

Addressing Food Insecurity and Poverty

In Oxford County, Elgin County, and the City of St. Thomas



2023 Report

Purpose of this Report

Household food insecurity is a serious public health problem in Ontario and Canada. It is associated with poor health outcomes and places a significant burden on our healthcare system.

Southwestern Public Health (SWPH) monitors food affordability in Oxford County, Elgin County, and the City of St. Thomas. Food and housing costs are compared to various income scenarios. These scenarios highlight that many households in our region are unable to afford enough food for their health and well-being.

This report outlines effective income-based solutions to address food insecurity. SWPH encourages individuals, businesses, organizations, and community partners to share this report widely and to take collaborative action to address household food insecurity.

Household Food Insecurity

Food is a basic human right. Everyone should have the means to afford enough nutritious food. Unfortunately, this is not the case for many households in our region. Food insecurity is the inadequate or insecure access to a healthy diet caused by financial constraints. Without sufficient and reliable incomes, households may find it difficult to afford enough healthy food.

Food insecurity means not having enough money for food.

In 2021-2022, 19.2% of households in the Southwestern Public Health region were food insecure (1). That's almost 1 in 5 households.



People that are living with food insecurity may (2):

- Worry about running out of food
- Eat less food than they need
- Eat foods of lower nutritional value
- Skip meals
- Go an entire day or several days without eating

Food Insecurity is a Serious Public Health Issue

Household food insecurity is a serious public health problem as it is closely linked to many negative health outcomes. Adults and children from food insecure households have poorer physical and mental health compared to adults and children from food secure households (2).

Children and teens in food insecure households are more likely to experience:

- Poor overall health (3)
- Mental health conditions, such as depression, anxiety, and suicidal thoughts (4)
- Developmental and behavioural problems (4)
- Chronic health conditions, such as asthma (3)

Adults in food insecure households are more likely to experience:

- Poor mental, physical, and oral health (5)
- Mental health conditions, such as depression, anxiety disorders, mood disorders, and suicidal thoughts (6)
- Chronic diseases, such as diabetes (7) and heart disease (5)

People that are food insecure may be less able to manage their chronic health conditions. They are more likely to experience negative disease outcomes (8, 9), be hospitalized (10), and have a shorter life expectancy (11). This places a significant burden on our healthcare system and healthcare costs.

Compared to adults that are food secure, healthcare costs are (12):

- 23% higher for adults in marginally food insecure households
- 49% higher for adults in moderately food insecure households
- 121% higher for adults in severely food insecure households

Households at Risk of Food Insecurity

In Canada, household food insecurity is closely related to income. Households with inadequate or unstable incomes and limited savings and ability to borrow money are at the greatest risk of experiencing food insecurity. Those with lower incomes have a dramatically higher probability of being food insecure (2).

