

# The Cost of Eating Well in the District of Thunder Bay, 2024

## Why This Report

- Household food insecurity is a growing public health concern in Ontario and across Canada. It is defined as inadequate or insecure access to food due to financial constraints.
- Food insecurity has serious implications for people's short and long-term health.
- Every year dietitians in public health across Ontario monitor food affordability by looking at average costs of foods to follow basic dietary recommendations. We use this information to look at different scenarios comparing the cost of food and rent to income
- Food is a basic human right and everyone should have access to the physical and financial means to access nourishing food. We share this report to highlight the importance of income-based solutions and policies to help reduce poverty, improve living wages and give everyone a chance to eat well.
- We encourage you to share this report and consider the issue of food insecurity as you vote in upcoming elections in 2025.



## Poverty is the leading cause of household food insecurity in Ontario, which leads to negative health outcomes

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 diseases. This can decrease quality of life and 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, putting them at greater risk of developing health problems than babies of normal weights.
- Reduced Learning and Productivity<sup>4</sup>**  
Adults are less productive in their work environments and have more difficulty looking for employment when they are hungry or malnourished. Undernourished children are more susceptible to illness, perform at lower academic levels, find it harder to concentrate in school, and have poorer psychosocial outcomes.
- Poor Mental Health<sup>4</sup>**  
Studies show that 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.

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



**19.5%**  
of households  
are experiencing  
food insecurity  
in the Thunder Bay District

## 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, bills and purchase enough nutritious food for themselves and their families. Although the worst of the global COVID-19 pandemic has passed, the impacts 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.

## Food isn't the only thing that gets compromised in food insecure households.

Many must sacrifice in other areas of their lives when little or no money remains after rent is paid. Individuals and families must also pay for other living expenses such as:



Heat, water and hydro



Phone bills



Childcare



Toiletries and cleaning products



Insurance



Transportation (e.g. bus passes, vehicle maintenance, or taxis)



Clothing



Debt payments



Non-prescription drugs and dispensing fees



School costs

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 may 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 1). In addition, households that identify as Indigenous or Black experienced disproportionately higher levels of household food insecurity (36.8% and 40.4%, respectively). We recognize that the higher prevalence of food insecurity experienced by racialized households also highlights the consequences of historical and ongoing colonialism and systemic racism. 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, 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 a basic income program to reduce food insecurity. 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, which was not passed in the house this year. We can still push for this type of solution as evidence shows that it can work to allow people to feed themselves. For more information, see Basic Income Network link on the last page.

*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, eliminating clawbacks, and specifying eligibility to focus on those most in need could not only be an effective way of reducing childhood food insecurity but could be cost-neutral. While annual indexation to inflation has been widely highlighted by policymakers during this past year of record inflation, quarterly indexation, as is done with the Old Age Supplement and Guaranteed Income Supplement, could make the benefit more responsive to changes in the costs of living.<sup>2</sup>*

## What We Did

Each year, the Thunder Bay District Health Unit conducts the Nutritious Food Basket (NFB) survey in May to determine average food costs of following recommendations in **Canada's Dietary Guidelines**. Most recently, the survey was conducted in 2024. 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 may be significantly higher.

The Nutritious Food Basket survey protocol was updated and took effect in 2022 and was validated and verified by Ontario Dietitians in Public Health, along with other partners such as Public Health Ontario. The protocol involves 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 process.

The tables in Appendix 1 indicate various income scenarios, along with the average rent and food costs for the District of Thunder Bay in 2024. The remaining income is what is left once food and rent are covered and are assumed to be used to cover other additional expenses.

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

### What about community based food programs?

*It's important to acknowledge that community food programs provide needed short-term relief in northwestern Ontario. These include community gardens, food boxes, food banks, hot meal and school nutrition programs. These programs can help build food skills and social connection which are important, but ultimately, they are not long-term solutions to resolving food insecurity. Charitable food programs have been the primary response to household food insecurity since the 1980s. We need to shift the problem away from food and shine a spotlight on the policy and income interventions that are required to impact poverty in the long run.*

Voice your support for reducing health inequities caused by household food insecurity by advocating for policies that increase access to food for all.

We know that household food insecurity stems primarily from **poverty**. We therefore need to focus on reducing poverty to have a positive and significant impact on household food insecurity. Food insecurity and poverty are complex issues that are best 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.<sup>1</sup>

### 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 causes of food insecurity.
3. Speak out, promote, and support policy and legislative changes to reduce poverty.
4. Write to your local **MP** and/or **MPP** to make sure to keep food insecurity in the forefront.

Ask for food insecurity to be addressed through broader policies at the provincial and federal levels through strategies that:

- a. Increase the income support available to Ontario Works (OW) and Ontario Disability Support Program (ODSP) recipients to meet a minimum income standard (as defined by the Market Basket Measure) in combination with other income security measures.
- b. Maintain social assistance rates and minimum wage alongside inflation.
- c. Support living wages and a guaranteed livable basic income.
- d. Ensure adequate employment insurance coverage and benefits.
- e. Ensure the upcoming Canada Disability Benefit is not clawed back from social assistance and is treated the same as the Canada Child Benefit.
- f. Work with the federal government to implement automatic tax filing for social assistance recipients.
- g. Invest in social programs – childcare subsidy, housing supplements and pharmacare.

