

# The Price of Eating Well in Durham Region 2023

Incomes for many Durham Region residents are inadequate to afford a healthy diet.

Let's take a closer look to see why...

Food Insecurity...
it's not a food issue, it's an income issue!

#### **Rising costs**

Over time, general expenses such as housing, and food have risen. As these costs increase, the ability to purchase healthy food becomes a real challenge for many families.

### How do we determine the cost of healthy eating in Durham Region?

In 2023, Durham Region Health Department measured the average weekly cost of a basic healthy diet by means of the Monitoring Food Affordability (MFA)<sup>1</sup> protocol which includes both online and in-store food costing using a list of foods based on the National Nutritious Food Basket.<sup>2</sup> The 61 foods surveyed reflect a basic healthy diet according to Canada's Food Guide.

Canada's Food Guide is not inclusive for all religious and cultural groups as it does not acknowledge traditional foods and food procurement practices.

\$273 \$1,173
per week per month

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### Monitoring food affordability assumes that:

- most people have the time, food skills and equipment to be able to prepare most meals from scratch
- people have access to quality grocery stores

#### **Understanding food costing**

The Monitoring Food Affordability (MFA) process includes only the cost of healthy food items.

Processed foods and food with little or no nutritional value (such as coffee, sodas, pretzels) are not included. In addition, MFA does not consider foods for special diets or personal and household care items like toothpaste and cleaning supplies - all of which would result in additional costs. The results of

the survey are used to monitor both the accessibility and affordability of foods by relating the cost of food to individual/family incomes as seen further in this report.

The Health Department found that in June 2023, the price of a basic healthy diet for a family of four in Durham Region was \$273 per week or \$1,173 per month. This represents an 11% increase compared to 2022.



### **Household food insecurity in Durham Region**

For many families in Durham Region, being unable to buy nutritious food is a reality.

Households living with low incomes struggle to pay for rent, bills and food, and are often forced to give up healthy food choices to pay for other expenses.

Food insecurity is a serious public health issue, with 16.4% of Durham Region households being food insecure<sup>3</sup>.

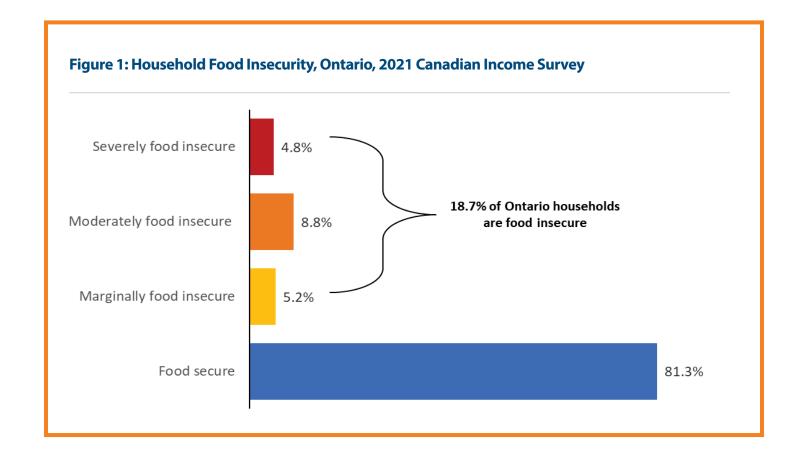
For these families, being food insecure means:

- worrying that food will run out
- having to compromise on the type and/or the amount of food they eat
- having to skip meals altogether

While inflation, and in particular food inflation, continues to increase at very high rates<sup>4</sup>, for most of Ontario, the inability to purchase food is not because food prices are too high, but because people with low incomes do not have enough income to cover the costs of basic living, including food.<sup>5</sup>

Evidence indicates that food insecurity can be reduced through policy interventions that improve the incomes of low-income households.

PROOF, Food Insecurity Policy Research, 2023



The root cause of food insecurity is low income.

