

**COST**  
**Healthy** of  
**Eating Report**  
**2005**

**A Report to the Communities of:**

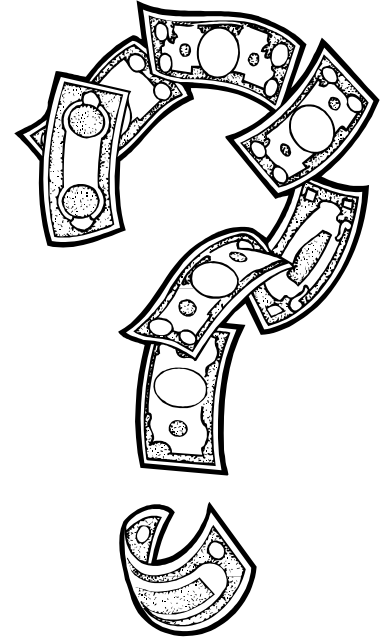
*Haliburton County,  
City of Kawartha Lakes,  
and Northumberland County*

## Is Healthy Eating Affordable in Our Communities?

**T**he scenarios in this report clearly illustrate that for **low-income earners, the answer is “no.”** In reality this means that people in our communities, including children, are going hungry.

Each year, the Haliburton, Kawartha, Pine Ridge District Health Unit prices the cost of eating healthy food for one week in Haliburton County, Northumberland County and the City of Kawartha Lakes.

The tool used to measure the cost of healthy eating is the Nutritious Food Basket (NFB). The NFB is a provincial standard based on current nutrition recommendations and the eating patterns of Canadians. It costs out 66 food items which are considered nutritious and commonly purchased by Canadians at the grocery store. It does not include convenience foods, personal care items, or cleaning products. Therefore, while it underestimates true food costs, it is the best tool currently available for pricing the cost of healthy eating.



### ***Key Findings***

#### **Weekly cost of a Nutritious Food Basket for:**

Single man 19-24 yrs.....	\$ 40.60
Single mother 25-49 yrs + girl 7-9 yrs .....	\$ 53.11
Family of 4 (man and woman, 25-49 yrs, boy 13-15 yrs, girl 7-9 yrs).....	\$129.37
Family of 4 (man and woman, 25-49 yrs, boy 16-18 yrs, girl 13-15 yrs).....	\$142.15

### **The Food Cost Data can be used in many ways:**

- Advocate for financial increases to social assistance, minimum wage and food allowances provided to care facilities such as group homes and shelters.
- Document the difficulty people have affording healthy eating.
- Calculate what it might cost to eat nutritiously for individuals or families.
- Estimate the cost of feeding a group of people (in group homes, shelters, students sharing a house, and so on).

## Nutritious Food Basket Results

### WEEKLY COST OF FOOD IN HALIBURTON AND NORTHUMBERLAND COUNTIES AND THE CITY OF KAWARTHA LAKES

**2005**

SEX/GROUP	AGE	COST PER WEEK
Child	1 yr	\$15.11
	2-3 yrs	\$15.86
	4-6 yrs	\$20.89
Boy	7-9 yrs	\$25.02
	10-12 yrs	\$31.28
	13-15 yrs	\$36.78
	16-18 yrs	\$42.87
Girl	7-9 yrs	\$24.22
	10-12 yrs	\$28.87
	13-15 yrs	\$30.91
	16-18 yrs	\$29.43
Man	19-24 yrs	\$40.60
	25-49 yrs	\$39.48
	50-74 yrs	\$35.87
	75 yrs +	\$32.60
Woman	19-24 yrs	\$30.15
	25-49 yrs	\$28.89
	50-74 yrs	\$28.41
	75 yrs +	\$27.67
Pregnant and breastfeeding women		
13-15 yrs		
1 <sup>st</sup> Trimester		\$34.34
2 <sup>nd</sup> and 3 <sup>rd</sup> Trimesters		\$36.24
Lactation		\$37.20
16-18 yrs		
1 <sup>st</sup> Trimester		\$34.36
2 <sup>nd</sup> and 3 <sup>rd</sup> Trimesters		\$36.87
Lactation		\$37.78
19-24 yrs		
1 <sup>st</sup> Trimester		\$33.46
2 <sup>nd</sup> and 3 <sup>rd</sup> Trimesters		\$35.63
Lactation		\$36.42
25-49 yrs		
1 <sup>st</sup> Trimester		\$32.15
2 <sup>nd</sup> and 3 <sup>rd</sup> Trimesters		\$34.06
Lactation		\$34.71
<b>Family of 4*</b>		<b>\$129.37</b>

