

# The Cost of Eating Well in the District of Thunder Bay, 2023

Each year, the Thunder Bay District Health Unit conducts the Nutritious Food Basket (NFB) survey to determine average food costs of following recommendations in Canada's Dietary Guidelines. The survey requires pricing 61 basic food items from four stores in the City of Thunder Bay and two stores in the district communities. The information is then used to determine the average cost of living in the Thunder Bay District. In short, this survey estimates how much it costs to follow current dietary guidelines, while taking into account other expenses such as housing or rent. This pricing is likely an underestimation as many of the communities in the district including First Nations communities do not have stores or the pricing in their stores is significantly higher.



While there are various costs of living, the two largest expenses usually are rent and food. Other additional living expenses may include, but are not limited to:

- Heat, water and hydro
- Phone bills
- Laundry
- Toiletries and cleaning products
- Insurance
- Transportation (e.g. bus passes, vehicle maintenance, or taxis)
- Clothing
- Debt payments
- Non-prescription drugs and dispensing fees
- Bank service charges
- School costs
- Incidentals

This annual survey is conducted each year in May, and follows an updated protocol, which has been validated and verified by Ontario Dietitians in Public Health, along with other partners such as Public Health Ontario. The changes involve an updated list of 61 foods that are informed by the Canada's Food Guide (2019) from Health Canada, as well as a hybrid in-store/online food costing protocol developed in response to COVID-19. Since the new protocol took effect in 2022, it has allowed for more accuracy and flexibility when collecting and analyzing data. Due to the new protocol beginning in 2022, the 2023 NFB data can only be compared to those baseline 2022 results (previous years are not comparable).

The tables in Appendix 1 indicate various income scenarios, along with the average rent and food costs for the District of Thunder Bay. The remaining income is what is left once food and rent are covered and is assumed to be used to cover other additional expenses.

# Many people in the District of Thunder Bay cannot afford a nutritious diet.

## Reducing poverty through income-based strategies can reduce household food insecurity.

The Cost of Eating Well in Thunder Bay and District annual reports have repeatedly and consistently indicated that many households struggle to pay rent and bills and purchase enough nutritious food for their families. Although the worst of the global pandemic has passed, the impacts of COVID-19 linger through disruption in food prices and employment, which affects food affordability for many households. While determining the appropriate amount of money to spend on food can be a difficult indicator to measure, a general rule of thumb is the cost to purchase the food we require to meet our nutritional needs should not exceed 15% of our income. Results this year indicate that all but median-high income earners (13% or less of income spent on food) and old age security/guaranteed income supplement (15% of money spent on food) recipients are at risk for Household Food Insecurity (HFI) (Appendix 1).

As a result, people will usually choose to pay for rent and other expenses over food. This year's income scenarios indicate that those who are on social assistance will have trouble covering other living expenses. For example, a one person household on Ontario works would not be able to fully cover their estimated rent or food costs, let alone other additional living expenses (Appendix 2). In addition, households that identify as Indigenous or Black experienced disproportionately higher levels of household food insecurity (30.7% and 22.4%, respectively).<sup>1</sup> This higher prevalence of food insecurity experienced by racialized households highlights the consequences of historical and ongoing colonialism and systemic racism.<sup>2</sup> Current governmental policies are not adequately addressing systemic inequities that lead to certain populations experiencing higher rates of food insecurity.<sup>2,3</sup>

## Income solutions are required to reduce poverty and consequentially, reduce rates of Household Food Insecurity.

Specific provincial strategies that have been listed by PROOF, Household Food Insecurity Policy Research<sup>3</sup>, suggest that the primary way to address this is for policy makers to examine the social safety net and ensure that they enable households to afford enough food. They go on to show strong evidence to support making existing income supports, like child benefits and social assistance more generous or establishing an income floor through a basic income program to reduce food insecurity.<sup>4</sup> At the federal level, there have been calls to develop a national framework for the implementation of a guaranteed livable basic income program throughout Canada via the Bill(s) S-233. The bill explores what constitutes a livable basic income for any person over the age of 17, ensuring that participation in education, training or the labour market is not required, and that it also does not result in a decrease in services or benefits meant to meet an individual's exceptional needs related to health or disability.

