

Monitoring Food Affordability

Indicator Type

Select one:

X Core Indicator: An indicator that can be calculated by ALL Ontario Public Health Units.

Description

Monitoring Food Affordability by Ontario Public Health Units (PHUs) specified in the Population Health Assessment and Surveillance Protocol, 2018¹ (page 9) is a two-step process. The first step is to determine the cost of basic healthy eating in a PHU service area. The second step is to assess food affordability by comparing family/household incomes to the cost of basic healthy eating and average monthly market housing rental rates.

There is no current guidance or requirement for PHUs in the Ontario Public Health Standards related to specific food costing protocols or income scenarios. This APHEO Core Indicator will cover food costing and income scenarios at a high-level.

Note that prior to 2018, public health units were required to monitor local food costs annually using the ONFB developed by MOHLTC and referenced in Monitoring Food Affordability Reference Document, 2018.² However, this document was not updated to reflect the new National Nutritious Food Basket released by Health Canada in 2019 (to align with an updated 2019 Canada's Food Guide). To fill this gap, Ontario Dietitians in Public Health (ODPH) has developed updated tools to help their membership monitor food affordability.

Specific Indicators

- Average weekly cost of a nutritious food basket for 22 age, sex, and life stage groups
- Monthly income scenarios for locally-relevant reference households such as: family of four, single-parent family, single working-age adult, and single senior adult.

Related Indicators

- **Low Income Rate** (Section 2A: Social Environment and Health)
- **Food Insecurity** (Section 2A: Social Environment and Health)

Method of Calculation

Food Costing

- Food costing tools used in Ontario should be based on the 2019 National Nutritious Food Basket (NNFB)³. The NNFB is designed to capture the cost of basic healthy eating in line with current nutrition recommendations and average food purchasing patterns. Information on how to obtain a copy of the 2019 NNFB spreadsheet and associated reference guide can be found on Health Canada's website.⁴
 - Members of ODPH can access food costing tools via ODPH
- The NNFB does not include a food costing protocol and has not been adapted (for example with suggested package sizes) to the Ontario or local context.
 - Guidance on food costing tools can be found in the NNFB reference guide; the Monitoring Food Affordability Reference Document, 2018;² and Ontario's 2010 Nutritious Food Basket Guidance Document.⁵ Note that both Ontario Government documents reference the old ONFB costing tool that should not be directly used.

Income Scenarios to Assess Food Affordability

Income scenarios compare the cost of basic healthy eating to the income and selected expenses of various locally-relevant reference households.

An example income scenario spreadsheet is provided in Table 1, based on Appendix H of the 2010 Nutritious Food Basket Guidance Document⁵ using updated income and expenses as presented in the City of Toronto's Open Data Catalogue.⁶

Table 1. Example of income scenarios for a reference family of four, using data from Toronto in 2022

	Scenario 1	Scenario 2	Scenario 3
	Family of Four, Ontario Works	Family of Four, One Minimum Wage Earner (full-time) (before tax)	Family of Four, Median Ontario Income (after tax)
Monthly Income			
Income from Employment		\$2,600.00	\$9,458.00
Basic Allowance	\$494.00		
Shelter Allowance	\$756.00		
Old Age Security/Guaranteed Income Supplement			
Ontario Guaranteed Annual Income System			

Canada Child Benefit	\$1,206.00	\$1,162.00	
GST/HST credit	\$76.00	\$76.00	
Ontario Trillium Benefit	\$197.00	\$197.00	
Canada Worker Benefit		\$80.00	
Employment Insurance deducted		-\$41.00	-\$132.00
Canada Pension Plan deducted		-\$132.00	-\$428.00
Climate Action Incentive Payment/ Canada Carbon Rebate	\$62.00	\$62.00	
Total	\$2,791.00	\$4,004.00	\$8,898.00
Selected Monthly Expenses			
Average Monthly Rent	\$3,818.00	\$3,818.00	\$3,818.00
Food	\$1,141.00	\$1,141.00	\$1,141.00
Total	\$4,959.00	\$4,959.00	\$4,959.00
Funds Remaining for other basic needs (e.g., utilities not included in rent, medications, transportation, childcare, phone, internet, household and personal care items, and clothing)	-\$2,168.00	-\$955.00	\$3,939.00
Percentage of income required for rent	137%	95%	43%
Percentage of income required to purchase healthy food	41%	28%	13%

Note: Table and data are adapted from Toronto Public Health's Open Data Catalogue: Cost of living in Toronto for low-income households.⁶

There are multiple steps in calculating local income scenarios:

Step 1: Determine reference households

Determine which reference families/households for which income scenarios will be calculated. Table 2 below outlines a reference family of four with various incomes, as well as other reference families/households and incomes that are commonly calculated by PHUs. PHUs may also choose to calculate income scenarios for additional locally-relevant reference families/households not appearing in Table 2.

