

# Food Insecurity & Food Affordability in Ontario



Report  
April 2025

## Public Health Ontario

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How to cite this document:

Ontario Agency for Health Protection and Promotion (Public Health Ontario). Food insecurity & food affordability in Ontario. Toronto, ON: King's Printer for Ontario; 2025.

ISBN: 978-1-4868-8792-7

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## Published by PHO and ODPH

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## Acknowledgements

The authors would like to thank their Public Health Ontario and Ontario Dietitians in Public Health colleagues for providing comments and revisions to this report:

From Public Health Ontario, Daniel Harrington and Justin Thielman. From Ontario Dietitians in Public Health; Sarah Tsang, RD, HKPR District Health Unit; Tara Galloro, RD, City of Toronto; and Carolyn Doris, RD, Peterborough Public Health.

The authors also thank the following reviewers for providing comments and revisions to this report:

Joëlle Favreau, Peterborough Public Health

Valerie Tarasuk, Professor Emerita, Department of Nutritional Sciences, University of Toronto

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# Highlights

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This report is jointly produced by Public Health Ontario and Ontario Dietitians in Public Health. This report highlights the high levels and consequences of household food insecurity in Ontario, with a focus on households reliant on social assistance as their main source of income. Estimates of the cost to eat a basic nutritious diet across regions of Ontario are then presented. Food affordability for households reliant on social assistance is discussed using comparisons of income to food costs, showing that these households are unable to afford food and a basic standard of living. Finally, evidence in support of income-based policy solutions to address food insecurity is presented.

## Household food insecurity

In 2023, almost one in four households in Ontario reported some level of food insecurity.

- Household food insecurity rates have worsened over the past five years, from 17.1% in 2019 to 24.2% in 2023. Recently there has been a disproportionate increase in severe food insecurity, from 4.8% in 2022 to 7.8% in 2023.
- Of all income-related household characteristics, the group that experiences the highest prevalence and severity of food insecurity are households reliant on social assistance.
- Household food insecurity is independently linked to negative physical and mental health outcomes for children and adults in Ontario.

## The cost of a nutritious diet

Using the Ontario Nutritious Food Basket (ONFB) as an estimate, it cost \$1,299 per month in May 2024 for a family of four to eat a relatively economical and basic nutritious diet.

- Costs for the ONFB were comparable across Ontario, with slightly higher costs in northern regions.
- ONFB methodology and provincial averaging skew to more populous areas (i.e. medium and large urban population centres), therefore estimates are less applicable to rural and remote areas.

## Food affordability

Households reliant on social assistance are unable to afford the cost of food, housing, and other basic necessities.

- A family of four reliant on Ontario Works (OW) would need to spend 42% of their take-home income on food to purchase a basic nutritious diet. This does not leave enough money for them to afford housing and other basic needs (e.g., transportation, clothing, etc.).
- Other households reliant on social assistance and described in this report would need to spend between 25-48% of their take-home income to purchase a basic nutritious diet. In comparison, a one-person household reliant on Old Age Security and Guaranteed Income Supplement (OAS/GIS) would only need to spend 15% of their take-home income on food, leaving much more money each month to achieve a basic standard of living. Consistent with the above, households reliant on public pensions have much lower rates of household food insecurity compared to households reliant on social assistance.

## Policy solutions

A substantial body of Canadian and international evidence shows the sensitivity of household food insecurity rates to income-based policy solutions.

- Child benefit programs can reduce the severity of household food insecurity among families, with the lowest-income families benefitting the most.
- Public pensions have been shown to reduce the risk of food insecurity by 50% for low-income, unattached adults, because they are more generous than the social assistance programs available to those under 65 years age (e.g., OW and Ontario Disability Support Program (ODSP)) and are indexed to inflation.
- Strong evidence of the effectiveness of social assistance enhancements on reducing household food insecurity was demonstrated when Newfoundland and Labrador introduced various improvements to social assistance in 2006, resulting in an almost 50% reduction in food insecurity among recipients over a five-year period.

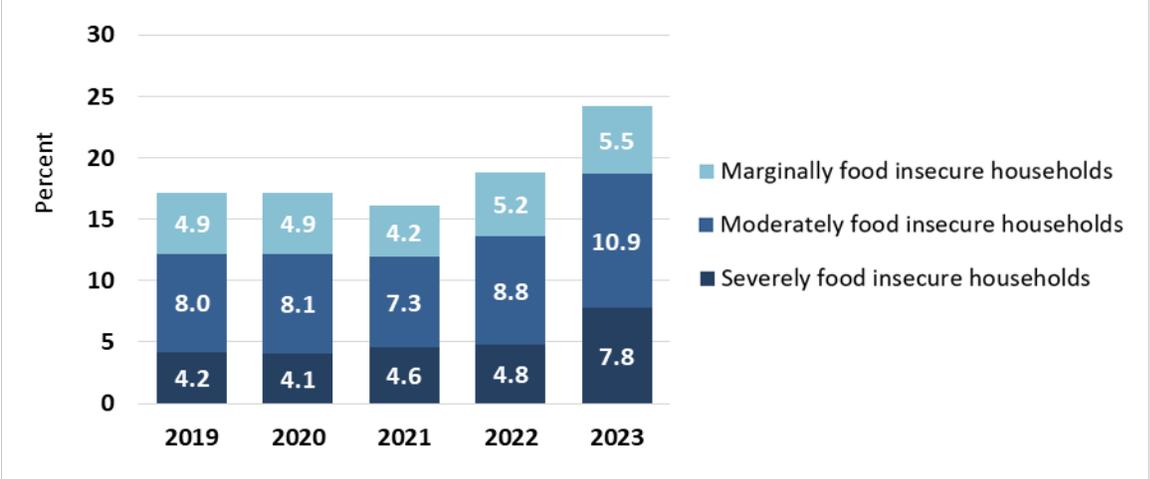
# Food Insecurity in Ontario

Broadly defined, food insecurity is the inability to acquire a diet of adequate quality or quantity in socially acceptable ways, or the uncertainty that one will be able to do so.<sup>1</sup> Food insecurity is a measure of health inequity, and is monitored across the province of Ontario as part of the Ontario Public Health Standards (OPHS).<sup>2,3</sup>

