

MONITORING FOOD AFFORDABILITY

in Lambton County

The **2024** Nutritious Food
Basket Report



PURPOSE

Food insecurity, also known as household food insecurity, is the inability to obtain a sufficient diet due to income-related food access. Food insecurity can range from worrying about running out of food before getting money to buy more, to not eating for a whole day or more. Food insecurity is a significant public health issue.¹

Lambton Public Health monitors food affordability to understand local food and housing costs and to assess overall food affordability. Food affordability is influenced by household income and expenses. Income is the strongest predictor of food insecurity. By comparing monthly food and rental costs, we are able to show the impact that income has in food insecurity and those who experience it.

The [Ontario Public Health Standards](#) require health units to monitor local food affordability as part of the [Population Health Assessment and Surveillance Protocol, 2018](#). Registered Dietitians with Lambton Public Health (LPH) utilize the Nutritious Food Basket (NFB) to evaluate the affordability of food. This involves comparing average food and rent expenses in Lambton with different household income scenarios to illustrate the impact of income on food affordability.

Each year in May, Registered Dietitians at LPH measure the cost of food items using the Nutritious Food Basket (NFB).² The cost of the food basket and the average cost of rental housing in Lambton are compared to different household incomes to determine if food is affordable for Lambton residents.

This report uses local data and information to build awareness about food insecurity. This helps our community and community partners to take action and influence healthy public policy development to ensure equitable access to food for residents of Lambton County.

NUTRITIOUS FOOD BASKET

The NFB results were collected from eight grocery stores through a hybrid data collection model that included five brick and mortar and three online stores. A total of three rural (Corunna, Forest, and Petrolia) and five urban areas (Sarnia) were included to have a 60% urban and 40% rural representation. Food prices were collected from May 22 to May 30, 2024.

The NFB survey² measures the cost of 61 food items and their quantities needed for individuals in various groups, based on age and sex, to follow nutritious eating according to [Canada's Food Guide](#). Canada's Food Guide does not reflect the food practices of all religious and cultural groups and does not acknowledge traditional Indigenous foods or food procurement practices, which is a limitation of this data collection. Costing also does not include convenience foods,

In Lambton in 2024, the local cost to feed a family* of four was \$1,201 per month (\$277 per week), up 1.6% from 2023.

*Family includes 1 female (aged 31-50), 1 male (aged 31-50), 1 boy (aged 14-18 years), 1 girl (aged 4-8 years).

snack foods, infant foods, or formula and food for special diets, such as gluten-free products. Therefore, this data underestimates the actual costs of food for all population groups.

The NFB results do include the cost of eating with 5% added to account for miscellaneous foods used in meal preparation and cooking needs such as spices, seasonings, condiments, baking supplies, coffee, tea, and it assumes that people:

- Always buy according to the lowest price and not according to need or preference.
- Have time, ability, food skills, and equipment to prepare meals from scratch.
- Have access to a grocery store; and
- Grocery shop regularly (every 1 to 2 weeks).

In 2023, the dietary reference intakes for energy for certain population groups were updated to more accurately reflect the number of calories needed per day.³ As a result, the estimated energy requirement (EER) increased by more than 100 kilocalorie/day for the following groups:

- Males aged 14 – 18
- Females aged 14 – 18
- Pregnant (all age groups)
- Breastfeeding < 19 years
- Breastfeeding aged 19 – 30

To compare the 2024 data to 2023, the same adjustments were made. For this reason, the cost of 2023 will be higher than previously reported.