### Who experiences food insecurity most?

Food insecurity is closely linked to income – with lower household income, the risk of food insecurity increases.<sup>6,7</sup>

Certain social and economic situations increase the risk of experiencing food insecurity. There is a higher rate of food insecurity in groups such as: single parent female-led households with children; households with employment insurance/workers' compensation or social assistance as the main source of income; those living in rental housing; and in some non-white households.8 All of these groups experience higher incidences of food insecurity due to income-related barriers.

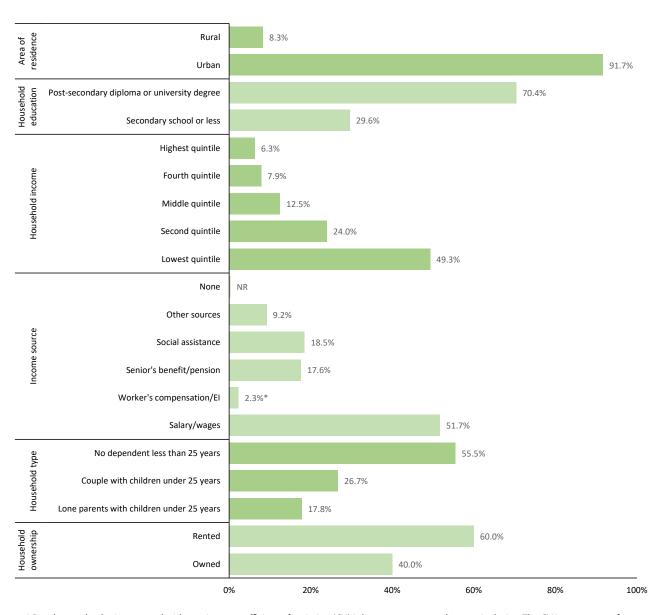
Figure 2 shows who is affected most:

 People living on social assistance find that after paying for rent and utilities, there is not enough money to buy healthy food.

- Workers 52% of food insecure households are in the workforce relying on low-wage employment income, short-term or precarious work, or working multiple jobs.
- **18%** of lone-parent households with children (under 25 years) are food insecure.
- People on fixed incomes such as those receiving Ontario Works or Ontario Disability Support Program have difficulty buying foods that make up a healthy diet.



Figure 2: Socio-demographic characteristics of households experiencing food insecurity in Ontario, 2019/2020



<sup>\*</sup> Results need to be interpreted with caution as coefficient of variation (CV) is between 15.1% and 35.0%, inclusive. The CV is a measure of variability. Higher CV usually indicates that the estimates are less precise and reliable. An estimate with a CV over 35.0% is not releasable (NR). Households were grouped into five categories (quintiles) based on a ratio of their total household income compared to the low-income cut-off for their household and community size. It is a measure that compares a household's income to the income of other households in the same province.

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https://proof.utoronto.ca/2023/new-data-on-household-food-insecurity-in-2022/https://proof.utoronto.ca/wp-content/uploads/2022/08/Household-Food-Insecurity-in-Canada-2021-PROOF.pdf

El: Employment Insurance

Sample interpretation: 60% of food insecure households are rented whereas 40% are owned.

### Food insecurity negatively affects health<sup>14</sup>

### Did you know?

Not being able to buy healthy food, and the emotional and psychological stress that comes from that, can lead to many serious health outcomes. The negative effects on health are greatest for those living in severely food insecure households. At any age, not eating enough nutritious food can put people at greater risk for chronic disease, infection and lowered immunity.

#### Specifically:

- During pregnancy, poor birth outcomes such as neural tube defects, low birth weight and anemia are often related to maternal health and nutrition.<sup>15,16,17,18,19</sup>
- Food insecurity contributes to the early cessation of exclusive breastfeeding in Canada.<sup>20</sup>
- During infancy, poor nutrition may slowgrowth and cognitive development.
- Children and youth who experience hunger are more likely to suffer from chronic conditions including asthma and depression and find it harder to concentrate and learn in school.<sup>21</sup>
- Food insecurity can lead to negative psychosocial outcomes in children, while teenagers are at risk of suffering from depression, social anxiety and suicide.<sup>22</sup>
- Adults living in food insecure households have poorer physical and mental health, as well as higher rates of many chronic conditions, including:<sup>22</sup>
  - Depression & anxiety
  - Type 2 diabetes
  - Heart disease
  - Hypertension
  - Premature mortality
- Among seniors, malnutrition can result in a loss of muscle mass and strength, which can lead to disability and loss of independence.

