



Hamilton

2024

Monitoring **food** **affordability** in Hamilton



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Summary








Every year in May, staff from City of Hamilton Public Health Services collect prices of a list of food items from a sample of grocery stores across the city. The average cost of the items, called the Ontario Nutritious Food Basket, is used to estimate the cost of eating according to national nutrition guidelines. The cost of the food basket and the average cost of rental housing in Hamilton are compared to different household incomes to determine whether food is affordable for Hamiltonians.

This report presents food costs in Hamilton in 2024 and an analysis of its affordability. The results show that the food basket is likely not affordable for many Hamiltonians, especially for those receiving social assistance and with low-paying jobs. The problem of household food insecurity, not having enough money to buy food, increased to one in four Hamilton households in 2023.

What is the Ontario Nutritious Food Basket?

The Ontario Nutritious Food Basket (ONFB) is a survey tool, based on the National Nutritious Food Basket,¹ used to estimate the cost of food. The ONFB survey includes 61 basic food items that are part of Canada’s Food Guide² (vegetables and fruit, whole grain foods, protein foods, fats and oils) and that Canadians usually buy.

The ONFB does not include certain types of food and other items such as:

-  Frozen and freshly prepared meals
-  Soft drinks
-  Snack-type foods such as potato or tortilla chips
-  Baby and toddler food
-  Special dietary foods such as gluten-free
-  Religious or cultural foods
-  Hygiene or household cleaning products

How is food affordability measured in Hamilton?

Hamilton Public Health finds the lowest price for each of the 61 ONFB items in a sample of all major grocery store chains in Hamilton.

The average cost for each of the 61 ONFB items are totalled to estimate the cost for food in Hamilton. An additional 5% is added to the ONFB cost for items such as condiments, spices, tea and coffee. The ONFB cost does not include time and transportation costs for grocery shopping.










The cost of food for one week is calculated for 22 different age, sex, and lifecycle-stage (pregnancy and breastfeeding) groups. The weekly food costs for all groups and a reference family of four are listed in Appendix A.

The monthly cost of food is calculated by multiplying the weekly ONFB cost by 4.33, the average number of weeks per month. The monthly cost of food and apartment rental rates³ are used to create family and income scenarios. Since housing and food are usually the largest monthly expenses, this gives a truer picture of food affordability.

Table 1 shows family and income scenarios for Hamilton in 2024. The main source of household income is employment or social assistance (either Ontario Works or the Ontario Disability Support Program) or public pensions for older adults, including both Old Age Security and Guaranteed Income Supplement. The scenarios assume the household has filed their income tax returns to receive maximum benefit entitlements. The total income for each scenario includes the GST/HST credit, Ontario Trillium Benefit, Canada Worker Benefit/Advanced Canada Worker Benefit, and the Canada Carbon Rebate. For family households (except scenario 3), the Canada Child Benefit is also included. Appendix B shows the income calculations for each scenario.



Table 1: Household scenarios comparing income to cost of rent and food in Hamilton, 2024

	Household Scenario/ Main Source of Income	Total Monthly Income*	Avg Monthly Rent** (% of income)	Monthly Cost of Food*** (% of income)	Fund remaining for other expenses
FAMILY HOUSEHOLDS					
1	 Family of Four (2 adults, 2 school-age children) Ontario Works	\$2,908	\$1,670 (57%)	\$1,153 (40%)	\$85
2	 Family of Four (2 adults, 2 school-age children) Minimum wage earner	\$4,507	\$1,670 (37%)	\$1,153 (26%)	\$1,684
3	 Family of Four, refugee claimants (2 adults, 2 school-age children) Minimum wage earner	\$3,238	\$1,670 (52%)	\$1,153 (36%)	\$415
4	 Family of Four (2 adults, 2 school-age children) Median Ontario income	\$9,685	\$1,670 (17%)	\$1,153 (12%)	\$6,862
5	 Family of Three (1 adult, 2 school-age children) Ontario Works	\$2,670	\$1,543 (58%)	\$859 (32%)	\$268
6	 Family of Three (1 adult, 2 preschool children) Minimum wage earner	\$4,656	\$1,543 (33%)	\$673 (14%)	\$2,440
SINGLE PERSON HOUSEHOLDS					
7	 Single person (adult) Ontario Works	\$881	\$1,017 (115%)	\$402 (46%)	-\$538
8	 Single person (adult) Ontario Disability Support Program	\$1,465	\$1,326 (91%)	\$402 (27%)	-\$263
9	 Single person (older adult) Old Age Security/Guaranteed Income Supplement	\$2,069	\$1,326 (64%)	\$285 (14%)	\$458

