

**Report to
Rapport au:**

**Ottawa Board of Health
Conseil de santé d'Ottawa
4 November 2024 / 4 novembre 2024**

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**Submitted by
Soumis par:**

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Ward: CITY WIDE / À L'ÉCHELLE DE LA VILLE File Number: ACS2024-OPH-HPP-0001

SUBJECT: Food Insecurity and Monitoring Food Affordability Report

**OBJET: Rapport sur l'insécurité alimentaire et la surveillance de l'abordabilité des
aliments**

REPORT RECOMMENDATIONS

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

- 1. The 2024 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 du Bureau de santé de la Ville d'Ottawa reçoive, à titre d'information :

- 1. les résultats de l'enquête sur le panier de provisions nutritifs de 2024 et les scénarios de revenu; et**
- 2. Un aperçu du travail accompli pour lutter contre l'insécurité alimentaire et la pauvreté à Ottawa.**

BACKGROUND

Household food insecurity is the inadequate or insecure access to food due to lack of money ([Li T et al, 2023](#)) and can involve concerns about running out of food, settling for lower-quality or smaller quantities of food, or even skipping meals altogether. Food insecurity impacts both physical and mental health in adults and children, leading to increased health care usage and costs. ([Tarasuk V, Cheng J, de Oliveira C et al, 2015](#)) The prevalence and likelihood of being diagnosed with more than one chronic condition, such as diabetes, heart disease, hypertension and chronic pain are higher in food insecure households. ([Tarasuk V, Mitchell A, McLaren L et al, 2013](#); [Tait C, L'Abbe M, Smith P et al, 2018](#); [Kirkpatrick S, McIntyre L, Potestio M, 2010](#)) The management of chronic health conditions is challenging because it can be hard to afford the foods needed for therapeutic diets and the necessary medications. ([Chan J, DeMelo M, Gingras J et al, 2010](#); [Men F, Gundersen C, Urquia ML et al, 2019](#))

Food insecurity is a growing public health issue. In Canada's 10 provinces, food insecurity has reached a record high with nearly 23% of Canadians living in a food insecure household in 2023, compared to 18.4% in 2022. ([PROOF, 2024](#)) Over 1 in 4 children (28.4%) lived in a food insecure household, equivalent to 2.1 million children, compared to nearly 1.8 million in 2022. ([PROOF, 2024](#)) In Ontario, 24.5% or 3.65 million people lived in food insecure households in 2023. ([PROOF, 2024](#)) In Ottawa, almost 1 in 4 households (23.7%) experienced food insecurity in 2023, which has significantly increased since 2022, when 1 in 7 households (14.8%) experienced food insecurity. ([Public Health Ontario, 2023](#))

OPH recognizes that food insecurity primarily impacts people who live in marginalizing conditions created by lower socioeconomic conditions, such as female lone-parent households with children under 18 years of age; households receiving social assistance as their main source of income and those living in rental housing. ([Tarasuk V, Li T,](#)

[Fafard St-Germain AA, 2022](#)) Food insecurity also disproportionately impacts 2SLBTQI+ individuals, newcomers, persons with disabilities, and racialized and BIPOC groups, including First Nations, Métis and Inuit communities. ([Tarasuk V, Li T, Fafard St-Germain AA, 2022; Statistics Canada, 2024](#)) Racial disparities in food insecurity stem from the lasting and on-going impacts of colonialism and systemic racism, which affect access to needed resources. ([Tarasuk V, Li T, Fafard St-Germain AA, 2022; Statistics Canada, 2024](#))

Poverty is a root cause of household food insecurity. The Government of Canada uses the Market Basket Measure (MBM) as Canada's official poverty measure. The MBM reflects the cost of a specific basket of goods and services needed for a modest, basic standard of living for a family of four and is adjusted annually for inflation. In 2023, the MBM threshold in Ottawa was \$56,468. ([Statistics Canada, 2024](#)) Based on the MBM threshold, the poverty rate in Ottawa rose to 10.3% in 2022, up from 6.2% in 2020. ([Statistics Canada, 2024](#))

Since 1998, Ottawa Public Health (OPH) has conducted the Nutritious Food Basket (NFB) survey annually, except for 2020 and 2021 due to the pandemic. This survey measures the cost of basic eating that aligns with current nutrition recommendations from Canada's food guide and typical food purchasing patterns. It does not provide daily nutrition intake or purchasing recommendations. Canada's food guide and the NFB are not inclusive of all religious and cultural groups, and they do not include traditional Indigenous foods and food procurement practices. OPH acknowledges that this is a significant limitation of the data collection. The costing of the NFB is used to monitor accessibility and affordability of foods by relating the cost of food and housing to individual or family incomes. This data is used to support policies and programs to ensure everyone has dignified access to enough nutritious, diverse, affordable, and safe food, regardless of their income, gender, race, culture, or age.

