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The Real Cost of Eating: Food Insecurity in Huron and Perth



Food security is when all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life.¹

Food insecurity is when people or their families have inadequate or insecure access to food due to financial constraints.

What is monitoring food affordability?

Huron Perth Public Health annually surveys the cost of a variety of food from grocery stores across Huron and Perth counties. Using a survey tool called Monitoring Food Affordability, we calculate the cost of one week's worth of groceries. In 2022, the tool was updated to reflect the new Canada's Food Guide recommendations (2019).

This survey is conducted by pricing 61 food items using the lowest available cost in eight area grocery stores (four conducted in-store, four conducted online) and calculating the average retail price. The items costed assume that people have the time, skill, and equipment needed to cook these food items. The tool does not include prepared convenience foods or household non-food items, such as toiletries.

In 2023, the cost of groceries for a family of four in Huron Perth was \$267 per week, or \$1,155 per month. For a family of four receiving Ontario Works, this means they would need to spend 41% of their income on food to meet the Canada's Food Guide recommendations.

Why can't people afford food?

For people earning minimum wage, working part-time and precarious jobs, receiving social assistance (e.g., Ontario Works, Ontario Disability Support Program) or living on a fixed income, it's hard to make ends meet.

Households living on low income will struggle to afford food

Food insecurity is the inadequate or insecure access to food because of financial constraints. People living with food insecurity may not experience hunger, but the food available to them might not be enough, safe, culturally adequate or meet the Canada's Food Guide recommendations.

In 2022, it was estimated that 18% of households in southwestern Ontario experienced food insecurity.²

Food insecurity persists in Canada

Food insecurity is a large and persistent problem in Canada. The latest estimates show that it worsened in 2022.³ Families or individuals may experience:

- Marginal food insecurity: Worry about running out of food and/or limited food selection due to a lack of money for food.
- Moderate food insecurity: Compromise quality and/or quantity of food due to a lack of money for food.
- Severe food insecurity: Miss meals, reduce food intake, and at the most extreme, go one or more days without food.

In fact, people usually pay their rent and other fixed expenses such as heat and transportation first. This makes food a flexible household expense, which affects the quantity and quality of food people can afford. As a result, households may only buy foods such as fresh vegetables and fruit if and when they can afford them, and may not have enough food to meet their needs.

Housing and rental costs

Whether or not food is affordable depends on a person's income and other expenses. The cost of housing is a major expense that must be considered.

Scans of rental listings conducted in 2022 and 2023 indicate that local rental rates far exceed the amounts reported by Canada Mortgage and Housing Corporation (CMHC).⁴ This difference is most likely due to the methodology used by CMHC, which doesn't reflect the rental units available in Stratford or the rest of Huron and Perth.

The Alternate Average Market Rents (AAMR) conducted by the City of Stratford Social Services Department, Housing Division for Stratford, St. Marys and Perth County, more appropriately reflects the local rental market conditions of this predominantly rural service area.⁵ Rental prices in Huron County are similar. Using this data, as shown in Table 1:

- For a single person receiving Ontario Works (OW) or Ontario Disability Support Program (ODSP), an average rental rate would exceed their monthly income.
- For families and couples receiving OW or ODSP, or seniors receiving Old Age Security/Guaranteed Income Supplement (OAS/GIS), the situation isn't much better.

While individuals and families who have been in a long-term rental may be paying lower than current market rent, they may experience increased rental costs if they need to move. Recent increases in housing costs, historically low vacancy rates, low housing supply, and the financialization of housing all impact the current rental market.

Low income is the root cause of food insecurity

Table 1 illustrates different income scenarios and the money remaining after basic monthly expenses are paid. As households living with low income often reside in rental housing, local rental rates are included.


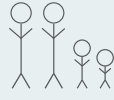
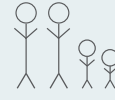
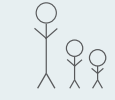

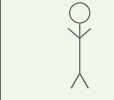

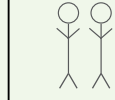
These scenarios show that households living on low income have little, if any, money left over to pay for other basic expenses, such as:

- Heat, hydro and other utilities
- Transportation, vehicle maintenance and gas
- Child care
- Phone and internet
- Clothing
- Insurance
- Laundry
- Non-prescription drugs and dispensing fees for prescription drugs
- Vision and dental care
- Home maintenance
- Costs for children in school
- Household cleaners and personal hygiene products

Learn more about housing and homelessness in Huron and Perth counties at myPerthHuron.ca from the Social Research & Planning Council and United Way Perth Huron.

Financialization means treating housing as a commodity – a vehicle for wealth and investment – rather than a human right and a social good for people and communities.⁶

Table 1: Income scenarios

	Households with Children				Households without Children			
	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8
	 Ontario Works	 Minimum Wage Earner	 Median Ontario Income	 Single Parent Ontario Works	 Ontario Works	 ODSP	 Senior OAS/GIS	 ODSP
Income*								
Total Monthly Income (After Tax)	\$2,800	\$4,166	\$9,290	\$2,566	\$868	\$1,372	\$1,996	\$2,437
Expenses								
Housing ⁵	\$1,894	\$1,894	\$1,894	\$1,487	\$1,050 [†]	\$1,253	\$1,253	\$1,253
Food ²	\$1,155	\$1,155	\$1,155	\$851	\$414	\$414	\$300	\$689
Monthly Income Remaining for Other Expenses								
	-\$249	\$1,117	\$6,241	\$228	-\$596	-\$295	\$443	\$495
<p>Families receiving social assistance, OW or ODSP, would spend more than half of their income on rent. Whereas individuals receiving OW do not even have enough money for rent.</p> <p>There would be no money left for food or other expenses. Even when food budgets are cut, most would still struggle to get by.</p>					<p>The rental rates included in this table are based on the Alternate Average Market Rents, 2021. Many clients who receive some form of social assistance experience challenges securing safe and suitable units. The maximum housing benefit (included in Total Income) varies between Huron and Perth counties.</p> <p>[†]There is limited availability of bachelor apartments to rent in Huron and Perth.</p>			
% Income Required for Rent	68%	45%	20%	58%	121%	91%	63%	51%
% Income Required for Food	41%	28%	12%	33%	48%	30%	15%	28%

*Actual income amounts may be lower if residents do not file their income tax and/or do not apply for all available tax credits.