## Food insecurity burden on the health care system

Any illness that results in extra medical costs or impacts an individual's ability to work, places more strain on family finances and their ability to purchase healthy food. The cycle between food insecurity and poor health is difficult to break, which places a large burden on the health care system.<sup>23</sup>

Health care costs among food insecure adults are more than double those of food secure adults.<sup>24</sup> Why?

- Adults living in food-insecure households are more vulnerable to infectious diseases and are more likely to be diagnosed with multiple chronic conditions.<sup>25</sup>
- Increased likelihood of hospitalization with longer hospital stays and a higher risk of being readmitted.\*
- Greater tendency to delay, reduce or skip prescription medications. These lead to worsening health and greater use of health care services.
- While 1 in 8 households in Ontario are food insecure, adults living in food insecure households account for more than 1 in 3 hospitalizations due to mental health problems.<sup>22</sup>



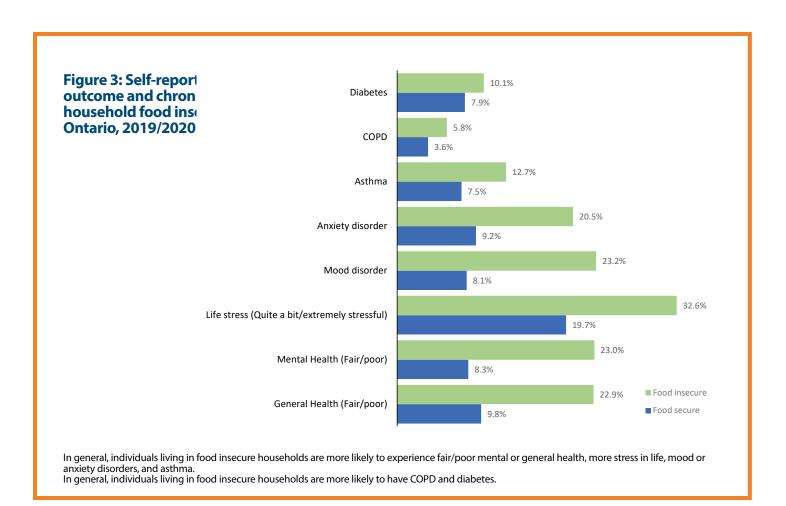
### When money is tight, how do people cope?

- People cut back on their food budget to pay for shelter and other costs of living.
- People are forced to skip meals or fill up on cheaper food that is not always nutritious.
- They may eat less fruit, vegetables, whole grains and milk products as these are often more costly.
- Parents living on low incomes feed their children first. They will go without eating to ensure that their children can eat. As a result, the parents' nutrition and health suffer.
- As a last resort, people are forced to use food banks that generally offer approximately three days of food. Food banks were never meant to be a permanent solution to food insecurity.

## How much does it cost each month to eat healthy?

According to data collected in June 2023, the cost of feeding a family of four in Durham Region was \$1,173 per month.

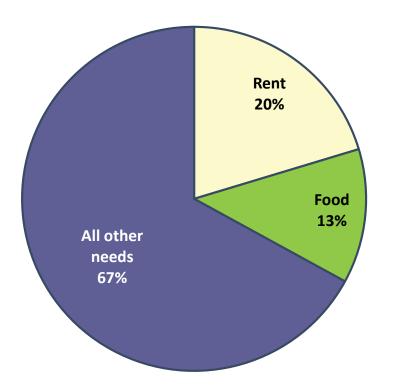
- For a family of 4 with an Ontario median income of \$9,284/month, the monthly cost to buy healthy food (\$1,173) represents 13% of this family's income.
- In contrast, for a family of 4 with minimum wage monthly income of \$4,160/month, the monthly cost for healthy food represents 28% of their income (Figure 4).



