## Report to Rapport au:

# Ottawa Board of Health Conseil de santé d'Ottawa 6 November 2023 / 6 novembre 2023

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Ward: CITY WIDE / À L'ÉCHELLE DE LA File Number: ACS2023-OPH-HPP-0003 VILLE

SUBJECT: Nutritious Food Basket 2023 and Food Insecurity Report

**OBJET:** Panier de provisions nutritif 2023 et rapport sur l'insécurité alimentaire

#### **REPORT RECOMMENDATIONS**

That the Board of Health for the City of Ottawa Health Unit receive, for information:

- 1. The 2023 Nutritious Food Basket survey results and income scenarios; and
- 2. An overview of the work being done to address food insecurity and poverty in Ottawa.

#### **RECOMMANDATIONS DU RAPPORT**

Que le Conseil de santé de la circonscription sanitaire de la ville d'Ottawa prenne connaissance de ce qui suit :

- 1. Les résultats du sondage 2023 sur le panier de provisions nutritif et les scénarios de revenus;
- 2. Un aperçu des stratégies de réduction de l'insécurité alimentaire et de la pauvreté à Ottawa.

#### **EXECUTIVE SUMMARY**

Food insecurity is the inadequate or insecure access to food due to financial constraints. Poverty is a root cause of food insecurity. Food insecurity ranges from being concerned about the ability to purchase food, to compromising on the quality and/or quantity of food consumed, to missing meals and reducing food intake for days.

In Ontario, almost 1 in 5 or 19.2% of people experienced household food insecurity in 2022, amounting to 2.8 million Ontarians. Nearly 1 in 4 children (24.6%) lived in a food-insecure household in Ontario, amounting to close to 700 thousand children. In Ottawa, 14.8% of households, or 1 in 7 households were food-insecure in 2022. Food insecurity has an impact on health – food-insecure households have higher rates of poor mental health, chronic conditions, infections, poor oral health, and injury. Households that have inadequate or insecure incomes; single parents and individuals living alone; renters and racialized groups (e.g., black and Indigenous populations) have disproportionately higher rates of household food insecurity.

Since 1998, Ottawa Public Health (OPH) has conducted the Nutritious Food Basket (NFB) survey tool annually to monitor the cost and affordability of healthy eating, as required in the Ontario Public Health Standards (OPHS). The costs of food reported in the NFB survey finding, plus average rental rates, are compared with individual and household incomes from social assistance or minimum wage work to assess whether incomes from these sources are adequate to cover the basic cost of living needs.

In 2023, for a reference family of four, the cost of healthy eating in Ottawa is \$1,153 per month, compared to \$1,088 per month in 2022. Current and historical analysis of the income scenarios consistently reveal that individuals and households with low income, such as social assistance recipients, minimum wage earners and individuals with precarious employment, do not have enough money to cover the basic costs of living, including the purchasing of nutritious foods.

This year, 2 new income scenarios were developed to highlight the importance of prevention and mitigation of adverse childhood experiences (ACEs). Children living in households that are food-insecure are considered to be exposed to a source of toxic stress. This can have an impact on early childhood development, as well as on physical and mental health, with potential long-term negative impacts. Although there has been increased funding for more affordable childcare availability for parents, to help address household food insecurity, more can be done by various levels of government.

To effectively address the root cause of household food insecurity, income-based policy interventions are necessary, such as a guaranteed basic income, adequate social assistance rates, minimum wage at the level of a living wage, and reduced precarious employment.

OPH will continue to work on addressing food insecurity in Ottawa by monitoring the affordability and accessibility of food annually. OPH will communicate the results with the Ottawa Board of Health, community partners and other levels of government, and collaborate on and support local level community food insecurity initiatives by providing city departments and community partners with data, evidence and subject matter expertise.

# RÉSUMÉ

L'insécurité alimentaire, c'est l'accès précaire ou insuffisant à la nourriture en raison de contraintes financières. La pauvreté en est l'une des principales causes. L'insécurité alimentaire peut être vécue chez la personne qui craint de manquer d'argent pour acheter de la nourriture, qui doit réduire la quantité ou sacrifier la qualité de la nourriture achetée, ou qui se voit forcée à sauter des repas et à se limiter dans ce qu'elle mange pendant plusieurs jours.

En 2022, dans les ménages ontariens, près d'une personne sur cinq, soit 19,2 % de la population, ou 2,8 millions de personnes, a vécu de l'insécurité alimentaire. Celle-ci touchait près d'un enfant sur quatre (24,6 %) dans la province, soit près de 700 000 enfants. À Ottawa, durant la même année, un ménage sur sept (14,8 %) vivait cette réalité. L'insécurité alimentaire a des conséquences sur la santé. En effet, les personnes qui en souffrent ont plus de chance d'avoir une mauvaise santé mentale, des maladies chroniques, des infections, des blessures et une mauvaise santé bucco-dentaire. L'insécurité alimentaire touche de façon disproportionnée les ménages ayant des revenus insuffisants ou précaires, les familles monoparentales et les personnes vivant seules, ainsi que les personnes noires et les Autochtones).

Depuis 1998, Santé publique Ottawa (SPO) réalise chaque année le sondage du panier de provisions nutritif (PPN) pour connaître le coût et le niveau d'abordabilité d'une alimentation saine, conformément aux Normes de santé publique de l'Ontario (NSPO). Les coûts qui ressortent du sondage, combinés aux loyers moyens, sont comparés aux revenus des personnes et des ménages bénéficiant de l'aide sociale ou gagnant le salaire minimum. Le but : savoir si les revenus provenant de ces sources suffisent à satisfaire aux besoins de subsistance de base.

À Ottawa, une famille de quatre personnes doit débourser 1 153 \$ par mois en 2023 pour s'alimenter sainement, tandis que 1 088 \$ suffisaient en 2022. Les analyses présentes et passées des scénarios de revenus révèlent invariablement qu'un revenu faible – aide sociale, emploi précaire, salaire minimum – ne permet pas aux personnes et aux ménages de répondre à leurs besoins de subsistance, notamment l'achat d'aliments nutritifs.

Cette année, deux nouveaux scénarios de revenus ont été élaborés pour souligner l'importance de la prévention et de l'atténuation des expériences négatives durant l'enfance (ENE). Les enfants vivant dans l'insécurité alimentaire sont exposés à une source de stress toxique, qui peut avoir des répercussions sur leur développement au stade de la petite enfance ainsi que sur leur santé physique et mentale, potentiellement à long terme. S'il est vrai que le financement des services de garde d'enfants a augmenté au profit de leur abordabilité et en réponse à l'insécurité alimentaire, les différents ordres de gouvernement peuvent en faire beaucoup plus.