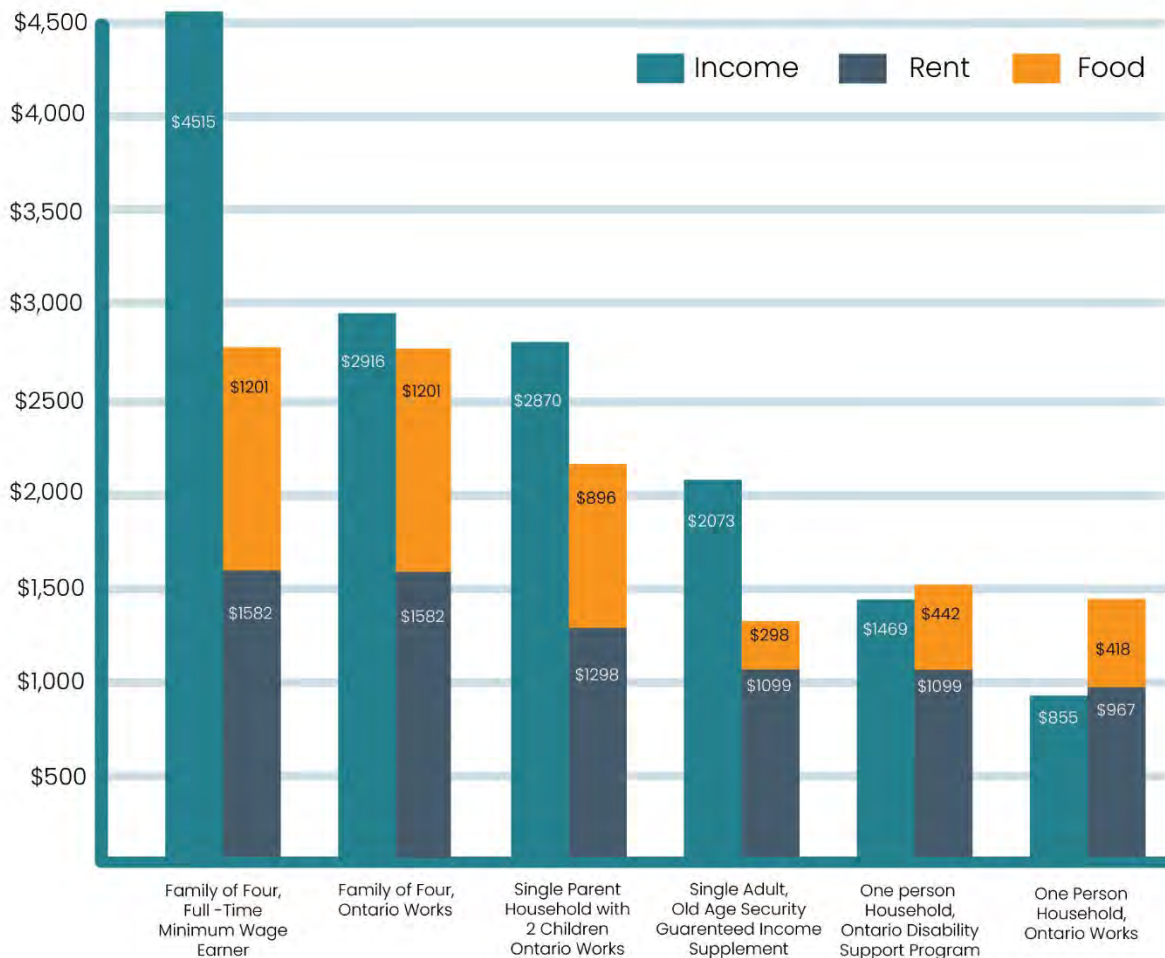
In Lambton, the local cost to feed a family* of four is \$1,201 per month (\$277 per week)

*Family includes 1 female (aged 31-50), 1 male (aged 31-50), 1 boy (aged 14-18 years), 1 girl (aged 4-8 years). When compared with the adjusted cost of the NFB in 2023 (i.e., \$1,182 per month or \$273 per week), this is a 1.6% increase in the NFB for a family of four from 2023 to 2024.

FOOD AFFORDABILITY AND INCOME

Food affordability is influenced by household income and expenses, including housing. The local NFB monthly food and average rental costs are compared to a variety of household and income scenarios (Figure 1). It is important to note that these income scenarios may not reflect every household's actual experience.

Figure 1. Income Scenarios (Appendix: Table 1)



The main source of household income is employment or social assistance (either Ontario Works or the Ontario Disability Support Program) or public pensions for older adults, including both Old Age Security and Guaranteed Income Supplement. These scenarios assume the household has filed their income tax returns to receive maximum benefit entitlements. The total income for each scenario includes the GST/HST credit, Ontario Trillium Benefit, Canada Worker Benefit/Advanced Canada Worker Benefit, and the Canada Carbon Rebate. For family households (except scenario 4), the Canada Child Benefit is also included.