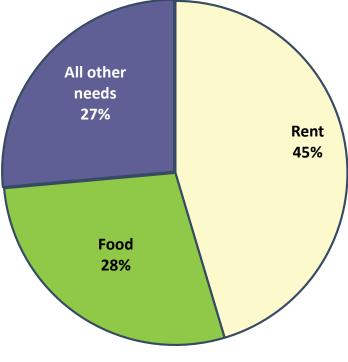
The Price of Eating Well in Durham Region 2023

### Figure 4: Compared to Ontario median income families, many families have very little money left over if any for other needs, 2023

Family of 4, median Ontario income of \$9284 / month\*



Family of 4, Ontario Works of \$4160 / month\*



\*Total household income after tax based on a two-income family

# How do we know some people don't have enough money for food?

A summary of some real-life situations for people living in Durham Region appears in Table 1. With the exception of the family of four with median income, all of the families or individuals presented may struggle financially experiencing some degree of food insecurity with social assistance or minimum wage employment as their main source of income. These scenarios show that after paying for shelter and food, minimum wage and part-time earners and households on fixed incomes have little, if any, money left to cover other basic monthly expenses such as transportation, telephone, personal care items, household products and clothing.

As demonstrated in all but one income scenario (scenario 3 reference family of four with median Ontario income), the percentage of income required for average rent far exceeds the 30% of a household's before-tax-income considered as "affordable" housing<sup>26</sup>. The amount of household spending on food and shelter is roughly 4 times greater for those at the lowest income level than for those at the highest. This means that spending on other necessities – in particular, food – are adjusted or sacrificed as these are more flexible budget items.

It is important that households living with low income file their income tax to gain access to and receive available tax credits and entitlements that they are eligible for.



Table 1: What's left after shelter and food costs?  2023 - Monitoring Food Affordability in Ontario (MFAO) Income Scenarios Spreadsheet Durham Region <sup>22</sup> Monthly Calculations	Scenario 1  Family of Four, Ontario Works	Family of Four, Full-Time Minimum Wage Earner	Family of Four, Median Income (after tax) °	Scenario 4  Single Parent Household with 2 Children, Ontario Works	One Person Household, Ontario Works	One Person Household, Ontario Disability Support Program <sup>p</sup>	One Person Household, Old Age Security/ Guaranteed Income Supplement	Married Couple, Ontario Disability Support Program	Scenario 9  Single Pregnant Person, Ontario Disability Support Program	Scenario 10  Single Parent Household with 2 Children, Full-Time Minimum Wage Earner
Income										
Income from Employment		\$2,687.00	\$9,575.00							\$2,687.00
Basic Allowance b	\$494.00			\$360.00	\$343.00	\$706.00		\$1,409.00	\$706.00	
Maximum Shelter Allowance <sup>b</sup>	\$756.00			\$697.00	\$390.00	\$522.00		\$821.00	\$522.00	
Old Age Security/Guaranteed Income Supplement <sup>c</sup>							\$1,723.00			
Ontario Guaranteed Annual Income System d							\$83.00			
Canada Child Benefit <sup>e</sup>	\$1,235.00	\$1,192.00	\$248.00	\$1,235.00						1,375.00
GST/HST credit <sup>f</sup>	\$78.00	\$78.00		\$78.00	\$26.00	\$32.00	\$39.00	\$51.00	\$32.00	\$78.00
Ontario Trillium Benefit <sup>9</sup>	\$169.00	\$169.00		\$136.00	\$75.00	\$78.00	\$117.00	\$105.00	\$78.00	\$136.00
Canada Worker Benefit h		\$159.00								\$159.00
Employment Insurance paid i		\$(44.00)	\$(137.00)							\$(44.00)
Canada Pension Plan paid <sup>j</sup>		\$(143.00)	\$(464.00)							\$(143.00)
Climate Action Incentive Payment (CAIP) k	\$62.00	\$62.00	\$62.00	\$54.00	\$31.00	\$31.00	\$31.00	\$47.00	\$31.00	\$54.00
Pregnancy/Breast-feeding Nutritional Allowance (non-lactose intolerant)									\$40.00	
Total Income	\$2,794.00	\$4,160.00	\$9,284.00	\$2,560.00	\$865.00	\$1,369.00	\$1,993.00	\$2,433.00	\$1,409.00	\$4,302.00
Selected Expenses										
	(3 Bdr.)	(3 Bdr.)	(3 Bdr.)	(2 Bdr.)	(Bachelor)	(1 Bdr.) <sup>p</sup>	(1 Bdr.)	(1 Bdr.)		
Average Monthly Rent (may or may not include heat/hydro)	\$1,888.00	\$1,888.00	\$1,888.00	\$1,463.00	\$1081.00	\$1,284.00	\$1,284.00	\$1,284.00	\$1,284.00	\$1,463.00
Food <sup>m</sup>	\$1,172.82	\$1,172.82	\$1,172.82	\$862.28	\$421.92	\$421.92	\$421.92	\$702.54	\$400.87	\$688.25
	45.000.00	40.000	40.000	10.00	A. =00.00	<b>A</b>	<b>*4 = 5 = 5</b>	44 45 4	** ** **	** 45.55
Total Selected Expenses	\$3,060.82	\$3,060.82	\$3,060.82	\$2,325.28	\$1,502.92	\$1,705.92	\$1,705.92	\$1,986.54	\$1,684.87	\$2,151.25
<b>Funds Remaining</b> (for other basic needs e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	\$(266.82)	\$1,099.18	\$6,223.18	\$234.72	\$(637.92)	\$(336.92)	\$287.08	\$446.46	\$(275.87)	\$2,150.75
Percentage of income required for rent	68%	45%	20%	57%	125%	94%	64%	53%	91%	34%
Percentage of income required to purchase healthy food	42%	28%	13%	34%	49%	31%	21%	29%	28%	16%

