & 1986 Housing Costs, by Household Size				
Household Size	1996 Housing (\$)	1996 Percent Of Income	1986 Housing (\$1996)	1986 Percent Of Income
One	291	66.4	367	60.1
Two	381	58.8	443	52.9
Three	430	51.0	560	61.8
Four	520	62.4	618	59.8
Five	567	54.6	n/a	n/a
Six	618	54.9	n/a	n/a
Seven or More	669	53.3	n/a	n/a
All Households	410	58.2	434	n/a

The 1986 study also measured housing costs. If we factor for inflation, we find low income Edmontonians are paying slightly lower amounts to housing today than 10 years ago. However, as a percentage of their income, they are paying more than 10 years ago. The relative costs of housing have not gone up in 10 years, but incomes are not going as far as they used to, forcing a bigger piece to go to rent and utilities.

The other key expense is food. Respondents stated they spent, on average, \$227 a month on food, including personal care items. Nutritious Food Basket guidelines suggest a simple, healthy diet for a family of three would cost \$337 a month (Source: Alberta Agriculture). On average, Food Bank recipients spend \$110 a month less than basic recommended guidelines

For a healthy diet \$227 is not enough, but it comprises 32 per cent of Food Bank recipients' average expenditures. Housing and food together take up 90 per cent of their monthly income.

Other expenses also eat up a sizable portion of family budgets. Table 8 lists the average cost of selected items. Readers should note the table presents the average for only those reporting. Varying numbers of respondents reported expenses in each area. In part this is due to households who have no expenses in a given area. For example, most households did not pay a damage deposit in the

month of their visit. The \$203 figure reported in Table 8 is the average amount paid by the 128 households who responded.

The averages in Table 8 should not be taken as a measurement of the entire sample due to respondents not reporting expenses in particular areas. The information is provided to offer a picture of the diversity and range in Food Bank recipients' personal expenditures.

Table 8: Other Monthly Expenses		
Type of Expense	Number of Respondents	Average Amount (\$)
Damage Deposit	128	203
Health Costs	131	69
Telephone	340	52
Clothing	241	73
Transportation	403	80
<i>Note: Amounts are average of respondents only; total sample size = 816.</i>		

Interpreting the Results

Food Bank recipients are living a less stable, less secure life than the average Edmontonian. Not only are they living on lower incomes, but their incomes fail to meet their monthly expense needs. They are likely to move more frequently and to have lived in Edmonton fewer years. Only one in two own a telephone.

They are living frugally, but even that isn't enough. Even though they spend far below the average on rent and other expenses, their meagre income is quickly eaten up.

As a result, they have to keep relocating for new job opportunities or to find less expensive accommodation. Their less stable lifestyle can be directly attributed to their lack of employment and income security.

Particularly concerning is the substandard amount they are spending on food. This will have long-term health consequences, as physical and mental wellness deteriorates due to inadequate diet.

Food Bank recipients simply do not have enough money at the end of the week to buy proper food. When 60 per cent or more of a small income goes to housing, little is left over for sustenance. This is supported by the finding that 90 per cent of their income goes to housing and food. They are spending all they have on food. Unfortunately, they just do not have enough.

*"I buy what will last the longest, even if it isn't healthy."
— Food Bank Recipient*

The combined results of their basement level spending and the ungrudgingly stubborn budget deficit demonstrate there is little "fat" for them to cut from their household expenses. Their income levels are not adequate to meet the most basic of family needs.

Income History

We know the current financial and income situation of Food Bank recipients. In one sense, the fact they are low income and suffer a monthly budget deficit is intuitive; it is part of needing the Food Bank. Their income history is a darker corner of the picture, one not examined by previous studies.

We asked respondents to identify their income source and amount for a year ago and three years ago. If we track the responses, we see a picture of how this population has fared during the past three years.

Table 9 follows the primary source of income for respondents from three years ago to today. As we move forward in time there is a clear trend from employment-based income to government-based income. Three years ago, full time employment was the largest source of income (37.5%), and employment income supported almost one-half of respondents (45%). These figures drop to

Table 9: Income Source, Current and Previous Years

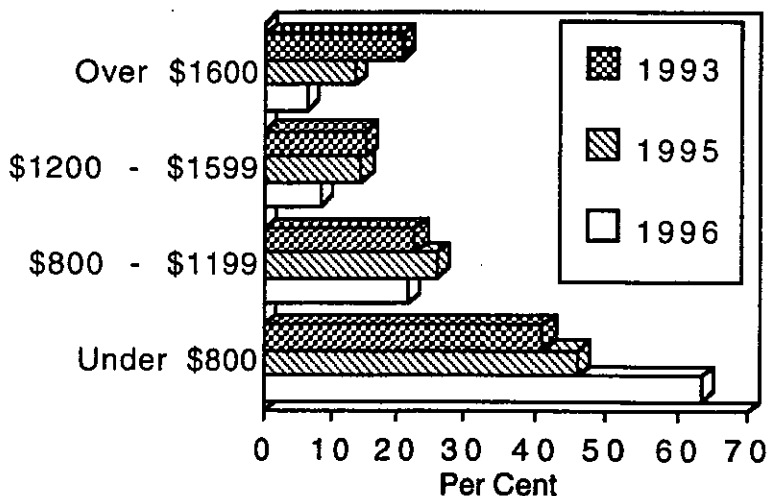
Income Source	1996	1995	1993
SFI	52.7	37.4	30.5
SFI Discontinued	1.7	--	--
Waiting for SFI	7.1	0.1	--
Total SFI	61.5	37.5	30.5
Receivng EI	3.3	2.8	2.7
EI Discontinued	0.2	--	--
Waiting for EI	2.6	--	0.1
Total EI	6.1	2.8	2.8
CPP	2.6	2.1	1.2
SFB	2.7	5.2	3.6
AISH	2.7	2.2	2.2
Other Government	0.6	1.1	0.2
Total Other Government	8.6	10.6	7.2
Employed Full Time	5.1	27.3	37.5
Employed Part Time	3.7	6.4	5.4
Employed Casual	5.3	3.1	2.1
Total Employed	14.1	36.8	45.0
No Income Source	7.5	7.7	10.6
Other Income Sources	2.0	4.5	3.7

Note: May not total 100% due to rounding.

27.3 per cent for full time and 36.8 per cent for all employment last year. Today the numbers are 5.1 per cent and 14.1 per cent, respectively. The trend for SFI is the inverse, climbing steadily over three years.

Income levels follow a similar path (Chart 5). Three years ago, the average total income was \$1,138, with over 20 per cent with incomes above \$1,600. A year ago, the average was down to \$1,021, and only 13.6 per cent had incomes over \$1,600. Today, the average is \$705, and 7.4 per cent are over \$1,600. At the other end, those with incomes under \$800 has climbed from 41.1 per cent to 46.0 per cent to 57.6 per cent.

Over 37 per cent lost income between three years ago and one year ago, while 32.5 per cent increased income. In turn, 50.7 per cent lost income between a year ago and today, while only 21.2 per cent increased their income.

Chart 5: Past and Current Monthly Income

Time Without Income

This study population's income history is highly unstable. Jobs are not long term and switching between government programs is common. Instability of this nature means there may be periods of no income while a switch occurs. That fully one in five recipients has no income at the time of their Food Bank visit is a testament to this possibility.

In the past three years 49.0 per cent of Food Bank recipients have gone without income for a period of time. The average length of time was 18 weeks. This equals about a four month stint, on average, that people have gone with no source of income at all.

Time without income is a serious problem for this population when one considers they do not have savings or other resources to tide them over until they find a source of income.

Of those who went without income, the largest portion went between four and eight weeks (29.0%), but fully 18.5 per cent went over 26 weeks (six months).

The reasons provided for having no income fell primarily into two categories—40.5 per cent were looking for employment without success and 41.8 per cent were either waiting for government benefits or were ineligible for government benefits. Of those waiting for benefits, 14.2 per cent were waiting for their SFI benefits, and 17.3 per cent were totally ineligible for SFI.

The final 17.5 per cent went without income due to miscellaneous disability or illness.

Interpreting the Results

The evidence in this study on income history seems to indicate that most current Food Bank recipients are not long-term users. Three years ago, many more were working and bringing in higher incomes. It is likely they were not involved with the Food Bank. In other words, they have only started coming to the Food Bank recently.

Since income and employment have dropped off among this population, something must have occurred to cause the drop. The jobs they held have disappeared, or become more scarce, causing a precipitous drop in their financial security.

It should be noted even three years ago the average income of this population was not very high. It was still well below the average for Edmonton, and substantial proportions were still involved with SFI. Just because more were employed three years ago, we cannot assume they were secure. The data instead suggests that even three years ago, they were a marginally secure portion of the labor pool. Their wages were lower and their job security less. Their lower levels of education would suggest this is the case as well. Their jobs were the first to dry up.

Supporting their marginal connection to the labor force is the evidence of weeks without income. The high incidence rate indicates their income and employment situation is rather insecure, with regular switches of source and periods of no income in-between. This is stressful and taxing on someone's financial resources and mental health. These periods of no income are primarily caused by labor force difficulties, and waiting periods and eligibility rules of government programs. Initial analysis would seem to indicate both scenarios could be avoided with a change in social policy.

Lifestyle

The consequences of living with a low income extend beyond housing instability and lack of food. Poverty permeates life. Health, children, family life are all affected.

Health

When asked to rate their health, 48.6 per cent rate it good, while 33.4 per cent rate it fair and 17.9 per cent rate it as poor. When asked to compare their health to last year, 32.4 per cent said they feel less healthy. Only 19.5 per cent feel more healthy.

While 48.6 per cent seems a positive health self-assessment, it contrasts with the 85 per cent of Edmontonians who stated their health was "good" or better (Source: Capital Health Authority).

Particular health problems were identified by respondents. The incidence of serious illness, defined as life threatening illness such as AIDS, cancer or hepatitis, is 11.9 per cent of problems mentioned. This is, seemingly, a very high incident rate. Also of note are those mentioning malnutrition as a health problem (4.9%).

Other areas of health concern were general somatic problems (22.9%), mental health (12.1%), stress (7.7%) and heart problems (9.9%).

Nutrition

Over half of the respondents feel their nutritional needs are not being met. Of adults with children, 17.8 per cent state their children's nutritional needs are not being met. Considering this latter figure is likely to be under reported, due to stigmas and the desire to be seen as a "good parent," this 17.8 per cent figure is striking.

In addition, 46.8 per cent of respondents with children report skipping meals so their kids could eat. In a related question, 52.4 per cent of

"The kids always eat first. No matter what is in the house, the kids eat first. I don't care if I go two or three days without anything to eat. I'll keep working at my job without eating. It's a choice I as a parent have to make."

— Single Parent

participants report going an entire day without food. Of those that went a whole day without eating, 48.0 per cent have done it three or more times in the past month.

A significant minority (16.9%) of parents state their children have missed meals because there has been no food in the house. On average these kids missed meals five times in the last month. A surprising 7.8 per cent missed a meal every day of the last month.

These figures support the finding that Food Bank recipients are not maintaining a healthy diet and are at risk of the damaging effects of lack of nutrition.

Mental Health

In the questions about health, mental health and stress comprise one out of five mentions. This acknowledgment of the effect on mental health is further supported by those rating their stress level as "high" (52.2%). Only 9.2 per cent feel their stress is low. As well 45.2 per cent believe their stress level has gone up in last year, as opposed to 20.6 per cent who felt it has lowered.

Respondents were asked to identify their major sources of stress. Not surprisingly, 36.9 per cent of mentions relate to finances. Another 14.5 per cent are about unemployment, which is closely linked to financial issues. Therefore one out of every two mentions is related to the income situation of Food Bank recipients.

The focus groups explored the effect of poverty and hunger on a person's mental health. Participants described its all-encompassing nature and its devastating impact on their family. It is impossible for them to forget, even for a short period, the situation they are in. This drags down their sense of self and dampens their relationship with their spouse or children.

"Not knowing financially what will happen at the end of the month is scary. I think about it all the time."

- Woman Working at Low Wage Job

Family Life

Respondents indicate their financial situation has a negative impact on their children. One way they demonstrate this is through the recreational activities their children can or cannot do. When asked if there are any activities they cannot afford for their children, 79.2 per cent said yes.

Children of Food Bank recipients are denied basic recreational activities taken for granted by middle class families. These recreational activities encourage good health and necessary social skills.

"Every child of a parent in this room knows the statement: 'We can't afford it.'"

- Parent

Banking

Finally, as a measure of economic integration respondents were asked to identify where they cash their cheques. While 73.6 per cent indicate they use a banking institution, over one in four has no access to banks—21.8 per cent went to a cheque-cashing business, and 4.7 per cent used non-official means, like a landlord, hotel or friend.

Interpreting the Results

The final dimension of Food Bank recipients' personal situation addresses the consequences of living in poverty. People using the Food Bank are partially cut off from the community around them. This isolation will have consequences down the road.

