

Can Nova Scotians Afford to Eat Healthy?

Report on 2010 Participatory Food Costing



A project of the Nova Scotia Food Security Network and
the Participatory Action Research and Training Centre at Mount Saint Vincent University
in partnership with community partners, and
the Nova Scotia Department of Health and Wellness

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Sincerely,

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Can Nova Scotians Afford to Eat Healthy? —

Findings from 2010 Nova Scotia Participatory Food Costing

Every day thousands of Canadians struggle to have enough nutritious and safe food to feed themselves and their families. National surveys show that at least 8% of Canadians¹ cannot afford to buy enough healthy and safe foods to meet their dietary needs and food preferences for an active and healthy life – this is known as **food insecurity**.² Most often, when people are food insecure it is because their incomes are too low to adequately cover the cost of healthy foods and other basic needs.³

Food insecurity is a problem that negatively impacts the health of our communities. Food insecurity is linked to unhealthy eating which can lead to the development of chronic diseases such as cancer and heart disease. Being food insecure is also associated with mental and emotional strain that impacts health and wellbeing.^{4,5} Access to food is directly related to income; households with low incomes are most likely to have food insufficiencies.⁴ The aim of this report is to provide numerical, concrete evidence that in Nova Scotia, people with low incomes are not able to afford a healthy diet. We hope this report can be used as an advocacy tool to promote individual and household food security as key aspects of Community Food Security. Community Food Security is when **all** community residents have access to enough healthy, safe food through a sustainable food system that maximizes community self-reliance and social justice.⁶ Achieving this goal can make Nova Scotia a healthier and more productive province.

What do we know about Food Insecurity in Nova Scotia?

Income-related food insecurity is an ongoing issue for many Nova Scotians.

- In Nova Scotia, 9.3% of households (approximately 84,951 households) reported either moderate or severe income-related food insecurity in 2007.¹ The rates of food insecurity reported by Nova Scotians are higher than the national average of 7.7%.¹
- In March 2010, 22,573 Nova Scotians accessed a food bank⁷ – this represents nearly a 34% increase since March 2008. Moreover, national population health surveys suggest that less than ¼ of individuals experiencing food insecurity in Canada seek food from charitable sources.⁸

Women and children are more often affected by income-related food insecurity.

- In 2007, lone parent households with children accounted for 16% of all food insecure households in Canada.¹ In Nova Scotia, 85% of low-income lone parent households are headed by women.⁹
- Nova Scotia has the highest child poverty rate (7.9% after Low Income Cut Off¹) of the Maritime Provinces.¹⁰

Many Nova Scotians do not have an adequate income to meet basic needs.

- Households in Nova Scotia relying on Income Assistance as their main source of income reported significantly higher levels of household income-related food insecurity (63.7%) in 2007-08 than those with other income sources.¹¹
- Fifty percent of those who used food banks in Nova Scotia in March 2010 received Income Assistance and a further 12% received disability-related income supports as their main source of income.⁷
- While households relying on Income Assistance are at the highest risk of food insecurity, it is important to recognize that 57% of food insecure households in Nova Scotia in 2007-08 were reliant on salaries and wages.¹¹ In 2010, 12% of food bank users in Nova Scotia reported employment income.⁷

ⁱ A low income cut off (LICO) is an income threshold below which a family will likely devote a larger share of its income to the necessities of food, shelter and clothing than the average family.⁷⁷

- Nova Scotia's economy can be characterized as a low-wage economy where a large proportion of the population is trapped in minimum wage, part-time employment with no benefits or access to training and development.¹² In 2009, 16.1% of employees in Nova Scotia earned wages at or near minimum wage. Of these individuals, most are under 25 years old and hold part-time or short-term jobs. Relatively few are sole family earners; however, when this is the case, women are over represented among this group.¹³
- In the past several years Nova Scotia has seen modest increases in minimum wage and Income Assistance rates; however, even with these increases, rates have remained inadequate to allow individuals and families to meet their basic needs.¹⁴⁻¹⁷

What is Food Costing and Why is it Important?

Food costing involves collecting information from grocery stores about the cost of milk, meats and alternatives, bread, fruits and vegetables and other basic foods. Across Canada, many provinces and regions conduct food costing to estimate the cost and affordability of a basic nutritious diet. Many use the *National Nutritious Food Basket (NNFB)*¹⁸, a standardized tool developed by Health Canada, to conduct food costing.

Food costing data are collected to monitor income-related food insecurity by comparing the cost of a basic nutritious diet with average incomes for various gender and age groups. "Affordability scenarios" can be constructed using food costing data and other information on estimated income and basic expenses including shelter, power, telephone, childcare and transportation. Together, food costing and affordability scenarios provide much-needed evidence to inform policy and program change.^{15, 16, 19, 20}

Why does Nova Scotia use a Participatory Approach to Food Costing?

Across Canada, Nova Scotia is unique in that it is the only province to use a **Participatory Food Costing** model. Participatory Food Costing means that people experiencing income-related food insecurity²¹ and those with the ability to impact the issue play a major role in food costing research. For example, people who have first-hand experience with food insecurity, or work with people experiencing food insecurity (i.e., staff at family resource centres, women's centres and other community-based organizations) are involved with decision-making, data collection, analysis, communication and dissemination of research findings. The food costing findings are then used by project partners and others who may be able to influence policies to strengthen food security in communities across Nova Scotia.

A participatory food costing approach is effective because it helps us better understand food insecurity – both through the evidence collected and through the process of bringing partners from diverse backgrounds together to understand the issue and possible solutions. It also builds practical skills to address food insecurity at a community level. The process of working together on all stages of the research – from data collection to the use of the findings - helps build capacity (the confidence and ability) to effect policy change at multiple levels, and ultimately contribute to efforts to build food security in Nova Scotia.^{22, 23}

How is Participatory Food Costing done in Nova Scotia?

In Nova Scotia, food costing data were first collected in 2002 with funding from Health Canada; this was repeated in 2004/05, 2007, 2008 and 2010 with the support of the Nova Scotia Department of Health Promotion and Protection (DHPP) (now the Department of Health and Wellness).^{14, 15} As part of the 2004/05 project, DHPP funded the core partnersⁱⁱ to develop a sustainable model for ongoing food costing. The purpose of the model is *to help build capacity for food security for all Nova Scotians using participatory approaches to examine and address the accessibility of a nutritious diet.*²⁴ While food costing data collection currently occurs every two years, partners are involved in many other related activities. These activities are focused on 1) critically analyzing the factors that affect the accessibility of a nutritious diet; 2) engaging individuals and mobilizing communities towards knowledge and skill development to improve food security, 3) sharing the evidence, and 4) informing and supporting healthy public policy development.

ⁱⁱ Nova Scotia Nutrition Council, Atlantic Health Promotion Research Centre, and collaborating Community Action Program for Children and Canada Prenatal Nutrition Program funded Family Resource Centres/Projects in Nova Scotia.

The Survey Tool

Since 2002, the Participatory Food Costing Project has used the **National Nutritious Food Basket (NNFB)**¹⁸, which was developed by Health Canada in 1998, to conduct food costing. In 2008, Health Canada updated the tool to reflect more current dietary recommendations for Canadians.¹⁸ The 2008 NNFB includes a list of 67 foods that can be used to calculate the cost of a basic nutritious diet for 20 different age and gender groups. The food items within the NNFB are minimally processed foods that are widely available in grocery stores and commonly eaten by most Canadians in amounts that would provide a nutritionally adequate, balanced diet for specific age and gender groups. The basket does not include snack foods, baby foods, foods eaten outside the home, organic foods, foods for special diets, foods from farmers' markets, or foods of little nutritional value. As well, it assumes that people shop for their groceries in one grocery store and prepare meals from scratch. In Nova Scotia, the NNFB has been adapted and named the Participatory Food Costing Survey Tool. The Survey Tool incorporates questions that examine the availability and cost of locally produced foods, the results of which will be reported separately.

Training for Food Costers

With the support of Family Resource Centres/Projects and grocery stores, five regional food costing training sessions were held throughout Nova Scotia (in Truro, Lower Sackville, Shelburne, Lawrencetown and Baddeck) in May and June, 2010. One full day train-the-trainer session was held in May to train ten community partners from across Nova Scotia on the new NNFB to enable them to provide support for food costers and to help facilitate training sessions within their regions. Forty-nine people attended the six food costing training sessions. Many individuals had been involved with the food costing project for several years and had received training in the past; however, due to the changes in NNFB and length of time since food costing was last conducted in 2008, everyone was trained using the new tool.

Data Collection and Analysis

The 2010 food costing study was conducted in 46 grocery stores, located in communities throughout the nine District Health Authorities (DHAs) in Nova Scotia. A complete list of grocery stores in the province was used to generate a random stratified sample of stores, which considered community population size and size of the storeⁱⁱⁱ. Head offices of the major grocery chains were contacted for permission to conduct food costing in their stores and for their endorsement of the project. Independent grocers were contacted directly for their permission and endorsement. In order to minimize price fluctuations over time, food costing was conducted in all 46 stores during a two week period (June 11-24, 2010).

To reflect current dietary recommendations and eating patterns of Canadians, the 2008 NNFB included some new foods items while it omitted others from 1998 version of the NNFB. We wanted to compare the costs of the old and new NNFB to see what impact the changes in the food items had on the overall cost of the basket. To do this, items from the old (1998) NNFB that were either replaced or removed were costed in a random sample of 8 grocery stores from across the province. This allowed us to compare the costs of the 1998 NNFB and 2008 NNFB.

Forty-two people from 15 community based organizations throughout Nova Scotia planned and carried out the food costing data collection. Twelve other people from community organizations provided support for food costers in their communities. Food costers travelled in pairs to the selected grocery stores within their regions. Using the Participatory Food Costing Survey Tool, they recorded the lowest available price for the 67 food items. Transportation and childcare costs were reimbursed in order to facilitate participation, and honoraria were provided to food costers to recognize their time and effort in the data collection process.