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Note: All dollars rounded to nearest whole number.

Note 2: Rental costs are based on the Canadian Mortgage and Housing Corporation (CMHC) Rental Market Survey. The survey is conducted in urban areas with populations of 10,000 or more. The survey includes both new and existing units in privately initiated structures with at least 3 rental units. The cost for a new tenant would likely be higher, as current tenants are protected from large annual increases by Ontario's residential rent increase guideline. Utility costs (e.g., heat, electricity, hot water) may or may not be included in the rental amounts.

# After paying rent and utility bills, what would you do if there wasn't enough money left to buy nutritious food?

For many Durham families this is the reality. When faced with the choice of paying the rent or going hungry, many low income families are forced to go hungry. The impact has serious consequences for health.



Toiletries



Heat



Hydro and water



School supplies



Eye care



**Dental care** 

Pressure to pay for expenses forces low income households to put off healthy eating



**Child care** 



**Transportation** 



Phone & internet



Cleaning supplies



Prescription meds



Clothing

What can you do to help?

### With your client

- Encourage clients to file their taxes in order to access income and benefits programs available through filing income tax. Income tax clinics are available year-round in Durham.
- Support clients in accessing training (e.g. education bursaries, training subsidies).
- Support clients in searching for jobs.

- Connect and guide clients to financial benefits and services beyond tax filing available for those living with low income: <a href="www.Durham.ca/LivingwithLowIncome">www.Durham.ca/LivingwithLowIncome</a>
- For information about supports and resources available to promote healthy eating during pregnancy, breastfeeding and making an informed decision about infant feeding, refer clients to Durham Health Connection Line 1-800-841-2729 or durham.ca/health

### Within your agency / organization

- Increase awareness among staff about why food insecurity is a serious public health problem. Share The Price of Eating Well in Durham Region newsletter with staff.
- Post the Food Poverty in Durham infographic poster at your agency.
- Build advocacy opportunities for your clients into your current food programs.
- Support a breastfeeding friendly environment in your workplace (for clients and staff); welcome breastfeeding anytime, anywhere. Call Durham Health Connection Line 1-800-841-2729 to request resources that support and promote breastfeeding.