These scenarios include food and rent only and are not inclusive of other needs (i.e. internet, phone, personal care products, clothing, transportation, household operations and supplies, etc.).

The largest expense for most low-income residents is housing. According to the [CMHC](#), housing is considered affordable when rent costs are no more than 30% of income. Housing costs are much higher than 30% in almost all the scenarios in this report, indicating that housing is not affordable. After paying rent and bills (utilities, phone, internet, childcare), there might not be much, if any, money left to buy food.

Based on the CMHC's affordability metrics, an income scenario that leaves an adequate amount of money for food and other basic needs would be that of a family of four earning median Ontario income spending only 16% of their monthly income on rent and 12% on food.

Social assistance rates in Ontario force recipients to live well below the poverty line.⁴ A single person on Ontario Works requires 109% of their income to afford rent (scenario 9). A single person receiving ODSP (scenario 10) spends over 75% of their monthly income on rent, leaving only \$370 for food and all other living costs. This shows that current social assistance programs are inadequate to address food insecurity.

In Ontario, 52% of households requiring any social assistance are food insecure.⁵

For low-income households with children under the age of 18, the Canada Child Benefit (CCB) has shown to offer some protection against food insecurity.⁶ The refugee claimant family (scenario 4) is not eligible for CCB until one parent receives a positive Notice of Decision from the Immigration and Refugee Board.⁷ This is additional financial strain, as their monthly income is significantly less than the same family household as seen in scenario 2. Although low-income families with children under the age of 6 receive the highest CCB, a recent study shows that giving higher amounts to families that need it the most would make the CCB fairer and could have better results in lowering food insecurity.⁸

Simply having a job is not enough to ensure adequate and secure income to meet basic needs. In 2022, almost 60% of Ontario households affected by food insecurity earned their main source of income from wages, salaries, or self-employment.⁵

WHY DOES FOOD INSECURITY MATTER?

Food insecurity is when people cannot afford the food their household needs.⁵ It is known as a sensitive measure of material deprivation and is tightly linked to other indicators of social and economic disadvantage.⁵

The following helps to identify the distinct levels of how food insecurity can be classified:

- Food secure – no indication of any income-related problems of food access
- Marginally food insecure – some concern of problem of food access
- Moderately food insecure – compromises in the quality and/or quantity of food consumed
- Severely food insecure – extensive compromises including reduced food intake⁵

From 2021-2023 18% of households in Lambton were considered food insecure, compared to 20% of households in Ontario.⁹

Experiencing food insecurity can have serious impacts on health. Some negative health outcomes associated with food insecurity include:

- Higher rates of chronic conditions, including mental health disorders (e.g., depression and suicidal ideation) and non-communicable diseases (e.g., heart disease, stroke, and diabetes)¹⁰
- Increased risk of infection and injury¹⁰

- Increased difficulties managing chronic conditions (e.g., inability to afford healthy food or medications) leading to increased negative disease outcomes, hospitalization and worst case, premature mortality.^{10,11,12}

Children living in food insecure households are more likely to experience anxiety, depression, hyperactivity, inattention, asthma and impacted growth and development from poor nutrition.¹⁰ In Ontario, 30.7% of children lived in food insecure households in 2023 compared to 24.6% in 2022.¹³

From 2021 – 2023, **nearly 18% of households in Lambton were considered food insecure**, compared to 20% of households in Ontario.⁹

REALITIES OF LIVING WITH FOOD INSECURITY

The following case studies do not represent real people but are based on research and current local data representing the impacts of food insecurity.

Case Study 1 - Single Parent, 2 Preschool Children (Full-Time Minimum Wage Earner)

Rachel is a single mother of a 3-year-old daughter and a 4-year-old son. She earns minimum wage working full-time at a retail store at Lambton Mall on weekdays. Both of her children attend daycare Monday to Friday from 7:00 a.m. to 6:00 p.m. Rachel is cautious about spending money but is feeling stressed with rising living costs and is struggling to make ends meet month to month. She recently had to purchase new tires for her car, adding additional financial stress. Rachel is skipping meals and reducing food intake daily, to make sure her children have food. She notices that she feels tired much of the time.

