

Food Bank Needs Assessment Survey

By: Carrie Swail

**Completed for: Kawartha Food Share
Supervisor(s): John Wadland & Jim Struthers, Trent University
Trent Centre for Community-Based Education**

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Prepared by Carrie Swail,
Trent University Student
For
Kawartha Food Share
May, 2001.

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Kawartha Food Share

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Preliminary Report

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Kawartha Food Share Food Bank Needs Assessment Survey

FORWARD

This project is a joint effort between Kawartha Food Share, the Trent Centre for Community Based Learning and Trent University. The scope of the project will assess the need for a new food bank in Peterborough. This is a preliminary study.

Kawartha Food Share is an incorporated and registered charity that provides emergency food to a network of local and regional food banks in the Peterborough area. There are approximately 19 member agencies that act as the pick up locations for the food that is distributed from a central warehouse. The warehouse receives donations from corporations, and from the area entitlement from the Ontario and Canadian Association of Food Banks. There is a community board that oversees the operation of Kawartha Food Share, (KFS). This board is made up of a diverse selection of individuals and grass roots representatives. The function of KFS relies largely on volunteers and two part-time staff members. Kawartha Food Share was opened in September 1998 with the following aim:

“Our goal is to co-ordinate community resources in order that emergency food be distributed in a manner that is accountable and maintains dignity for all community members. Food donations are distributed according to an agreed upon fair-share protocol.”¹

ACKNOWLEDGEMENTS:

First of all I would like to thank all the survey respondents and all the people who offered their time for further conversation by phone. Thank you also to all the member agencies that participated either by personal interview or by mail back questionnaire. Ideally it would have been best to visit each facility for an interview, however time did not permit for this. The staff and volunteers at Kawartha Food Share should be commended for their commitment to the issue of alleviating hunger in Peterborough.

I hope this study some will be provide some direction to further the development of an infrastructure in Peterborough that insures that all people are able feed themselves with dignity and respect.

0.1 INTRODUCTION:

The purpose of this report is twofold: to develop a survey of community of community members which investigates and examines the issue of local food insecurity as experienced by the grassroots community and the KFS member agencies; to strategize and make recommendations as to the need for a new and independent, central food bank with consideration also, as to the potential policies and services that it could provide.

0.2 METHODOLOGY:

0.3 The sample:

The target group for this survey was a variety of food bank users from the KFS member agency groups. The Peterborough Food Bank and the Salvation Army were approached, however the response from the Peterborough Food Bank was negligible and the Salvation Army did not feel the survey was applicable to its clients. It was important that a diverse sample was taken in order to obtain a broad range of opinion. There were no restricting criteria such as low income cut off, however the surveys were distributed at the food pick-up locations (member agencies) without prior notice to respondents. There was an option at the end of the general survey for a subsequent phone conversation. In total 400 questionnaires were given out and 104 (26 percent) were received back by the cut off date of May 18, 2001.

0.4 The Questionnaire:

The questionnaire that was used was one that had previously developed through KFS by the Grassroots Committee. (Appendix A) The use of the questionnaire was to determine:

- a) Some personal information for classification purposes such as gender, age, family size and source of income.
- b) Food bank use information such as frequency of use and types of items received.

- c) Food Banks information to determine which items and services are not received and needed.
- d) Personal feelings about food bank experiences.
- e) The perceived need by food bank clients for a new food bank in Peterborough and input on where the demand would be highest.

When drawn together, this information is helpful in determining the strengths and weaknesses of food banks under the umbrella of KFS. It will also help to determine what sort of services are needed and wanted should a new food bank be created.

A supplementary body of information came out of a survey of a representative of the member agencies. This was done in the form of personal interview when possible, and by mail-back survey when applicable. The member agencies vary in their size and function as did the size of their food bank or food cupboard. Some member agencies are connected to parishes, and some to social service agencies. Although there are about 19 member agencies connected with Kawartha Food Share, it is not precise to say there are 19 food banks in Peterborough. Some of these agencies cater to the specific needs of people in Peterborough, such as Peterborough Aids Research Network (PARN) or The Elizabeth Fry Society. There are some organisations where food is central to the mission of the establishment such as Good Neighbours Care Centre, and some where it is supplementary such as OPIRG.

0.5 Accuracy of Data:

All face to face interviews, telephone interviews and mail-back member agency surveys were conducted by myself, the student researcher. Data collection was performed by myself and Anita, a staff member of KFS, and data entry was performed by myself. In cases where the survey was incomplete the survey was not included in analysis for the area in question. For the purposes of this study, if a respondent choose not to enter an age it was not relevant to the feelings that person had about quality of food or treatment at a food bank.

0.6 Limitations:

Finding out a majority response from the member agencies does not necessarily account for the minority, especially in the case of treatment and location. More input from other existing food banks would create a more holistic picture of food bank needs in Peterborough. Another consideration is finding out what kind of access homeless people have to food banks.

At this point the study was limited by time and resources, in addition to my being a student researcher. However there is plenty of data that can be further analysed and used for the purposes of strengthening the relationship between Kawartha Food Share and the people of Peterborough.

0.7 RESULTS

1.0 Sample Description:

1.1 Introduction

This study recognises those who are needing the help of food banks, and how often the services are currently used. It is a collection of information that provides a sample of what services and items are used and needed. Finally, it provides an indication as to whether or not a new food bank is needed and if so, where it is needed. All of the following categories are important when looked at from a social policy perspective. These findings are a gauge of who is being failed or under represented by current policies.

The response rate was 26 percent. The amount distributed, 400, was close to one third of KFS food bank clients according to the March 2000 hunger count.²

The information gathered by personal interview and mail-back survey will be included in the discussion and conclusions section. I was able to conduct only a small amount of follow-up interviews but they were useful in adding an important personal dimension to this survey. These findings will be referred to in the discussion and conclusions section.

The results are presented in pie charts to indicate percent of respondents, and in line graphs to indicated the number of people answering the question. I have divided the numerical answers into subgroups similar to those used in the Peterborough Social Planning Council's 1996 Report on Hunger in Peterborough. the reason for this is two fold: First of all it makes it useful to roughly compare data to that relevant report and secondly, it provides a further breakdown of who need which services and how they feel about the treatment they receive.

1.2 Gender:

Seventy percent of the respondents were female. Further, 91 percent of single parent families were headed by a female, whereas 50 percent of the single

individuals were female. (Multiple adult families are included in these data where a response was given, but they are not analysed because the gender question was often left blank.) 9.5 percent of the multiple adult families either did not respond to the gender question, or indicated 2 or more people of different or the same gender.

Figure 1.

