

# Can these people afford to eat well?



***Special thanks to the Community Food Advisors,  
KFL&A Public Health volunteers,  
who did the food costing for the Nutritious Food Basket.***

**Your comments, concerns and ideas are most welcome. Please contact the  
KFL&A Public Health at 549-1232 or 1-800-267-7875 and ask for either  
Caulette McBride ([cmcbride@healthunit.on.ca](mailto:cmcbride@healthunit.on.ca)) or Karen Thorpe ([kthorpe@healthunit.on.ca](mailto:kthorpe@healthunit.on.ca)).**

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## **Can this family afford to eat well?**

**Linda Smith is a 35-year old single mother living in Kingston. She has two children, John, age 10 and Anne, age 16. They share a small three-bedroom apartment and have been waiting over a year and a half to get into subsidized housing. The family's monthly income is \$1,692.15. They pay \$851.00 each month for rent and need to spend at least \$418.79 every month to purchase a variety of foods according to Canada's Food Guide to Healthy Eating. Linda tries to keep the monthly phone bill to about \$25.00. The family relies on bus transportation for shopping, errands, appointments, getting to school in bad weather and other outings. She spends a minimal amount on personal care items, clothing and footwear. Linda's money runs out before she meets these basic expenses. In fact, she is \$246.30 short.**

**Can the Smiths afford to eat well? The short answer is no. In fact, the Smiths live in a community that is not *food secure*.**

### ***Food Security***

“Food security exists 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” (A Systematic Approach to Community Food Security: A Role for Public Health, November 2002). A community that has achieved food security would have no food banks, meal programs, soup kitchens or other initiatives designed to help its citizens meet their nutritional needs. There are many communities in Canada that are not food secure. The KFL&A area is one of them.

### ***Threats to food security***

In budgeting, priority is typically given to paying the rent at the sacrifice of food, clothing, phone service, and other household goods. Affordable housing is very difficult to find. For example the vacancy rate in Kingston in 2005 was 2.4 percent. As of June 2005, there were 933 Kingston families on the Social Housing Registry. On average, about 100 newly approved families are added each month, but only 30 families are placed in housing. Consequently, there are many people who cannot find any suitable housing. There are many who have found other housing but cannot afford to pay for their accommodation and still have money to feed their families a healthy diet. These people are food insecure.

Factors that may threaten food security include single-parent households, low socioeconomic status, unemployment, and low levels of education. The following data from Statistics Canada 2001 Community

Profile clearly show that there are residents in the KFL&A area that are at risk.

- Number of lone-parent families: 7,240
- Number of female lone-parent families: 5,985
- Median family income for lone-parent families: \$28,688
- Median family income for couple-families: \$60,631
- Unemployment rate: 6.9 percent
- Percent of population aged 20-34 with less than high-school graduation certificate: 12.3 percent
- Percent of population aged 35 – 44 with less than high-school graduation certificate: 15.9 percent
- Percent of population aged 45-64 with less than high-school graduation certificate: 24.2 percent

In the Rapid Risk Factor Surveillance System (RRFSS), Survey (2004) 12.5 percent of respondents aged 18 and over in KFL&A answered yes to one of the following three questions.

- In the past 12 months, did you or anyone else in your household not have enough food to eat because of a lack of money?
- In the past 12 months, did you or anyone else in your household not eat the quality or variety of foods that you wanted because of a lack of money?
- In the past 12 months, did you or anyone else in your household worry that there might not be enough to eat because of a lack of money?

The Canadian Community Health Survey (CCHS) (2000- 2001) also found evidence of food insecurity in KFL&A. When asked: In the past 12 months, *how often* did you or anyone else in your household:

- worry that there would not be enough to eat because of a lack of money?
- not have enough food to eat because of a lack of money?
- not eat the quality or variety of foods that you wanted to eat because of a lack of money?

7.7 percent of respondents aged 12 and over in KFL&A answered often or sometimes to one or more of these food insecurity questions.

