

Addressing Food Insecurity in Peterborough

A Growing Hunger for Income Solutions

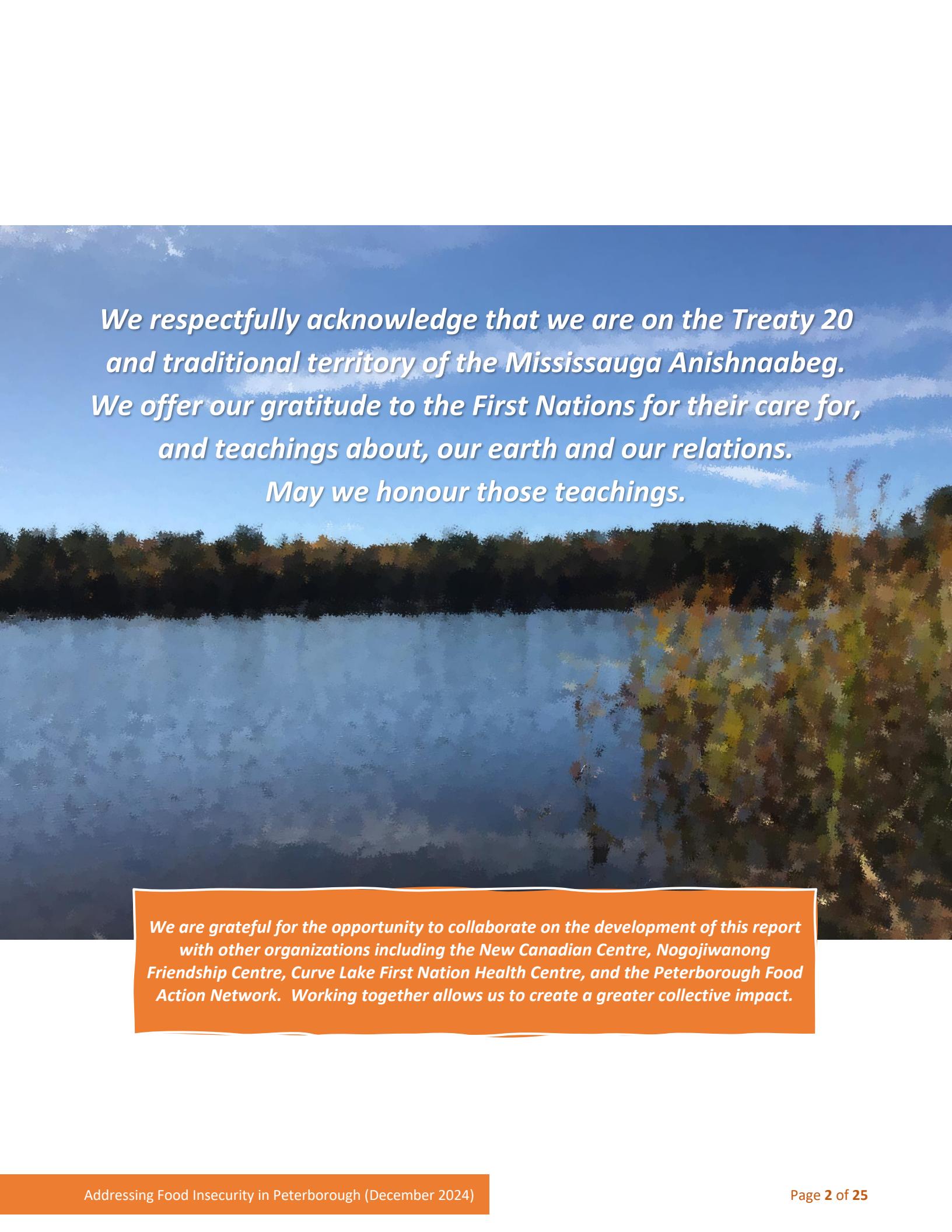


Peterborough
Public Health

2024

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We respectfully acknowledge that we are on the Treaty 20 and traditional territory of the Mississauga Anishnaabeg. We offer our gratitude to the First Nations for their care for, and teachings about, our earth and our relations. May we honour those teachings.

We are grateful for the opportunity to collaborate on the development of this report with other organizations including the New Canadian Centre, Nogojiwanong Friendship Centre, Curve Lake First Nation Health Centre, and the Peterborough Food Action Network. Working together allows us to create a greater collective impact.

Summary: A Growing Hunger for Income Solutions

Household food insecurity refers to worrying about running out of money for food. It is a worsening public health issue, affecting Indigenous people, the County and City of Peterborough, and people across Ontario and Canada. Nearly 1 in 5 households faced food insecurity in Peterborough County and City, between 2021-2023. Locally, individuals and families are forced to choose between paying for rent, or food.

Household food insecurity is not an isolated problem. Tackling this issue reveals interconnections with critical community priorities such as:

- affordable housing,
- adapting to climate change and strengthening food systems,
- addressing racism and discrimination,
- supporting Indigenous self determination and health equity, and
- helping families with children to thrive.