Amounts are rounded to nearest dollar. Complete income calculations are presented in Appendix B.

* Income includes employment earnings, Basic Allowance + Maximum Shelter Allowance (Ontario Works/Ontario Disability Support Program), Old Age Security/Guaranteed Income, Ontario Guaranteed Annual Income System, Canada Child Benefit, GST/HST credit, Ontario Trillium Benefit, Canada Worker Benefit/Advanced Canada Worker Benefit, and Canada Carbon Rebate. Employment Insurance paid and Canada Pension Plan paid are deducted from employment earnings.

**Average monthly apartment rental costs are based on Rental Market Report, Canada Mortgage and Housing Corporation, Fall 2023. [The Canadian Mortgage and Housing Corporation \(CMHC\) Rental Market Survey](#) is conducted in urban areas with populations of 10,000 or more. The survey includes both new and existing units in privately initiated structures with at least three rental units. The cost for a new tenant would likely be higher, as current tenants are protected from large annual increases by Ontario's [residential rent increase guideline](#). Utility costs (heat, electricity, hot water) may or may not be included in rental amounts.

***Ontario Nutritious Food Basket survey May 2024, Public Health Services, Healthy and Safe Communities Department, City of Hamilton (includes Household Size Adjustment Factors).

Is food affordable in Hamilton?

Many Hamiltonians struggle to afford food and live with food insecurity – worrying about or not having enough money to buy food.

Even though food prices have sharply increased in the past few years,^{4,5} the real problem is that people's incomes are too low or have not kept up with the costs of living. This is especially true for those with low-paying jobs or who receive social assistance. Small increases to the Ontario Disability Support Program (ODSP) have been made annually since 2022⁶, but Ontario Works (OW) rates have been frozen since 2018.⁷

When people do not have enough money to cover all costs of living, they are forced to choose which things to pay for each month. Housing, either rent or a mortgage, usually takes up the biggest part of a household's income and it is a fixed amount. Housing is considered affordable if it costs less than 30% of a household's before-tax income.⁸

For all the households shown in Table 1 except scenario 4, the percentage of income required for average market rent is higher than 30% of before-tax income. In other words, their housing is unaffordable. After paying the rent and bills (utilities, phone, internet, childcare), there might not be much, if any, money left to buy food.

Social assistance rates in Ontario force recipients to live well-below the poverty line.⁹ Single people receiving social assistance, either Ontario Works (OW) or the Ontario Disability Support Program (ODSP) most likely cannot afford food. Table 1 shows that a single person receiving OW in Hamilton (scenario 7) does not have enough monthly income to pay market rent for a bachelor apartment. A single person receiving ODSP (scenario 8) spends over 90% of their monthly income on rent, leaving only \$139 for food and all other living costs.

For low-income families with children under age 18, the Canada Child Benefit (CCB) has been shown to offer some protection against food insecurity.¹⁰ In 2016, the CCB replaced previous child tax benefits and the amount was significantly increased to help lower child poverty. Details on CCB amounts for all family scenarios are shown in Appendix B.