#### Within your community

- Spread the word! Talk to friends, family and colleagues about the link between income and food insecurity and solutions. Share what you've learned in this newsletter!
- Volunteer at a free tax clinic! Many people living with low income are eligible for government benefits but won't receive them unless they file for income tax. You can support your community by volunteering your time and skills at a local <u>free</u> tax clinic.
- Find out why income solutions are needed to reduce food insecurity <a href="https://bit.ly/40fB9ux">bit.ly/40fB9ux</a>

- Learn about strategies that address poverty and ensure healthy food for all bit.ly/2FaZs20
- Advocate for income solutions to food insecurity by participating in coalitions that address:
  - Poverty
  - Affordable housing
  - Affordable childcare
  - Living wage jobs
  - Food insecurity

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#### **Scenario References:**

Scenario 1 - 2 adults (male and female ages 31-50), 2 children (girl age 8, boy age 14); Ontario Works (OW).
Scenario 2 - 2 adults (male and female ages 31-50), 2 children (girl age 8, boy age 14); income is based on one minimum wage earner, 40hr/wk, \$15.50/hr (minimum wage in May 2023).

"Scenario 3 - 2 adults (male and female ages 31-50), 2 children (girl age 8, boy age 14).

NOTE: Income from employment is based on median after-tax income- couples with children; however, El and CPP contributions are calculated using median total income-couples with children. Assumption of a dual income family with a split of 65% / 35% between partners."

Scenario 4 - 1 adult (female age 31-50), 2 children (girl age 8, boy age 14); Ontario Works. Scenario 5 - 1 adult (male age 31-50); Ontario Works.

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

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

Scenario 8 - 2 adults (male and female age 31-50); Ontario Disability Support Program.

Scenario 9 - 1 adult (female pregnant 19-30); Ontario Disability Support Program (ODSP)

Scenario 10 - 1 adult (female age 31-50), 2 children (girl age 3, boy age 4); income is based on one minimum wage earner, 40hr/wk, \$15.50/hr (minimum wage in May 2023).

- a Due to the Northern Ontario Energy Credit portion of the Ontario Trillium Benefit (OTB), this spreadsheet is applicable for Ontario excluding the districts of Algoma, Cochrane, Kenora, Manitoulin, Nipissing, Parry Sound, Rainy River, Sudbury (including the City of Greater Sudbury), Thunder Bay,
- b Basic and maximum shelter allowance. Ontario Works (OW) and Ontario Disability Support Payment (ODSP) rates as of May 2023. Source: Social Assistance, Pension and Tax Credit Rates April to June 2023 Ministry of Children, Community and Social Services. https://www.odph.ca/upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates\_1.pdf#upload/membership/ document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates 1.pdf https://www.odph.ca/upload/ membership/document/2023-09/social-assistance-pension-tax-credit-rates-brochure-october-to-d.pdf#upload/membership/document/2023-09/social-assistance-pension-tax-credit-rates-brochure-october-to-d.pdf (Accessed 16 Oct 2023).

  c - Old Age Security and Guaranteed Income Supplement (OAS/GIS) rates as of May 2023. Source: Social Assistance, Pension and Tax Credit Rates
- April to June 2023. https://www.odph.ca/upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates 1.pdf#upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates 1.pdf (Accessed 16 October 2023).
- d Ontario Guaranteed Annual Income System rates as of May 2023. Source: Social Assistance, Pension and Tax Credit Rates April to June 2023. https://www.odph.ca/upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates 1.pdf (accessed 16
- e Canada Child Benefit (CCB) includes Canada Child Benefit monthly amount, and Ontario Child Benefit monthly amount. Figures derived from Child and Family Benefits Calculator <a href="https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html">https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html</a> for Tax Year 2021 (accessed 16 October 2023).
- f Based on net annual income. GST/HST is issued on a guarterly basis, but calculated on a monthly basis. Figures derived from Child and Family Benefits Calculator <a href="https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html">https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html</a> for Tax Year 2021 (accessed 16 October 2023).