Many types of community and systems change are needed. But there is a common thread through all of these priorities: a growing hunger for income solutions. Inadequate incomes are the root cause of household food insecurity. Despite best efforts, food relief programs can't keep up with the need, and don't address the root of the issue. Policy that allows all community members and families to have enough money to live with dignity, is an essential ingredient to achieve these priorities and to help communities thrive.



What can be done to address the growing hunger for income solutions?

- Learn more about household food insecurity and income solutions.
- Learn about additional systemic roots of food insecurity.
- Speak up for change. Your voice can make a difference.



What is Household Food Insecurity?

Household food insecurity is a serious health issue, affecting under-served people the most. It is the “inadequate or insecure access to food due to financial constraints.”¹ Someone who is food insecure worries about running out of money for food. Food Insecurity is a sensitive marker of ongoing financial hardship.¹

Household Food Insecurity in Peterborough

Roughly 19%* of local households faced food insecurity between 2021-2023 in Peterborough County and City.² This is about the same as the estimate reported in Peterborough Public Health’s 2023 report: nearly 1 in 5 local households worrying about having enough money for food. These are the highest food insecurity prevalence estimates ever recorded in our community.



Local household food insecurity rates remain the highest ever recorded.

Nearly 1 in 5 local households faced food insecurity between 2021-2023.*



**This number is a 3-year average from the Canadian Income Survey (CIS) that needs to be interpreted with caution due to a small sample size and variability in the sample. Household food insecurity numbers may be underestimated as CIS samples do not include unhoused individuals or Indigenous Peoples living on-reserve.*

Household Food Insecurity in Canada: Increasing Prevalence and Severity

There are 3 types of household food insecurity:³

- **Marginal food insecurity** refers to worrying about running out of food, or having a limited selection of food due to not having enough money for food.
- **Moderate food insecurity** indicates compromises in the quality or quantity of food, due to not having enough money for food.
- **Severe food insecurity** means missing meals and reducing food intake, and even going for days without food, due to not having enough money for food.

Health outcomes get poorer as food insecurity gets more severe.⁴ Severe household food insecurity is associated with the most serious health complications, including shortened life spans by an average of 9 years.⁴

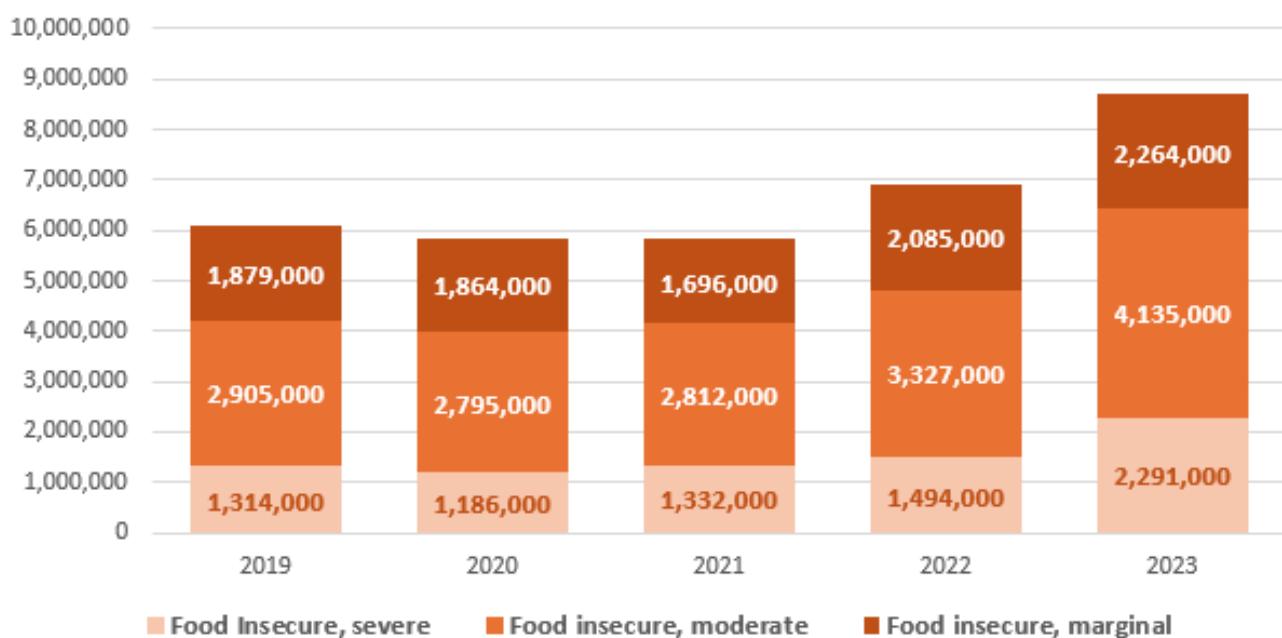
Food Insecurity is Getting Worse

Data from the ten provinces comparing food insecurity to previous years, shows that compared to 2021 and 2022, in 2023:

- There were more people living in food insecure households.⁵
- There were more people facing more severe types of food insecurity.⁵

Those most impacted by increases in severity of food insecurity between 2021-2022 included one-parent households with children, renters, and people with social assistance as their primary income source.⁶

Number of people living in food-insecure households in the ten provinces, 2019-2023⁵



Canadian Income Survey (CIS) 2018-2022. Data on food insecurity for CIS are collected in the year following the survey reference year. Data is labelled using the year of the data collection.