Once the food costers completed the survey tool with the food prices, they mailed completed surveys to the Provincial Participatory Food Costing Project Coordinator. Surveys were then checked for accuracy by project staff and students, entered into a spreadsheet, checked for correct data entry and analyzed using the *Thought About Food? Food Costing Workbook*.²⁵ After preliminary findings were calculated, regional gatherings were held in Truro, Lower Sackville, Shelburne, Lawrencetown and Baddeck. The purpose of these gatherings was to bring food costers and project partners together to reflect on the findings, discuss the implications and to talk about recommendations that should be made in this report. As well, there were discussions about how the findings should be used and made available in communities across Nova Scotia.

ⁱⁱⁱ The stores chosen were sampled from a list of all 173 grocery stores in Nova Scotia identified by DHA, county, size category and whether the store was located in a urban or rural area. A stratified sampling method was used, based on location and store size. The overall sample size was 46, based on budgetary considerations. Stores were randomly selected; the number of stores selected was proportional to the number of stores in each region. There were 23 larger and 23 smaller stores in the sample. The 46 stores were randomly split into two subsamples of 23, to be surveyed in each of the two weeks of the survey.

Results: The Cost of a Basic Nutritious Diet in Nova Scotia in 2010

What is the Weekly Cost of a Basic Nutritious Diet in Nova Scotia for Different Age and Gender Groups?

The National Nutritious Food Basket (NNFB) can be used to estimate the cost of eating a basic nutritious diet for a family of any size or composition.²⁶ The cost was calculated for 20 different age and gender groups, including pregnant and breastfeeding women. The following tables provide a breakdown of the weekly cost of a basic nutritious diet in June 2010 for specific individuals in Nova Scotia.

Table 1: Average Weekly Costs of the National Nutritious Food Basket (NNFB) in Nova Scotia by Age and Gender Groups (June 2010)*

Sex	Age (years)	Cost per Week (\$)
Boy	2-3	26.66
	4-8	34.28
	9-13	44.94
	14-18	61.70
Man	19-30	59.42
	31-50	53.92
	51-70	52.10
	71+	51.58
Girl	2-3	26.15
	4-8	33.26
	9-13	27.54
	14-18	45.88
Woman	19-30	46.32
	31-50	45.86
	51-70	41.24
	71+	40.41

**Based on weekly costs of purchasing a NNFB for individuals shown in each age group and gender category.*

Table 2: Average Weekly Costs of the National Nutritious Food Basket (NNFB) in Nova Scotia for Pregnant and Lactating Women (June 2010)*

Pregnancy or Lactation	Age of Mother (Years)	Cost per Week (\$)
Pregnancy	Under 19	50.62
Lactation		52.96
Pregnancy	19-30	51.00
Lactation		53.60
Pregnancy	31-50	49.72
Lactation		52.32

**Based on the weekly costs of purchasing a NNFB for women at various stages of pregnancy or lactation.*

Calculations for a Reference Household of Four

(Mother and Father 31-50, Girl 7, and Boy 13 years of age)

The numbers in Tables 1 and 2, can be used to estimate the cost of a basic nutritious diet for a variety of households. The following example calculates the cost of the NNFb for a reference household of two adults and two children.

The steps below can be used to determine the cost of a nutritious food basket for the reference family for one week. Individuals can use this guide to determine the cost of a basic nutritious diet for their own household by following the instructions.

Step 1: Write down the age and sex of all the people in the household.

The reference family ...

Mother: between 31 and 50 years of age;

Father: between 31 and 50 years of age; and

Children: a girl aged 7 and a boy aged 13 years.

Step 2: Use Table 1 on page 5 to figure out the weekly costs of a nutritious diet for members of the family, based on the cost of the NNFb for each individual:

Mother:	\$45.86
Father:	\$53.92
Girl aged 7:	\$33.26
Boy aged 13:	<u>\$44.94</u>
Total	\$177.98

Step 3: Since it costs more per person to feed smaller households and less to feed larger households, the total cost estimated in Step 2 will need to be adjusted accordingly. Use the following adjustment for household size:

1 person: increase costs by 15% (multiply food costs by 1.15)

2 persons: increase costs by 10% (multiply food costs by 1.10)

3 persons: increase costs by 5% (multiply food costs by 1.05)

4 persons: no change

5 persons: decrease costs by 5% (multiply food costs by 0.95)

6 persons: decrease costs by 10% (multiply food costs by 0.90)

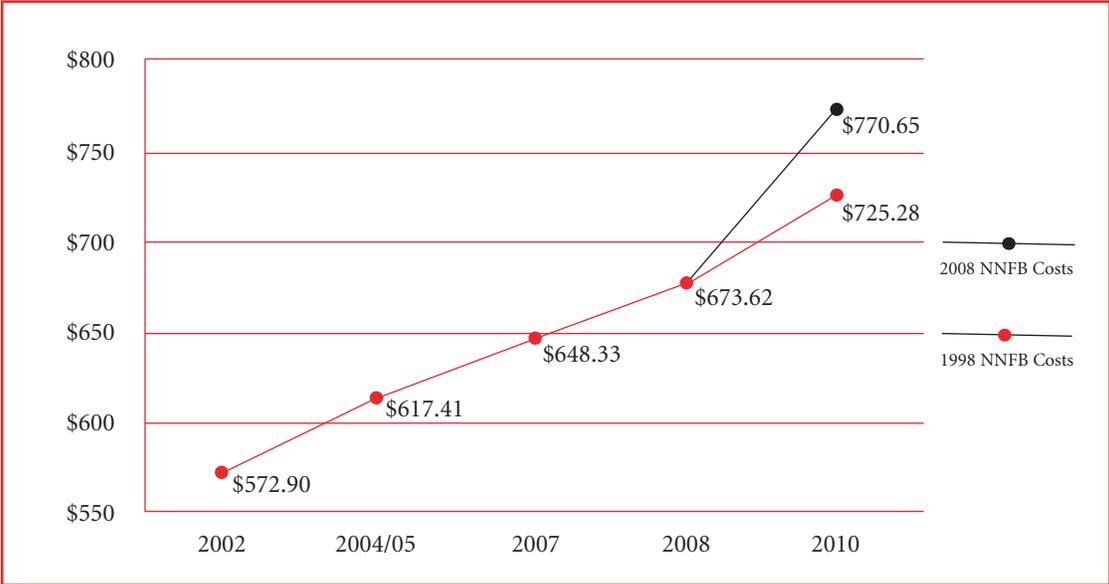
Step 4: To determine the monthly cost, multiply the weekly food costs for the household by **4.33** ($\$177.98 \times 4.33 = \770.65). A multiplier of 4.33 is used because there are approximately 4.33 weeks in a month.

Therefore, it would cost the reference family \$770.65 to purchase a basic nutritious diet each month, based on the 2010 food costing data. This family will be used as a **reference household** for examining changes in the cost of food over time, as well as differences in the cost of food based on where in the province it was purchased, and the size of store from which it was purchased.

The Rising Costs of a Basic Nutritious Diet: 2002-2010

The cost of a basic nutritious diet has steadily increased since participatory food costing was first conducted in Nova Scotia in 2002. Figure 1 shows the monthly cost of the food basket for the reference household of four from 2002 to 2010^{iv}. During this period there has been an almost 35% increase in the cost of the food basket for this reference household^v.

Figure 1. The monthly cost of the National Nutritious Food Basket (NNFB) for the reference household¹ of four in Nova Scotia from 2002-2010.



¹ includes two parents between 31 and 50, a girl aged 7 and a boy aged 13 years of age.

Figure 1 shows the cost of the NNFB in Nova Scotia from 2002-2008 based on the 1998 NNFB. It also shows the cost of the 2008 NNFB that was used for the first time in June 2010. Due to the change in some of the food items in the NNFB, we felt it was important to look at what affect this change might have on the overall cost of the NNFB. Having collected data on the deleted items from the 1998 NNFB, we were able to determine that if we had continued to use the 1998 NNFB for food costing in June 2010, the cost of the basic nutritious basket would have been \$725.28 for a reference household of four. Using the 2008 NNFB, our findings show that the cost of the basic nutritious diet is \$770.65 for a reference household of four. There is an increase of approximately \$45.37 in the monthly costs between the 1998 NNFB and the 2008 NNFB. However, it is important to note that the 2008 NNFB is a more accurate representation of the cost of a basic nutritious diet for Canadians in 2010 because it is based on current dietary patterns and nutritional recommendations.

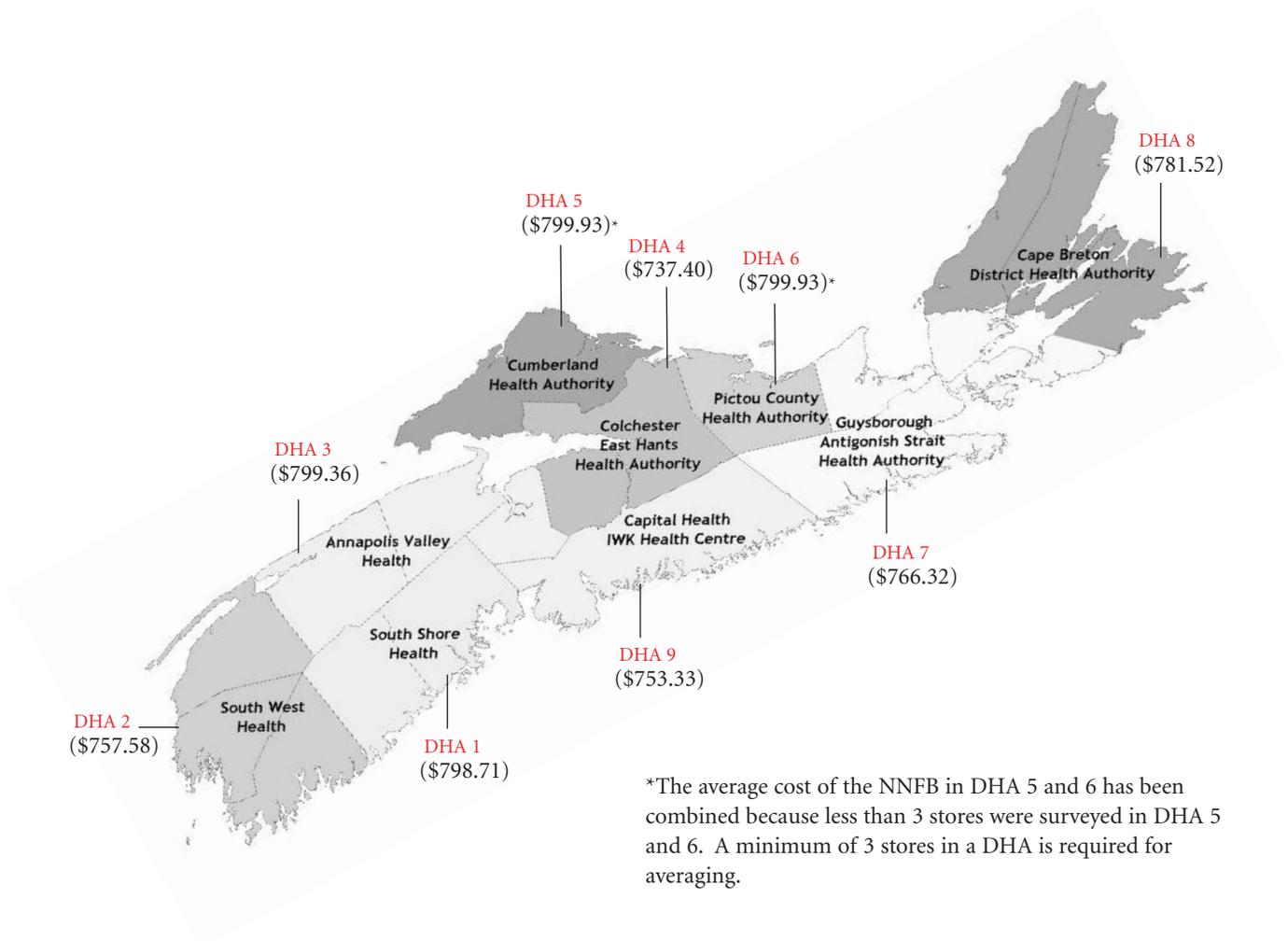
^{iv} Based on 2008 NNFB in 2010 and 1998 NNFB for all other years.