There have been two previous reports shared with the Board of Health on monitoring food affordability and the NFB results in 2022 ([ACS2022-OPH-COP-0001](#)) and in 2023 ([ACS2023-OPH-HPP-0003](#)).

Earlier this year, the NFB and food affordability data was used by the Board to support passage of Bill C-223 in the House of Commons and Bill S-233 in the Senate – *An Act to develop a national framework for a guaranteed livable basic income*. Prior to Bill C-223 being defeated at second reading in the House of Commons in September, Ottawa's Board of Health Chair wrote a letter of support for basic income guarantee to the federal government in July 2024. Subsequently, Ottawa's City Council passed a

motion tabled by Councillor Kavanagh, which supported the Board's advocacy for a guaranteed basic income as a way to address household food insecurity and poverty.

DISCUSSION

Nutritious Food Basket Results

The 2024 NFB survey results show that the monthly cost of healthy eating in Ottawa for a reference family of four - two adults aged 31 to 50, an 8-year-old girl, and a 14-year-old boy - is \$1,244. This is a 4% increase from \$1,196 (*adjusted) in 2023 and a 10% increase from \$1,129 (*adjusted) in 2022. To accurately compare the 2024 NFB survey results with those from 2023 and 2022, the NFB results for 2023 and 2022 were increased by approximately \$10 higher than previously stated in the OPH reports.

**This adjustment was made following a recent update by Health Canada to the national NFB in response to increased energy (caloric) requirements for certain population groups in 2023. These energy (caloric) requirements impact the overall food required, and ultimately the cost.*

Housing: Rental Costs

Annually, the local cost of the NFB and the cost of rent are compared with household income to determine how affordable food is in Ottawa. There are several sources of rental cost data. Most public health units, including OPH, have used the Canada Mortgage and Housing Corporation (CMHC) Ontario Rental Market Report as their source of housing data to monitor food affordability over time. CMHC market rents provides an average of current rental costs paid by tenants and includes purpose-built rental apartments and rental townhouses only. Statistics Canada uses CMHC data on housing costs to calculate the Market Basket Measure. The Ontario Living Wage Network also uses CMHC data to determine the living wage.

Another source for gathering rental rates is the Rentals.ca Annual Report. Rentals.ca data is based on rates of available units from both primary and secondary rental markets and includes basement apartments, rental apartments, condominium apartments, townhouses, semi-detached houses, and single-detached houses. The cost data used in the Rentals.ca Annual Report is "based on the asking rates of available (vacant) units only and reflect on-going trends in the market." ([Rentals.ca, 2024](#))

Similar to previous years, OPH uses CMHC data to show what an average household spends on rental housing. This year, OPH has also included Rentals.ca data to represent the higher costs of current market rents for tenants seeking vacant units.

Rental costs for a new tenant would likely be higher than a current tenant, as current tenants could be protected by rent control and the most affordable rental units tend to be the least available. In Ottawa, the Rentals.ca rates (September 2024) are higher than CMHC rates (October 2023) by an average of \$500 more for a bachelor apartment and by an average of \$900 more for two- and three-bedroom apartments. Both CMHC and Rentals.ca costing data may or may not include amenities such as heat, hydro, hot water, or parking.

Food Affordability in Ottawa

The NFB survey results are presented within the context of income to highlight the inadequacy of incomes for specific population groups. Results consistently show that individuals and households with incomes from low wage employment and social assistance supports cannot afford the basic cost of living, including nutritious food. Many low-income households have little to no money remaining at the end of the month for necessities like childcare, transportation, medication, clothing, or dental care, after covering their rent and food expenses. This is illustrated by the following scenarios in Ottawa, using both CMHC and Rentals.ca housing data:

- A single parent household with two children under 6 years of age, receiving income from Ontario Works and living in a two-bedroom rental unit, would have \$445 leftover each month after paying for rent and food. If the family were new tenants of a two-bedroom rental unit, there would be an average monthly deficit of \$440.
- A family of 4 refugee claimants, receiving income from working full-time earning minimum wage and living in a three-bedroom rental unit, would have \$100 leftover each month after paying for rent and food. If the family were new tenants of a three-bedroom rental unit, the average monthly deficit would be \$785.
- A family of four, receiving income from Ontario Works (OW) and currently living in a three-bedroom rental unit, would have nearly a \$230 deficit each month after paying for rent and food. If the family were new tenants of a three-bedroom rental unit, the average monthly deficit would be \$1,115.
- A single pregnant person, receiving income from Ontario Disability Support Program (ODSP) and living in a one-bedroom rental unit, would have a \$360 deficit each month after paying for rent and food. If the person were a new tenant of a rental unit, the average monthly deficit would be \$995.

See **Document 1** (2024 Income Scenarios using CMHC Housing Data) and **Document 2** (2024 Income Scenarios using Rentals.ca Housing Data) for a complete set of all 12 income scenarios. Except for Scenario 3, which features a reference family of four earning the median income in Ontario, all other scenarios depict families or individuals who are likely facing financial difficulties and experiencing some level of food insecurity.

Recent delegations at the Community Services Committee on the Poverty Reduction Strategy highlighted that people with lived and living experience are using community resources to meet their basic needs, including access to food. Research indicates that only about 20% of households experiencing severe food insecurity use the food bank. Instead, many prefer other options for obtaining food: 59% would ask family and friends for help, 48% would miss bill payments, and 30% would seek assistance from organizations). ([PROOF, 2019](#))

Food Programs are not the Solution

Much of the responsibility for providing food to food insecure individuals and households is currently resting on community programs, such as food banks and breakfast programs. Charitable food programs are intended as temporary solutions to emergency situations and cannot address the broader, systemic issues that contribute to food insecurity. The 2024 federal budget allocated \$1 billion over 5 years to create a national school food program. While this program will have a positive impact if fully implemented, with goals to improve health and learning among children and youth, as well as foster healthy eating environments, these programs cannot sustainably address food insecurity for families.

Policies Needed to Increase Income

To effectively reduce household food insecurity, it is essential to implement new policies or improve and/or expand on existing ones to increase incomes of low-income households. These can include:

- **A basic income for working age adults** – Basic income is a periodic, unconditional cash payment the government provides to individuals, irrespective of participation in the work force. A Basic Income Guarantee can address poverty and income insecurity. Old Age Security and Guaranteed Income Supplement programs for seniors and Canada Child Benefit for parents/primary caregivers are forms of existing guaranteed income programs. The risk of food insecurity for low-income, single adults decreased by 50% once eligible for seniors' pensions at age 65 ([Emery et al, 2016](#)) and the prevalence of severe food insecurity

amongst low-income families dropped by one-third with the Canada Child Benefit ([Tarasuk and Brown, 2019](#)).

- **Jobs with livable wages and benefits** – While Ontario’s minimum wage has risen to \$17.20 per hour in October 2024, making it the second highest in Canada, it remains significantly below the living wage of \$21.95 per hour. ([OLWN, 2023](#)) A living wage is the hourly income a worker needs to cover basic expenses and participate in their community. A recent survey conducted by the Ottawa Food Bank, which included over 4,000 participants, found that nearly 50% of those accessing food bank services had part-time or full-time employment. ([OFB, 2024](#))
- **Raise social assistance rates to reflect cost of living** - There have been no changes to Ontario Works (OW) rates since 2018. While the Ontario Disability Support Program (ODSP) rates increased in 2023 and are adjusted annually for inflation, social assistance rates continue to fall short of covering the cost of living. In a recent Ottawa Food Bank survey, 26% of respondents reported receiving assistance from Ontario Works (15%) or Ontario Disability Support Program (11%). ([OFB, 2024](#))

How OPH is Addressing Food Insecurity

OPH continues to build and strengthen relationships with partners for ongoing knowledge exchange, and collaboration of policy work. Specific initiatives include:

- **Dissemination of Nutritious Food Basket survey and food affordability results**
 - Results are shared with community partners to raise awareness about the prevalence and health impacts of household food insecurity, as well as income-based solutions to address it. This information is used to inform local programs and support work to influence policies to address food insecurity. This information is made available through OPH’s website, an infographic, and social media platforms.
 - In partnership with four other health units in eastern Ontario, a regional media release is planned for December 2024 to share consistent findings from analysis of local food affordability data. This initiative aims to inform the public about food insecurity, raise awareness of its health impacts, and highlight how common and widespread the issue is.