A sizable portion of the Food Bank population does not have access to banking in the community. While a bank account does not create social connection, the lack of one can breed instability and isolation. Not having a bank account makes it more difficult to establish a credit rating and can often pose difficulties with potential employers.

Other studies, most notably a recent study by the Bissell Centre, have highlighted the barriers to banking services facing most low income individuals. Their study found requirements such as minimum bank balances and stringent rules for cheque cashing made banks inaccessible to many low income individuals.

Similar isolation issues exist for the children of recipients. Most common recreational and educational activities are blocked from these children. These kids miss the positive contributions of recreation to children's development and socialization. They have fewer opportunities to expand and enhance their interests and talents. They get fewer opportunities to exercise their bodies and build teamwork skills. This will reap negative consequence as these children become adults.

The health picture of Food Bank recipients is not encouraging. They report lower levels of health than the rest of the population and high levels of stress. Their nutritional needs are going unmet. Food Bank recipients are eating at a level which will invariably, if maintained even for a few weeks, bring about a deterioration in health. This may be the underlying reason most Food Bank recipients' health is worse than a year ago.

Stress also ties into health. Financial and family problems are creating stress for Food Bank recipients. However, high stress may also indicate health issues as well. It can be difficult to separate stress and health, as often the physiological responses are similar. Either way, should their situation not improve, Food Bank recipients appear to be at risk for a number of physical and mental health difficulties down the road.

The Future

The final picture is provided by respondents themselves. At the end of the interview, participants were asked two open questions, to be answered in whatever manner they desired. These questions reflect the personal ambitions, goals and hopes of the respondents, and therefore give us a glimpse into what they wish to do with their life.

"What would improve your immediate situation?"

The vast majority of responses had to do with employment, either finding it or improving it. The other common response was more money in one form or another. Respondents also want to make changes to their personal situation and family life.

As a group Food Bank recipients want out of their current situation. They want work or a more independent lifestyle. This manifests itself a number of ways. Some feel a job, or resources to get a job, are the route to independence. Others feel less positively and believe they will have to move out of Edmonton for things to get better. The need for more money expresses itself in a number of ways: winning a lottery, more basic necessities, access to income support programs. These are all statements about gaining more financial security.

"To have the money needed to find work. Money for clothes, bus pass, a telephone."

- Questionnaire response

There was a strong sense of government's ability to make changes. Much of the desire for change was seen through changes in government policy. They interpret government as holding the potential to help them find a job or become more financially secure.

Of course employment is about more money as well, but it is also about a sense of self-worth. There is a strong undercurrent of the need to improve quality of life. Comments about spending more time with kids, or improving mental health, or to find a way to reduce an addiction are about improving the whole of one's life.

Their own answers provide support for the more quantitative conclusions reached above. Money and work are the key issues to be resolved for this population. Providing access to these basic needs of life is the way not only to a more independent life, but a more fulfilling and satisfying life.

"What do you expect for the future?"

The second question was directed at their hopes and expectations for life. It moved beyond what would improve their situation and asked more broadly what they want for themselves. Their answers remained remarkably similar. They hope for work, to return to school, for greater financial security.

Hope, both its presence and absence, ran through the answers. Many saw themselves achieving personal goals and being happier and more secure. On the other hand, others had no hope left at all and saw a future no better than the present.

Food Bank recipients want a more stable future for their families. Again, the routes are different—work, school, different city—but the goal is the same. They want to breathe a little easier about their survival.

They want more for their family. In this respect they are no different from any one else. Their hopes are simple and straight forward. We all wish more for our families, and more stability for ourselves.

The focus groups also brought up the element of changing attitudes, expressed in a desire for respect and removing the stigma of poverty. Participants

recognize it takes more than their own individual efforts to change their situation. All of society needs to work to bring about positive change.

"I hope for tomorrow to be a better day."

- Questionnaire Response

There is a strong current from many of a lack of hope. Many said they don't think about the future or they feel the future will be bleak. This is somewhat troubling. A loss of hope takes away much of one's impetus for moving forward. The daily struggle to find enough food or to pay the rent has the power to leech hope from people. Many find they cannot think ahead when the here and now is not secure.

This reinforces the sense of poverty and hunger as all-encompassing. Poverty creates economic crisis and grows into isolation from community. It also dominates the emotional aspects of someone's life. Their quality of life is determined by their lack of income. Income becomes the pathway out and to a healthier life.

Who They Are

This is a large body of data on the characteristics of Food Bank recipients. The flurry of numbers and comparisons portray a complex picture. Yet, a picture has formed. It may not be what many expected it would look like.

What was learned breaks the mould of the stereotypical welfare "bum" looking for a free ride. Instead we find a group of people whose financial circumstances have taken a fairly recent turn for the worse. Most do not appear to be long-term Food Bank clients. Three years ago their financial and employment situation was stronger. Sometime in the past three years, their economic welfare has dropped, and now they turn to the Food Bank for assistance.

This is not to say they were well off three years ago. A number of factors combine to demonstrate this is the most economically vulnerable group in our

society. Single mothers, unattached men, people with lower education levels and younger age levels have traditionally been disadvantaged economically. These are the groups most heavily represented in the Food Bank population. The documented drop in their situation suggests Alberta's tidal wave of change during the past three years has swamped this group's economic ship. As a result, they find themselves more vulnerable than ever before. The Food Bank becomes one way to keep afloat.

The data shows Food Bank recipients live frugally, trying to save money wherever they can. Their meagre income just does not go far enough.

Their income history plus their willingness to do whatever is necessary to find employment suggest this group desperately wants to be more independent and financially secure.

Most, however, rely on government sources of income. This is a reflection of their weak link to the employment market and their high level of economic vulnerability.

We get some insight into the consequences of Food Bank need. The Food Bank population is isolated from their community. Their children cannot participate in recreational activities essential to healthy development and their families miss out on the life of the community. Their mental health suffers as their financial worries dramatically increase their stress levels.

The prospects for their long-term health do not bode well. The lack of an adequate diet and the reported deterioration in their health perception suggest the long-term health implications of inadequate income are real and serious. A person cannot miss meals for long without doing damage to their bodies.

"If none of us in this room are eating properly, we're not getting the mental and physical capacity to be 100 per cent functioning people either. And I don't care who it is out there, until they have gone without eating for a day or two, they won't understand what I'm saying."

• Single Man

The Food Bank is serving the portion of our community who are struggling the most. Their incomes are at the very bottom of the scale. Their connection to jobs and the community are tenuous, and becoming more fragile.

Their situation is not improving and may be deteriorating. The demographics of Food Bank clientele has not dramatically changed over the years (as seen when compared to previous studies), yet today's clients are not the same individuals who used it in 1986. This suggests it is a problem affecting subgroups of our community, and not individuals who have idiosyncratic lifestyles.

Plus, their increased numbers suggest the problem may be widening, reaching farther into our community. An ever growing portion of our population is two paycheques away from needing the Food Bank themselves.

Why They Need the Food Bank

The first section of the study revealed information about who Food Bank recipients are and from where they come. Attention should also be paid to the causes of Food Bank need. What are the circumstances which bring people to run short of food and walk into a Food Bank?

First, we need to find out at what point do people turn to the Food Bank. Is it their first line of support, or is it a last ditch effort to keep afloat? This will place a proper context on the Food Bank's role, leading to a better understanding of why people need it.

Coping Strategies

Use of Other Community Resources

The Food Bank is not the only food-related community resource in the city. There are an ever-growing number of soup kitchens and free meals offered by churches and community organizations. Hot lunch programs have appeared in many schools to respond to hunger among young children.

Respondents turned to the Food Bank an average of 1.3 times in the past month—76.0 per cent came only once and 18.1 per cent came twice. The study found that during the past year, the average number of visits was 6.3 times, or about once every two months—60.5 per cent needed it under five times during the year. Only 9.4 per cent received hampers more than 12 times.

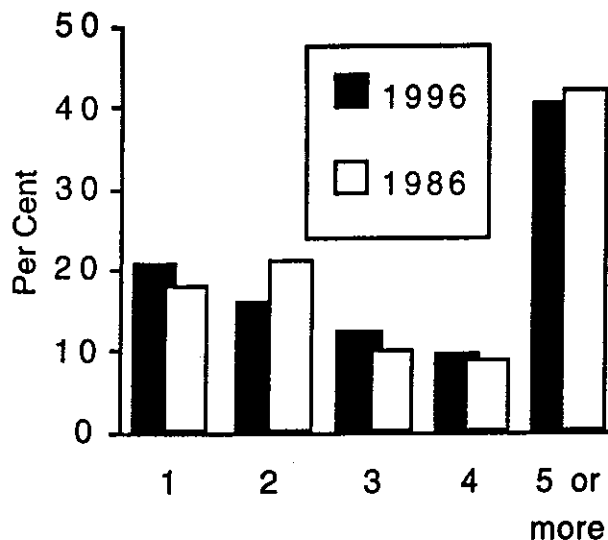
First time clients make up 20.9 per cent of recipients. This suggests a high turnover rate of people needing Food Bank services.

Chart 6 compares the frequency of need data from this study with the 1986 municipal study. The distribution shows the frequency of need has not changed substantially. There are marginally more first time clients now than in 1986. More frequent clients (five times or more) have remained approximately the same.

Conversely, only 27.2 per cent of Food Bank recipients have ever received a free meal from a church or organization. An even smaller percentage have taken part in school lunch programs. Only 5.2 per cent of respondents with children have had their kids in a program at school.

Of those who have received a free meal, we find there is a greater reliance on these sources than the Food Bank. They average 4.6 free meals in the last month, and 34 free meals a year. Some of this is due to a large deviation from the mean, with some respondents claiming they receive a free meal every day of the year. Most received fewer than five meals in the last month, and 30 meals in the last year (73.7% and 70.7%, respectively).

Chart 6: Food Bank Visits, Past Year



Interpreting the Results

This study allows an estimate of the number of Edmonton families who need the Food Bank over the course of a year. Taking into account repeat users, it can be estimated 13,500 separate families will need Edmonton's Food Bank at least once during 1996. This represents at least 36,500 people, including over 14,000 children. One in 20 households in Edmonton is hungry enough at some point in the year to need the Food Bank.

The most revealing finding is that Food Bank recipients are not likely to use other community resources for food. The low utilization rates for soup kitchens and hot lunch programs suggests, while there is some overlap, the populations accessing the Food Bank, soup kitchens and school lunch programs are distinct. Each of these resources serves a different segment of the population in need.

Consequently, food need in Edmonton is higher than any study to date has established. By finding a lack of co-utilization, this study reveals a broad scope of poverty and hunger. The Food Bank helps 36,500 hungry people in Edmonton; the other programs bring in tens of thousands more. The true extent of hunger in Edmonton is not yet known, but we now know it is larger than anticipated.

Support Systems

Table 10: Items Cut From Budget

Item	Yes(%)	No(%)
School Expenses	3.7	96.3
Water	4.1	95.9
Health Expenses	5.8	94.2
Rent	5.9	94.1
Gas	6.8	93.2
Telephone	14.9	85.1
Personal Care Items	16.8	83.2
Power	17.8	82.2
Transportation	25.2	74.8
Clothing	29.7	70.3
Recreation	42.7	57.3
Food	69.1	30.9

Food Bank recipients live frugally. The methods they choose to cope with low income can offer insight into the nature of living in poverty.

Respondents were asked what are the first things they cut when they are running low on money. A list of possibilities was provided, and multiple answers were allowed. The answers are found in Table 10.

Overwhelmingly, the first item cut is food—69.1 per cent indicate they cut food. Other frequent responses are clothing (29.7%) and transportation (25.2%).

On the other end of the scale, only 3.7 per cent said they cut school expenses for their kids, and 5.8 per cent cut health related expenses. Rent was cut by only 5.9 per cent.

We also asked respondents what they do when they are running short of food. Again, multiple responses were permitted (Table 11).

Table 11: Strategies for Coping with Food Shortage

Item	Yes(%)	No(%)
Buy Food On Credit	4.1	95.9
Food Voucher from SFI	7.3	92.7
Skip Meals for Children	21.5	78.5
Buy Less Expensive Food	25.5	74.5
Sell or Pawn Possessions	31.6	68.4
Food From Friends/Relatives	41.1	58.9
Money From Friends/Relatives	55.9	44.1
Food From Food Bank	98.0	2.0

Friends and relatives are key supports for Food Bank recipients—55.9 per cent state they borrowed money from friends or relatives, and 41.1 per cent got food from them.

Other likely coping strategies relate to finding more income or cutting costs—25.5 per cent try to buy less expensive food and 31.6 per cent pawn or sell some of their possessions to raise money.

Focus Groups

The focus groups reveal the diversity of coping behavior among Food Bank recipients. A wide array of supports and resources are utilized. From bartering to food rationing to mental tricks to keep one's mind off food, this population demonstrates resourcefulness in finding coping mechanisms.