^v In the graph, food prices have not been adjusted for inflation; however, the rise in food costs is proportional to the rate of inflation. We have not reported adjusted food prices because while some wages may increase to meet inflation, other sources of income such as Income Assistance may not. People on Income Assistance and fixed incomes are most vulnerable to rising costs associated with inflation.

Does the Cost of a Basic Nutritious Diet Differ Across Nova Scotia?

The average cost of the NNFB for the reference household of four varies slightly across the province, as seen in Figure 2. However, the differences between the regions are not statistically significant. This means either there is no real difference in the cost of the basic nutritious food basket between the regions or that the number of stores where food costing data were collected in each region was too small to demonstrate a difference. Comparisons between the regions should not be made based on these estimates.

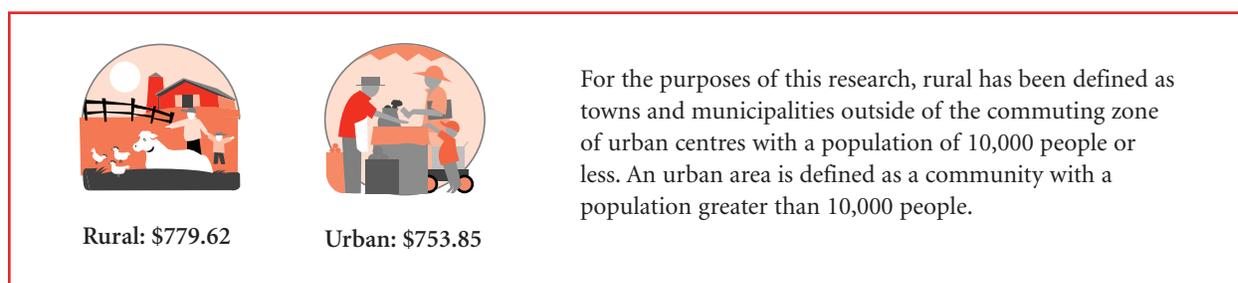
Figure 2. Monthly cost of the National Nutritious Food Basket by District Health Authority (DHA) in Nova Scotia for the reference household of four (June 2010).



Does it Matter if You Live in an Urban or Rural Community?

A basic nutritious food basket purchased in grocery stores located in rural areas costs an average of \$25.77 more each month compared with the same basket purchased in urban areas within Nova Scotia. This statistically significant difference is consistent with our findings from 2002 to 2008.^{14, 15, 27}

Figure 3: Average monthly costs of purchasing the National Nutritious Food Basket (NNFB) for the reference household of four in grocery stores located in rural and urban areas of Nova Scotia (June 2010).



Does the Size of the Store Influence how much it Costs?

In determining the cost of a basic nutritious diet in smaller and larger grocery stores, we found a statistically significant difference in the average monthly cost between large and small grocery stores. A basic nutritious diet purchased at smaller grocery stores costs \$24.33 more per month on average than the same basket purchased at larger grocery stores in Nova Scotia (Figure 4). This difference is also consistent with our findings since 2002.^{14, 15, 27}

Figure 4: Average monthly costs of purchasing the National Nutritious Food Basket (NNFB) for the reference household of four in small and large grocery stores in Nova Scotia (June 2010).



The Affordability of a Basic Nutritious Diet in Nova Scotia in 2010

Creating Affordability Scenarios

In order to determine whether families have enough money each month to purchase a basic nutritious diet, we created different “affordability scenarios”. The scenarios include data on the cost of a basic nutritious diet for Nova Scotia families and individuals, along with data from other research on the cost of basic living expenses.

For ease of comparison of scenario results we used the same affordability scenarios that we developed for the 2008 Report on Participatory Food Costing.¹⁴ These scenarios include:

- A reference household of four consisting of two parents and two children
- A household of four consisting of a lone female parent and three children
- A household of five consisting of two parents and three children
- A household consisting of a lone pregnant woman
- A household consisting of a lone man^{vi} and
- A household consisting of a lone senior woman^{vii}

These scenarios represent types of households that have been identified as being at risk of food insecurity based on previous food security research in Nova Scotia¹⁴ and elsewhere.^{1, 4, 7, 10}

The scenarios provide a monthly breakdown of all potential income and income supports, as well as basic living expenses for each household. For wage earners, incomes were determined by calculating hourly rates of pay for a specific number of hours worked by members of the household. Employee payroll deductions (taxes, insurance premiums) were subtracted to determine a “disposable” income. For Income Assistance recipients, incomes were calculated using the maximum basic personal and shelter allowances available from the Employment Support and Income Assistance program.²⁸ Transportation and childcare allowances, as well as special needs allowances for personal hygiene and grooming expenses are available through Income Assistance to adults seeking employment and/or enrolled in an education program and were also included in the scenarios. Households qualifying for Income Assistance may also be eligible for other special needs allowances, for example; special diet allowances, emergency dental care allowance, or an annual school supplement. These allowances have not been included in the scenarios as they are approved on a case-by-case basis. Federal Child Tax benefits and Goods and Services Tax benefits were included in the scenarios and calculated by using annual income to determine monthly payments to households.

Conservative estimates of basic living expenses were determined using the best available data for June 2010 on the costs of shelter, utilities, telephone, transportation, clothing and footwear, childcare, personal care expenses, and household cleaning supplies. Funds remaining for food are presented for each scenario based on the assumption that food is purchased after other expenses required for a basic standard of living are purchased. Research shows that people living on low-incomes often view food as the most flexible part of their budget and use this money to cover other essential costs such as shelter, childcare and transportation before food.¹² As a result, they may need to purchase less healthy, cheaper food or rely on food banks or friends/family for assistance with food.

For complete details on how incomes, income supports, and living expenses were calculated, refer to the appendices available at <http://www.foodsecurityresearchcentre.ca/nova-scotia-participatory-food/>

^{vi} In addition to the 2008 scenarios, a lone man scenario was created because according to the National Council of Welfare reports, single individuals are the group most vulnerable to poverty in Nova Scotia.⁴¹ A single person's welfare income reaches a mere 15-38% of the average after tax income for single Canadian overall, highlighting how excluded welfare recipients are from mainstream Canadian life.⁴¹

^{vii} These family scenarios were chosen to be consistent with previous NS Participatory Food Costing reports so that comparisons can be made across years. The family with two parents and two children represents an average Nova Scotia family configuration. The other scenarios were based on the Cost of Poverty in NS report (2010)⁹ and Canadian Community Health Survey⁷⁸ assessments of populations vulnerable to poverty and food insecurity.

What Expenses Are Not Included in the Scenarios?

The assessments of the financial impact of purchasing a nutritious diet required assumptions about actual income, costs of goods and services, and other items considered essential for a basic standard of living.²⁹ Estimates for expenses considered essential for a basic standard of living were based on categories included in the Market Basket Measure (MBM)³⁰ and the Survey of Household Spending (SHS).³¹ These included shelter, food, telephone service, transportation, clothing, and childcare in addition to other items required for personal and household maintenance such as personal care expenses and household cleaning supplies. Mandatory payroll deductions required by Federal and Provincial governments, the Canadian Pension Plan and Income Assistance were also taken into consideration. Expenses that were not considered for the scenarios include:

- educational expenses or reading materials,
- out of pocket healthcare expenses (i.e., over the counter medications, eye or dental care),
- foods purchased at restaurants, farmers' markets or other retailers,
- nutritional supplements,
- household maintenance expenses (i.e., fixing appliances, plumbing),
- costs related to physical or recreational activities, or
- costs related to special diets or other expenses associated with chronic disease or disability management.

The affordability scenarios also do not take into account other potential expenses such as family emergencies, ill family members, credit card or loan debt, or family members with special needs. The scenarios also do not take into account costs associated with having a baby, life insurance, or personal savings for the future.