For the family with median Ontario income (scenario 4), the CCB is included in the monthly income and would be a smaller amount compared to the low-income families (scenarios 1, 2, 5, and 6). The refugee claimant family (scenario 3) is ineligible for the CCB until one of the parents receives a positive Notice

of Decision from the Immigration and Refugee Board.¹¹ Low-income families with children under age 6 receive the highest CCB. Even with the CCB, families with the lowest incomes (scenarios 1 and 5) are likely not able to afford enough food. A newer study¹² shows that giving higher amounts to the families who need it most would make the CCB fairer and could have better results on lowering food insecurity among these families.



About 60% of households in Ontario affected by food insecurity in 2022 had employment or self-employment as their main source of income.¹³ Working families may struggle with not having enough food because of low wages or having only one person with an income. In May 2024 (when the ONFB survey was conducted in Hamilton), the general minimum wage rate in Ontario was \$16.55 per hour.¹⁴ The families with minimum wage employment shown in Table 1 (scenarios 2 and 6) might look like they have high enough income to afford rent, food, and other living expenses. Yet, the living wage rate for Hamilton in 2024 was \$21.30 per hour¹⁵ which is quite a bit higher than the minimum wage rate. The living wage rate is the before-tax income that each adult needs to earn to cover all basic living costs for their family type. The calculation of all basic living costs for their family type includes rent, food, phone, clothing, transportation, childcare, medical expenses, insurance, adult education, and other miscellaneous expenses. The living wage gives a realistic estimate of the hourly wage rate needed for the costs of living and shows that minimum wage is too low to cover basic living costs. Households with minimum wage employment probably cannot afford enough food.

Canada's public pensions, including Old Age Security and the Guaranteed Income Supplement, are examples of how government policies help older adults to have stable incomes with enough money to cover basic costs of living. Research found that when low-income, single adults turned 65 and got these pensions, the number of them struggling to have enough food was cut in half.¹⁶ This can be seen by comparing the income amounts in Table 1 for scenarios 7 and 9. When a single adult receiving Ontario Works turns age 65 and starts to get public pensions, their monthly income more than doubles.

What is food insecurity?

Food insecurity is the inadequate or insecure access to food due to household financial constraints.¹³ Simply put, food insecurity is worrying about or **not having enough money to buy food**.

In 2023, 24.2% of Ontario households lived with food insecurity.¹⁷ This is significantly higher than 18.7% of Ontario households that experienced food insecurity in 2022.¹⁷

In Hamilton, more than one in four households (27.3%) lived with food insecurity in 2023, up from 18.1% in 2022.¹⁷


Hamiltonians living with food insecurity may:





- Worry about running out of food before there is money to buy more
- Eat food of lower nutritional quality
- Eat the same few foods for all their meals
- Eat less food than they need
- Go without eating so their children can eat
- Skip meals
- Go a whole day or several days without eating

Why is food insecurity a problem?

When people do not have enough money for food and other necessities, it can seriously harm their health.¹⁸ People living in homes where there is not enough food are more likely to have mental health problems and chronic health problems such as high blood pressure and diabetes. They also get sick more often. It is more difficult for them to handle ongoing health issues, and they might end up in the hospital or even die sooner. Because it is so harmful to health, not having enough food at home increases the need for health care.¹⁸



One in Four
Hamilton
households
was affected by
food insecurity
in 2023.




27.3% LIVED WITH FOOD
INSECURITY IN 2023, UP
FROM 18.1% IN 2022

Signs of living with food insecurity may include:



Worry about running out of food



Eat food of lower nutritional quality



Eat the same few foods for all their meals



Skip meals



Go a whole day or several days without eating



Eat less food than they need



Go without eating so their children can eat

What are the realities of living with **food insecurity** in Hamilton?

The following stories represent realistic situations of people living with less money than they need and who have trouble getting enough food. The stories use real facts about how much money people have, the benefits they get, and living costs in Hamilton in 2024.

