

# The Cost of Eating Well in the District of Thunder Bay, 2025

## Why This Report

- Household food insecurity is a growing public health concern in Ontario and across Canada. It is defined as inadequate or insecure access to food due to financial constraints.
- Household food insecurity rates in Ontario have worsened over the past five years, from 17.1% in 2019 to 26.4% in 2024. Recently there has been a disproportionate increase in severe food insecurity, from 4.8% in 2022 to 7.4% to 2024. Of all income-related household characteristics, the group that experiences the highest prevalence and severity\* of food insecurity are households reliant on social assistance.
- Household food insecurity is independently linked to negative physical and mental health outcomes for children and adults in Ontario.
- Food insecurity has serious implications for people's short and long-term health.
- Every year dietitians in public health across Ontario monitor food affordability by looking at average costs of foods to follow basic dietary recommendations. We use this information to look at different scenarios comparing the cost of food and rent to income.
- Food is a basic human right and everyone should have access to the physical and financial means to obtain nourishing food. We share this report to highlight the importance of income-based solutions and policies to help reduce poverty, improve living wages and give everyone a chance to eat well.



*\*Severely food insecure: missing meals or reducing food intake, and at the most extreme going day(s) without food, due to a lack of money for food.*

## Poverty is the leading cause of household food insecurity in Ontario. Food Insecurity leads to negative health outcomes.

Not being able to afford a nutritious diet can seriously affect all of our health and is especially concerning for our children.

Food insecurity affects infants and young children as they are particularly susceptible due to associated parental stress, leading to lower breastfeeding/chestfeeding rates, and financial barriers to accessing adequate infant formula when needed. When food insecurity results in malnutrition in early childhood, infants and young children may experience growth faltering, compromised health, and cognitive impairments which may hinder their lifelong potential and result in a burden on the health care system in the long term.

Many people in the District of Thunder Bay cannot afford a nutritious diet



**22%**  
of households  
are experiencing  
food insecurity  
in the Thunder Bay District  
2022-2024<sup>1</sup>

## Reducing poverty through income-based strategies can reduce household food insecurity.

The Cost of Eating Well in Thunder Bay and District annual reports have repeatedly and consistently indicated that many households struggle to pay rent, bills and purchase enough nutritious food for themselves and their families. While determining the appropriate amount of money to spend on food can be a difficult indicator to measure, a general rule of thumb is the cost to purchase the food we require to meet our nutritional needs should not exceed 15% of our income.

## Compromises to food are only part of the pervasive deprivation food insecure households face.

Many must sacrifice in other areas of their lives when little or no money remains after rent is paid. Individuals and families must also pay for other living expenses such as:



Heat, water and hydro



Phone bills



Childcare



Toiletries and cleaning products



Insurance



Transportation (e.g. bus passes, vehicle maintenance, or taxis)



Clothing



Debt payments



Non-prescription drugs and dispensing fees



School costs

As a result, people will usually choose to pay rent and other expenses over food. This year's income scenarios indicate that those who are on social assistance will have trouble covering other living expenses. For example, a one-person household on Ontario works would not be able to fully cover their estimated rent and food costs, let alone other additional living expenses (Appendix 1). In addition, households that identify as Indigenous or Black experienced disproportionately higher levels of household food insecurity (39.9% and 46.7%, respectively).<sup>2</sup> We recognize that the higher prevalence of food insecurity experienced by racialized households also highlights the consequences of historical and ongoing colonialism and systemic racism. Current governmental policies are not adequately addressing systemic inequities that lead to certain populations experiencing higher rates of food insecurity.<sup>2,3</sup>

## Income solutions are required to reduce poverty and consequentially, reduce rates of household food insecurity.

Specific provincial strategies that have been listed by PROOF, Household Food Insecurity Policy Research,<sup>4</sup> suggest that the primary way to address this is for policy makers to examine the social safety net and ensure that they enable households to afford enough food. They go on to show strong evidence to support making existing income supports, like child benefits and social assistance, more generous or establishing a basic income program to reduce food insecurity.<sup>5</sup> At the federal level, there have been calls to develop a national framework for the implementation of a guaranteed livable basic income program throughout Canada via the Bill(s) S-206, which went to second reading in the Senate in November 2025. Organizations and individuals can recommend and support this type of solution, as evidence shows that it can enable people to meet their household food needs. For more information and to show your support of basic income follow this link [Basic Income Network](#).