# Poverty is the leading cause of Household Food Insecurity in Ontario, which can lead to negative health outcomes.

*The Canada Child Benefit is one of the main policy levers of the federal poverty reduction strategy and has been long hailed for its success in reducing child poverty. However the benefit alone has not protected children from food insecurity as the rates are continuing to grow. Restructuring the amounts, claw backs, and eligibility to focus on those most in need could even be cost-neutral. While its annual indexation to inflation has been widely highlighted by policymakers during this past year of record inflation, quarterly indexation, like OAS and GIS has, could make the benefit more responsive to changes in the costs of living.<sup>2</sup>*

## Not being able to afford a nutritious diet can seriously affect health.

### Chronic Disease<sup>4</sup>

Adults in food insecure households have poorer physical and mental health, and higher rates of chronic conditions such as diabetes, arthritis, heart disease, and chronic pain. Once chronic diseases are established, they can further worsen HFI. Overall, this significantly decreases the quality of life and can greatly increase costs to the healthcare system.

### Low Birth Weight<sup>4</sup>

Inadequate nutrition during pregnancy can result in low birth weights in infants. These infants are at greater risk of developing health problems than babies of normal weights. For example, low intake of folate before and during pregnancy can increase the chances of babies with neural tube defects.

### Reduced Learning and Productivity<sup>4</sup>

Learning and productivity are reduced when people are hungry and/or malnourished. Adults are less productive in their work environments and have more difficulty looking for employment. Undernourished children are especially susceptible to illness, perform at lower academic levels, find it harder to concentrate in school, and have poorer psychosocial outcomes than their well-nourished peers.

### Poor Mental Health<sup>4</sup>

Studies show that poor diets with low nutritional value are linked to higher rates of depression and anxiety. For children, experiencing hunger is linked to hyperactivity and inattention, as well as greater risks of suicidal ideation in adolescence and early adulthood. Overall, higher rates of mental health concerns are associated with increased use of the healthcare system and hospitalization.

# Solutions that focus on promoting an income adequate for healthy living and reducing food insecurity can improve health outcomes.

## We should all voice our support for reducing health inequities caused by household food insecurity by advocating for policies that reduce poverty.

Currently, there are numerous community food programs that promote food literacy and create a supportive food environment such as community kitchens and gardens, cooking workshops, and school nutrition programs. There are also programs that provide more urgent relief such as food banks, good food boxes, food prescriptions, and hot meal programs. All of these programs are offered in an effort to promote community health and wellbeing, and to respond to deep-rooted health inequities. However, none of these programs are a solution to end food insecurity. We know that household food insecurity stems from **poverty**. We therefore need to focus on reducing poverty to have a positive and significant impact on HFI. Food insecurity and poverty are complex issues that can only be solved by good public policy and adequate support programs that ensure all Ontarians have the income they need to afford their basic necessities each month.

## What can we do?

1. Stay educated on poverty and how it leads to Household Food Insecurity
2. Volunteer for and support food programs and initiatives that promote community wellbeing and that are advocating to change the real cause of food insecurity which is poverty
3. Speak out, promote, and support policy and legislative changes to reduce poverty
  - a. This will need to be addressed through broader policies at the provincial and federal levels through strategies that promote:
    - Adequate social assistance, minimum wage and basic income
    - Affordable housing policies
    - Adequate employment insurance coverage and benefits
    - Accessible and affordable child care

Write to your local MP and/or MPP to make sure to keep food insecurity in the forefront. Find your MPP and MP by following these links.

MPP: <https://www.ola.org/en/members#findtrouver>

MP: <https://www.ourcommons.ca/members/en>

# More information

**For more information on poverty and household food insecurity, please visit:**

PROOF – Household food insecurity Policy Research: <https://proof.utoronto.ca/food-insecurity/>  
Ontario Dietitians in Public Health: <https://www.odph.ca/centsless>

Thunder Bay and Area Food Strategy Report Card 2023:  
<https://tbfoodstrategy.com/wp-content/uploads/2023/12/TBAFS-Annual-Report-1.pdf>

## **Parliament of Canada:**

Bill S-233: <https://www.parl.ca/legisinfo/en/bill/44-1/s-233>

Feed Ontario – Policy recommendations that can be done in Ontario:  
<https://feedontario.ca/advocacy-change/policy-recommendations/>

## **Community Food Centres Canada:**

Beyond Hunger: <https://cfccanada.ca/en/News/Publications/Reports/Beyond-Hunger-the-hidden-impacts-of-food-insecurit>