Reference Household of Four – *Two Parent Household with Two Children*

Table 3 presents the potential financial impact of purchasing a basic nutritious diet for a reference family of four in four different income scenarios in June 2010. Our findings show that, on average, this family would spend \$770.65 a month on a basic nutritious diet. The first scenario in Table 3 shows that, when the monthly costs for food, shelter, and other essential household expenses are subtracted from the median Nova Scotian family income, the household would have \$1791.75 left over for all other living expenses each month. The second scenario shows that a household of four with one adult working full-time at \$20.18 per hour and one adult working part-time at \$13.20 per hour^{viii}, would have \$1047.01 left over for other expenses. Both of these households have sufficient income to purchase a basic nutritious diet with money left over to cover other monthly living expenses. The third scenario shows the reference household of four with both adults earning minimum wage (\$9.20 per hour at the time the research was conducted), one working full-time and one working part-time^{ix}. This household would face a monthly deficit of \$84.01 each month if they were to purchase a basic nutritious diet, with no money remaining for other household expenses. In the fourth scenario, the household of four relying on Income Assistance would experience a monthly deficit of \$440.25 if they were to purchase a basic nutritious diet.

These results indicate that in Nova Scotia, families with average or median incomes^x are able to cover the basic costs of living and have some income left at the end of the month for emergencies, investments or leisure expenses. **In comparison, families living on minimum wage or Income Assistance are not able to cover their basic expenses; in fact, if they were to purchase a nutritious diet, they would end up in debt at the end of each month.**

^{viii} In September 2009 Statistics Canada indicates that the average hourly wage for a full-time and part-time worker in Nova Scotia was \$20.18 and \$13.20, respectively.³³

^{ix} The one full-time and one part-time scenario was chosen because Nova Scotia is considered to be a “volatile low wage economy” wherein many people with minimum wage jobs are limited to part-time employment with few training or development opportunities.¹²

^x In the other five scenarios in this report, it is assumed that families and individuals with median and average incomes are able to afford a nutritious diet and other basic expenses. Thus, the scenarios are focused on families and individuals relying on minimum wage or Income Assistance, as they are at greatest risk of food insecurity.

Table 3: Affordability of a Basic Nutritious Diet in Nova Scotia in 2010: Reference Household of Four with Two Adults and Two Children

Family Composition	Man & Woman (31-50yrs)	Man & Woman (31-50yrs)	Man & Woman (31-50yrs)	Man & Woman (31-50yrs)
	Boy 13, Girl 7	Boy 13, Girl 7	Boy 13, Girl 7	Boy 13, Girl 7
Source of Income	Median Total Income (NS= \$69,910/y) ^a	Avg Hr Wage for NS (1FT, 1PT) ^b (\$20.18/h & 13.20/h) ^c	Minimum Wage (1FT, 1PT) (NS= \$9.20/h) ^d	Income Assistance (Attending an educational program)
Monthly Gross Income				
Wages	\$5,825.83	\$4,638.30	\$2,390.16	\$0.00
Payroll Deductions	\$1,375.52	\$980.23	\$291.10	n/a
Federal Tax	(\$567.62)	(\$373.44)	(\$82.30)	n/a
Provincial Tax	(\$447.60)	(\$325.82)	(\$78.01)	n/a
Canadian Pension Plan	(\$259.51)	(\$200.72)	(\$89.44)	n/a
Employment Insurance	(\$100.79)	(\$80.25)	(\$41.35)	n/a
CCTB ^e	\$126.05	\$173.55	\$454.11	\$640.24
GST/HST Benefit ^f	\$0.00	\$0.00	\$63.00	\$63.00
Personal Allowance	n/a	n/a	n/a	\$428.00
Shelter Allowance	n/a	n/a	n/a	\$620.00
Transportation Allowance ^g	n/a	n/a	n/a	\$300.00
Childcare Allowance ^h	n/a	n/a	n/a	\$132.07
Special Needs ⁱ	n/a	n/a	n/a	\$33.32
Disposable Income	\$4,576.36	\$3,831.62	\$2,616.17	\$2,216.63
Basic Monthly Fixed Expenses				
Shelter	\$822.02	\$822.02	\$822.02	\$822.02
Power	\$161.67	\$161.67	\$161.67	\$161.67
Telephone	\$29.60	\$29.60	\$29.60	\$29.60
Other Expenses				
Transportation ^j	\$462.31	\$462.31	\$462.31	\$462.31
Childcare ^k	\$259.80	\$259.80	\$175.37	\$132.07
Clothing, Footwear	\$159.79	\$159.79	\$159.79	\$159.79
Personal Care Expenses	\$94.54	\$94.54	\$94.54	\$94.54
Household Cleaning Supplies	\$24.23	\$24.23	\$24.23	\$24.23
Total Basic Expenses	\$2,013.96	\$2,013.96	\$1,929.53	\$1,886.23
Funds remaining for food	\$2,562.40	\$1,817.66	\$686.64	\$330.40
Cost of the NNFB	\$770.65	\$770.65	\$770.65	\$770.65
Funds remaining for other expenses	\$1,791.75	\$1,047.01	(-\$84.01)	(-\$440.25)

- a. Based on Statistics Canada median annual income value of \$69,910 for NS household in 2008, which was the most recent data available at the time of this research.³²
- b. FT = full-time employment 40 hours per week; PT = part-time employment of 20 hours per week.
- c. In September 2009 Statistics Canada indicates that the average hourly wage for a full-time and part-time worker in Nova Scotia was \$20.18 and \$13.20.³³
- d. At the time of food costing (June 2010) minimum wage was \$9.20/hour in Nova Scotia.
- e. CCTB = Canada Child Tax Benefit monthly payments.
- f. GST/HST = Goods and Services Tax/ Harmonized Sales Tax Credit (quarterly payment divided into monthly payments for this scenario).
- g. Adults on Income Assistance, if seeking employment and/or enrolled in an educational program, may qualify for up to \$150 per month per adult to assist with associated transportation costs.²⁸ This scenario assumes the receipt of a full transportation allowance for two people.
- h. Income Assistance recipients may be eligible for up to \$400 per month to cover childcare expenses although only actual costs incurred will be covered. In order to qualify for the \$400 per month childcare allowance, the recipient must be working, looking for work or enrolled in an education program.²⁸ This scenario assumes that the adults in the household are enrolled in an education program.
- i. Adults on Income Assistance, if seeking employment and/or enrolled in an educational program, may also qualify for a special needs^{xi} allowance for personal hygiene and grooming (quarterly payment of \$50 divided into monthly payments for the purpose of this scenario).
- j. The transportation costs are based on the costs of owning and operating a private vehicle (based on the Canadian Survey of Household Spending, second quintile data, 2009). This includes monthly cost for gas, insurance, and car payments. Private vehicle ownership was chosen to reflect the reality that most Nova Scotians (60-75%)³⁴ live in rural areas where public transportation is simply not available. In most rural areas, access to a vehicle would be necessary for transportation to work, to a grocery store and to other amenities.
- k. In Nova Scotia, the average cost of afterschool care is \$12 per day.³⁵ Afterschool care costs were only calculated for children 12 and under. The median income family and average hourly wage families pay \$12/day x 21.65 days/month for their 7 year old daughter only. The minimum wage family receives a partial subsidy for childcare costs; they pay \$8.10/day x 21.65days/month for one child. The Income Assistance family receives a full subsidy for afterschool childcare costs; they pay \$6.10/day x 21.65 days/month for one child. For the family on Income Assistance, this cost is covered by the \$400 per month childcare allowance they are entitled to.

^{xi}For adults on Income Assistance who are seeking employment and/or enrolled in an educational program, a special needs allowance of up to \$200 per year is also available to help cover the cost of purchasing training related clothing. However, this allowance is given only once a year and for this reason it has not been factored in to the affordability scenarios in this report.

Household of Four – Female Led Lone Parent Household with Three Children

Table 4 shows the potential financial impact of purchasing a basic nutritious diet for a lone mother earning minimum wage or receiving Income Assistance with three children. A basic nutritious diet for a lone female led household with three children costs, on average, \$660.84 per month. For the first scenario, the minimum wage earning household would experience a monthly deficit of \$448.40 after basic monthly household expenses, including food, were covered. In scenario two, this household receiving Income Assistance would experience a \$375.27 monthly deficit after purchasing a basic nutritious diet and covering other monthly expenses. In both household scenarios, there would be no money left over for other expenses such as recreational activities, educational expenses, or other unexpected expenses.

These findings provide evidence that this lone female parent household with three children relying on minimum wage earnings or Income Assistance cannot reasonably afford to purchase a basic nutritious diet.

Table 4: Affordability of a Basic Nutritious Diet in Nova Scotia in 2010: Household of Four - Female Led Lone Parent Household with Three Children

Family Composition	Lone Woman (31-50yrs)	Lone Woman (31-50yrs)
	Boy 7, Boy 10, Girl 12	Boy 7, Boy 10, Girl 12
Source of Income	Minimum Wage ^a (FT)(NS=\$9.20/h)	Income Assistance (attending an educational program)
Monthly Gross Income		
Wages	\$1,593.44	\$0.00
Payroll Deductions	\$245.99	n/a
Federal Tax	(\$82.30)	n/a
Provincial Tax	(\$71.68)	n/a
Canadian Pension Plan	(\$64.44)	n/a
Employment Insurance	(\$27.57)	n/a
CCTB ^b	\$931.42	\$965.24
WITB ^c	\$140.00	n/a
GST/HST Benefit ^d	\$73.83	\$73.83
Personal Allowance	n/a	\$214.00
Shelter Allowance	n/a	\$620.00
Transportation Allowance ^e	n/a	\$150.00
Childcare Allowance ^f	n/a	\$396.20
Special Needs ^g	n/a	\$16.66
Disposable Income	\$2,492.70	\$2,435.93
Basic Monthly Fixed Expenses		
Shelter	\$822.02	\$822.02
Power	\$161.67	\$161.67
Telephone	\$29.60	\$29.60
Other Basic Expenses		
Transportation ^h	\$462.31	\$462.31
Childcare ⁱ	\$526.10	\$396.20
Clothing, Footwear	\$159.79	\$159.79
Personal Care Expenses	\$94.54	\$94.54
Household Cleaning Supplies	\$24.23	\$24.23
Total Basic Expenses	\$2,280.26	\$2,150.36
Funds remaining for food	\$212.44	\$285.57
Cost of NNFB	\$660.84	\$660.84
Funds remaining for other expenses	(-\$448.40)	(-\$375.27)

- a. FT = full time employment of 40 hours per week.
- b. CCTB = Canada Child Tax Benefit monthly payments.
- c. Working Income Tax Benefit (divided into monthly payments). The WITB is intended to provide tax relief for eligible working low-income individuals and families who are already in the workforce and to encourage other Canadians to enter the workforce.⁸¹
- d. GST/HST = Goods and Services Tax/ Harmonized Sales Tax Credit (quarterly payment divided into monthly payments).
- e. Adults on Income Assistance, if seeking employment and/or enrolled in an educational program, may also qualify for up to \$150 per month to assist with associated transportation costs.²⁸
- f. Income Assistance recipients may be eligible for up to \$400 per month as a childcare allowance although only actual costs incurred will be covered.²⁸
- g. Adults on Income Assistance, if seeking employment and/or enrolled in an educational program, may also qualify for a special needs allowance for personal hygiene and grooming (quarterly payment of \$50 divided into monthly payments).
- h. The transportation costs are based on the costs of owning and operating a private vehicle (based on the Canadian Survey of Household Spending, second quintile data, 2009). Private vehicle ownership was chosen to reflect the reality that most Nova Scotians (60-75%)³⁴ live in rural areas where more affordable public transportation is simply not available.
- i. In Nova Scotia, the average cost of afterschool care is \$12 per day.³⁵ Afterschool care costs were only calculated for children 12 and under. The minimum wage family receives a partial subsidy for childcare costs, they pay \$8.10/day x 21.65 days/month x 3 children. The Income Assistance family receives a full subsidy for afterschool childcare costs; they pay \$6.10/day x 21.65 days/month x 3 children. This cost is covered by their childcare allowance.