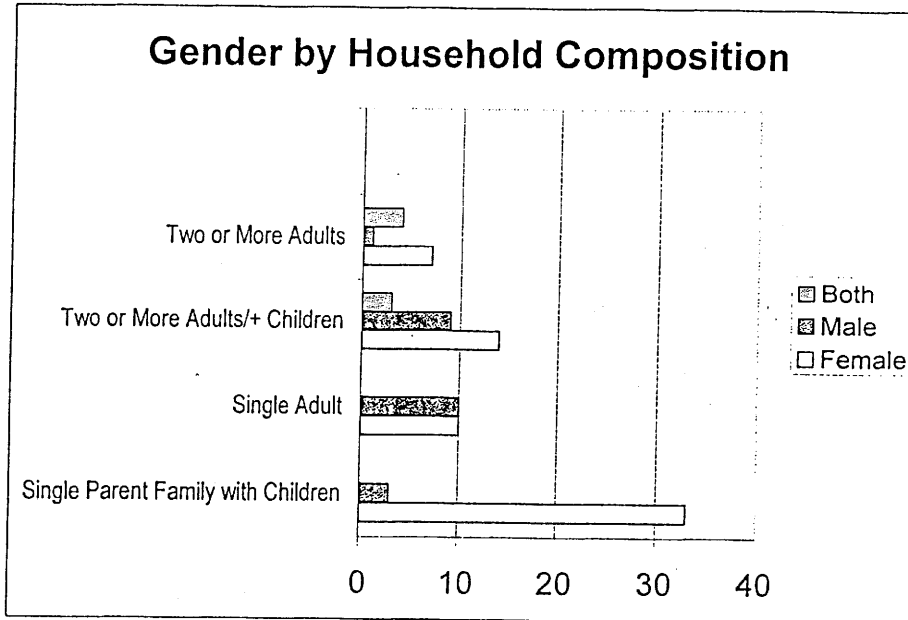
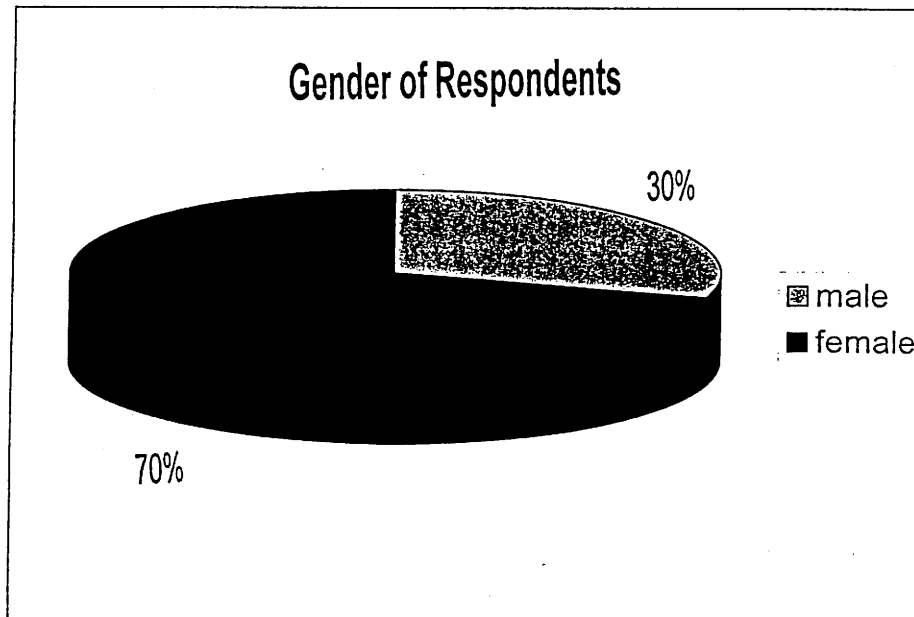


Figure 2.



1.3 Household Composition:

Household composition refers to the make up of each dwelling. This section indicates what type of household the respondent lives in: single with children, single without children, multiple parents with children and multiple parents with out children. This section will show how many households (or families) have children and if they have one, two, or three or more children.

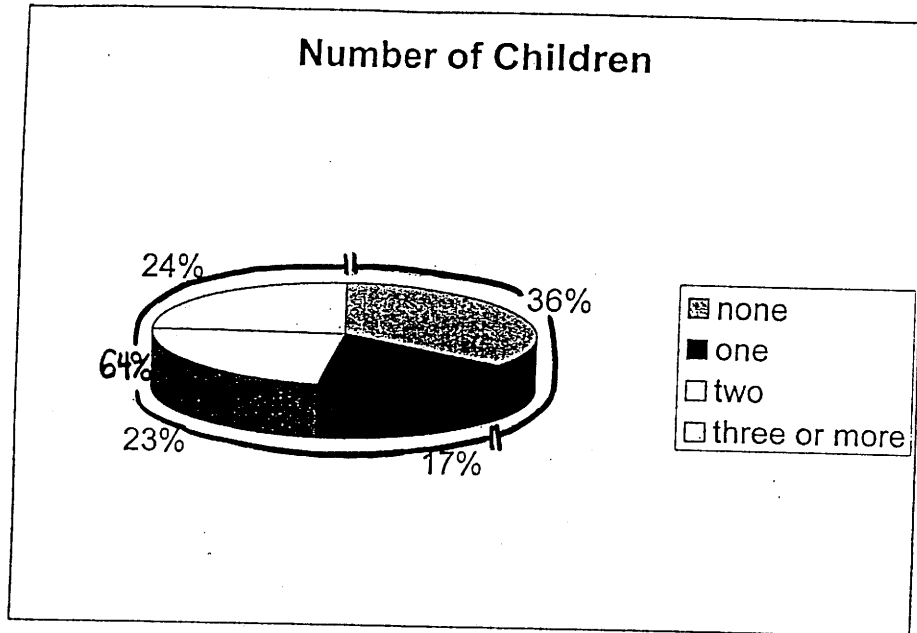
This study did not focus on individuals per se, however often it was an individual who spoke for a household. The purpose of this information is to get an idea of which households are in need/in favour of which services. The highest group of respondents were single parent families and the lowest group were two or more adults with no children at 33 percent and 16 percent respectively. No specific distinctions were made about relationships within each household, however the word 'parent' was used in the question about household composition. The number and percent of each household description are shown in the table below.

Table 1.

<u>Household Description</u>	<u>Number of Households</u>	<u>Percent of Households</u>
Single parent with child(ren) at home	39	38
Single adult no child(ren) at home	23	22
Multiple parent with child(ren) at home	27	26
Multiple adult no child(ren) at home	15	14

Sixty-four percent of the respondents had 1 or more children. While 36 percent of the respondents had no children at all. The graph below shows the breakdown of families with children.

Figure 3.



1.4 Age:

The most common age of clients was in the 40-45 range. The youngest client surveyed was 18 and the oldest respondent was 70. Age was a question that was most often omitted by respondents, therefore sub-groups by age were not analysed. The table below shows the number and percent of respondents according to age.

Table 2.

<u>Age in years</u>	<u>Number of Respondents</u>	<u>Percent of Respondents</u>
50 or older	17	16
40-49	34	37
30-39	27	31
20-29	9	11
19 or younger	2	3

1.5 Source of income:

These responses are particularly good indicators of where social policy crosses with food bank clients. The most common source of income is Social Assistance/Ontario Works at 46 percent, and the second most common income is Disability Income at 26 percent.

Table 3.

<u>Source of Income</u>	<u>Number of Respondents</u>	<u>Percent of Respondents</u>
Social Assistance/ Ontario Works	53	47
Employment Income	10	9
Disability Income	29	26
Pension Income	8	7
Other source	9	8
Employment Insurance	1	1
No Income	4	2

1.6 How respondents found out about the food bank they use:

These results provide insight into how current links are being made in the community of Peterborough. It is quite evident that most people find out about food banks through word of mouth or through a friend.

Table 4.

