

The Cost of Eating Well

IN WATERLOO REGION 2023



Key Messages

- Food insecurity is not having enough money for food¹.
- Over 15% of households in Waterloo Region are food insecure².
- In 2023, the cost of eating healthy for a family of four in Waterloo Region is \$1124.79 per month. This is a 5.2% increase from 2022, or an additional \$55.63 per month.
- After paying for housing and household bills, many people receiving social assistance or wages from low-paying jobs do not have enough money to purchase nutritious food.
- Food insecurity impacts diet quality³, increases risk of chronic conditions^{4,5} and poor mental health^{5,6}.
- While emergency food programs help those experiencing immediate need, they do not address the root cause of food insecurity, which is poverty¹.
- Policies that improve income such as a living wage, basic income guarantee, and increasing social assistance rates are effective measures to address food insecurity^{1,7}.

What is the Ontario Nutritious Food Basket?

The Ontario Nutritious Food Basket (ONFB) is a tool used to monitor food affordability⁸. The National Nutritious Food Basket guides this costing and includes 61 food items based on the 2019 Canada's food guide⁹. The total cost of the ONFB in Waterloo Region is calculated by averaging the lowest available retail prices for the specified food and beverage items⁸. Costs are collected online or in-store from eight food retail stores across the region. If an item is unavailable, proxy items of similar nutrition and price are used. There may be minor differences in nutrition and/or price between the preferred and proxy items.

The ONFB calculation includes an additional 5% for miscellaneous food items (seasonings, condiments, baking supplies, coffee and tea), but does not include convenience foods, or other non-food items (e.g., soap, toilet paper, toothpaste, or personal hygiene products). The ONFB does not take into account dietary restrictions, local foods, or the additional cost of restaurant meals or inviting company to share a meal¹⁰. These food items are also not inclusive for all religious or cultural groups, and they do not acknowledge traditional Indigenous foods and food procurement practices.

Food insecurity and health

In addition to affecting the quality of one's diet³, food insecurity affects peoples' physical, mental, and social wellbeing. 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^{4,5}. People experiencing food insecurity, including children, are also at a greater risk of having anxiety and depression^{5,6}. Children are more likely to experience symptoms of hyperactivity, inattention¹¹, and low self-esteem¹². Youth and adults are at an increased risk of experiencing suicidal thoughts¹³.

Food insecurity contributes to increased healthcare use and costs. Food insecure adults are more likely to be hospitalized and stay in hospital longer^{14,15}. In Ontario, healthcare costs for severely¹⁶ food insecure households are 121% higher than those of food secure households¹⁴.

The Ontario Nutritious Food Basket can be used to¹⁰:

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

In 2023, the cost of eating healthy for a family of four in Waterloo Region is **\$1124.79** per month.

This is a **5.2%** increase from 2022, or an additional **\$55.63** per month.

Table 1: Scenarios comparing household income to approximate monthly expenses in Waterloo Region¹⁷

	Family of 4 Ontario Works	Family of 4 minimum-wage earner	Family of 4 median income (after tax)	Single-parent, 2 children Ontario Works	Single person Ontario Works	Single person ODSP	Single person, over 70 Old Age Security/ GIS	Married couple ODSP
Total income*	\$2794	\$4160	\$9284	2560	\$865	\$1369	\$1993	\$2433
Average monthly rent [†]	3 bedroom \$1689 [‡]	3 bedroom \$1689	3 bedroom \$1689	2 bedroom \$1469	bachelor \$1075	1 bedroom \$1245	1 bedroom \$1245	1 bedroom \$1245
Food [§]	\$1124.79	\$1124.79	\$1124.79	\$827.94	\$403.52	\$403.52	\$290.96	\$672.45
Funds remaining	-\$19.79	\$1346.21	\$6470.21	\$263.06	-\$613.52	-\$279.52	\$457.04	\$515.55
Percent of income required for healthy food	40%	27%	12%	32%	47%	29%	15%	28%
Percent of income required for rent	60%	41%	18%	57%	124%	91%	62%	51%

* 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, Oct 2022, and may or may not include heat/hydro.

‡ The cost of a 3-bedroom apartment was \$270 less than the previous year (2021 Canada Mortgage and Housing Corporation's Rental Market Report).

§ Food costs calculated using Ontario Nutritious Food Basket Data Results May 2023 for Region of Waterloo, including family size adjustment factors.

The Ontario Nutritious Food Basket in context

Food insecurity affects over 15% of households in Waterloo Region². The likelihood of food insecurity increases when more than 30% of income is needed to pay for housing¹⁸. In Table 1, only the family of four earning a median income requires less than 30% of their income for housing. A family relying on Ontario Works uses 60% of their income for housing, and does not have enough money left to pay for healthy food. In addition to these costs, this family has no funds for other expenses such as phone bills, transportation, childcare, and household and personal care items. As a result, the family may need to use some of their food budget for other items or turn to other options, such as skipping meals or using charitable food programs.

Effective solutions to food insecurity

Policies that address inadequate incomes, such as aligning social assistance rates and minimum wage with cost of living, 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^{4,7}. 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 reduced by 50%¹⁹.

Emergency food services such as food banks and charitable meal programs may help those experiencing immediate hunger, but they are not permanent solutions to poverty, which is the root cause of food insecurity¹.



For more information, please visit [Affordable Food in Region of Waterloo](#).

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Alternate formats of this document are available upon request.

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