- In collaboration with other public health units, OPH's findings support provincial initiatives, like the Ontario Living Wage Network. In early 2025, Ontario Dietitians in Public Health, which includes OPH as a member, will collaborate with Public Health Ontario to share a report that combines NFB and food affordability data from all public health units. This provincial report is intended to make information more accessible and to influence policies more effectively at both the provincial and federal levels.
- **Advance priorities within Ottawa's Poverty Reduction Strategy** (*Pending City Council approval of the [City of Ottawa's Poverty Reduction Strategy](#)*)
 - Seek to support City-led strategies and plans to address and improve multiple aspects of food insecurity, such as access, relevance, and affordability to support persons living in poverty to gain nutritious food (Sub-Priority 1.1.2)
 - OPH will continue to support and promote policies that will alleviate poverty through living wage and basic income programs within provincial and federal governments (Sub-Priority 5.2.2)
- **Support community partners on food insecurity initiatives**
 - Collaborate with the Ottawa Food Bank to launch their annual Hunger Report and to share OPH's 2024 food affordability findings in November and support policy changes aimed at reducing poverty and food insecurity.
 - In recognition of Right to Food Day on October 5, which was declared by the City of Ottawa in 2022 following advocacy from the Parkdale Food Centre, OPH is committed to addressing food insecurity and supports the right to food through data dissemination and building back-bone support for community organizations to advocate for income policy solutions.
 - Building on the relationship from City Studio in fall 2023, OPH is continuing to collaborate with University of Ottawa's Student Union on initiatives that will help post-secondary students have the financial means to afford food. OPH is supporting through provision of data and expertise in public health nutrition.

NEXT STEPS

1. OPH staff will share the 2024 NFB survey and food affordability results on its website, social media platforms and through an infographic. This information will be disseminated to the public and community partners to highlight the prevalence of food insecurity, its effects on health, the underlying causes, and potential solutions to address this important public health issue.
2. OPH staff will continue to monitor for policy and legislative opportunities for the Ottawa Board of Health to support provincial and federal policies and programs that provide for income-based solutions to address food insecurity.
3. OPH staff will continue to support and collaborate with City of Ottawa and community partners to address food insecurity in Ottawa through the provision of data, evidence, and subject matter expertise.
4. OPH staff will support the implementation of the priorities in Ottawa's Poverty Reduction Strategy that focuses on reducing household food insecurity.

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 this report for information.

RISK MANAGEMENT IMPLICATIONS

There are no risk management implications associated with this report.

ASSET MANAGEMENT IMPLICATIONS

There are no asset 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.

ENVIRONMENTAL IMPLICATIONS

There are no environmental implications 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: 2024 Income Scenarios using CMHC Housing Data

Document 2: 2024 Income Scenarios using Rentals.ca Housing Data

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 - 2024 Income Scenarios using CMHC Housing Cost Data

2024 - Monitoring Food Affordability in Ontario (MFAO) Income Scenarios Spreadsheet (Non-Northern CMA) ^a						
	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6
	Family of Four, Ontario Works	Family of Four, Full-Time Minimum Wage Earner ⁿ	Family of Four, Median Income (after tax) ^o	Single Parent Household, Two Children Over 6, Ontario Works	One Person Household, Ontario Works	One Person Household, Ontario Disability Support Program ^p
Monthly Calculations						
Income						
Income from Employment		\$ 2,897.00	\$ 10,350.00			
Basic Allowance ^b	\$ 494.00			\$ 360.00	\$ 343.00	\$ 752.00
Maximum Shelter Allowance ^b	\$ 756.00			\$ 697.00	\$ 390.00	\$ 556.00
Old Age Security/Guaranteed Income Supplement ^c						
Ontario Guaranteed Annual Income System ^d						
Canada Child Benefit ^e	\$ 1,314.00	\$ 1,269.00		\$ 1,314.00		
GST/HST credit ^f	\$ 83.00	\$ 83.00		\$ 83.00	\$ 27.00	\$ 33.00
Ontario Trillium Benefit ^g	\$ 180.00	\$ 180.00		\$ 145.00	\$ 80.00	\$ 83.00
Advanced Canada Workers Benefit ^h		\$ 75.00				
Canada Worker Benefit ^h		\$ 125.00				
Employment Insurance paid ⁱ		\$ (48.00)	\$ (147.00)			
Canada Pension Plan paid ^j		\$ (155.00)	\$ (518.00)			
Canada Carbon Rebate ^k	\$ 81.00	\$ 81.00		\$ 71.00	\$ 41.00	\$ 41.00
Pregnancy/Breast-feeding Nutritional Allowance (non-lactose intolerant)						
Total Income	\$ 2,908.00	\$ 4,507.00	\$ 9,685.00	\$ 2,670.00	\$ 881.00	\$ 1,465.00
Selected Expenses						
	(3 Bdr.)	(3 Bdr.)	(3 Bdr.)	(2 Bdr.)	(Bachelor)	(1 Bdr.) ^p
Average Monthly Rent (may or may not include heat/hydro) ^l	\$ 1,893.00	\$ 1,893.00	\$ 1,893.00	\$ 1,693.00	\$ 1,173.00	\$ 1,409.00
Monthly cost of food ^m	\$ 1,244.44	\$ 1,244.44	\$ 1,244.44	\$ 925.85	\$ 435.22	\$ 435.22
Total Selected Expenses	\$ 3,137.44	\$ 3,137.44	\$ 3,137.44	\$ 2,618.85	\$ 1,608.22	\$ 1,844.22
Funds Remaining (for other basic needs e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	\$ (229.44)	\$ 1,369.56	\$ 6,547.56	\$ 51.15	\$ (727.22)	\$ (379.22)
Percentage of income for rent	65%	42%	20%	63%	133%	96%
Percentage of income for food	43%	28%	13%	35%	49%	30%

