

Monitoring Food Affordability 2025 Report

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Scenario: A household with two minimum wage earners



- **Meet John and Mary and their two school-aged children Julia and David**
- **They live in a 3-bedroom apartment**
- **They receive income from:**
 - **Employment**
 - **Canada and Ontario Child Benefit**
 - **GST/HST credit**
 - **Advanced Canada Workers Benefit**
 - **Canada Workers Benefit**
 - **Ontario Trillium Benefit**
 - **Canada Carbon Rebate**

Monthly costs in 2025



- Rent and food costs are double the percentage of income a median income family
- Percent of income left for all other expenses is around 40% vs 70% for a median income family.

Key considerations for spending



- John and Mary are constantly worrying about how they will afford regular monthly expenses, as well as unexpected costs (e.g., car repairs)
- Prioritization of expenses causes ongoing stress that impacts the entire family
- Unexpected expenses or loss of hours at work can lead to more credit being accessed and inability to save for the future

Potential impacts on health



- **Prolonged stress has a negative impact on mental health, relationships and well-being of the entire family**
- **Less access to nutritious food can have long-term negative health impacts**
- **Mary and John feel guilty about not being able to give their children more experiences**

Coping strategies



- Budget very tightly
- Use coupons and vouchers as much as possible
- Use social support network for childcare support and to borrow money
- Use credit cards and pay day loans
- Prioritize buying satisfying and filling foods that their kids like vs trying to buy nutritious more expensive foods that the kids may reject

Things that are helpful at a local level



- **Access to community resources such as food banks, clothing banks, municipal subsidies (e.g., recreation)**
- **Services that address barriers to access by providing flexible hours, central locations, clear eligibility guidelines and other supports**
- **Assistance navigating the complexities of social support systems**

What WDGP is doing at a population level

- **Continues to work with community partners who address food insecurity and poverty in the WDG region.**
 - Guelph & Wellington Poverty Elimination Collaborative
 - Dufferin County Equity Collaborative – Dufferin Food Access Sub-Committee
 - Headwaters Food and Farming Alliance
 - Dufferin Community Safety and Well-Being Integration Table
 - Centre Wellington Food Access Community of Practice
 - Guelph-Wellington Nutritious Foods Collaborative
 - Guelph Wellington Food Resiliency Table
 - Ontario Dietitians in Public Health Food Insecurity Work Group
- **Conducts local research such as the recent Dufferin Food Insecurity research project**
- **Continues to report on food insecurity and food affordability within WDG**

Questions