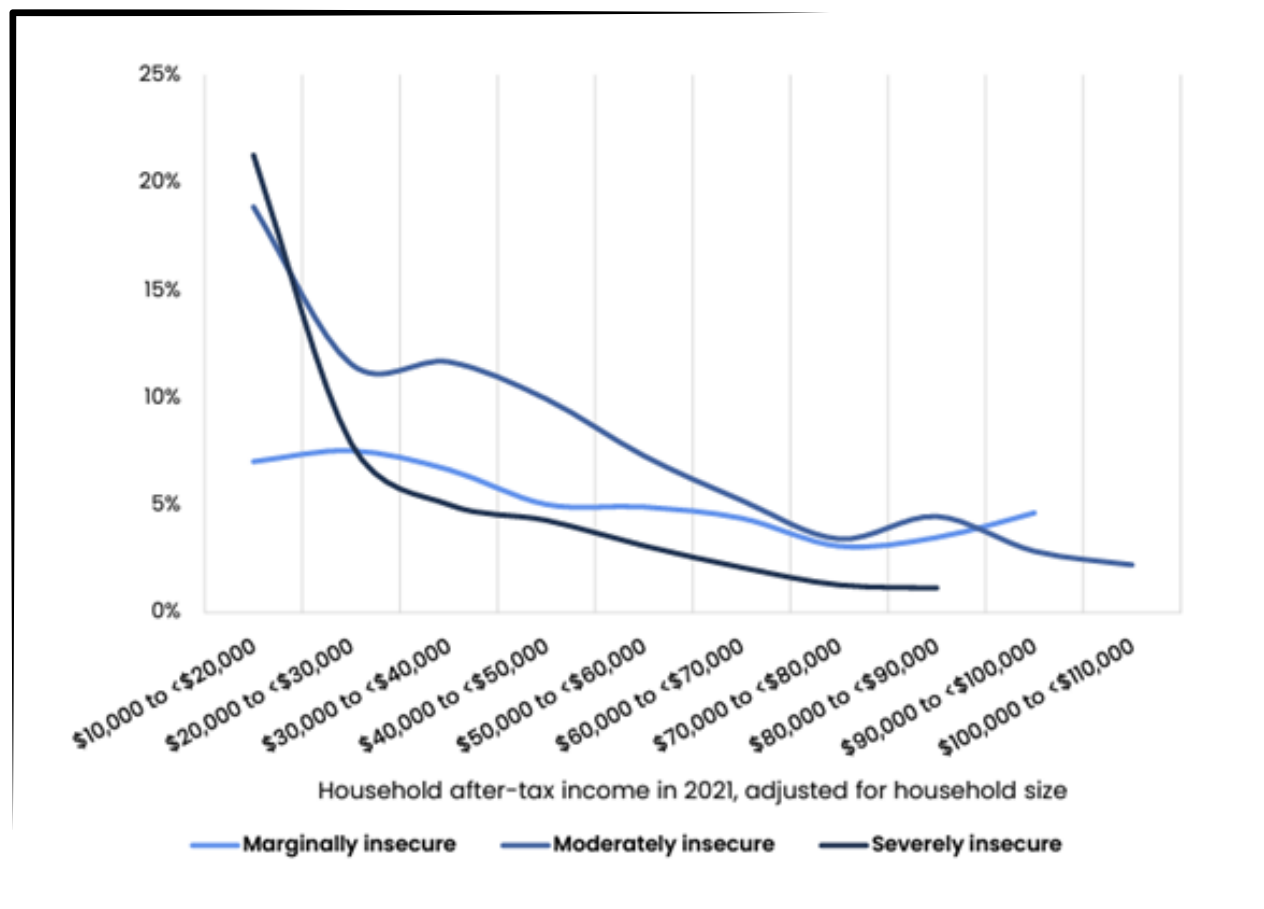


Figure 1.

Food insecurity by household income, 2021.

Source: Li, Fafard St-Germain, Tarasuk (2023). Household food insecurity in Canada, 2022.

In addition to total income, the source of income can be a strong predictor of food insecurity. Households whose main source of income is from social assistance experience much higher rates of food insecurity, compared to households with other income sources. In Ontario, 53% of households reliant on social assistance were food insecure (2).

Contrary to popular belief, having a job does not protect people from food insecurity. In 2021, about 1 in 6 Canadian households reliant on wages, salaries, or self-employment were food insecure (2). Households that faced job disruptions may have had to rely on employment insurance or COVID-19 related benefits, such as the Canada Emergency Response Benefit. These figures highlight that wages, salaries, and social assistance levels are inadequate for Canadians to meet the basic cost of living (2):

70% of households that relied on social assistance were food insecure

42% of households that relied on COVID-19 benefits were food insecure

17% of households that relied on wages, salaries, or self-employment were food insecure

In addition to income, there are other factors that increase a household's risk of experiencing food insecurity (2):



41% of households led by a female lone parent were food insecure



28% of households that rent their home were food insecure



21% of unattached individuals living alone were food insecure

Monitoring Food Affordability

SWPH conducts food costing in Oxford County, Elgin County, and St. Thomas using the Nutritious Food Basket (NFB) survey tool. The NFB provides an estimate of the cost of healthy eating that meets requirements from Canada's Food Guide.^a The cost is determined by pricing 61 food items from grocery stores in the area and calculating the average lowest retail price. An additional 5% is added to the cost of the food basket to cover the cost of other foods used in meal preparation, such as spices, condiments, and baking supplies. Other household needs, including personal hygiene products and cleaning products, are not included in the food basket.


^a SWPH acknowledges that neither Canada's Food Guide or the NFB are inclusive for all religious and cultural groups, and they do not acknowledge traditional Indigenous foods and food procurement practices. This may limit the generalizability and relevance of the results to different population groups.