RRFSS and CCHS provide evidence of food insecurity in our area. Clearly, there are people who go hungry, or worry where their next meal will come from. These numbers would, no doubt, be greater if the surveys included questions about the *quality* of the food. A parent first ensures that his/her children are not starving; that they, at least, take in calories for energy. If funds are low, it may not be possible to ensure that they are also getting a variety of nutritious foods from the four food groups as outlined by Canada's Food Guide to Healthy Eating.

### ***The Nutritious Food Basket (NFB)***

Since 1997, Ontario Public Health agencies have been mandated by the Ministry of Health and Long Term Care (MOHLTC) to assess the annual cost of a NFB. Locally, KFL&A Public Health Community Food Advisors, under the guidance of a public health dietitian, conducted the annual survey in June 2005.

The NFB represents a balanced diet of basic foods purchased by average Canadians. It includes 66 food items. The NFB is a food-costing program that calculates the cost of healthy eating based on current nutrition recommendations. It can be used to monitor changes in the actual dollar-and-cent cost of a nutritious food basket. The results have been used to develop the Weekly Food Costing Tool included in this package.

In 2004, for the first time, KFL&A Public Health used the data to compare the cost of a NFB to income, thereby assessing the adequacy of social assistance or minimum wage incomes. (See Appendix 1 for details on NFB data collection, limitations and use.) This information was compiled to create this report, “Can this family afford to eat well?” The 2004 report was distributed to a variety of agencies including:

- The KFL&A Board of Health,
- Hot Meal and Food Providers,
- United Way,
- The Provincial Standing Committee on Finance and Economic Affairs,
- Members of the Social Justice and Peace Office,
- Managers at Ontario Works,
- KFL&A Public Health and
- Registered Dietitians in Kingston.

Since it was released KFL&A Public Health staff have attended meetings with Hot Meal and Food Providers and participated in organizing a dinner meeting that brought together key people who were interested in food security and food localism. A core group has emerged that is committed to addressing these issues in our area.

### ***Food costs as part of overall living expenses***

Healthy eating is essential to good health but it is not the only essential. The potential for healthy eating must be placed in the context of other living expenses. The following four scenarios illustrate the challenge of eating well and living well for four different families. This information can be used to advocate for increased affordable housing, an end to the National Child Benefit Supplement claw-back, an increase in the minimum wage and other food security initiatives.



*James Hill is a 20-year old single man with a disability. He has never been able to work. His only source of income is from the Ontario Disability Support Program (ODSP).*

<i>Source of Income</i>	<i>Amount per Month</i>
ODSP Shelter Allowance	\$414.00
ODSP Basic Allowance	\$516.00
GST Credit	\$25.22
<b>Total</b>	<b>\$952.22</b>

<i>Monthly Expenses</i>	<i>Amount per Month</i>
Rent – 1 bedroom apt. (utilities included)	\$627.00
Food (41.60/wk. x 4.33 x 1.15)	\$207.15
Phone	\$25.00
Laundry (at Laundromat - \$6.00 x 4.33/ wk.)	\$26.00
Soap, shaving cream, toilet paper etc.	\$25.00
Clothing/footwear (\$400.00/yr)	\$35.00
Bus	\$48.00
<b>Total</b>	<b>\$993.15</b>

**Amount Remaining: \$952.22 - 993.15 = - \$40.93**

**James Hill does not have enough money to meet his basic expenses. He has no money to spend on household supplies, life and home insurance, over-the-counter medicines, bandaids, bank fees, postage, long-distance phone calls, cable, computer, internet services, gifts, church or charity donations, haircuts, recreation, savings, and other necessary items.**



*Patrick Jones is 38 years old. His wife is 34. They have two sons who are 12 and 16 years old. Mr. Jones and his oldest son both require glasses. Mr. and Mrs. Jones recently found full-time jobs that pay minimum wage. Although they would qualify for subsidized housing, they have been advised that the average waiting time is one to two years in Kingston for a three- bedroom apartment or housing unit. They have added their name to the list and are waiting.*