In Canada and Ontario, food insecurity is measured at the household level using the Household Food Security Survey Module (HFSSM).<sup>4</sup> In this context, household food insecurity is defined as the insecure or inadequate access to food due to financial constraints. The HFSSM questions ask specifically about experiences of food deprivation because of a lack of money for food. Based on answers to the HFSSM, a household's food security is classified as one of the following:

- Food secure: no indication of food insecurity.
- Marginally food insecure: worrying about running out of food and/or limiting food selection due to a lack of money for food.
- Moderately food insecure: compromising quality or quantity of food due to a lack of money for food.
- Severely food insecure: missing meals or reducing food intake, and at the most extreme going day(s) without food, due to a lack of money for food.

**Figure 1. Household food insecurity in Ontario, 2019-2023**



[source: Statistics Canada, Canadian Income Survey (CIS), custom tables from: Ontario Agency for Health Protection and Promotion (Public Health Ontario)<sup>5</sup>]

While the association between income and household food insecurity is complex, there is a well-established inverse relationship between income, and risk and severity of household food insecurity.<sup>6</sup>

Low-income households tend to have competing demands for scarce resources, and spend less money on food compared to higher-income counterparts.<sup>7</sup> Within food insecure households with children, adults compromise their diets first, followed by older children, in order to protect the youngest children in the household.<sup>8,9</sup> Regardless, household food insecurity is associated with poorer diet quality among young children, older children, and adults.<sup>10</sup> Household food insecurity is also associated with a wide range of negative diet-related and non-diet related physical and mental health outcomes among children and adults.<sup>11-23</sup>

Adults living in food insecure households are more likely to experience a range of chronic conditions such as diabetes,<sup>11</sup> pain,<sup>12</sup> poor oral health,<sup>13</sup> injury,<sup>14</sup> infectious diseases,<sup>15,16</sup> and anxiety and depression.<sup>17,18</sup> These associations persist after adjusting for a range of other social determinants of health such as income, education, and race and ethnic origin. Beyond increased morbidity, there is an independent association of household food insecurity with an increased risk of mortality.<sup>19,24</sup> For children, the consequences of household food insecurity can be long lasting, with longitudinal studies showing an independent association of household food insecurity in childhood and mental ill-health in early adulthood.<sup>20,21</sup> In the short-term, children living in food insecure households are more likely to have diagnosed mental health conditions<sup>22</sup> and greater mental health care use,<sup>23</sup> after adjusting for other social determinants of health. Unsurprisingly, adults and children living in food insecure households have higher health care utilization, leading to significant costs to our publicly funded system.<sup>23,25</sup>

The associations between household food insecurity and morbidity and mortality are of particular concern due to the high and increasing prevalence and severity of household food insecurity in Ontario (Figure 1). In 2023, almost 1 in 4 households (24.2%) in Ontario experienced some level of food insecurity, an increase from 1 in 6 (17.1%) in 2019 when the HFSSM was first included on the Canadian Income Survey. At the individual level, this translates to 3.65 million Ontarians living in households experiencing food insecurity in 2023, with an increase of 1.24 million Ontarians since 2019.<sup>26</sup> In addition to the increasing overall rate, there was a disproportionate increase in severe food insecurity in the latest survey, from 4.8% in 2022 to 7.8% in 2023.

Household food insecurity does not affect all populations equally, with certain socio-demographic groups at higher risk. Younger people in Ontario have a higher prevalence of household food insecurity compared to older people; with the highest prevalence of all age groups in those under 18 years of age (30.7% in 2023). People in Ontario over 65 years of age have the lowest prevalence of all age groups, 13.1% in 2023.<sup>27</sup> Consistent with this, households with children are at a higher risk of food insecurity than those without children. In 2023, female lone-parent families had the highest prevalence of all household types at 47.8%.<sup>26</sup> People with disabilities have a disproportionately high prevalence of household food insecurity.<sup>28</sup> Household food insecurity is widely recognized as racialized; race and ethnic groups that face systematic barriers to the accumulation of wealth are disproportionately impacted by household food insecurity.<sup>27,29</sup> Systemic barriers to wealth in Canada include historical and ongoing racism and colonialism; and with this Black and Indigenous people in Ontario have the highest prevalence of household food insecurity compared to other racialized or ethnic groups, reporting 44.7% and 36.5% in 2023, respectively.<sup>27</sup> While recognizing the importance of the above-described inequities,

this report focuses on source of income, specifically social assistance, and vulnerability to household food insecurity.

Household food insecurity is a highly sensitive measure of material deprivation; it is most prevalent among households with low or unstable incomes, and low or limited assets and access to credit.<sup>6,29</sup> These include but are not limited to households reliant on social assistance and employment insurance, and those that rent rather than own their own home.<sup>6</sup> Of all income-related household characteristics, the group that experiences the highest prevalence and severity of food insecurity are households reliant on social assistance programs.<sup>6</sup> While these households make up only 7-9% of food insecure households in the ten provinces, they are among the most severely impacted.<sup>6,30</sup> Among all provinces in 2022, 69.9% of households with social assistance as their main source of income were food insecure; with 25.8% experiencing moderate food insecurity and 36.9% experiencing severe food insecurity.<sup>6</sup> In Ontario, social assistance programs include Ontario Works (OW) and the Ontario Disability Support Program (ODSP). Prevalence estimates by main source of income in Ontario were last reported for 2021, and are similar to estimates reported above for all provinces (67.2% and 63.1%, respectively).<sup>30</sup> Because of the extreme vulnerability to food insecurity among households reliant on social assistance, the next sections will contextualize food affordability for these households.