The focus groups support the contention that the Food Bank is part of a broader network of resources to provide food and other support. People's community—

their family, friends and neighbors—are the first choice of support. They help each other however they can, through swapping household necessities, pooling grocery dollars to save money or coming together to support one another.

Beyond their community, each individual takes responsibility for their own survival. They find extra resources through odd jobs, scavenging, pawning or on occasion illegal activity. They reduce expenses however they can. Sharing rent, bill juggling, buying lower quality food, rationing food and skipping meals are the common tools.

*"I've had to pawn stuff. Most everyone I know has at some point.
It's what you do to get by."*

- Unattached Man

Hidden within these tangible coping mechanisms lies what may be a more important resource. Food Bank recipients work quite hard psychologically to minimize the emotional impact of living in poverty. This is both a window on their lives and a testimony to their personal commitment.

Interpreting the Results

Food, the most essential of necessities, is the first victim of inadequate income. More than rent, children, health and utilities, Food Bank recipients choose to cut food from their budget. Most cut back how much they eat, even to the extent that they do not eat for a day or more. Even their kids have to do with less food.

At first this seems irrational. Why eliminate the most important essential of living? Further examination makes it seem more likely. Food bills are more discretionary than rent, health and utilities. If you do not pay your rent, you lose your home. If you do not pay your power bill, you get cut off.

Food, on the other hand, does not have such immediate consequences. If you miss a meal or even an entire day of meals, you feel hungry but can keep going. There is always the next day. The health consequences of inadequate nutrition are not felt for months. This makes food a likely target for cutbacks when money is getting tight.

*"I was struggling. So I stole some groceries and got caught. ... I can see how people are going to be turning to criminal behaviour because I thought I am the last person to do something like that.
But I did strictly just to survive."*

- Mother

Evidence for this theory lies in the responses for other discretionary necessities, such as transportation and clothing. They, too, can be eliminated or reduced with minimal immediate impact. Consequently, they are the only other items frequently cut back.

As well, we find parents are doing the best they can to shield their children from the impacts. They are not cutting school expenses and are skipping meals so their kids can eat. Despite these efforts, we still find almost one in five kids miss meals due to lack of income and food.

"It doesn't help to buy food if you don't have any electricity for the stove."

- Food Bank Recipient

Family and friends are essential to the survival of this population. The amount of support provided by informal support networks has not been quantified, but makes up a

substantial amount of non-monetary income. This is undoubtedly a positive characteristic of Albertans, but we must ask how sustainable this model is. It is clear despite family help, people still need the Food Bank and other resources. The family cannot provide enough support to keep these people afloat.

What, too, of the people with no family or who are estranged from family. They are left with no support network. While we should feel positively about the level of family and personal support in Edmonton, we need to remember that it cannot replace a more formalized support system.

Other responses strengthen the argument, already presented, that Food Bank recipients are doing everything they can to support themselves. They are pawning possessions, many are collecting bottles, and all are cutting expenses as best they can to make ends meet.

The focus groups enhance these findings and add one more. They demonstrate the emotional cost attached to poverty and hunger. This point should not be understated, for psychological health is a prerequisite to getting back on one's feet.

Probably the most significant finding is the severity of the food shortage in these households. Over one in two adults goes an entire day without food. Kids are missing meals and their parents are skipping meals. These practices may spring out of necessity, but the impact is still serious.

"I refuse to drink milk because I know I am taking it away from my son."

- Single Father

We need to ask ourselves what are the consequences for society of a population drastically cutting back on food, clothing and other basic necessities. How does it affect their connection to the community and their long-term ability to attain independence?

Causes of Food Shortage

There are two levels to understanding what brings people to need the Food Bank. First are the direct causes, those things which have happened to cause the household to run out of money and food. The second level probes deeper and asks what characteristics and situations make it more likely a person will need to use the Food Bank.

We already know a lack of income is a criteria. Beyond income, however, lie a number of other dimensions. Table 12 shows the answers to what has caused their present food and money shortage.

There is no one clear reason for coming to the Food Bank. In other words people need the Food Bank for a variety of personal situations. We can, however, discern some likely scenarios from the answers.

Fully one in four cite unforeseen expenses as their reason. It is interesting to note that 10 per cent of responses deal specifically with the costs of moving, which include damage deposits, hook up charges and relocating expenses. Over 22 per cent of respondents were unable to provide a more precise reason other than lack of income or lack of work.

Almost 22 per cent of responses deal with SFI problems, either a delay or inadequate benefits. Add another 7.0 per cent who cite a delay or inadequacy in some other government program, and this becomes the largest category.

Only 3.9 per cent of responses claim poor budgeting or similar poor decision making. This number is likely under-reported. Some of the "regular expenses" responses may in reality be due to poor budgeting. Even given the acknowledgment of under-reporting, it is still safe to state a very small portion of Food Bank recipients are in need due to poor planning or personal errors in judgment.

This breakdown reveals two possible situations leading to Food Bank need. First, there are individuals whose income usually makes it through the month or they are able to find a way to cover their budget deficit. For these recipients an unexpected or unusual expense—a visitor, a death in the family, moving expenses, stolen or lost money, marital break-up—causes them to run short. They do not have a cushion to absorb the unexpected financial bumps that happen to all people occasionally. Consequently, they turn to the Food Bank. This group makes up about 25 to 30 percent of the sample.

The second group has an income source not permitting them to make ends meet any month. They are doing what they can to reduce expenses and are using family and friends, but still come up short. People living on government programs and receiving benefits they feel are inadequate would be included here. In total, they make up the greatest portion of the sample, about 60 per cent.

The remaining recipients have a mixture of reasons for needing the Food Bank, including budgeting difficulties and other categories.

Table 12: Reasons for Current Food Shortage

Reason	Percent
Regular Expenses	15.7
Unexpected Expenses	15.5
Moving Expenses	10.0
Lack of Employment	11.6
Lack of Income	11.1
SFI Benefits Inadequate	12.4
Delay with SFI Benefits	8.1
Delay/Inadequate Other Program	7.0
SFI Benefit Cutbacks	1.4
Poor Budgeting	3.9
Marital Break-up	1.9
Other Reasons	1.6

Of course, this kind of analysis over-simplifies the complex set of circumstances leading to Food Bank need. Each person has a different story. The limitation does not invalidate the results. The results are effective at identifying the causes of Food Bank need in a broad way, and allow us to focus our energies on those matters which would be more likely to make a difference.

Related Factors

An analysis of why people need the Food Bank is not complete without an examination of the variables which make Food Bank need more likely. Such variables do not predict whether an individual will or will not need the Food Bank. Instead, they offer some direction for those wishing to reduce the overall level of Food Bank demand.

Since the study only interviewed individuals who were at a Food Bank depot (and therefore by definition had Food Bank need), it cannot suggest what variables have an impact between Food Bank need and no Food Bank need. It can measure the impact of certain variables on the level of Food Bank need. It is not an unreasonable assumption that the variables impacting the depth of need will be also linked to need itself, allowing us to project that an improvement in the variables identified below will also mark an improvement in overall Food Bank demand.

The measurement chosen to determine depth of need is the number of Food Bank visits during the last year. The number of times a household has needed the Food Bank can be conceived as a measure of reliance on community support for food. Someone who has only come once in the last year has a stronger ability to self-support than someone who needs the Food Bank once or twice a month. The increased need reflects the latter's deeper financial struggle.

We ran statistical tests on a number of variables to determine if they were linked to the number of visits to the Food Bank.

Income

First, income was found to be a key variable. The tests found the lower a household's income was a year ago, the more the household needed the Food Bank in the past twelve months.

The importance of this finding is its further support for the supposition found in the first level of analysis. Income is the key variable. This lends itself to the suggestion that households with the weakest financial situation have the smallest emergency pool, causing a quicker and more pronounced need when income drops. Those who had higher incomes a year ago had a bit more of a cushion, thus reducing their recent Food Bank need.

Another correlation is change in income from last year to this year. Those whose income dropped during the last year used the Food Bank more frequently than

those whose income stayed the same or went up. Again, this bolsters the theory that income is the key indicator. When income drops, additional sources of support must be found, in many cases leading to greater Food Bank need.

Education

Tests also found the lower a person's education, the more they need the Food Bank. This suggests an hypothesis that those with lower levels of education have a more difficult time in the labor market and in securing adequate income. They are less competitive, and therefore more marginal in the labor force. Marginality would seem a reasonable indicator of income insecurity, lower income levels, and fewer informal support networks, all leading to increased Food Bank need.

Source of Income

An analysis of income source reveals some interesting differences in depth of Food Bank need. Statistical tests reveal significant differences between five income classifications.

The various income sources were classified into five groups: SFI, EI, employment related, other, and no income. Using these classifications, we find SFI recipients need the Food Bank significantly more often than employment related and other income recipients. Chart 7 displays the depth of need for each classification.

This is the first solid piece of evidence linking SFI benefits to Food Bank need. SFI recipients have a deeper level of need than other Food Bank recipients. They either have fewer resources at their disposal, or have more entrenched difficulties making ends meet over the long term.

SFI recipients' short-term shortages are not more severe than other Food Bank clients. Their need per month is the same as the overall average (1.3 visits per month). It is over a number of months, when many other clients become more independent that the difference becomes clear. SFI recipients are mired more in a long-term financial bind than other Food Bank clients.

Chart 7: Food Bank Visits, Past 12 Months



"When I was on Social Services, it seemed like toward the end of the month, we were constantly either going to the Food Bank or Salvation Army. ... Now that I'm working ... it isn't too bad."
- Employed Parent

Unrelated Variables

A number of other variables were tested without significant finding. These included family size, gender, housing type and telephone possession. None of these characteristics made a difference to the frequency of Food Bank visits. For example, men and women used the Food Bank in approximately the same frequency.

This is not to say some of these characteristics do not have an impact on someone's likelihood to live in poverty. Numerous studies have shown the link between poverty and a number of these factors. This study merely demonstrates that once in poverty, these factors do not affect the level of Food Bank need.

Focus Groups

In the focus groups participants were asked what prevented them from achieving personal goals. While not a direct question about the cause of Food Bank need, the answers sounded very similar to the causes outlined above, leading to the conclusion this question is linked to their Food Bank need.

Education, government policy, and lack of income and other resources are cited as the major barriers. The focus groups also discussed personal situations, such as mental health and disability, as well as societal attitudes. These latter two barriers are not revealed in the questionnaire data, but are likely causes as well. They serve as ways to lock individuals into their situation.

Indeed, factors such as mental health are linked to other variables, such as long-term poor nutrition and lack of income. Once they appear, they become part of the issue matrix leading to Food Bank need, intertwining with education, marginal employability and SFI involvement to intensify and entrench insecurity.

Interpreting the Results

Income is clearly the strongest cause of Food Bank need. Measured both by reasons cited and by related variables, lack of income shows up most prominently. With this finding, we reach the core of Edmonton's hunger problem. We have in this city a large pool of people who simply do not have enough income to pay the bills. The individual circumstances differ widely, but the profound lack of a supportable income is the common bond of most Food Bank recipients.

A second cause is interwoven with income. Food Bank recipients have no emergency savings to cushion a loss of income or unexpected expenses. Those with the least cushion fall the hardest and have the highest need for the Food Bank. As much as lack of income, the inability to build a small emergency fund contributes to Food Bank need.

The situation of SFI recipients is particularly acute. They have an inadequate income. They also have a more long-term shortfall. While many recipients need the Food Bank for a couple of months during a dip in the income cycle, SFI recipients are more likely to be mired at a low level of income for a long time.

Education is also found to be linked to Food Bank need. While people with higher education levels need the Food Bank sometimes, those with lower education need it more. Low education is also linked to longer-term low income. The interactive play between education, income and levels of Food Bank need demonstrates the difficulty of the poverty cycle. Lower education makes one less economically stable. This lowers overall income. When a drop in this already low income occurs, there is less cushion available to absorb it, leading to higher Food Bank need. Unfortunately, lower education makes it less likely a renewed bounce in income will occur, dragging the family down even further.

"When you are low income working with no social assistance, you don't have any back ups. ... If my glasses broke I wouldn't be able to work. You have no back up, and at \$7 per hour, you're never going to get the back up."

- Employed Food Bank Recipient

The focus groups add the consideration of mental and physical health, as well as societal attitudes, as factors in deepening food shortage. Other causes intermingle with personal and societal tendencies to create a complex cycle. Breaking the cycle requires addressing all of these issues.

The situation of people who were originally economically marginal is worsening as the economy tightens and shrinks. The prospects, consequently, are not positive. Without strong intervention, this group will only proceed to weaken even more, leading to ever greater levels of dependency.

Organizations such as Edmonton's Food Bank are stretched to the limit and do not have the resources to take on more responsibilities.

Focus on Two Categories of Recipients

The study results point to a generalized struggle among this population. One in 20 Edmontonians are not getting by without emergency help. Within this general atmosphere of hardship, two categories of respondents, SFI recipients and those with no income, appear to be struggling the most. The situation of these two groups is worthy of more in-depth examination.