Des politiques basées sur les revenus sont nécessaires si l'on veut enrayer la cause fondamentale de l'insécurité alimentaire : revenu minimum garanti, prestations d'aide sociale adéquates, salaire minimum équivalent au salaire vital, réduction des emplois précaires.

SPO continuera de s'attaquer à l'insécurité alimentaire à Ottawa en surveillant l'abordabilité et l'accessibilité alimentaire annuellement. Elle communiquera les résultats au Conseil de santé d'Ottawa, aux partenaires communautaires et aux autres ordres de gouvernement, fournira des données, des preuves et de l'expertise aux directions générales de la Ville et aux partenaires communautaires et contribuera aux initiatives communautaires locales de lutte contre l'insécurité alimentaire.

#### BACKGROUND

Food insecurity does not mean low income, but a complex situation that is comprised of various social and economic factors and implications. Food insecurity is defined as

inadequate or insecure access to food due to financial constraints<sup>1</sup>. It is described on a scale ranging from marginal to severe, where being marginally food insecure is to be concerned with the ability to purchase food; moderately food insecure is having to compromise the quality and/or quantity of food consumed; and severely food insecure is having missed meals and reduced food intake for day(s) due to insufficient income<sup>2</sup>.

In Ontario, almost 1 in 5 (19.2%) or 2.8 million people experienced household food insecurity in 2022, with approximately 5.3% being marginally food insecure, 9.8% being moderately food insecure and 4.1% being severely food insecure<sup>3</sup>. In 2022, nearly 1 in 4 children (24.6%) lived in a food-insecure household in Ontario, amounting to close to 700 thousand children<sup>4</sup>. In Ottawa, 14.8% of households, or 1 in 7 households were food insecure in 2022<sup>5</sup>.

Compared to food secure households, food-insecure households spend significantly less income on other essentials, such as housing, clothing, transportation, and personal care. Household food insecurity is a marker of material deprivation<sup>6</sup>.

Food insecurity is a problem that goes beyond an issue of food and its impact on health goes beyond diet and nutrition. Food insecurity is associated with higher rates of morbidity and mortality among Canadian adults<sup>7</sup>. Adults in food insecure households have higher rates of various chronic conditions, such as diabetes, heart disease,

https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2021009- eng.htm

<sup>&</sup>lt;sup>1</sup> Tarasuk V, Li T, Fafard St-Germain AA. (2022). *Household food insecurity in Canada, 2021. Toronto: Research to identify policy options to reduce food insecurity (PROOF).* Retrieved from https://proof.utoronto.ca

<sup>&</sup>lt;sup>2</sup> Government of Canada. (2012). The Household Food Security Survey Module (HFSSM). Retrieved from <u>https://www.canada.ca/en/health-canada/services/food-nutrition/food-nutrition-surveillance/healthnutrition-surveys/canadian-community-health-survey-cchs/household-food-insecurity-canadaoverview/household-food-security-survey-module-hfssm-health-nutrition-surveys-health-canada.html <sup>3</sup> PROOF. (2023). New data on household food insecurity in 2022. Retrieved from <u>New data on</u> household food insecurity in 2022 - PROOF (utoronto.ca)</u>

<sup>&</sup>lt;sup>4</sup> ibid

<sup>&</sup>lt;sup>5</sup> Ontario Agency for Health Protection and Promotion (Public Health Ontario). Household food insecurity estimates from the Canadian Income Survey: Ontario 2019-2022. Toronto, ON: King's Printer for Ontario, 2023.

<sup>&</sup>lt;sup>6</sup> Tarasuk V, Li T, Fafard St-Germain AA. (2022). *Household food insecurity in Canada, 2021. Toronto: Research to identify policy options to reduce food insecurity (PROOF).* Retrieved from https://proof.utoronto.ca

<sup>&</sup>lt;sup>7</sup> Caron N, Plunkett-Latimer J. (2022). Canadian Income Survey: Food insecurity and unmet health care needs, 2018 and 2019. Statistics Canada. Retrieved from

hypertension, and chronic pain<sup>8</sup>, <sup>9</sup>, <sup>10</sup>. People who are food insecure are more likely to be diagnosed with more than one chronic condition<sup>11</sup>. Furthermore, food insecurity makes management of chronic conditions more challenging, as individuals may struggle to adhere to therapeutic diets and afford medications<sup>12</sup>, <sup>13</sup>. Food insecurity is also associated with higher rates of infectious diseases<sup>14</sup>, poor oral health<sup>15</sup> and injury<sup>16</sup> amongst adults.

Certain population groups are disproportionately affected by food insecurity. These include:

 Households that have <u>inadequate</u>, <u>insecure incomes</u> – 67.2% of households relying on social assistance (Ontario Works and Ontario Disability Support Program) as their main source of income were food-insecure<sup>17</sup>;

<sup>&</sup>lt;sup>8</sup> Tarasuk V, Mitchell A, McLaren L, et al. (2013). Chronic physical and mental health conditions among adults may increase vulnerability to household food insecurity. J Nutr. 143(11):1785-93. Retrieved from <a href="https://doi.org/10.3945/jn.113.178483">https://doi.org/10.3945/jn.113.178483</a>

<sup>&</sup>lt;sup>9</sup> Tait C, L'Abbe M, Smith P, et al. (2018). The association between food insecurity and incident type 2 diabetes in Canada: a population-based cohort study. PLoS One. 13(5):e0195962. Retrieved from <a href="https://doi.org/10.1371/journal.pone.0195962">https://doi.org/10.1371/journal.pone.0195962</a>

<sup>&</sup>lt;sup>10</sup> Kirkpatrick and McIntyre & Potestio. (2010). Child hunger and long-term adverse consequences for health. Archives of Pediatrics and Adolescent Medicine. 164(8):754-62. Retrieved from https://pubmed.ncbi.nlm.nih.gov/20679167/

<sup>&</sup>lt;sup>11</sup> Tarasuk V, Mitchell A, McLaren L, et al. (2013). Chronic physical and mental health conditions among adults may increase vulnerability to household food insecurity. J Nutr. 143(11):1785-93. Retrieved from <a href="https://doi.org/10.3945/jn.113.178483">https://doi.org/10.3945/jn.113.178483</a>