*The **Canada Child Benefit** is one of the main policy levers of the federal poverty reduction strategy and has been long hailed for its success in reducing child poverty, however the benefit alone has not protected children from food insecurity as the rates are continuing to grow. Restructuring the amounts, eliminating claw backs, and specifying eligibility to focus on those most in need could not only be an effective way of reducing childhood food insecurity but could be cost-neutral. While its annual indexation to inflation has been widely highlighted by policymakers during this past year of record inflation, quarterly indexation, as is done with the Old Age Supplement (OAS) and Guaranteed Income Supplement (GIS), could make the benefit more responsive to changes in the costs of living.<sup>2</sup>*

## TBDHU's Actions

Each year, the Thunder Bay District Health Unit conducts the Nutritious Food Basket (NFB) survey in May, to determine average food costs of following recommendations in **Canada's Dietary Guidelines**. Most recently, the survey was conducted in 2025. The survey requires pricing 61 basic food items from five stores in the City of Thunder Bay and two stores in the district communities. The information is then used to determine the average cost of living in the Thunder Bay District. In short, this survey estimates how much it costs to follow current dietary guidelines, while taking into account other expenses such as housing or rent. This pricing is likely an underestimation as many of the communities in the district including First Nations communities do not have grocery stores.

The Nutritious Food Basket survey protocol was updated and took effect in 2022. The protocol was validated and verified by Ontario Dietitians in Public Health, along with other partners such as Public Health Ontario. The tables in Appendix 1 indicate various income scenarios, along with the average rent and food costs for the District of Thunder Bay in 2025. The remaining income is what is left once food and rent are covered and are assumed to be used to cover other additional expenses.

## Solutions to reducing food insecurity need to focus on ensuring people have adequate incomes.

### What about community-based food programs?

*It's important to acknowledge that community food programs provide needed short-term relief in Northwestern Ontario. These include community gardens, food boxes, food banks, hot meal and school nutrition programs. These programs can help build food skills and social connection which are important, but ultimately, they are not long-term solutions to resolving food insecurity. Charitable food programs have been the primary response to household food insecurity since the 1980s. **We need to shift the problem away from food and shine a spotlight on the policy and income interventions that are required to impact poverty in the long run.***

We should all voice our support for reducing health inequities caused by household food insecurity by advocating for policies that reduce poverty.

We know that household food insecurity stems from **poverty**. We therefore need to focus on reducing poverty in order to have a positive and significant impact on household food insecurity. Food insecurity and poverty are complex issues that can best be solved by good public policy and adequate support programs that ensure all Ontarians have the income they need to afford their basic necessities each month.

### What can we do?

1. Stay educated on poverty and how it leads to household food insecurity.
2. Speak out, promote, and support income-based policy and legislative changes to reduce poverty.
3. Write to your local **MP** and/or **MPP** to make sure to keep food insecurity on their agendas.
- f. Investments by government to support Indigenous food sovereignty and ensure communities have freedom to hunt, fish, and gather according to their traditions.

### What to Ask for

Ask for food insecurity to be addressed through broader policies at the provincial and federal levels through strategies that:

- a. Increase the income support available to Ontario Works (OW) and Ontario Disability Support Program (ODSP) recipients to meet a minimum income standard (as defined by the Market Basket Measure) in combination with other income security measures and index it to inflation.
- b. Support living wages and a guaranteed livable basic income.
- c. Ensure the upcoming Canada Disability Benefit is not clawed back from social assistance and is treated the same as the Canada Child Benefit.
- d. Increasing the Pregnancy and Breastfeeding Nutritional Allowance and the Special Diet Allowance to ensure families reliant on social assistance (OW and ODSP) can afford the products they need to adequately nourish their infants.
- e. Expand the Ontario Drug Benefit to include specialized infant formulas for families whose children (0-24 months) have a medical diagnosis requiring strict avoidance of standard soy and milk proteins.

## Comparison of Household Income and Expenses for Families (2025)

Low-income households often live in rental housing. Using the average costs of renting in the District of Thunder Bay, and the results of the NFB survey, here are four family scenarios outlining their respective monthly costs of living.

Scenarios	Family of 4, Ontario Works (2 parents; 2 children)	Family of 4, Full-time Minimum Wage (2 parents; 2 children)	Family of 4, Median Income (after tax) (2 parents; 2 children)	Family of 3, Ontario Works (1 parent; 2 children)
Monthly Income <sup>i</sup>	\$3,017.00	\$5,116.00	\$9,685.00	\$2,783.00
Rent <sup>ii</sup>	\$1,895.00 (3 Bdr. Apartment)	\$1,895.00 (3 Bdr. Apartment)	\$1,895.00 (3 Bdr. Apartment)	\$1,443.00 (2 Bdr. Apartment)
Cost of Food <sup>iii</sup>	\$1,227.85	\$1,227.85	\$1,227.85	\$1,043.43
	41% of Monthly Income	24% of Monthly Income	12% of Monthly Income	37% of Monthly Income
Income Remaining for Other Living Expenses	-\$105.85	\$1,993.15	\$6,742.15	\$296.57

i Income derived from NFB survey Income Scenario Spreadsheet (Sept, 2025), developed by the Ontario Dietitians in Public Health–Food Insecurity Working Group. Income includes provincial and federal allowances, credits, benefits and incentives

ii Rental cost calculations are from the Rental Market Report for the month of Oct 2024 – Canada Mortgage and Housing Cooperation for Thunder Bay (2024). Prices Retrieved.

iii Based on the NFB survey for the District of Thunder Bay (May 2025)

## Comparison of Household Income and Expenses for Individuals (2025)

Low-income households often live in rental housing. Using the average costs of renting in the District of Thunder Bay, and the results of the NFB survey, here are four **individual scenarios** outlining their respective monthly costs of living.

