KFL&A Public Health Report

The cost of eating healthy

Imagine having to choose between buying food and paying your utilities bill.





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Food is a basic human right.

Everyone deserves the right to adequate, healthy, safe, affordable, and culturally appropriate food. People who live with food insecurity cannot afford to buy the food they want and need for good health.¹



*The percentage of food insecure households includes those with marginal, moderate and severe food insecurity.



Food insecure households are likely to:

- worry about running out of food
- compromise their food quality
- reduce their food intake
- experience disrupted eating patterns

Food insecurity negatively affects health.³

- Children who are hungry are more likely to develop depression and asthma later in life.
- Adults who are food insecure have poorer physical and mental health, and are more likely to have chronic conditions such as depression, diabetes, and heart disease.
- Food insecure adults with chronic conditions have more difficulty managing their conditions.

Income is the strongest predictor of food insecurity among individuals and families in Canada.¹

Food insecurity is highest among:²

- Indigenous Peoples and racialized Canadians
- households making low wages or on social assistance
- single mothers
- people who rent their home

Households with low incomes are often forced to compromise healthy eating to pay for other expenses.

 Remaining monthly funds after rent represents funds available for food and other costs of living such as:



prescription medications

internet

Money left after paying monthly rent* for:



2022: Monitoring food affordability scenarios 1 to 8

	Ontario Works	Minimum wage earner (full-time/full year) ^m	Median Ontario income _(after tax) n	Ontario Works	Ontario Works	*ODSP°	**OAS/GIS	*ODSP
	3	36	36	36	i	i		
	Family of four	Family of four	Family of four	Single parent	One person	One person	One person	Married couple
Monthly income in Ontario	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8
Income from employment		\$2,600	\$9,458					
Basic allowance ^b	\$494			\$360	\$343	\$672		\$1,341
Maximum shelter allowance ^b	\$756			\$697	\$390	\$497		\$781
**OAS/GIS ^c							\$1,618	
***Ontario GAINS ^d							\$83	
Canada Child Tax Benefit ^e	\$1,206	\$1,162	\$363	\$1,207				
GST/HST credit ^f	\$76	\$76		\$76	\$25	\$32	\$38	\$50
Ontario Trillium Benefit ⁹	\$166	\$166		\$134	\$74	\$77	\$115	\$103
Canada Working Benefit ^h		\$80						
Employment Insurance paid ⁱ		-\$41	-\$132					
Canada Pension Plan paid ^j		-\$132	-\$428					
Climate Action Incentive Payment (CAIP) ^k	\$62	\$62	\$62	\$54	\$31	\$31	\$31	\$47
Total income	\$2,760	\$3,973	\$9,323	\$2,528	\$863	\$1,309	\$1,885	\$2,322
Monthly expenses in Kingston	and area							
Average monthly rent	(3 Bdr.)	(3 Bdr.)	(3 Bdr.)	(2 Bdr.)	(Bachelor)	(1 Bdr.) °	(1 Bdr.)	(1 Bdr.)

Average monthly rent	(3 Bdr.)	(3 Bdr.)	(3 Bdr.)	(2 Bdr.)	(Bachelor)	(1 Bdr.) °	(1 Bdr.)	(1 Bdr.)
(may or may not include heat/hydro) ¹	\$2,367	\$2,367	\$2,367	\$1,402	\$912	\$1,178	\$1,178	\$1,178
Food ^m	\$1,099	\$1,099	\$1,099	\$804	\$400	\$400	\$281	\$660
Total monthly expenses	\$3,466	\$3,466	\$3,466	\$2,206	\$1,312	\$1,578	\$1,459	\$1,838
****Remaining monthly funds	-\$706	\$507	\$5,857	\$322	-\$449	-\$269	\$426	\$484
Percentage of income required for rent	86%	60%	25%	55%	106%	90%	62%	51%
Percentage of income required to purchase healthy food	40%	28%	12%	32%	46%	31%	15%	28%