  g - Ontario Trillium Benefit (OTB) includes Ontario Energy and Property Tax Credit, the Northern Ontario Energy Credit, and Ontario Sales Tax Credit.
- Based on average apartment rental rates for Ontario and net annual income in 2021. Benefit is issued on a monthly basis. Figures derived from Child and Family Benefits Calculator <a href="https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-">https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-</a> calculator.html for Tax Year 2021 (accessed 16 October 2023).
- h Canada Worker Benefit. Eligiblity with net income less than \$42,197 (2021 tax year Basic CWB for eligible dependants) ARCHIVED 5000-56 Schedule 6 Canada Workers Benefit (for all except QC, AB, and NU) Canada.ca https://www.canada.ca/content/dam/cra-arc/formspubs/ pbq/5000-s6/5000-s6-21e.pdf (accessed 04 October 2023).
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- **k** Climate Action Incentive Payment Amounts. Based on rate for living within a Census Metropolitan Area (CMA). Benefit is issued on a quarterly basis. Figures derived from Child and Family Benefits Calculator <a href="https://www.canada.ca/en/revenue-agency/services/child-family-">https://www.canada.ca/en/revenue-agency/services/child-family-</a> benefits/child-family-benefits-calculator.html for Tax Year 2021 (accessed 16 October 2023).
- I Rental Market Report. Canada Mortgage and Housing Corporation, Oct 2022. Some communities
- may need to add utility costs. https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/
  Table?TableId=2.1.31.2&GeographyId=35&GeographyTypeId=2&DisplayAs=Table&GeographyName=Ontario#Apartment [Accessed October 31, 2023].
- m Reference: Ontario Nutritious Food Basket data 2023 for Regional Municipality of Durham Health Department Includes Family size adjustment factors.
- n Reference: Minimum wage. https://www.ontario.ca/document/your-guide-employment-standards-act-0/minimum-wage (accessed 04 October 2023).

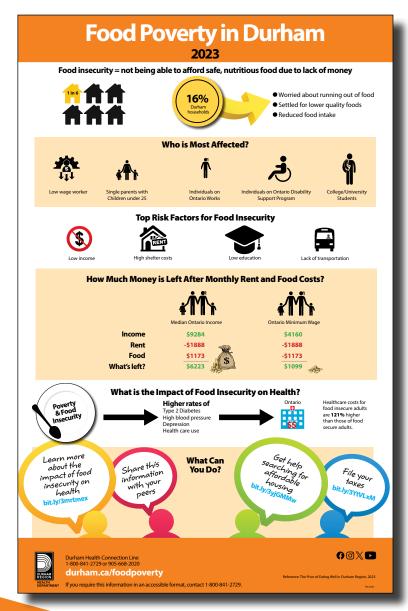
  • - Source: Statistics Canada. Table 11-10-0190-01 Market income, government transfers, total income, income tax and after-tax income by
- economic family type (accessed 04 October 2023).
- p- Housing for Scenario 6 was changed from a Bachelor apartment in 2010 to 1-bedroom in 2011. This change reflects a more accurate housing need for persons with a disability.
- Table adapted from Ministry of Health Promotion. (2010). Nutritious food basket guidance document. Retrieved from http://www.ontla.on.ca/library/repository/mon/24006/302017.pdf
- Excel document developed by North Bay Parry Sound District Health Unit.
- Updated by Ontario Dietitians in Public Health Food Insecurity Work Group, October 2023

Get money by filing your taxes

Life is expensive. If you earn a low income or have no income, filing your taxes can put money back in your pocket. There are more than 40 income-boosting benefits that could be unlocked by filing taxes. This money can help cover important life expenses, like groceries, rent or utilities. Filing taxes may feel overwhelming, but support is available in Durham Region. For more information,

visit durham.ca/FileYourTaxes







Durham Health Connection Line 1-800-841-2729 or 905-668-2020



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If you require this information in an accessible format, contact 1-800-841-2729.