Chart adapted from PROOF • Source: Statistics Canada Table 12-10-0834-01

What is Contributing to Worsening Household Food Insecurity?

Incomes don't meet the rising cost of basic needs.

- Costs have gone up for goods and services. In Canada, this is measured by the Consumer Price Index, which saw the biggest increase in 40 years in 2022 (6.8%) and rose an additional 3.9% in 2023.⁷ Food is just one of these expenses. Food prices can be driven up by many factors including global conflict and climate change impacts, such as drought and extreme weather.⁸
- In many cases, incomes haven't increased enough to cover the costs of basic needs, including, but not limited to food and shelter.

Realities of Limited Incomes in Peterborough

Is Food Affordable in Peterborough County and City? Not for Some.

Households living on fixed incomes and minimum wage have little, if any, money left to cover basic monthly expenses after paying for shelter and food. The following case studies do not represent real people but are based on research and current data representing the impacts of household food insecurity. They include real costs for individuals and families living in Peterborough County and City, and real income examples as of May 2024.

Necessary monthly expenses not captured in these case studies include:

phone/internet, utilities, transportation, household/personal care items, clothing, laundry, childcare, children's activities and school supplies, etc. Income amounts listed are after tax, and include tax credits, and benefits. Actual income amounts in our community may be lower if residents are not able to file income tax and/or do not apply for all available tax credits. Housing costs may also be higher for residents moving into rental units.

People in our community are struggling to make ends meet.



Case Study #1: Single, Pregnant Person, County

- Aisha is in their late 20s, lives on their own in the County of Peterborough, and is expecting a baby.
- They are unable to work due to a chronic health condition and rely on the **Ontario Disability Support Program** for income.
- The cost of rent for their one-bedroom apartment takes up 80% of their monthly income.

Aisha tries to eat balanced meals to give their baby a good start. However, due to a limited income, this is not always possible, and leads to a monthly deficit, even before paying for everything else needed to get by. Facing compounding stress and anxiety about being able to afford rent, food, and necessities for themselves and the baby, Aisha experiences mental health decline. Even though their monthly income went up a little bit, Aisha is still more behind, even before other expenses such as transportation, internet, utilities, and supplies to prepare for the new baby.

What about transportation?

What about phone bills?

What about fees for counselling or physiotherapy?

What about clothes?

What about supplies for the new baby?



2024
Income, \$1505
– Rent, \$1208 (80% of income)
– Food, \$472 (31% of income)
=
– \$175 (deficit)

Case Study #2: Lone Parent-Led Family, County

- Sheena is a single parent with two children under 6 years old.
- She rents a 2-bedroom basement apartment in Peterborough County.
- Sheena currently receives **Ontario Works**, as she has not been able to find work that also allows her to care for her young children. She also receives the Ontario Child Benefit and Canada Child Benefit. Without this, she would be in a monthly deficit after paying for food and rent alone.

Sheena is very resourceful with her limited budget, but rising costs of living means she is having trouble making ends meet. After paying for rent and food alone, she has \$658 left for everything else. She just found out that she needs to replace her used car, her only form of transportation. But she doesn't know how she will pay for this unexpected expense. She finds herself eating less and sometimes skipping meals to make sure that her kids have enough to eat. She notices that she is not feeling her best.

What about childcare, to allow Sheena to return to work?

What about activities?

What about phone and internet bills?

What about gas and car insurance?



2024
Income, \$2863
– Rent, \$1453 (51% of income)
– Food, \$752 (26% of income)
=
\$658

Case Study #3: Newcomer Two Parent Family with Children, City

- Marie and Jean have 2 children, ages 8 and 14. They immigrated to Canada, fleeing a dangerous situation for their family. Their immigration status is “refugee claimant” and they are awaiting their *Notice to Appear* that will inform them of the date, time and location of their Refugee Claimant hearing.
- They rent a 3-bedroom apartment in the City of Peterborough.
- Jean has a work permit and worked his way up to a full-time minimum wage job doing physical labour on night shifts. Due to their immigration status, they are unable to access certain benefits and supports, such as the Ontario Child Benefit or Canada Child Benefit.

Marie, Jean and their children are resilient, and enjoy meeting people in Peterborough. Marie is working hard at learning English in her ESL class, and hopes to go on to post-secondary education, but she is not eligible for the Ontario Student Assistance Program (OSAP). Marie, Jean and their children are skilled at cooking, and they know nourishing food is important. However, the ingredients for their traditional meals are expensive or hard to access in Peterborough, so they adapt with eating more processed food. Jean is worried about his health and diabetes risk and doesn't have OHIP which limits his access to health care. As they do their best to help their children integrate into Canadian culture, they are experiencing significant stress, stretching every area of their budget, and waiting to learn about whether they will be able to stay in Canada.



