

2024!

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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**.³

What is monitoring food affordability?

Huron Perth Public Health routinely surveys the cost of a variety of food from grocery stores across Huron and Perth counties. We use a survey tool called Monitoring Food Affordability to calculate the cost of one weeks' worth of groceries.

This survey is conducted by pricing 61 food items using the lowest available cost in eight local grocery stores (five conducted in-store, three 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 2024, the cost of groceries for a family of four in Huron Perth was \$309 per week, or \$1,338 per month. For a family of four receiving Ontario Works, this means they would need to spend 46% of their income on food to meet 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 not possible to make ends meet.

Households living on low incomes 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 Canada's Food Guide recommendations.

Between 2021 and 2023, it was estimated that 17.8% of households in Huron Perth experienced food insecurity.²

Food insecurity persists in Canada

Food insecurity is a large and persistent problem in Canada. Families or individuals may experience varying degrees of food insecurity.

- 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.

Learn more about housing and homelessness in Huron and Perth counties at myPerthHuron.ca from the Social Research and 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

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.

The Rural Housing Information System (RHIS) collects rental data from websites that advertise rental units.⁴ The average rent is calculated on a monthly basis by unit size for the rural municipalities in Huron and Perth. The City of Stratford's Social Services Department provided data for Stratford and St. Marys. The rental market scan was completed over an 11-week period from March 7 to May 22, 2024.⁵ Both sources provide a current picture of the cost of local rental units. Data for the lower tier municipalities in Huron and Perth counties show that rental rates are five to 18 per cent lower compared to the city of Stratford and town of St. Marys.

Individuals and families who have been in a long-term rental may be fortunate to be paying lower than current market rent. Moving can place individuals and families under significant financial strain. 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

Tables 1 (a) and 1 (b) illustrate 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.









Tables 1 (a) and 1 (b) reflect rental costs for Huron and Perth (excluding Stratford and St. Marys)⁴ and for Stratford and St. Marys respectively.⁵ In both cases:

- For a single person receiving Ontario Works (OW), an average rental rate would exceed their monthly income. For individuals living on Ontario Disability Support Program (ODSP), rent would use up most, if not all, of their income.
- For individuals, couples and families receiving OW, ODSP, Old Age Security/Guaranteed Income Supplement (OAS/GIS) or earning minimum wage, the situation isn't much better.
- Many Huron and Perth residents can't pay rent, keep the utilities on and put enough food on the table.

These scenarios in tables 1 (a) and (b) show that households living on low income have little, if any, money left 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

Table 1 (a): Income scenarios⁷ – Rural Rental Prices (Huron and Perth)









	Households with Children				Households without Children			
	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8
	 Family of 4 Ontario Works	 Family of 4 Minimum Wage	 Family of 4 Median Income	 Single Parent Ontario Works	 One Adult Ontario Works	 One Adult ODSP	 One Adult Senior OAS/GIS	 Two Adults ODSP
Income*								
Total Monthly Income (After Tax)*	\$2,916	\$4,515	\$9,685	\$2,677	\$885	\$1,469	\$2,073	\$2,609
Expenses								
Housing ⁴	\$2,450	\$2,450	\$2,450	\$1,880 ^a	\$1,358 ^b	\$1,358	\$1,358	\$1,358
Food ⁸	\$1,338	\$1,338	\$1,338	\$952	\$386	\$386	\$278	\$702
Monthly Income Remaining for Other Expenses								
	-\$872	\$727	\$5,897	-\$155	-\$859	-\$275	\$437	\$549
Percentage of Income								
% Income Required for Rent	84%	54%	25%	70%	153%	92%	66%	52%
% Income Required for Food	46%	30%	14%	36%	44%	26%	13%	27%

^a Assumes children share a bedroom despite National Occupancy Standards.

^b Assumes bachelor unit is not available based on rental market scan.

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

Table 1 (b): Income scenarios⁷ – Stratford and St. Marys Rental Prices

	Households with Children				Households without Children			
	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8
	 Family of 4 Ontario Works	 Family of 4 Minimum Wage	 Family of 4 Median Income	 Single Parent Ontario Works	 One Adult Ontario Works	 One Adult ODSP	 One Adult Senior OAS/GIS	 Two Adults ODSP
Income*								
Total Monthly Income (After Tax)*	\$2,916	\$4,515	\$9,685	\$2,677	\$885	\$1,469	\$2,073	\$2,609
Expenses								
Housing ⁵	\$2,576	\$2,576	\$2,576	\$2,048 ^a	\$1,270 ^c	\$1,674	\$1,674	\$1,674
Food ⁸	\$1,338	\$1,338	\$1,338	\$952	\$386	\$386	\$278	\$702
Monthly Income Remaining for Other Expenses								
	-\$-998	\$601	\$5,771	-\$-323	-\$-771	-\$-591	\$121	\$233
Percentage of Income								
% Income Required for Rent	88%	57%	27%	77%	144%	114%	81%	64%
% Income Required for Food	46%	30%	14%	36%	44%	26%	13%	27%

^a Assumes children share a bedroom despite National Occupancy Standards.

^c Assumes bachelor unit is available.

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

Families receiving social assistance (OW or ODSP) or making a minimum wage, would spend more than half of their income on rent.

There would be no money left for food or other expenses. Even when food budgets are cut, most would still struggle to get by.

Many individuals and families whose primary income comes from social assistance experience challenges securing safe and suitable rental accommodations.

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.⁹

Financial strain increases the risk of adverse mental health effects.¹⁰ 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.⁹

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.⁹

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 underreport 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.¹³

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 how to address household food insecurity. Policy efforts need to address inadequate income, the root cause of food insecurity.

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 and provincial policy options and local opportunities.

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

Federal policy options

- Adequate public old-age pensions
- A fully-funded [Canada Working-Age Supplement \(CWAS\)](#)
- A sufficient and fully-funded [Canada Disability Benefit \(CDB\)](#)
- Lower income tax rates for the lowest income households
- Improved labour standards and working conditions for precarious employment and low wages
- A [Basic Income Guarantee](#)
- Expanded supply of [non-market housing](#)





Provincial policy options

- Regular increases to 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.
- Increased 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.¹⁴
- Prioritized expansion of non-market and not-for-profit housing including supportive housing, community housing, rent supports and affordable home ownership.

Local opportunities

- Talk to your local, provincial and federal representatives about how they are addressing income insecurity and food insecurity.
- Support expansion of non-market and not-for-profit housing including supportive housing, community housing, rent supports and affordable home ownership.
- Support increased access to affordable not-for-profit, 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.



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

www.hp-ph.ca

1-888-221-2133



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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](#)

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