Kim's story

Kim is a single parent of three-year old twins. She rents a 2-bedroom apartment in the east-end and works full-time on weekdays in a retail store earning minimum wage. Her children go to daycare from 8:30AM to 5:30PM, Monday to Friday. Kim is very thrifty with her money, but with the rising costs of living she is having trouble making ends meet. She just found out that she needs major repairs to her car that will cost \$900 and doesn't know how she will pay for this unplanned expense. She needs the car to get her kids to daycare and be at work by 9AM and then pick her kids up before 5:30PM – taking the bus is not possible with her schedule. More and more, Kim is skipping meals so that there is more for her kids to eat. She notices that she is feeling exhausted all the time.



Kim's monthly income
\$4,656
 minus rent **\$1,543/month**
 minus food **\$648/month**
 minus daycare **\$1,214/month***
 leaves **\$1,251** for everything else
 including: hydro, cable/internet/cell phone bill, apartment contents insurance, car expenses, gas, clothing, footwear, household and personal care items, laundry, kids' activities/toys.

*Daycare cost confirmed via personal communication with City of Hamilton Early Years CWELCC, November 2024.

Terry's Story

Terry is 58 years old living alone in a one-bedroom apartment in Stoney Creek. Nine years ago, Terry was in a serious car crash causing extensive neck and back injuries. Due to constant pain and back spasms that prevent sitting or standing for long periods of time, Terry has not been able to work since the crash. After Employment Insurance ran out, Terry had to apply for Ontario Works, providing about one-third of their previous employment income. After an 18-month process, Terry was finally accepted into the Ontario Disability Support Program that provides just about half the monthly income that Terry was used to living on nine years ago. All clothing and household items that Terry needs come from thrift shops. Terry buys food from near by discount or dollar stores. Fresh fruit, vegetables and meat are out of reach on Terry's \$25 per week food budget. Terry has used the food bank, but it triggers harmful emotions. Terry speaks publicly about what it is like to live in poverty and how their situation could happen to anyone at any time – it just takes one unfortunate incident, or sudden job loss.



Terry's monthly income
\$1,465
 minus rent and utilities **\$1,326/month**
 minus food **\$110/month**
 leaves **\$29** for everything else
 including: cell phone bill, clothing, footwear, household and personal care items, and laundry.

Robert's Story

Robert, 32 years old living in the north-end, was laid off from his construction job six weeks ago. After a couple weeks with no prospect of a job, Robert applied for Ontario Works (OW) since he was not eligible for Employment Insurance. He was shocked to find out that monthly OW benefits are not enough to even cover his monthly rent. Robert borrowed money from his mother to help in the short term but is afraid to tell his OW case worker because it could impact his eligibility for OW. He is worried about losing his housing if he doesn't find a job soon. He has no money to pay his cellphone bill this month which he needs to continue job searching. Despite going to a food bank and some free community meals, Robert sometimes goes a day or two without eating.



Robert's monthly income
\$881
 minus rent and utilities **\$920/month**
 Robert is **\$39** short of paying the rent. He has no money for the most basic living expenses including food, cell phone, transportation, personal care, clothing, shoes, and laundry.

How can the problem of food insecurity be solved?

Food insecurity is not caused by not enough food. It is caused by not enough money to buy food. Adequate income is what makes food affordable.

As shown in Table 1, the family of four earning median Ontario income spends only 17% of their monthly income on rent and 12% on food. In this scenario, both housing and food are affordable.

Research shows government policies that improved the financial situation of low-income households reduced food insecurity.¹⁹ Boosting incomes solves the root problem and gives people control to get food they want and need in dignified ways. It upholds the human right to food.²⁰

Policies shown to reduce food insecurity¹⁹:

- ✓ Public pensions (Canada Pension Plan, Old Age Security, and Guaranteed Income Supplement) with benefits that keep older adults out of poverty and indexed to inflation.
- ✓ Increasing the Canada Child Benefit for low-income families with children under age 18.
- ✓ Increasing the minimum wage rate.
- ✓ Increasing social assistance rates.
- ✓ Reducing income taxes for low-income households.