Scenarios	Pregnant Parent – Ontario Disability Support Program	One Person Household, Ontario Disability Support Program	One Person Household, Old Age Security/Guaranteed Income Supplement	Single Parent Household with two children under 6, Ontario Works
Monthly Income <sup>i</sup>	\$1589.00	\$1,549.00	\$2,135.00	\$2,980.00
Rent <sup>ii</sup>	\$840.00 (1 Bdr. Apartment)	\$840.00 (1 Bdr. Apartment)	\$840.00 (1 Bdr. Apartment)	\$1,443.00 (2 Bdr. Apartment)
Cost of Food <sup>iii</sup>	\$452.42	\$430.00	\$299.60	\$713.86
	28% of Monthly Income	28% of Monthly Income	14% of Monthly Income	24% of Monthly Income
Income Remaining for Other Living Expenses	\$296.58	\$279.00	\$995.40	\$823.14

i Income derived from NFB survey Income Scenario Spreadsheet (Sept 2025), developed by the Ontario Dietitians in Public Health – Locally Food Insecurity Working Group. Income includes provincial and federal allowances, credits, benefits and incentives

ii Rental cost calculations are from the Rental Market Report for the month of Oct 2024 – [Canada Mortgage and Housing Cooperation for Thunder Bay \(2024\)](#).

iii Based on the NFB survey for the District of Thunder Bay (May 2025).

## Comparison of Household Income and Expenses for Young Parent and Infant (2025)

Households with children led by female lone parents are especially vulnerable to food insecurity; 41.2% of these households were food-insecure (Proof, 2022). For those who are not breastfeeding/chestfeeding the cost and availability of infant formula can be a challenge.

Scenarios	Parent and Infant Child (Formula Fed)	Parent and Infant Child (Breastfed)
Monthly Income <sup>i</sup>	\$2,070.00	\$2,110.00
Rent <sup>ii</sup>	\$1,443.00	\$1,150.00 (Bachelor Apartment – Advertised Rent) <sup>v</sup>
	70% Monthly Income	68% Monthly Income
Cost of Food <sup>iii</sup>	514.43 (and formula)	\$398.04
	25% of Monthly Income	19% of Monthly Income
Income Remaining for Other Living Expenses	\$112.57	\$268.96

- i Income derived from NFB survey Income Scenario Spreadsheet (Sept, 2025), developed by the Ontario Dietitians in Public Health – Locally Food Insecurity Working Group. Income includes provincial and federal allowances, credits, benefits and incentives
- ii Rental cost calculations are from the Rental Market Report for the month of Oct 2024 – Canada Mortgage and Housing Cooperation for Thunder Bay (2024).
- iii Based on the NFB survey for the District of Thunder Bay (May 2025) and Formula costing data collected in September 2025

## For more information on poverty and household food insecurity, please visit:

- PROOF – Household food insecurity Policy Research: <https://proof.utoronto.ca/food-insecurity/>
- Ontario Dietitians in Public Health: [Recommendations on Responses to Food Insecurity](#)
- Basic Income Canada <https://basicincomecanada.org/>
- Feed Ontario – [Policy recommendations that can be done in Ontario](#)
- Food Banks Canada – [Hunger Report 2024](#) pg. 85 Policy Recommendations
- Community Food Centres Canada, [Beyond Hunger: The hidden impacts of food insecurity Report](#)

1. Ontario Agency for Health Protection and Promotion (Public Health Ontario). Snapshots. Toronto, ON: Queen's Printer for Ontario; 2023. <https://www.publichealthontario.ca/en/Data-and-Analysis/Health-Equity/Household-Food-Insecurity>
2. PROOF, Food Insecurity Policy Research. (2024). Household food insecurity in Canada. Retrieved from: <https://proof.utoronto.ca/2025/new-data-on-household-food-insecurity-in-2024/>
3. Feed Ontario. (2022). Hunger Report 2022: The Deepening Cracks in Ontario's Economic Foundation. Retrieved from <https://feedontario.ca/wp-content/uploads/2022/11/Hunger-Report-2022-Final.pdf>
4. Li T, Fafard St-Germain AA, Tarasuk V. (2023) Household food insecurity in Canada, 2022. Toronto: Research to identify policy options to reduce food insecurity (PROOF). Retrieved from <https://proof.utoronto.ca/>
5. PROOF, Food Insecurity Policy Research. (2021). Provincial policy levels to reduce household food insecurity. Retrieved from: [https://proof.utoronto.ca/wp-content/uploads/2021/05/PROOF\\_FACTSHEET\\_Provincial-policies-052021.pdf](https://proof.utoronto.ca/wp-content/uploads/2021/05/PROOF_FACTSHEET_Provincial-policies-052021.pdf)