Household of Five – Two Parent Household with Three Children

Table 5 show the potential financial impact of purchasing a basic nutritious diet for a household with two parents and three children. The average monthly cost for this family to purchase a basic nutritious diet is \$914.35. For the first scenario, both adults are earning minimum wage; one parent working full-time hours and one working part-time. This family would have a monthly deficit of \$341.49 after purchasing a basic nutritious diet and covering basic household expenses. In the second scenario, both adults are receiving Income Assistance and would experience a household deficit of \$419.70 each month after food and basic expenses are covered. Both family scenarios would not have any extra money to cover additional expenses that the family may have each month (i.e. education or recreation expenses for their children).

These findings show that two parent households, with three children, with the parents earning minimum wage or receiving Income Assistance would not be able to afford a basic nutritious diet.

Table 5: Affordability of a Basic Nutritious Diet in Nova Scotia in 2010: Household of Five - Two Parent Household with Three Children

Family Composition	Man & Woman (31-50yrs)	Man & Woman (31-50yrs)
	Boy14, Two Girls 7 & 9	Boy14, Two Girls 7 & 9
Source of Income	Minimum Wage ^a (1FT/1PT) (NS=\$9.20/h)	Income Assistance (attending an educational program)
Monthly Gross Income		
Wages	\$2,390.16	\$0.00
Payroll Deductions	\$291.10	\$0.00
Federal Tax	(\$82.30)	n/a
Provincial Tax	(\$78.01)	n/a
Canadian Pension Plan	(\$89.44)	n/a
Employment Insurance	(\$41.35)	n/a
CCTB ^b	\$676.44	\$965.24
GST/HST Benefit ^c	\$73.83	\$73.83
Personal Allowance	n/a	\$428.00
Shelter Allowance	n/a	\$620.00
Transportation Allowance ^d	n/a	\$300.00
Childcare Allowance ^e	n/a	\$264.13
Special Needs ^f	n/a	\$33.32
Disposable Income	\$2,849.33	\$2,684.52
Basic Monthly Fixed Expenses		
Shelter	\$822.02	\$822.02
Power	\$158.86	\$158.86
Telephone	\$29.60	\$29.60
Other Expenses		
Transportation ^g	\$571.13	\$571.13
Childcare ^h	\$350.73	\$264.13
Clothing, Footwear	\$197.40	\$197.40
Personal Care Expenses	\$116.79	\$116.79
Household Cleaning Supplies	\$29.94	\$29.94
Total Basic Expenses	\$2,276.47	\$2,189.87
Funds remaining for food	\$572.86	\$494.65
Cost of NNFB	\$914.35	\$914.35
Funds remaining for other expenses	(-\$341.49)	(-\$419.70)

- a. FT = full-time employment of 40 hours per week. PT = part-time employment of 20 hours per week.
- b. CCTB = Canada Child Tax Benefit monthly payments.
- c. GST/HST = Goods and Services Tax/ Harmonized Sales Tax Credit (quarterly payment divided into monthly payments).
- d. Adults on Income Assistance, if seeking employment and/or enrolled in an educational program, may also qualify for up to \$150 per month to assist with associated transportation costs. This scenario assumes the receipt of a full transportation allowance for two people.²⁸
- e. Income Assistance recipients may be eligible for up to \$400 per month as a childcare allowance although only actual costs incurred will be covered.²⁸
- f. Adults on Income Assistance, if seeking employment and/or enrolled in an educational program, may also qualify for a special needs allowance for personal hygiene and grooming (quarterly payment of \$50 divided into monthly payments).
- g. The transportation costs are based on the costs of owning and operating a private vehicle (based on the Canadian Survey of Household Spending, second quintile data, 2009). Private vehicle ownership was chosen to reflect the reality that most Nova Scotians (60-75%)³⁴ live in rural areas where more affordable public transportation is simply not available.
- h. In Nova Scotia, the average cost of afterschool care is \$12 per day.³⁵ Afterschool care costs were only calculated for children 12 and under. The minimum wage family receives a partial subsidy for childcare costs, they pay \$8.10/day x 21.65days/month x 2 children. The Income Assistance family receives a full subsidy for afterschool childcare costs, they pay \$6.10/day x 21.65 days/month x 2 children. This cost is covered by their childcare allowance.

Household of One – *Lone Pregnant Woman in the 2nd or 3rd Trimester*

Table 6 shows the potential financial impact of purchasing a basic nutritious diet for a lone pregnant woman. The cost of a basic nutritious diet for a woman aged 19-30 years in her 2nd or 3rd trimester is \$253.95. The first scenario shows that after purchasing a basic nutritious diet the lone pregnant female in her 2nd trimester earning minimum wage would be left with \$340.34 a month. However, this scenario also assumes that she would be relying on public transportation (i.e., bus or taxi). If this woman lived in an area where access to public transportation was limited and she required a car, her monthly expenses would increase. The second scenario shows that the lone pregnant woman in her 2nd trimester receiving Income Assistance would have a monthly deficit of \$435.73 after purchasing a nutritious diet and covering basic expenses. Even if she economized her expenses and did not spend anything on transportation, clothing, footwear, personal care or household cleaning supplies, she would still be at a deficit of \$331.32. The third scenario is a very similar situation, with a lone woman on Income Assistance in her 3rd trimester, who would also experience a monthly deficit of \$307.01 after purchasing a nutritious diet and covering her basic monthly expenses. Even if she did not spend anything on transportation, clothing, footwear, personal care or household cleaning supplies, she would still be at a deficit of \$202.60. In scenarios two and three, the pregnant woman may not be able to make rent payment and she would not have money to spare for items such as nutritional supplements, foods purchased outside the home, or other unexpected monthly expenses. Moreover, costs associated with preparing for the arrival of an infant such as purchasing a crib, stroller, and diapers are not included in these scenarios.

These findings indicate that a lone pregnant female relying on Income Assistance would not be able to afford a basic nutritious diet. The findings also suggest that the lone pregnant female earning minimum wage would have enough money to purchase a basic nutritious diet, but she would have very little money left over for other expenses associated with expecting a baby.

Table 6: Affordability of a Basic Nutritious Diet in Nova Scotia in 2010: Household of One – Lone Pregnant Woman in the 2nd or 3rd Trimester

Family Composition	Lone Pregnant Woman (19-30yrs) 2 nd trimester	Lone Pregnant Woman (19-30yrs) 2 nd trimester	Lone Pregnant Woman (19-30yrs) 3 rd trimester
Source of Income	Minimum Wage ^a (FT) (NS=\$9.20/h)	Income Assistance (attending an educational program)	Income Assistance (attending an educational program)
Monthly Gross Income			
Wages	\$1,593.44	\$0.00	\$0.00
Payroll Deductions	\$245.99	\$0.00	\$0.00
Federal Tax	(\$82.30)	n/a	n/a
Provincial Tax	(\$71.68)	n/a	n/a
Canadian Pension Plan	(\$64.44)	n/a	n/a
Employment Insurance	(\$27.57)	n/a	n/a
CCTB ^b	n/a	n/a	n/a
Maternal Nutritional Allowance ^c	n/a	\$29.00	\$29.00
GST/HST Benefit ^d	\$31.50	\$20.67	\$24.80
Personal Allowance	n/a	\$214.00	\$214.00
Shelter Allowance ^e	n/a	\$300.00	\$570.00
Transportation Allowance ^f	n/a	\$22.55	\$22.55
Special Needs ^g	n/a	\$16.66	\$16.66
Disposable Income	\$1,378.95	\$602.88	\$877.01
Basic Monthly Fixed Expenses			
Shelter	\$558.44	\$558.44	\$670.52
Power	\$92.21	\$92.21	\$125.54
Telephone	\$29.60	\$29.60	\$29.60
Other Expenses			
Transportation ^h	\$22.55	\$22.55	\$22.55
Childcare	n/a	n/a	n/a
Clothing, Footwear	\$46.96	\$46.96	\$46.96
Personal Care Expenses	\$27.78	\$27.78	\$27.78
Household Cleaning Supplies	\$7.12	\$7.12	\$7.12
Total Basic Expenses	\$784.66	\$784.66	\$930.07
Funds remaining for food	\$594.29	(-\$181.78)	(-\$53.06)
Cost of NNFB	\$253.95	\$253.95	\$253.95
Funds remaining for other expenses	\$340.34	(-\$435.73)	(-\$307.01)

^a. FT = full-time employment of 40 hours per week.

^b. CCTB = Canada Child Tax Benefit monthly payments.

^c. A Maternal Nutritional Allowance in the amount of \$29 per month is available to expectant mothers from the date the caseworker is notified of the pregnancy or birth of a child up to an including 12 full months after the birth of the child.²⁸

^d. GST/HST = Goods and Services Tax/ Harmonized Sales Tax Credit (quarterly payment divided into monthly payments).