<u>Link to Food bank</u>	<u>Number of Respondents</u>	<u>Percent of Respondents</u>
word of mouth	43	37
newspaper	3	3
social service agency	15	13
friend	44	38
other	11	9

1.7 Items most needed

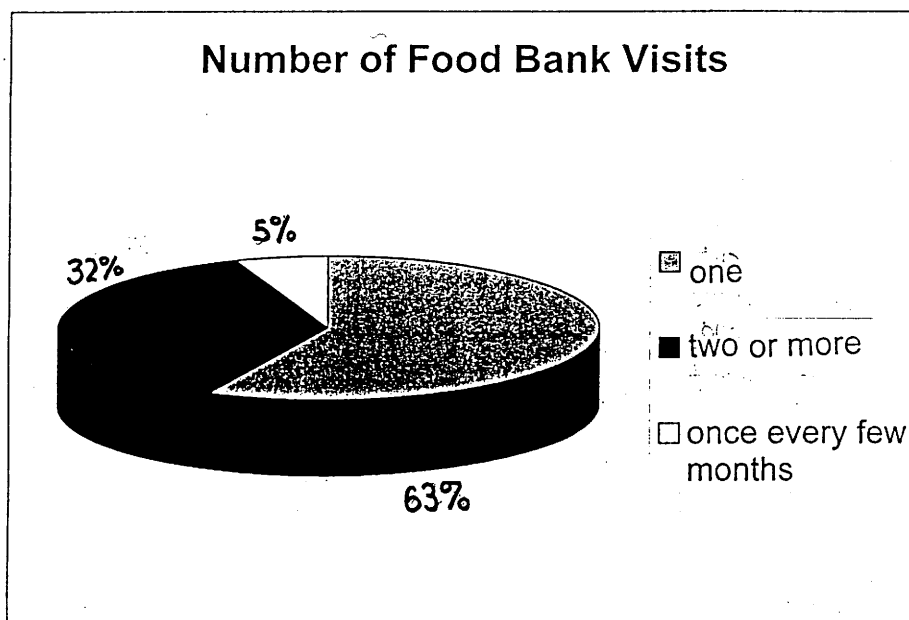
This question gave all of the following choices and the respondents checked off as many items as they wished. The question was framed in terms of current food bank visits, however there may be some overlap with what people are currently receiving and what they want or need. The following table shows the number and percent of responses for each group of items.

Table 5

<u>Item</u>	<u>Number of Responses</u>	<u>Percent of Responses</u>
Non-Perishables	81	24
Perishables	84	25
Toiletries	51	15
Baby Items	10	3
Clothing	50	14.5
Cereal	50	14.5
Other (various)	13	4

1.8 Number of Visits/Month

According to this data, most people need to use a food bank about once a month at 63 percent. Thirty two percent need to use a food bank twice per month, while 5 percent needed to use a food bank once every 2-4 months.



2.0 Treatment and Quality of Services

2.1 Introduction

This section is divided into two parts: Satisfaction Levels and Personal Feelings. In the first part the respondents were asked about the quality and quantity of services used and the second part is an exploration of feelings that point towards

what services people would like to see more of, should a new food bank be created.

Part One-Satisfaction Levels

2.2 Quantity of Food Received:

Respondents were generally somewhat to very satisfied with the quantity of food they receive when visiting a food bank furthermore many added comments expressing extreme gratitude for the existing services in Peterborough. Some respondents attached notes to their questionnaire and one respondent wrote a lengthy letter thanking one of the food banks for her being alive. Fifty-eight percent of respondents were very satisfied with the quantity of food received, 35 percent were somewhat satisfied, 5 percent were not at all satisfied and 2 percent had no comment.

2.3 Quality of Food Received:

Respondents were overwhelmingly satisfied to with the quality of food they receive at food banks in Peterborough. Seventy two percent were very satisfied. Twenty three percent were somewhat satisfied, 4 percent were not at all satisfied and 1 percent had no comment.

2.4 Number of Visits Allowed:

This question provides a supplement to the previous question about how many visits each household makes to a food bank. In these results 49 percent of respondents were very satisfied, 33 percent were somewhat satisfied, 15 percent were not satisfied at all and 2 percent had no comment. It is also interesting to note that that single parent families with children were overall the least satisfied followed by multiple parent families. Also, single people with or without children were more often somewhat satisfied than very satisfied.

2.5 Treatment at Food Banks

This is an area where some people added comments, some regarding their dislike for Peterborough Food Bank and some praising Good Neighbour Care Centre in comparison, or on its own. Overall people were quite satisfied with the treatment they received at the food banks, with 83 percent indicating very satisfied. Thirteen percent were somewhat satisfied, 1 percent were not at all satisfied and 3 percent had no comment.

Part Two

2.6 Feelings of Shame:

Overall a little more than half the respondents felt shame sometimes when they visited a food bank, 21 percent felt no shame at all, and 25 percent always felt shame. Families with children tended to be more ashamed than families without.

Figure 4.

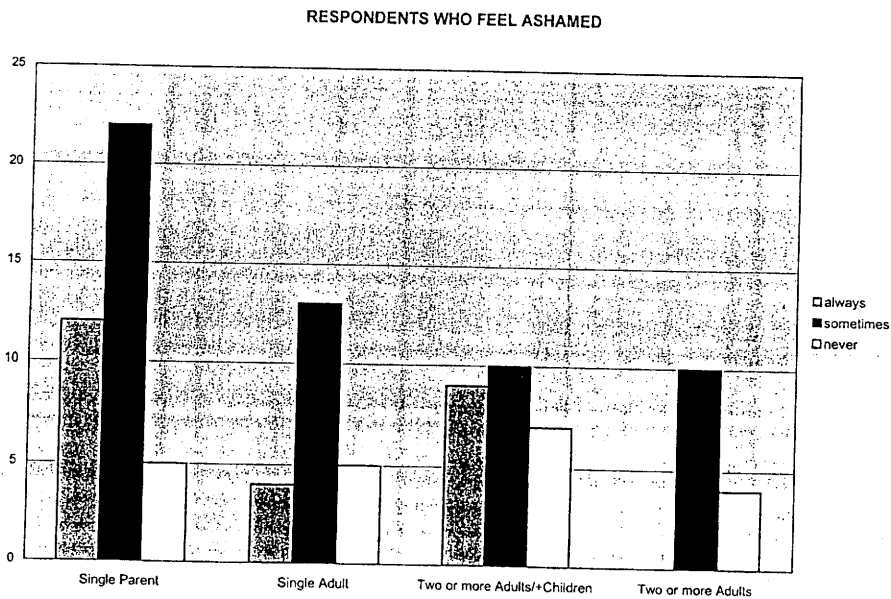
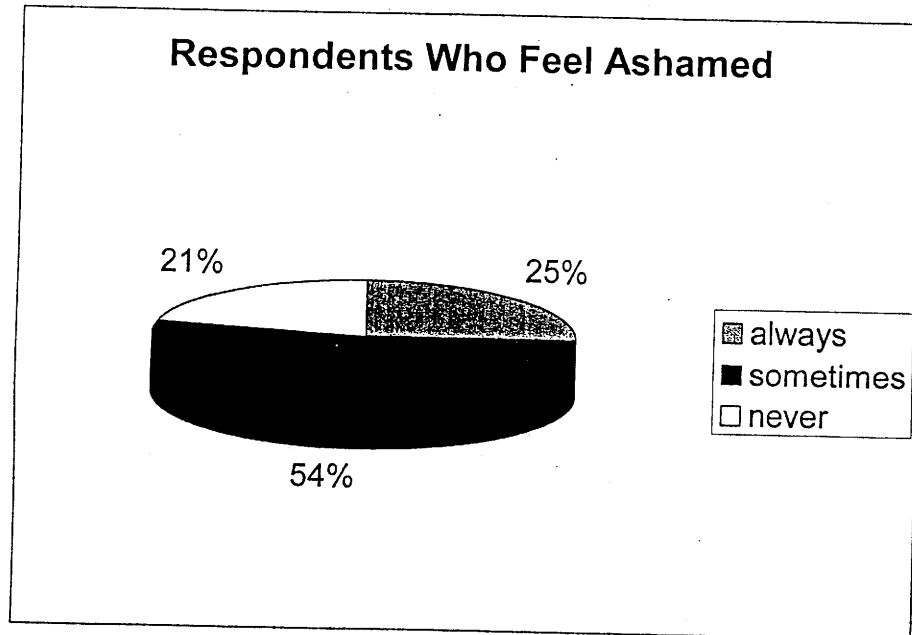


Figure 5.