2024	
Income, \$3238	
– Rent, \$1689	(52% of income)
– Food, \$1285	(40% of income)
=	
	\$264

What about extracurricular activities and tutoring?

What about transportation?

What about clothing and household supplies?

What about internet and phone bills?

What about emergency expenses?

Case Study #4: Two Parent Family with Children, City

- Jesse and Morgan have 2 children, ages 8 and 14.
- They rent a 3-bedroom apartment in the City of Peterborough.
- Jesse and Morgan used to own a small business, which they lost. They currently receive income from **Ontario Works** as they haven't been able to find suitable work at this time. Some of their total monthly income (listed below) comes from benefits, such as the Canada Child Benefit.

Jesse and Morgan live with their children in a crowded apartment complex with minimal green space. Unfortunately, the apartment complex also has an older air exchange system and no air conditioning in the warmer months. But moving to safe, healthy housing feels out of reach. As of 2024, their small apartment takes up almost 60% of their income. Even if they used the rest of their income on food alone, it still wouldn't be enough to afford the food needed to feed their family.



2024
Income, \$2908
– Rent, \$1689 (58% of income)
– Food, \$1285 (44% of income)
=
-\$66

What about school supplies?

What about saving for the future?

What about household and personal care items?

What about bus fare?

What about clothing and laundry?

This isn't the end of the story. Policies like the Child Benefit can be strengthened to provide more help to families who need it the most.⁹ See pages 19-20 to learn how.

Case Study #5: Single Unattached Person, City

- Sam is 40 years old and is currently unemployed due to circumstances outside of his control.
- He receives income from **Ontario Works**.
- After accounting for all benefits received, Sam's entire income is not enough to meet monthly rent for a simple bachelor apartment in the City of Peterborough in 2024.

Sam worries daily about losing his housing and is unable to pay for food. Despite visiting food banks and meal programs, he is severely food insecure, and sometimes goes days without eating a real meal.



2024
Income, \$881
– Rent, \$903 (102% of income)
– Food, \$446 (51% of income)
=
-\$468

What about routine dental care?

What about necessary over the counter medications?

What about clothing and laundry?

What about utilities?

What about transportation?

For more information, data sources, updates in calculations, and cost breakdowns for each case study or for further income scenarios, see **Appendix A**. For comparisons to previous years, see **Appendix B**.

How Food Insecurity Links to our Community

Household food insecurity is a complex income problem that affects our community. When incomes do not match the cost of food and other basic needs, there are serious consequences.

Well-being of Children and Families:

- Household food insecurity can have negative, long-lasting impacts on child health and well-being.⁴ It is linked with adverse childhood experiences,¹⁰ and may be a source of toxic stress,¹¹ which can affect brain development in children. Toxic stress can have long term consequences for learning, behavior, and both physical and mental health.¹² This can perpetuate cycles of health inequity.
- Sadly, many families are affected by household food insecurity. In the ten provinces in Canada in 2023,
 - Over 1 in 4 families with children faced food insecurity (27%);⁵
 - Over 2 in 5 female-led lone parent households (46%) faced food insecurity;⁵
 - Over 1 in 4 children faced food insecurity (28%);⁵ and
 - About 3 in 4 of children facing food insecurity were in moderately or severely food insecure households (74%).⁵

In 2023...



Low Incomes, Toxic Stress, and Child Development:

Low incomes create challenges for parents and children, and reducing financial stress can strengthen families and support their well-being. When parents and caregivers are chronically stressed about being able to meet household expenses it impacts their physical and mental health, drains mental energy for essential decisions, and can affect their ability to provide safe, supportive and nurturing environments for children.^{13,14,15} Reducing stress and easing the burden on parents and caregivers promotes children's emotional and developmental growth, setting the foundation for healthier, more resilient families.¹⁵

Policies, resources, and strategic community action can support under-served single parents and families as they help create healthy, safe, and nurturing environments for child development.

Every child is born with incredible potential. As a community, we all have a shared responsibility and opportunity to foster their potential.

Physical Health:

Children and adults experiencing food insecurity have increased risk for poor health outcomes.⁴ For example:

- Food insecurity makes it difficult to eat balanced meals that meet nutrition needs.
- Adults living in food insecure households have a higher risk of infectious diseases. They are also more likely to face poor oral health and injuries.
- Adults living in food insecure households also have a higher risk of chronic conditions, such as heart disease, diabetes, hypertension, arthritis, back problems, and chronic pain.⁴
- Facing food insecurity makes it very difficult to manage chronic health conditions.
- Premature death is a serious consequence of food insecurity.⁴ Tragically, people's lives are shortened by an average of 9 years, because they face severe food insecurity.⁴



Food insecurity takes a major toll on the health care system.⁴ Addressing household food insecurity before it happens could result in significant savings for public health care dollars and can also help us to build a stronger and more equitable health system.