No Income Source

It has already been stated that one in five Food Bank recipients report no income for the last month. This translates into 3,800 people a month. It has also been revealed that 49 per cent of recipients have gone without income for some period in the last three years, averaging 18 weeks in duration.

This raises the question of how someone can come to have no income whatsoever. As well, who are these people, and how long do they have no income?

In many respects, those with no income appear to be like other Food Bank recipients. We do find, however, some differences. No income recipients are less likely to be single parents (17.9%). Conversely, they are almost twice as likely to be unattached individuals living with others (not spouse or children), with 26.3 per cent reporting this category (see Chart 8).

Parallel to this, no income respondents are also four times as likely to be neither renting nor owning. Instead they are likely to be living in someone else's home. They also move more often than other respondents (an average of 1.6 times, with 73.8 % moving at least once). Their length of time in Edmonton is also significantly shorter (average=11.3 years).

It is a younger group as well, with the household head averaging 31 years (entire sample average=36).

This group copes with their lack of income by moving in with friends or relatives to save money. They jettison their own apartment or home and squat with someone willing to put them up. This is both a cause and an effect of their moving frequently. They move to save money, but move into inherently unstable arrangements and need to move periodically.

This group seems to have the ability to move more frequently. They are younger and less likely to have children, allowing them a greater sense of mobility and transient capacity. On the flipside, they are also easier for government programs to ignore. They do not have children and are likely to move soon, leaving them vulnerable to a lack of government support.

Despite their current lack of income, this category can lay claim to a greater likelihood to have had higher income in the past—21.4 per cent a year ago and 26.5 per cent three years ago had monthly incomes above \$1,600. Chart 9 compares the frequency of each income level to the Food Bank population as a whole.

They are also more likely to have had low income (under \$400) in past years. This begins to suggest the no income category is, in actuality, two categories of people. There are those who only recently lost their income source and have fallen straight to the bottom of the income pile. Then there are those who have existed on virtually no income for at least three years; they have been on the bottom for a long time.

Chart 8: Household Type, No Income Source

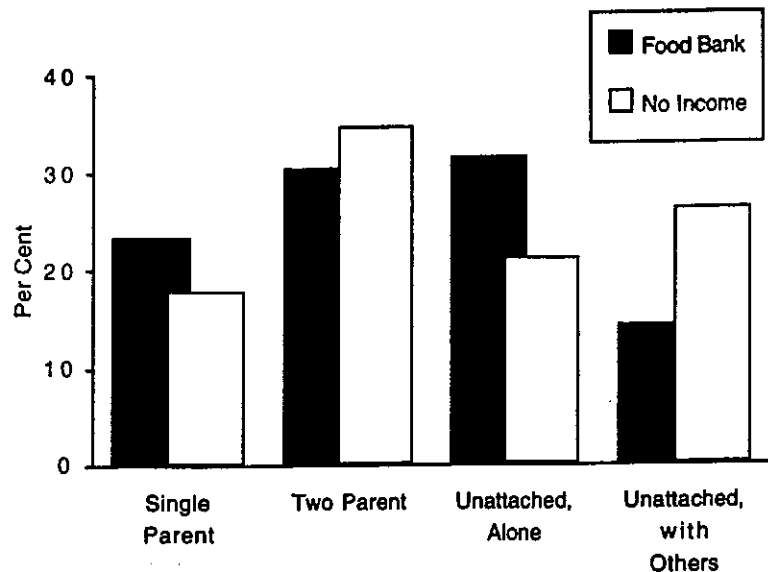
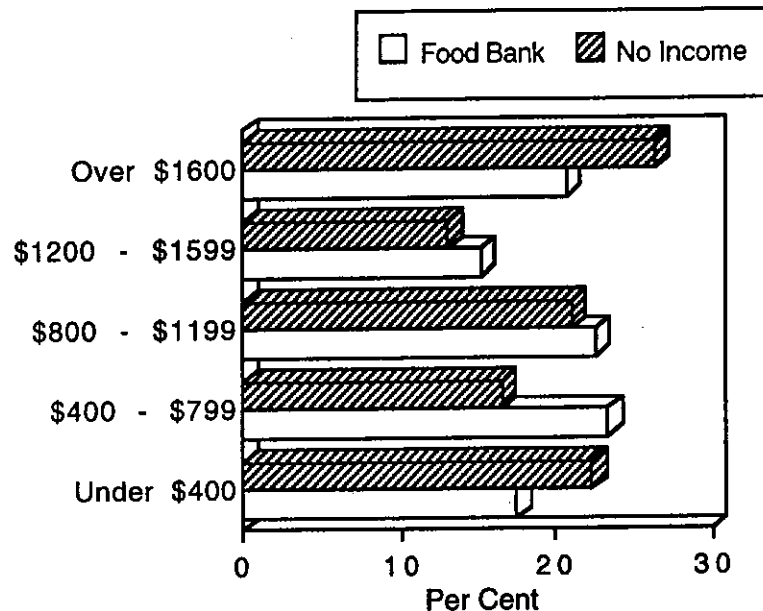


Chart 9: 1992 Monthly Income for Current No Income Source



A look at income sources reflects this polarization. The no income group has higher levels of past employment income as well as higher levels of no past income source. If we split the results by past income source, we find those who used to have employment were the ones with the higher income, as seen in Table 13. Conversely, those with no income (or receiving SFI) are the ones likely to have been in this situation for a long time.

Table 13: Past Income of Current No Income Recipients						
1993 Income Source	1993 Income(\$)	Income Source 1995(%)				
		SFI	Employ. F/T	Employ. P/T&Cas	No Income	Other
SFI	784	62.5	8.3	4.2	--	25.0
Employed						
F/T	1935	5.8	78.3	4.3	4.3	7.2
P/T & Casual	857	18.8	37.5	25.0	12.5	6.3
No Income	0	4.3	26.1	8.7	47.8	13.0

Note: May not total 100% due to rounding.

Table 13 shows three years ago the average income of this group was \$1,213 per month. Among the 45.1 per cent who were employed full-time, the average was \$1,934. For society as a whole this figure is still rather low. Among the incomes we have seen for Food Bank recipients, this represents a very different life situation, one that is probably free of Food Bank need.

Previously Employed

Those who were employed three years ago and a year ago are currently struggling with government programs—28.4 per cent state the reason they need the Food Bank is a delay or a problem with SFI, EI or some other program. They are also more likely to state lack of income (25.7%) or lack of work (25.7%) as their reason. They are far less likely to state regular expenses. This suggests their dependency is a short-term or a sporadic one. Once the delay with their file gets straightened out, or they find work again, their need will shrink.

It is useful to note that 48.7 per cent of those who had full-time employment have had no involvement with EI, despite this program's stated aim at this group. The study did not ask if they were eligible for EI, but patterns of behavior established from other questions in this study suggest they would have applied had they been eligible. Presumably, a significant minority of the working poor are in jobs ineligible for EI benefits.

It is becoming clear this portion of no income recipients is an extension of the working poor coming to the Food Bank. Up to one-half of this group (10% of the total Food Bank population), appear to have a regular but unstable connection to employment. They are the workers on the downswing of their cycle, in between jobs or having trouble finding a new one.

Long-Term No Income Recipients

Approximately one-third of the no income category has had no or little income for three years. They either had no income three years ago or were on long-term income support. Most have applied for SFI, and all but a few of those received benefits at some point in the last three years. More than half applied and received benefits more than once in the past three years.

The largest number of individuals in this group (33%) are without income right now because of a delay with their SFI benefits. They may be preparing for another re-entry onto the SFI rolls. Alternatively, they applied and were denied this time around.

In short, this subgroup is part of the SFI system. They move off and on the system, but their level of economic independence does not change. Their current no income status has more to do with the current phase of their ongoing relationship with SFI than any other cause.

To summarize, Food Bank clients without income are mostly comprised of two separate subgroups who happen to be without income at the moment. An extension of the working poor and an extension of SFI clients make up over 70 per cent of the no income group. This insight helps clarify their situation and places them within the proper context.

SFI Recipients

Much of the data has already pointed out the particular circumstances of Food Bank clients who are involved with SFI. SFI recipients need the Food Bank more often over the course of a year. Even the straight forward fact that 60 per cent of Food Bank recipients are SFI clients is noteworthy.

In many areas of demographics, SFI recipients are no different than the rest of the Food Bank population. Their age, education and gender breakdowns are not significantly different than the entire sample. Their housing status is not greatly different, nor are many other characteristics.

One relevant finding (see Chart 10) is the greater proportion of single parents among SFI recipients (28.6%). 35.3 per cent of SFI recipients are unattached individuals living alone, also higher than the full sample. Conversely, SFI recipients are almost half as likely as the full sample to be unattached individuals living with others (8.4%).

Chart 10: Household Type, SFI Recipients

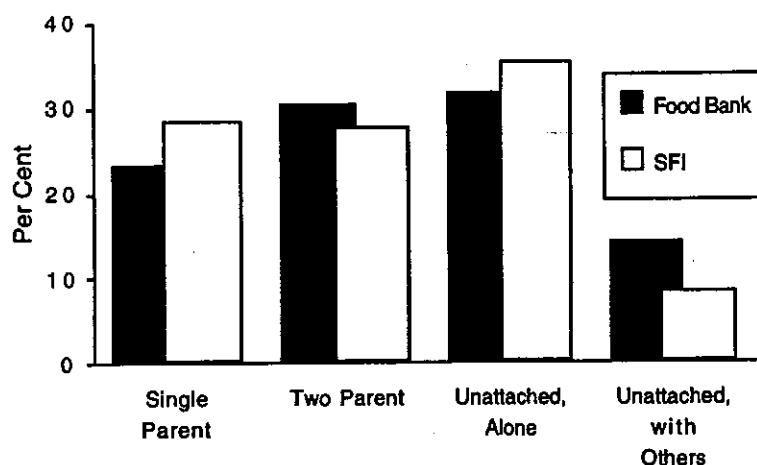


Table 14: Past Income Sources of SFI Recipients		
Income Source	1995(%)	1993(%)
SFI	57.5	45.5
SFI Discontinued	--	--
Waiting for SFI	0.2	--
Total SFI	57.7	45.5
EI	3.0	2.6
EI Discontinued	--	--
Waiting for EI	--	--
Total EI	3.0	2.6
CPP	--	--
SFB	3.7	2.4
AISH	--	0.5
Other Programs	1.2	--
Total Other Government	4.9	2.9
Employed Full Time	15.9	30.7
Employed Part Time	5.4	5.4
Employed Casual	1.4	0.9
Total Employed	22.7	37.0
No Income Source	6.3	9.2
Other Income Sources	5.1	2.8

Note: May not total 100% due to rounding.

Differences between SFI recipients and other Food Bank clients show up when income history is examined.

Table 14 shows what current SFI clients were doing a year ago and three years ago. As can be seen, most have been involved with SFI through the past three years (45.5 per cent were on SFI three years ago, and 57.7 per cent on it a year ago). While fully 30.7 per cent were working full time three years ago, only 15.9 per cent were working a year ago.

Additional calculations reveal that 38.4 per cent of respondents reported being on SFI during all three time periods. In contrast, only 12.1 per cent were working both three years ago and a year ago. It should be noted these figures do not demonstrate that individuals were on SFI the entire three years without pause, or working until a year ago without periods of unemployment. It is possible they may have fluctuated between reporting periods.

The data does demonstrate that the largest portion of current SFI recipients were SFI involved throughout the three years. This corroborates the previous hypothesis that SFI recipients coming to the Food Bank do so for longer periods of time. This is a population requiring long-term assistance.

We should not overstate the level of long-term dependency. Almost one in four SFI clients were self-supporting a year ago. Almost 40 per cent were independent three years ago. These individuals are not long-term clients, and should not be lost in the overall description.

However, the long-term tendency of this population should be a note of concern for policy makers. The structure and direction of the program is not helping them become independent.

Their insecurity is not a reflection of their behavior. Their coping strategies are on par with the entire Food Bank population. They cut corners on food, clothing, recreation and telephones in the same proportions. They are equally as likely to have gone a full day without food and have their children miss meals. Their actions tell the same picture: families working hard to survive and to try to become more independent.

The difference is they seem to be stuck in more of a cycle than other Food Bank clients.

Evaluating SFI

The preceding discussion outlines how living on SFI increases people's need for community resources such as the Food Bank.

Over 82 per cent of Food Bank recipients report using SFI at some time during the past three years (this figure includes 60% currently involved with SFI and another 22% who are no longer receiving benefits). With this level of participation, it is clear SFI is the key government income program related to Food Bank recipients. An evaluation of SFI policies to determine how well they are serving this particular portion of the population, and if they are one of the causes of rising Food Bank demand is in order.

It is understood this evaluation cannot be considered a complete and comprehensive evaluation of SFI. It is not a random sample of SFI recipients, but a segment of the caseload who appear to have the most difficulty making ends meet. This group may be more likely to offer critical assessments of SFI policy.

