CAN NOVA SCOTIANS AFFORD TO EAT HEALTHY?

Report on 2012 Participatory Food Costing
A project of the Nova Scotia Food Security Network and the Food Action Research Centre (FoodARC) at Mount Saint Vincent University in partnership with community and university partners and the Nova Scotia Department of Health and Wellness

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Sincerely,

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# Acknowledgements

# Purpose of this Report

# Understanding Food Security and Insecurity

# Methods: How is Participatory Food Costing Done in Nova Scotia?

## Food Costing: Collecting Local Information about the Cost of a Healthy Diet

## The Food Costing Survey Tool

# Results: The Cost of a Basic Nutritious Diet in Nova Scotia in 2012

## What is the Average Monthly Cost of a Basic Nutritious Diet for Different Age and Gender Groups?

## Has the Cost of a Healthy Diet Changed in Nova Scotia Since 2002?

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

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

## Can Households in Nova Scotia Afford a Basic Nutritious Diet?

## Affordability Scenarios

# Discussion: What Do These Findings Tell Us?

# Recommendations: Building a Food Secure Nova Scotia

## Provincial Level

## National Level

## Individual Level

# Next Steps

# Research Team

# Partners and Collaborators

# Appendix A: What Has Been Happening Since the 2010 Food Costing Report?

# Appendix B: How is Participatory Food Costing done in Nova Scotia?

# References
Nova Scotia is a province with a rich cultural fabric, strong food traditions and a long history of fishing and farming and community self-reliance. It is also home, however, to growing rates of food insecurity. Ten percent of households in Nova Scotia were unable to, or uncertain about being able to, meet their food needs in 2010 (1) up from 9.3% in 2007-08 (2). The right to food is recognized in the United Nations' Universal Declaration of Human Rights (3) but despite this fact, many individuals and families in Nova Scotia struggle to access food.

For over a decade, the Nova Scotia Participatory Food Costing Project has involved government, university and community partners, including family and women’s resource centres and those who have experienced food insecurity, in researching the economic cost of accessing a basic, healthy diet based on a defined “nutritious food basket” (4). Understanding foods costs as well as the social, political and economic factors influencing the access to, and affordability of, food for Nova Scotians, helps explain why so many people go without enough healthy food and its impact on social and health inequities. Increasingly, connections made between the compromises seen in the food security of Canadians and concerns about social inclusion, prevention of chronic disease and health and well-being are demanding collective action.

"What many of us fail to realize is that society as a whole suffers when our neighbours and friends face food insecurity and poverty. Whether directly or indirectly, these issues affect each and every one of us.”
-Cost of Eating BC, 2011 Report

The purpose of this report is to examine how much it currently costs for individuals and various household types in Nova Scotia to access a basic nutritious diet, compare this cost to income, and to consider the reasons why so many people struggle to meet their basic needs. This report provides a snapshot of the factors that contribute to food insecurity and offers suggestions for strengthening social policy to reduce food insecurity among Nova Scotians and for building a brighter, healthier future for all Nova Scotians – families, communities, businesses, government, all of us.
UNDERSTANDING FOOD SECURITY AND INSECURITY

In this report, we focus on **Household Food Insecurity**, which means members of a household have difficulty accessing, or worry about not having enough food for an active, healthy life (5). Household food insecurity is closely related to poverty; the lower the household income, the higher the risk of food insecurity. Households that receive Income Assistance, lone parent households, people who do not own a home, and Aboriginal groups are at a higher risk for food insecurity (6).

Alternatively, **Food Security** exists when everyone has access to safe, nutritious food of the variety and amount that they need and want, in a way that maintains their dignity.

**Community Food Security** exists when all community residents have access to enough healthy, safe food through a sustainable food system that maximizes community self-reliance, and social justice (7). For more information on household food security and the broader concept of Community Food Security please visit www.foodarc.ca.

Household Food Insecurity is a serious and growing problem in Nova Scotia.

