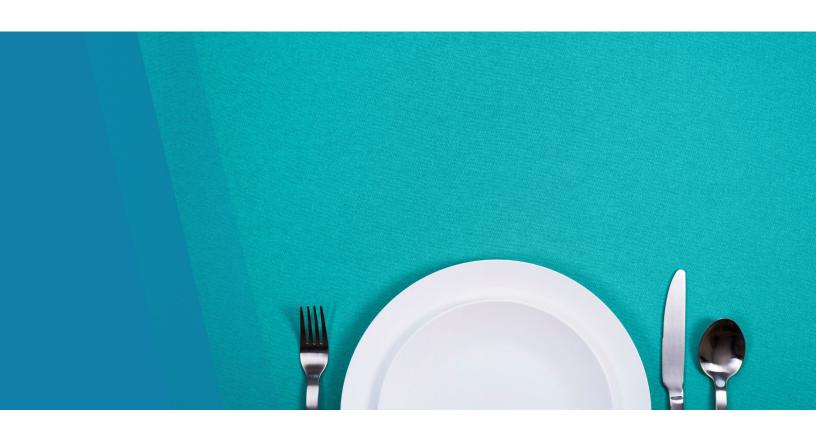






# Technical Appendix - Food Insecurity & Food Affordability in Ontario



April 2025

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member collaboration to improve the health of Ontario residents through the implementation of the

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# Household composition

Five different reference households reliant on social assistance were included in this report. It was necessary to specify age, sex, and life stage groups as these factors impact ONFB costs and income calculations. Demographics chosen for household members serve only as an example; there is not one type of family in Ontario. **Table 1** shows details on each household's composition.

Table 1. Composition of included households.

Household	Main source of income	Memb	ers
Family of four	Ontario Works	1.	Male, aged 31-50 years
		2.	Female, aged 31-50 years
Fairling of Tour	Officially Works	3.	Male, aged 14 years
		4.	Female, aged 8 years
		1.	Female, aged 31-50 years
Single Parent, two children	Ontario Works	2.	Male, aged 4 years
		3.	Female, aged 3 years
One Person	Ontario Works	1.	Male, aged 31-50 years
One pregnant person	Ontario Disability Support Program	1.	Pregnant female, aged 31-50 years
One Person	Ontario Disability Support Program	1.	Male, aged 31-50 years
	Old Age Security/		
One Person	Guaranteed Income	1.	Female, aged 72 years
	Supplement		

# Take-home income estimates

#### Main income

Incomes were calculated for each household and validated in partnership with experts from a community-based financial empowerment organization. The main source of income for each scenario is estimated for May/June 2024 to correspond with the timeframe public health units collect ONFB data. The income sources for the scenarios in this report included Ontario Works (OW), Ontario Disability Support Program (ODSP), Old Age Security/ Guaranteed Income Supplement (OAS/GIS). Maximum rates that could be received in May/June 2024 were obtained for all of these income support programs from the Business Intelligence and Practice Division of the Ministry of Children, Community and Social Services.<sup>1</sup>

#### Benefits and Tax Credits

Federal and provincial benefits including the Canada Child Benefit, GST/HST credit, Ontario Trillium Benefit, and the Canada Carbon Rebate were obtained using the Government of Canada's Child and family benefits calculator specified to tax year 2022.<sup>2</sup> In Ontario, family and child benefits received in May 2024 are based on 2022 income tax return information. For all income scenarios, family and tax benefits were calculated on September 24, 2024. See Appendix D in the report for a detailed breakdown of take-home income for the presented scenarios.

#### 2022 income tax return information

#### FOR HOUSEHOLDS RECEIVING OW

Benefits and tax credits received in May/June 2024 are based on the 2022 tax year filings. Annual 2022 OW income for households was calculated as follows:

#### Family of four

Basic Allowance: January - December 2022: \$494.00/month x 12 months = \$5,928.00 + Shelter Allowance: January - December 2022: \$756.00/month x 12 months = \$9,072.00 Total annual amount: \$15,000.00

#### One parent, two children under six

Basic Allowance: January - December 2022: \$360.00/month x 12 months = \$4,320.00 + Shelter Allowance: January - December 2022: \$697.00/month x 12 months = \$8,364.00 Total annual amount: \$12,684.00

#### One person

Basic Allowance: January - December 2022: \$343.00/month x 12 months = \$4,116.00 + Shelter Allowance: January - December 2022: \$390.00/month x 12 months = \$4,680.00

Total annual amount: \$8,796.00

#### FOR HOUSEHOLDS RECEIVING ODSP

Benefits and tax credits received in May/June 2024 are based on the 2022 tax year filings. Annual 2022 ODSP income for one-person households was calculated as follows:

#### **Basic allowance:**

January - August 2022: \$672.00/month x 8 months = \$5,376.00

+ September - December 2022: \$706.00/month x 4 months = \$2,824.00

#### Maximum shelter allowance:

- + January August 2022: \$497.00/month x 8 months = \$3,976.00
- + September December 2022: \$522.00/month x 4 months = \$2,088.00

**Total annual amount = \$14,264.00** 

#### FOR HOUSEHOLDS RECEIVING OAS/GIS

Benefits and tax credits received in May/June 2024 are based on the 2022 tax year filings. Annual 2022 OAS/GIS income for one-person households was calculated as follows:

#### Old Age Security/Guaranteed Income Supplement (OAS/GIS):

January - March 2022: \$1,601.51 x 3 months = \$4,804.53

- + April June 2022: \$1,617.53 x 3 months = \$4,852.59
- + July September 2022: \$1,662.82 x 3 months = \$4,988.46
- + October December 2022: \$1,709.38 x 3 months = \$5,128.14

#### **Ontario Guaranteed Annual Income System (GAINS):**

+ January - December 2022: \$83.00 x 12 months = \$996.00

Total annual amount = \$20,770.00

#### Other assumptions

For calculations it was assumed that:

- 1. Residency was in Canada
- 2. For household with 2 adults, marital status was indicated as 'married' and for household with children with 1 adult, marital status was indicated as 'single.'
- 3. None of the adults nor their spouses (if applicable) qualified for the disability supplement. To be eligible for the disability supplement, working income must be over \$1,150. For the two ODSP scenarios, there is no working income.
- 4. For households with children, it was assumed that the children were not a qualified disabled dependent and the parents did not share custody of children.

- 5. Universal child care benefits and registered disability savings plan income and repayment was zero for individual and spouse (if applicable).
- 6. Households do not live in student residence.
- Property taxes paid for the principal residence, home energy costs paid for principal residence
  on a reserve in Ontario and amount paid for accommodation in a public long-term care home
  in Ontario was zero.

#### Summary of available benefits and tax credits

- Canada Child Benefit: A tax-free monthly payment made to eligible families to help with the cost of raising children under the age of 18 years. The Canada Child Benefit may include the child disability benefit (not applicable in any of the income scenarios) and is delivered along with the Ontario Child Benefit. For simplification, this report refers only to the Canada Child Benefit payment, which includes the Ontario Child Benefit amount.
- Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit: A tax-free amount paid quarterly to help individuals and families with low and modest incomes offset the GST or HST that they pay.
- Canada Carbon Rebate: Previously called the Climate Action Incentive Payment introduced in 2022, this benefit is available to residents of Ontario and is reflected in all of the income scenarios. This is a tax-free quarterly payment that helps individuals and families offset the cost of the federal pollution pricing.
- Ontario Trillium Benefit: Consists of the Ontario energy credit and the Ontario sales tax credit.
  The Northern Ontario energy credit is applicable within the districts of Algoma, Cochrane,
  Kenora, Manitoulin, Nipissing, Parry Sound, Rainy River, Sudbury (including the City of Greater
  Sudbury), Thunder Bay, and Timiskaming and is slightly higher in the Northern districts.
- ODSP Pregnancy/Breast-feeding Nutritional Allowance: The Pregnancy and Breastfeeding Nutritional Allowance helps individuals and families receiving ODSP cover the cost of nutrition related expenses associated with pregnancy and breastfeeding. The full monthly amount includes \$50.00 for a lactose intolerant diet or \$40.00 for a non-lactose intolerant diet.

# Cost of Food

# Ontario Nutritious Food Basket (ONFB) costs at the Public Health Unit level

#### The ONFB

This report uses data from the 32 PHUs that used the ONFB to collect food cost data in 2024. There are 34 PHUs in Ontario; two PHUs (Niagara Region and Hastings & Prince Edward Counties) did not collect data using the ONFB in 2024.

The ONFB was collected at the PHU level, using the ODPH-developed ONFB tool and methodology. Data was collected in late May or early June 2024. Briefly, ONFB methodology allows for both in-store and online costing of food baskets. Store selection is decided at the local level, with the goal of capturing a geographically representative sample of stores that offer a full line of grocery products. The methodology calls for the sampling of at least six stores, up to fourteen stores, at the discretion of the PHU. The number of stores selected by a PHU does not necessarily correlate to the population or geographic size of a PHU. Compared to the NNFB, the ONFB specifies product size ranges and more detailed product descriptions. This allows for more rigorous and comparable product selection across stores. Two surveyors collect food cost data at each store, with checks to reduce errors. Despite the rigorous ONFB methodology, given the variation in store selection methods and that data is collected by PHU-specific surveyors, caution is warranted when directly comparing food costs between PHUs.