Note on inclusive language: While ONFB costs are calculated based on specific age and sex groups, presenting income scenarios using inclusive language is recommended. For example, referring to a family of four as comprising two adults (aged 30-51) and two children (one aged 4 and one aged 8). Consideration should be given to providing information on age and sex categories used in calculations (e.g., in a data note), for transparency.

Table 2. Families/households income scenarios.

Family/Household	Income Source
Family of four (male and female ages 31-50, female aged 8, and male aged 14)	Ontario Works
Family of four (male and female ages 31-50, female aged 8, and male aged 14)	One Full-Time Minimum Wage Earner
Family of four (male and female ages 31-50, female aged 8, and male aged 14)	Median Ontario income
Single parent with 2 children (female aged 31-50, female aged 8, male aged 14)	Ontario Works
Married couple with no children (male and female ages 31-50)	Ontario Disability Support Program
Single person household (male aged 31-50)	Ontario Works
Single person household (male aged 31-50)	Ontario Disability Support Program
Single person household (female aged 70 and older)	Government pensions (Old Age Security (OAS) and Guaranteed Income Supplement (GIS))

Step 2: Calculate incomes

Total monthly incomes for the various family/household compositions are estimated using publicly available references as listed in Table 3.

Table 3: Sources of average income data

Income source	Reference as of October 2023
Employment – minimum wage (before income tax deductions) for full time work (40 hours per week)	Ministry of Labour, Immigration, Training and Skills Development Available from: Minimum wage Your guide to the Employment Standards Act ontario.ca ⁷
Employment – Median Ontario income (after income tax deduction)	Statistics Canada Available from: Market income, government transfers, total income, income tax and after-tax income, by economic family type. ⁸ Note: After-tax income includes government transfers such as Canada Child Benefit and Climate Action Incentive Payment/ Canada Carbon Rebate
Social Assistance – Basic Allowance and Maximum Shelter Allowance (income support program for eligible residents 16-64yrs)	Ontario Ministry of Children, Community and Social Services Available from: Ontario Works policy directives ⁹ Alternatively available from: City of Toronto - Ontario Works (OW) Rate Chart ¹⁰
Old Age Security/Guaranteed Income Supplement (payment for eligible older adults)	Employment and Social Development Canada Available from: Old Age Security (OAS) - Table of Benefit Amounts by marital status and income level - Open Government Portal ¹¹
Ontario Guaranteed Annual Income System (payment for eligible older adults)	Government of Ontario Available from: Ontario Guaranteed Annual Income System benefit rates - Dataset ¹²

Canada Child Benefit (payment to eligible families with children under 18yrs)	Canada Revenue Agency Available from: Child and family benefits calculator - Canada.ca ¹³
GST/HST credit (payment for eligible lower income individuals and families)	Canada Revenue Agency Available from: Child and family benefits calculator - Canada.ca ¹³ Note: GST/HST is issued on a quarterly basis and are included in the CRA benefits calculator.
Ontario Trillium Benefit (payment for eligible lower income individuals and families)	Canada Revenue Agency Available from: Child and family benefits calculator - Canada.ca ¹³ Note: Includes Ontario Energy and Property Tax Credit, the Northern Ontario Energy Credit (where applicable), and Ontario Sales Tax Credit. Based on average apartment rental rates for Ontario and net annual income. These credits are included in the CRA benefits calculator.
Canada Worker Benefit (formerly Working Income Tax Benefit) (refundable tax credit for lower income individuals and families with employment)	Canada Revenue Agency Available from: Child and family benefits calculator - Canada.ca ¹³ Note: Advanced Canada Workers Benefit is included in the CRA benefits calculator.
Canada Carbon Rebate (formerly Climate Action Incentive Payment) (payment to eligible individuals and families)	Available from: Child and family benefits calculator - Canada.ca ¹³ Note: Canada Carbon Rebate is included in the CRA benefits calculator.