# Food Costs in Ontario

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## Ontario Nutritious Food Basket

A food basket is a survey tool used to estimate the cost to purchase a basic but nutritionally complete diet.<sup>31-33</sup> In the Canadian context, Health Canada has developed a National Nutritious Food Basket (NNFB) since 1997. The NNFB was most recently updated to include 61 items based on the 2019 Canada's food guide and average food purchase patterns of Canadians as measured in the 2015 Canadian Community Health Survey—Nutrition.<sup>33</sup> Based on the 2019 NNFB, Ontario Dietitians in Public Health (ODPH) developed a provincially-relevant Ontario Nutritious Food Basket (ONFB) tool and methodology. Development of the ONFB was supported by Public Health Ontario, including reliability and validity testing to incorporate online food costing.<sup>34</sup>

The ONFB is a powerful tool for monitoring food affordability. For each of the 61 items, the lowest price option meeting the item description is selected for costing (see Appendix A). This ensures that the ONFB represents a reasonably economical basket of foods to meet basic nutrition needs.

While ONFB methods are centralized through ODPH, public health units (PHUs) collect and report on food costs and food affordability in their respective jurisdictions. Similar to food insecurity, monitoring food affordability is required by the OPHS.<sup>2</sup> Local data collection and reporting allows for monitoring, education, and mobilization at the community level. ONFB data are used by public health units, shared with relevant community partners, and help inform public health program planning and policy decisions. This is the first report to combine PHU-level ONFB data to provide a provincial picture of food affordability.

## The cost of the ONFB in 2024

To develop a provincial picture of food affordability, local PHU ONFB cost data were averaged using population-weighting.<sup>35</sup> The goal of this weighting was to make the overall estimate represent what average households in Ontario would pay for the ONFB, by applying more weight to PHUs where more people live.

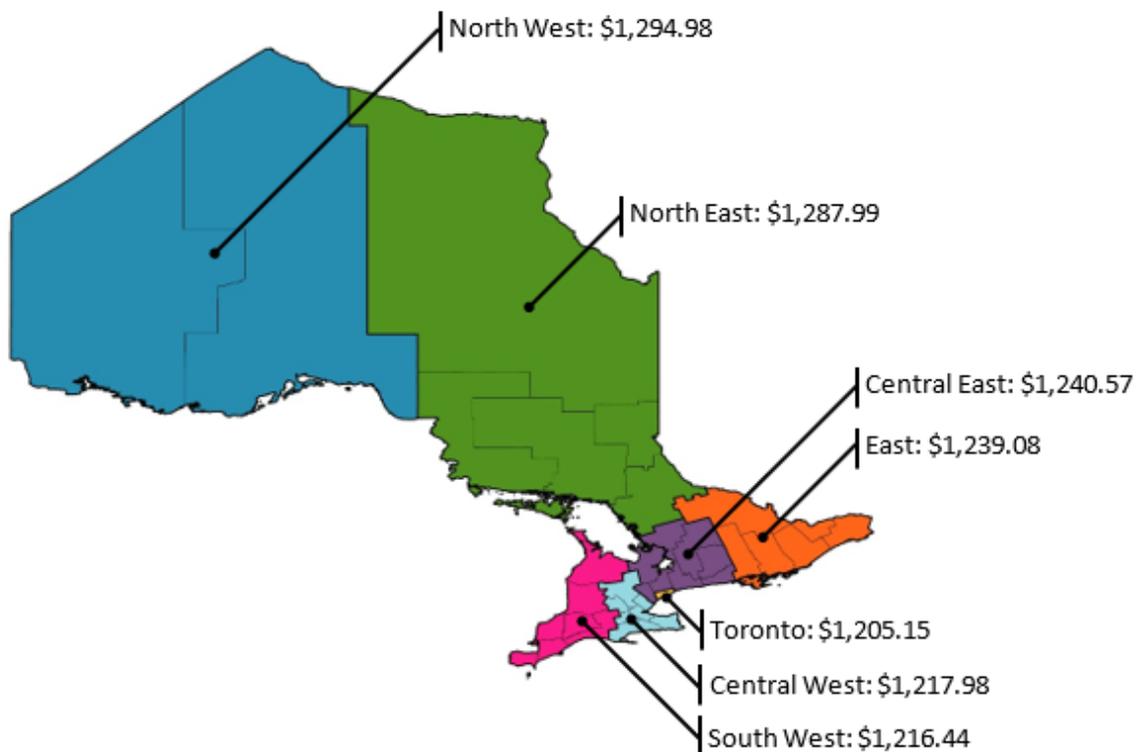
As shown in Table 1 and Figure 2, the average monthly cost of the ONFB for a reference family of four with two adults and two children in 2024 was \$1,229. Table 1 also shows costs across sub-provincial regions, with somewhat higher costs in northern regions but comparable costs across Ontario. It is important to note that ONFB methods as well as population-weighted averaging used in this report's analysis bias costs towards urban communities.

**Table 1. Average monthly cost of the ONFB for a reference family of four in 2024, Ontario**

	Monthly Cost for family of four	Number of stores sampled	Population of Region* (2+ years old)
<b>Ontario*</b>	<b>\$1,229</b>	<b>305</b>	<b>14,631,483</b>
North West	\$1,295	17	240,731
North East	\$1,288	51	598,825
South West	\$1,216	63	1,827,938
Central West*	\$1,218	53	2,514,474
Toronto	\$1,205	14	3,061,214
Central East	\$1,241	62	4,543,888
East*	\$1,239	45	1,844,413

\* Excluding food costs and population estimates for Niagara Region (Central West Region) and Hastings & Prince Edward Counties (East Region), where applicable, because no ONFB data were collected in these PHUs.