Monthly expenses in Greater Nap	anee							
Average monthly rent	(3 Bdr.)	(3 Bdr.)	(3 Bdr.)	(2 Bdr.)	(Bachelor)	(1 Bdr.) °	(1 Bdr.)	(1 Bdr.)
(may or may not include heat/hydro) ^I	\$1,211	\$1,211	\$1,211	\$984	\$674	\$834	\$834	\$834
Food ^m	\$1,099	\$1,099	\$1,099	\$804	\$400	\$400	\$281	\$660
Total monthly expenses	\$2,310	\$2,310	\$2,310	\$1,788	\$1,074	\$1,234	\$1,115	\$1,494
****Remaining monthly funds	\$450	\$1,663	\$7,013	\$740	-\$211	\$75	\$770	\$828
Percentage of income required for rent	44%	30%	13%	39%	78%	64%	44%	36%
Percentage of income required to purchase healthy food	40%	28%	12%	32%	46%	31%	15%	28%

* ODSP = Ontario Disability Support Program

** OAS/GIF = Old Age Security/Guaranteed Income Supplement *** Ontario GAINS = Ontario Guaranteed Annual Income System

**** Funds Remaining (for other basic needs e.g., telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)



Income responses are needed to address food insecurity.⁴ Food charity and community food programs cannot solve poverty, which is the root cause of food insecurity.

Income responses are typically government policies that improve income security at a systemic level, through income transfers, employment policies, pensions, tax exemptions or credits, and social assistance programs.⁵



All levels of government have influence over policy and other decisions that have the potential to directly or indirectly increase the amount of money people have available for food and other necessities.⁶

The following are recommendations for how governments and community organizations can help reduce household food insecurity.

Federal and provincial governments:^{1,3}

- Establish targets for the reduction of household food insecurity and regularly report on progress.
- Regularly report on provincial-level food insecurity data, including for Indigenous Peoples and racialized Canadians to inform the creation of targeted policies.

Federal government:^{1,3}

- Implement policy interventions that have been shown to effectively reduce food insecurity, such as a basic income guarantee for Canadians aged 18 to 64 years.
- Re-evaluate current income supports for very low income, working-aged Canadians and their families such as the Canada Child Benefit and Canada Workers Benefit, to ensure all Canadians can afford to eat healthy food.
- Develop a new definition of "affordable housing" that considers other basic costs of living.
- Support food security in Indigenous communities as part of the *Food Policy for Canada*, emphasizing Indigenous food self-determination and reconciliation as guiding principles.

Provincial government:^{1,3}

- Set a minimum wage rate that more closely aligns with costs of living in Ontario.
- Determine evidence-based social assistance rates in communities based on local/regional costs of living, including the cost of eating healthy.
- Lower the income tax rate for the lowest-income households.

Municipal governments and local community partners:^{1,3}

- Advocate for federal and provincial government policies and programs to ensure all Canadians can afford to eat healthy food, including:
 - o Higher minimum wage rates
 - o Increasing social assistance rates
 - o Reducing income tax rates for the lowest income households
 - o A basic income guarantee
- Facilitate local level initiatives that increase economic resilience for individuals and families living with very low incomes and for groups experiencing systemic racism such as free income tax filing assistance and targeted support for access to and training for jobs with livable wages and benefits.
- Collaborate with community partners from various sectors, including municipalities and local public health, to determine local priorities to address food insecurity and poverty.

KFL&A Public Health has committed to:

- Conducting regular local food costing.
- Ensuring updated, local food costing is available for use by municipalities and community partners.
- Advocating for income-based policies so that all residents can afford to buy healthy food.

How do we determine the cost of healthy eating in our community?

In 2022, KFL&A Public Health followed a new process to determine the cost of healthy eating compared to previous years.⁷ This included online and in-store costing, and an updated list of foods based on the National Nutritious Food Basket.⁸ The 61 foods costed reflects a healthy eating pattern from Canada's food guide.⁹ This year's food costing results cannot be compared to previous years given the change in foods costed and costing methods.



KFL&A Public Health surveys seven grocery stores in May. The lowest available price in each store is recorded for each food item. The prices from all the stores are then averaged. An extra five percent is added to the total food cost to account for additional food items such as spices, seasonings, condiments, baking supplies, soups, coffee, and tea.

What is not included in this food costing?

- processed convenience foods
- soft drinks
- popular snack foods
- special dietary foods
- infant foods
- religious or cultural foods
- soap, shampoo, toilet paper, and other personal care items

This also does not include costs associated with eating out at restaurants and extra costs for inviting company to share a meal.

What else should you know about this food costing?

- It assumes that most people have the necessary time, food skills, and equipment to create meals from low-cost food staples and ingredients.
- It assumes that the consumer has access to quality food stores and the means of transportation to comparison shop.

What can you do?