## Comparison of Household Income and Expenses for Families (2024)

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>	\$2,930.00	\$4,529.00	\$9,685.00	\$2,692.00
Rent <sup>ii</sup>	\$1,577.00 (3 Bdr. Apartment)	\$1,577.00 (3 Bdr. Apartment)	\$1,577.00 (3 Bdr. Apartment)	\$1,380.00 (2 Bdr. Apartment)
Cost of Food <sup>iii</sup>	\$1,176.85	\$1,176.85	\$1,176.85	\$836.78
	43% of Monthly Income	29% of Monthly Income	13% of Monthly Income	31% of Monthly Income
Income Remaining for Other Living Expenses	\$176.15	\$1,775.15	\$6,931.15	\$475.22

i Income derived from NFB survey Income Scenario Spreadsheet (Aug, 2024), developed by the Ontario Dietitians in Public Health–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 2024 – Canada Mortgage and Housing Cooperation for Thunder Bay (2023).

iii Based on the NFB survey for the District of Thunder Bay (May 2024)

## Comparison of Household Income and Expenses for Individuals (2024)

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 individual scenarios outlining their respective monthly costs of living.

Scenarios	Pregnant mom – Ontario Disability Support Program	One Person Household, Ontario Disability Support Program	One Person Household, Old Age Security/Guaranteed Income Supplement	Single Parent Household with two children under 6, Ontario Works
Monthly Income <sup>i</sup>	\$1,520.00	\$1,480.00	\$2,083.00	\$2,885.00
Rent <sup>ii</sup>	\$1,100.00 (1 Bdr. Apartment)	\$1,100.00 (1 Bdr. Apartment)	\$1,100.00 (1 Bdr. Apartment)	\$1,380.00 (2 Bdr. Apartment)
Cost of Food <sup>iii</sup>	\$358.00	\$340.08	\$242.99	\$653.83
	24% of Monthly Income	23% of Monthly Income	12% of Monthly Income	23% of Monthly Income
Income Remaining for Other Living Expenses	\$61.30 <sup>iv</sup>	\$39.92 <sup>iv</sup>	\$740.01	\$851.17

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 2024 – Canada Mortgage and Housing Cooperation for Thunder Bay (2024).

iii Based on the NFB survey for the District of Thunder Bay (May 2024)

## Comparison of Household Income and Expenses for Individuals and Families looking at Canada Mortgage and Housing Cooperation<sup>ii</sup> rents versus advertised rents (2024)

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 scenarios outlining their respective monthly costs of living. In this case we look at comparing CMHC rents with newly advertised rental properties which may be the only option for those newly looking to rent a place, including those new to Canada.

Scenarios	One Person Household, Ontario Works	One Person Household, Ontario Works	Family of Four, Refugee Claimants, full time Minimum Wage Earner	Family of Four, Refugee Claimants, full time Minimum Wage Earner
Monthly Income <sup>i</sup>	\$895.00	\$895.00	\$3,260.00	\$3,260.00
Rent <sup>ii</sup>	\$859.00 (Bachelor Apartment CMHC rental pricing + inflation)	\$1,150.00 (Bachelor Apartment – Advertised Rent) <sup>v</sup>	\$1,577.00 (3 Bdr. Apartment CMHC rental pricing + inflation)	\$2,300.00 (3 Bdr. Apartment Advertised rent) <sup>v</sup>
	96% of Monthly Income	133% of Monthly Income	48% of Monthly Income	71% of Monthly Income
Cost of Food <sup>iii</sup>	\$340.08	\$340.08	\$1,176.85	\$1,176.85
	40% of Monthly Income	40% of Monthly Income	36% of Monthly Income	36% of Monthly Income
Income Remaining for Other Living Expenses	<b>\$(-304.08)<sup>iv</sup></b>	<b>\$(-595.08)<sup>iv</sup></b>	\$506.15	<b>\$(-216.85)</b>

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 2024 – Canada Mortgage and Housing Cooperation for Thunder Bay (2024). This year, a data quality assessment was conducted on CMHC's annual Rental Market Statistics for Thunder Bay. Although this data source has some limitations, it remains the most reliable and comparable option available. The CMHC data is current as of October 2023, which is 7 months older than the annual NFB survey data. A 2022 survey by TBDSSAB found that the CMHC data underestimates the actual rental costs in Thunder Bay by 9-35%, depending on the unit size. To account for this under-estimation, especially due to the time lag, an inflation adjustment to fall 2024 was applied to the CMHC data. This adjustment helps align the reported rental with current market conditions.

iii Based on the NFB survey for the District of Thunder Bay (May 2024)

iv Parentheses denotes a negative value

v Advertised rent: Additionally, the 2022 TBDSSAB survey found that advertised rental rates in Thunder Bay are generally higher than those reported by CMHC. While landlords with existing tenants have limits on yearly rent increases, newly listed units have no such restrictions. In November 2024, a scan of local rental listings was conducted across several websites, and an average advertised rate was calculated for each unit size.

## 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: Recommendations on Responses to Food Insecurity

Basic Income Canada <https://basicincomecanada.org/>

Feed Ontario – Policy recommendations that can be done in Ontario

Food Banks Canada – Hunger Report 2024 p.g. 85 Policy Recommendations

Community Food Centres Canada, Beyond Hunger: The hidden impacts of food insecurity Report

1. PROOF, Food Insecurity Policy Research. (2023). 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)