How Affordable is Healthy Eating in Simcoe and Muskoka?

2013 Edition 2

How much does it cost to eat healthy in Simcoe and Muskoka?

To find an answer to this question, a Nutritious Food Basket survey was carried out in May 2013. Simcoe Muskoka District Health Unit staff visited a sample of eight grocery stores from different parts of Simcoe and Muskoka during a two-week period to record the price of the same 67 foods in each store. The results of this annual survey give us an up-to-date idea of how much it actually costs residents of Simcoe and Muskoka to eat a nutritious diet when that diet is based on meals and snacks prepared at home.



Foods surveyed

The foods surveyed included a variety of inexpensive choices from the four food groups of *Canada's Food Guide*: breads, cereals and other grain-based foods; vegetables and fruits, milk and other dairy products; meats, fish and poultry; canned beans and other meat alternatives. Nothing exotic – all foods surveyed were known to be everyday choices of budget-wise Ontario shoppers.

Together these 67 food items can be used to prepare a whole week's worth of healthy meals and snacks consistent with healthy eating patterns recommended in *Canada's Food Guide*. For that reason, items with little nutritional value like pop, chips and other snack foods were not included in the survey; neither were non-food items that usually end up in the shopping cart, for example, dish soap, paper towels and shampoo.

A valuable study

The results of the survey are used to determine whether or not a healthy diet is affordable for lower income residents, and to see if the cost of healthy eating increases much from year to year. It is important to note, however, that this year's Nutritious Food Basket results cannot be compared with the results from 2008 or earlier. Why? Because the list of food items surveyed before 2009 is not the same as the list of foods used since that time. People's food buying habits, package sizes and product availability all change over time and after many years of using the same food list a provincial decision was made to update it.

To use the 2013 Nutritious Food Basket survey results to figure out the cost of a basic healthy diet for you and your family, read on....



The cost of healthy eating in Simcoe and Muskoka ...

Here are the results of the May 2013 Nutritious Food Basket survey for Simcoe and Muskoka. An extra five per cent has been added to cover the cost of other things used in everyday meal preparation like spices, seasonings, ketchup, mustard, baking supplies, coffee, tea, etc.

Cost of eating healthy

| | Age (years) | Cost/Week | |
|-----------------|-------------|-----------|--|
| Boy | 2 to 3 | \$23.68 | |
| | 4 to 8 | \$30.65 | |
| | 9 to 13 | \$40.67 | |
| | 14 to 18 | \$57.87 | |
| Girl | 2 to 3 | \$23.19 | |
| | 4 to 8 | \$29.69 | |
| | 9 to 13 | \$34.89 | |
| | 14 to 18 | \$41.81 | |
| Man | 19 to 30 | \$56.24 | |
| | 31 to 50 | \$50.84 | |
| | 51 to 70 | \$48.91 | |
| | Over 70 | \$48.41 | |
| Woman | 19 to 30 | \$43.58 | |
| | 31 to 50 | \$43.01 | |
| | 51 to 70 | \$37.82 | |
| | Over 70 | \$37.10 | |
| Family of four* | | \$181.41 | |

^{*} A reference "family of four" = a man and a woman, each 31 to 50 years old; a girl, 4 to 8 years old and a boy, 14 to 18 years old.

During pregnancy and while breastfeeding

| | Cost/Week |
|---------------------------------------|-----------|
| Pregnant teen Under 18 years | \$46.72 |
| Breastfeeding teen Under 18 years | \$48.57 |
| Pregnant woman 19 to 30 years | \$47.35 |
| Breastfeeding woman 19 to 30 years | \$50.25 |
| Pregnant woman 31 to 50 years | \$46.17 |
| Breastfeeding woman 31 to 50 years | \$49.07 |

How to figure out your own cost of healthy eating

| Sex | Age | Cost/Week | |
|-----------------|-----|-----------|--|
| Man | 41 | \$50.84 | |
| Woman | 38 | \$43.01 | |
| Girl | 8 | \$29.69 | |
| Boy | 14 | \$57.87 | |
| Total Cost/Week | | \$181.41 | |

It may cost a little more to feed a small group, and a little less to feed a large

- 1 person multiply by 1.20
- 2 people multiply by 1.10
- 3 people multiply by 1.05
- 4 people make no change

5 - 6 people - multiply by 0.95 7+ people – multiply by 0.90

Steps

- 1. In the blank table to your right, write down the gender and age of each person in your household.
- 2. Using the survey tables above, find the weekly food cost for each person and write it down in the blank table.
- Add up these food costs to get your household's weekly cost of healthy eating.
- To get the cost of healthy eating per month, you can multiply the weekly total by 4.33.

| Your Household | | | | |
|----------------|---------------|--|--|--|
| Sex | Age Cost/Week | | | |
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| Total Cost/ | Week | | | |

How affordable is healthy eating in Simcoe and Muskoka?

Although food costs are on the rise, food is still reasonably priced in Canada relative to what people pay in many other countries. Even so, not everyone can afford a basic, healthy diet. This usually isn't because food prices are too high, but because people with limited incomes are unable to stretch their food dollars far enough – no matter how good their food knowledge and budgeting skills are.