Mental Health:

Food insecurity and poor mental health are strongly linked.⁴ For example:

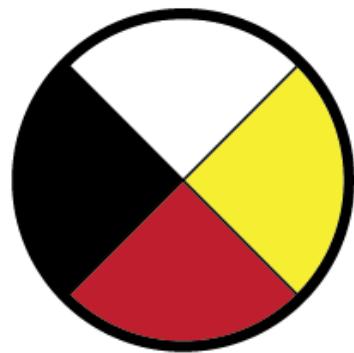
- Adults in food insecure households have a higher risk of mental health conditions such as depression and anxiety disorders.⁴
- Food insecurity is a strong predictor of usage of public mental health care services and supports. In one study, adults experiencing severe food insecurity were more than twice as likely to use health care services for mental health reasons over the past year, than those who were food secure.¹⁶
- Experiencing household food insecurity during pregnancy increases the likelihood of being treated for postpartum mental health problems, and infants have a higher likelihood of visiting an emergency department.¹⁷
- Children facing household food insecurity are more likely to experience poor mental health than those in food secure households.⁴
 - Adequate nutrition is essential for child health, learning, development and well-being.
 - Severe food insecurity and experiences of child and youth hunger are linked to depression and suicidal ideation in adolescence and early adulthood.⁴
 - Food insecurity is connected to hyperactivity and inattention in the early years.⁴



Addressing barriers to services and health inequities requires addressing mental health, well-being and household food insecurity.

Indigenous Self-determination and Health Equity:

- Restricted access to traditional lands, water, and food resources impacts Indigenous Peoples' access to traditional foods, which are healthy, nutrient dense, and culturally preferred.¹⁸
- Although data indicate that Indigenous Peoples face higher rates of food insecurity than the general population, Indigenous Peoples have strengths, resilience, and wisdom to help us move towards health equity together.
- Indigenous health inequities are complex and deeply rooted in historical and ongoing acts of colonization.



To move forward together, we can work towards allyship, and support Indigenous Food Sovereignty. We must work alongside Indigenous Peoples to listen, reflect, amplify Indigenous voices, and help make positive community led changes.

What is Food Sovereignty?

“Food Sovereignty is the right of peoples to healthy and culturally appropriate food produced through ecologically sound and sustainable methods, and their right to define their own food and agriculture systems.” - *La Via Campesina*

Celebrating and Learning from Indigenous Communities

Here are just a few examples of work led by local Indigenous communities in advancing Food Sovereignty in 2024:

- Curve Lake First Nation Health Centre hosted a *Come Cook with Us at Home* program, in partnership with Peterborough Public Health. Parents, children, and extended family, came together to cook, share knowledge, and enjoy a variety of meals including traditional foods. This experience not only built confidence in food preparation but also helped to create connection and positive experiences for everyone involved.
- Nogojwanong Friendship Centre partnered with the Elizabeth Fry Society of Peterborough and the Rotary Club of Peterborough in 2024 to provide traditional meals to community members.



Housing:

- Housing and food insecurity are deeply interconnected.
 - Renters are more likely to be food insecure than home-owners.¹
 - Between 2021-2022, there was a notable increase in the severity of food insecurity for renters.⁶
 - Owners with mortgages are more vulnerable to food insecurity than those who are mortgage free.¹
- Unaffordable housing is linked to negative health impacts, food insecurity and inadequate nutrition.¹⁹ Rising housing costs force people with limited incomes to choose between paying rent and other basics like food. In addition, unhoused people are highly vulnerable to food insecurity.¹
- Housing and food are basic needs. We need both to be healthy, and to thrive. But concerningly, the lowest income households in our community have very limited access to rental stock.²⁰ Locally, the housing crisis in Peterborough became worse in 2024 than it was in 2023.²⁰

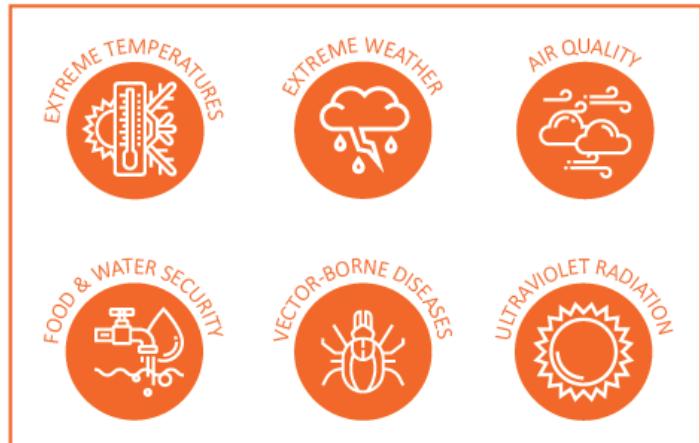
In 2022,
27.5%
of Canadian
households who
rented, faced
food insecurity.¹



Our community, local municipalities, provincial and federal governments and First Nations need to work together to address health inequities related to housing and shelter.