2024 - Monitoring Food Affordability in Ontario (MFAO) Income Scenarios Spreadsheet (Non-Northern CMA) ^a						
	Scenario 7	Scenario 8	Scenario 9	Scenario 10	Scenario 11	Scenario 12
	One Person Household, Old Age Security/ Guaranteed Income Supplement	Married Couple, Ontario Disability Support Program	Single Pregnant Person, Ontario Disability Support Program	Single Parent Household with Two Children, Full-Time Minimum Wage Earner ⁿ	Single Parent Household, Two Children Under 6, Ontario Works	Family of Four Refugee Claimants, Full-Time Minimum Wage Earner
Monthly Calculations						
Income						
Income from Employment				\$ 2,897.00		\$ 2,897.00
Basic Allowance ^b		\$ 1,501.00	\$ 752.00		\$ 360.00	
Maximum Shelter Allowance ^b		\$ 875.00	\$ 556.00		\$ 697.00	
Old Age Security/Guaranteed Income Supplement ^c	\$ 1,779.00					
Ontario Guaranteed Annual Income System ^d	\$ 83.00					
Canada Child Benefit ^e				\$ 1,463.00	\$ 1,507.00	
GST/HST credit ^f	\$ 41.00	\$ 54.00	\$ 33.00	\$ 83.00	\$ 83.00	\$ 83.00
Ontario Trillium Benefit ^g	\$ 125.00	\$ 112.00	\$ 83.00	\$ 145.00	\$ 145.00	\$ 180.00
Advanced Canada Workers Benefit ^h				\$ 75.00		\$ 75.00
Canada Worker Benefit ^h				\$ 125.00		\$ 125.00
Employment Insurance paid ⁱ				\$ (48.00)		\$ (48.00)
Canada Pension Plan paid ⁱ				\$ (155.00)		\$ (155.00)
Canada Carbon Rebate ^k	\$ 41.00	\$ 61.00	\$ 41.00	\$ 71.00	\$ 71.00	\$ 81.00
Pregnancy/Breast-feeding Nutritional Allowance (non-lactose intolerant)			\$ 40.00			
Total Income	\$ 2,069.00	\$ 2,603.00	\$ 1,505.00	\$ 4,656.00	\$ 2,863.00	\$ 3,238.00
Selected Expenses						
	(1 Bdr.)	(1 Bdr.)	(1 Bdr.)	(2 Bdr.)	(2 Bdr.)	(3 Bdr.)
Average Monthly Rent (may or may not include heat/hydro) ^l	\$ 1,409.00	\$ 1,409.00	\$ 1,409.00	\$ 1,693.00	\$ 1,693.00	\$ 1,893.00
Monthly cost of food ^m	\$ 306.30	\$ 721.55	\$ 457.14	\$ 725.80	\$ 725.80	\$ 1,244.44
Total Selected Expenses	\$ 1,715.30	\$ 2,130.55	\$ 1,866.14	\$ 2,418.80	\$ 2,418.80	\$ 3,137.44
Funds Remaining (for other basic needs e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	\$ 353.70	\$ 472.45	\$ (361.14)	\$ 2,237.20	\$ 444.20	\$ 100.56
Percentage of income for rent	68%	54%	94%	36%	59%	58%
Percentage of income for food	15%	28%	30%	16%	25%	38%

Note: All dollars rounded to nearest whole number.