<sup>&</sup>lt;sup>12</sup> Chan J, DeMelo M, Gingras J, et al. (2015). Challenges of diabetes self-management in adults affected by food insecurity in a large urban centre of Ontario, Canada. International Journal of Endocrinology. Article ID 903468. Retrieved from <a href="http://www.hindawi.com/journals/ije/2015/903468/">http://www.hindawi.com/journals/ije/2015/903468/</a>

<sup>&</sup>lt;sup>13</sup> Men F, Gundersen C, Urquia ML, et al. (2019). Prescription medication nonadherence associated with food insecurity: a population-based cross-sectional study. CMAJ Open. 7(3):E590-E7. Retrieved from <a href="https://doi.org/10.9778/cmajo.20190075">https://doi.org/10.9778/cmajo.20190075</a>

<sup>&</sup>lt;sup>14</sup> Cox J, Hamelin AM, McLinden T, et al. (2016). Food insecurity in HIV-hepatitis C virus coinfected individuals in Canada: the importance of co-morbidities. AIDS and Behavior. 21(3):792-802. Retrieved from <u>https://doi.org/10.1007/s10461-016-1326-9</u>

<sup>&</sup>lt;sup>15</sup> Muirhead V, Quinonez C, Figueriredo R, et al. (2009). Oral health disparities and food insecurity in working poor Canadians. Community Dentistry and Oral Epidemiology. 37:294-304. Retrieved from <a href="https://doi.org/10.1111/j.1600-0528.2009.00479.x">https://doi.org/10.1111/j.1600-0528.2009.00479.x</a>

<sup>&</sup>lt;sup>16</sup> Men F, Urquia ML, Tarasuk V. (2021). Examining the relationship between food insecurity and causes of injury in Canadian adults and adolescents. BMC Public Health. 21(1):1557. Retrieved from <a href="https://doi.org/10.1186/s12889-021-11610-1">https://doi.org/10.1186/s12889-021-11610-1</a>

<sup>&</sup>lt;sup>17</sup> Tarasuk V, Li T, Fafard St-Germain AA. (2022). *Household food insecurity in Canada, 2021. Toronto: Research to identify policy options to reduce food insecurity (PROOF)*. Retrieved from https://proof.utoronto.ca

- <u>Single parents and individuals living alone</u> 38.1% of female lone-parent households, 20.9% of male lone-parent households, and 20.3% of unattached individuals living alone experienced food insecurity<sup>18</sup>;
- Households that rent 25.9% of renters were affected by food insecurity<sup>19</sup>.
- Many <u>racialized groups</u> have significantly higher rates of household food insecurity.
  - People who identify as a non-visible minority or not Indigenous have the lowest prevalence of food insecurity at 15.3%<sup>20</sup>. In 2022, Black and Indigenous populations had the highest prevalence of food insecurity in Canada – 39.2% and 33.4%, respectively<sup>21</sup>. After adjusting for socio-demographic and economic characteristics, Indigenous households are almost twice as likely to be food insecure compared to white main income earners<sup>22</sup>. The high rates of food insecurity among Indigenous households that live on- and off-reserve in Canada can be attributed to historical and ongoing colonization<sup>23</sup>.

The Ottawa Board of Health has previously received reports (<u>ACS0211-OPH-HPDP-0004</u>, <u>ACS2012-OPH-HPDP-0010</u>) and IPD memos (<u>ACS2017-OPH-CP-0001</u>, <u>ACS2022-OPH-COP-0001</u>) presenting the NFB survey results and updates on various food insecurity initiatives that OPH supports and collaborates on with community partners (<u>ACS2013-OPH-HPDP-0009</u>) to increase access to healthy foods. These reports have been used to raise awareness about the cost of healthy eating in Ottawa, as well as the root cause, health implications, and income-based solutions necessary to address food insecurity.

The Board has endorsed income-based policy interventions to address food insecurity, by <u>advocating</u> to the provincial government and voting at conferences of the Association of Local Public Health Agencies (aIPHa) in support of the Basic Income Guarantee

<sup>&</sup>lt;sup>18</sup> ibid

<sup>&</sup>lt;sup>19</sup> ibid

<sup>&</sup>lt;sup>20</sup> ibid

<sup>&</sup>lt;sup>21</sup> PROOF. (2023). New data on household food insecurity in 2022. Retrieved from <u>New data on</u> <u>household food insecurity in 2022 - PROOF (utoronto.ca)</u>

<sup>&</sup>lt;sup>22</sup> Tarasuk V, Li T, Fafard St-Germain AA. (2022). *Household food insecurity in Canada, 2021. Toronto: Research to identify policy options to reduce food insecurity (PROOF).* Retrieved from https://proof.utoronto.ca

<sup>&</sup>lt;sup>23</sup> Ontario Dietitians in Public Health. (2020). Position Statement and Recommendations on Responses to Food Insecurity. Retrieved from <u>https://www.odph.ca/upload/membership/document/2021-04/ps-eng-corrected-07april21\_2.pdf</u>

resolution (June 2015) and increasing social assistance rates to be more reflective of the increased cost of living resolution (May 2023).

# Nutritious Food Basket (NFB) Survey

With the exception of 2020 and 2021 due to the COVID-19 emergency response, OPH has conducted the Nutritious Food Basket (NFB) survey tool annually to monitor the cost and affordability of healthy eating in individuals and households since 1998, as required in the Ontario Public Health Standards' (OPHS) Population Health Assessment and Surveillance Protocol<sup>24</sup>.

Similar to 2022, costing of 61 food items was completed using a hybrid model (in-store or on-line data collection options) from 12 local grocery stores within a 2-week time frame in May 2023. Ontario's Nutritious Food Basket is adapted from the <u>National Nutritious Food Basket</u>, which is based on current national nutrition recommendations and average food purchasing patterns<sup>25</sup>. The NFB should not be used as an individual budgeting tool, purchasing recommendations, nor as a daily nutrition intake guide. Instead, the NFB should be used to examine the cost of living in relation to income. Canada's food guide and the Ontario NFB are not inclusive of all religious and cultural groups, and they do not acknowledge traditional Indigenous foods and food procurement practices. OPH recognizes this as a significant limitation of this data collection. Also, the NFB does not include highly processed and convenience foods; foods for religious, cultural or special dietary requirements; infant foods or formula; takeout or restaurant food; nor personal care items (e.g., diapers, toilet paper, toothpaste), all of which are frequently purchased or required purchases.

The results of the NFB plus average rental rates are compared with individual and household incomes from social assistance or minimum wage work to assess whether incomes from these sources are adequate to cover the cost of basic living needs. Shelter is a fixed mandatory expense, so housing costs are an important consideration when assessing food affordability.