Climate Change:

- Climate change may cause decreased food production in Ontario and around the world.^{21,22} This may result from droughts, increased risk of food spoilage and contamination, more pests, impacts of high temperatures on livestock health, and damage to crops from extreme weather events. Rising carbon dioxide levels can also lower the amount of nutrients in some crops.²¹
- Climate change can contribute to higher food prices.⁸ Higher food prices have the greatest impact on those already facing food insecurity.
- When people don't have enough money for food, every day can feel like an emergency. Adaptation measures such as preparing emergency kits for extreme weather events and accessing ways to cool off in hot weather may not be realistic for many community members. Adequate incomes and access to basic needs are necessary for people to be able to adapt to health impacts of climate change.



Community food security is a concept that not only includes economic access to food, but also includes physical access, and the transportation needed to get to food. Community food security means that all people at all times have economic and physical access to food that meets their individual and cultural needs and preferences.²³

Supporting those who are most vulnerable to the health impacts of climate change, improving incomes, and strengthening our food systems can help our community adapt and reduce negative health impacts.

For more information on the impact of climate change on food systems, nutrition for vulnerable populations, and opportunities to strengthen the local food system, see chapter 7 of Peterborough Public Health's *Climate Change Vulnerability Assessment*.

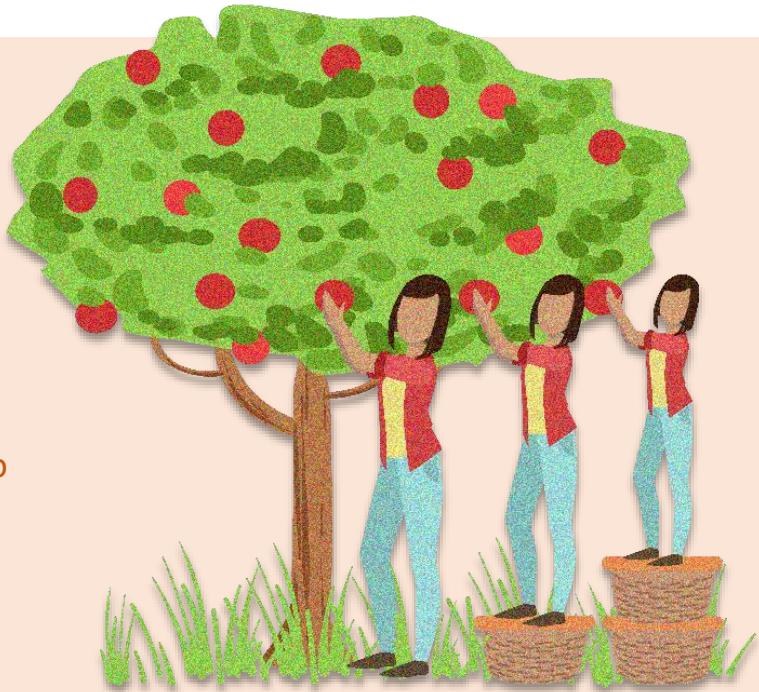


Food Insecurity is a Health Equity Issue.

This means that some groups are more affected than others and can be held back from reaching their health potential because of factors that are beyond their control. For our community to be healthy and resilient, we need to make sure that no one is left behind, that everyone is included, and all have their basic needs met (e.g., food, water, housing, transportation, education, healthcare, etc.).

What is Health Equity?

Health equity means that all people can reach their full health potential and are not disadvantaged from attaining it because of their race, gender, age, socioeconomic status or other socially determined circumstances. Different people need different heights of steps to reach the apple tree, just as different people need different supports to reach health equity.



Racism and Food Insecurity

- Food insecurity disproportionately impacts visible minorities.¹ In 2023, household food insecurity was highest for black and indigenous people.⁵
- Systemic racism and colonialism are the reason that racialized group face higher rates of food insecurity.²⁴ Racism and colonialism have compounding impacts. Stigma and discrimination may also impact access to employment, educational opportunities, housing, and basic needs.²⁵
- It is important to listen to voices of these groups and allow them to lead and shape how we understand data and experiences.

How Can We Fix the Problem of Household Food Insecurity?

Household food insecurity is an income problem that requires income solutions.²⁶

Research supports that policies that improve incomes to meet basic needs can help move the needle on household food insecurity. For example, between 2007-2013, low income seniors receiving public pensions (a form of guaranteed income) had **half the rate of food insecurity**, compared with low income Canadians under the age of 65, who did not have this income floor.²⁷ Income solutions address the root of the problem, help to preserve dignity, give choices to buy foods that meet needs, and promote the right to food.²⁶

What about Food Banks?