**Figure 2. Average monthly cost of the ONFB for a reference family of four in 2024, Ontario**



# Food Affordability in Ontario

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To understand food affordability, food costs need to be considered within the context of income and other basic costs of living. As introduced in the section on Food Insecurity above, the focus in this report is on household scenarios where social assistance is the main source of income. In Ontario these programs include OW and ODSP. OW provides financial assistance to unemployed or underemployed working age adults (i.e., 18-64 years of age). ODSP provides financial assistance to working age adults with disabilities that impact their ability to earn employment income. For comparison, an additional scenario focuses on an older adult reliant on public pensions because this group has traditionally experienced relatively lower rates of household food insecurity given that public pensions have been designed to keep older adults out of poverty and are indexed to inflation.<sup>6</sup>

## Food as a percentage of income

Table 2 shows the monthly cost of food relative to take-home (i.e., disposable) income for various households reliant on social assistance and public pensions. Take-home income assumes that the households are solely reliant on government transfers and benefits (i.e., no employment or other income), and receiving all entitlements through income tax filing. See Appendix D for details on take-home income for each household.

As shown in Table 2, a basic nutritious diet would require 25-48% of take-home income for the various households reliant on social assistance. It is worth stressing that ONFB costs do not include food or beverages purchased at restaurants or for take-out; do not include any prepared, snack, or dessert foods; nor do they consider preferences for any item other than the lowest cost option available. Each month, a family of four reliant on OW would have an estimated \$1,679 left after food to cover housing, transportation, clothing, and other basic costs of living. An adult living alone and reliant on OW would use 48% of their income, the highest proportion among scenarios presented, to afford a basic nutritious diet and have only \$454 left over each month to afford all other living expenses. As a comparison, an older adult living alone and reliant on Old Age Security and Guaranteed Income Supplement (OAS/GIS) would only spend 15% of their monthly income on a basic nutritious diet and have more money left over (\$1,760) than the family of four (\$1,679) to cover all other living expenses.

Based on the above comparisons, it is unlikely that households reliant on social assistance can allocate the amount of money required to purchase a basic diet that meets the nutritional needs of all household members.

**Table 2. Monthly cost of food as a proportion of take-home income for six low-income households, Ontario, 2024**

	Family of four	One parent, two children under 6	One person	One pregnant person	One person	One person
Income Source <sup>a</sup>	OW	OW	OW	ODSP	ODSP	OAS/GIS
Take-home income <sup>b</sup>	\$2,908	\$2,863	\$881	\$1,502	\$1,462	\$2,065
Cost of food <sup>c</sup>	\$1,229	\$719	\$427	\$451	\$427	\$305
(% income)	(42%)	(25%)	(48%)	(30%)	(29%)	(15%)
<b>Money left after food to cover all other living expenses, including</b>						
<ul style="list-style-type: none"> <li>• Housing</li> <li>• Transportation</li> <li>• Clothing</li> <li>• Other (e.g., personal care items, medications, phone service, etc.)</li> </ul>	\$1,679	\$2,145	\$454	\$1,050	\$1,035	\$1,760

Note: All dollars are rounded to the nearest whole number.

<sup>a</sup> Non-Northern Ontario, within a Census Metropolitan Area. Households with and without children in Northern Ontario would have an additional \$22 and \$14 per month from the Ontario Trillium Benefit, respectively.

<sup>b</sup> After deduction of taxes and other mandatory charges and including all entitlements available to Ontario residents.<sup>36,37</sup> See Appendix D for details.

<sup>c</sup> 2024 Cost of Ontario Nutritious Food Basket, provincial average.

## Housing and other basic costs of living

To further contextualize the affordability of food relative to income, Table 3 provides estimates of non-food basic living expenses for household sizes presented in Table 2 (i.e., family of four, family of three, and one-person).

Table 3 shows what average rents paid in Ontario were in 2023 according to the Rental Market Survey from the Canadian Mortgage and Housing Corporation (CMHC).<sup>38</sup> Unit size was matched to households based on the National Occupancy Standard (NOS).<sup>39</sup> Average rates are presented because there are no surveys that provide data on lower-end rental rates in Ontario by unit size. For a family of four to afford the average 3-bedroom rent in Ontario, they would need \$2,012 per month, an amount that already exceeds the \$1,679 a family reliant on OW would have left after paying for food. A one-parent household with two young children would need to spend the majority (80%) of their money left after food in order to afford the average rent of \$1,697 for a 2-bedroom unit. The only one-person household that could afford the average rent in Ontario for a bachelor, after paying for food, would be the older adult reliant on OAS/GIS. It is important to note that while provincial averages are presented in Table 2, housing prices vary across the province and may be less expensive in some areas or higher than the average housing costs in other regions (e.g., Toronto).<sup>38</sup>

The rent a household pays is influenced by both affordability and availability. In some jurisdictions, low-income households are eligible for subsidized housing through their municipal governments;<sup>40</sup> however, across Ontario these programs tend to have long waiting lists and cannot currently meet demand.<sup>41-44</sup> For instance, the City of Toronto has an average wait time of 8 to 15 years depending on the unit size (based on 2022 data).<sup>44</sup> When considering only market rent, vacancy rates in Ontario are very low (average of 1.7% in late 2023) which limits housing options;<sup>38</sup> households may have no choice but to pay average market rates for new tenancies, which are higher than CMHC estimates of average rents paid on all tenancies.<sup>45</sup> For some households, opting to live in sub-NOS standard housing may offer some financial relief, where units are chosen that have fewer bedrooms or units are shared with other economic families or persons (e.g., rooming house for one-person households). While it is clear that households reliant on social assistance cannot afford average rental rates as well as food and other basic costs of living, there may be limited options to pay less for housing.

Table 3 also provides Market Basket Measure (MBM) estimates of the average monthly cost of transportation, clothing, and other basic needs. The MBM is used to establish the poverty line in Canada, and is region-specific; economic families and persons not in economic families with annual disposable incomes below the total annual MBM amount are deemed to be living in poverty.<sup>46</sup> MBM thresholds are used here as a conservative estimate of money needed for a basic standard of living within each expense category. The MBM was developed for a family of four, and has been applied to other household types here using a household size adjustment factor.<sup>46</sup> Note that MBM costs are annual and were divided by 12 to obtain monthly averages for the purpose of this report; not all expenses are incurred each month (e.g., clothing items). According to the MBM, a family of four would need a monthly average of \$461 for transportation, \$187 for clothing, and \$1,069 for other necessities to meet a basic standard of living. Other necessities include but are not limited to household items, personal care items, medications, and phone and internet services.