Note: Income and benefits information may also be found in the “Social Assistance, Pension and Tax Credit Rates” pamphlet produced regularly by the Ministry of Children, Community and Social Services. This resource is not available online and has been obtained by ODPH previously through municipal Social Services departments.

Step 3: Calculate deductions

Total monthly deductions for the various family/household compositions are estimated using publicly-available references as listed in Table 4.

Table 4: Income deductions for households with employment income

Income deductions	Reference as of July 2022
Canada Pension Plan (CPP)	Canada Revenue Agency Available from: CPP contribution rates, maximums and exemptions – Calculate payroll deductions and contributions - Canada.ca ¹⁴
Employment Insurance (EI)	Canada Revenue Agency Available from: EI premium rates and maximums – Calculate payroll deductions and contributions - Canada.ca ¹⁵

Step 4: Calculate housing costs

First, determine adequate apartment size (i.e., bachelor, 1 bedroom, 2 bedroom or 3 bedroom) for each family/household scenario using the National Occupancy Standard from the Canada Mortgage and Housing Corporation (CMHC).¹⁶

Second, determine average monthly housing costs. Monthly housing costs for some jurisdictions can be estimated using CMHC's Rental Market Survey Data Table, "Private Apartment Average Rents (\$), by Bedroom Type" (Select Geography = Ontario and appropriate year).¹⁷ Alternatively, it may be possible to obtain estimates for monthly housing costs from local Housing Authorities.

Additional sources of rental housing cost data include:

- Canadian Rental Housing Index – Rental Housing Data¹⁸
- Rural Ontario Institute - Rural Housing Information System (RHIS)¹⁹
- Rentals.ca - Annual Report²⁰

Step 5: Calculate food costs

Complete local food costing protocol in alignment with the NNFB, or ODPH tools if available. See Analysis checklist below for additional considerations when developing local food costing protocol.

First, using a costing tool (e.g., locally adapted NNFB, or ODPH tool), add the weekly food cost for each person in the reference household to get a weekly total household food cost, based on the food costing data collected by the PHU.

Second, multiply this weekly household food cost by 4.33 (average number of weeks in a month) to get the monthly household food cost.

Third, apply the household size adjustment factor in Table 5 to the monthly household food cost, since it costs more (per person) to feed a smaller family/household and less to feed a larger family/household.

Table 5: Household Size Adjustment Factors

Household/family size	Adjustment factor
1	multiply by 1.20
2	multiply by 1.10
3	multiply by 1.05
4	No adjustment
5 to 6	multiply by 0.95
7 or more	multiply by 0.90

Step 6: Calculate other costs of living (optional)

Some PHUs choose to include other basic living costs, such as a transit pass and cost of a cell phone, in their scenarios to further illustrate inadequacies of incomes for families with minimum wage employment or receiving social assistance.

Analysis Checklist

The below checklists offer guidance but may not cover all aspects of the process. It is recommended that a Public Health Dietitian is consulted, if possible.

Food Costing

- ☐ Costing must include food items from the National Nutritious Food Basket at minimum for various age and sex groups.
- ☐ Price food from a minimum of six stores that offer a full line of grocery products.
- ☐ A mix of online and in-store costing may be used. For stores costed online, ensure that the online platform uses the same pricing as in-store. Major grocery chains (e.g., Loblaw banners, Walmart, Metro, Sobeys) have been validated for similar in-store and online costing.
- ☐ Select stores from each of the major chains with attention to geographic representation (reflecting population distribution across the jurisdiction).
- ☐ The stores selected by the health unit should be reviewed on an annual basis as store selection should represent the types of stores where individuals in a given health unit typically shop and may vary from year to year.
- ☐ Two surveyors should conduct the costing at the same time to reduce errors.
- ☐ Costing should be done during the month of May during a two-week period to reduce the impact of seasonal changes on food costs and market fluctuation.

- ❑ Select the lowest-price product available in each store in a package size that reflects an amount that is reasonable for a family of four to use in a week. Note, this may not be the most economical size for certain food items. Do not cost foods packaged in single servings or bulk sizes.

