

# The Cost of Eating Well

IN WATERLOO REGION 2022



## Key Messages

- Food insecurity is the inadequate or insecure access to food because of financial constraints<sup>1</sup>.
- While emergency food programs help those experiencing immediate needs, they cannot address the root cause of food insecurity, which is poverty<sup>1</sup>.
- Food insecurity impacts diet quality<sup>4</sup>, and increases risk of chronic conditions<sup>5,6</sup> and poor mental health<sup>6,7</sup>.
- At least 23,605 households in Waterloo Region (almost 11%) are food insecure<sup>2</sup>.
- Nutritious Food Basket survey results illustrate that after paying for housing and household bills, people receiving social assistance or living on low-paying wages may not be able to purchase nutritious food<sup>3</sup>.
- Measures to address inadequate income include increasing social assistance rates and minimum wage in line with the cost of living, more stable employment opportunities, reducing income tax rates for low-income households, and a basic income guarantee<sup>1,8</sup>.

## What is the Nutritious Food Basket?

The Nutritious Food Basket (NFB) is a tool used to monitor food affordability for individuals and households<sup>9</sup>. The food items costed from the National Nutritious Food Basket were updated in 2019 to reflect the revised Canada's Food Guide<sup>10</sup>. Data presented in this report is part of a pilot study for Monitoring Food Affordability in Ontario. The pilot used hybrid data collection methods both in-store and online. Due to this new methodology and changes in items costed, the 2022 data cannot be compared with that of previous years<sup>3</sup>.

The total cost of the NFB in Waterloo Region is calculated by averaging the lowest available retail prices for the 61 specified food and beverage items. The costing was conducted at eight food retail stores across the Region. The calculation includes an additional 5% for miscellaneous food items (seasonings, condiments, baking supplies, coffee and tea). The calculation does not include convenience food items, or other non-food items (such as soap, toilet paper, toothpaste, or personal hygiene products). The NFB does not take into account special dietary restrictions, local foods, or the additional cost of eating out or inviting company to share a meal.<sup>11</sup>

In 2022, the cost of eating healthy for a family of four living in Waterloo Region is \$1069.16 per month.

## Food insecurity and health

In addition to impacting the quality of one's diet<sup>4</sup>, food insecurity impacts many facets of health related to physical, mental, and social well-being. Adults living in food insecure households are more likely to have chronic conditions, such as diabetes, hypertension, heart disease, gastrointestinal disorders, arthritis, and back problems<sup>5,6</sup>. People, including children, experiencing food insecurity are also at a greater risk of having anxiety and depression<sup>6,7</sup>. While children are more likely to experience symptoms of hyperactivity, inattention<sup>12</sup>, and low self-esteem and efficacy<sup>13</sup>, youth and adults are at an increased risk of experiencing suicidal thoughts<sup>14</sup>.

Food insecurity contributes to increased health care use and costs. Food insecure adults are more likely to be hospitalized and stay in hospital longer<sup>15,16</sup>. In Ontario, health care costs for severely food insecure households are 121% higher than those of food secure households<sup>15</sup>.

## The Nutritious Food Basket can be used to<sup>11</sup>:

- Compare the basic cost of healthy eating with income and other basic living expenses.
- Educate on the root cause of food insecurity.
- Support advocacy efforts to address poverty as the root cause of food insecurity.
- Inform policy decisions.

**Table 1: Scenarios comparing household income to approximate monthly expenses in Waterloo Region<sup>17</sup>**

	Family of 4 Ontario Works	Family of 4 Minimum Wage Earner	Family of 4 Median Income (after tax)	Single Parent, 2 children Ontario Works	1 Person Ontario Works	1 Person ODSP	1 Person over 70 Old Age Security/GIS	Married Couple ODSP
Total income*	\$2760	\$3973	\$9323	\$2528	\$863	\$1309	\$1885	\$2322
Average monthly rent**	3 bedroom \$1959	3 bedroom \$1959	3 bedroom \$1959	2 bedroom \$1356	bachelor \$950	1 bedroom \$1134	1 bedroom \$1134	1 bedroom \$1134
Food***	\$1069.16	\$1069.16	\$1069.16	\$785.82	\$384.92	\$384.92	\$275.34	\$640.15
Funds remaining	<b>-\$268.16</b>	\$944.84	\$6294.84	\$386.18	<b>-\$471.92</b>	<b>-\$209.92</b>	\$475.66	\$547.85
Percent of income required for healthy food	39%	27%	11%	31%	45%	29%	15%	28%
Percent of income required for rent	71%	49%	21%	54%	110%	87%	60%	49%

\*Income includes all income from employment, Basic Allowance (Ontario Works/Ontario Disability Support Program), Maximum Shelter Allowance, Old Age Security/Guaranteed Income, Ontario Guaranteed Annual Income System, Canada Child Benefit, GST/HST credit, Ontario Trillium Benefit, Canada Worker Benefit, and Climate Action Incentive Payment. Employment Insurance paid and Canada Pension Plan paid are deducted.

\*\*Rent costs calculated using Canada Mortgage and Housing Corporation's Rental Market Reports: Ontario Highlights 2021.

\*\*\*Food costs calculated using Nutritious Food Basket Data Results May-June 2022 for Region of Waterloo, including family size adjustment factors.

## The Nutritious Food Basket in context

Food insecurity affects almost 11% of households in Waterloo Region<sup>2</sup>. An increased likelihood of food insecurity is seen when greater than 30% of income is needed to pay for housing<sup>18</sup>. In Table 1, only the family of four earning a median income requires less than 30% of their income for housing. After paying for rent and food, this family is left with \$6294.84 for other expenses. If this same family relied on Ontario Works, they would not have enough money to pay for rent and healthy food. They would be at a deficit and without funds for other remaining expenses such as telephone, transportation, childcare, household and personal care items. As a result, the family may need to use some of their food budget for other items. With less money left for food, they may turn to other options such as skipping meals or using charitable food programs to make ends meet<sup>3</sup>.

## Effective solutions to food insecurity

Policies that address inadequate incomes, such as aligning social assistance rates and minimum wage with cost of living, and more stable employment opportunities with full-time permanent positions and benefits are effective solutions for food insecurity. Reducing income tax rates for low-income households and supporting income tax filing may also help to optimize tax refunds for this group. A basic income guarantee can also support adequate income to meet basic needs<sup>1,8</sup>. For example, an effective income policy currently in place is the Guaranteed Income Supplement (GIS) highlighted in Table 1. When adults become eligible for programs such as Old Age Security, GIS and Canada Pension Plan at age 65, their risk of food insecurity is cut in half<sup>19</sup>.

Emergency food services such as food banks and charitable meal programs may help those experiencing immediate hunger, but do not effectively or permanently address poverty, which is the root cause of food insecurity<sup>1</sup>.

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### For more information

For more information on the Nutritious Food Basket, food insecurity, and how to access emergency food, please visit [Affordable Food - Region of Waterloo](#).

99 Regina Street South P.O. Box 1633 Waterloo, Ontario N2J 4V3  
519-575-4400, TTY: 519-575-4608 [www.regionofwaterloo.ca/ph](http://www.regionofwaterloo.ca/ph)

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