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.

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, EI 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 (ODSP).

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.

Scenario 11 - 1 adult (female aged 31-50), 2 children (girl age 3, boy age 4); Ontario Works.

Scenario 12 - 2 adults (male and female ages 31-50), 2 children (girl age 8, boy age 14); One minimum wage-earner.

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, and Timiskaming.

b - Basic and maximum shelter allowance. Ontario Works (OW) and Ontario Disability Support Payment (ODSP) rates as of June 2024. Source: Social Assistance, Pension and Tax Credit Rates April to June 2024 Ministry of Children, Community and Social Services. <https://www.odph.ca/membership/workgroups/food-insecurity-workgroup#folder236> (Accessed August 2024)

c - Old Age Security and Guaranteed Income Supplement (OAS/GIS) rates as of June 2024. Source: Social Assistance, Pension and Tax Credit Rates April to June 2024. <https://www.odph.ca/membership/workgroups/food-insecurity-workgroup#folder236> (Accessed August 2024)

d - Ontario Guaranteed Annual Income System rates as of June 2024. Source: Social Assistance, Pension and Tax Credit Rates April to June 2024. <https://www.odph.ca/membership/workgroups/food-insecurity-workgroup#folder236> (Accessed August 2024)

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 for Tax Year 2022 <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2024)

f - 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 2022. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2024)

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 2022. Benefit is issued on a monthly basis. Figures derived from Child and Family Benefits Calculator for Tax year 2022. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2024)

h - For those who are entitled to the Canada Workers Benefit (CWB) on their income tax return, advance payments of up to 50% of the CWB will be issued under the Advanced Canada workers benefit (ACWB). Eligibility for CWB with net income less than \$43,212 (2022 adjusted family net income limit for basic CWB with an eligible spouse or eligible dependants). ARCHIVED - 5000-S6 Schedule 6 - Canada Workers Benefit (for all except QC, AB, and NU). <https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/archived-general-income-tax-benefit-package-2022/5000-s6.html> (Accessed August 2024)

i - EI premium rates and maximums 2024. <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/payroll-deductions-contributions/employment-insurance-ei/ei-premium-rates-maximums.html> (Accessed August 2024)

j - CPP contribution rates, maximums and exemptions 2024. <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> (Accessed August 2024)

k - Canada Carbon Rebate. 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 for Tax Year 2022 <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2024)

l - Rental Market Report. Canada Mortgage and Housing Corporation, Oct 2023. 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 September 2024)

m - Reference: Ontario Nutritious Food Basket data 2024 for Ottawa Public Health - Includes Family size adjustment factors.

n - Reference: Minimum wage. <https://www.ontario.ca/document/your-guide-employment-standards-act-0/minimum-wage> (Accessed August 2024)

o - Source: Statistics Canada. Table 11-10-0190-01 Market income, government transfers, total income, income tax and after-tax income by economic family type <https://www150.statcan.gc.ca/t1/tb1/en/tv.action?pid=1110019001> (Accessed August 2024)

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 Nutritious Food Basket Guidance Document. Ministry of Health Promotion. (2010).

Excel document developed by North Bay Parry Sound District Health Unit.

Updated by Ontario Dietitians in Public Health Food Insecurity Work Group, August 2024