Income Scenarios to Assess Food Affordability

- ❑ Weekly food costs are multiplied by a factor of 4.33 to obtain monthly cost.
- ❑ Users of the cost information are to apply a household size adjustment factor to account for economies and diseconomies of scale (as it costs less per person to feed a larger family and more per person to feed a smaller family). Adjustment factors are provided in Table 5. Total monthly incomes (with consideration to deductions for employment income) for various family/household composition scenarios should be estimated using publicly available resources listed in the Methods of Calculation section above.
- ❑ Housing costs can be estimated using the Canada Mortgage and Housing Corporation's Rental Market Report or local Housing Authorities.
- ❑ The cost of the nutritious food basket and housing costs are subtracted from the total monthly income for each family/household composition to illustrate the monthly income remaining for other expenses and scenarios.
- ❑ Other basic living costs, such as a transit pass and the cost of a cell phone, can be considered at the discretion of the PHU.

Indicator Comments

Food Costing

- The food basket excludes processed convenience foods, snack foods, and foods of little nutritional value.
- Infant formula and baby foods are not included.
- The basket does not include foods that are purchased for religious or cultural reasons (e.g. kosher, halal).
- Special diets that address specific disease conditions such as heart disease, diabetes, celiac, etc. are not included.
- Food dollars spent away from home are not factored in the cost of the basket.
- It is assumed that individuals always buy according to the lowest price and not necessarily according to need, preference, or availability.
- It is assumed that the individual has the time, ability, and food skills to prepare meals from scratch.
- It is assumed that the individual has access to grocery stores, literacy, and language skills to shop for the lowest price.
- It is assumed that grocery shopping is a regular activity (every 1 to 2 weeks). The frequency of shopping impacts package sizes that are purchased.
- Because the food basket is based on average household purchasing patterns, the specific food purchasing patterns of any one person, or ethnic, or age group, are not represented.
- The cost of the Ontario Nutritious Food Basket is calculated by averaging the cost of individual food items across stores. Because market share of stores priced is not factored into the process of calculating cost, the resulting cost is an unweighted average. A weighted average would include the calculation of the importance of any one store or chain within the marketplace.
- An additional 5% is automatically added to the cost of the food basket (within the spreadsheet calculations) to cover the cost of miscellaneous foods used in meal preparation (e.g., spices, seasonings, condiments, baking supplies, soup).
- Most consumers are accustomed to purchasing non-food items at grocery stores such as laundry detergent, toilet paper, or soap. If consumers compare their own food costs to the cost of the Nutritious Food Basket for their household, non-food items would have to be excluded from the consumers' usual grocery store expenditures.

- Making between-store comparisons would violate the principles of confidentiality and therefore must not be published.
- The National Nutritious Food Basket is the food costing tool used by most provinces. However, the national basket is often adapted by provinces to reflect regional differences in food consumption patterns. Store selection criteria also vary considerably, making comparisons between and among provinces inappropriate.
- The Nutritious Food Basket is a powerful policy and advocacy tool. Inappropriate use of the Nutritious Food Basket costs results in the data being discredited. Examples of misuse of the data include: 1) Using the Nutritious Food Basket as a budgeting tool; 2) Public release of store names and/or individual store data could jeopardize participation and the validity of food costing in the community; and 3) Publications of menus based on the list of foods in the Nutritious Food Basket. This suggests that the list of foods is being recommended as a healthy way of eating. The list of foods provides examples of foods that can be used only to determine benchmark costs of healthy eating.
- In 2023, Dietary Reference Intakes for Energy were updated.²¹ Accordingly, Health Canada updated the NNFB to incorporate updates for age/sex/lifecycle groups where Estimated Energy Requirements (EER) increased more than 100kcal/day (i.e., 14-18y groups, all pregnancy groups, and lactating groups 30y and younger). These increased EERs result in increased estimated food basket costs for the impacted groups.
- Comparisons of food costs over time should take into consideration changes to data collection tools over time. As one example, the energy requirements that underly calculations were increased for some groups in Health Canada's 2023 update to the National Nutritious Food Basket (see bullet above; note changes were incorporated to the ONFB tool starting in 2024). As another example, the National Nutritious Food Basket was updated in 2019 to reflect the updated 2019 Canada's Food Guide. Direct comparisons of food basket costs using different versions of the costing tool is not recommended.

