



Lambton  
Public Health

# Monitoring Food Affordability Lambton

The **2025** Nutritious Food Basket Report

## Purpose

Household food insecurity is the inability to access adequate food due to financial constraints. It ranges from worrying about running out of food to skipping meals or going an entire day without eating.<sup>1</sup> Food insecurity is a serious public health issue that affects physical health, mental well-being, and overall quality of life.<sup>2</sup>

Lambton Public Health monitors food affordability to better understand the relationship between income, housing costs, and food access in our community. Income is a strong predictor of household food insecurity.<sup>1</sup> By comparing the cost of food and rent to different income scenarios, we can illustrate how income adequacy directly affects a household's ability to meet basic needs.

Monitoring food affordability is required under the Ontario Public Health Standards (Population Health Assessment and Surveillance Protocol, 2018). Registered Dietitians at Lambton Public Health use the Nutritious Food Basket (NFB) to measure the cost of healthy eating in our community.<sup>3</sup> These local food costs are then compared to average rental costs and various household income scenarios.<sup>4</sup>

This report uses local data to raise awareness of food insecurity and to inform community action and healthy public policy development aimed at improving income and housing stability for residents of Lambton County.

### Key Finding:

In Lambton in 2025, the local cost to feed a family of four is \$1,197 per month (\$275.50 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).

## Food Costs – The Nutritious Food Basket

Between May 20–28, 2025, food pricing data were collected from eight grocery stores in Lambton County using a hybrid model (five in-store, three online). Stores were selected to reflect both urban (Sarnia) and rural (Corunna, Forest, Petrolia) communities.

The NFB survey<sup>3</sup> measures the cost of 61 food items and the quantities needed for individuals in various groups, based on age and sex, to follow nutritious eating based on Canada’s Food Guide. This does not reflect the food practices of all religious and cultural groups and does not acknowledge traditional Indigenous foods and food procurement practices, which is a limitation of this data collection. Costing also does not include convenience foods, snack foods, infant foods, or formula and food for special diets, such as gluten-free products.<sup>4</sup> As a result, actual household food costs may be higher than reported.

An additional 5% is added to account for miscellaneous cooking needs (e.g., spices, condiments, baking supplies, coffee, tea).<sup>4</sup>

The NFB assumes that households:

- Purchase the lowest-priced items available.
- Have time, skills, and equipment to prepare meals from scratch.
- Have reliable transportation and access to grocery stores.
- Shop every 1–2 weeks.<sup>4</sup>

For many households, these assumptions do not reflect reality. Barriers such as transportation challenges, limited food storage, caregiving demands, employment schedules, disability, and cultural food preferences can increase costs.<sup>5</sup> Therefore, NFB estimates are conservative and likely underestimate the true cost of eating well.

In 2025, the monthly conversion factor was updated to improve accuracy in month-to-month comparisons (4.345 weeks/month).<sup>4</sup> This change had only a minor impact on results (approximately \$2–\$5 difference depending on household type).

While the cost to feed a family of four in 2025 decreased slightly compared to the adjusted 2024 value, food costs remain higher than in 2023. Importantly, the purpose of the NFB is not to track price trends alone — it is to assess whether incomes are sufficient to afford basic needs.

## Income and Housing

Food affordability is dependent on household income and expenses, especially housing.

### Income

Household income may come from:

- Employment
- Ontario Works (OW)
- Ontario Disability Support Program (ODSP)
- Public pensions (Old Age Security and Guaranteed Income Supplement)<sup>4</sup>

Income scenarios in this report include applicable benefits such as:

- Canada Child Benefit
- GST/HST Credit
- Ontario Trillium Benefit
- Canada Worker Benefit
- Canada Carbon Rebate<sup>4</sup>

These scenarios assume individuals file income taxes and receive maximum benefit entitlements.<sup>4</sup> In reality, some individuals do not file taxes and may receive less support. In addition, benefits are paid at different times throughout the month, creating cash flow challenges for households living paycheck to paycheck.

Of note, Ontario Works rates have not kept pace with the rising cost of living, and many recipients face significant financial shortfalls.<sup>6</sup>

## Housing

Housing is the largest expense for most low-income households.