<i>Source of Income</i>	<i>Amount per month</i>
Combined monthly income (70 hrs. x 7.15 x 4.33)	\$2,167.16
Basic Monthly Canada Child Tax Benefit	\$204.66
National Child Benefit Supplement (NCBS)	\$182.29
GST Credit	\$57.83
<b>Total</b>	<b>\$2,611.94 per month</b>

<i>Monthly Expenses</i>	<i>Amount per Month</i>
Rent (3-bedroom apt. utilities included)	\$851.00
Phone	\$25.00
Food (\$32.31 + 40.39 + 29.54 + 43.97 x 4.33.)	\$633.09
Laundry (at Laundromat \$12.00 x 4.33)	\$52.00
Soap, toilet paper, tooth paste etc.	\$100.00
Clothes/footwear (\$1800.00/yr)	\$150.00
Bus (adults - \$65, youth - \$48)	\$226.00
Income tax, EI, CPP (approximately \$20.00/person/week: \$20.00 x 2 x 4.22 = \$173.20)	\$173.20
<b>Total</b>	<b>\$2210.29</b>

**Amount Remaining: \$2,611.94 - \$2210.29 = + \$401.65**  
**The Jones family has \$401.65 remaining each month or \$92.76 a week to spend on household supplies, life and home insurance, medicine, dental and eyewear needs, bank fees, postage, long-distance phone calls, cable, computer, internet services, gifts, church or charity donations, haircuts, recreation, savings, school expenses, savings, , and other necessary items.**

**Mr. and Mrs. Jones were happy to find employment but this meant giving up their dental and eyewear coverage. Their youngest son can receive dental treatment through the Children in Need of Dental Treatment (CINOT) program. Mr. and Mrs. Jones and their oldest son do not have any coverage unless they are in need of urgent dental care and then may only qualify for only \$100.00 each.**



*Mary Brown is a 68-year-old single woman with no savings. Her only sources of income are from the government. She does not qualify for the Canada Pension Plan because she has not contributed. She lives in a small one-bedroom apartment while she waits for subsidized housing.*

<i>Source of Income</i>	<i>Amount per month</i>
Old Age Security	\$476.97
GIS (Guaranteed Income Supplement – federal)	\$555.00
GAINS (Guaranteed Annual Income Supplement for Seniors - provincial)	\$83.00
GST Credit	\$28.92
<b>Total</b>	<b>\$1143.89</b>

<i>Monthly Expenses</i>	<i>Amount per Month</i>
Rent – 1-bedroom apt. (utilities included)	\$627.00
Phone	\$25.00
Food (\$29.04/wk. X 4.33 x 1.15)	\$144.60
Laundry (at Laundromat - \$6.00/wk x 4.33)	\$26.00
Soap, tooth paste, toilet paper, etc.	\$25.00
Clothes/footwear (\$400.00/yr)	\$33.00
Bus	\$44.00
<b>Total</b>	<b>\$924.60</b>

**Amount Remaining: \$1,143.89 - \$924.60 = + 219.29**

**Mrs. Brown has \$216.79 each month or \$50.07 each week to spend on household supplies, life and home insurance, over-the-counter medicines, bandaids, bank fees, postage, long-distance phone calls, computer, cable, internet services, gifts, church or charity donations, haircuts, recreation, savings, and other necessary items.**



*Linda Smith is 35-year old single mother. Her son, John, is 10 years old and her daughter Anne is 16. The children’s father does not provide any child support. They are currently on the waiting list to get into subsidized housing. They are renting a three-bedroom apartment in north Kingston.*

<i>Source of Income</i>	<i>Amount per Month</i>
Social Assistance – Basic Allowance (Ontario Works)	\$590.00
Shelter Allowance (Ontario Works)	\$571.00
Basic Monthly Canada Child Tax Benefit	\$204.66
National Child Benefit Supplement (NCBS)	\$268.66
GST Credit	\$57.83
<b>Total</b>	<b>\$1692.15</b>