Learn:

- Learn more about why food insecurity is a serious public health problem: bit.ly/3XOFXa6
- Read these fact sheets about food insecurity: bit.ly/3AXlkyu
- Learn more about why income solutions are needed to reduce food insecurity: bit.ly/3ViYeu9

Spread the word:

- Talk about the problem of food insecurity at your dinner table or at social gatherings.
- Share this report with your peers, colleagues, and partner agencies.
- Share the link to the No Money for Food is... Cent\$less campaign on social media using this link: odph.ca/centsless
- Retweet @RDsPubHealthON tweets about food insecurity.

Ask for action:

- Talk to your local political leaders to act on income-based solutions to food insecurity.
- Customize the Cent\$less letter template to urge MPs to act on food insecurity: odph.ca/centsless

For more information, contact KFL&A Public Health at 221 Portsmouth Ave., Kingston, ON K7M 1V5, by phone at 613-549-1232, ext. 1180 or 1-800-267-7875, or online at kflaph.ca

Calculating the weekly cost of eating healthy in the KFL&A area

Step 1

Write down the gender and age of each person in the household.

Step 2

Write down the weekly cost for each person from the **Weekly** food costs in the KFL&A area table.

Step 3

Add the weekly food costs together for the subtotal.

Step 4

Use the Adjustments table for group size. It costs a little more per person to feed a small group and a little less to feed a large group.

Step 5

To find out the monthly food cost, multiply your total by 4.33.

Weekly food costs in the KFL&A area ¹						
Group	Age (years)	Food costs per week				
Воу	2 to 3	\$39.72				
Воу	4 to 8	\$44.92				
Girl	2 to 3	\$39.72				
Girl	4 to 8	\$44.43				
Male	9 to 13	\$58.26				
Male	14 to 18	\$70.79				
Male	19 to 30	\$81.64				
Male	31 to 50	\$76.91				
Male	51 to 70	\$66.92				
Male	over 70	\$62.77				
Female	9 to 13	\$57.59				
Female	14 to 18	\$57.59				
Female	19 to 30	\$62.87				
Female	31 to 50	\$61.63				
Female	51 to 70	\$56.66				
Female	over 70	\$54.11				
Pregnancy	18 and younger	\$68.23				
Pregnancy	19 to 30	\$73.01				
Pregnancy	31 to 50	\$71.81				
Breastfeeding	18 and younger	\$67.85				
Breastfeeding	19 to 30	\$72.24				
Breastfeeding	31 to 50	\$71.81				
Adjustments						
1 person, multiply by 1.20						

	1 person, multiply by 1.20
ė ė	2 people, multiply by 1.10
İİİ	3 people, multiply by 1.05
ėėė	4 people, make no change
	5 to 6 people, multiply by 0.95
*****	7 or more people, multiply by 0.90

Calculating weekly and monthly Nutritious Food Basket costs

Gender	Age	Cost (\$)			
	Subtotal				
,					
	\$ per week				
	\$ per month				

. Monitoring Food Affordability in Ontario Data Results 2022 for KFL&A Public Health - Includes Family size adjustment factor

The Cost of Eating Healthy Infographic





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- 3. Ontario Dietitians in Public Health. Position statement on responses to food insecurity. 2020 Dec [cited 2022 Nov 8]. Available from: https://www.odph.ca.
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- 9. Health Canada. Canada's food guide; 2019 [cited 2022 Sep 27]. Available from: https://food-guide.canada.ca.

Scenario references (Page 6):

Table adapted from Ontario Dietitians in Public Health, Food Insecurity Working Group. 2022. Monitoring Food Affordability in Ontario scenarios spreadsheet. Retrieved 31 August 2022.

Scenario 1: 2 adults (male and female ages 31 to 50), 2 children (girl age 8, boy age 14); Ontario Works (OW)

Scenario 2: 2 adults (male and female ages 31 to 50), 2 children (girl age 8, boy age 14); income is based on one minimum wage earner, 40hr/wk, \$15/hr (minimum wage in May 2022).

Scenario 3: 2 adults (male and female ages 31 to 50), 2 children (girl age 8, boy age 14). NOTE: Income from employment is based on median after-tax income- two-parent families with children, two earners; however, El and CPP contributions are calculated using median total incometwo-parent families with children, two earners. Assumption of a dual income family with a split of 65%/35% between partners.