According to Canada Mortgage and Housing Corporation (CMHC), housing is considered affordable when it costs no more than 30% of household income.<sup>7</sup> In nearly all scenarios in this report, housing costs exceed this threshold.

When rent consumes more than half of household income, there is little remaining for food, transportation, utilities, childcare, medications, and other essential expenses.

## Food Affordability

Taking into consideration food costs, income, and housing, several scenarios illustrate significant financial strain:

- A single adult receiving Ontario Works has a monthly shortfall of approximately \$492 after paying rent and food.
- A family of four receiving Ontario Works is left with only \$192 per month — less than \$7 per day — for all other expenses.
- Households earning minimum wage face substantial housing cost burdens.
- Only households earning median Ontario income have meaningful financial stability after basic expenses.

These findings reinforce that food insecurity is fundamentally an income issue.

## Household scenarios comparing income and the cost of rent and food in Lambton, 2025

| <b>Household Scenario<br/>Main Source of Income</b>   | <b>Total Monthly<br/>income <sup>a</sup></b> | <b>Monthly Rent <sup>b</sup><br/>(% of income)</b> | <b>Monthly Food<br/>Costs <sup>c</sup><br/>(% of income)</b> | <b>Remaining<br/>Funds <sup>d</sup></b> |
|---|--|--|--|---|
| <b>Family of Four</b> (2 adults, 2 school-age children)<br>Ontario Works                            | \$3013                                       | \$1624<br>(54%)                                    | \$1197<br>(40%)  | \$192                                   |
| <b>Family of Four</b> (2 adults, 2 school-age children)<br>2 Minimum Wage Earners                   | \$5112                                       | \$1624<br>(32%)                                    | \$1197<br>(23%)  | \$2291                                  |
| <b>Family of Four</b> (2 adults, 2 school-age children)<br>Median Ontario Income                    | \$9865                                       | \$1624<br>(16%)                                    | \$1197<br>(12%)  | \$7044                                  |
| <b>Family of Three</b> (1 adult, 2 school-age children)<br>Ontario Works                            | \$2776                                       | \$1624<br>(59%)                                    | \$891<br>(32%)   | \$261                                   |
| <b>Family of Three</b> (1 adult, 2 preschool children)<br>Ontario Works                             | \$2973                                       | \$1473<br>(50%)                                    | \$699<br>(23%)   | \$801                                   |
| <b>Family of Two</b> (1 adult with breast-fed infant)<br>Ontario Works                              | \$2101                                       | \$1473<br>(70%)                                    | \$204<br>(20%)   | \$204                                   |
| <b>Family of Four, Refugee Claimants</b> (2 adults, 2 school-age children)<br>1 Minimum Wage Earner | \$3354                                       | \$1624<br>(48%)                                    | \$1197<br>(36%)  | \$533                                   |
| <b>Single person</b> (adult)<br>Ontario Works   | \$901  | \$975<br>(108%)                                    | \$418<br>(46%)   | -\$492                                  |
| <b>Single person</b> (adult)<br>Ontario Disability Support Program                                  | \$1543                                       | \$975<br>(63%)                                     | \$418<br>(27%)   | \$150                                   |
| <b>Single person</b> (adult)<br>Minimum Wage Earner   | \$2287                                       | \$975<br>(43%)                                     | \$443<br>(19%)   | \$869                                   |
| <b>Single pregnant person</b> (adult)<br>Ontario Disability Support Program                         | \$1583                                       | \$975<br>(62%)                                     | \$442<br>(28%)   | \$166                                   |
| <b>Single person</b> (older adult)<br>Old Age Security/Guaranteed Income Supplement                 | \$2129                                       | \$975<br>(46%)                                     | \$296<br>(14%)   | \$858                                   |

<sup>a</sup>Net Income includes employment earnings, Basic Allowance + Maximum Shelter Allowance (Ontario Works/Ontario Disability Support Program) (as of May/June 2025), 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 (January-March 2025, Ministry of Child and Social Services). Employment Insurance paid, Income tax paid, and Canada Pension Plan paid are deducted from employment earnings.

<sup>b</sup>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 2024. 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.

<sup>c</sup>Ontario Nutritious Food Basket survey May 2025, Lambton Public Health (including Household Size Adjustment Factors).