With that in mind, we can estimate that approximately 20 per cent of SFI recipients need the Food Bank each month. Over the course of a year up to 50 per cent of the SFI caseload needs the Food Bank in Edmonton.

Therefore, while not a random sample of the total provincial caseload, it is a significant portion of recipients. The results from even this group offers relevant insight to SFI procedures.

SFI Involvement

Most with SFI involvement during the past three years are current SFI clients. Some, however are former SFI recipients. Table 15 shows the distribution of current income sources of those who have had either past or current involvement

Table 15: Current Income Source of SFI Involved

Income Source	Percent	Excluding Current SFI
SFI	62.3	--
SFI Discontinued	2.1	5.7
Waiting for SFI	6.9	18.6
Total SFI	71.3	24.3
EI	2.1	5.7
EI Discontinued	0.3	0.8
Waiting for EI	1.8	4.9
Total EI	4.2	11.4
CPP	1.3	3.6
SFB	2.7	7.3
AISH	0.7	2.0
Other Programs	0.7	2.0
Total Other Government	5.4	14.9
Employed Full Time	3.7	10.1
Employed Part Time	3.3	8.9
Employed Casual	4.5	12.1
Total Employed	11.5	31.1
No Income Source	5.1	13.8
Other Income Sources	1.6	4.4

Note: The first column includes all respondents who report SFI involvement in the past three years. The second column includes only past SFI recipients.

with SFI. Sixty-three per cent are still involved with SFI, while another 6.7 per cent are waiting for their SFI benefits. The rest are no longer connected to SFI

Only 3.7 per cent of past SFI recipients are working full time. If we examine only past SFI recipients (by excluding those currently receiving SFI) only 10.1 per cent are working full-time. For all forms of employment, the rate is 31.2 per cent.

There is almost an equal chance (25%) that past SFI clients will have no income source at all.

General Assessment

Respondents were asked to evaluate their experience with SFI on a number of scales. They were asked how well they were served by the program. Only 20.8 per cent feel they were treated well. Instead, 37.7 per cent feel they were treated poorly on a three point scale.

Respondents are negative about the benefit levels offered by SFI—73.1 per cent believe they are not adequate.

Respondents were also asked to assess how well the system communicates a client's rights. Only 42.4 per cent feel they know what benefits they are entitled to—42.3 per cent know how the appeal process works.

Recipients' Experience

The average number of SFI applications among this sample is 1.7, with 47.5 per cent applying more than once. In turn, respondents received SFI benefits an average of 1.6 times. 4.2 per cent have applied for SFI without ever being accepted—13.4 per cent have been denied benefits in the past three years.

Benefit Denial

When one applies for SFI, they must be approved before receiving benefits. Of those denied benefits, 12.2 per cent were given no reason why they were ruled ineligible.

Of those who were provided a reason, 42.6 per cent allegedly had too much income or had not sufficiently substantiated their need. On the other hand, 30.7 per cent were denied because they had quit or were fired from their job or had withdrawn from school. Another 20 per cent were denied because they belong to a category of persons ruled ineligible by regulations (teenagers, immigrants, etc.).

One in two denials had nothing to do with the applicant's level of need.

These are individuals who fit the need criteria of SFI, but were denied anyway, leaving them without financial support.

Over 88 per cent of respondents disagreed with SFI's rationale. In particular, they challenge the ruling that they had too much income or inadequate need.

"My husband lost his job. We went to apply for welfare for the first time in our lives. The worker treated us like we were the lowest of the low. We were made to feel like bums. My husband felt so terrible, he refused to go back. ... Now we are living on my Child Tax Benefit."

- Woman Denied SFI

Benefit Delays and Discontinuance

For those who made it past the original application, they could expect to wait an average of almost two weeks for benefits—14.9 per cent waited over a month for benefits. It is a safe assumption that for those weeks, they have no other form of income.

Once receiving benefits, the story does not end. Over 21 per cent report having been cut off at least once from SFI—27.3 per cent have been switched to another program.

Almost 10 per cent were given no reason for being cut off. Those given a reason were provided a standard SFI classification for their discontinuance.

A total of 34.1 per cent were allegedly cut off for "noncompliance", which SFI claims is due to not fulfilling a request from their social worker. Another one-third were supposedly cut off for "non-reporting", which is not providing information requested by the social worker. The remaining responses were for a variety of other reasons, such as changed family status and allegedly refusing employment.

Further examination reveals a tendency for many SFI decisions to be trivial or insensitive to family crisis and other situations. For example, one unattached male reported being told by his social worker to cut his hair or be cut off for "noncompliance" (source: Edmonton's Food Bank). Another man was cut off for

"noncompliance" for leaving a training course early because his wife had gone into labor (source: questionnaire response).

"Non-reporting" closures would occur for simple administrative errors such as forgetting to sign the reporting card (source: focus group). Difficulty in getting through to the social worker (most workers do not take phone calls directly) often contributed to "non-reporting" as well (source: focus group).

Consequently, most disagreed with the decision (76%). In particular, there was a sense that SFI rules are too inflexible and that the decisions overlooked many facts.

Many did not have their files closed outright. Instead, they were moved to another program and off the SFI rolls. Those switched to some other program went predominantly to the Student Finance Board (SFB)—65.8 per cent of switches were to send clients back to school. Another 17.1 per cent were switched to EI. We find 11 per cent were sent to a job placement program, such as ACE or the Jobs Corps.

However, additional results about switching find that 72.6 per cent of switches to SFB switched back to SFI. Sixty-four per cent of switches to EI ended up back on SFI. These switches did not result in a severed relationship with SFI, they merely temporarily shifted the financial burden elsewhere.

Decision Appeals

Individuals cut off or denied SFI were asked if they appealed the decision. Only 37.9 per cent indicate they appealed. Of those that did appeal, 43.2 per cent had the decision overruled and were reinstated or granted benefits.

Those that appealed had to wait an average of five weeks to receive an appeal hearing. During these weeks most had no income, as SFI has a policy of not granting temporary benefits during the wait for an appeal.

Meanwhile, 62.1 per cent did not file an appeal. The large majority (63%) of reasons for not appealing have to do with alienation from the system. Thirty seven per cent openly admit to not trusting the system, while 18 per cent feel it was too much of a hassle and 7.9 per cent feel it takes too long. More seriously, 21.4 per cent of respondents were not told of their right to appeal or were actively discouraged by their social worker from appealing. These reasons are direct contraventions of Alberta legislation.

Evaluation Results

Evidence from this study suggests that SFI recipients do not expect much from SFI. They realize it is a program of last resort, intended to sustain essentials during financial crises. They do not expect to live lavishly or to sit around indefinitely.

Within this context of reasonable expectations, the overall assessment of SFI from Food Bank clients is quite poor. There appears to be number of ways in which policy and practice can be improved for this portion of the SFI caseload.

Benefits

Quite clearly benefit levels are too low. The information on income and expenses presented earlier, as well as the clients' own assessments of benefits are clear. SFI clients are not receiving enough money to meet the very basic necessities of life. Food is usually the first item to be cut, and so many SFI recipients land on the door of the Food Bank. Also, housing quality suffers and quality of life is seriously reduced.

There even appears to be an explicit acknowledgment by SFI social workers that benefit levels are not adequate. When asked if their social worker ever referred them to the Food Bank, 35.4 per cent of respondents reply yes. Over one-third of SFI recipients at the Food Bank have been told to go there by the department whose responsibility it is to meet their basic needs.

The personal and health consequences of inadequate diet and substandard housing have been related earlier in this report and in many other reports over the years.

"The \$394 which most people get [on SFI], it is supposed to include your rent, your food, your bus pass, everything. Well it doesn't include diddley."

- Single Employable SFI Recipient

This study has established SFI benefit levels are placing many of their clients at considerable long term health and safety risks. This is most certainly an unintended consequence of government policy, but it is the result of policy nevertheless.

Beyond the consequences of missing life essentials, SFI clients also have to go without telephones and cut back on transportation and clothing. These are items which are essential to finding employment and becoming independent once again.

The explicit SFI policy of trying to get people off welfare and into work is jeopardized by the lack of adequate support provided to get people there. Without transportation, you cannot get to the job interview. You cannot make a good impression without proper clothes. Without a telephone, the employer cannot call you to offer you the job.

Communication with Clients

Respondents report not knowing what benefits they are entitled to and not understanding the appeal process. This reflects poor communication practice between SFI and its clients.

Somewhere within the system, communication is breaking down. Family and Social Services may have given up providing information, or may be trying to inform clients without success. The growing atmosphere of confrontation

between worker and client is making it hard for clients to hear. The key is to address the growing distrust between the department and those it is helping. Until that is resolved, communication will likely remain spotty.

Application of Policy

Since 1993, officials have been clear about SFI's goals and focus. When assessing the application of their goals, the picture becomes murkier.

First this study provides evidence that relations between the department and clients is deteriorating. Communication has broken down and animosity and conflict are building. This trend is due to social workers' increasing inaccessibility and the arbitrary application of policy.

On the surface, SFI policy seems reasonable. They state they will close the file of individuals not complying with SFI policy or not providing adequate information. They claim they deny benefits to those who earn too much income.

Data from this study reveals a different picture. A significant minority (about 10%) were not even informed of the reason for file closure or denial. For the rest, the decision was often based upon trivial or spurious information.

One half of denials were for reasons totally unrelated to need. Many file closures were based on inflexible and insensitive interpretation of the regulations.

"My daughter has Spina Bifida. She was in need of a hearing aid. I asked my social worker for one. He said, 'go to your family.' I said, 'I don't have one'. He said, 'That's not my problem.'"
- SFI Recipient

The finding that almost 50 per cent of appeals filed were successful in overturning the decision is a strong indication that the original decision was not sufficiently grounded in substantive justification.

The data hints at a cavalier attitude to case management at Family and Social Services. The serious consequences of denying an application or closing someone's file for technical breaches of regulations seem to be ignored. Families are being left without any income for extended periods of time due to department actions taken in haste and in an over-zealous determination to meet unofficial objective to get people off SFI at any cost.

The problem of file termination extends beyond those who have been terminated. Intimidation and the threat of closure affects every individual receiving SFI benefits. Potentially, closure and denial affects between 2,500 and 7,500 people in Edmonton. The threat of closure affects the entire caseload of SFI, over 40,000 people in Edmonton.

Further evidence of the breakdown at Family and Social Services is the lack of trust in the appeal mechanism. The success rate suggests the appeal system itself works fairly well, although somewhat slowly.

Unfortunately, most clients do not use the mechanism. Most have no trust in the system, or feel it is too cumbersome to be of value. As well only 42 per cent feel they understand the appeal process.

Information about the appeal process needs to be simple, clear and readily available. With such negative response, there is room to question whether that is the case.

Until 1993, SFI would offer temporary support pending an appeal hearing. This was a gesture recognizing the applicant's lack of income potential during the waiting period. This was ceased in 1993, in part in an attempt to discourage frivolous appeals filed simply to extend benefit entitlement.

Cancellation of this policy brought with it a responsibility to ensure waiting periods for appeals are kept to an absolute minimum. Instead, waiting periods are averaging five weeks. Five weeks without income can bring about serious hardship to a family.

Acceptance of Responsibility

The department of Family and Social Services has legal and moral obligations to assist those with no other form of income.

The Social Development Act states the government has an obligation to provide financial assistance "for the purpose of ensuring that no person within Alberta will lack the goods and services essential to health and well-being." (Section 2)

If someone is denied SFI, they are likely not eligible for EI, CPP or any other income support program. Even with employment as an option, time is needed to search for and secure a job. When the government denies SFI benefits, in most cases they are leaving the applicant with no source of income at all.

One-half of denials had nothing to do with need. Evidence also suggests many of the other one-half had a real financial need, but were caught by unreasonable expectations from SFI (47% believe the decision overlooked their need).

SFI is the income support program of last resort. Yet, it has implemented a policy denying benefits to individuals who have quit or were fired from their last employment or left school. SFI does not challenge their level of financial need but is instead passing judgment based on a subjective assessment of deservedness. Is this policy defensible when these families will have nowhere else to turn after being turned away by SFI?

This study has identified people who currently do not have enough income to meet basic life needs. Many of them have recently been denied SFI. SFI has failed to fulfil its responsibilities to these families.

Going off Caseload

The government boast regarding welfare has been its success in moving people off welfare. The caseload has been cut by over 50 per cent in three years. The department, unfortunately, cannot or will not determine where all the former SFI recipients went.

This study is not designed to determine where all those who left SFI have gone. The study has focused on a particular section of the population who clearly have not succeeded following their departure from welfare. The study is, however, able to offer some important insight into where some of the missing 50,000 cases has gone.

The key answer to the question is provided in Table 15. Of those who had received benefits in the past three years, but are no longer on the SFI caseload, only 10 per cent have full time employment—43.8 per cent have no income at all. This is not a group of people who have gone on to bigger and better things.

The data represents over 4,400 people who had their cases closed by Family and Social Services. This is approximately 10 per cent of the closed cases in Edmonton.