<sup>&</sup>lt;sup>24</sup> Ministry of Health and Long-Term Care – Population and Public Health Division. (2018). Population Health Assessment and Surveillance Protocol, 2018. Retrieved from

https://www.health.gov.on.ca/en/pro/programs/publichealth/oph\_standards/docs/protocols\_guidelines/Pop\_ulation\_Health\_Assessment\_Surveillance\_2018\_en.pdf

<sup>&</sup>lt;sup>25</sup> Government of Canada. (2022). National Nutritious Food Basket. Retrieved from <u>https://www.canada.ca/en/health-canada/services/food-nutrition/food-nutrition-surveillance/national-nutritious-food-basket.html</u>

#### DISCUSSION

#### 2023 Nutritious Food Basket survey results and income scenarios

For a reference family of four (2 adults and 2 children – 8 year old girl, and 14 year old boy), the cost of the NFB in Ottawa in 2023 is \$1,153 per month (\$266.39 per week). Compared to 2022, when costs for a family of 4 would \$1,088 per month (\$251.27 per week)<sup>26</sup>. The cost of healthy eating is calculated for 22 different groups of people based on age, sex and life stage. The complete results are available in <u>Document 1</u>.

The NFB survey results can only be compared between 2022 and 2023, as the methodology and selection of foods costed had minimal changes within these two years. Comparison of income scenarios over time can be made, regarding how the affordability of basic needs, including the cost of healthy food, is not manageable. As evident in <u>Document 2</u>, all of the income scenarios, with the exception of Scenario 3 (the reference family of four earning median Ontario income), illustrate situations where families or individuals are likely experiencing some degree of food insecurity, with social assistance or minimum wage employment as their main source of income.

While food spending (includes foods purchased at grocery stores and restaurant/take out) among Canadians has been stable at 10-11% of income from 2010 until 2021 (the most recent year that data is available)<sup>27</sup>, food prices in contrast have been increasing. Compared to 2022, Ontario and all other provinces could see food inflation increase by up to 7% in 2023, with vegetables having the largest price increase<sup>28</sup>. In a recent survey that comprised of 5000 individuals, rising food prices affected how Canadians shopped – nearly 46% of respondents prioritized food costs over nutrition and over 60% believe that this compromise on healthy eating will have long-term consequences on their health<sup>29</sup>.

It is evident that increase in food prices is a significant contributing factor to individuals and households not being able to afford food. The main purpose of the income

<sup>&</sup>lt;sup>26</sup> Ottawa Public Health. (2022). 2022 Nutritious Food Basket and Food Insecurity in Ottawa – Monitoring Food Affordability in Ottawa. Retrieved from <u>https://www.ottawapublichealth.ca/en/public-health-topics/resources/Documents/NFB-2022-Report-EN.pdf</u>

<sup>&</sup>lt;sup>27</sup> Statistics Canada. (2021). Table 11-10-0224-01 Household spending by household type. Retrieved from <a href="https://doi.org/10.25318/1110022401-eng">https://doi.org/10.25318/1110022401-eng</a>

<sup>&</sup>lt;sup>28</sup> Canada's Food Price Report. (2023). Retrieved from https://cdn.dal.ca/content/dam/dalhousie/pdf/sites/agri-

food/Canada's%20Food%20Price%20Report%202023 Digital.pdf

<sup>&</sup>lt;sup>29</sup> Dalhousie University – Agri-Food Analytics Lab. (2023). Retrieved from

https://cdn.dal.ca/content/dam/dalhousie/pdf/sites/agri-food/Inflation%20PR%20EN.pdf

scenarios is to show that people with low income, people with social assistance income, people who earn minimum wage, and people with precarious employment, do not have enough money to cover the basic costs of living, including the purchasing of nutritious foods (Document 2)<sup>30</sup>.

There are three main reasons why some individuals and households are at greater risk of household food insecurity.

- Inadequate social assistance rates: Historical analysis of the income scenarios reveals that after paying for rent and food, families and individuals relying on Ontario Works (OW) and Ontario Disability Support Programs (ODSP) are consistently going into a deficit at the end of the month. Seven in 10 households relying on social assistance (OW and ODSP) as their main source of income (67.2%) were food-insecure<sup>31</sup>. For an adult with income from Ontario Works in Ottawa, it is impossible to afford food and rent, as 178% of current income is required to afford nutritious foods (Document 2). This means that individuals receiving Ontario Works, would need to earn an additional \$673 to pay for food and rent. Four out of the 6 income scenarios (Document 2) where an individual or household receives OW or ODSP, cannot afford a month's worth of food and rent.
- Insufficient minimum wage and/or precarious employment: Nearly half of food-insecure households in Ontario (48.2%) relied on wages, salaries, or self-employment incomes as their main source of income<sup>32</sup>. For individual(s) who are full-time minimum wage earners, more than 50%-75% of income is spent on food and rent (Document 2). This shows that the current minimum wage rates and/or precarious employment, put low-income earners at risk for food insecurity. The minimum wage in Ontario increased 6.8% in October 2023 from \$15.50 to \$16.55. Although Ontario has one of the highest minimum wages in Canada, the minimum wage continues to be 15% below the living wage.

The living wage is calculated as the hourly wage a family with two working adults and 2 children would need to earn to be able to afford the basic necessities for

<sup>&</sup>lt;sup>30</sup> Ontario Dietitians in Public Health. (2020). Position Statement and Recommendations on Responses to Food Insecurity. Retrieved from <u>https://www.odph.ca/upload/membership/document/2021-04/ps-eng-corrected-07april21\_2.pdf</u>

<sup>&</sup>lt;sup>31</sup> Tarasuk V, Li T, Fafard St-Germain AA. (2022). *Household food insecurity in Canada, 2021. Toronto: Research to identify policy options to reduce food insecurity (PROOF)*. Retrieved from https://proof.utoronto.ca

<sup>32</sup> ibid

living (e.g., food, shelter, medical expenses, as well as child care costs), after the appropriate government tax credits and deductions have been accounted for and based on community-specific data. The cost of food is one of the highest costs used in the living wage calculation - the living wage in Ottawa for 2022 is \$19.60<sup>33</sup>.

• Focus on charitable food programs to address food insecurity, instead of income-based solutions: There were over 400,000 visits to Ottawa food banks in 2022, the highest number in the Ottawa Food Bank's 38-year history<sup>34</sup>. Public funding for food charity programs continues to grow. Poverty is a root cause of food insecurity. Food charity, including food banks and free meals, only provides short-term, temporary relief - it does not address the root cause of food insecurity, nor will food charity be able to meet the growing demand. Research shows that only about 20% of severely food-insecure households access the food bank and would rather resort to other measures to obtain food (e.g., 59% would ask for help from family and friends, 48% would miss bill payments, and 30% would seek assistance from organizations)<sup>35</sup>.