2.7 Feeling Looked Down Upon by Staff:

Most people did not feel looked down upon by staff, (76 percent). Nineteen percent felt looked down upon sometimes and 5 percent always felt looked down upon. Single parents in particular seem to feel most comfortable in their relationship with the staff at food banks.

Figure 6.

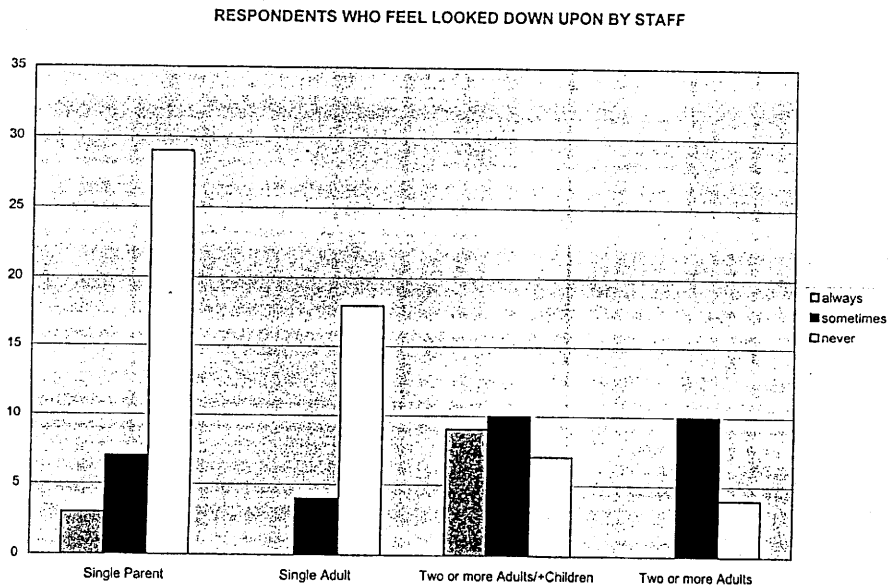
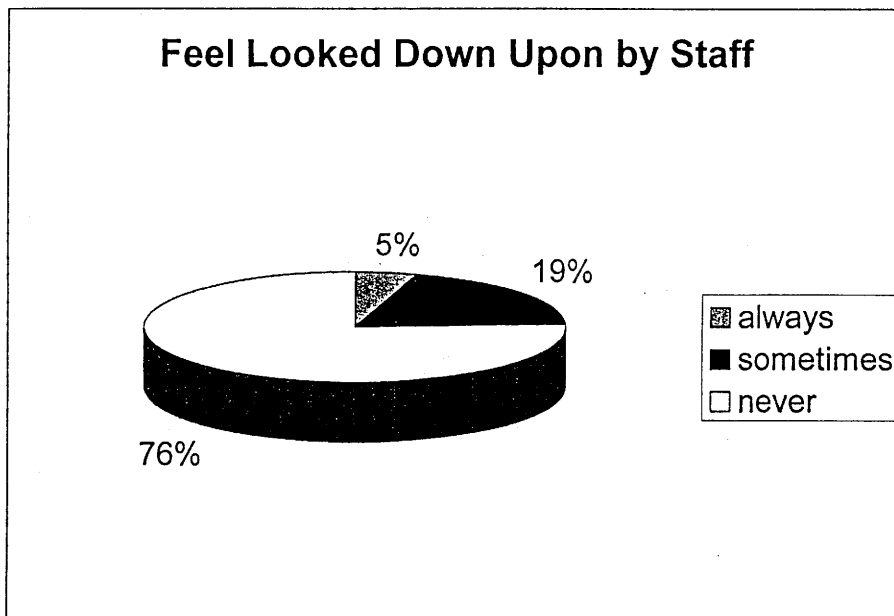


Figure 7.



2.8 Counselling:

The majority of respondents were not interested in counselling at a food bank, (62 percent). However many commented that they were already getting counselling elsewhere and some did not answer the question. 33 percent of people who did answer would like to have counselling available some of the time, and 5 percent would always like counselling to be part of their experience with a food bank. The data was fairly consistent regardless of family composition.

Figure 8.

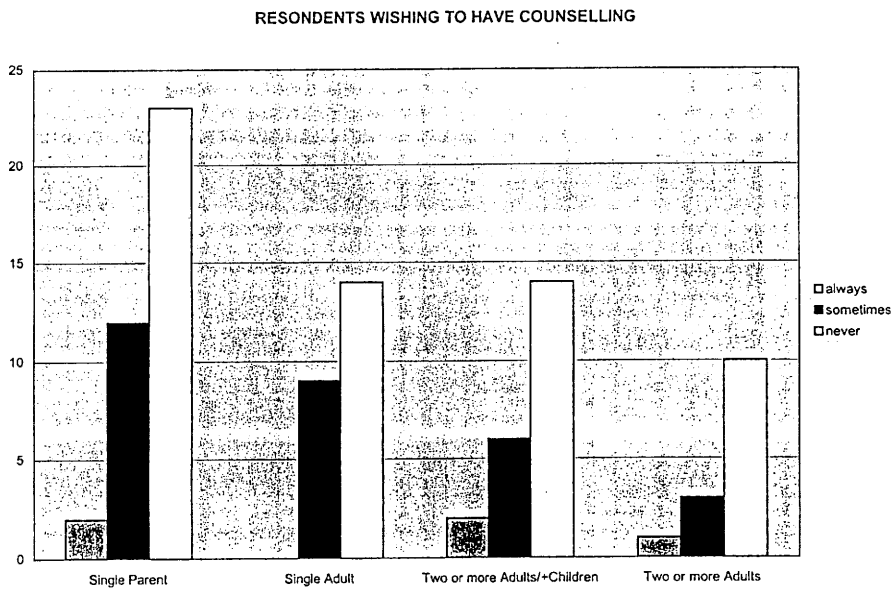
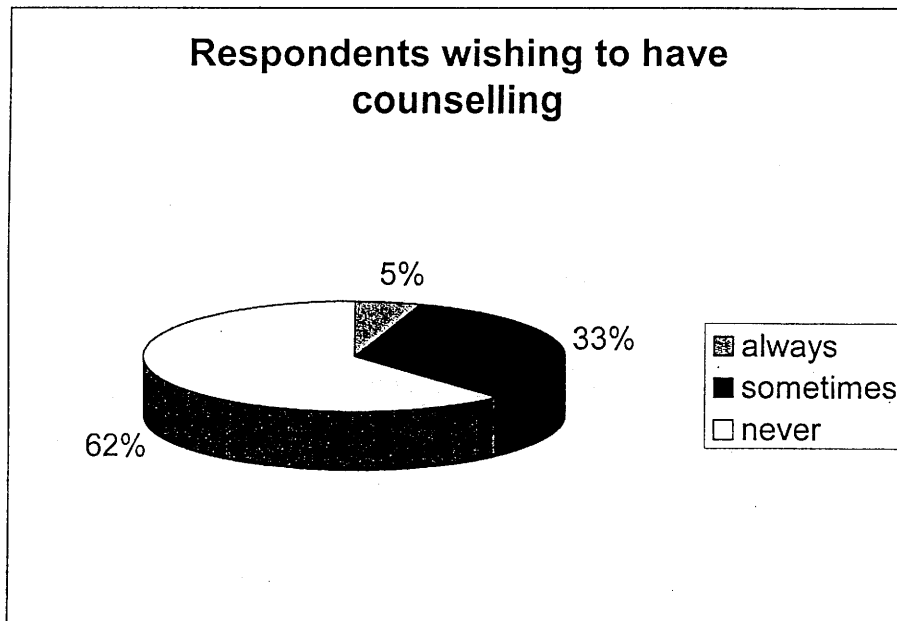


Figure 9.