Income Scenarios to Assess Food Affordability

- A powerful way to present the potential existence of food insecurity in Ontario is by comparing the cost of the Nutritious Food Basket to the income of a family or individual. Generally, social assistance or minimum wage incomes form the standard against which comparisons are made.
- By preparing different income and family scenarios, a more realistic snapshot of barriers to healthy eating is achieved. Food is often considered to be a lower priority in a budget, following rent and utilities, and as a result, families are often forced to compromise healthy eating to meet these other obligations.
- The Income/Expense Scenario Template from Appendix H of the 2010 Nutritious Food Basket Guidance Document⁵ (Table 1) was developed in conjunction with the Ontario Public Health Association Food Security Working Group and staff from the Health Departments in Halton, Peterborough, and Toronto. It is a user-friendly template that promotes consistency in reporting across the province. All figures are calculated except for:
 - Rent: access Canada Mortgage and Housing Corporation rent estimates for your community.
 - Heat/Hydro: if utilities are not included in your average monthly rent expense, be sure to add them in. If heating/hydro expenses are not available, include a comment that the cost of heating/hydro costs have not been included in your calculations. This is especially important for Northern Ontario income/expenses scenarios.
 - Food: insert appropriate NFB data.
 - Median income: the income from employment for Scenario 3 is calculated as the median income for Ontario, but you may wish to use your own community's median income using [Census Profile, 2021 Census of Population - Select from a list of geographies, Ontario](#).²² Select your health region. Go to 'Add or remove data' section. Unclick Select all topics, then select only "Income of economic families" Proceed to "Selected household characteristics." Find "Median after-tax income" in the year most recently available from the census data, choosing the appropriate economic family type for the income

scenario (e.g., select “couple-with-children” for family of four scenarios) and divide that number by 12 to calculate monthly income.

- Public Health Units may choose to use these scenarios in health unit news releases, infographics, web-based resources, policy documents, resolutions for Boards of Health, and communications to municipal, provincial, and federal political leaders.

Ontario Public Health Standards (OPHS)

Include the following standard text in all Core Indicators:

The role of boards of health is to support and protect the physical and mental health and well-being, resiliency and social connectedness of the health unit population, with a focus on promoting the protective factors and addressing the risk factors associated with health outcomes. The Ontario Public Health Standards (OPHS) define the responsibilities of boards of health in an integrated health system and are informed by the core public health functions, which include assessment and surveillance, health promotion and policy development, health protection, disease prevention and emergency management. The boards of health are responsible for programs and services in all core functional areas as well as demonstrating accountability to the ministry, and monitoring and measuring effectiveness, impact and the success of their programs and services.*

* Ontario Public Health Standards, page 10

Corresponding Health Indicator(s) in Public Health Practice ***for CIWG Discussion #4***

Corresponding Health Indicator(s) from Statistics Canada and CIHI

None

Cited References

Cited references are numbered and cited in the indicator text, using square brackets [#].

In a numbered list, provide references following the Vancouver Citation Method, as used by the Canadian Public Health Association.

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- [2] Population and Public Health Division, Ministry of Health and Long-Term Care, Government of Ontario. Monitoring Food Affordability Reference Document, 2018. [cited 2023 Oct 23]. Available from: https://www.health.gov.on.ca/en/pro/programs/publichealth/oph_standards/docs/reference/monitoring_food_affordability_2018_en.pdf
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General References *Optional Section

General references are other reviewed and recommended references that are *not* cited in the indicator text. In a bulleted list, provide references following the Vancouver Citation Method, as used by the Canadian Public Health Association.

Acknowledgements

Use the following table structure to lists all individuals (with their permission) that have contributed to the indicator as authors or reviewers:

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Revision History

Use the following table structure to document changes made to the indicator over time, and by whom:

Date	Review Type	Author	Changes	PDF
September 2024	New Indicator	Lindsay Favotto, Mary Ellen Prange, Sarah Orr on behalf of the Healthy Eating and Active Living Subgroup	> New indicator > Replaces “Cost of a Nutritious Food Basket” core indicator (2009)	[Insert PDF Symbol]
<i>Table reads in chronological order; most recent changes added as a bottom row.</i>				
EXAMPLE: April 23, 2019	Website Update: No Review of Content	James Lane, on behalf of the CIWG	No changes made to indicator definitions or documentation. Migrated to new website structure and format, including: > Reorganized content to provide high-level information at a glance, and move in-depth analytic information into dedicated sections for users to access as relevant to their work. > Reworded formulas for plain language. > Renamed “Basic Categories” section to “Recommended Subset Analysis Categories” > Added descriptive sub-headings to the Analysis Checklist and Indicator Comments sections.	

			> Added Revision History table with PDF copy of previous version for reference.	
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***Review Type Options:**

New Indicator

New Indicator Gap

Ad hoc Review Full Review

etc.