\* (man and woman 25-49 years, boy 13-15 years, girl 7-9 years)

To estimate the weekly cost of a Nutritious Food Basket for your household, follow these steps:

1. Write down the ages and sex of all the people you are feeding.

For example, Bill is feeding:

- himself - 48 years old
- his wife - 46 years old
- his son - 16 years old
- his daughter - 13 years old

2. Using the chart on the left, write down the weekly food cost for each person according to their ages and sex. Total those costs.

For example, in Bill's case this would be:

- man           \$39.48
- woman       \$28.89
- boy           \$42.87
- girl           \$30.91

**Total Cost           \$142.15 per week**

3. Since it costs a little more to feed small groups of people and a little less to feed larger groups, 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.

- 1 person: increase costs by 15%  
(multiply food costs by 1.15)
- 2 people: increase costs by 10%  
(multiply food costs by 1.1)
- 3 people: increase costs by 5%  
(multiply food cost by 1.05)
- 4 people: no change
- 5 people: decrease food costs by 5%  
(multiply food costs by .95)
- 6 people: decrease food costs by 10%  
(multiply food costs by .90)

## Scenario #1: Single Mother on Social Assistance

Judy is a 24-year-old single mom with a high school education. She has two children, Michael, age 4, and Katie, age 6 months. They live in a two-bedroom apartment. She is on the waiting list for subsidized housing but has been told that there is probably a three-year wait.



### Judy's Monthly Financial Picture

#### Monthly Income:

Ontario Works <sup>1</sup>	\$ 1,119.00
Canada Child Tax Benefit <sup>2</sup>	+ 241.16
National Child Benefit Supplement	+ 233.83
	\$ 1,593.99

Deduction of National Child Benefit Supplement from Ontario Works <sup>3</sup>	- 233.83
	\$ 1,360.16

#### Monthly Deductions:

Rent <sup>4</sup>	- 650.00
Utilities <sup>5</sup>	- 85.00 to 105.00
Phone <sup>6</sup>	- 20.00 to 28.00

Nutritious Food Basket [\$ 30.15 (Judy)+ \$20.89(Michael) x 1.05 (3 person factor) x 4.33 (wk/month) + \$126.73 (Formula cost/month) + \$32.40 (Solid food cost for baby/month <sup>7</sup> ]	- 391.18
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**Balance \$ 185.98 to \$213.98**

Judy's spouse left soon after Katie was born and is currently not paying any child support. Since Judy returned to work when Katie was only 2 months old to help support the family, she stopped breastfeeding at that time. Therefore, she now pays for formula as well.

The family is currently receiving Ontario Works and Judy is considering going back to school in the fall to upgrade her education so she can better support her two children.

Michael is also starting school in the fall and already the bills are increasing - hot lunch days, two pairs of shoes (indoor and outdoor), new clothes and a field trip planned for the second week of school.

Judy's car broke down this month and she has not had the funds to get it fixed yet. Judy also needs a new car seat for Katie as she is growing out of the infant seat Judy borrowed from a friend.

Without the car, she doesn't know how she will get the kids or herself to school. If Judy does go to school, child care costs will be an issue.

<sup>1</sup> Includes Basic Needs Allowance of \$548 for a single parent with two children under 13 years of age and Maximum Shelter Allowance of \$571 for a family of three people. Source: Ministry of Community and Social Services.

<sup>2</sup> Calculated online at [www.cra-arc.gc.ca/dchmf/icbc-simn/SimnController](http://www.cra-arc.gc.ca/dchmf/icbc-simn/SimnController)  
The Canada Child Tax Benefit (CCTB) is a tax-free monthly payment made to eligible families to help them with the cost of raising children under 18 years of age.

<sup>3</sup> Deduction of the National Child Benefit Supplement applies to those receiving Ontario Works.