Although food banks and meal programs may support some people with immediate needs, **they have not been shown to reduce household food insecurity.**²⁶

Examples of income solutions:

- Living Wages,
- A basic income guarantee or guaranteed liveable income,
- Lowering income tax rates for lowest-income households,
- Social assistance, benefit rates, minimum wage rates, and targeted benefits that match the cost of living. Targeted benefits may include (but are not limited to):
 - Disability benefits, and
 - Child benefits designed to adequately support lowest income families.



Income solutions not only address household food insecurity, but also support climate change adaptation, resilience for families, access to housing, and can be one strategy to help address impacts of racism and colonialism.

SPOTLIGHT:

The Canada Child Benefit, an Evidence-Based Policy to Reduce Food Insecurity

Research demonstrates that the Canada Child Benefit reduces household food insecurity.⁹ This income supplement is for families with children under the age of 18, and is indexed to inflation.²⁸ The amount provided is larger for families with lower incomes. Evidence demonstrates that this benefit lowers the severity of food insecurity especially for households with the least incomes.⁹ However, this research also indicates that **the Canada Child Benefit could be designed to address household food insecurity more effectively** if it were to provide more funds to households living on the lowest incomes.⁹ There are also families in Canada who are currently unable to access this benefit, such those with refugee claimant refugee status.²⁹

We can take action to support systemic change. We can speak up for income solutions, the right to affordable housing, childcare, dental and drug plans to support underserved groups. We can address racism and colonialism, build strong healthy food systems, and support climate change adaptation for all. There are benefits for our whole community when **no one is left behind**.

How Can We Learn More and Be Part of the Change?

Get connected and learn about income solutions.

- **Food Insecurity** - www.proof.utoronto.ca
- **Basic Income**
 - Basic Income and Food Insecurity - www.obin.ca/bi_and_food_security
 - Basic Income Peterborough - basicincomepeterborough.ca
- **Living Wage** - www.ontariolivingwage.ca
- **Peterborough United Way Research** - www.uwpeterborough.ca/our-research/
- **Canada Child Benefit and Food Insecurity** - proof.utoronto.ca/resource/the-canada-child-benefit-as-a-policy-to-improve-childrens-health-hesa-submission/



Learn about additional systemic roots of food insecurity and connected issues

- **Racism and colonialism** connect deeply with food insecurity, food access, and food sovereignty. Here is one place to learn more about food sovereignty on turtle island: foodsecurecanada.org/2023/10/04/harvesting-hope-and-change-food-sovereignty-on-turtle-island
- **Food Action and the Peterborough Food Charter** - www.foodinpeterborough.ca
- **Climate Change and Health** - www.peterboroughpublichealth.ca/your-health/environmental-hazards/climate-change/

Speak up for change. Your voice can make a difference.

- Talk about food insecurity, incomes, and solutions with your family, friends and community.
- Write to or chat with your local MP, MPP or Council members about the need to improve incomes and housing to help address food insecurity and health inequities.



Let's take action to ensure that everyone can thrive with health and dignity – including future generations.

APPENDIX A: Income Scenarios

Thirteen Scenarios Based on Income and Benefits in Ontario and Canada, and Peterborough Food and Housing Costs (May 2024)

- Case studies above and the scenarios below use food cost data from the Peterborough County and City collected by Peterborough Public Health staff in May 2024 using the Ontario Nutritious Food Basket (ONFB).
 - The 61 food items costed in the ONFB are based on the 2019 National Nutritious Food Basket (NNFB)³⁰ and reflect Canada's Food Guide.³¹ To reduce missingness of certain food items, proxy items were used, which may have minor differences in nutrition and cost, compared to preferred items specified by the costing process. Food cost data does not include: non-food items, foods that may be needed to meet cultural or religious needs, or foods to manage disease conditions, allergies, or intolerances.
 - Canada's food guide and the ONFB are not inclusive for all religious and cultural groups, and they do not acknowledge traditional Indigenous foods and food procurement practices. Peterborough Public Health recognizes this as a significant limitation of this data collection.
- The below income scenarios integrate provincial and federal benefits from May 2024, including child benefits, GST/HST credits, the Ontario Trillium Benefit, the Canada Worker Benefit, and the Climate Action Incentive Payment. They assume that individuals and families have been able to file taxes. Calculations are based on benefits received within a Census Metropolitan Area. Scenarios highlight 2023 Peterborough Census Metropolitan Area Housing Cost Data from the Canadian Mortgage and Housing Corporation (CMHC).³² Rental data from the CMHC was adjusted to estimate rental costs during May of 2024, the time of food costing.
- For more information about limitations and adjustments made to data from previous years, please contact Peterborough Public Health.