Document 2 – 2024 Income Scenarios using Rentals.ca Housing Cost Data

2024 - Monitoring Food Affordability in Ontario (MFAO) Income Scenarios Spreadsheet (Non-Northern CMA) ^a						
	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6
	Family of Four, Ontario Works	Family of Four, Full-Time Minimum Wage Earner ⁿ	Family of Four, Median Income (after tax) ^o	Single Parent Household, Two Children Over 6, Ontario Works	One Person Household, Ontario Works	One Person Household, Ontario Disability Support Program ^p
Monthly Calculations						
Income						
Income from Employment		\$ 2,897.00	\$ 10,350.00			
Basic Allowance ^b	\$ 494.00			\$ 360.00	\$ 343.00	\$ 752.00
Maximum Shelter Allowance ^b	\$ 756.00			\$ 697.00	\$ 390.00	\$ 556.00
Old Age Security/Guaranteed Income Supplement ^c						
Ontario Guaranteed Annual Income System ^d						
Canada Child Benefit ^e	\$ 1,314.00	\$ 1,269.00		\$ 1,314.00		
GST/HST credit ^f	\$ 83.00	\$ 83.00		\$ 83.00	\$ 27.00	\$ 33.00
Ontario Trillium Benefit ^g	\$ 180.00	\$ 180.00		\$ 145.00	\$ 80.00	\$ 83.00
Advanced Canada Workers Benefit ^h		\$ 75.00				
Canada Worker Benefit ^h		\$ 125.00				
Employment Insurance paid ⁱ		\$ (48.00)	\$ (147.00)			
Canada Pension Plan paid ^j		\$ (155.00)	\$ (518.00)			
Canada Carbon Rebate ^k	\$ 81.00	\$ 81.00		\$ 71.00	\$ 41.00	\$ 41.00
Pregnancy/Breast-feeding Nutritional Allowance (non-lactose intolerant)						
Total Income	\$ 2,908.00	\$ 4,507.00	\$ 9,685.00	\$ 2,670.00	\$ 881.00	\$ 1,465.00
Selected Expenses						
	(3 Bdr.)	(3 Bdr.)	(3 Bdr.)	(2 Bdr.)	(Bachelor)	(1 Bdr.) ^p
Average Monthly Rent (may or may not include heat/hydro) ^l	\$ 2,777.00	\$ 2,777.00	\$ 2,777.00	\$ 2,577.00	\$ 1,719.00	\$ 2,044.00
Monthly cost of food ^m	\$ 1,244.44	\$ 1,244.44	\$ 1,244.44	\$ 925.85	\$ 435.22	\$ 435.22
Total Selected Expenses	\$ 4,021.44	\$ 4,021.44	\$ 4,021.44	\$ 3,502.85	\$ 2,154.22	\$ 2,479.22
Funds Remaining (for other basic needs e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	\$ (1,113.44)	\$ 485.56	\$ 5,663.56	\$ (832.85)	\$ (1,273.22)	\$ (1,014.22)
Percentage of income for rent	95%	62%	29%	97%	195%	140%
Percentage of income for food	43%	28%	13%	35%	49%	30%

2024 - Monitoring Food Affordability in Ontario (MFAO) Income Scenarios Spreadsheet (Non-Northern CMA) ^a						
	Scenario 7	Scenario 8	Scenario 9	Scenario 10	Scenario 11	Scenario 12
	One Person Household, Old Age Security/ Guaranteed Income Supplement	Married Couple, Ontario Disability Support Program	Single Pregnant Person, Ontario Disability Support Program	Single Parent Household with Two Children, Full-Time Minimum Wage Earner ⁿ	Single Parent Household, Two Children Under 6, Ontario Works	Family of Four Refugee Claimants, Full-Time Minimum Wage Earner
Monthly Calculations						
Income						
Income from Employment				\$ 2,897.00		\$ 2,897.00
Basic Allowance ^b		\$ 1,501.00	\$ 752.00		\$ 360.00	
Maximum Shelter Allowance ^b		\$ 875.00	\$ 556.00		\$ 697.00	
Old Age Security/Guaranteed Income Supplement ^c	\$ 1,779.00					
Ontario Guaranteed Annual Income System ^d	\$ 83.00					
Canada Child Benefit ^e				\$ 1,463.00	\$ 1,507.00	
GST/HST credit ^f	\$ 41.00	\$ 54.00	\$ 33.00	\$ 83.00	\$ 83.00	\$ 83.00
Ontario Trillium Benefit ^g	\$ 125.00	\$ 112.00	\$ 83.00	\$ 145.00	\$ 145.00	\$ 180.00
Advanced Canada Workers Benefit ^h				\$ 75.00		\$ 75.00
Canada Worker Benefit ^h				\$ 125.00		\$ 125.00
Employment Insurance paid ⁱ				\$ (48.00)		\$ (48.00)
Canada Pension Plan paid ⁱ				\$ (155.00)		\$ (155.00)
Canada Carbon Rebate ^k	\$ 41.00	\$ 61.00	\$ 41.00	\$ 71.00	\$ 71.00	\$ 81.00
Pregnancy/Breast-feeding Nutritional Allowance (non-lactose intolerant)			\$ 40.00			
Total Income	\$ 2,069.00	\$ 2,603.00	\$ 1,505.00	\$ 4,656.00	\$ 2,863.00	\$ 3,238.00
Selected Expenses						
	(1 Bdr.)	(1 Bdr.)	(1 Bdr.)	(2 Bdr.)	(2 Bdr.)	(3 Bdr.)
Average Monthly Rent (may or may not include heat/hydro) ^l	\$ 2,044.00	\$ 2,044.00	\$ 2,044.00	\$ 2,577.00	\$ 2,577.00	\$ 2,777.00
Monthly cost of food ^m	\$ 306.30	\$ 721.55	\$ 457.14	\$ 725.80	\$ 725.80	\$ 1,244.44
Total Selected Expenses	\$ 2,350.30	\$ 2,765.55	\$ 2,501.14	\$ 3,302.80	\$ 3,302.80	\$ 4,021.44
Funds Remaining (for other basic needs e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	\$ (281.30)	\$ (162.55)	\$ (996.14)	\$ 1,353.20	\$ (439.80)	\$ (783.44)
Percentage of income for rent	99%	79%	136%	55%	90%	86%
Percentage of income for food	15%	28%	30%	16%	25%	38%