While provincial averages are presented in Table 3, households may face higher or lower costs depending on where they are located. As an example, transportation would be higher in more rural areas and in Toronto.<sup>47</sup> Some communities offer public transportation discounts for individuals receiving social assistance, which could lower transportation costs for households that use public transit. Further, while averages for each household composition (e.g., one-person) are presented, these could vary depending on the age of the person. For instance, older adults may be able to take advantage of seniors' discounts for transit and other goods and services, decreasing their basic cost of living.<sup>48</sup>

**Table 3. Monthly estimates of housing, transportation, clothing, and other basic expenses for three household types, 2023**

Expense	Family of four (3-bedroom)	One parent, two children under 6 (2-bedroom)	One person (Bachelor)
Cost of average rents in Ontario <sup>a</sup>	\$2,012	\$1,697	\$1,271
Basic monthly cost of transportation in Ontario according to the Market Basket Measure (MBM) <sup>b</sup>	\$461	\$415	\$230
Basic monthly cost of clothing in Ontario according to the MBM <sup>b</sup>	\$187	\$168	\$93
Basic monthly cost of other expenses in Ontario according to the MBM <sup>b,c</sup>	\$1,069	\$962	\$534

Note: All dollars are rounded to the nearest whole number.

<sup>a</sup> Based on Rental Market Survey Data Tables the Canadian Mortgage and Housing Corporation, Rental Market Survey Data Tables (October 2023).<sup>38</sup> Housing type based on the National Occupancy Standard.<sup>39</sup> Rent may not include utilities.

<sup>b</sup> The MBM is used by Statistics Canada to set the poverty line in Canada for a reference family of four.<sup>47</sup> Square root equivalence scaling was used to calculate estimates for other household sizes.<sup>46</sup>

<sup>c</sup> Other expenses include but are not limited to household items, personal care items, medications, and phone and internet services.

## Implications of a lack of food affordability

The lack of affordability of a basic nutritious diet for households reliant on social assistance provides insight into the very high rates and severity of household food insecurity in this group. Given the pressures of food costs and other basic costs of living, it is highly unlikely that households reliant on social assistance can allocate sufficient funds for a basic nutritious diet. This is supported by research among households with food insecurity, showing that adults and older children compromise their diets in order to protect younger children,<sup>8,9</sup> and that there is reduced diet quality among household members of all ages.<sup>10</sup> As described in detail in the Food Insecurity section above, living in a food insecure household puts adults at higher risk of physical and mental ill health, and children at higher risk of short and longer term mental ill health.<sup>11-23</sup> Further, risk is dose-dependent, meaning that as food insecurity increases in severity, so too do the associated health risks. Living in a food insecure household is also related to difficulty managing illness, with almost half of adults in severely food insecure households delaying, reducing, or skipping prescription medication because they cannot afford them.<sup>49</sup>

The monthly financial circumstances of households reliant on social assistance provide compelling evidence of the insufficiency of these supports. This insufficiency results in a high risk of severe food insecurity, which is related to poor health and wellbeing.

# Evidence-based policy solutions

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In Canada, household food insecurity has historically been addressed with food charity and other community-based food programs.<sup>50</sup> Despite an extensive network of food banks in Ontario,<sup>51</sup> they provide only temporary relief and do not impact a household's food insecurity status.<sup>52</sup> There is also no evidence to support the efficacy of food-based interventions (e.g., community gardens, community kitchens, and food box programs) on reducing household food insecurity;<sup>52-57</sup> however, they can be effective in achieving other public health goals such as increasing vegetable and fruit consumption, increasing food literacy, and improved psychosocial outcomes.<sup>57-60</sup>

Household food insecurity at its root is a problem of inadequate and unstable financial resources; therefore, solutions need to focus on improving financial circumstances of households. Several Canadian studies have shown that household food insecurity is reduced when financial circumstances are improved for the lowest-income households.<sup>61-65</sup>

Federal policies including the Canada Child Benefit (CCB) and public old-age pensions have been shown as effective policies to reduce household food insecurity, despite neither being designed specifically to do so. CCB is an income supplement to support households with children under 18 years of age; it is geared to income and indexed to inflation. When first introduced, CCB was associated with a reduction in the severity of household food insecurity among families; the lowest-income families benefited the most from the program.<sup>62</sup> This finding is consistent with studies of other income supplements for families in Canada,<sup>63</sup> and other countries,<sup>66</sup> which show a measurable impact of increases in public financial support for families on the risk of household food insecurity. Evidence suggests CCB could have a larger impact on household food insecurity rates if benefits were further increased for families with the lowest incomes.<sup>62</sup>

Public pensions are another example of a federal program shown to reduce household food insecurity. For low-income, unattached adults, the risk of household food insecurity was reduced by 50% once they became eligible for public pensions at age 65 (e.g., OAS/GIS).<sup>64</sup> Importantly, OAS/GIS are indexed to inflation, which helps those reliant on these programs to manage increases to costs of living. As shown in Table 2, take-home income for unattached individuals receiving OAS/GIS far exceeds the take-home income of those receiving social assistance (i.e., OW or ODSP).