<i>Monthly Expenses</i>	<i>Amount per Month</i>
Shelter – 3-bedroom apt. (utilities included)	\$851.00
Food (\$29.54 + 32.31 + 30.26 x 4.33 x 1.05))	\$418.79
NCBS payment to Ontario government	\$268.66
Phone	\$25.00
Laundry (at Laundromat - \$9.00/wk x 4.33.)	\$39.00
Soap, tooth paste, toilet paper, etc.	\$75.00
Clothes/footwear (\$1200/yr)	\$100.00
Bus	\$161.00
<b>Total</b>	<b>\$1,938.45</b>

**Amount Remaining: = \$1692.15 – 1938.45 = - \$246.30**

**Linda Smith does not have enough money to meet her family’s basic monthly living expenses. She has no money to spend on household supplies, life and home insurance, over-the-counter medicines, bandaids, bank fees, postage, long-distance phone calls, cable, computer, internet services, gifts, church/charity donations, haircuts, recreation, savings, school expenses, savings, and other necessary items.**

**The family is entitled to dental care and glasses under Ontario Works. John’s and Anne’s dental needs are covered under Ontario Works. Linda has limited coverage; \$200.00 per year. Fortunately, John’s glasses are also covered under Ontario Works. Linda is entitled to \$150.00 every 2 calendar years.**

## Nutritious Food Basket Data Collection, Limitations and Use

### *What is the Nutritious Food Basket (NFB)?*

The NFB represents a balanced diet of basic foods purchased by average Canadians. It includes 66 food items. The NFB is a food-costing tool that measures the cost of healthy eating based on current nutrition recommendations. It can be used to monitor changes in the actual dollar-and-cent cost of a nutritious food basket. This tool can also be used to compare the cost of a NFB to income, thereby assessing the adequacy of social assistance or minimum wage incomes.

### *How is the NFB data collected?*

Data collection follows a process outlined by the MOHLTC.

- The 66 foods on the list allow for a basket that provides a variety of foods to meet nutrient needs. Historically, food baskets with fewer items have been proposed for food costing but when field tested, they were found to be unrealistic in taste and usefulness.
- The food groups used include milk products; eggs; meat, poultry and fish; meat alternatives; grain products; citrus fruit and tomatoes; other fruit; potatoes; other vegetables; fats and oils; and sugar and sweets.
- The cost includes an additional five percent added for miscellaneous items used in meal preparation.
- The store selection strategy includes sampling at least one store from major chains and groups within a health unit jurisdiction.
- Costing must take place within a two-week period.
- Publication of the food list is not recommended. In the past, it has been used inappropriately as the basis for menu planning and as a shopping list. The NFB list is meant to be a tool to determine average costs for costing. The foods included are not the only foods that can make up a healthy diet. At the time of its development, the food list met energy and nutrient recommendations; however, those recommendations are now under review. The recommendation will not be released until 2006. In order to prevent the misinterpretation of the data the following are prohibited:
  - ✓ the release of store names,
  - ✓ menus based on the list of the foods used,
  - ✓ the comparison of costs between stores,
  - ✓ the comparisons between communities, health units or provinces, and
  - ✓ publication of the cost of the basket based on fewer than three stores.

***The data have the following limitations:***

- For the most part, processed convenience foods, snack foods and foods of little nutritional value are excluded. For example, food items such as coffee, tea, cookies or packaged foods that people might enjoy occasionally are excluded.
- Food dollars spent away from home are not included.
- Food received as gifts or obtained through fishing, hunting, gathering or growing are excluded.
- Foods are based on average household purchasing patterns and do not represent the patterns of any one person, family, ethnic or age group.
- The cost of the item may be lowered or increased when foods are unavailable in the preferred purchase units.
- Package sizes are chosen to reasonably represent what a family of four may use in a week; however, this package size may not be the most economical.
- The total cost is calculated by averaging the cost of the individual food items across stores. The market share of the store prices are not factored in. Therefore the resulting cost is an unweighted average. Consequently, between-community comparisons cannot be made.
- The food list is based on the assumption that people have the skills to prepare meals from scratch.
- Non-food items such as toilet paper, soap, laundry detergent and personal hygiene items are excluded.