^e. This adult, once in her third trimester of her pregnancy, will be able to receive a shelter allowance for two persons for up to \$570/month with Income Assistance.²⁸ The third scenario assumes the receipt of a full shelter allowance.

^f. Adults on Income Assistance, if seeking employment and/or enrolled in an educational program, may also qualify for up to \$150 per month to assist with associated transportation costs.²⁸ This scenario assumes the receipt of a transportation allowance and that public transportation is available.

^g. Adults on Income Assistance, if seeking employment and/or enrolled in an educational program, may also qualify for a special needs allowance for personal hygiene and grooming (quarterly payment of \$50 divided into monthly payments).

^h. Costs for public transportation (bus and/or tax fares) were based on the Survey of Household Spending, second quintile (2009).

Household of One – Lone Man

Table 7 shows the potential financial impact of purchasing a basic nutritious diet for a single male. The cost of a basic nutritious diet for a single man, aged 19-30 years, is \$295.88. The first scenario shows that after purchasing a basic nutritious diet, the lone man earning minimum wage would be left with \$298.41 a month to cover all remaining expenses. However, this scenario also assumes this individual would be relying on public transportation (i.e., bus or taxi rides). If he lived in an area where access to public transportation is a challenge and he required a car, his monthly expenses would increase significantly.

The second scenario shows that the single man receiving Income Assistance would have a monthly deficit of \$506.66 after purchasing a nutritious diet and covering basic expenses. Even if he economized his expenses and did not spend anything on transportation, clothing, footwear, personal care or household cleaning supplies, he would still be at a deficit of \$402.25.

These findings demonstrate that a single adult receiving Income Assistance would not be able to afford a nutritious diet.

Table 7: Affordability of a Basic Nutritious Diet in Nova Scotia in 2010: Household of One – Lone Man

Family Composition	Lone Man (19-30yrs)	Lone Man (19-30yrs)
Source of Income	Minimum Wage ^a (FT) (NS=\$9.20/h)	Income Assistance (Attending an educational program)
Monthly Gross Income		
Wages	\$1,593.44	\$0.00
Payroll Deductions	\$245.99	\$0.00
Federal Tax	(\$82.30)	n/a
Provincial Tax	(\$71.68)	n/a
Canadian Pension Plan	(\$64.44)	n/a
Employment Insurance	(\$27.57)	n/a
CCTB ^b	n/a	n/a
GST/HST Benefit ^c	\$31.50	\$20.67
Personal Allowance	n/a	\$214.00
Shelter Allowance ^d	n/a	\$300.00
Transportation Allowance ^e	n/a	\$22.55
Special Needs ^f	n/a	\$16.66
Disposable Income	\$1,378.95	\$573.88
Basic Monthly Fixed Expenses		
Shelter	\$558.44	\$558.44
Power	\$92.21	\$92.21
Telephone	\$29.60	\$29.60
Other Expenses		
Transportation ^g	\$22.55	\$22.55
Childcare	n/a	n/a
Clothing, Footwear	\$46.96	\$46.96
Personal Care Expenses	\$27.78	\$27.78
Household Cleaning Supplies	\$7.12	\$7.12
Total Basic Expenses	\$784.66	\$784.66
Funds remaining for food	\$594.29	(-\$210.78)
Cost of the NNFB	\$295.88	\$295.88
Funds remaining for other expenses	\$298.41	(-\$506.66)

^a FT = full-time employment of 40 hours per week.

^b Child Care Tax Benefit – not applicable to this scenario.

^c GST/HST = Goods and Services Tax/ Harmonized Sales Tax Credit (quarterly payment divided into monthly payments).

^d This single man is eligible to receive a shelter allowance of \$300 per month with Income Assistance.²⁸

^e Adults on Income Assistance, if seeking employment and/or enrolled in an educational program, may also qualify for up to \$150 per month to assist with associated transportation costs.²⁸ This scenario assumes the receipt of a transportation allowance.

^f Adults on Income Assistance, if seeking employment and/or enrolled in an educational program, may also qualify for a special needs allowance for personal hygiene and grooming (quarterly payment of \$50 divided into monthly payments).

^g Costs for public transportation (bus and/or tax fares) were based on the Survey of Household Spending, second quintile (2009).

Household of One – *Lone Senior Woman*

Table 8 shows the potential financial impact of purchasing a basic nutritious diet for a lone woman aged 75 years. The average cost of the basic nutritious diet for the senior woman is \$201.22 each month. The first scenario shows that a lone female senior accessing Old Age Security (OAS), Canada Pension Plan (CPP), and the Guaranteed Income Supplement (GIS) would be left with \$274.62 per month after a basic nutritious diet is purchased and other basic expenses are covered. This scenario also assumes that this individual would be relying on taxi or bus rides as a mode of transportation. However, if she lived in an area where access to public transportation was a challenge and she required a car, her monthly expenses would increase significantly. The second scenario shows that the lone female senior who is not accessing the GIS would experience a monthly deficit of \$74.23 after purchasing food and covering her basic expenses. This means that she would not have enough money for other potential expenses, such as out of pocket healthcare costs. If she needed to own a car, her monthly deficit would increase.

These findings indicate that a lone woman aged 75 years relying on Old Age Security and Canada Pension Plan alone would not be able to afford a basic nutritious diet. However, the findings suggest that if the senior woman accesses the Guaranteed Income Supplement she would have sufficient funds to purchase a basic diet.

Importantly, evidence from an evaluation of the Guaranteed Income Supplement (2010) suggests that many seniors who are eligible to receive GIS are not doing so. It is assumed that a large proportion of eligible non-recipients consist of seniors in vulnerable communities, such as Aboriginal people, homeless or near homeless, and immigrants.³⁶

Barriers identified that may prevent seniors from accessing the GIS include: general lack of information and awareness of GIS benefits, not filing income tax returns, literacy barriers, isolation, lack of supporting documents required to receive benefits, difficulty filling out GIS application forms, not thinking or knowing they are eligible, requiring assistance or one-on-one support, lack of access to Statistics Canada (SC) offices, language barriers, cultural barriers, lack of a bank account, addiction, elder abuse, mental illness and physical disabilities, fear that an increase in income may result in a loss of shelter/housing, reluctance to ask for assistance, limited community resources to offer assistance, dependence on family members, and stigma attached to social assistance.³⁶

**Table 8: Affordability of a Basic Nutritious Diet in Nova Scotia in 2010:
Household of One – Lone Senior Woman**

Family Composition	Lone Woman (75yrs)	Lone Woman (75yrs)
Source of Income	Old Age Security Canada Pension Plan & Guaranteed Income Supplement (GIS)	Old Age Security Canada Pension Plan: Not accessing GIS
Monthly Gross Income		
Wages	\$0.00	\$0.00
Payroll Deductions	\$141.04	\$33.50
Federal Tax	(\$74.14)	(\$6.33)
Provincial Tax	(\$66.90)	(\$27.17)
Canadian Pension Plan	(\$0.00)	(\$0.00)
Employment Insurance	(\$0.00)	(\$0.00)
Old Age Security ^a (taxable)	\$490.47	\$490.47
Guaranteed Income Supplement ^b	\$452.04	\$0.00
Canadian Pension Plan ^c (taxable)	\$504.50	\$504.50
GST/HST Benefit ^d	\$31.50	\$27.15
Disposable Income	\$1,337.47	\$988.62
Basic Monthly Fixed Expenses		
Shelter	\$558.44	\$558.44
Power	\$92.21	\$92.21
Telephone	\$29.60	\$29.60
Other Expenses		
Transportation ^e	\$22.55	\$22.55
Pharmacare ^f	\$31.83	\$31.83
Personal Emergency Response Device ^g	\$45.14	\$45.14
Clothing, Footwear	\$46.96	\$46.96
Personal Care Expenses	\$27.78	\$27.78
Household Cleaning Supplies	\$7.12	\$7.12
Total Basic Expenses	\$861.63	\$861.63
Funds remaining for food	\$475.84	\$126.99
Cost of the NNFB	\$201.22	\$201.22
Funds remaining for other expenses	\$274.62	(-\$74.23)

^a. The Old Age Security figure reflects the average monthly benefit to all recipients in 2010.⁸²

^b. To be eligible for the Guaranteed Income Supplement, seniors must be receiving an Old Age Security basic pension and meet certain income requirements. The figure reflects the average monthly benefit to a single person in 2010.⁸²

^c. The Canadian Pension Plan amount reflects the average monthly CPP benefit to a single person in 2010.⁸²

^d. GST/HST = Goods and Services Tax/ Harmonized Sales Tax Credit (quarterly payment divided into monthly payments).

^e. Cost for public transportation (bus and/or tax fares) were based on the Survey of Household Spending, second quintile (2009).

^f. The Nova Scotia Seniors Pharmacare Program is a provincial drug insurance program that helps seniors with the cost of their prescription drugs. GIS recipients or single persons with an annual income below \$18,000 are not required to pay the annual premium. The amount included in these scenarios represents the required annual co-payment divided into a monthly sum.⁸³

^g. Estimated cost of the Personal Emergency Response Device is based on the cost of Northwood Intouch.⁸⁴

Can Households in Nova Scotia Afford a Basic Nutritious Diet?

What do these findings tell us?