For this portion of closed cases it is not an optimistic picture. People are not doing better than before their file was closed. For this population, the file closures have done nothing more than shuffle people into other programs. And in many cases, push them onto the invisible rolls of "no income".

This contention is supported by the evidence surrounding switches. Most who are switched to EI or SFB end up back on SFI later. For some individuals, it starts a merry-go-round of program hopping. This has the effect of lowering caseloads for SFI purposes, at least temporarily. When the first batch returns to the rolls, another batch has been switched off, creating the impression of smaller caseloads. In reality the rolls have simply been put into motion.

The data from this study suggests that the rhetoric of reducing caseloads is not what it appears. It is instead a "merry-go-round" of program switching and an off-loading of clients to community organizations such as the Food Bank.

Summing Up

We have no doubt many people left welfare for gainful employment. We believe there are some who can make ends meet on their SFI cheque. SFI experiences always have a broad range of anecdotal scenarios. What this study has found is a portion of the welfare caseload that has not been well served by SFI. There are a number of ways in which the policies of SFI have lead to these people needing to use the Food Bank. Indeed, while not a complete picture, this is the first snapshot anyone has produced on the effects of the welfare reforms of 1993.

Given the size of the sample, and the number of people the sample represents, the picture includes a large minority of the SFI caseload. A large enough minority, we argue, to justify serious examination of SFI's practices and policies and further evaluation of the effects of the 1993 reforms.

Putting It Together

This collaborative study by Edmonton's Food Bank and the Edmonton Social Planning Council attempted to ask a number of difficult questions about the effects of the past three years of social transformation. The questionnaire employed was long and comprehensive. The results from the questionnaire have a multitude of dimensions and flavors.

Amidst the detailed answers and variables involved, we do not wish the answers to the four core questions to be lost. What did the study find out about each of the four questions we set out to examine? How reliable are the answers to each of these questions?

1► Who Are Food Bank Recipients?

First, it should be highlighted the Food Bank data does not show the true extent of hunger and poverty in Edmonton. It is only one piece, for it does not for the most part include visitors to the various free meals around the city, the families whose children are in the hot lunch programs or those who rely on family and friends. If one in 20 Edmontonians uses the Food Bank during the course of a year and there are others still uncounted, we need to ask ourselves just how deep hunger and objective poverty go in our City?

Food Bank recipients come from different walks of life and different personal situations. The common bond between them is a serious deficiency in income. They are clustered at the very bottom of the income curve. The necessities of life cost more than they are able to bring home in income, leading to a monthly budget deficit.

SFI clients make up the majority of recipients. The working poor are the other major group who need the Food Bank. Single mothers and unattached men are the most over-represented demographic groups.

We find two main types of recipients. There are those whose income has been low for three years or more, suggesting they have a long term Food Bank need. The other group, which includes most recipients, have seen their incomes drop substantially in the past one to three years. This group was working, albeit for low wages, three years ago or as recent as a year ago. Their Food Bank need has arisen only recently. We cannot know if their need will soon be transformed into renewed independence, or if they have joined the first group as new long-term Food Bank clients.

Edmonton's most vulnerable members of society are found at the Food Bank. Those who were an insecure part of our economy now join those permanently locked out.

Our picture also finds a population who is isolated and cut off from the life of their community. Their lack of transportation, recreation and decreased housing stability separates them from their neighbors. Their stress levels are high and their health is at risk.

Food Bank recipients are a population doing what they can to get by and to become independent. They are living frugally and searching desperately for a way out of their situation. Yet they remain stuck in poverty.

In short, Edmonton's most vulnerable members of society are found at the Food Bank. Those who were an insecure part of our economy now join those permanently locked out. As Food Bank demand continues to rise, we must ask, who will join them next?

2► Why Do They Need to Use the Food Bank?

People use the Food Bank because they have run out of options. The study revealed people use a variety of sources for help before they try the Food Bank.

Within this context we discover income is the key determinant in Food Bank need. Running a household deficit quickly leads to food shortage, as food is the most likely thing to be cut. A lack of an emergency pool to cushion short term crises also increases Food Bank need.

income is the key determinant in Food Bank need.

Each individual has their own reason for coming to the Food Bank. Beyond the specifics, some patterns are revealed. Regular expenses, unusual expenses, and a short drop in income can all precipitate a single visit to the Food Bank. Deeper Food Bank need is linked to lingering low income.

Low income, in turn, is linked to lower education levels and SFI involvement. These two factors play strong roles in Food Bank demand.

The mixture of variables indicate the complexity of reversing the cycle of hunger. Education, SFI involvement, weak connection to the workforce are all interconnected in their effect on Food Bank need. More directly, each is in turn connected to a profound lack of income causing food shortage. This final point - lack of adequate income - may prove the most effective route to reducing Food Bank demand.

3► Why Is Food Bank Demand Increasing?

The data collected in this study has provided a basis for further analysis on the topic of rising Food Bank demand.

The demographic profile of Food Bank recipients has not changed significantly over time. Twelve years ago, welfare recipients and the working poor were the primary Food Bank clients. The same is true today. What has changed has been the overall numbers. There are more of them.

This is a group of people who are economically marginal. Many had found a way to survive a few years ago. Now they find they have fallen to the margins of the economy. Others have been outside the economy for some time, and nothing for them has changed.

Alberta has seen sweeping economic changes. Other studies have documented the growing gap between the rich and the poor. Jobs are becoming more scarce, and the jobs that exist are either low-end unstable jobs or high-end, well-paying positions requiring much education and experience.

Food Bank clients have never been the high-end, well-educated part of the workforce. What we may be seeing, then, are the first overt effects of the polarization of Alberta's workforce. This is the portion of the workforce being squeezed out by the tightening of the economy.

The pattern of who is left out has not changed, simply the magnitude is increasing.

The squeeze leaves them with inadequate employment. They turn to government income support programs which leave them with inadequate income. They turn to the Food Bank.

Alberta is now witnessing an intensification of processes that have been inherent in our economy for many years. The pattern of who is left out has not changed, simply the magnitude is increasing.

4► What Role Does Government Policy Play?

Every government income security program has a portion of its clients using the Food Bank. For a small number of people on each program, it is not serving their basic needs. Program administrators should pay attention to this reality.

The only program with a substantial percentage of its clients at the Food Bank is SFI—20 per cent of its caseload need the Food Bank in a month. Up to 50 per cent need it over the year. The people who are turned away by SFI show up in almost universal numbers. It is this program that most affects Food Bank clients.

Both survey and focus group data demonstrate a strong and consistent link between SFI involvement and Food Bank need. SFI increases the likelihood a person will need the Food Bank. This is due to three reasons.

First, those turned away from SFI, the program of last resort, are left with nothing. There is some concern SFI eligibility policy may be applied without

enough attention to the true need level of applicants. Other concerns, such as their age or the termination of their last employment, precede considerations of need. This is inappropriate for Albertans' last stop for income. Similar concerns arise regarding the application of compliance policy, which determines if someone should be cut off.

Second, benefit levels simply do not meet the most basic of life necessities. Repeated evidence in this study demonstrates that, despite frugal living and cost cutting, SFI recipients cannot make it through the month on what is given them. Most are paying more for accommodation than the shelter allowance guidelines, despite their best efforts to find the cheapest place. The expectation that bus passes, school supplies, winter clothes and furniture can come out of the "standard allowance" (designed to meet basic necessities such as food and household bills) creates an even larger financial deficit.

Third, and most alarming, SFI policy tends to make recipients more dependent longer. It has been argued by the department that their rates are only intended for short term need. Unfortunately, punitive policies preventing extra resources in job searches extend these "short stays" into months of SFI involvement. Recipients are receiving no support to help them find work. They cannot photocopy their resumes, get appropriate clothing for job interviews, buy a bus pass, or even own a telephone, because there is no additional support for these items.

Beyond SFI policy, the government strategy of rotating program caseloads (from SFI to a short-term government subsidized job to EI to SFI, or from SFI to SFB to SFI again) portrays a misleading picture for the public and provides no benefit to the families caught in the middle. A more honest approach would be to take a coordinated approach to the needs of all clients, regardless of which program they are involved.

The second dimension for SFI recipients, as well as other Food Bank clients, is the likelihood that when they attain employment, it will be for wages too low to make ends meet. Consequently, the other large category of Food Bank clients are the working poor. Alberta's minimum wage and employment market are linked with rising Food Bank demand. A minimum wage of \$5 is simply not high enough for individuals to feed their families, yet in the polarizing job market, this is what they are expected to do.

Food Bank recipients are the most vulnerable members of our society. Instead of helping them move forward with their life, government policy is sticking them into a circle of dependency.

Conclusion

The results of this study can be rather discouraging. It is difficult to read about families and children experiencing the depths of hunger and poverty we see in these pages. It is easy to lose hope.

Ironically, maybe the reader can find hope from the words of the Food Bank recipients themselves. **"I'm going to finish school, get a good job and make something of myself. I want my daughter to look up to me. No matter what it takes."** (Questionnaire response)

The data provides some direction for policy makers and for the rest of us. We see some of the root causes of hunger in our city. Unemployment, lack of education, inadequate wages and poor income support bring people to the Food Bank. By identifying the causes, we provide the road map for the solutions. The way to reduce hunger and poverty in Edmonton becomes a little more clear.

Decision-makers and the community have a responsibility for poverty and hunger issues. An active commitment to ensure every Albertan has enough food to eat will have a positive impact. Substantive policy reform has the potential to reduce the levels of hunger and poverty in Edmonton.

The problem will not disappear. Until the day when policy makers finally take a serious look at the root causes of poverty, poverty will not disappear.

Myths and Realities of Food Bank Need

This is a complex, comprehensive examination of Food Bank recipients, both who they are and why they need to use the Food Bank. A study with this amount of information can often be difficult to digest, risking the loss of important revelations.

In part, this was a study established to shed light on a poorly understood part of Alberta's population. Welfare recipients, the unemployed, single parents and the working poor are isolated from the broader community, and therefore few members of the community ever find out who they are. They see them on the street or read about them in the newspaper, but this does not help. Myths and stereotypes build up. The sense of who these people are and how to reverse their situation becomes foggy.

Clarifying the picture by addressing the key myths and stereotypes provides an integral role in reducing Food Bank need. It also helps digest the mass of data presented earlier in this report.

MYTH:

Food Bank recipients aren't really poor. They just take advantage of free food.

FACT:

- Food Bank recipients have an average household income of \$705 per month. That is 34 per cent of the poverty line. They have average expenses of \$797 per month. (Average family size=2.7)
- People go to the Food Bank as a last resort, after they have received support from family, friends and cut ever corner they can find.

- Almost 80 per cent report their income does not usually last to the end of the month.
- Fifty-two per cent have gone one or more days without food—17 per cent of children have missed meals because there was no food in the house.

MYTH:

Food Bank recipients are just bums sitting on welfare, doing nothing.

FACT:

- Twenty five per cent of Food Bank recipients receive no government income support—14 per cent are employed. Of those on SFI currently, 37 per cent were employed three years ago.
- Three years ago, 45 per cent of current Food Bank clients were working.
- 40 per cent of Food Bank recipients are children (18 years and under).

MYTH:

It is just a small group of long-term users who use the Food Bank.

FACT:

- The study calculates 36,500 different people need the Food Bank over the course of the year.
- One in 20 Edmonton families accesses the Food Bank.
- Twenty per cent are first-time clients.

MYTH:

They only need the Food Bank because of drugs, alcohol, or poor budgeting.

FACT:

- Detailed income and expense information shows recipients spend 90 per cent of their income on housing and food alone.
- On average, they have a \$92 deficit every month.
- Twenty five per cent need the Food Bank because of unexpected expenses, such as moving expenses. Another 38 per cent come because they could not meet regular expenses due to lack of income. Less than five per cent come due to budgeting difficulties.
- Recipients use many sources of support, including family and friends, to help make ends meet.

MYTH:

They aren't trying hard enough to find a job.

FACT:

- The Food Bank helps those who have the most difficulty finding jobs—single mothers, people with lower levels of education, and recent arrivals to Edmonton.
- One in two recipients does not own a telephone. One in four report cutting back transportation when running out of money. Less than 30 per cent spend any money on clothing. These are essential items to find employment. Without them, the prospects of landing a job are immensely more difficult.
- Food bank recipients move more often than the rest of the population, in large part due to their efforts to find or accommodate work or school.
- The unemployment rate in Edmonton is nine per cent. It is 15 per cent among individuals under 26 years of age.

MYTH:

SFI pays enough to live on.

FACT:

- Sixty per cent of Food Bank recipients are involved with SFI.
- A single person deemed employable receives \$394 a month from SFI.
- Eighty per cent report not usually having enough income to last a month.
- SFI recipients are more likely to need the Food Bank more regularly for a longer period of time.

MYTH:

The Food Bank is an effective way to provide for people in need.