***How should this information be used?***

This information can be used:

- to increase awareness of food security issues,
- to help develop pamphlets on food budgeting,
- to help individuals or families determine the cost of eating nutritiously,
- to estimate the cost of feeding a group of people (in group homes, shelters, students sharing a house, etc.),
- to develop case studies for use in advocacy work, training health and social service professionals, and for home management education programs,
- to develop an Inventory of Food Programs,
- to demonstrate the need for Good Food Box promotion,
- to demonstrate the need for a community plan designed to help those who are food insecure, and
- to advocate for higher minimum wage or social assistance by documenting the barriers to accessing affordable nutritious diets for those with limited incomes.

The report, "Can these people afford to eat well? 2004" was presented to the Provincial Standing Committee on Finance and Economic Affairs in an effort to encourage them to increase financial aid to those receiving government assistance. People are also lobbying the Ontario government to end the claw-back of the National Child Benefit Supplement. The Ontario Coalition Against Poverty is lobbying the provincial government to raise the rates for Ontario Works and Ontario Disability Pension.

# Weekly Food Costing Tool 2005

KFL&A

PublicHealth

To assist in estimating the weekly cost of a nutritious diet, follow these steps. An example is provided:

### Step 1

Write down the sex and age for each person you are feeding.

### Step 2

Using the chart on the right, write down the weekly food cost for each person.

### Step 3

Add the weekly food costs together.

### Step 4

It may cost a little more to feed small groups of people and a little less to feed larger groups. Therefore, you may have to adjust the total cost found in Step 2. Use the following adjustment for family size if it applies to your situation.

### Adjustment Factors

- 1 person – increase cost by 15%, multiply by 1.15
- 2 persons – increase cost by 10%, multiply by 1.10
- 3 persons – increase cost by 5%, multiply by 1.05
- 4 persons – no change
- 5 persons – decrease cost by 5%, multiply by 0.95
- 6 persons – decrease cost by 10%, multiply by 0.90

Sex	Age	Cost /per week	<i>Example</i>
Woman	35	\$29.54	
Girl	16	\$30.26	
Boy	10	\$32.31	
<b>Subtotal</b>		\$92.11	
Multiply \$92.11 by the adjustment factor that is 1.05.			
<b>Total</b>		<b>\$105.93</b>	

Sex	Age	Cost /per week	<i>Your Household</i>
<b>Subtotal</b>			
x Adjustment			
<b>Total</b>			

Age/Sex Group	Cost Per Week
<b>Child</b>	
1 year	15.66
2-3 years	16.46
4-6 years	21.75
<b>Boy</b>	
7-9 years	25.98
10-12 years	32.31
13-15 years	37.92
16-18 years	43.97
<b>Girl</b>	
7-9 years	25.06
10-12 years	29.84
13-15 years	31.90
16-18 years	30.26
<b>Man</b>	
19-24 years	41.60
25-49 years	40.39
50-74 years	36.62
75+ years	33.14
<b>Woman</b>	
19-24 years	31.01
25-49 years	29.54
50-74 years	29.04
75+ years	28.28
<b>Pregnancy &amp; Lactation</b>	
<b>AGE</b>	
13-15 TRI1	35.37
13-15 TRI1	37.32
13-15 TRI3	37.32
13-15 LACT	38.33
<b>AGE</b>	
16-18 TRI1	35.28
16-18 TRI2	37.87
16-18 TRI3	37.87
16-18 LACT	38.84
<b>AGE</b>	
19-24 TRI1	34.38
19-24 TRI2	36.59
19-24 TRI3	36.59
19-24 LACT	37.43
<b>AGE</b>	
25-49 TRI1	33.00
25-49 TRI2	35.02
25-49 TRI3	35.02
25-49 LACT	35.71

Be sure to speak to your health care provider to find out if your health matters entitle you to the special diet allowance.