- Ten percent of Nova Scotia households in 2009-10 experienced food insecurity (6.6% moderate food insecurity and 3.3% severe food insecurity) (1).
- In March 2012, 23,561 people in Nova Scotia were assisted by food banks, 32.6% of whom were children (8). This is up 4.7% from 2011 and up an astounding 39.3% since 2008 (8). However, these statistics seriously underestimate the problem as fewer than 1 in 4 people experiencing food insecurity use food banks (9).
- Research in Nova Scotia has provided compelling evidence that the overall adequacy of Income Assistance deteriorated between 2002 and 2010 (10) relative to the cost of living including food, while the adequacy of minimum wage has improved somewhat (11).

WHAT IS AT STAKE?
Household food insecurity is a barrier to healthy eating and can lead to a variety of health, social and economic challenges.

The level of food security is influenced by and also impacts other social determinants of health such as literacy, early childhood development and education (12-14). Food insecurity also contributes to:

- Obesity and chronic disease
- Mental health and emotional well-being
- Maternal health and birth outcomes
- Child development

CHRONIC DISEASE AND OBESITY

- Food-insecure adults report poor health, including mental, physical and oral health, and chronic conditions such as diabetes, heart disease, hypertension, depression, and fibromyalgia (15-19).
- Food insecure individuals are more
likely to consume high-energy, nutrient poor food, which can contribute to chronic disease risk (20).

- Among women, food insecurity is related to self-reported obesity and overweight (21).
- Household food insecurity is associated with overweight and obesity among mothers, and is particularly high among single mothers (22) and female adolescents (23).
- It has been estimated that, independent of any other risk factor, healthy eating can prevent up to 30% of heart disease (24).

**MENTAL HEALTH AND EMOTIONAL WELL-BEING**

- Food insecurity can lead to social isolation (25, 26). 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 (27, 28).
- 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 finances creates a great deal of stress (26, 29).
- Food insecurity affects relationships with others. Parents in food insecure households experience disruptions to family life with feelings of alienation, deprivation, powerlessness and guilt (25, 26).
- Children and parents experiencing food insecurity also worry about food, and fear being labeled poor or excluded from activities (29, 30).

**MATERNAL HEATH AND BIRTH OUTCOMES**

- Good nutrition during pregnancy is important for the mother's health as well as proper growth and development of the baby (33).
- Critical periods of brain growth and development occur in gestation and early life, making...
WHAT ACTIONS HAVE BEEN HAPPENING TO ADDRESS POVERTY IN NOVA SCOTIA?

Many positive actions have been taken to address poverty at a provincial policy level, but it is not known what impact these changes have had on household food insecurity, if any. For example the Nova Scotia government followed up on a number of the actions outlined in the Nova Scotia Poverty Reduction Strategy entitled *Preventing Poverty, Promoting Prosperity* (released April 2009)(45). See Appendix A for more details.

**HOWEVER, THE COSTS OF LIVING HAVE GONE UP SIGNIFICANTLY:**

**In Nova Scotia:**
- Power rates have increased, with Nova Scotians paying 5.66% more for electricity in 2011 than 2010 (46).
- Rent is rising, especially in Halifax Regional Municipality (HRM). Since 2008, average rental prices in the HRM region have increased by about 11% (47). There are no rent controls in Nova Scotia, so rent can be increased by any amount primarily at the discretion of the landlord.

**In Canada and internationally:**
- Recovery from the 2008 economic recession has been slow (8, 48), which has had an impact on the number of people working and the types of jobs and wages available.
- Food prices have been rising around the globe. This has resulted in turmoil and civil unrest across the Middle East, with widespread food insecurity being a catalyst for citizen-led action (49).

Unfortunately, calls for action to address the realities of food insecurity in Canada have not always been met with positive reaction. For example, in May 2012 when Olivier de Schutter, United Nations’ Special Rapporteur on the Right to Food, visited Canada and later made recommendations for improving food insecurity (50), some leaders in the federal government chose to publicly discredit the efforts made to examine the reality of food insecurity in Canada, and attempted to discredit de Schutter personally.

Denying the problem, however, will not help it to go away.