Community food programs are not a **long-term solution** to food insecurity.

"To solve food insecurity, the socioeconomic situations of low-income families and individuals must be improved."

Could "Basic Income" be a solution to food insecurity?

Basic income is a "no strings attached" monthly payment from government to people enabling them to meet their basic needs, participate in society and live with dignity, regardless of work status.²⁵

A three-year basic income experiment started in Ontario in 2017. The Ontario Basic Income Pilot (OBIP)²⁶ enrolled over 4000 low-income participants in three pilot sites, including Hamilton-Brant, Thunder Bay, and Lindsay. OBIP aimed to measure how giving participants a basic income would affect food insecurity, health, housing, and employment. Intake information collected from OBIP participants showed high levels of food insecurity, but the pilot was cancelled in June 2018 and the evaluation did not happen. Two follow-up studies^{27,28} found less use of food banks and improved dietary habits among OBIP participants. Very few (less than 10%) of respondents in both studies report no change related to participating in OBIP. On June 7, 2023, Hamilton City Council unanimously passed a resolution in support of Basic Income.²⁹

Food banks, community fridges, and free meals are common community responses to food insecurity. These may give short-term relief but are not a long-term solution. Food programs in the community cannot fix the serious financial hardships that cause food insecurity.²¹

Teaching budgeting and food skills may also be seen as helpful for those who struggle to afford food. Yet, studies show people dealing with food insecurity are already good at stretching their food budget.^{22,23} Adults in these households are more likely to shop with a food budget, and their cooking skills are not different than those in food secure homes.²⁴

Want more information?

Food Insecurity Policy Research (PROOF)

<https://proof.utoronto.ca/>

Ontario Living Wage Network

<https://www.ontariolivingwage.ca/>

Basic Income Canada Network

<https://basicincomecanada.org/>

Monitoring food affordability in Hamilton

<https://www.hamilton.ca/people-programs/public-health/healthy-eating/monitoring-food-affordability-hamilton>

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APPENDIX A:

2024 ONFB Weekly Cost in Hamilton


Group	Age (Years)	\$/Week*
 Boys	2-3	40.00
	4-8	45.46
 Girls	2-3	40.00
	4-8	44.96
 Males	9-13	59.06
	14-18	81.46
	19-30	81.97
	31-50	77.41
	51-70	67.89
	Over 70	63.17
 Females	9-13	58.39
	14-18	69.96
	19-30	63.64
	31-50	62.52
	51-70	57.46
	Over 70	54.90
 Pregnant	Under 19	82.63
	19-30	81.96
	31-50	81.64
 Breastfeeding	Under 19	80.41
	19-30	78.56
	31-50	72.02
 Reference Family of Four	Two adults 31-50; boy 14; girl 8	266.35

*Includes an additional 5% for miscellaneous items such as condiments, spices, tea, coffee


APPENDIX B:
Household Income Scenarios Calculations

All figures rounded to nearest dollar.


Monthly Income Calculations	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
	Family of Four, Ontario Works	Family of Four, Full-Time Minimum Wage ^k earner	Family of Four, Median Income ^l (after tax)	Family of Four, refugee claimants Minimum wage earner	Single Parent Household with two children, Ontario Works	Single Parent Household with two children, Full-Time Minimum Wage earner	One Person Household, Ontario Works	One Person Household, Ontario Disability Support Program	One Person Household, Old Age Security/ Guaranteed Income Supplement
Income from Employment		2,897	10,350	2,897		2,897			
Basic Allowance ^a	494				360		343	752	
Maximum Shelter Allowance ^a	756				697		390	556	
Old Age Security/ Guaranteed Income Supplement ^b									1,779
Ontario Guaranteed Annual Income System ^c									83
Canada Child Benefit ^d	1,314	1,269	Included in total income		1,314	1,463			
GST/HST credit ^e	83	83		83	83	83	27	33	41
Ontario Trillium Benefit ^f	180	180		180	145	145	80	83	125
Advance Canada Worker Benefit ^g		75		75		75			
Canada Worker Benefit ^g		125		125		125			
Employment Insurance paid ^h		(48)	(147)	(48)		(48)			
Canada Pension Plan paid ⁱ		(155)	(518)	(155)		(155)			
Canada Carbon Rebate ^j	81	81	Included in total income	81	71	71	41	41	41
Total Income	\$2,908	\$4,507	\$9,685	\$3,238	\$2,670	\$4,656	\$881	\$1,465	\$2,069