FACT:

- Food Bank supplies are stretched to the limit. Recipients report trouble getting through on the phone and long waits. Many report giving up before receiving food.
- Most recipients state a desire to not need the Food Bank. They report needing more income or better employment to change their situation.
- Most recipients use other resources, such as family and friends, before coming to the Food Bank. The Food Bank is their last option for assistance.

MYTH:

Poverty and unemployment are just about money.

FACT:

- Seventy nine per cent of children of Food Bank recipients miss out on activities essential to their health and social development.
- One in two recipients does not own a telephone, cutting them off from their community. They also lack transportation.
- Recipients report being cut off from their community and isolated. They move more frequently.
- Recipients report high stress levels and worse health than the rest of the population. Their health worsens as income drops. Long-term health affects are found due to lack of nutrition.

MYTH:

The Food Bank feeds all the hungry people in Edmonton.

FACT:

- The problem of poverty is more widespread than just Food Banks. The numbers served by churches, soup kitchens and school lunch programs are also growing. Few Food Bank recipients report turning to soup kitchens, churches or school lunch programs. These programs serve different people.
- Recipients report not getting through on the phone or giving up before getting food. The Food Bank is operating at maximum and is having to turn people away.
- Many participants report using other sources, such as neighbors and family, or local drop-in centres for food, instead of using the Food Bank.

MYTH:

It can't happen to me.

FACT:

- Thirteen per cent of today's Food Bank clients were making over \$1,600 a month one year ago. Three years ago, 20 per cent were earning over that figure. They lost their jobs and found it hard to get a new job. Slowly their cushion ran out, leaving them needing Food Bank assistance.
- Twenty per cent are first time Food Bank clients.
- Currently, 107,000 households in Edmonton have an income below \$2,500 a month. This is the group most at risk of needing Food Bank assistance. They are "two paycheques from poverty".

List of References

- Alberta Agriculture, Food and Rural Development, Alberta Retail Food Prices and Nutritious Food Basket Price Report - February 1996.
- Alberta Family and Social Services, Annual Reports for 1992/93, 1993/94, 1994/95, 1995/96.
- Canadian Council on Social Development (CCSD), Centre for International Statistics, Statistical Profile of Urban Poverty; Ottawa, 1996.
- Capital Region Health Authority, Health Status in the Capital Region; Edmonton, 1996.
- Edmonton and Calgary Social Services, Calgary/Edmonton Survey of Food Bank Users; Edmonton, 1986.
- Edmonton's Food Bank, Hunger in Our City: A Question of Responsibility; Edmonton, 1984.
- Edmonton's Food Bank, What Next?; Edmonton, 1987.
- Edmonton Food Policy Council, Food Security in Edmonton - Organizing for Action; Edmonton, 1992.
- Government of Alberta, Consolidated Statutes, Chapter S-16, Social Development Act, 1994.
- Quality of Life Commission, Edmonton Social Planning Council, Listen To Me; Edmonton, 1996.
- Statistics Canada, Profile of Census Tracts in Edmonton, 1991 Census - Parts A & B; Ottawa, 1993.
- Statistics Canada, Historical Labour Force Statistics, 1993; Ottawa, 1994.
- Statistics Canada, Labour Force Statistics, September 1996; Ottawa, 1994

Appendix “A”: Previous Studies of Food Bank Recipients

Hunger in Our City (1984)

This was the first attempt to ask who Food Bank recipients were and why they needed the Food Bank. It was performed by Edmonton’s Food Bank over three separate time periods in 1984.

Its survey found that 62 per cent of Food Bank recipients were also social allowance (welfare) recipients. Another seven per cent were receiving UI benefits and seven per cent were employed either full time or part time—18 per cent had no income at all.

It also found that 50 per cent of recipients were children, 28 per cent were single parents and 6 per cent were seniors.

The survey went on to ask social allowance recipients why they needed to use the Food Bank. A sizable majority cited reasons within the responsibility of social allowance—59.1 per cent of reasons (multiple answers were allowed) were regular expenses. An additional 15.9 per cent were exceptional expenses, such as moving costs or death in the family.

It also found 44 per cent of social allowance recipients were receiving fewer benefits than they were entitled to under policy.

Calgary/Edmonton Survey of Food Bank Users (1986)

In late 1985, the Edmonton and Calgary municipal departments of social services conducted their own survey of Food Bank recipients. This survey found that 43 per cent of recipients in Edmonton were receiving social allowance—12.1 per cent were working and 9.6 per cent were receiving UI. About 20 per cent had no income source at all. The average income for all households surveyed was \$556 per month, about one-half the poverty line.

Single parents made up 23 per cent of recipients in the study—45.6 per cent of recipients were children.

Of the reasons for needing the Food Bank, 43.8 per cent stated that their income was insufficient to meet usual expenses. Another 11 per cent claimed moving costs and other unusual expenses and 19.5 per cent were waiting for either UI or social allowance benefits.

In addition, the survey found recipients to be paying 61.1 per cent of their income solely to housing.

The study also asked about past Food Bank use. It found 42 per cent had used the Food Bank more than four times in 1985. One in five recipients were using the Food Bank for the first time.

What Next? (1987)

In April 1987, the government of Alberta announced a reduction in the social allowance rates to clients classified as employable. It reduced shelter and food allowances by 22 per cent. To offset the reduction, it offered an additional \$21 to single parent families, effectively focusing the cutback on unattached individuals.

A few months following the reductions, the Food Bank conducted a survey of single employables to determine the affect of the cuts, releasing a report called "What Next?" While the study focused on a particular subsection of the Food Bank client base, it did reveal something about the circumstances of Food Bank recipients.

This study found 75.8 per cent of single people using the Food Bank were on social allowance. It is a young population, with 34 per cent under the age of 26 and another 30.7 per cent between 26 and 35. Almost 30 per cent identified the social allowance cutbacks as the reason they needed to use the Food Bank. Another 30 per cent cited unexpected expenses.

About 42 per cent have been unemployed less than six months; 50.6 per cent were paying more than the social allowance maximum for their housing and 54.5 per cent had moved within the past six months.

Food Security in Edmonton: Organizing for Action (1992)

The late 1980s and early 1990s witnessed the rise of other agencies and community resources with the purpose of meeting low income Edmontonians' food needs. Edmonton's Food Bank was no longer the only agency trying to alleviate people's hunger.

A study launched in 1990 and completed in 1992 expanded the scope of examination beyond previous studies. The Edmonton Food Policy Council, a collection of health and social service agencies, surveyed low income Edmontonians about their food security. Consequently, 36.5 per cent of their sample indicated using the Food Bank, including 65.4 per cent of those classified as "very hungry."

Forty-two per cent of their total sample were single parents (due to the over representation of women in their sample—73%). Fifty-three per cent were on social allowance. The average household monthly income was \$1,100. This average dropped to \$987 for households on social allowance.

It also measured education levels, finding an average of Grade 11. The average age of the sample was 36 years.

The study measured the depth of poverty among low-income Edmontonians—40 per cent of the sample were rated as "Hungry" or "Very Hungry". An additional 32 per cent were "At Risk". Social allowance recipients were twice as likely to be "Hungry" or "Very Hungry." Single parent households were also twice as likely to be hungry.

The study also examined coping mechanisms of low income people. It found most do many things to try and make ends meet: 91 per cent buy less expensive food and 60 per cent borrow money from friends and relatives. A sizable portion (one in five) pawn possessions to earn extra money.

It also found a link between poverty, poor health and high stress.

Listen To Me

In 1995 a group of well-respected Albertans undertook an effort to determine how the social changes that swept Alberta have affected quality of life. They named themselves The Quality of Life Commission. They talked with hundreds

of Albertans about their situation and how they have been affected by government changes. Their results were produced in a report entitled "Listen To Me." Listen To Me was a qualitative analysis of the consequences of social policy reform. It linked the changes to the increases in Food Bank and other agency demand.

"Looking at the results of the cuts...reveals a different picture. The most vulnerable in our society are paying the highest price for deficit reduction. As money becomes tighter and as services are reduced, privatized or removed, it is Albertans beginning with the least who feel the greatest pinch. ... Disproportionate effects result from misplaced priorities. This happens because the consideration of what individuals and communities need has taken second place to the drive to eliminate the deficit." (p. 27)

APPENDIX "B": Notes on Methodology

Interview Protocol

The interview protocol (questionnaire) was designed in conjunction with Edmonton's Food Bank staff to ensure it was accessible to the designated population. It was also put together with reference to previous studies of this population to allow for comparison with the results of those studies.

The protocol was pilot tested on June 6, 1996 at two Food Bank depots. Changes were made to the draft design to reflect the results of the pilot.

The final protocol design was submitted to Ryan and Wong Consulting Group for evaluation. They deemed the instrument to be objective and free of bias.

Data Collection

Data was collected between the dates of June 11 and August 23, 1996. Two full time researchers were employed to perform the interviews face-to-face at Food Bank depots. Their work was supplemented by interviews conducted by the focus group researcher (eight completed interviews) and a Food Bank staff member assigned to assist the study (six interviews).

A total of 816 interviews were completed. Most were completed through face-to-face interviews at 10 Food Bank depots around the city. Thirteen interviews (1.6% of sample) were conducted over the phone using Food Bank clients who

had agreed to participate but were unable to complete the interview on site. Finally eight interviews (1.0%) were conducted in the participant's home. These interviews were performed by the focus group researcher.

The selection of depots for interviews was determined by a multi-step process, not intended to reflect actual depot use patterns. Considerations for selection were: cooperation of depot staff, hours of operation, non-disruptive access to clients, number of hampers provided, geographic and demographic diversity.

A decision was made to concentrate most interviews at the two busiest locations (which make up 70% of total client base). In particular, the Main Depot was chosen as the central data collection site for its high level of traffic and its diverse geographic and demographic patterns. The Main Depot provides hampers to people from all across the city, while most other depots concentrate on a small geographic area.

Each completed questionnaire was checked for internal consistency, accuracy and clarity of coding.

Sample Representativeness

Table B1: Sample Representativeness

Variable	Sample(%)	Food Bank Population (%)
Income Source:		
SFI - Receiving	52.7	59.4
SFI - Discontinued	1.7	0.4
SFI - Waiting	7.2	3.3
EI - Receiving	3.3	3.2
EI - Discontinued	0.2	0.2
EI - Waiting	2.7	1.6
No Income Source	7.4	6.8
Employed	14.1	13.7
AISH	2.7	2.8
WCB	0.2	0.3
CPP	2.6	2.9
Student	2.7	3.2
Child Support	--	0.3
Other	2.5	1.9
Adult/Child Ratio:		
Adult (13+)	69.3	67.3
Child (Under 13)	30.7	32.7

Note: May not total 100% due to rounding.

The sample was tested for its representativeness to the entire Food Bank population using two variables: adults/children ratio and current primary income source. These variables were chosen because they are the most reliable of the information collected by the Food Bank. Other variables, such as gender or age, are not recorded by Food Bank Intake Workers. A comparison of the sample and the population is found in Table B1.

Adults/Children:

Edmonton's Food Bank records the number of adults and children in each household receiving a food hamper. They define children as under 13 years of age.

A Chi-square Goodness-of-Fit test was calculated to determine if the study sample's ratio was statistically similar to the population as a whole.

The result ($\chi^2=1.425$) found an insignificant degree of freedom, indicating a strong goodness of fit. In other words, the ratio found in the sample is substantially the same as the ratio found in the population as a whole.

Income Source

Given the large number of income source categories and the small proportion allocated to most categories, it was decided to combine categories into five related groups. The five groups were combined as follows:

SFI Related	SFI Receiving SFI Waiting SFI Cut Off
EI(UI) Related	EI Receiving EI Waiting EI Cut off
No Income	No Income Source
Employed	Employed
Other	AISH WCB CPP Student Immigrant Child Support Other

A Chi-square Goodness-of-Fit Test was performed on the new groupings. The result ($\chi^2=3.529$) found the sample to be statistically similar to the overall Food Bank population.

Respecting the overall fit of the sample, it is acknowledged there are some discrepancies between the sample and the population, especially in those receiving SFI. We believe these small differences are attributable to two factors. First, coding income source for low income households can be a complex task. It is reasonable to assume in some cases, the study researchers coded income source differently than the Food Bank intake worker. Food Bank staff recognize there is often differences in coding between intake workers. Efforts were made to minimize discrepancies, but some differences still occur.

Second, Food Bank demand ebbs and flows through the month. The second and third weeks are the busiest periods, with demand lessening during the first and fourth weeks, following the receipt of cheques. On the other hand, interviews were collected throughout the month in relatively equal proportions each week. This discrepancy in data collection may lead to a slight skewing of certain income codes, depending on which weeks they are most likely to come. No tests

have been performed to confirm this hypothesis, however it seems a reasonable explanation for the discrepancies found.

The researchers believe the sample to be an accurate reflection of the Food Bank population during the months of June, July and August 1996.

Overall Representativeness

With both variables passing statistical tests for representativeness, we can report the sample is a reasonable reflection of Edmonton's Food Bank population. Extrapolations in the report are based upon the finding of reasonable fit.