2.9 Social Space:

Respondents wishing to have social space were divided. Forty-six percent would like social space some of the time while 40 percent feel no need for a special social space. 14 percent would always like social space. The single adults were more apt not to want food banks to have a social area.

Figure 10.

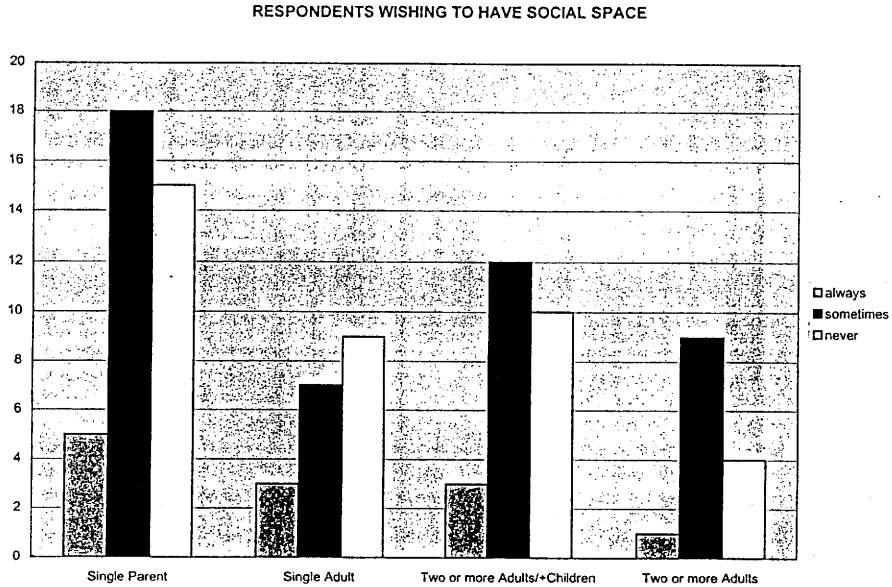
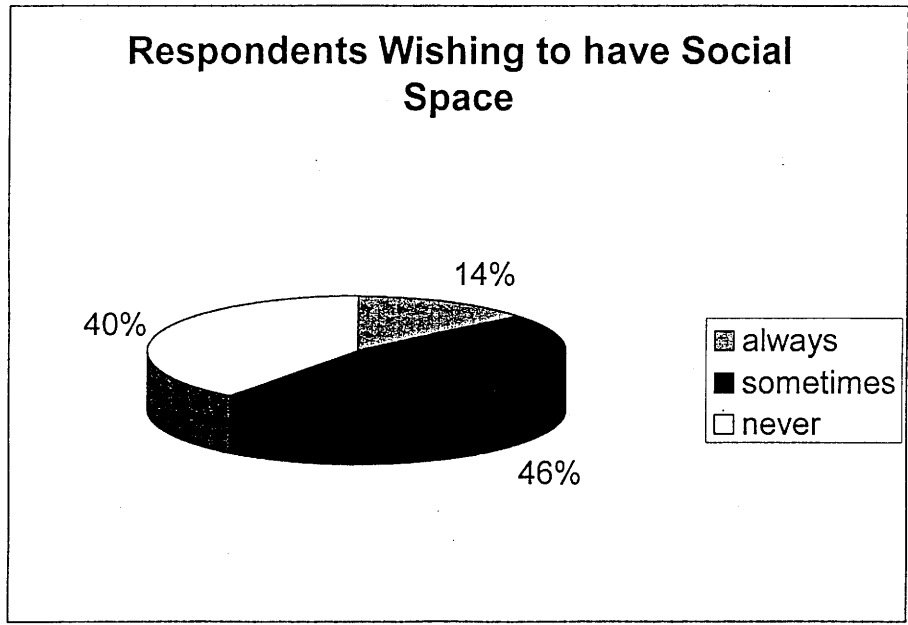


Figure 11.



2.10 Feeling Misunderstood by Society:

Few respondents in this survey felt that they were understood by society. Eighty-six percent of the people surveyed felt misunderstood by society at least some of the time. Single parent families and single adults had the highest proportions of these feelings.

Figure 12.

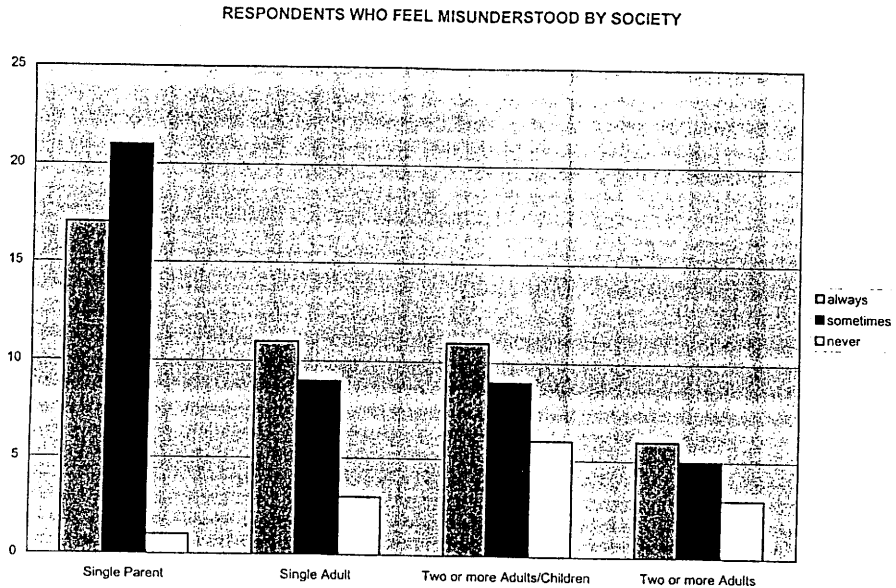
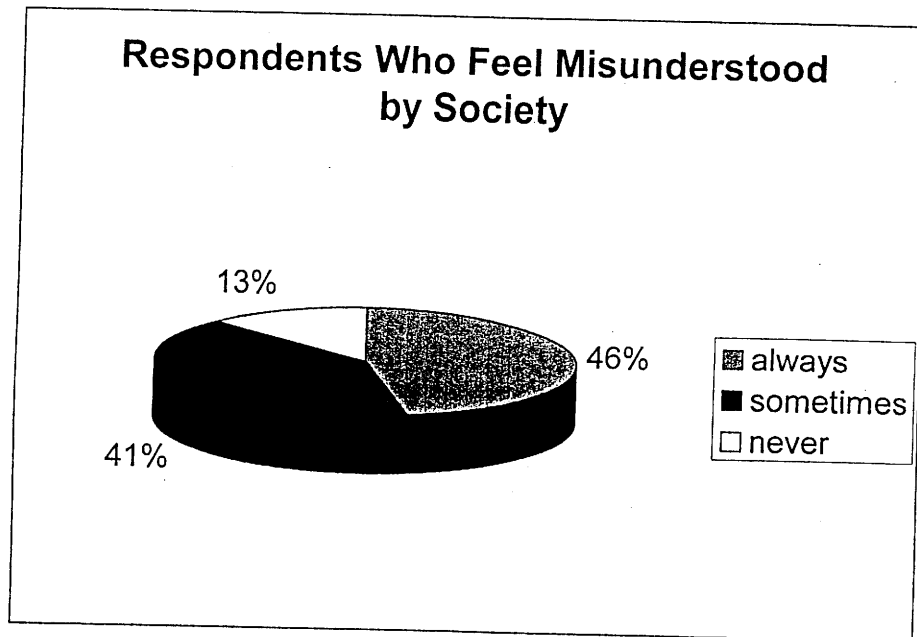


Figure 13.