Many policies relevant to income and income equity in Canada are under provincial jurisdiction, including but not limited to provincial income tax, minimum wage, and social assistance. As discussed above, households reliant on social assistance as their main source of income experience the highest prevalence and severity of food insecurity. Strong evidence of the effectiveness of social assistance enhancements on reducing household food insecurity was demonstrated when Newfoundland and Labrador introduced various improvements to social assistance in 2006.<sup>67</sup> These improvements included increasing income supports immediately by 5%, annual indexing of supports to inflation, increased earnings exemptions, and increased liquid asset limits. Between 2007 and 2012, the prevalence of food

insecurity among social assistance recipients in Newfoundland and Labrador decreased by almost half, from 59.9% in 2007 to 33.5% in 2012.<sup>67</sup>

In a study of provincial policies, it was estimated that for every \$1 per hour increase in minimum wage there is a 5% lower odds of experiencing household food insecurity; for every \$1,000 per year increase in social assistance there is a 5% lower odds of experiencing severe household food insecurity; and for every 1% increase in the income tax rate for the lowest income bracket there is a 9% increased odds of reporting household food insecurity.<sup>65</sup>

A basic income guarantee (or guaranteed basic income) is a policy idea for an income floor for working age adults, with the goal of reducing the breadth and depth of poverty in Canada. This policy approach is supported by poverty-reduction, health, social work, and food insecurity experts.<sup>68-71</sup> Experts qualify that a basic income guarantee does not replace the need for other universal benefits and supports that reduce health disparities, nor does it address low wages and imbalances in economic power that skew the distribution of the social determinants of health.<sup>72</sup> As no basic income guarantee policy has been implemented in Canada, evidence towards its potential efficacy on household food insecurity comes from the Ontario Basic Income Pilot (OBIP).<sup>73</sup> OBIP participants who completed a survey following the pilot reported using food banks less often, skipping meals less often, and consuming nutritious food more often.<sup>74,75</sup> In addition, evidence from two systematic reviews of basic income interventions internationally suggest positive impacts on health, well-being and outcomes related to food insecurity.<sup>76,77</sup>

The above examples provide evidence for the sensitivity of household food insecurity rates to income solutions. They show meaningful impacts of existing income programs and policies on household food insecurity, and their potential for larger impacts with greater and more targeted efforts.

# Limitations

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Several data sources were used in this report, and each has limitations related to the estimates they provided. The ONFB is only one model of a nutritionally complete basket of food. The ONFB is based on the 2019 NNFB, which has a food list based on Canada's Food Guide. Neither Canada's Food Guide, the NNFB, nor the ONFB are inclusive for all religious and cultural groups, and they do not acknowledge traditional Indigenous foods and food procurement practices. Costs for an appropriate and nutritionally complete diet for a household may differ from the ONFB estimates. For instance, costs might be higher if certain foods are necessary to manage certain medical conditions (e.g., gluten-free foods to manage celiac disease). On the other hand, costs may be lower if households eat less animal products, for example. The ONFB list also assumes people have the time, skills and knowledge, equipment and kitchen facilities to prepare whole foods from scratch, which may not be the case for many individuals in Ontario. However, on balance the ONFB provides a rigorous and grounded estimate of the cost to eat a basic nutritious diet.

Housing costs were based on average rents from Rental Market Survey Data Tables from CMHC, which may differ from the actual rental expense of households for several reasons. Across Ontario, housing costs and availabilities vary.<sup>38</sup> Tenancy duration can also substantially impact costs; households would likely face higher housing costs for new tenancies,<sup>45</sup> and could have lower housing costs if they have longer tenancies in rental units covered by the Residential Tenancies Act, due to capped annual rent increases.<sup>78</sup> Estimates are for 2023; the most current at the time of writing. Given ongoing inflation, particularly for housing, it is reasonable to expect that average rental costs have increased in 2024. Unit sizes were selected based on the NOS, which are used by social housing agencies to determine core housing needs. However, this is the minimum requirement based on a household's composition and may not meet needs of all households.<sup>79</sup> Finally, not all unit sizes are commonly available in all communities across Ontario, particularly bachelor apartments. In these communities, households may need to pay for unit sizes above the NOS standard. Differences in costs by sub-Ontario geography are not presented in this report. Local reporting by PHUs can provide more geographically-specific estimates.<sup>80-83</sup>

Estimates for transportation, clothing, and other basic costs of living were derived from the MBM from Statistics Canada. While these provide average costs for these necessities, there would be variation by geography and household composition. For instance, transportation costs are generally higher in more rural areas, however, the densest urban area of Ontario, Toronto, has the highest transportation costs.<sup>47</sup> Clothing, on the other hand, is estimated to be less expensive in Toronto compared to all other MBM regions.<sup>47</sup> The MBM is developed for a family of four, and for the purpose of this report was adjusted based on a square root equivalence scale; this method is used by Statistics Canada and recommended for use in poverty measures.<sup>46</sup> However, this method is recommended for total MBM costs but was applied at the component level in this report (i.e., clothing, transportation, and other necessities). Limitations to this includes potential overestimation of some costs (e.g., clothing) and underestimation of other costs (e.g., transportation) for smaller households. Finally, older adults would be able to take

advantage of senior discounts for transit and many goods and services, decreasing their basic cost of living compared to other adults.

## Conclusions

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It is evident from Ontario food affordability data and the ongoing high rates of household food insecurity in Ontario that current social policies are not sufficient to protect those most vulnerable. Household food insecurity is a serious public health concern, with serious short and long-term health impacts on the population. Income supports and tax policies that focus on improving the financial circumstances of the lowest-income households will have the greatest impact in reducing the risk and severity of household food insecurity in Ontario, as well as their health consequences.