Statistical Analysis

The data was analyzed by Jason Foster at ESPC using Abacus Statview for Macintosh and by Justin Wong of Ryan and Wong Consulting Group using SPSSx (Statistical Package for the Social Sciences).

Results from statistical tests have not been included in this report. They are available upon request at ESPC.

Data Availability

The interview data is available on disk for use by other researchers. For more information, please contact ESPC.

Appendix "C"

FOODBANK SURVEY

demographics

The first questions have to do with where you live and who you live with.

1. WHAT TYPE OF HOUSING DO YOU LIVE IN AT THIS TIME? (check one)

- ☐ apartment (4 + self-contained units)
 ☐ rooming house (4 + with shared areas i.e. bathroom, kitchen)
 ☐ house (townhouse and all single family dwellings)
 ☐ duplex/threplex (2 and 3 family dwellings)
 ☐ none (i.e. street)
 ☐ other (specify) _____

2. DO YOU RENT OR OWN? (check one) ☐ rent ☐ own ☐ other (specify) _____

3. WHO DO YOU LIVE WITH AT THIS TIME?

person (1=interviewee)	1	2	3	4	5	6	7
relationship to person 1	_____	_____	_____	_____	_____	_____	_____
age	_____	_____	_____	_____	_____	_____	_____
gender	F / M	F / M	F / M	F / M	F / M	F / M	F / M
highest level of education completed (in years: K+)	_____	_____	_____	_____	_____	_____	_____

FAMILY TYPE (check one)

- ☐ single parent
 ☐ two parent (includes common law & childless families)
 ☐ single, living alone
 ☐ single, living with others
 ☐ other (specify) _____

4. HOW LONG HAVE YOU LIVED IN EDMONTON? (round to nearest whole year) _____

5. HOW MANY TIMES HAVE YOU MOVED IN THE PAST YEAR? _____

6. WHAT ARE THE REASONS YOU MOVED LAST TIME? _____

7. WHAT AREA OF EDMONTON DO YOU LIVE IN? (code) ☐

C=112 Street (west), 118 Avenue (north), 82 Street (east), and the N.S. River (south)

NE=97 Street (west) and the N.S. River (south)

NW=97 Street (east) and the N.S. River (south)

SE=N.S. River (north) and Calgary Trail (west)

SW=N.S. River (north) and Calgary Trail (east)

income

The next questions are to do with your income, both now and over the past few years. Just a reminder that your answers are completely anonymous and that your answers will not prevent you from receiving food here now or any time in the future.

8. WHAT ARE YOUR SOURCES OF INCOME THIS MONTH? _____

9. HOW MUCH DID YOU GET FROM EACH?

PERSON 1	source description	code	amount
1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____
4	_____	_____	_____
TOTAL INCOME			

10. ARE THERE ANY OTHERS IN YOUR HOUSEHOLD WHO HAVE AN INCOME? ☐ Yes ☐ No

11. IF YES, WHAT ARE HER/HIS SOURCES OF INCOME THIS MONTH? _____

12. HOW MUCH DID HE/SHE RECEIVE FROM EACH SOURCE?

PERSON 2	source description	code	amount
1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____
4	_____	_____	_____
TOTAL INCOME			

PERSON 3	source description	code	amount
1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____
4	_____	_____	_____
TOTAL INCOME			

13. WHAT WERE YOUR SOURCES OF INCOME LAST YEAR THIS TIME? _____

14. WHAT WAS YOUR INCOME FROM ALL OF THESE SOURCES?

	source description	code	amount
1	_____	_____	_____
2	_____	_____	_____
3	_____	_____	_____
4	_____	_____	_____
TOTAL INCOME FROM ALL SOURCES			

(check one) ☐ \$0 - \$399 ☐ \$400 - \$799 ☐ \$800 - \$1199 ☐ \$1200 - \$1599 ☐ \$1600+

[illegible]

foodbankuse

Edmonton's Food Bank has a central warehouse, often referred to as the Main Food Bank (MFB) and also several depots set up to distribute food across the city. These depots are not separate Food Banks. These depots are member churches and agencies that work together with the Main Food Bank to more effectively serve clients in their own community.

The next questions are about your use of a food bank and other food sources in Edmonton.

25. WHAT HAS CAUSED YOUR PRESENT MONEY AND FOOD SHORTAGE? _____

HOW MANY TIMES HAS SOMEONE FROM YOUR HOUSEHOLD VISITED THE FOOD BANK FOR A HAMPER...

26. DURING THE LAST MONTH? _____ 27. DURING THE PAST YEAR? _____

28. HAVE YOU EVER RECEIVED A FREE MEAL SOMEWHERE? (soup kitchen, church, etc.) ☐ Yes ☐ No

IF YES, HOW OFTEN...

29. DURING THE LAST MONTH? _____ 30. DURING THE PAST YEAR? _____

31. CAN YOU USUALLY ACCESS THE FOOD BANK OR A DEPOT WHEN YOU NEED FOOD? ☐ Yes ☐ No

32. IF NO, WHAT ARE THE PROBLEMS? (check all that apply)

- | | | |
|--|---|---|
| ☐ inconvenient times | ☐ difficulty getting through on the phones | ☐ lack of transportation |
| ☐ no phone | ☐ health problems | ☐ other (specify) _____ |
| ☐ other (specify) _____ | ☐ other (specify) _____ | ☐ other (specify) _____ |

33. HAVE YOU HAD ANY PROBLEMS WITH THE SERVICE AT THE FOOD BANK WHEN YOU ARE THERE?

☐ Yes ☐ No

34. IF YES, WHAT WERE THE PROBLEMS? _____

35. DOES THE FOOD THAT YOU RECEIVE IN YOUR HAMPER MEET YOUR HOUSEHOLD'S NEEDS? ☐ Yes ☐ No

36. IF NO, WHY NOT? _____

DURING THE PAST MONTH...

37. WOULD YOU SAY THAT YOUR NUTRITIONAL NEEDS WERE MET EVERY DAY? ☐ Yes ☐ No

38. WOULD YOU SAY THAT YOUR CHILDREN'S NUTRITIONAL NEEDS WERE MET EVERY DAY? ☐ Yes ☐ No

39. HAVE YOU EVER GONE WITHOUT FOOD FOR 1 DAY OR MORE? ☐ Yes ☐ No

40. IF YES, HOW MANY TIMES IN THE PAST MONTH? _____

41. HAVE/HAS YOUR CHILD/CHILDREN EVER MISSED A MEAL BECAUSE THERE WAS NOT ENOUGH FOOD?
☐ Yes ☐ No

42. IF YES, HOW MANY TIMES IN THE PAST MONTH? _____

43. WHAT HAVE YOU DONE WHEN YOU'RE RUNNING SHORT OF FOOD? (check all that apply)

- | | |
|---|--|
| ☐ buy less expensive food | ☐ borrow money from friends/relatives |
| ☐ get food from friends/relatives | ☐ buy food on credit |
| ☐ get meals from a soup kitchen or church | ☐ sell or pawn possessions |
| ☐ get food from the food bank | ☐ get a food voucher from a social worker |
| ☐ referred your children to a school lunch program | ☐ skipped a meal so that your child(ren) could eat better |
| ☐ other (specify) _____ | ☐ other (specify) _____ |
| ☐ other (specify) _____ | |

social service history

The next questions are about your involvement with some government programs and services. The reason for asking these questions is to get information about how they serve Albertans like yourself. Your responses are anonymous and will not be linked to you at any time.

44. HAVE YOU BEEN INVOLVED WITH ANY OF THE FOLLOWING GOVERNMENT PROGRAMS SINCE THE SUMMER OF 1993? (check those that apply and insert the initials in the numbered spaces at the top of the chart)

Service Name	Code
☐ Supports for Independence	SFI
☐ Job Creation Programs (specify ESP, ACE, AJC)	JC
☐ Assured Income for the Severely Handicapped	AISH
☐ Unemployment Insurance/Employment Insurance	UIC (EI)
☐ Alberta Students Finance Board	ABSFB
☐ Canada Pension Plan	CPP (OAS)
☐ Other (specify) _____	

	1. _____	2. _____	3. _____	4. _____	5. _____
How many times did you apply?	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
How many times did you receive benefits?	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
How long did you wait each time for benefits?	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.
Have you ever been cut off? If Yes, how many times?	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4	1 2 3 4
How many times were you switched from this service to another? (record destination)	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.	1. 2. 3. 4.
Are benefit levels adequate to meet your shelter, food, clothing needs?	Yes No	Yes No	Yes No	Yes No	Yes No
Do you think you know what benefits you are entitled to?	Yes No	Yes No	Yes No	Yes No	Yes No
Do you know how the appeal process works?	Yes No	Yes No	Yes No	Yes No	Yes No
How well do you feel that you were served by the program?	Well Adequate Poorly	Well Adequate Poorly	Well Adequate Poorly	Well Adequate Poorly	Well Adequate Poorly

Service Name
 Supports for Independence
 Job Creation Programs (*specify* ESP, ACE, AJC)
 Assured Income for the Severely Handicapped
 Unemployment Insurance/Employment Insurance
 Alberta Students Finance Board
 Canada Pension Plan

Code
 SFI
 JC
 AISH
 UIC (EI)
 ABSFB
 CPP (OAS)

The next few questions are a bit more personal, and you can choose not to answer them. Also, a reminder that if you choose to answer them, your answers are completely anonymous and will not be linked to you at any time.

45. HAVE YOU HAD ANY INVOLVEMENT WITH THE CHILD WELFARE SYSTEM SINCE THE SUMMER OF 1993?

☐ Yes ☐ No

46. IF YES, DO YOU THINK THAT YOUR INVOLVEMENT WAS IN ANY WAY DUE TO YOUR FINANCIAL SITUATION AT THE TIME? ☐ Yes ☐ No

****if on SFI**

47. HAVE YOU ASKED YOUR SOCIAL WORKER FOR A FOOD VOUCHER? ☐ Yes ☐ No

48. IF YES, DID YOU RECEIVE ONE? ☐ Yes ☐ No

49. HAS YOUR SOCIAL WORKER EVER REFERRED YOU TO THE FOOD BANK? ☐ Yes ☐ No

****if cut off SFI (if cut off more than once please focus on the last time)**

50. WERE YOU TOLD WHY? ☐ Yes ☐ No

51. WHAT WAS/WERE THE REASON(S) YOU WERE GIVEN BY THE DEPARTMENT FOR BEING CUT OFF? (list reasons)

52. DO YOU AGREE WITH THEIR REASON(S)? ☐ Yes ☐ No

WHY OR WHY NOT?

53. WHAT WERE YOUR CIRCUMSTANCES AT THE TIME? (list issues)

****if denied SFI (if denied more than once please focus on the last time)**

54. WERE YOU TOLD WHY? ☐ Yes ☐ No

55. WHAT WAS/WERE THE REASON(S) YOU WERE GIVEN BY THE DEPARTMENT FOR BEING DENIED? (list reasons)

56. DO YOU AGREE WITH THEIR REASON(S)? ☐ Yes ☐ No

WHY OR WHY NOT?

57. WHAT WERE YOUR CIRCUMSTANCES AT THE TIME? (list issues)

58. DID YOU FILE AN APPEAL? ☐ Yes ☐ No

59. IF NO, WHY DIDN'T YOU APPEAL?

60. IF YES HOW LONG DID THE APPEAL PROCESS TAKE OR IS IT ONGOING? (weeks waited) _____ ☐ Ongoing

61. IF APPLICABLE, DID YOUR BENEFITS RESUME AFTER THE APPEAL? ☐ Yes ☐ No

health and well-being

62. HOW WOULD YOU RATE YOUR HEALTH? ☐ poor ☐ fair ☐ good

63. COMPARED TO THIS TIME LAST YEAR, DO YOU FEEL: ☐ healthier ☐ less healthy ☐ the same

64. WHAT ARE THE TWO BIGGEST HEALTH PROBLEMS YOU FACE? _____

65. IS YOUR STRESS LEVEL ☐ high ☐ average ☐ low

66. COMPARED TO THIS TIME LAST YEAR, DO YOU FEEL: ☐ more stress ☐ less stress ☐ the same

67. WHAT ARE THE TWO MAJOR SOURCES OF STRESS IN YOUR LIFE? _____

68. ARE THERE ANY ACTIVITIES THAT YOU WOULD LIKE YOUR CHILDREN TO PARTICIPATE IN BUT CAN'T AFFORD? ☐ Yes ☐ No

69. IF YES, WHICH ACTIVITIES? _____

open ended questions

The next questions are more general than the others I've asked before. The reason we're asking these questions is to get some information about the experience of being on a low income, so that we can advocate for more and better services for Albertans and Edmontonians. Feel free to take a minute to think about them before answering

70. WHAT WOULD IMPROVE YOUR IMMEDIATE SITUATION? _____

71. WHAT DO YOU EXPECT FOR THE FUTURE? _____