Note: All dollars rounded to nearest whole number.

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.

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, EI 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 (ODSP).

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.

Scenario 11 - 1 adult (female aged 31-50), 2 children (girl age 3, boy age 4); Ontario Works.

Scenario 12 - 2 adults (male and female ages 31-50), 2 children (girl age 8, boy age 14); One minimum wage-earner.

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, and Timiskaming.

b - Basic and maximum shelter allowance. Ontario Works (OW) and Ontario Disability Support Payment (ODSP) rates as of June 2024. Source: Social Assistance, Pension and Tax Credit Rates April to June 2024 Ministry of Children, Community and Social Services. <https://www.odph.ca/membership/workgroups/food-insecurity-workgroup#folder236> (Accessed August 2024)

c - Old Age Security and Guaranteed Income Supplement (OAS/GIS) rates as of June 2024. Source: Social Assistance, Pension and Tax Credit Rates April to June 2024. <https://www.odph.ca/membership/workgroups/food-insecurity-workgroup#folder236> (Accessed August 2024)

d - Ontario Guaranteed Annual Income System rates as of June 2024. Source: Social Assistance, Pension and Tax Credit Rates April to June 2024. <https://www.odph.ca/membership/workgroups/food-insecurity-workgroup#folder236> (Accessed August 2024)*

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 for Tax Year 2022 <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2024)

f - 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 2022. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2024)

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 2022. Benefit is issued on a monthly basis. Figures derived from Child and Family Benefits Calculator for Tax year 2022. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2024)

h - For those who are entitled to the Canada Workers Benefit (CWB) on their income tax return, advance payments of up to 50% of the CWB will be issued under the Advanced Canada workers benefit (ACWB). Eligibility for CWB with net income less than \$43,212 (2022 adjusted family net income limit for basic CWB with an eligible spouse or eligible dependants). ARCHIVED - 5000-S6 Schedule 6 - Canada Workers Benefit (for all except QC, AB, and NU). <https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/archived-general-income-tax-benefit-package-2022/5000-s6.html> (Accessed August 2024)

i - EI premium rates and maximums 2024. <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/payroll-deductions-contributions/employment-insurance-ei/ei-premium-rates-maximums.html> (Accessed August 2024)

j - CPP contribution rates, maximums and exemptions 2024. <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> (Accessed August 2024)

k - Canada Carbon Rebate. 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 for Tax Year 2022 <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2024)

l - September 2024 Rentals.ca Rent Report. Some communities may need to add utility costs. <https://rentals.ca/blog/september-2024-rentals-ca-rent-report> (Accessed October 2024)

m - Reference: Ontario Nutritious Food Basket data 2024 for Ottawa Public Health - Includes Family size adjustment factors.

n - Reference: Minimum wage. <https://www.ontario.ca/document/your-guide-employment-standards-act-0/minimum-wage> (Accessed August 2024)

o - Source: Statistics Canada. Table 11-10-0190-01 Market income, government transfers, total income, income tax and after-tax income by economic family type <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110019001> (Accessed August 2024)

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 Nutritious Food Basket Guidance Document. Ministry of Health Promotion. (2010).

Excel document developed by North Bay Parry Sound District Health Unit.

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