## **Children and Food Insecurity**

In children, research shows that food insecurity is a source of toxic stress, a type of stress that occurs when a child experiences strong, frequent and/or prolonged adversity, without adequate adult support<sup>36</sup>. Toxic stress can affect brain development and have a long-term impact on learning, behavior, and physical and mental health<sup>37</sup>, <sup>38</sup>.

<sup>35</sup> PROOF. (2019). Relationship Between Food Banks and Food Insecurity in Canada. Retrieved from <a href="https://proof.utoronto.ca/wp-content/uploads/2019/11/PROOF\_FACTSHEET\_Foodbanks-112019.pdf">https://proof.utoronto.ca/wp-content/uploads/2019/11/PROOF\_FACTSHEET\_Foodbanks-112019.pdf</a>
 <sup>36</sup> Center on the Developing Child – Harvard University. Toxic Stress. Retrieved from <a href="https://developingchild.harvard.edu/science/key-concepts/toxic-">https://developingchild.harvard.edu/science/key-concepts/toxic-</a>

stress/#:~:text=Toxic%20stress%20response%20can%20occur,hardship%E2%80%94without%20adequ ate%20adult%20support.

<sup>37</sup> Center on the Developing Child – Harvard University. Toxic Stress. Retrieved from <u>https://developingchild.harvard.edu/science/key-concepts/toxic-</u> <u>stress/#:~:text=Toxic%20stress%20response%20can%20occur,hardship%E2%80%94without%20adequ</u> <u>ate%20adult%20support.</u>

<sup>&</sup>lt;sup>33</sup> Coleman, A and Shaban, R. (2022). Calculating Ontario's Living Wages. Retrieved from <u>https://assets.nationbuilder.com/ontariolivingwage/pages/267/attachments/original/1668433712/Calculating\_Ontario's Living Wages - 2022.pdf?1668433712</u>

<sup>&</sup>lt;sup>34</sup> Ottawa Food Bank. (2022). Ottawa Hunger Report 2022. Retrieved from https://www.ottawafoodbank.ca/wp-content/uploads/2022/12/OFB HungerReport 2022.pdf

<sup>&</sup>lt;sup>38</sup> Knowles M, Rabinowich J, Ettinger de Cuba S, Cutts DB, Chilton M. (2016). "Do You Wanna Breathe or Eat?": Parent Perspectives on Child Health Consequences of Food Insecurity, Trade-Offs, and Toxic Stress. Matern Child Health J. 20(1):25-32. Retrieved from

https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4712223/#:~:text=Food%20insecurity%2C%20with%20its%20associated,stress%20for%20children%20and%20adults.

Stressful events in childhood are known as Adverse Childhood Experiences (ACEs). These events that occur in the first 18 years of life can include instances such as: physical, mental and emotional abuse; household substance use; and a separation or divorce. Situational conditions, such as living in poverty and homelessness, are also considered a form of ACE, which can be known as "adverse community experiences"<sup>39</sup>. A recent systematic review revealed that there is a significant positive association between ACEs and food insecurity – there is greater odds of food insecurity with high ACEs scores, with most studies indicating a dose-response or a threshold effect with higher ACEs being associated with more severe food insecurity<sup>40</sup>.

This year, two new income scenarios were developed to illustrate situations where ACEs may arise. For a single pregnant person on ODSP, the ability to afford both healthy food and rent is unattainable, as an additional 24% of income is required to afford a month's worth of food and rent. For a single parent who works full-time, earning minimum wage with 2 children under the age of 6, nearly 55% of income is spent on food and rent alone. The amount left remaining will need to cover the cost of 2 children in childcare, transportation and other basic necessities. Based on a scan of fees available on childcare facility websites, the average childcare cost for a toddler, in a full-time licensed Ottawa daycare that has opted into the Canada-wide Early Learning and Child Care (CWELCC) system is approx. \$500-\$700/month/child, depending on inclusion of meals and snacks and other miscellaneous costs. This is in contrast to \$1000-\$1200/month/child in a full-time licensed daycare that has not opted into the CWELCC plan.

Affordable childcare can help to alleviate food insecurity, as parents and caregivers do not have to spend such a large portion of their income on childcare. In addition, affordable childcare can provide an opportunity for parents of young children to work. Much work has been done by the provincial and federal government to make childcare more affordable. For example, by 2025, fees will be reduced by an average of \$10 per day for children under the age of five in applicable licensed childcare centres that have opted into CWELCC. By 2026, the provincial government has increased funding to

<sup>&</sup>lt;sup>39</sup> Ellis, W.R., Dietz, W.H. (2017). A New Framework for Addressing Adverse Childhood and Community Experiences: The Building Community Resilience Model. Academic Pediatrics. 17(7S): S86-S93. Retrieved from <u>A New Framework for Addressing Adverse Childhood and Community Experiences: The Building Community Resilience Model (academicpedsjnl.net)</u>

<sup>&</sup>lt;sup>40</sup> Royer, M.F., Ojinnaka, C.O., Zhang, X. et al. (2022) Food Insecurity and adverse childhood experiences. Nutrition Reviews. 80(10): 2089-2099. Retrieved from https://academic.oup.com/nutritionreviews/article/80/10/2089/6582804

create an additional 2,900 licensed childcare spaces in Ottawa, which will increase accessibility of childcare to families and reduce growing wait lists.

Results of a study have shown that if there is an increase in Canada Child Benefit (CCB), specifically to families particularly vulnerable to household food insecurity (e.g. low income families, lone-parent) the risk of food insecurity would decrease – amongst lone parent families, an additional CCB resulted in a 6% point lower probability of household food insecurity<sup>41</sup>.

When it comes to schools and food, Canada is one of the few 38-nation state members of the Organization for Economic Cooperation and Development (OECD) – and the only member of the G7 – that does not have a national School Food Program (SFP). Just 35% of schools across the country have some form of SFP that is funded, in part, by provincial and territorial governments<sup>42</sup>, <sup>43</sup>, <sup>44</sup>. Children consume one-third of their daily calories at school<sup>45</sup>. Research shows that students who have access to universal SFPs receive more nutritious foods, compared to the food brought from home, and have healthier diets overall regardless of socioeconomic status<sup>46</sup>. The benefits of SFPs go beyond physical health and have been associated with reductions in behavioural and emotional problems, bullying, aggression, anxiety and depression<sup>47</sup>, <sup>48</sup>. School Food

A%20more%20generous%20Canada%20Child%20Benefit%20for%20low%2Dincome%20families,their %20probability%20of%20food%20insecurity&text=New%20PROOF%20research%2C%20led%20by,risk %20of%20household%20food%20insecurity.