Using input food cost data, the ONFB tool calculates weekly costs for 22 different age, sex, and life stage groups.

#### Household ONFB cost calculation

For each PHU, ONFB costs were calculated for households in a three-step process. First, raw weekly household ONFB costs were calculated by summing the raw weekly ONFB costs (from the ONFB tool) of all household members. Second, raw weekly household ONFB cost were multiplied by 4.345 (i.e., the average number of weeks in a month) to obtain raw monthly household ONFB costs. Third, raw monthly household ONFB food costs were adjusted for household size to account for economies and diseconomies of scale. Specifically, costs were adjusted to account for the higher cost per person to feed a smaller household and lower cost per person to feed a larger household. Adjustment factors are shown in **Table 2**.

Table 2. Family size adjustment factors

Number of Persons	Adjustment Factor
1	1.2
2	1.1
3	1.05
4	1.0
5-6	0.95
<u>&gt;</u> 7	0.9

Table 3. Example calculation for family of four for a single PHU

Step	Calculation
Calculate raw weekly household ONFB cost	Weekly ONFB cost for a male, aged 31-50 years: \$78.99 Weekly ONFB cost for a female, aged 31-50 years: \$64.31 Weekly ONFB cost for a male, aged 14 years: \$83.35 + Weekly ONFB cost for a female, aged 8 years: \$46.04 Total weekly household ONFB cost = \$272.72
Calculate monthly household ONFB cost	Total weekly household ONFB cost: \$272.72  x 4.345 weeks in a month  Total monthly household ONFB cost = \$1,184.98
Adjust for household size	Total monthly household ONFB cost: $\$1,184.98$ $ \underline{x} $ 1.0 adjustment factor  Total adjusted monthly household ONFB cost = $\$1,184.98$

# ONFB costs at the provincial and regional level

#### Population weighting

To obtain provincial and regional averages of monthly ONFB costs in Ontario, PHU-level ONFB costs were weighted proportionally to the population two years and older. This age restriction was chosen because the NNFB and ONFB calculate weekly food costs for those two years and older. Niagara Region and Hastings & Prince Edward Counties populations were excluded from sub-Ontario regional estimates at the provincial and regional level because they did not collect ONFB data in 2024. Population estimates for 2023 for Ontario, by age and public health unit, were obtained from the Statistics Canada website on June 28, 2024. Table 3 shows population estimates that were used for each PHU, region, and the province.

Table 4. Population 2+ years of age, by PHU, region, and Ontario, 2023

	Donulation*
Geography	Population*
	2+ years old
ONTARIO	14,631,483*
North West	240,731
Northwestern Health Unit	81,492
Thunder Bay District Health Unit	159,239
North East	598,825
Algoma Public Health	122,027
North Bay Parry Sound District Health Unit	140,202
Porcupine Health Unit	87,161
Public Health Sudbury & Districts	215,707
Timiskaming Health Unit	33,728
South West	1,827,938
Chatham-Kent Public Health	109,042
Grey Bruce Health Unit	185,881
Huron Perth Public Health	150,721
Lambton Public Health	138,524
Middlesex-London Health Unit	553,349
Southwestern Public Health	230,381
Windsor-Essex County Health Unit	460,040
Central West*	2,514,474
Brant County Health Unit	166,139
City of Hamilton Public Health Services	603,291
Haldimand-Norfolk Health Unit	124,824
Halton Region Public Health	631,316
Region of Waterloo Public Health and Emergency Services	662,296
Wellington-Dufferin-Guelph Public Health	326,608
Toronto	3,061,214
Toronto Public Health	3,061,214
Central East	4,543,888
Durham Region Health Department	750,519
Haliburton, Kawartha, Pine Ridge District Health Unit	200,759
Peel Public Health	1,554,487
Peterborough Public Health	160,227
Simcoe Muskoka District Health Unit	649,403
York Region Public Health	1,228,493
East*	1,844,413
Eastern Ontario Health Unit	225,291
Kingston, Frontenac and Lennox & Addington Public Health	221,064
Leeds, Grenville & Lanark District Health Unit	190,518
Ottawa Public Health	1,094,832
Renfrew County and District Health Unit	112,708

<sup>\*</sup>Excluding Niagara Region (Central West Region) and Hastings & Prince Edward Counties (East Region)

To obtain ONFB costs at the regional level, a three-step process was followed. First, for each PHU, the population (two years and older) of the PHU was divided by the total regional population (two years and older) to obtain a PHU regional population weight. Second, for each PHU, the PHU regional population weight was multiplied by the PHU ONFB cost to obtain the regionally weighted PHU ONFB cost. Third, for each region, regionally weighted PHU ONFB costs for all PHUs in that region were summed.