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# Appendix A: Items in the Ontario Nutritious Food Basket

**Table 4. List of 61-items in the ONFB**

Main category	Item
Vegetables and fruit	1. Green beans, frozen
	2. Broccoli, frozen
	3. Peas, green, frozen
	4. Pepper, sweet, green, fresh
	5. Lettuce, romaine, fresh
	6. Spinach, frozen
	7. Winter (Butternut) squash, fresh
	8. Carrots, fresh
	9. Sweet potato, fresh
	10. Potatoes, fresh
	11. Corn, frozen
	12. Green cabbage, fresh
	13. Lettuce, iceberg, fresh
	14. Cucumber, fresh
	15. Celery, fresh
	16. Mushroom, fresh
	17. Onions, yellow fresh
	18. Tomatoes, canned (no salt added, or low in sodium)
	19. Tomatoes, fresh
	20. Mixed vegetables, frozen
	21. Apples, fresh
	22. Bananas, fresh
	23. Grapes, fresh
	24. Oranges, fresh
	25. Pears, canned (in water)
	26. Strawberries, frozen
	27. Peaches, canned (in water)
	28. Cantaloupe, fresh
Protein foods	29. Fortified soy beverage, (unsweetened or original)
	30. Tofu, firm or extra firm
	31. Hummus
	32. Chickpeas, canned (no salt added, or low in sodium)
	33. Beans, dark red kidney, canned (no salt added, or low in sodium)
	34. Beans, white, canned (no salt added, or low in sodium)
	35. Beans, black, canned (no salt added, or low in sodium)
	36. Lentils, dry
	37. Sunflower seeds, unsalted

Main category	Item
	38. Peanuts, unsalted
	39. Peanut butter, natural (nothing added)
	40. Tuna, canned (no salt added)
	41. Salmon, pink, canned (no salt added, or low in sodium)
	42. White fish, frozen fillets
	43. Egg, chicken
	44. Chicken legs, fresh or frozen
	45. Pork, loin, centre chop, fresh
	46. Ground turkey, fresh, any variety
	47. Beef, inside round roast, fresh
	48. Mozzarella cheese, partly skimmed (no more than 20% M.F.)
	49. Milk, 2% M.F.
	50. Yogurt, plain, 1-2% M.F.
Grain foods	51. Brown rice
	52. Cereal, hot, oats
	53. Whole wheat flour
	54. Whole wheat pasta
	55. Whole wheat pita, chapatti, roti or sliced bread
	56. Whole wheat hamburger buns, whole wheat
	57. Cereal, O-shaped oats, plain
	58. Cereal, shredded wheat, plain
Oil and spreads	59. Vegetable oil
	60. Mayonnaise
	61. Margarine, tub (at least 80% fat)

# Appendix B: Methods

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## Ontario Nutritious Food Basket (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.

ONFB data were collected at the PHU level in late May or early June 2024, using the ODPH-developed ONFB tool and methodology. ONFB methodology allows for both in-store and online costing. 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 its population or geographic size. 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 are 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. For each PHU, monthly food costs for each of these groups were calculated by multiplying the weekly amount by 4.345 (the average number of weeks in a month). Household ONFB costs were calculated by adding the monthly cost of the ONFB for each household member, specified by their age, sex, and life stage. Family size adjustment factors were applied to account for economies of scale, specifically costs were multiplied by 1.2 (one-person household), 1.05 (three-person household), or 1.0 (four-person household). See Food Affordability Scenarios section below for details on household compositions presented in this report.

To calculate the average monthly cost to eat according to the ONFB at regional and the provincial level, local ONFB costs were population weighted. To derive population weights, population estimates for Ontario by age and PHU were obtained from Statistics Canada.<sup>35</sup> In keeping with the population to which the ONFB applies, the population was restricted to those aged 2 years and older.

### ONFB data notes

- In addition to the 61 listed food items, the ONFB (and the NNFB) adds 5% to the cost of the food basket to cover the cost of miscellaneous foods used in meal preparation (e.g., spices, seasonings, condiments, baking supplies, etc.).
- The ONFB excludes a number of food items that may be purchased by households, including processed convenience foods, snack foods, infant formula, and baby foods.

- Items selected to meet nutrition requirements in the NNFB, and thus ONFB, are based on average product selections in Canada (e.g., apples are included but not papaya) and does not take into consideration religious or cultural foods, nor traditional Indigenous foods and food procurement practices, nor special dietary requirements (e.g., for celiac disease).
- The ONFB does not take into consideration necessary costs of accessing grocery stores, including transportation and time.
- The ONFB assumes:
  - that households buy according to the lowest price and not necessarily according to preference or availability;
  - that households have access to grocery stores, literacy, and language skills to shop for the lowest price; and,
  - that household members have the time, ability, and food skills to prepare meals from scratch.

## Food Affordability Scenarios

### Scenarios

Six household income scenarios were chosen to demonstrate incomes and basic costs of living for individuals and families that are reliant on social assistance or public pensions. For the purpose of ONFB cost estimates and certain benefits, household members were assigned an age, sex, and life stage. All scenarios are hypothetical as there is not one type of family in Ontario.

- Family of Four, Ontario Works: two adults (male and female ages 31-50), two children (girl age 8, boy age 14)
- One Parent with two children under age six, Ontario Works: one adult (female age 31-50), two children (girl age 3, boy age 4)
- One Person Household, Ontario Works: one adult (male age 31-50)
- One pregnant person, Ontario Disability Support Program: one adult (female pregnant 19-30)
- One Person Household, Ontario Disability Support Program: one adult (male age 31-50)
- Older Adult, One Person Household, Old Age Security/Guaranteed Income Supplement: one adult (female age 72)

## Income

Incomes were calculated for each household and validated in partnership with a financial counsellor from a leading social services agency. Basic allowance and maximum shelter allowance amounts for OW, ODSP, ODSP Pregnancy/Breastfeeding Nutrition Allowance, OAS/GIS, and Ontario Guaranteed Annual Income System amount for May/June 2024 were obtained from the Ontario Ministry of Children, Community and Social Services.<sup>36</sup>

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>37</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 for a detailed breakdown of take-home income for the presented scenarios.