<sup>4</sup> Based on conversations with Ontario Works clients. Average market rents as advertised in local newspapers are \$800. Hydro may or may not be included.

<sup>5</sup> An estimated amount. Rates may vary.

<sup>6</sup> Bell Canada monthly fee. Rates may vary depending on location.

<sup>7</sup> Based on 'The Cost Comparison Between Breastfeeding and Formula Feeding An Infant for Six Months & Feeding An Infant Commercial vs. Home-Prepared Baby Food After Six Months', HKPR District Health Unit 2003 & Sample Menu For Infants, Manual Of Clinical Dietetics: ADA & DofC, 2000.

## What Would You Do?

What would you do if – like Judy – you only had \$185.98 to \$213.98 left to last you the rest of the month? Would you: pay heating, pay to have the car fixed, get a car seat for Katie, buy shoes and clothes for the children, cover Judy's school tuition, buy books for Judy's schooling or purchase cleaning supplies and toiletries?

As Judy has re-examined her finances, she has realized that not only will she be unable to start school this fall, she will have to look for more affordable housing right now. Even if she is able to find a place where the rent is lower, she still won't have enough money left to cover all of her expenses.

The shelter allowance will not cover the cost of her rent, so either some of the basic needs allowance and/or cost of food will have to be put towards the rent since Judy and her children cannot be without a place to live. Many families such as Judy's have to find shelter in smaller, rural areas where rent may be cheaper, but access to transportation, more jobs, more subsidized child care, and grocery stores with lower food prices is limited.

Since Judy does not want Michael to miss out on the opportunities other children have at school, and can't bear the thought of them being hungry, she is going to use the food bank which she will only be allowed to use twice per month in her community. Even by doing this, Judy will go hungry several days this month in order to ensure that her children are fed and the rent is paid.

**“Even by doing this, Judy will go hungry several days this month in order to ensure that her children are fed and the rent is paid.”**

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## Scenario #2: Family of Four on Low Income

Harold is 37 years old. A year ago he lost a good paying job as a heavy equipment operator due to massive lay-offs. His wife Larissa (35 yrs) has always been a stay-at-home mom, caring for their children John (7 yrs) and Thomas (13 yrs). She has one year of college education, but when she became pregnant with Thomas, had to leave school.

**“Having Larissa go out to work would actually put the family in-the-red as the child care costs would outweigh any earnings.”**

Harold has found a job that pays minimum wage. He works 40 hours per week and does not work regular hours. They moved recently to help reduce costs and now rent a two-bedroom apartment. Over the past year, they have had to use a small stash of money they had started saving for their children's education, to cover expenses.

To try and help the situation, Larissa has consulted an employment counsellor. She has been advised that the type of job she would be able to obtain due to the level of her education would be a minimum wage position. The counsellor has done the math and concluded that having Larissa go out to work would actually put the family in-the-red as the child care costs would outweigh any earnings Larissa would bring home.

## HAROLD AND LARISSA'S MONTHLY FINANCIAL PICTURE <sup>1</sup>

<i>Monthly Income:</i>	Living on One Minimum Wage Income <sup>2</sup>	\$1290.34
	Canada Child Tax Benefit	+ 201.33
	National Child Benefit Supplement	+ 233.33
		<u>\$ 1725.00</u>
<i>Monthly Deductions:</i>	EI Premiums <sup>3</sup>	- 33.64
	CPP Contributions <sup>4</sup>	- 70.95
	Rent	- 750.00
	Nutritious Food Basket	
	\$ 39.48 (Harold) + \$ 28.89 (Larissa) + \$ 36.78 (Thomas) + \$ 25.02 (John) x 4.33 (wk/month)	- 563.64
	<b>Balance</b>	<b>\$ 306.77</b>

<sup>1</sup> This family has two other sources of income - the Ontario Tax Credit paid annually and the GST Tax Credit paid quarterly. This additional income is only available if they receive an Income Tax Refund. The money may be used to pay off accumulated debts due to insufficient income to cover the basic costs of living as illustrated in this case study. It is unrealistic to expect a family in this financial situation to be able to set this money aside.

<sup>2</sup> Minimum wage in Ontario is currently \$7.45 per hour. Source: Ontario Ministry of Labour (February 1, 2005).