<sup>&</sup>lt;sup>41</sup> PROOF. 2023. A More Generous Canada Child Benefit for Low-Income Families Would Reduce Their Probability of Food Insecurity. Retrieved from <u>https://proof.utoronto.ca/2023/a-more-generous-canada-child-benefit-for-low-income-families-would-reduce-their-probability-of-food-insecurity/#:~:text=Research%20%7C%20Story-</u>

<sup>&</sup>lt;sup>42</sup> The Coalition for Healthy School Food. (2022). Proposals for a national school nutritious meal program. Retrieved January 20, 2023, from:

https://drive.google.com/file/d/10RdV4LGvulyu2No4pV0UCLXKw26GMYhN/view

<sup>&</sup>lt;sup>43</sup> Ruetz A.T & McKenna, M.L. (2022). The state of school food programming in Canada. School Food Research in Canada: Big Picture Insights & What's Next Webinar. Accessed January 2023 from: https://www.youtube.com/watch?v=z59X7AeLx8A

<sup>&</sup>lt;sup>44</sup> Arrell Food Institute. (2021). Canada school food program could fill gaps and deliver cross-country benefits (Infographic). Retrieved January 20, 2023 from: <u>https://arrellfoodinstitute.ca/school-food-program-could-deliver-cross-country-benefits/</u>

<sup>&</sup>lt;sup>45</sup> Claire N. Tugault-Lafleur, Jennifer L. Black, and Susan I. Barr. Examining school-day dietary intakes among Canadian children. Applied Physiology, Nutrition, and Metabolism. 42(10): 1064-1072. https://doi.org/10.1139/apnm-2017-0125

 <sup>&</sup>lt;sup>46</sup> The Coalition for Healthy School Food. The Evidence. <u>https://www.healthyschoolfood.ca/the-evidence</u>
 <sup>47</sup> Kleinman, R. E., Hall, S., Green, H., Korzec-Ramirez, D., Patton, K., Pagano, M. E., & Murphy, J. M.
 (2002). Diet, breakfast, and academic performance in children. Annals of Nutrition and Metabolism, 46(1), 24-30

<sup>&</sup>lt;sup>48</sup> Murphy, J. M., Pagano, M. E., Nachmani, J., Sperling, P., Kane, S., & Kleinman, R. E. (1998). The relationship of school breakfast to psychosocial and academic functioning: cross-sectional and longitudinal observations in an inner-city school sample. Archives of Pediatrics and Adolescent Medicine, 152(9), 899-907

Programs are not a replacement for income security measures but constitute a strategic and cost-effective compliment to them<sup>49</sup>. When implemented alongside other important income-based solutions (e.g. Child Tax Benefit or a Basic Income Guarantee), SFPs can strengthen Canada's social safety net and support long-term health and well-being<sup>50</sup>.

There are several SFPs across Ontario; however these programs operate in varying levels of scope, consistency and quality. The lack of standardization and adequate resources inhibits universal program access for all K-12 students, and results in an unsustainable delivery model that relies heavily on teacher and parent volunteers from the school community<sup>51</sup>. Before the pandemic, 13,500 students received food from SFP each day across the City of Ottawa and this year that number rose to 17,400 students. This represents a 28% increase in daily usage since before the pandemic. For the first time in the program's history, the Ontario Network for Education (ONFE) has eight schools on a waitlist due to unsustainable funding to grow. Not only are there more schools participating, but daily usage has also increased. The Ontario Government recently announced an additional \$5 million this year to the Student Nutrition Program, bringing total provincial funding to \$38 million. The last substantial increase to School Food Program (SFP) funding was in 2014.

## Work to address food insecurity and poverty in Ottawa

Collaboration with community partners and other city departments is required to address food insecurity locally. OPH's role and scope of work to address food insecurity includes the following key functions:

• Monitoring the affordability and accessibility of food on an annual basis as per OPHS, and communicating results with the Ottawa Board of Health, community partners and other levels of government.

<sup>50</sup> Ruetz A.T, Martin A, & Ng E. (2022). A National school food program for all: Towards a social policy legacy for Canada. Retrieved January 20, 2023 from: <u>https://e7a651fe-6e96-431d-9a6f-a7fa6f71676d.usrfiles.com/ugd/e7a651\_dec14b68a2c94b84b3a1f20b4e8af0ac.pdf?fbclid=lwAR2Lau3xlj HzHc1kguxcq1RP9QoArX4ewIICTnAZHcSCIUrYCqAqwvXKxrM&fs=e&s=cl
 <sup>51</sup> ibid
</u>

<sup>&</sup>lt;sup>49</sup> The Coalition for Healthy School Food (2022). Written submission for the pre-budget consultations in advance of the 2023 budget. Retrieved January 20, 2023, from: <u>https://www.healthyschoolfood.ca/\_files/ugd/e7a651\_b90dc6d869c74a709539ce792de3cdd3.pdf?index=t</u> <u>rue</u>

• Collaborating on and supporting local level community food insecurity initiatives by providing city departments and community partners with data, evidence, and subject matter expertise.

## Monitoring the Affordability and Accessibility of Food

OPH will continue to monitor the affordability and accessibility of food by conducting the NFB survey on an annual basis and disseminating results. This year, the NFB survey results and income scenarios will be disseminated through the OPH website, in an infographic, on various social media platforms and through a webinar. The webinar highlighting the NFB survey results will be held in November for community partners, other city departments and the public. In addition, as food insecurity is a key contributor to root causes of poor health, the NFB scenarios from 2022 can be found in the current update of the Mental Health, Addictions and Substance Use Health Community dashboard. The 2023 NFB scenarios will be added in the next update of the dashboard in early 2024. To access the dashboard, visit

www.OttawaPublicHealth.ca/wellnessdashboard and to learn more about the dashboard and its development please read the board report titled *Ottawa Public Health Update on Ottawa's Overdose Response Strategy* (Board of Health Agenda of Monday, November 6, 2023)

Based on an evaluation conducted in 2022 to determine how NFB data is used, community partners and other city departments viewed the data as a trustworthy and credible source to better understand food insecurity in a local context. Community partners also use the data to advocate and communicate to other levels of government, funding agencies and other stakeholders about the income-based solutions required to effectively address household food insecurity and to inform organizational decisions regarding the level and type of services and supports required to address the needs of the community.