<sup>d</sup>Remaining funds contribute to all other household expenses including personal care, transportation, insurance, medical expenses, utilities, clothes, childcare, internet, telephone, and more.

## Trends – Family of Four Receiving Ontario Works

| Scenario  | Family of Four (2 adults, 2 school-age children)<br>Ontario Works |                 |                 |
|---|---|-----------------|-----------------|
|   | 2023  | 2024            | 2025            |
| <b>Household Scenario<br/>Main Source of Income</b> |   |                 |                 |
| <b>Monthly Income</b>                               | \$2800  | \$2916          | \$3013          |
| <b>Monthly Rent<br/>(% of income)</b>               | \$1462<br>(52%)   | \$1582<br>(54%) | \$1624<br>(54%) |
| <b>Monthly Food Costs<br/>(% of income)</b>         | \$1186<br>(42%)   | \$1205<br>(41%) | \$1197<br>(40%) |
| <b>Remaining Funds</b>                              | \$152   | \$129           | \$192           |

The 2023–2025 trends demonstrate sustained financial pressure for a family of four relying on Ontario Works, despite modest increases in total income. Monthly income increased from \$2,800 (2023) to \$3,013 (2025), largely reflecting benefit adjustments and refundable tax credits (e.g., GST/HST credit, Ontario Trillium Benefit, Canada Carbon Rebate, Canada Child Benefit). However, these incremental gains have not kept pace with the structural costs of housing and food.

Housing remains the most significant expense. In 2023 and 2024, rent consumed 52–54% of total household income, far exceeding the 30% affordability benchmark established by CMHC.<sup>7</sup> Even with some improvement reflected in the 2025 scenario, housing costs continue to crowd out other essential needs. When more than half of a household’s income is required for rent, the margin for managing other basic living expenses becomes critically narrow.

Food costs alone require approximately 40–42% of household income across all three years. When rent and food are combined, this family is required to spend nearly all available income

on just these two necessities. Remaining funds ranged from \$152 (2023) to \$129 (2024) and \$192 (2025), leaving less than \$7 per day to cover all other expenses, including utilities, transportation, clothing, school needs, hygiene products, household supplies, insurance, and unexpected costs. These figures do not account for childcare, internet, phone services, or other essential modern living expenses, meaning the actual financial shortfall is even greater.

These trends underscore that food insecurity is fundamentally an income issue. The Monitoring Food Affordability data illustrates that even with tax credits and income supports applied, families relying on social assistance are left with insufficient income to achieve financial stability or resilience. Without structural improvements to income adequacy and housing affordability, families will continue to face persistent trade-offs between food and other essential needs.<sup>8</sup>

## Realities of Living with Food Insecurity

The following stories help illustrate some additional real situations of people living in low-income households in Lambton.

### Felix's Story

Felix is a 59-year-old man living in a farmhouse in rural Lambton County. Recently, the retail store where he worked reduced staff hours following the holiday season, leaving him without a steady income. After actively searching for another job without immediate success, Felix applied for Ontario Works (OW), as he did not qualify for Employment Insurance.

Felix was approved for OW and currently receives **\$901 per month**. However, his rent alone is **\$975 per month**, leaving him **\$74 short each month**, with no remaining income for food and other necessities. As a result, Felix is facing eviction and the very real risk of homelessness. He is deeply worried about losing his housing and feels uncertain about where to turn for help, which has caused significant stress and anxiety.

Compounding these challenges, Felix is unable to pay his cell phone bill this month, limiting his ability to apply for jobs and communicate with potential employers. Due to his high cost of living and limited income, he has been forced to go without adequate food and basic hygiene supplies, further affecting his ability to seek employment. Felix is also unable to afford gas or insurance for his vehicle, restricting his ability to search for work, attend medical appointments, access the food bank, or connect with local support services. Current waitlists for subsidized housing are extremely long and require multiple documents to apply.

Felix's situation highlights the significant challenges faced by individuals living on a fixed assistance income while experiencing housing insecurity and attempting to re-enter the workforce with extremely limited resources.

### Julie's Story

Julie is a 32-year-old single mother living in an apartment with her two children, age 8 and 14. After leaving her relationship due to intimate partner violence, Julie applied for Ontario Works while searching for stable employment that fits her childcare responsibilities. She has been on the Subsidized Childcare wait list for almost 2 years for her youngest child, with no space

available in her school district, and she has no other support in place to provide childcare if there was an emergency, limiting her employability.