Results from the 2010 Participatory Food Costing study suggest that some households in Nova Scotia are unable to meet their basic needs and may compromise their dietary intake in order to afford essential expenses. Results also suggest there is little disposable income for other expenses including personal hygiene products, household and laundry cleaners, prescriptions, costs associated with physical activity, education or savings for unexpected expenses. A variety of household conditions, such as the number of people in a household, age of household members, number of wage earners and whether or not the family has access to income support programs, all contribute to risk of household food insecurity. The affordability scenarios presented suggest that many Nova Scotians are at risk due to inadequate incomes, specifically families and individuals receiving Income Assistance and workers earning minimum wage. Low-income rural families may also face additional challenges to obtaining household food security due to the higher cost of food in rural areas. The numbers and demographics of individuals estimated to be living in low-income circumstances vary depending on the measure used. In 2008, it was estimated that there were between 75,000 and 158,000 Nova Scotians living in low-income circumstances and in situations similar to those presented in this report.⁹

We know from previous research that:

- Inadequate income has been identified as the most important factor influencing household food security in Canada.³⁷⁻⁴⁰
- In households with incomes inadequate to cover basic needs (as defined by the 2009 Welfare Income Report)⁴¹ including food, shelter, clothing, household expenses, transportation, and personal grooming items, the food budget is viewed as the most flexible and is often used to cover other fixed costs such as shelter, power, childcare and transportation.^{12,14}
- There is growing evidence concerning the link between higher incomes, nutritional status and better health, showing that as family incomes increase so does the quantity and nutritional quality of the food purchased. As income decrease, households are less likely to purchase fruits, vegetables and milk products.^{5, 42, 43}

Income Assistance:

- Our findings that households relying on Income Assistance in Nova Scotia cannot afford to eat nutritiously highlights the need for increases to Income Assistance rates in Nova Scotia.
- The personal allowance rate has increased from \$180 to \$229 from 2004 to 2011, which is a 27% increase. While modest increases to the shelter and personal allowance amounts have occurred over the last seven years, similar increases have not been made to other allowances available to individuals and families such as the transportation allowance, special diet allowances and childcare allowances.
- In Canada, between 1990 and 2009, inflation increased by 45.9% and Income Assistance rates have not kept up. As a result, many people on Income Assistance are worse off now than recipients in earlier decades.⁴¹
- Current Income Assistance rates are inadequate to ensure that all Nova Scotian families and individuals have access to a basic nutritious diet. This is reflected in the disproportionately high rate of food insecurity among Nova Scotians on Income Assistance.¹¹
- This is also consistent with statistics from the Hunger Count 2010 report released by Food Banks Canada which indicated that, in 2010, 50% of households assisted by food banks in Nova Scotia reported Income Assistance, and another 12% disability-related income supports, as their primary source of income.⁷

Minimum Wage:

- The results also demonstrate that despite significant increases in minimum wages in Nova Scotia, households relying on minimum wages are still at risk of food insecurity. This conclusion supports the need for continued review of policies related to minimum wage and income transfer programs for households dependent on limited employment incomes in Nova Scotia.
- In Nova Scotia in 2008, just under half (49.2%) of all children living in poverty had at least one full-time wage earner in the family.¹⁰
- In 2009, 8% of Nova Scotian households assisted by food banks reported employment as their primary source of income.⁴⁴
- In 2008, 2009 and 2010, the Nova Scotia government made incremental increases to minimum wage. On April 1, 2010 minimum wage was increased from \$8.60 to \$9.20 per hour (the rate used to calculate affordability scenarios).⁴⁵ This was further increased to \$9.65 per hour in October 2010, and on March 10, 2011 the Nova Scotia Minimum Wage Review Committee recommended to the government that the minimum wage be raised to \$10 per hour beginning October 1, 2011.⁴⁶
- Most scenarios show that these increases may not be enough, particularly given the potential deficit that most households relying on minimum wage would face if they were to purchase a nutritious diet thus highlighting the need for a review of other benefits (i.e., the federal Working Income Tax Benefit, and the new provincial Poverty Reduction Tax Credit and Affordable Living Tax Credit).

Senior Citizens:

- The food costing results show that senior women who live alone and do not access the Guaranteed Income Supplement (GIS) are at risk of food insecurity.
- GIS is a federal program that helps ensure that low-income seniors meet their basic needs and do not live in poverty.⁴⁷ While the affordability scenarios demonstrate the supplemental income provided by this federal program has the potential to improve household food security, problems accessing the GIS may limit the potential positive impacts of this income support for seniors.
- As of June 2010, the number of GIS recipients in Nova Scotia was 60,181 with 41% of Old Age Security recipients also receiving the GIS; this is above the national average of 35%.⁴⁸ A 2010 report indicates that in 2006, approximately 145,500 Canadian seniors who were eligible for the GIS did not receive it.³⁶ There is a requirement that seniors reapply for the GIS each year; further, women are more likely than men to neglect to subscribe to GIS when eligible.⁴⁹
- In 2006, 11% of seniors (13,715) in Nova Scotia lived below the low-income cut-off (LICO) and nearly two thirds of all senior women living by themselves in Nova Scotia live below the low-income cut off.⁴⁷
- Food costing and other data^{38, 39} support the need for ongoing review of the adequacy and accessibility of income supports for seniors.

Lone Mothers:

- While the rate of poverty among female lone parent families has declined significantly in recent years (partly due to Child Tax Benefit and National Child Benefit), it remains much higher than the rate of poverty for two parent families with children.¹⁰
- Food costing results show that a lone mother of three children who works for minimum wage or receives Income Assistance will have a monthly deficit of \$448.40 and \$391.93 respectively, if she purchases a nutritious diet.
- Low-income, lone mothers are at additional risk of food insecurity because they are known to compromise their own nutrition or food intake to feed their children.⁵⁰⁻⁵²
- Lone women who are food insecure during pregnancy may be at an increased risk of greater weight gain and pregnancy complications.⁵³

Low-Income Individuals in Rural Areas versus Urban Areas:

- Consistent with previous food costing reports, the 2010 data indicate that it is more expensive to purchase foods at grocery stores in rural areas compared to urban centres. This is an important consideration since, depending on how “rural” is defined, between 60 and 75% of Nova Scotia’s population lives in rural areas.³⁴
- Canadian Community Health Survey data indicate that in 2007-08 the prevalence of food insecurity was 8.3% for rural Nova Scotians and 10.0% for urban ones.⁵⁴ Therefore, it is important to acknowledge the food insecurity and income challenges that both rural and urban dwellers face.
- For rural individuals, lower employment rates, lower wages, and non-standard work (especially for women)⁵⁵ are employment challenges. Fewer services and higher transportation costs may also limit rural individuals’ ability to access higher paid employment.⁵⁵ In relation to food access, geographic isolation and higher transportation costs create additional burdens to obtaining food.^{34, 55} As a protective factor, low-income rural individuals may have stronger ties to family and friends who can assist with food in times of need.
- Although urban individuals and families may have increased access to jobs, public transportation, and larger (cheaper) grocery stores they must cope with higher costs of shelter.

What is at Stake?

Income-related food insecurity is a barrier to healthy eating and can lead to a variety of health, social and economic challenges. Food security is influenced by and also impacts other social determinants of health such as literacy, early childhood development and education.^{38, 56, 57} Food insecurity also contributes to:

Chronic Disease

- Healthy eating is important in reducing the risk of many chronic diseases such as heart disease and cancer, the two most prevalent chronic diseases in Nova Scotia.⁵⁸
- It has been estimated that, independent of any other risk factor, healthy eating can prevent up to 30% of heart disease.⁵⁹
- Individuals in food insecure households are more likely to report poor or fair self-rated health, mental health problems, multiple chronic conditions (e.g., high blood pressure, heart disease, diabetes), as well as children’s health problems.^{5, 52, 60}

Mental Health and Emotional Well-being

- Food insecurity can lead to social isolation;⁵⁶ being forced to use a food bank or ask family or friends for financial help can cause emotional strain and diminished sense of self-worth.^{61, 62}
- For low-income women and mothers in Nova Scotia, the struggle for food and shelter, the struggle to work, and the struggle to meet work and family demands while balancing their finances creates a great deal of stress.¹⁷
- Food insecurity affects relationships with others. Parents in food insecure households experience disruptions to family life, and feelings of alienation, deprivation, powerlessness and guilt.⁶³
- Food insecure children and their parents also worry about food and fear being labeled poor or excluded from activities.^{17, 64}
- Food insecure adolescents experience more depressive disorders, and suicidal symptoms.⁶⁵

Maternal Health and Birth Outcomes

- Low income can decrease a pregnant woman's ability to access nutritious food.
- Good nutrition during pregnancy is important for the mother's health as well as proper growth and development of the baby.⁶⁶
- Critical periods of brain growth and development occur in gestation and early life making good prenatal and infant nutrition crucial.⁶⁷
- Poor nutrition during pregnancy can affect a child's health during infancy, in childhood and throughout the life cycle.⁶⁸
- Low birth weight babies are at increased risk of dying in early infancy as well as physical and mental disabilities.⁶⁹

Child Development

- Food insecurity affects school children's academic performance, weight gain, and social skills.^{68,70}
- Children in food insecure households are more likely to have growth and development problems, be absent from school and have difficulty concentrating.⁷¹
- Children living in poverty not only lack basic needs, they also lack opportunities due to the stigma of being poor, and they tend to live in lower quality housing, which affects their health and school success.¹⁰

The consequences of food insecurity on physical, mental, and social health not only impact the individuals experiencing food insecurity but also their families and communities.^{50, 56} Poverty also costs the province as a whole as it is linked with higher rates of crime, increased health care needs, higher school drop-out rates, and lost productivity.⁹ It is therefore essential to continue to monitor the affordability of food and advocate for policy change so that all Nova Scotians can afford to eat a healthy diet, and lead a healthy life.

What is Happening to Address Food Security in Nova Scotia?

The Nova Scotia Participatory Food Costing Project is one of many initiatives that have helped to build relationships among individuals and organizations who are committed to addressing food insecurity issues. For example, The Nova Scotia Food Security Network (NSFSN), Nova Scotia Nutrition Council (NSNC), Atlantic Health Promotion Research Centre, Participatory Action Research and Training Center on Food Security at Mount Saint Vincent University (MSVU), collaborating Community Action Program for Children (CAPC) and Canada Prenatal Nutrition Program (CPNP), Family Resource Centres/Projects and many other community, university and government partners throughout Nova Scotia have been working together since 2000 to promote and support the development of policies and practices to build food security.

These initiatives have resulted in the development of the “Thought About Food?” workbook and DVD on food security and influencing policy. Food security has been identified as one of four priority areas in the Healthy Eating Nova Scotia strategy and the food costing data have influenced increases to minimum wage and Income Assistance rates. No small measure of success is that participatory food costing in Nova Scotia has given voice to women experiencing food insecurity, both in collecting evidence and finding solutions to build food security in our communities and our province.