# Collaboration with City and Community Partners on Food Insecurity Initiatives by Providing Data, Evidence and Subject Matter Expertise

As a result of redeployment of staff to support the COVID-19 emergency response, OPH continues to build and strengthen relationships with community partners by providing data, evidence and subject matter expertise; learning about their key initiatives and priorities; providing relevant updates on OPH's work; and exploring other opportunities for collaboration. Below are some examples that demonstrate OPH's collaboration with community partners to address food insecurity:

- OPH is collaborating with the Community and Social Services Department (CSSD) on the financial security and poverty reduction priority in the Community Safety and Well-Being (CSWB) plan. The CSWB plan is a 10-year commitment to address the social determinants of health and to create a safe and healthy community in Ottawa. This pillar includes the development of a municipal food security strategy. Based on a collective impact approach, OPH's role will be to provide data and a food systems/food insecurity lens in the development of a municipal food security strategy.
- In collaboration with CSSD, one of the actions will be to support community
  efforts to advance work on Indigenous and Black Food Sovereignty, respectively.
  OPH will seek to leverage the Health Equity, Diversity and Inclusion (HEDI)
  Service area, to identify agencies that support Black and Indigenous populations
  and start building relationships to better understand the issues, priorities and
  ways to support community partners to address the issue of food insecurity in
  these communities.
- OPH is collaborating with the Ontario Network for Education (ONFE) to implement the provincial <u>Student Nutrition Program Nutrition Guidelines 2020</u> in all Student Food Programs in Ottawa. OPH works with Student Food Program coordinators and volunteers to ensure the foods offered to students in these programs are safe and nutritious by providing the necessary tools and resources required to implement the nutrition guidelines.
- OPH is supporting the City's Food Security Protocol, which aims to formalize a food security response when an emergency threatens the availability of and access to food for priority populations and those at risk, related to an event. Within the Food Security Task Force, OPH's role focuses on supporting the Emergency Operations Center in the enforcement of food premises regulations, and disseminating information on how to safeguard food during prolonged power outages.
- OPH is collaborating with City Studio to examine the issue and social implications of food insecurity in post-secondary students. City Studio is a partnership between the City of Ottawa and University of Ottawa. The issue of food insecurity in post-secondary students was raised by several local post-

secondary institutions, who anecdotally noted a significant increase in food bank usage on-campus by students, compared to pre-Covid pandemic numbers. As food bank usage is not an accurate representation of the level of food insecurity in a population, the outcome of this research project will be critical to help guide OPH's future work with post-secondary institutions and see if there are changes in the current system that OPH can support to increase physical and financial access for students to obtain food.

 In partnership with Ottawa Food Bank member agencies, OPH has developed and implemented a toolkit for emergency food provision operators with strategies to make healthier food selections easier for clients in a community food bank setting. In addition, OPH has provided ad hoc nutrition expertise in the development of a practical, cultural, and nutritionally sound standard to ensure consistency and equitable distribution of the types and quantity of foods that are to be allocated to individuals and households accessing food banks.
 Furthermore, OPH is a member of the planning committee for the 5<sup>th</sup> annual Ottawa Food Security Conference 2023, where the purpose of the conference is knowledge exchange, networking, and collaboration on a mutually exclusive goal of reducing food insecurity in Ottawa.

#### **Next Steps**

To effectively address the root cause of household food insecurity, income-based policy interventions are necessary, such as a guaranteed basic income, adequate social assistance rates, and reduced precarious employment conditions.

OPH will disseminate the 2023 NFB survey results and income scenarios via its <u>website</u>, infographic and webinar to the general public and community partners to report on the existence of food insecurity, its impact on health, root causes and what can be done to alleviate this growing public health issue.

OPH staff will continue to monitor for policy and legislative opportunities for the Ottawa Board of Health to support provincial and federal government policies and programs that are income-based - to ensure an adequate and secure income for all.

OPH will continue to support and collaborate with city and community partners to address food insecurity in Ottawa through the provision of data, evidence, and subject matter expertise.

#### **RURAL IMPLICATIONS**

There are no rural implications associated with this report.

#### CONSULTATION

No stakeholder or public consultation was required in preparing this report.

#### LEGAL IMPLICATIONS

There are no legal impediments to receiving the information contained in this report.

#### **RISK MANAGEMENT IMPLICATIONS**

There are no risk management implications associated with this report.

#### FINANCIAL IMPLICATIONS

There are no financial implications associated with this report.

#### ACCESSIBILITY IMPACTS

There are no accessibility impacts associated with this report.

#### ALIGNMENT WITH OTTAWA PUBLIC HEALTH STRATEGIC PRIORITIES

This report aligns with all aspects of OPH's 2023-2027 Strategic Plan.

#### SUPPORTING DOCUMENTATION

Document 1: Weekly and Monthly Costs of the NFB According to Age, Sex and Life Stage in Ottawa

Document 2: Income Scenarios for Ottawa

#### DISPOSITION

Ottawa Public Health will continue to monitor food affordability and disseminate the results to support community partners and policymakers in addressing food insecurity in Ottawa.

# Document 1

Weekly and Monthly Costs of the NFB According to Age, Sex and Life Stage in Ottawa

Group	Age	Weekly Cost of the NFB <sup>a</sup>	Monthly Cost of the NFB <sup>a,b</sup>
Boys	2 to 3	\$42	\$181
Boys	4 to 8	\$48	\$204
Males	9 to 13	\$61	\$265
Males	14 to 18	\$74	\$321
Males	19 to 30	\$85	\$367
Males	31 to 50	\$80	\$347
Males	51 to 70	\$70	\$304
Males	Over 70	\$66	\$284
Girls	2 to 3	\$42	\$181
Girls	4 to 8	\$47	\$202
Females	9 to 13	\$61	\$262
Females	14 to 18	\$61	\$262
Females	19 to 30	\$66	\$288

Females	31 to 50	\$65	\$283	
Females	51 to 70	\$60	\$258	
Females	Over 70	\$57	\$247	
Pregnant	18 and younger	\$71	\$307	
Pregnant	19-30	\$76	\$329	
Pregnant	31 to 50	\$75	\$324	
Breastfeeding	18 and younger	\$70	\$305	
Breastfeeding	19 to 30	\$75	\$326	
Breastfeeding	31 to 50	\$75	\$324	
Family of four	Two adults 31 to 50; boy 14; girl 8	\$266	\$1,153	