To obtain ONFB costs at the provincial level, the same three-step process was followed. First, for each PHU, the population (two years and older) of the PHU was divided by the total provincial population (two years and older) to obtain a PHU provincial population weight. Second, for each PHU, the PHU provincial population weight was multiplied by the PHU ONFB cost to obtain the provincially weighted PHU ONFB cost. Third, for each region, provincially weighed PHU ONFB costs for all PHUs were summed.

# Cost of Housing

# Type of Housing

The following National Occupancy Standard (NOS) from the Canada Mortgage and Housing Corporation (CMHC) were used to determine suitable housing for each household scenario.<sup>4</sup> The NOS use the following criteria:

- A maximum of two persons per bedroom.
- Household members, of any age, living as part of a married or common-law couple share a bedroom with their spouse or common-law partner.
- Lone-parents, of any age, have a separate bedroom.
- Household members aged 18 or over have a separate bedroom, except those living as part of a married or common-law couple.
- Household members under 18 years of age of the same sex share a bedroom, except loneparents and those living as part of a married or common-law couple.
- Household members under five years of age of the opposite sex share a bedroom if doing so
  would reduce the number of required bedrooms. This situation would arise only in households
  with an odd number of males under 18, an odd number of females under 18, and at least one
  female and one male under the age of five.

An exception to the above is a household consisting of one individual living alone. Such a household would not need a bedroom (i.e., the individual may live in a studio or bachelor apartment and be living in suitable accommodations).

According to NOS standards, a three-bedroom apartment was suitable for a family of four, a two-bedroom apartment was suitable for a single parent household with two children under five, and a

bachelor apartment is suitable for one person households. Not all types of units are commonly available in all communities across Ontario, particularly bachelor apartments in small/rural communities.

#### Rent estimates

Rental data were obtained from the CMHC, Rental Market Survey Data Tables for Ontario in 2023, which provide data that are up to date as of October 2023.<sup>5</sup> Ontario average rents for each unit size were obtained directly from the CMHC data tables.

Details on CMHC survey methodology are available in their Rental Market Report.<sup>6</sup> Briefly, the CMHC survey is sample-based and collects data in all urban areas of Canada with populations of 10,000 or more. It includes only privately initiated structures (i.e., those built by private individuals or corporations to supply the rental market) with at least 3 rental units, which have been on the market for at least 3 months. The survey collects data on rent levels, turnover, and vacancies. Surveys are conducted with owners, managers, or building superintendents.

Rent amounts presented in the report are for demonstrative purposes. Rents paid by households will depend on affordability and availability. Further discussion of housing costs for households can be found in the report.

## Cost of other basic needs

Statistics Canada's Market Basket Measure (MBM) was used to contextualize money required for basic needs other than food and housing. MBM establishes Canada's official measure of poverty based on the cost of a basket of food, clothing, shelter, transportation, and other items. The MBM basket (2018 base) is priced for 53 different geographic areas, including eight in Ontario (rural, population under 30,000, population 30,000 to 99,999, population 100,000 to 499,999, population 500,000 and over, Ottawa-Gatineau, Hamilton/Burlington, and Toronto).

The steps below will refer to transportation as an example of calculations performed. The following steps were performed independently for each component (i.e., clothing, transportation, and other expenses).

- 1. Using the MBM thresholds for the reference family of four by MBM region, component and base year table, MBM estimates were obtained for the transportation component for each of the four Ontario population-based geographies (rural, population centres under 30,000, population centres 30,000 to 99,999, population centres 100,000 to 499,999 and population centres 500,000 and over) for current dollars in 2023. Note that rural areas include communities with a population of less than 1,000 or with a population density less than 400 persons per square kilometer that are located outside Census metropolitan areas (CMAs) or Census agglomerations (CAs).
- 2. To align with census groups for the purpose of weighting, transportation costs for population centres 100,000 to 499,999 and population centres 500,000 and over were combined by a simple average to obtain a transportation cost for population centres 100,000 and over.
- 3. MBM costs are for a reference family of four, and conversion is necessary to obtain amounts for other household sizes. Statistics Canada methodology was used for applying MBM to households other than the reference family of four by using a square-root equivalence scale. For a household with 3 people, the threshold was multiplied by 0.9. For a household with 1 person, the threshold was multiplied by 0.5.
- 4. For each population group (rural, population centres under 30,000, population centres 30,000 to 99,999, population centres 100,000 and over) and household size (i.e., family of four, family of three, one person households), the amount of money needed annually for transportation was divided by 12 to obtain a monthly average.
- 5. For each household type, the monthly amount of money needed for other basic needs for each population size group were weighted to obtain a provincial average. Weighting was based on Statistics Canada's 2021 census population counts.<sup>9</sup>

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