2024 – Monitoring Food Affordability in Ontario (MFAO) Income Scenarios PPH

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9	Scenario 10	Scenario 11	Scenario 12	Scenario 13	
	Family of Four, Ontario Works (Case Study 4)	Family of Four, Full-time Minimum Wage Earner	Family of Four, Median Income (after tax)	Single Parent Household, Two Children over 6, Ontario Works	One Person Household, Ontario Works (Case Study 5)	One Person Household, Ontario Disability Support Program	One Person Household, Old Age Security/ Guaranteed Income Supplement	Married Couple, Ontario Disability Support Program	Single Pregnant Person, Ontario Disability Support Program (Case Study 1)	Single Parent Household with Two Children under 6, Full-time Minimum Wage Earner	Single Parent Household, Two Children Under 6, Ontario Works (Case Study 2)	Single Parent Household, Two Children Under 6, Ontario Works (Case Study 2)	Family of Four Refugee Claimants, Full-Time Minimum Wage Earner (Case Study 3)	One Person Household, Part-time Precarious Employment in the Gig Economy
Monthly Calculations														
Total Income	\$2,908.00	\$4,507.00	\$9,685.00	\$2,670.00	\$ 881.00	\$1,465.00	\$2,069.00	\$2,603.00	\$1,505.00	\$4,656.00	\$2,863.00	\$3,238.00	\$1,695.00	
Selected Expenses														
Average Monthly Rent (may or may not include heat/hydro ¹)	(3 Bdr.)	(3 Bdr.)	(3 Bdr.)	(2 Bdr.)	(Bachelor)	(1 Bdr.)	(1 Bdr.)	(1 Bdr.)	(1 Bdr.)	(2 Bdr.)	(2 Bdr.)	(3 Bdr.)	(Bachelor)	
	\$ 1,689.00	\$ 1,689.00	\$ 1,689.00	\$ 1,453.00	\$ 903.00	\$ 1,208.00	\$ 1,208.00	\$ 1,208.00	\$ 1,208.00	\$ 1,453.00	\$ 1,453.00	\$ 1,689.00	\$ 903.00	
Monthly cost of food	\$ 1,285.00	\$ 1,285.00	\$ 1,285.00	\$ 959.00	\$ 446.00	\$ 446.00	\$ 320.00	\$ 741.00	\$ 472.00	\$ 752.00	\$ 752.00	\$ 1,285.00	\$ 446	
Total Selected Expenses	\$ 2,974.00	\$ 2,974.00	\$ 2,974.00	\$ 2,412.00	\$ 1,349.00	\$ 1,654.00	\$ 1,528.00	\$ 1,949.00	\$ 1,680.00	\$ 2,205.00	\$ 2,205.00	\$ 2,974.00	\$ 1,349.00	
Funds Remaining (for other basic needs e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	\$ (66.00)	\$ 1,533.00	\$ 6,711.00	\$ 258.00	\$ (468.00)	\$ (189.00)	\$ 541.00	\$ 654.00	\$ (175.00)	\$ 2,451.00	\$ 658.00	\$ 264.00	\$ 346.00	
Percentage of income for rent	58%	37%	17%	54%	102%	82%	58%	46%	80%	31%	51%	52%	53%	
Percentage of income for food	44%	29%	13%	36%	51%	30%	15%	28%	31%	16%	26%	40%	26%	

APPENDIX B: Changes in Food Affordability Over Time

Changes in Affordability Between May 2022, 2023 and 2024 for Case Studies #1, #2, #4, and #5

- Adjustments were made to 2022 and 2023 rental and food cost data to allow for consistent methodology and comparisons to 2024.
- Food cost was adjusted to reflect updated energy requirements from the Institute of Medicine.³³ Food cost data from 2022-2024 should not be compared to years prior to 2022, due to significant changes in food costing methodology, and use of a different food list. Rental data from the CMHC was adjusted to estimate rental costs during the month of May, the time of food costing.
- Rental data for 2022, 2023, and 2024 were adjusted from CMCH data from October of the prior year, to reflect May of the appropriate year.
- Case Study #3 is new as of 2024; data were not tracked in 2022 or 2023.

Case Study #1: Single Pregnant Person, County, Ontario Disability Support Program

May 2022	May 2023	May 2024
Income, \$1349	Income \$1409	Income, \$1505
-Rent, \$1098	-Rent, \$1115	-Rent, \$1208
-Food, \$421	-Food, \$465	-Food, \$472
= \$ -170	= \$ -171	= \$ -175

Case Study #2: Lone-Parent Led family, County, Ontario Works

May 2022	May 2023	May 2024
Income, \$2705	Income, \$2743	Income, \$2863
-Rent, \$1377	-Rent, \$1370	-Rent, \$1453
-Food, \$700	-Food, \$741	-Food, \$752
= \$628	= \$632	= \$658

Case Study #4: Two Parent Family with Children, City, Ontario Works

May 2022	May 2023	May 2024
Income, \$2760	Income, \$2794	Income, \$2908
-Rent, \$1468	-Rent, \$1558	-Rent, \$1689
-Food, \$1187	-Food, \$1260	-Food, \$1285
= \$105	= \$ -24	= \$ -66

Case Study #5, Single Unattached Person, City, Ontario Works

May 2022	May 2023	May 2024
Income, \$863	Income, \$865	Income, 881
-Rent, \$842	-Rent, \$893	-Rent, 903
-Food, \$413	-Food, \$436	-Food, 446
= \$ -392	= \$ -464	= \$ -468

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