<sup>a</sup> All rounded to nearest whole number

<sup>b</sup> Monthly cost = weekly cost x 4.33

Note: In the event preferred items are unavailable, proxy items of similar nutrition and price may be used. Please note there may be minor differences between nutrition and/or price between the preferred and proxy items

## Document 2

#### Income Scenarios in Ottawa

	Total Estimated Monthly Income <sup>a</sup>	Monthly rent (may not include heat/hydro) <sup>b</sup>	Monthly cost of Nutritious Food Basket <sup>c</sup>	Cost of food and rent combined	Percent of income required for food	Percent of income spent on food and rent combined	Money remaining for other basic needs <sup>d</sup>
Family of Four, Ontario Works (2 adults (male and female ages 31- 50), 2 children (girl age 8, boy age 14))	\$2,794	\$1,947	\$1,153	\$3,100	41%	111%	(\$306)
Family of Four, Full Time Minimum Wage Earner <sup>e</sup> (2 adults (male and female ages 31- 50), 2 children (girl age 8, boy age 14))	\$4,160	\$1,947	\$1,153	\$3,100	28%	75%	\$1,060
Family of Four, Median Income (after tax) <sup>f</sup>	\$9,284	\$1,947	\$1,153	\$3,100	12%	33%	\$6,184

(2 adults (male and female ages 31- 50), 2 children (girl age 8, boy age 14))							
Single Parent Household with 2 Children, Ontario Works (1 adult (female age 31-50), 2 children (girl age 8, boy age 14))	\$2,560	\$1,625	\$847	\$2,472	33%	97%	\$88
One Person Household, Ontario Works (1 adult (male age 31-50))	\$865	\$1,122	\$416	\$1,538	48%	178%	(\$673)
One Person Household, Ontario Disability Support Program (1 adult (male age 31-50))	\$1,369	\$1,347	\$416	\$1,763	30%	129%	(\$394)
One Person Household, Old Age Security/Guaranteed Income Supplement	\$1,993	\$1,347	\$297	\$1,644	15%	82%	\$349

(1 adult (female age 70+))							
Married Couple, Ontario Disability Support Program (2 adults (male and female ages 31-	\$2,433	\$1,347	\$693	\$2,040	28%	84%	\$393
50))							
Single Pregnant Person, Ontario Disability Support Program	\$1,409	\$1,347	\$395	\$1,742	28%	124%	(\$333)
(1 adult (female pregnant age 19-30))							
Single Parent Household with 2 Children, Full-Time Minimum Wage Earner	\$4,302	\$1,625	\$701	\$2,326	16%	54%	\$1,976
(1 adult (female age 31-50), 2 children (girl age 3, boy age 4)							

<sup>a</sup> Total estimated monthly income can include a combination of the applicable following sources:

- **Income from employment:** as applicable, minimum wage <a href="https://www.ontario.ca/document/your-guide-employment-standards-act-0/minimum-wage">https://www.ontario.ca/document/your-guide-employment-standards-act-0/minimum-wage</a>

(Accessed 04 October 2023).

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- 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-creditrates\_1.pdf#upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-creditrates\_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-tod.pdf#upload/membership/document/2023-09/social-assistance-pension-tax-credit-rates-brochure-october-tod.pdf#upload/membership/document/2023-09/social-assistance-pension-tax-credit-rates-brochure-october-tod.pdf#upload/membership/document/2023-09/social-assistance-pension-tax-credit-rates-brochure-october-tod.pdf#upload/membership/document/2023-09/social-assistance-pension-tax-credit-rates-brochure-october-tod.pdf#upload/membership/document/2023-09/social-assistance-pension-tax-credit-rates-brochure-october-to-d.pdf (Accessed 16 Oct 2023).
- Old Age Security and Guaranteed Income and 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).
- Canada Child Benefit (CCB) icludes Canada Child Benefit monthly amount, and Ontario Child Benefit monthly amount. Figures derived from Child and Family Benefits Calculator for Tax Year 2021: <u>https://www.canada.ca/en/revenue-agency/services/child-familybenefits/child-family-benefits-calculator.html</u> (Accessed 16 October 2023).
- **GST/HST Benefit**: Based on net annual income. GST/HST is issued on a quarterly basis, but calculated on a monthly basis. Figures derived from Child and Family Benefits Calculator for Tax Year 2021: <u>https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html</u> (Accessed 16 October 2023).
- 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 for Tax Year 2021 <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> (Accessed 16 October 2023).
- Canada Worker Benefit: Eligibility with net income less than \$42,197 (2021 tax year Basic CWB for eligible dependants) ARCHIVED -5000-S6 Schedule 6 - Canada Workers Benefit (for all except QC, AB, and NU) - Canada.ca <u>https://www.canada.ca/content/dam/cra-arc/formspubs/pbg/5000-s6/5000-s6-21e.pdf</u> (Accessed 04 October 2023).
- Employment Insurance (EI) paid: EI premium rates and maximums 2023. <u>https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/payroll-deductions-contributions/employment-insurance-ei/ei-premium-rates-maximums.html</u> (Accessed 04 October 2023).

- **Canada Pension Plan (CPP) paid** CPP contribution rates, maximums and exemptions 2023. <u>https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/payroll-deductions-contributions/canada-pension-plan-cpp/cpp-contribution-rates-maximums-exemptions.html</u> (Accessed 04 October 2023).
- Climate Action Incentive Payment (CAIP): Based on rate for <u>living within a Census Metropolitan Area (CMA)</u>. Benefit is issued on a quarterly basis. Figures derived from Child and Family Benefits Calculator for Tax Year 2021 <u>https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html</u> (Accessed 16 October 2023)
- Pregnancy/Breast-feeding Nutritional Allowance (non-lactose intolerant)

<sup>b</sup> Rental Market Report. Canada Mortgage and Housing Corporation, Oct 2022. Some communities may need to add utility costs. <u>https://www03.cmhc-schl.gc.ca/hmip-</u> <u>pimh/en/TableMapChart/Table?TableId=2.1.31.2&GeographyId=35&GeographyTypeId=2&DisplayAs=Table&GeographyName=Ontario#Apartment</u>

(Accessed 16 October 2023).

° Ontario Nutritious Food Basket data 2023 for Ottawa Public Health – Includes Family size adjustment factors

<sup>d</sup> Examples of other basic needs include childcare, transportation, medication, telephone, personal care items, and clothing. Any numbers in red indicate a deficit or negative value

e 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