The family's monthly Ontario Works income and child tax credit amounts to **\$2776 per month**, covering her rent, **\$1624 per month**, which is over half of her income. Julie carefully budgets what's left for utilities, transportation, school supplies, phone bills, clothes, and food. By the third week of the month, the fridge and pantry are empty, and the grocery money is usually gone.

To stretch meals, Julie skips breakfast and eats smaller portions so her children can eat enough. Fresh fruits, vegetables, and meat are limited because they are too expensive, so meals often consist of pasta, rice, canned soup, and discounted foods. Her children's teachers noticed that they sometimes arrive at school hungry and have low energy levels. Julie visits the local food bank once a month, but the items provided vary and rarely last until the end of the month. When unexpected expenses arise, such as winter boots for the children or medication not fully covered by Ontario Works, food becomes the first thing Julie cuts back on.

The constant stress of not knowing if there will be enough food affects Julie's mental health and her ability to focus on job searching, socializing, and her ability to access counselling. Despite careful planning and resourcefulness, the family continues to experience food insecurity due to the gap between Ontario Works assistance rates and the true cost of living.

## Why does Food Insecurity matter?

Food insecurity is strongly linked to poor health outcomes and increased health system costs.<sup>9</sup>

As food insecurity becomes more severe, risks increase for:

- Depression, anxiety, and suicidal thoughts<sup>10</sup>
- Chronic diseases such as diabetes and heart disease<sup>11</sup>
- Poor oral health<sup>12</sup>
- Injury and hospitalization<sup>13</sup>
- Premature mortality<sup>14</sup>

Children living in food-insecure households are more likely to experience:

- Anxiety and depression
- Behavioural challenges
- Asthma
- Poor academic outcomes
- Impaired growth and development<sup>11</sup>

Food insecurity in childhood can be considered an adverse childhood experience (ACE), with long-term consequences for lifelong health.<sup>15</sup>

## National and Provincial Trends

Food insecurity in Canada is at its highest recorded level.

- In 2024, 25.5% of Canadian households were food insecure.<sup>16</sup>
- In Ontario (2023–24), 24.8% of households were food insecure.<sup>17</sup>
- In Lambton County (2023–24), 25.4% of households were food insecure — nearly double the rate reported in 2021–22.<sup>17</sup>

These rising rates reflect worsening affordability pressures across the province and country.

## How can Household Food Insecurity be Addressed?

Food insecurity is not caused by a lack of food — it is caused by a lack of adequate income.<sup>1</sup> While food banks and other charitable food programs provide immediate relief, they do not address the financial hardship that drives food insecurity and are not sustainable long-term solutions.<sup>18</sup> Evidence consistently shows that income-based policy interventions — such as adequate social assistance rates, living wages, pensions, and unemployment supports — are more effective at reducing food insecurity because they help people afford food and other basic needs directly.<sup>8,19</sup> Public income supports like Old Age Security (OAS) and the Guaranteed Income Supplement (GIS) demonstrate this: the risk of food insecurity among low-income seniors drops substantially when they begin receiving these benefits.

Recent federal action such as the Canada Groceries and Essentials Benefit — which expands and enhances the existing GST credit through a one-time top-up and ongoing increased payments for low- and modest-income households — aims to provide more financial support to help offset rising food costs and improve affordability for millions of Canadians. For example, eligible families of four could receive up to \$1,890 this year and enhanced annual payments, thereafter, providing timely income relief that can help reduce financial strain on food and other essentials.

However, income support alone is not sufficient. Housing costs remain one of the largest pressures on low-income households, often consuming well over the affordable threshold of 30% income and leaving limited funds for food and other essentials. Affordable housing actions include policies that increase the supply of affordable units, limit cost burdens, and stabilize rents — is critical to strengthen household financial security and support food affordability.

A comprehensive approach that combines adequate income, affordable housing, quality employment, and accessible community services is essential to effectively address household food insecurity. Lambton Public Health remains committed to regular local food costing and advancing awareness of food affordability and other essential costs to understand causes of food insecurity.

## Endnotes

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