Rachel's monthly income \$4,663

- Minus rent **\$1,298/month**
- Minus food **\$703/month**
- Minus daycare **\$900/month*** (Homelessness Prevention & Children Services)
- Leaves **\$1,762** for all other expenses including hydro, cable/internet/cell phone bill, apartment insurance, car expenses, gas, clothing, household and personal items, laundry, kids' activities/toys.

Case Study 1

■ Rent ■ Food □ Childcare ■ Money remaining for other expenses



Case Study 2 - Single Person (Ontario Works)

Daniel is 42-years-old and lives in downtown Sarnia. Three weeks ago, he was laid off from his construction job. After extensive

job searching with no success, Daniel decided to apply for Ontario Works (OW) as he was not eligible for Employment Insurance (EI). Daniel was shocked to find out his monthly OW amount was not enough to cover his rent and food costs. Daniel borrowed money from a friend but does not want to tell his OW caseworker as he is afraid this could impact his OW eligibility. He is stressed about losing his home if he does not find a job soon. He has no funds to pay for his cell phone bill this month, which he needs to search for a job. He has sacrificed purchasing food to afford his rent and has been using the food bank and accessing free community meals. However, Daniel sometimes goes days without eating.

Daniel's monthly income \$885

- Minus rent and utilities **\$967/month**
- Daniel is **\$112 short** paying his rent. He has no money to pay for basic living expenses including food.

Case Study 3 - Single Person (Ontario Disability Support Program)

Tim is 34 years old and lives in a one-bedroom apartment in Petrolia. Four years ago, Tim was involved in a motorcycle accident leaving him with brain injuries. Tim suffers from frequent migraines and seizures and has not been able to work since the accident. After Employment Insurance ran out, he applied for Ontario Works. After a 5-month process, he was accepted into the Ontario Disability Support Program (ODSP). ODSP provides about half of what his income was four years ago. Tim purchases his clothes from bargain shops and discount stores. He struggles to purchase fresh vegetables, fruit, and meat as they are often out of reach in his food budget.

Tim's monthly income \$1,469

- Minus rent **\$1,099/month**
- Minus food **\$418/month**
- Tim is **\$48 short** for all other expenses including clothing, footwear, cell phone bill, household and personal items and laundry.

HOW CAN FOOD INSECURITY BE ADDRESSED?

Food insecurity is not caused by lack of food. It is not having enough money to buy food. Adequate income is what makes food affordable.⁵

Many emergency food providers recognize that food insecurity is tied to poverty and other underlying issues such as low income and lack of affordable housing. Food programs in the community cannot fix the financial hardships that cause food insecurity.¹⁴ They may be a temporary solution but are not a long-term solution to food insecurity.

To effectively address food insecurity, policy interventions including income-related policies for areas such as housing, employment, and public income supports are needed to help families and individuals meet their basic needs and support their well-being.¹⁵⁻¹⁹

Canada public pensions, including Old Age Security (OAS) and Guaranteed Income Supplement (GIS) are examples of government policies for older adults that provide income to cover the basic costs of living. Research shows that the risk of food insecurity among low-income unattached seniors drops by 50% at the age of 65 due to OAS and GIS.²⁰ When a single

adult receiving Ontario Works turns 65 and starts to get public pensions, their monthly income more than doubles.