## Rent

Average monthly rents for Ontario for each unit size were obtained directly from the Canadian Mortgage and Housing Corporation (CMHC), Rental Market Survey Data Tables for Ontario in 2023,<sup>38</sup> which provides data current as of October 2023. Data reflect purpose-built rental units (i.e., units designed and built for the purpose of long-term rental accommodation) and does not include costs for the secondary housing market (i.e., suites that may be available for rent one year, and not the next) or home ownership. Housing costs used in this report were for private apartments in Ontario (10,000 plus population). Utilities such as heating, electricity, and hot water may or may not be included in rent. Unit size was based on the National Occupancy Standard from the CMHC.<sup>39</sup>

## Clothing, transportation, and other living expenses

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 for 53 geographic areas, based on the cost of a basket of food, clothing, shelter, transportation, and other expenses for a family of four.<sup>47</sup> Provincial costs for non-food and non-shelter needs (i.e., clothing, transportation, and other necessities) were obtained by population weighting estimates for the five Ontario population-based regions (i.e., 'Ontario, rural'; 'Ontario, population under 30,000'; 'Ontario, population 30,000 to 99,999'; 'Ontario, population 100,000 to 499,999', and 'Ontario, population 500,000 and over'). For households with fewer than four members, the MBM amount (based on a family of four) was adjusted using a square root equivalence scale, as per Statistics Canada methods.<sup>46</sup>

## Appendix C: 2024 PHU-level Food Costs

This table only captures food cost and does not account for regional differences in incomes or housing costs. Therefore, this table does not depict food affordability and should not be used to make comparisons between food affordability in different regions in Ontario.

**Table 5. Average monthly cost of the ONFB for a reference family of four in 2024, by Public Health Unit, Ontario**

	Monthly Cost for family of 4	Number of stores sampled	Population of Region* (2+ years old)
<b>ONTARIO</b>	<b>\$1,229</b>	<b>305</b>	<b>14,631,483*</b>
<b>North West</b>	<b>\$1,295</b>	<b>17</b>	<b>240,731</b>
Northwestern Health Unit	\$1,518	11	81,492
Thunder Bay District Health Unit	\$1,181	6	159,239
<b>North East</b>	<b>\$1,288</b>	<b>51</b>	<b>598,825</b>
Algoma Public Health	\$1,229	8	122,027
North Bay Parry Sound District Health Unit	\$1,247	11	140,202
Porcupine Health Unit	\$1,464	12	87,161
Public Health Sudbury & Districts	\$1,269	10	215,707
Timiskaming Health Unit	\$1,337	10	33,728
<b>South West</b>	<b>\$1,216</b>	<b>63</b>	<b>1,827,938</b>
Chatham-Kent Public Health	\$1,151	6	109,042
Grey Bruce Health Unit	\$1,254	12	185,881
Huron Perth Public Health	\$1,342	8	150,721
Lambton Public Health	\$1,205	8	138,524
Middlesex-London Health Unit	\$1,198	10	553,349
Southwestern Public Health	\$1,235	8	230,381
Windsor-Essex County Health Unit	\$1,192	11	460,040
<b>Central West*</b>	<b>\$1,218</b>	<b>53</b>	<b>2,514,474</b>
Brant County Health Unit	\$1,185	13	166,139
City of Hamilton Public Health Services	\$1,157	7	603,291
Haldimand-Norfolk Health Unit	\$1,186	9	124,824
Halton Region Public Health	\$1,263	9	631,316
Region of Waterloo Public Health and Emergency Services	\$1,167	8	662,296
Wellington-Dufferin-Guelph Public Health	\$1,371	7	326,608
<b>Toronto</b>	<b>\$1,205</b>	<b>14</b>	<b>3,061,214</b>
<b>Central East</b>	<b>\$1,241</b>	<b>62</b>	<b>4,543,888</b>

	Monthly Cost for family of 4	Number of stores sampled	Population of Region* (2+ years old)
Durham Region Health Department	\$1,236	9	750,519
Haliburton, Kawartha, Pine Ridge District Health Unit	\$1,241	8	200,759
Peel Public Health	\$1,185	14	1,554,487
Peterborough Public Health	\$1,289	8	160,227
Simcoe Muskoka District Health Unit	\$1,307	14	649,403
York Region Public Health	\$1,272	9	1,228,493
<b>East*</b>	<b>\$1,239</b>	<b>45</b>	<b>1,844,413</b>
Eastern Ontario Health Unit	\$1,180	8	225,291
Kingston, Frontenac and Lennox & Addington Public Health	\$1,276	7	221,064
Leeds, Grenville & Lanark District Health Unit	\$1,199	9	190,518
Ottawa Public Health	\$1,249	12	1,094,832
Renfrew County and District Health Unit	\$1,257	9	112,708

\*Excluding food costs and population estimates for Niagara Region (Central West Region) and Hastings & Prince Edward Counties (East Region), where applicable

## Appendix D: Calculating Take-Home Income

**Table 6. Detailed take-home income calculations.**

	Family of four	One Parent, Two Children Under 6	One Person	One Pregnant Person	One Person	One Person
Income Source	OW	OW	OW	ODSP	ODSP	OAS/GIS
Basic Allowance <sup>a</sup>	\$494	\$360	\$343	\$752	\$752	
Maximum Shelter Allowance <sup>a</sup>	\$756	\$697	\$390	\$556	\$556	
Pregnancy/Breast-feeding Nutritional Allowance <sup>a</sup>				\$40		
Old Age Security/Guaranteed Income Supplement <sup>a</sup>						\$1,779
Ontario Guaranteed Annual Income System <sup>a</sup>						\$83
Canada Child Benefit <sup>b</sup>	\$1,314	\$1,507				
GST/HST credit <sup>b</sup>	\$83	\$83	\$27	\$33	\$33	\$41
Ontario Trillium Benefit <sup>b</sup>	\$180	\$145	\$80	\$80	\$80	\$121
Canada Carbon Rebate <sup>b</sup>	\$81	\$71	\$41	\$41	\$41	\$41
<b>Total Income</b>	<b>\$2,908</b>	<b>\$2,863</b>	<b>\$881</b>	<b>\$1,502</b>	<b>\$1,462</b>	<b>\$2,065</b>

Note: All dollars rounded to nearest whole number.

<sup>a</sup> Rates as of June 2024, see Appendix A for details.

<sup>b</sup> Benefits calculated using the Government of Canada's Child and family benefits calculator, based on 2022 tax year income, see Appendix A for details.

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