Poverty, food security and health are closely linked

The links between poverty, food security and health are clear. Good nutrition is important for growth and development and for staying in the best of health at every age and stage of life. People living in poverty have less money to spend on healthy food. Teens and adults in particular tend to eat fewer nutrient-rich foods such as vegetables, fruit and milk products than their counterparts in higher income families do.

Food insecurity increases the risk of nutrition deficiencies and health problems such as infectious illnesses, low birth weight and chronic conditions like heart disease, diabetes and high blood pressure. Adults with limited incomes are more likely to say they have poor health and more than one chronic health problem. The stress of struggling to cope on a limited income can also affect mental health. Food insecurity appears to increase the likelihood of depression in adults and teens. There is also growing evidence that children from food-insecure families tend to have poorer social skills, more behaviour problems and do less well at school than children from homes where food security is not an issue.

Many low-income residents of Simcoe and Muskoka cannot afford a healthy diet

The difference between a family's food plus housing costs and their income can be a useful indicator of food security. Based on local 2013 Nutritious Food Basket survey (NFB) results and average apartment rents (c/o the Canadian Mortgage and Housing Corporation (CMHC), Fall 2012) a middle-income family of four living in our area would need to spend **28.5 per cent of their monthly income** for food and rent combined.

By comparison, residents of Simcoe and Muskoka receiving social assistance, pension income or a minimum wage would need to use much more of their limited incomes to cover basic food and housing costs, as can be seen from the 2013 income/expense scenarios on the back of this page.

For example, based on 2013 NFB survey results and CMHC rental rates for Simcoe and Muskoka, a family of four receiving Ontario Works would have to spend **92 per cent** of their income for food and rent alone!

Unfortunately having a job does not necessarily mean that income earned will cover the cost of basic needs. When full time minimum wage employment (\$10.25 per hour) is the income source for a Simcoe Muskoka family of four, **72 per cent** of this income would be needed just to pay for food and rent combined.

It is important to note that many other basic household expenses such as the cost of transportation, telephone, clothing, personal care items, child care, school-related fees and home cleaning supplies have not been considered in these scenarios. Yet these essentials must still be paid for somehow – theoretically with money left over after housing and food.

Unfortunately the reality is that the relatively high cost of housing and the need to pay for other basics such as those just mentioned forces people on limited incomes to look at food budget dollars as flexible. This means that money set aside for food at the beginning of a month can easily end up being spent on other important needs such as bus fares, phone bills and winter boots.

Household food insecurity is a problem of inadequate income

It is clear from these household scenarios that income from social assistance, pensions or minimum wage employment is insufficient to cover the cost of a nutritious diet, housing and the many other essentials that individuals and families living in our area require to maintain a standard of living that supports their present and future health.

2013 income/expense scenarios – low-income households, Simcoe and Muskoka combined

| | Family of Four, Ontario Works ("Reference family" of two adults plus two children) | Family of Four, Minimum wage ("Reference family" of four with one adult working 40 hrs/wk at \$10.25/hr) | Single parent with two children on Ontario Works (Woman age 31-50, girl age 8, boy age 14) | One person living alone on Ontario Works (Man age 31-50) | One person living alone on Ontario Disability Support Program (Man age 31-50) | One person on Old Age Security & Guaranteed Income Supplement (Woman age 70+) |
|--|---|--|--|---|---|--|
| Monthly income, main source (estimated) | \$1148 | \$1777 | \$991 | \$606 | \$1075 | \$1370 |
| Additional benefits & credits | \$964 | \$934 (after EI & CPP deductions) | \$936 | \$82 | \$92 | \$129 |
| Total estimated monthly income | \$2112 | \$2711 | \$1927 | \$688 | \$1167 | \$1499 |
| Apartment rent * (may or may not include hydro) | \$1162.91 (3 bedroom) | \$1162.91 (3 bedroom) | \$972.94 (2 bedroom) | \$665.18 (bachelor) | \$830.49 (1 bedroom) | \$830.49 (1 bedroom) |
| Monthly cost of healthy food | \$785.51 | \$785.51 | \$593.64 | \$264.17 | \$264.17 | \$192.77 |
| Money per month left over for other basic expenses | \$163.58 | \$762.58 | \$360.42 | - \$241.35 | \$72.34 | \$475.74 |
| % income spent on food & rent combined | 92% | 72% | 81% | 135% | 94% | 68% |
| % income spent on food alone | 37% | 29% | 31% | 38% | 23% | 13% |
| % income spent on rent alone ** | 55% | 43% | 50% | 97% | 71% | 55% |

^{*} Average apartment rents for Simcoe and Muskoka combined are based on Canadian Mortgage and Housing Corporation (CMHC) Fall 2012 Market Rental Report survey data as well as updated (2011 Census) population data and are estimates only. Apartment rental data was not available for all areas.

Based on 2013 Nutritious Food Basket survey results and average apartment rental rates for Simcoe Muskoka, a middle-income family of four would need 28.5% of their monthly income to cover their food and rent costs combined (11.5% of income for food + 17.0% of income for rent).

It is important to note that the Nutritious Food Basket survey only looks at food costs and does not include the cost of many other basic non-food items usually purchased in grocery stores.

^{**} CMHC defines "affordable housing" as housing that costs less than 30% of before-tax household income.