The NFB assumes:

- Households have access to grocery stores
- Households have the time, ability, food skills, and equipment to prepare meals
- Households always buy according to the lowest price, and not necessarily based on need or preference

In 2023, the cost of eating a healthy diet for a family of four^b in Oxford, Elgin, and St. Thomas is \$1,184/month

To monitor food affordability, individual and family incomes are compared to monthly food and housing costs. The following scenarios depict what residents in Oxford, Elgin, and St. Thomas may experience.



| | Family of 4, Ontario Works | Family of 4, Full-time Minimum Wage Earner | Family of 4, Median Ontario Income (after tax) | Single Parent with 2 Children, Ontario Works | One Person, Ontario Works | One Person, Ontario Disability Support Program | One Person, Old Age Security/ Guaranteed Income Supplement | Single Pregnant Person, Ontario Disability Support Program |
|--|----------------------------|--|--|--|---------------------------|--|--|--|
| Total Monthly Income | \$2800 | \$4166 | \$9290 | \$2566 | \$868 | \$1372 | \$1996 | \$1412 |
| Average Monthly Rent | 3 Bedroom \$1519 | 3 Bedroom \$1519 | 3 Bedroom \$1519 | 2 Bedroom \$1471 | Bachelor \$859 | 1 Bedroom \$1228 | 1 Bedroom \$1228 | 1 Bedroom \$1228 |
| Monthly Food Cost | \$1184 | \$1184 | \$1184 | \$872 | \$425 | \$425 | \$319 | \$404 |
| Monthly Income Remaining for Other Expenses | \$97 | \$1463 | \$6587 | \$223 | -\$416 | -\$281 | \$449 | -\$220 |
| % of Income for Rent | 54% | 36% | 16% | 57% | 99% | 90% | 62% | 87% |
| % of Income for Food | 42% | 28% | 13% | 34% | 49% | 31% | 16% | 29% |

Table 1. Nutritious Food Basket Income Scenarios for the Southwestern Public Health Region, 2023.

^b A reference family of four includes a male and female couple, 31-50 years old; a boy, 14 years old; and a girl, 8 years old. Other types of households may have different costs.

About the Income Scenarios

Food costs:

When conducting food costing, there are several food items on the NFB that may have more than one option listed. The 'preferred item' is the top choice. 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'.

SWPH's 2023 food costing data cannot be compared to previous years as there have been changes in costing methods and foods costed.

How are household incomes calculated?

The main source of income for each scenario is estimated for May/June 2023. This corresponds with the timeframe when SWPH collects NFB data. The only exception is median Ontario income for Scenario 3, which is obtained from Statistics Canada. The most recent data available for this scenario are from 2021.

Income estimates for each scenario include family and tax benefit entitlements available to Ontario residents. Family and tax benefits for May/June 2023 are based on information in tax returns filed in 2021.

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The data in these scenarios represent maximum amounts. Actual amounts may be lower if residents do not file their income tax and/or do not apply for all available tax credits.

How are housing costs estimated?

Housing costs are based on Canada Mortgage and Housing Corporation's (CMHC) Rental Market Surveys for Ontario 2022 (13). The values reflect an average of current private apartment rental costs paid by tenants in the Woodstock census area from October 2022. Rental costs for new tenants would likely be higher as current tenants are protected from large annual rent increases. Utility costs may or may not be included in the rental estimates and vary considerably based on age and condition of housing, type of heating, range of appliances, air conditioning or cooling, and household size.

CMHC data from other urban areas within the SWPH region are similar to the values included in this report. However, there may be differences in other rural areas. The housing costs used in this report can be used as a general reference to the fact that many households cannot afford basic needs.

Case Study

Maria is a single mother who recently separated from her partner. She is the primary caregiver for her two young children, Sofia and Daniel. Maria currently receives Ontario Works. Despite actively seeking employment, she had difficulty finding a stable job that offered flexible hours. Childcare for Daniel is expensive, and Maria can only afford part-time care. Her children are growing and need new coats and boots for winter. Maria recently found out her car requires \$700 in repairs. She doesn't know how she will afford these expenses. The stress of financial insecurity and her children's needs can take a toll on Maria's mental health. She has limited family support as her parents live in another province.

Income \$2,556

Rent \$1,471

Food \$872

Amount remaining
for all other expenses
\$223

As illustrated in this case study, some people don't have enough money to buy healthy food. After paying for rent and groceries, people still have to pay for other basic needs:



Heat, hydro, phone,
internet



Clothing



Transportation



Childcare



Personal care items



Medical costs

The problem isn't the cost of healthy food. The problem is that people don't have enough money to afford healthy food.