## ***References***

Desjardins E., Roberts W., McGibbon K., Garrison L., Field D., Stevens V., Elliott G., and Glynn K. "A Systematic Approach to Community Food Security: A Role for Public Health", A position paper adopted by the Ontario Public Health Association, November 2002.

Ministry of Health, Public Health Branch, Monitoring the Cost of a Nutritious Food Basket, In accordance with the Mandatory Health Programs and Services Guidelines, June 1, 1998.

## **Data Sources for Case Scenarios**

### **Local**

Administrative Services,  
KFL&A Public Health  
(for income deduction information)

Partners in Mission Food Bank  
544-4534

City of Kingston  
546-4291. ext. 1372  
(for most recent vacancy rates)

Home Based Housing  
542-6672  
(for single adults only, geared to income, Social Housing Registry must approve)

Housing Help Centre  
531-3779  
(confirmed rental rates, utilities included, as per Social Housing Registry 2003, included utilities)

Kingston Credit Counselling Centre  
549-7850  
(for information on clothing, laundry, personal expenses etc.)

Kingston Transit  
546-4291  
(bus pass fees)

Ontario Works  
546-2695  
(income for low-income families, disabled individuals, senior citizens, rental rates, basic expenses)

Rolland E (2005). RRFSS in KFL&A: January-December 2004. Kingston: KFL&A Public Health.

Social Housing Registry  
546-5591, ext. 105  
(This agency decides who qualifies for subsidized housing, and keeps track of waiting lists.)

## **Provincial**

GAINS

1-800-263-7965

Ontario Child Care Support for Working Families

1-800-263-7466

(for working families with low-income, children under age 7)

Province of Ontario Inquiry Centre

1-800-268-8758

(directed to Ontario Works)

Ministry of Community and Social Services

Ontario Disability Support Program

Tel: (613) 545-4553

Toll Free: 1-800-267-0236

<http://www.cfcs.gov.on.ca/CFCS/en/programs/IES/OntarioDisabilitySupportProgram/default.htm>

## **Federal**

Canada Revenue Child Tax Benefit

1-800-387-1193

[www.cra-arc.gc.ca/benefits/childbenefit-e.html](http://www.cra-arc.gc.ca/benefits/childbenefit-e.html)

(used benefits calculator)

GST Credit Quarterly Payments

1-800-959-1953

[www.cra-arc.gc.ca/benefits/childbenefit-e.html](http://www.cra-arc.gc.ca/benefits/childbenefit-e.html)

Human Resources Development Canada

1-800-959-8281

National Child Benefit Supplement

1-800-622-6232

[www.cra-arc.gc.ca/benefits/childbenefit-e.html](http://www.cra-arc.gc.ca/benefits/childbenefit-e.html)

(used benefits calculator)

Old Age Pension/Canada Pension Plan

1-800-277-9914

[www.sdc.gc.ca/en/isp/oas/oastoc.shtml](http://www.sdc.gc.ca/en/isp/oas/oastoc.shtml)

Social Development Canada Disability Benefits

1-800-277-9914

[www.sdc.gc.ca/en/gateways/topics/cdp-gxr.shtml](http://www.sdc.gc.ca/en/gateways/topics/cdp-gxr.shtml)

Statistics Canada (2001). Canadian Community Health Survey, Cycle 1.1: Food Insecurity.

Statscan

<http://www12.statcan.ca/english/profil01/Search/PlaceSearch1.cfm?SEARCH=BEGINS&LANG=E&Province=35&PlaceName=Kingston>

(For information on education, family size, unemployment, etc. in KFL&A)