Scenario 4: 1 adult (female age 31 to 50), 2 children (girl age 8, boy age 14); Ontario Works

Scenario 5: 1 adult (male age 31 to 50); Ontario Works.

Scenario 6: 1 adult (male age 31 to 50); Ontario Disability Support Program (ODSP).

Scenario 7: 1 adult (female age 70+); income based on Old Age Security and Guaranteed Income Supplement (OAS/GIS)

Scenario 8: 2 adults (male and female ages 31 to 50); Ontario Disability Support Program (ODSP).

- a. Due to the Northern Ontario Energy Credit portion of the Ontario Trillium Benefit (OTB), this worksheet is applicable for Ontario excluding the districts of Algoma, Cochrane, Kenora, Manitoulin, Nipissing, Parry Sound, Rainy River, Sudbury (including the City of Greater Sudbury), Thunder Bay, and Timiskaming.
- b. Basic and maximum shelter allowance. OW rates effective October 2018 and Ontario Disability Support Payment (ODSP) rates effective September 2018. Source: Social Assistance, Pension and Tax Credit Rates April to June 2019, https://www.odph.ca/upload/ membership/document/2022-07/sa-pension-taxcredit-rates-april-june2022.pdf#upload/membership/document/2022-07/sapension-taxcredit-rates-april-june2022.pdf. Ministry of Children, Community and Social Services. (Accessed July 18, 2022).
- c. Old Age Security and Guaranteed Income Supplement (OAS/GIS) rates. Source: Social Assistance, Pension and Tax Credit Rates April to June 2022. https://www.odph.ca/upload/membership/document/2022-07/sa-pension-taxcredit-rates-april-june2022. pdf#upload/membership/document/2022-07/sa-pension-taxcredit-rates-april-june2022.pdf. (Accessed July 18, 2022).
- d. Ontario Guaranteed Annual Income System. Source: Social Assistance, Pension and Tax Credit Rates April to June 2022, https://www.odph.ca/upload/membership/document/2022-07/sa-pension-taxcredit-rates-april-june2022.pdf#upload/ membership/document/2022-07/sa-pension-taxcredit-rates-april-june2022.pdf. (accessed July 18, 2022).
- e. Canada Child Benefit (CCB) includes Canada Child Benefit monthly amount, and Ontario Child Benefit monthly amount. Tax Year 2020: https:// www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html. (accessed July 18, 2022).
- f. Based on net annual income. GST/HST is issued on a quarterly basis, but calculated on a monthly basis. Figures derived from GST/HST and related provincial programs calculator. Tax Year 2020: https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html. (accessed July 18, 2022).
- g. Ontario Trillium Benefit (OTB) includes Ontario Energy and Property Tax Credit, the Northern Ontario Energy Credit, and Ontario Sales Tax Credit. Based on average apartment rental rates for Ontario (see I) and net annual income. Benefit is issued on a monthly basis. Figures derived from Ontario Trillium Benefit and related provincial programs calculator. Tax Year 2020: https://www.canada. ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html. (accessed July 18, 2022).
- Canada Worker Benefit (formerly Working Income Tax Benefit): https://www.canada.ca/content/dam/ cra-arc/formspubs/pbg/5000-s6/5000-s6-20e.pdf. (accessed July 18, 2022).
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- j. CPP contribution rates, maximums and exemptions. https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/payrolldeductions-contributions/canada-pension-plan-cpp/cpp-contribution-rates-maximums-exemptions.html (accessed July 18, 2022).
- k. Climate Action Incentive Payment Amounts. https://www.canada.ca/en/department-finance/news/2022/03/climate-action-incentive-paymentamounts-for-2022-23.html. Note: The first payment of this tax credit was made July 15, 2022 but covered the first two quarters of 2022.
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- m. Monitoring Food Affordability 2022 for KFL&A Public Health Includes Family size adjustment factors.
- n. Minimum wage. Minimum wage. http://www.labour.gov.on.ca/english/es/pubs/guide/minwage.php (accessed July 18, 2022).
- Statistics Canada. Table 11-10-0190-01. Market income, government transfers, total income, income tax and after-tax income, by economic family type. https://www150.statcan.gc.ca/t1/tb11/en/tv.action?pid=1110019001(accessed August 9, 2022).
- p. Housing for Scenario 6 was changed from a Bachelor apartment in 2010 to 1-bedroom in 2011. This change reflects a more accurate housing need for persons with a disability. This change will need to be recognized when attempting to compare year over year results.