Why food insecurity matters

When people can't afford to buy enough food, they are more likely to have poorer overall health. Adults living in food insecure households are more likely to experience infectious diseases, poor oral health, injury, or chronic conditions such as heart disease, hypertension, arthritis, back problems, and chronic pain. In particular, people with disabilities are disproportionately affected by food insecurity.⁸

Financial strain increases the risk of adverse mental health effects.⁹ The risk of depression, anxiety disorders, mood disorders, and suicidal thoughts increases with the severity of food insecurity for adults and youth. In children, food insecurity is associated with hyperactivity, inattention, and other growth and development concerns.¹⁰

Food insecurity also makes it difficult to manage existing health problems and leads to lower life expectancy. Adults living in food insecure households are more likely to delay, reduce or skip prescription medications due to cost. Food insecure adults are more likely to be admitted to the hospital, have longer stays, and be readmitted.⁸

Food charity is not a solution to food insecurity

Most studies on food insecurity show that food insecure households are more likely to ask for financial help from family or friends and miss bill payments than to access food charity. In fact, food bank usage data significantly underreports the scope of the problem.

- The majority of people who cannot afford to feed themselves and their families do not, or are unable to, access food banks. It's estimated that less than one quarter of households who are food insecure use food charities.¹¹
- Food banks operate under many constraints, including limited quantity and selection of food, due to reliance on donations.
- Food banks are often forced to limit the frequency of visits because of low supply, lack of storage and a shortage of volunteers.

Food banks were originally intended as temporary relief during difficult economic times in the 1980s. Since then, the food charity sector has grown to a massive network of non-profit food distributors and providers, and is increasingly supported by governments. Corporations benefit by receiving tax deductions for donations.

While food banks, mutual aid, and other civil society organizations continue to do their best to help those in need, they also recognize that they cannot solve food insecurity alone.¹² They are joining public health organizations, anti-poverty advocates, and other groups in calling for federal and provincial governments to take action through income-based interventions.



The real problem

Research has repeatedly shown that household food insecurity can be reduced by policy interventions that improve the financial circumstances of the lowest income households.

When food insecure households receive additional income, they spend it in ways that improve their food security.¹⁰

The persistence of high rates of food insecurity is a clear sign that there needs to be a dedicated effort to restructure federal, provincial, and territorial policies to target food insecurity reduction and ensure Canadians have enough money for basic needs.

What can we do to ensure everyone has enough income for food?

We now have decades of research evidence about addressing household food insecurity. Policy efforts need to be increased to address household food insecurity for Canadians.

Income policies preserve dignity, address the root cause of the problem, allow people to choose the food they want, and ensure basic right to food.

The most effective way to reduce household food insecurity is to make poverty reduction a political priority.

We can all learn why income solutions are needed to reduce food insecurity, and join the thousands of Canadians who are advocating for:

Federal policy options

- Implement adequate public old-age pensions
- Implement a fully-funded [Canada Working-Age Supplement \(CWAS\)](#)
- Implement a fully-funded [Canada Disability Benefit \(CDB\)](#)
- Lower income tax rates for the lowest income households
- Ensure income protection for precarious employment and low wages
- Implement a [Basic Income Guarantee](#)

When food insecure households receive additional income, they spend it in ways that improve their food security.





Provincial policy options

- Increase minimum wage
 - ▷ Most food insecure households are employed and working. However, low-wage jobs and jobs that are short-term or precarious can leave households food insecure.
- Increase social assistance rates
 - ▷ Current social assistance rates are deeply inadequate, and the majority of households relying on these programs are unable to meet their basic needs.¹³
- Prioritize affordable housing and investment in subsidized, affordable and stable housing

Local opportunities

- Talk to your local, provincial and federal representatives about how they are addressing income insecurity and food insecurity
- Support affordable housing and investment in subsidized, affordable and stable housing
- Support affordable childcare and increased access to affordable licensed childcare
- Invest in affordable public transit
- Become a [Living Wage](#) employer
- Visit [211 Ontario](#) to learn about the resources available to help families living with low income so that they have more money available to purchase the food they need

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10. PROOF. [What can be done to reduce food insecurity in Canada?](#) University of Toronto. [Accessed November 6, 2023]
11. Tarasuk V. et al. (2020) The Relationship Between Food Banks and Food Insecurity: Insights from Canada. *Voluntas*, 31:841-852.
12. Ontario Dietitians in Public Health. (2020) [ODPH Position Statement on Responses to Food Insecurity](#).
13. Maytree. [Interpreting the data: Key takeaways from Welfare in Canada, 2022](#). September 13, 2023.

Resources

- [211 Ontario](#)
- [Canadian Alliance to End Homelessness](#)
- [Food Banks Canada](#)
- [Ontario Basic Income Network](#)
- [Ontario Dietitians in Public Health](#)
- [Ontario Living Wage Network](#)
- [United Way Perth Huron](#)



For more details about
Monitoring Food Affordability,
please contact
Huron Perth Public Health.

www.hpph.ca

1-888-221-2133