<sup>3</sup> Calculated based on the current rate of \$1.95 per \$100 earned. Source: Canadian Revenue Agency 2005.

<sup>4</sup> Calculated based on the current rate of 4.95% of earnings between \$3500 and the net income. Source: Canadian Revenue Agency 2005.

## What Would You Do?

**W**hat would you do if you were in Harold and Larissa's financial situation with only \$306.77 to last you until month's end? Like them, you would probably feel overwhelmed.

Harold and Larissa need to cover the costs of clothing, footwear, transportation, insurance, medications, emergency funds, heating, non-food purchases, school supplies and outings, and other expenses.

The couple will likely be forced to use part of their food budget in order to keep up with their basic costs of living. They will continue to struggle each month and find particular times of the year (Christmas, birthdays, etc.) especially challenging.

Larissa is becoming quite depressed as she feels she has no way of improving the situation and sees very little hope of improving her family's fortunes.

**To cover shelter costs, some families may have no choice but to move to smaller, rural areas where rent is cheaper. However, access to transportation, more jobs, more subsidized child care and grocery stores with lower food prices is limited.**

## Why are low-income earners living in the HKPR region struggling to such an extreme to feed their families?

The explanations for poverty are many and varied and beyond the scope of this report. However, there have been several developments over the past decade that have significantly contributed to the problem. These include:

- Social assistance rates in Ontario being cut by 21.6% in 1995. This has resulted in benefits for families with children which are 50-60% of what would be needed to reach the poverty line.

While the Ontario government has promised to increase Ontario Works rates by 3%, this obviously will not restore them to previous levels.

- Until February 1, 2004, Ontario's minimum wage being frozen at a rate of \$6.85 per hour since 1995. Depending on the household size, this resulted in an approximately \$4 to \$7 gap between Ontario's minimum wage rate and the hourly wages required to reach the poverty line in 2003.



All other provinces and two out of three territories have raised their minimum wages since 1998. The Ontario government has promised to phase in increases over a three-year period, which began with an increase to \$7.15 in February 2004 and which is expected to reach a level of \$8.00 by February 1, 2007.

**“Children need to have the best possible start in life. Providing healthy food is one of several things to help children become healthy, productive adults.”**

*- Health for Life Taking Action For Healthy Living*

- Eliminating the national affordable housing program in 1993 and cutting affordable housing funding in Ontario since 1995. The result is that only 15% of low-income earners in Ontario are able to access subsidized housing. Waiting lists are up to 10 years.
- Partially eliminating rent controls in 1998 through the Tenant Protection Act. Since 1998, rents have increased at a rate that exceeds inflation over the same period.

## What can be done?

As stated in the *2003 Report Card on Child Poverty in Canada*, the following actions are necessary to address poverty in Canada:

- Income security to protect families with children.
- Significant steps to improve the availability of good jobs with living wages (a wage sufficient to meet the basic needs of a worker and their dependents) and decent working conditions.
- A well-designed system of early childhood education and care.
- Affordable housing and accessible transportation that meets the needs of families, including the most vulnerable.

## What can we do to achieve these goals?

- **Learn more** about poverty and hunger by checking out the Canadian Council on Social Development web site at [www.ccsd.ca](http://www.ccsd.ca) and the Nova Scotia Food Security Project's web site at [www.foodthoughtful.ca](http://www.foodthoughtful.ca) . Visit the local Health Unit's web site ([www.hkpr.on.ca](http://www.hkpr.on.ca)) to read the latest local research on child poverty and food bank usage needs.
- **Speak up!** Ask for change. Write to your Member of Parliament, Member of Provincial Parliament or municipal council member and request steps be taken to improve the food situation of families in our community.
- **Get involved.** Call the local Health Unit to get involved and help out with community gardens, community kitchens, community campaigns and fundraisers. Also consider joining the Ontario Needs A Raise Campaign. Visit [www.incomesecurity.org](http://www.incomesecurity.org) for more information.
- **Continue to support** local food programs while working to end poverty. Volunteer to help out with such things as breakfast programs, food drives and transportation.

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### NEED MORE INFORMATION?

We would be pleased to answer any of your questions about our food cost program. Call the Health Unit and ask to speak to a Registered Dietitian in our Port Hope, Lindsay or Haliburton offices.

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