2.11 Workshops

Many food bank clients indicated interest in workshops on nutritious, low cost cooking and other subjects. All household types had a fair degree of respondents who would like to have workshop opportunities some of the time, and in all cases more people wanted workshops always rather than never. Multiple adult families showed the highest degree of interest within their category.

Figure 14. Respondents Wishing to Have Workshops

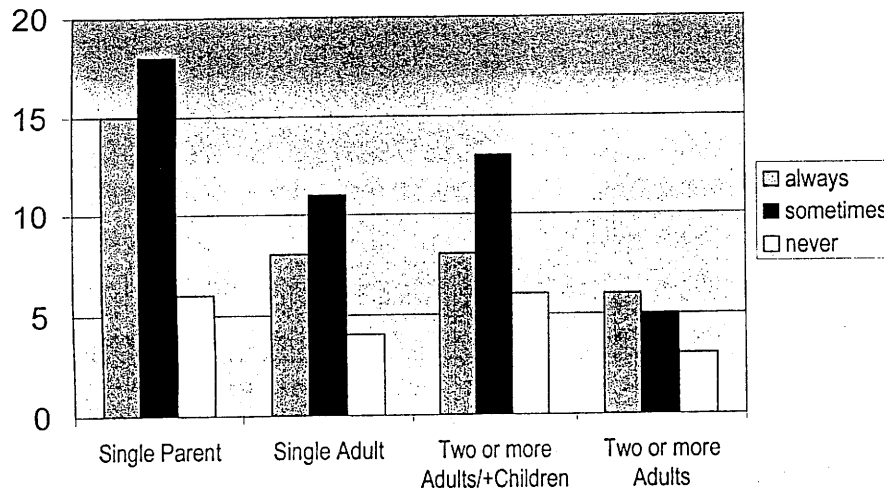
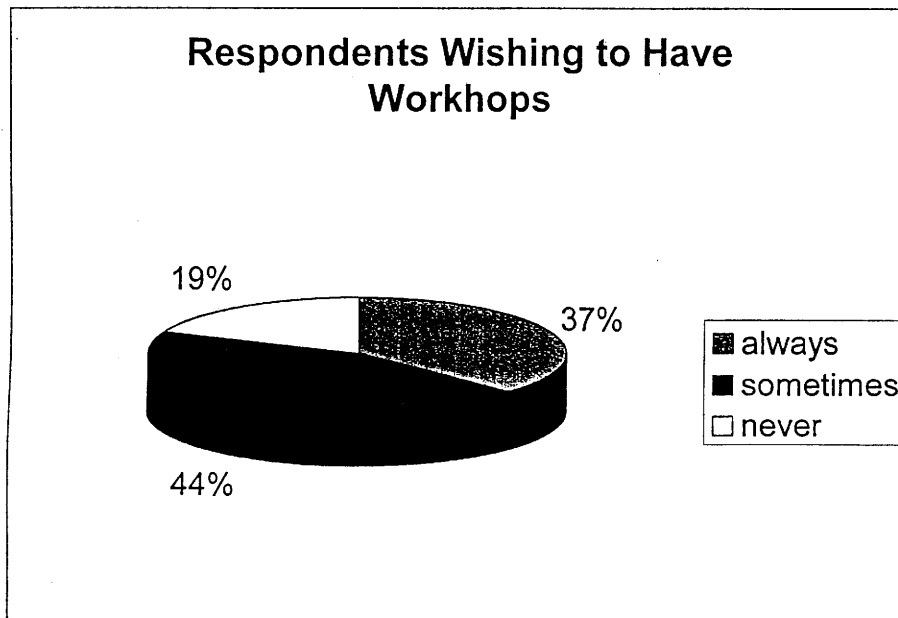


Figure 15.



3.0 Personal Information and Food Bank Refusals

3.1 Introduction:

Study participants were asked through a series of yes or no questions how they felt about being asked personal information upon visiting a food bank. As a separate question, they were asked if they had ever been refused at a food bank and to give reason stated for that refusal.

3.1 Personal Information:

More than half of the participants in this survey, 69 percent, did not mind being asked their personal information. The extent of information asked varied from agency to agency and most people who are using the services of an agency such as The Elizabeth Fry Society or PARN have already consented to giving the agency personal information. This could account for the 14 percent who reported that were not asked and/or the 5 percent that did not respond to the question. Twelve percent of the people asked felt that food banks asked too much information that was none of their business. See the following chart for subgroup details.

Figure 16.

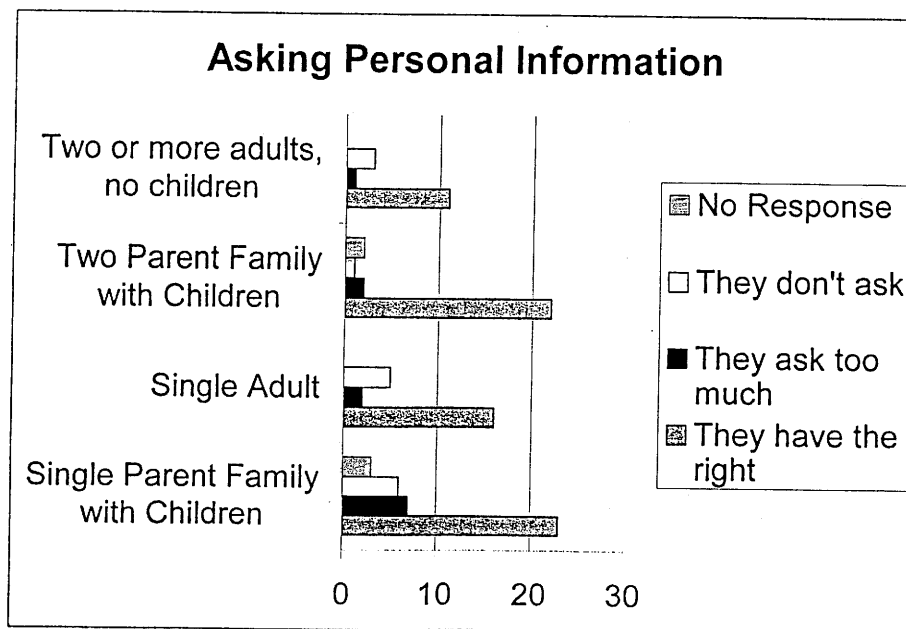
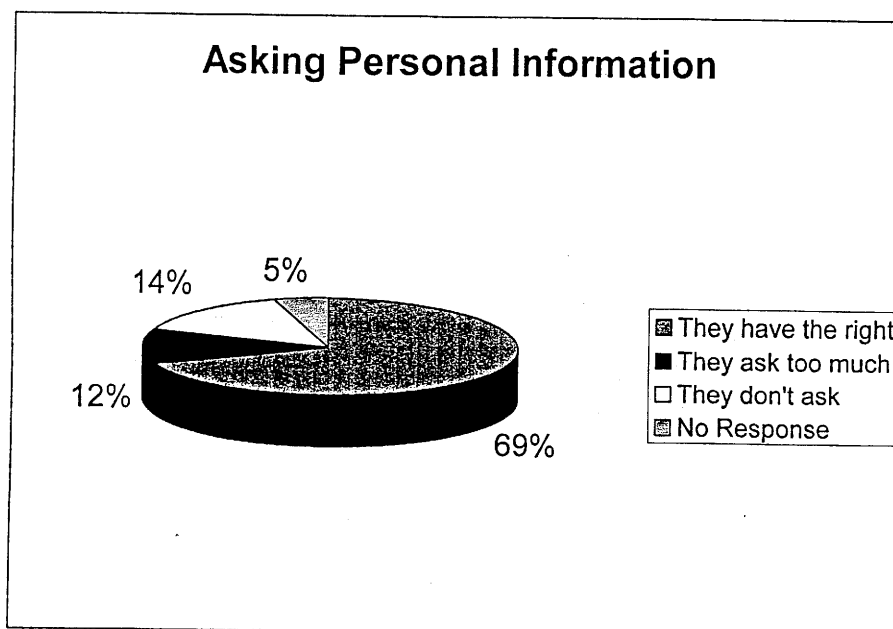


Figure 17.