In 2010, NSFSN’s and MSVU’s project *Activating Change Together (ACT) for Community Food Security* was funded to undertake participatory action research in Nova Scotia over the next five years. The goal of the project is to understand the factors contributing to community food security – both the resources and capacity to access and use food and indicators of local, sustainable food systems – to help inform healthy public policy. The project aims to broaden the conversations, research, and action on food security in Nova Scotia by involving Nova Scotia communities and partners from diverse backgrounds, both provincially and nationally.

The Nova Scotia government, along with multiple partners, has committed to building food security through the development and implementation of Healthy Eating Nova Scotia. This provincial healthy eating strategy, released in March of 2005, identified food security as a priority action area. This means that the government has committed, in a partnership role, to implementing a plan to ensure that all people, at all times, have access to enough healthy, safe food to meet their dietary needs.

Also in December 2007, the Government of Nova Scotia passed Bill 94, *An Act to Establish a Poverty Reduction Working Group in Nova Scotia*. Based on the recommendations of the Working Group, the Government released its Poverty Reduction Strategy entitled *Preventing Poverty, Promoting Prosperity* on April 3, 2009.⁷² Aspects of the poverty reduction strategy include:

- Minimum wage increase in 2009 (\$8.60) and two increases in 2010 (\$9.20 to \$9.65).
- Affordable Living Tax Credit – families with low or modest incomes will receive a tax credit every quarter starting July, 2010.
- Poverty Reduction Tax credit – Individuals on Income Assistance, have no children and have annual adjusted income below \$12,000 may be eligible for \$50 per quarter or \$200 annually, starting in July, 2010.⁷³
- Also in 2009, the NS government invested \$50 million to develop new affordable homes for hundreds of Nova Scotians.⁷⁴
- In 2009-2010, approximately 18,000 low-income seniors who receive GIS, paid \$12.5 million less in provincial taxes,⁷⁴ leaving more money in their pockets to cover the costs of living.

In addition, on April 7, 2011 the NS Government announced several new policies to support low-income families.⁷⁵ The new investments include:

- A 22% increase per child, per month to the Nova Scotia Child Benefit, the first increase in a decade.
- An increase of \$15 per month to the personal allowance portion of Income Assistance. The personal allowance has increased from \$180 to \$229 per month from 2004 to 2011, representing a 27% increase in total.

- Indexing the Affordable Living Tax Credit and the Poverty Reduction Credit to keep up with inflation.
- Adding 250 childcare subsidies to help more families access affordable childcare.
- Allowing working adults on Income Assistance to keep more money each month. They currently keep 30% of earnings. They will now keep the first \$150 earned each month, plus 30% of the remaining amount. Disabled Income Assistance recipients in supportive employment will keep the first \$300, double the current rate, plus 30% of the remaining earnings.

Recommendations... What More Must We Do?

What can Government do to Help Build a Food Secure Nova Scotia?

All Nova Scotians deserve and can benefit from a healthy diet. Developing policy at various levels of government is essential to building food security in Nova Scotia. Therefore, the Nova Scotia Participatory Food Costing Project invites municipal, provincial, and federal governments to take action, working across jurisdictions, to address this critical issue.

Understanding that individuals living in poverty often view food as a more flexible part of their budget¹² (compared to fixed costs such as shelter, power, childcare and transportation), the policy recommendations made in the following sections consider these costs of living as major determinants of healthy eating. When the burden of fixed costs such as shelter, power, transportation and childcare are reduced, more income will be left over to allow low-income families and individuals to purchase a nutritious diet. Further, costs related to childcare, shelter, and transportation are policy-driven; thus addressing policies on these basic needs is important. In comparison, food costs are market-driven making it nearly impossible to reduce food costs through policy recommendations. The only “food related” proposal that might directly increase food access for low income families would be through bolstering charitable food programs. While food banks play an essential role in feeding families experiencing food insecurity at this time, this method of obtaining food does not help families or individuals rise out of poverty or provide a dignified method of accessing food. In fact, the experiences of going to a food bank have been shown to be disempowering. Therefore, we make policy recommendations that are aimed at addressing other basic expenses as a way to improve food security in Nova Scotia.

Municipal Level

We encourage **municipal governments** to:

- Examine implications of food costing findings at local levels, particularly as it relates to integrated community sustainability plans for Nova Scotia. This could include supporting such initiatives as community gardens, farmers’ markets and community kitchens.
- Build awareness at local levels around issues of income-related food insecurity.
- Collaborate with existing provincial and federal initiatives to address income-related food insecurity.

Provincial Level

We encourage the **provincial government** to take action on food insecurity in the following areas:

- Establish mechanisms for policy development and change that will contribute to food security in Nova Scotia communities. This should involve relevant departments within the provincial government including but not limited to the Department of Community Services, Department of Finance, Office of Economic Development, Department of Health and Wellness, Department of Agriculture, Department of Environment and the Department of Labour and Advanced Education.
- Create a mechanism for building upon the 2010 Food Costing findings to examine the adequacy of new poverty reduction strategies such as the Affordable Living Tax Credit, the Poverty Reduction Tax Credit and increases to the Nova Scotia Child Benefit.

- Index the personal allowance portion of Income Assistance rates to reflect the actual cost of a nutritious food basket based on family size and composition.
- Examine the adequacy of the 250 subsidized childcare spaces recently committed by the provincial government.⁷⁵
- Increase access to and awareness of programs, services and supports such as Income Assistance special needs allowances, for low-income individuals.
- Increase the number of affordable, safe housing units to reflect the number of households living below the low-income cut off. Families/individuals on Income Assistance often take from their other allowances (personal, childcare or transportation) to cover the cost of shelter.⁵⁵ It is important to adjust shelter allowances to reflect current housing costs and index allowances to reflect location, family size and the cost of living.
- Support the implementation of a Universal Services Program^{xii} to promote affordable power bills and help alleviate energy poverty for low-income Nova Scotia families and individuals.

Federal Level

We encourage the **federal government** to take leadership on the following recommendations:

- Recognize that families dealing with food insecurity rely heavily on federally supported community programs such as Canada Prenatal Nutrition Program, Community Action Program for Children, and Aboriginal Head Start; it is important to ensure long term sustained financial support to these programs, and align funding criteria to bolster local food security, including support for community gardens, food access programs and cooking workshops.
- Develop and implement a federal poverty reduction strategy that aims to lift people out of poverty.
- Further examine a Guaranteed Income^{xiii} for adults as a means of helping to eliminate income-related food insecurity.
- Continue to develop other programs and supports for working families, including ensuring the availability of affordable childcare, housing and public transportation.
- Develop and implement a National Child Care Strategy based on the model implemented in Quebec recognizing that childcare is a major fixed expense for low-income families that takes funds away from the food budget.
- Continue to review and implement changes to public pension systems to ensure income adequacy among Canadian seniors.
- Increase access and awareness of programs, services and supports, such as Guaranteed Income Supplement for low-income seniors.
- Provide continued funding for the Affordable Housing Initiative (AHI)^{xiv} to help increase the amount of affordable housing for low-income individuals and families.
- Increase the Child Tax Benefit from the current \$3,271 to a maximum of \$5,000 per child per year as a means of helping to eliminate child poverty as recommended by the Caldou Institute for Social Policy (2008).⁷⁶ These additional funds would help low-income families to cover their basic needs, including the cost of a nutritious diet.
- Continue to support and promote knowledge sharing on issues of food security in Canada.
- Establish partnerships with local voluntary sector and municipal agencies to help develop and implement federal food security and poverty reduction policy initiatives at a community level.

^{xii}A Universal Service Program supports the implementation of strategies for low-income energy efficiency and affordable housing. For Nova Scotians below the Low-Income Cut-Off (LICO) this would mean receiving a fixed credit to reduce their power bill annually to help ensure that no more than 6% of their income is spent on electricity.⁷⁹

^{xiii}Guaranteed Allowable Income (or Basic Income) is a means of providing all individuals with unconditional access to a modest but adequate income to meet their basic needs.

^{xiv}The Affordable Housing Initiative is a program through the Canada Mortgage and Housing Corporation, funded by the federal government, for housing and homelessness programs for low-income Canadians. Since 2008, the Government of Canada invested \$1.9 billion, over five years, in the initiative. The funding ended March 31, 2011.⁸⁰

What Can Each of Us Do?

Get involved; find out what is happening in your community. For more information on how you can help build Food Security in Nova Scotia, please visit:

www.foodsecurityresearchcentre.ca – Here you will find information about The Participatory Action Research and Training Centre on Food Security, learn about innovative food security research projects in Nova Scotia and see updates on food security news from across Canada.

www.peoplesfoodpolicy.ca – The People’s Food Policy Project is about “creating food policy from the ground up” across Canada. Here you will find information about food policy and how to get involved.

www.nsfoodsecurity.org – The Nova Scotia Food Security Network is a network of individuals and organizations that have expressed interest in working to build food security in Nova Scotia. Here you will find information about the NSFSN, resources, news and events and contact information.

www.foodthoughtful.ca – Here you will find a workbook called “Thought About Food?” and DVD Food Security: It’s Everybody’s Business, which provide information about and tools on food security and influencing policy.

www.ahprc.dal.ca – The Atlantic Health Promotion and Research Centre supports projects related to the development of healthy people, communities and public policy.

www.nsnrc.ca – Here you will find information about the Nova Scotia Nutrition Council, a volunteer organization whose membership consists of professionals, community members and students interested in nutrition, health promotion and community capacity building.

Next Steps...

Through ongoing collaboration, the Nova Scotia Food Security Network, Participatory Action Research and Training Centre on Food Security, the Nova Scotia Department of Health and Wellness and other food costing project partners will continue to build capacity for improving food security at individual, community, organizational and systems levels. By working together, we can provide ongoing evidence to inform decision-making and strengthen capacity in our communities and political systems to support food security in Nova Scotia.

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Acronyms

AVHA- Annapolis Valley Health Authority
CDHA- Capital District Health Authority
CEHHA- Colchester East Hants Health Authority
CURA – Community University Research Alliance
GASHA- Guysborough Antigonish Strait Health Authority
MSVU- Mount Saint Vincent University
NSNC- Nova Scotia Nutrition Council
SSHA- South Shore Health Authority
SWHA- South West Health Authority

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