Addressing Food Insecurity

Food programs, such as community gardens, community meals, gleaning, and food banks can have positive effects on the lives of those involved. These programs can help bridge the gap between food insecurity and income by reducing the acute effects of hunger. However, not all those that are food insecure access these programs, and for those that do, food insecurity does not go away. Food programs are not a long-term solution to addressing food insecurity.

Food insecurity is a problem rooted in inadequate incomes. Income solutions preserve dignity by allowing people to make choices and decisions about which foods to buy and ensure the basic right to food. There is strong evidence to show that food insecurity can be addressed through policy changes that provide adequate and stable incomes.

Increased social assistance rates

In 2022, the Progressive Conservative government announced a 5% increase to the Ontario Disability Support Program (ODSP) and Assistance for Children with Severe Disabilities (ACSD) Program. In addition, they noted that future increases would align with inflation. These rates increased in September 2022. In July 2023, ODSP and ACSD rates were increased by an additional 6.5% (14, 15).

Individuals receiving Ontario Works (OW) did not receive any increases in rates. The income scenarios in this report illustrate that, even with the maximum amount of entitlements and tax credits, social assistance rates are inadequate for households to afford basic needs. This is especially true for single adults without children. Social assistance rates should be indexed to inflation and align with the current cost of living.



Increased minimum wage

A minimum wage is the lowest amount of money that employers must pay their workers per hour of work. As of October 2023, the Ontario minimum wage is \$16.55/hour^c (16).

A living wage is the hourly wage an individual needs to earn to afford basic expenses and participate in their community. The Ontario Living Wage Network has calculated the 2023 living wage for London Elgin Oxford, which is \$18.85/hour (17).

Again, the income scenarios in this report demonstrate that current minimum wage rates are insufficient to cover basic needs. To reduce food insecurity, minimum wage should align with a living wage.

Basic income guarantee

A Basic Income Guarantee (BIG) provides regular cash payments to eligible households, regardless of their employment status. A BIG ensures that everyone has a minimum level of income to cover basic needs such as food, housing, and clothing, and be able to participate in society (18).

Evidence has shown there are substantial benefits to implementing a basic income, such as improved health outcomes and access to education for individuals and families, and reduced crime and savings from the indirect costs of poverty and food insecurity (18).

Increased investments in public programs and services

The cost of living refers to the expenses associated with maintaining a basic standard of living. This includes housing, food, transportation, healthcare, and other essential needs. Households with limited incomes are often forced to choose between paying rent and affording food.

Investing in affordable housing, transportation, and childcare benefits can significantly reduce rates of household food insecurity by improving households' financial circumstances (19, 20).

Improved employment standards

Individuals that are working in precarious employment may struggle to consistently access enough food. Precarious employment refers to work that is unstable and insecure, such as part time, temporary, and contract job opportunities. Workers in precarious employment often face uncertain work hours, low wages, minimal or no benefits, and limited job security. Policies and standards that address working conditions can reduce rates of household food insecurity by offering more reliable and adequate wages (21).

^c Note: The income scenarios in this report were calculated in May/June 2023. The Ontario minimum wage at that time was \$15.50/hour.



Taking Action

Learn More



Learn more about food insecurity and poverty.
Learn more here: www.odph.ca/centsless

Become a Certified Living Wage Employer



Become a Certified Living Wage Employer and encourage local businesses and organizations to become Certified Living Wage Employers. This improves the availability of local employment opportunities that offer better incomes.
Visit: www.ontariolivingwage.ca/

Support Tax Filing Clinics



Support free income-tax filing programs for low-income households. Many people with low incomes are missing out on cash transfer payments they are eligible for because they have not filed their taxes. Tax refunds can be the single largest cash infusion low-income households receive each year.
Visit: www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html

Advocate for Income-Related Policies



Send or endorse letters to the provincial and federal government calling for improved public policies at these levels. This can include support for increasing social assistance rates, increasing minimum wage, providing a basic income to working aged adults, and lowering tax rates for the lowest income earners.
Find a sample letter here: www.odph.ca/what-can-you-do

Support Local Poverty Reduction and Coalitions



Support local poverty reduction strategies, including activities related to addressing household food insecurity.
Learn more about the Elgin St. Thomas Coalition to End Poverty: <https://povertycoalition.ca/>
Learn more about Reducing Poverty Together in Oxford County: <https://www.futureoxford.ca/Committees.aspx>

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