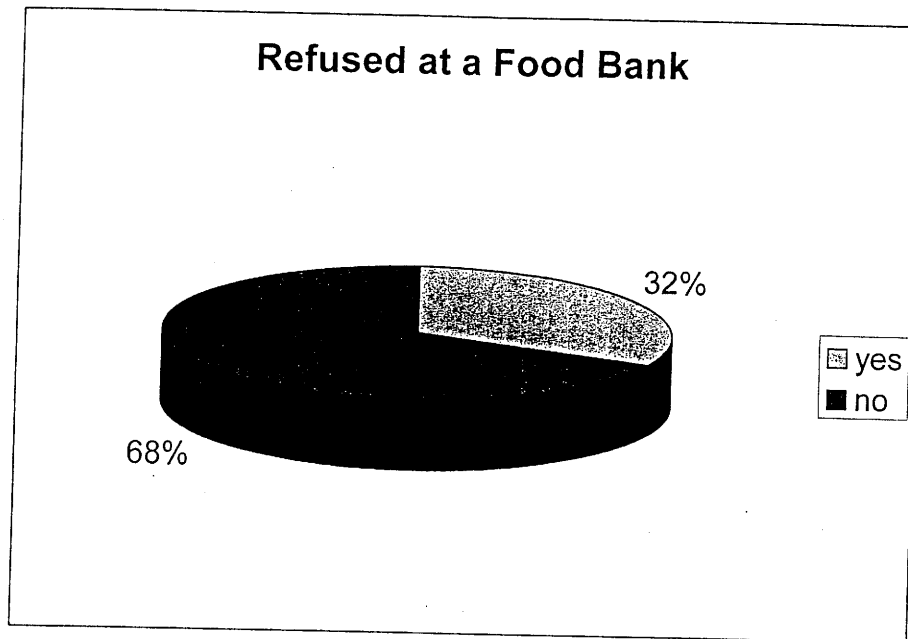
3.2 Participants Refused at a Food Bank

Thirty-two percent of participants in this study indicated that they had been refused by a food bank. The most common reason for refusal was that they had already been in that month/that they come too often. The following table provides a variety of other reasons people were given for refusal.

Table 6.

Reason for Refusal	Number of Respondents
You come too often/you have already visited this month	12
Not enough/not proper identification	8
There is no food	7
You live outside Peterborough	1
You don't look hungry	1
Staff does not like a family member	1
Someone else was claiming in your name	1

Figure 18.



4.0 The Need for a New Food Bank:

4.1 Introduction:

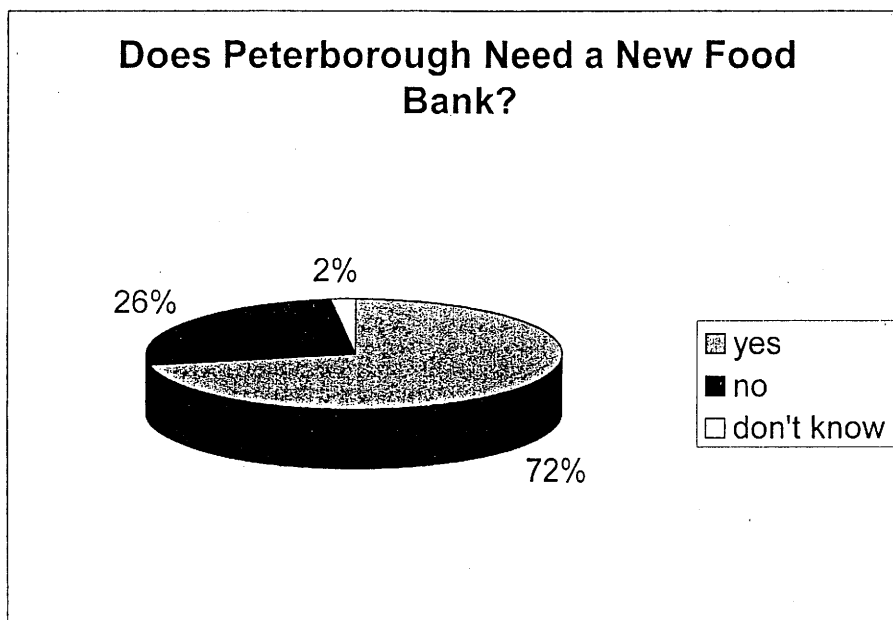
All of the information collected thus far will contribute to the weigh into the recommendations of this study, but in this section the participants were asked a yes of no question: Should Peterborough have another food bank?

This question was followed by two opened ended questions about what types of services it should offer and where it should be located.

4.2 Yes or No to a New Food Bank

Most participants were in favour of a new food bank. Seventy-two percent of respondents said yes there should be another food bank, 26 percent said no and 2 percent said that they did not know. The following figure illustrates these findings.

Figure 19.



4.3 What Services Should a New Food Bank Offer?

The format of this question was different from most of those in the survey because it did not provide responses to choose from. The most common response was "food". Personal Counselling and clothing were the next two highest responses. A few people mentioned that cooking/nutrition classes and money management workshops beneficial. The following table represents the responses of services that got more than one mention.

Table 7.

Type of Service	Number of Responses
Food	21
Personal Counselling	14
Clothing	13
Cooking/nutrition classes	3
Money management workshops	2

4.4 Location:

The majority of respondents would like to see the location of a new food bank downtown. Only about 60 percent of the respondents answered this question, which co-relates loosely to the number of respondents who felt there should be a new food bank.

Table 8.

Location	Number of Respondents
Downtown/Central	27
North end	9
South end	9
West end	8
East end	2
Other	4

DISCUSSION

“Food is a basic requirement needed to sustain life and is therefore considered to be a necessary and basic commodity that should be available and affordable to all members of a community. It is of concern when some individuals within a community do not have the resources to purchase a sufficient quantity or quality of food to feed their families and/or themselves due to financial constraints.”³

This is the background to the Smaller World Communications’ “Report on the Prevalence of Food Insecurity and Hunger in Peterborough” done in 1997. It is still very relevant in 2001, and makes an appropriate backdrop for this discussion.

There is a fairly high number of food bank clients who indicated that there should be another food bank in Peterborough. Of the 104 respondents 72 percent said yes, there should be another food bank, 26 percent said no, and 2 percent of the respondents did not answer the question or replied ‘I don’t know’. This clearly indicates at the very least, a desire for more options or freedom of choice in obtaining food.

When asked how satisfied the participants were the majority said they were “very satisfied” with the quality, treatment, services and complaints procedure. The areas where less satisfaction was expressed, (though still a majority was very/somewhat satisfied) were: quantity of food received, and number of times participants could access the food bank. This implies that what people really need is food. The reason for creating another food bank is not because people are dissatisfied with the existing services, but because their basic human need for food is not being met.