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- 1 PROOF, Food Insecurity Policy Research. (2022). Household food insecurity in Canada. Retrieved from: <https://proof.utoronto.ca/food-insecurity/>
  - 2 Feed Ontario. (2022). Hunger Report 2022: The Deepening Cracks in Ontario's Economic Foundation. Retrieved from <https://feedontario.ca/wp-content/uploads/2022/11/Hunger-Report-2022-Final.pdf>
  - 3 Li T, Fafard St-Germain AA, Tarasuk V. (2023) Household food insecurity in Canada, 2022. Toronto: Research to identify policy options to reduce food insecurity (PROOF). Retrieved from <https://proof.utoronto.ca/>
  - 4 PROOF, Food Insecurity Policy Research. (2021). Provincial policy levels to reduce household food insecurity. Retrieved from: [https://proof.utoronto.ca/wp-content/uploads/2021/05/PROOF\\_FACTSHEET\\_Provincial-policies-052021.pdf](https://proof.utoronto.ca/wp-content/uploads/2021/05/PROOF_FACTSHEET_Provincial-policies-052021.pdf)

# Appendix 1

## Comparison of Household Income and Expenses for *Families* (2023)

Low-income households often live in rental housing. Using the average costs of renting in the District of Thunder Bay, and the results of the NFB survey, here are four family scenarios outlining their respective monthly costs of living.

Scenarios	Family of 4, Ontario Works (2 parents; 2 children)	Family of 4, Full-time Minimum Wage (2 parents; 2 children)	Family of 4, Median Income (after tax) (2 parents; 2 children)	Family of 3, Ontario Works (1 parent; 2 children)
Monthly Income <sup>i</sup>	\$2,815.00	\$4,181.00	\$9,284.00	\$2,581.00
Rent <sup>ii</sup> (<30% rec)	\$1,372.00 (3 Bdr. Apartment)	\$1,372.00 (3 Bdr. Apartment)	\$1,372.00 (3 Bdr. Apartment)	\$1,173.00 (2 Bdr. Apartment)
Cost of Food <sup>iii</sup> (<15% rec)	\$1,204.60	\$1,204.60	\$1,204.60	\$883.29
	43% of Monthly Income	29% of Monthly Income	13% of Monthly Income	34% of Monthly Income
Income Remaining for Other Living Expenses	\$238.44	\$1604.44	\$6707.44	\$524.71

- i Income derived from NFB survey Income Scenario Spreadsheet (Aug, 2022), developed by the Ontario Dietitians in Public Health – Locally Food Insecurity Working Group. Income includes provincial and federal allowances, credits, benefits and incentives
- ii Rental cost calculations are from the Rental Market Report for the month of Oct 2022 – Canada Mortgage and Housing Cooperation for Thunder Bay (2022). Retrieved from: <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/Table?TableId=2.1.31.2&GeographyId=35&GeographyTypeId=2&DisplayAs=Table&GeograghyName=Ontario#3%20Bedroom%20+>
- iii Based on the NFB survey for the District of Thunder Bay (May 2022)

## Comparison of Household Income and Expenses for *Individuals* (2023)

Low income households often live in rental housing. Using the average costs of renting in the District of Thunder Bay, and the results of the NFB survey, here are three individual scenarios outlining their respective monthly costs of living.

Scenarios	One Person Household, Ontario Works	One Person Household, Ontario Disability Support Program	One Person Household, Old Age Security/Guaranteed Income Supplement
Monthly Income <sup>i</sup>	\$879.00	\$1,383.00	\$2007.00
Rent <sup>ii</sup> (<30% rec)	\$757.00 (Bachelor Apartment)	\$963.00 (1 Bdr. Apartment)	\$963.00 (1 Bdr. Apartment)
Cost of Food <sup>iii</sup> (<15% rec)	\$436.00	\$436.00	\$307.81
	50% of Monthly Income	32% of Monthly Income	15% of Monthly Income
Income Remaining for Other Living Expenses	\$(314.00) <sup>iv</sup>	\$(16.00) <sup>iv</sup>	\$736.19

- i Income derived from NFB survey Income Scenario Spreadsheet (Aug, 2022), developed by the Ontario Dietitians in Public Health – Locally Food Insecurity Working Group. Income includes provincial and federal allowances, credits, benefits and incentives
- ii Rental cost calculations are from the Rental Market Report for the month of Oct 2022 – Canada Mortgage and Housing Cooperation for Thunder Bay (2022). <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/Table?TableId=2.1.31.2&GeographyId=35&GeographyTypeId=2&DisplayAs=Table&GeograghyName=Ontario#3%20Bedroom%20+>
- iii Based on the NFB survey for the District of Thunder Bay (May 2023)
- iv Parentheses denotes a negative value