Increasing the minimum wage to match a living wage would provide greater protection against individuals experiencing food insecurity.²¹ A living wage is the hourly wage a full-time worker needs to earn to afford basic expenses and participate in community life. The income scenarios in this report were calculated at \$16.55 per hour, in May 2024 (when the NFB was conducted in Lambton). Even with the October 2024 increase rate of \$17.20, this is not enough to cover the basic costs of living.²² People who earn a lower wage are also more likely to have precarious jobs.²³ These jobs are temporary, part time, contracts, and without benefits.⁵ The current 2024 living wage rate for Lambton County based on the Southwest region is \$19.85. A 6.4% increase from 2023 (\$18.65).²¹ This increase is mostly attributed to the rising cost of rent in Ontario.²¹

Our entire community has a role in addressing poverty as an underlying cause of food insecurity. All levels of government need to work together to ensure food insecurity is addressed with effective policy solutions (e.g. guaranteed basic income, adequate social assistance rates, reduced precarious employment conditions, and lower income tax rates for the lowest income households) to ensure we can all meet our basic needs and live with dignity.

LPH remains committed to conducting regular local food costing, and ensuring updated local costing is available for community partners to support awareness of income-based solutions that address the root cause of food insecurity.

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APPENDIX

Table 1: Lambton Income Scenarios 2024

Family Scenarios				
Income Scenario	Total Monthly income*	Average Monthly Rent** (% of income)	Monthly Food Costs*** (% of income)	Money Remaining for Other Basic Needs
1 Family of Four (2 adults, 2 school-age children) Ontario Works	\$2916	\$1582 (54%)	\$1201 (41%)	\$133
2 Family of Four (2 adults, 2 school-age children) Full Time Minimum Wage Earner	\$4515	\$1582 (35%)	\$1201 (27%)	\$1732
3 Family of Four (2 adults, 2 school-age children) Median Ontario Income	\$9685	\$1582 (16%)	\$1201 (12%)	\$6902
4 Family of Four, refugee claimants (2 adults, 2 school-age children) Full-Time Minimum Wage Earner	\$3246	\$1582 (49%)	\$1201 (37%)	\$463
5 Family of Two, Married Couple Ontario Disability Support Program	\$2609	\$1099 (42%)	\$694 (27%)	\$816
6 Family of Three (1 adult, 2 preschool children) Full-Time Minimum Wage Earner	\$4663	\$1298 (28%)	\$703 (15%)	\$2662
7 Family of Three (1 adult, 2 preschool children) Ontario Works	\$2870	\$1298 (45%)	\$703 (24%)	\$869
8 Family of Three (1 adult, 2 school-age children) Ontario Works	\$2677	\$1298 (48%)	\$896 (33%)	\$483

Single Person Scenarios					
Income Scenario	Total Monthly income*	Average Monthly Rent** (% of income)	Monthly Food Costs*** (% of income)	Money Remaining for Other Basic Needs	
9	Single person (adult) Ontario Works	\$855	\$967 (109%)	\$418 (47%)	-\$500
10	Single person (adult) Ontario Disability Support Program	\$1469	\$1099 (75%)	\$418 (28%)	-\$48
11	Single pregnant person (adult) Ontario Disability Support Program	\$1509	\$1099 (73%)	\$442 (29%)	-\$32
12	Single person (older adult) Old Age Security/Guaranteed Income Supplement	\$2073	\$1099 (53%)	\$298 (14%)	\$676

*Income includes employment earnings, Basic Allowance + Maximum Shelter Allowance (Ontario Works/Ontario Disability Support

Program), Old Age Security/Guaranteed Income, Ontario Guaranteed Annual Income System, Canada Child Benefit, GST/HST credit, Ontario Trillium Benefit, Canada Worker Benefit/Advanced Canada Worker Benefit, and Canada Carbon Rebate. Employment Insurance paid and Canada Pension Plan paid are deducted from employment earnings.

**To obtain data on average rental rates for various types of homes in Lambton, we rely on Rental Market Report, Canada Mortgage and Housing Corporation, Fall 2023. The [Canada Mortgage and Housing Corporation \(CMHC\) Rental Market Survey](#) is conducted in urban areas with populations of 10,000 or more. The survey includes both new and existing units in privately initiated structures with at least three rental units. The cost for a new tenant would likely be higher, as current tenants are protected from large annual increases by Ontario's [residential rent increase guideline](#). Utility costs (e.g., heat, electricity, hot water) may or may not be included in the rental amounts.

***Ontario Nutritious Food Basket survey May 2024, Lambton Public Health (includes Household Size Adjustment Factors).