Scenarios 1-4
two adults (male and female 31-50y),
two children (girl 8y, boy 14y)




Scenario 5
one adult (female 31-50y),
two children (girl 8y, boy 14y)




Scenario 6
one adult (female 31-50y),
two children (girl 3y, boy 4y)



Scenario 7
one adult (male 31-50y)



Scenario 8
one adult (male 31-50y)



Scenario 9
one adult (female 73y)

APPENDIX B:**Household Income Scenarios Calculations**

- a. Basic and maximum shelter allowance. Ontario Works (OW) and Ontario Disability Support Payment (ODSP) rates as of June 2024. Source: Social Assistance, Pension and Tax Credit Rates April to June 2024. Ministry of Children, Community and Social Services.
- b. Old Age Security and Guaranteed Income Supplement (OAS/GIS) rates as of June 2024. Source: Social Assistance, Pension and Tax Credit Rates April to June 2024. Ministry of Children, Community and Social Services.
- c. Ontario Guaranteed Annual Income System rates as of June 2024. Source: Social Assistance, Pension and Tax Credit Rates April to June 2024. Ministry of Children, Community and Social Services.
- d. Canada Child Benefit (CCB) includes Canada Child Benefit monthly amount, and Ontario Child Benefit monthly amount. Figures derived from Child and Family Benefits Calculator for tax year 2022. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>
- e. Based on net annual income. GST/HST is issued on a quarterly basis but calculated on a monthly basis. Figures derived from Child and Family Benefits Calculator for tax year 2022. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>
- f. Ontario Trillium Benefit (OTB) includes Ontario Energy and Property Tax Credit, and Ontario Sales Tax Credit. Based on average apartment rental rates for Ontario and net annual income in 2022. Benefit is issued on a monthly basis. Figures derived from Child and Family Benefits Calculator for Tax year 2022. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>
- g. For those who are entitled to the Canada Workers Benefit (CWB) on their income tax return, advance payments of up to 50% of the CWB will be issued under the Advanced Canada workers benefit (ACWB). Eligibility for CWB with net income less than \$43,212 (2022 adjusted family net income limit for basic CWB with an eligible spouse or eligible dependants). ARCHIVED - 5000-S6 Schedule 6 - Canada Workers Benefit (for all except QC, AB, and NU). <https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/archived-general-income-tax-benefit-package-2022/5000-s6.html>
- h. EI premium rates and maximums 2024. <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/payroll-deductions-contributions/employment-insurance-ei/ei-premium-rates-maximums.html>
- i. CPP contribution rates, maximums and exemptions 2024. <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/payroll-deductions-contributions/canada-pension-plan-cpp/cpp-contribution-rates-maximums-exemptions.html>
- j. Canada Carbon Rebate. Based on rate for living within a Census Metropolitan Area (CMA). Benefit is issued on a quarterly basis. Figures derived from Child and Family Benefits Calculator for Tax Year 2022. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>
- k. Minimum wage. <https://www.ontario.ca/document/your-guide-employment-standards-act-0/minimum-wage>
- l. Statistics Canada. Table 11-10-0190-01 Market income, government transfers, total income, income tax and after-tax income by economic family type. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110019001>