The final, open ended question of the survey, inquired about the services that people wanted. The top three needs that came out of this survey were: food, clothing, and counselling. Due to the charitable nature of food banks, the first two choices; food and clothing are somewhat limited under the current system. For example, food banks cannot guarantee the alleviation of hunger because:

- a) They run out of food when donations aren't coming in,
- b) The food provided is not necessarily nutritious, commonly used and easy to prepare,
- c) Volunteers are not always be accountable, because they are working for free in a society where value is defined by economics, and
- d) Asking for food can feel degrading and stigmatising.⁴

There is some clothing to be found at the Good Neighbour Care Centre, for example, but the reliance on charity determines what clothing is available for the people who need it. There may be plenty of tee-shirts but very little in the way of undergarments. In a follow-up phone interview one women expressed difficulty obtaining enough underwear for her son who has a urinary tract disorder, because there is a maximum limit of 3 items per client.

This limit is intended to make things fair for everyone, however many of the member agencies dealt with this by simply putting up a sign to remind people to only take what they need. This works quite successfully in the member agencies with food cupboards, but perhaps Good Neighbours operates at too large of a scale for this type of strategy to work.

With the recent closing of the Native Friendship Centre downtown there is an added pressure to provide more food bank services. The timing of this survey and the closing of the Friendship Centre must also be taken into account when considering the high number of people who would like to see a new food bank. The impact of accepting the Saint Vincent de Paul Parish application should be considered and before spending the time and resources it would take to create a new food bank from scratch.

A strength that KFS possesses is a connection to many agencies that are capable of providing counselling and other sorts of interesting services such as the YWCA's gleaning, grow-a-row and food-box programs⁵. It remains to be seen whether or not the counselling in existence is appropriate for dealing with the barriers to feeding oneself. This could be a potential area of study. There is also a wonderful kitchen in the Peterborough Family Resource Centre that can potentially be used for cooking workshops, or perhaps less formal occasions such as potlucks.

In the 1996 Report on Hunger in Peterborough, it was found that:

“Respondents’ apparent lack of preference for neighbourhood food security such as community gardens, collective kitchens and food buying clubs was most likely due to issues of awareness, accessibility and availability, rather than a reflection of the respondents’ willingness to participate or level of need.”⁶

In addition it would be beneficial for clients to have an understanding of the potential offered by the KFS connections. If each Member Agency had a small poster that could visually display all the KFS member agencies and their locations, and where they are spread throughout the city, location might not be such an issue. The KFS web page should also be ‘advertised’. Literature could be provided some on up coming events in the form of a short newsletter. Almost 50 percent of the respondents agreed to have a phone interview. This shows that people are willing and wanting to have a say in the issue of their food. It also might be worthwhile to let people know the objectives of Kawartha Food Share and make a distinction between KFS and the Peterborough Food Bank where many complaints by respondents were directed.

Although most of the respondents want another food bank downtown this would not speak for the residents of the north end of town who do not have a car. One of the follow-up phone call interviews brought addressed this issue. The participant, who lives in the north end of explained that she had a hard time getting her food from The Good Neighbour Care Centre to her home. She was unaware that there is a food cupboard at OPIRG.

Another question worth exploring is to see whether or not it would be possible to have certain days when member agencies could provide a location for pick up in areas closer to the homes of respondents. The caution would be that the member agencies have their own mission and most of them are fairly busy. Perhaps some member agencies that do have specifications on who receives food according to the services that agency provides, may for example, be willing to make an exception once a week.

Another possible suggestion is providing a service whereby a large food bank such as Good Neighbour Care Centre could have drop off days in each far end of town.

An area not addressed by this survey is the question of what type of person qualifies for help under the existing agencies. If someone does not have an address to receive any sort of assistance payments it would be more difficult for

her to obtain food in a situation where ID is required. It is in the best interest of KFS to insure that all people feel comfortable asking for help, because food is something that levels us all. We all need it to survive.

Having another food bank does not necessarily mean that there will be more food, which is what people have indicated as their prime need. Social policy is at the heart of the issue of poverty, and therefore hunger. KFS has the potential to play an important role in linking various agencies in Peterborough to mobilise against hunger in a way that is directed towards social policy.

“Far from being [the] emergency response [they were intended to be], [food banks] have become an institutionalised extension of a failing public welfare system. Governments refer their clients to them and food bank parcels are factored into the calculation of welfare benefits.”⁷

As indicated in the results, 80 percent of the clients have cited their income as some form of social assistance. This is not because they are lazy, or not looking for work, or even under-qualified, but because jobs that pay a decent wage⁸ and infrastructure such as affordable child care is lacking. One telephone interviewee commented that her child was not in school, and that made it difficult to get a job because affordable day care spaces are not available and it is hard to find a job with flexible hours. Furthermore, you have to be available full time and on short notice.

This participant has completed three years of university, and is involved in the gleaning program with the YWCA.

“We have a double responsibility: not only to hungry people, but to [stop the wastefulness] of a surplus of food that goes bad.”

She has some concerns about the stereotypes of poor people, that they are illiterate, drug and alcohol abusers. She raised the issue that middle class have money placed in the family for child care, but those on Ontario Works do not get a child benefit. She was concerned about the stereotype that “poor people aren’t smart enough to make good choices”. She finished by pointing out that women in the 60’s and 70’s had to change their stereotype, and that is what poor people have to work towards.

KFS could provide a forum for anti-hunger activists in Peterborough. This is where having links to many sorts of resources is an asset.

I would also recommend making stronger links with the students of Trent University to provide mutually beneficial relationships between keen and concerned students and keen and concerned food bank clients.

I would like to conclude by mentioning that both the member agencies and the food bank clients overall expressed a large degree of gratitude towards Kawartha Food Share, and that its existence has alleviated some of the pressure that hunger puts on both the agency and the client.

Summary of Recommendations:

- Keep up the positive work that is being done in the community.
- Work towards balancing the necessary benefits of food banks for people of low income and recognising that food banks are inherently problematic in that they rely on exhaustible charity and hide government responsibility to create policies that really help poor people.
- Consider the Saint Vincent de Paul Application, before proceeding with a new food bank. In addition try to ensure that the void felt by the closing of the Friendship Centre is covered.
- Continue to foster links and relationships in the community of Peterborough that are mutually beneficial.
- Provide awareness of those links to food bank clients and develop a pool of resources that can be easily accessed by interested people. Aim to provide a forum for people to mobilise against the true causes of hunger.

“Never doubt that a group of thoughtful committed citizens can change the world. Indeed it’s the only thing that ever has.”⁹

-Margaret Mead

¹ Kawartha Food Share Research Project Proposal Application. September 2000.

² Anita Locke, personal communication, April 2001.

³ Smaller World Communications, Report on the Prevalence of Food Insecurity and Hunger in Peterborough, p1.

⁴ Riches, Graham First World Hunger, p173.

⁵ There is some controversy over this Program because of the removal of the Child Tax Benefit. The grant money allocated to assist this program is provided because of the removal of the Child Tax Benefits. Although the food box is a great program, it is debated because of the question of the individual's right to decide where money is best spent.-Personal communication, Connie at YWCA, March 2001.

⁶ PSPC A Report on Hunger in Peterborough, p25.

⁷ Riches, Graham First World Hunger, p173.

⁸ PSPC A Report on Hunger in Peterborough, p26.

⁹ Townson, Monica Health and Wealth, vii.

Resources

Anita Locke, personal communication, April 2001.

A Report on Hunger in Peterborough, Peterborough Social Planning Council, Peterborough, December 1996.

Report on the Prevalence of Food Insecurity and Hunger in Peterborough, Smaller World Communications, Richmond Hill, October 1997.

Riches, Graham First World Hunger, MacMillian Press, Great Britain. ©1997.

Townson, Monica Health and Wealth, The Canadian Centre for Policy Alternatives, Toronto, Ontario. ©1999.

* All names from phone back interviews are to be kept confidential.