To examine the affordability of a basic nutritious diet for selected households at risk of food insecurity and shed light on possible factors contributing to food insecurity in Nova Scotia, the partners of the Participatory Food Costing Project once again undertook participatory food costing in communities across Nova Scotia in June 2012.
**Methods: HOW IS PARTICIPATORY FOOD COSTING DONE IN NOVA SCOTIA?**

**FOOD COSTING: COLLECTING LOCAL INFORMATION ABOUT THE COST OF A HEALTHY DIET**

The 2012 participatory food costing study was conducted in 431 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 stratified random sample of stores, which considered community population size and grocery store size. In June 2012, community research partners collected information on the cost of a basic nutritious food basket using the food costing survey tool. For more details on how Participatory Food Costing is done, please see Appendix B.

**THE FOOD COSTING SURVEY TOOL**

Since 2002, partners of the Participatory Food Costing Project have used an adapted National Nutritious Food Basket (NNFB) to conduct food costing. The National Nutritious Food Basket includes a list of 67 foods that can be used to calculate the cost of a basic nutritious diet for different age and gender groups. The food items within the National Nutritious Food Basket 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 both shop for their groceries in one grocery store and prepare meals from scratch.

**Participatory Food Costing: A UNIQUE COLLABORATION OF COMMUNITY UNIVERSITY AND GOVERNMENT PARTNERS**

Across Canada, Nova Scotia is the only province to use a Participatory Food Costing model. Participatory Food Costing means that people experiencing food insecurity and those with the ability to impact the issue (i.e. staff at family resource centres, women’s centres and other community-based organizations and other stakeholders) play important roles in food costing research. This includes involvement with decision-making, data collection and analysis, communication and dissemination of research results, which are then used by project partners and others to influence policies to strengthen food security in communities across Nova Scotia.

“So what has my involvement meant for me? This gives me the ability to do something for myself, my family, and my province ... just by doing that it’s built up my self esteem” (53)
“I think that the Food Costing Project has allowed the opportunity for moms, but also for us [as a family resource centre] to have another way to advocate for changes to policies around food and that sort of thing and bring a lot of awareness about the circumstances that people are actually trying to survive in really on a small amount of money” (54)

As one of the community participants noted, “When I approach my [Member of the Legislative Assembly] or my [Member of Parliament] now, I know how to approach them. I am better prepared” (4)

In 2012, 43 people from 15 community based organizations throughout Nova Scotia planned and carried out the food costing data collection. 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.

While food costing data collection 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.

We know from experience that the Participatory Food Costing Model works. Engaging people in understanding and finding solutions to the issues that affect them boosts confidence and ability to make change in communities (4, 26). Community participants feel they have a voice in making things better for themselves and others.

1 Forty-seven stores were selected for data collection. However, data collection did not occur in two stores in DHA 8 and two more stores from DHA 8 were removed due to the fact that a significant number of items from the NNFB were not available to be costed in those stores. Thus, all four stores were removed from the sample due to insufficient data available.

2 In Nova Scotia, the National Nutritious Food Basket has been adapted and named the Participatory Food Costing Survey Tool, and also incorporates questions that examine the availability and relative cost of locally produced foods (98).
Results: THE COST OF A BASIC NUTRITIOUS DIET IN NOVA SCOTIA IN 2012

What is the average monthly cost of a basic nutritious diet for different age and gender groups?

The National Nutritious Food Basket can be used to estimate the cost of eating a basic nutritious diet for a household of any size or composition. The cost was calculated for different age and gender groups. The following tables provide a breakdown of the monthly cost of a basic nutritious diet for different individuals based on 2012 data for Nova Scotia.

Table 1: Average monthly costs of the National Nutritious Food Basket in Nova Scotia in June 2012 by age and sex

<table>
<thead>
<tr>
<th>BOY</th>
<th>Monthly Cost</th>
<th>GIRL</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>2-3 years</td>
<td>$125.96</td>
<td>2-3 years</td>
<td>$126.09</td>
</tr>
<tr>
<td>4-8 years</td>
<td>$159.00</td>
<td>4-8 years</td>
<td>$156.91</td>
</tr>
<tr>
<td>9-13 years</td>
<td>$213.46</td>
<td>9-13 years</td>
<td>$183.20</td>
</tr>
<tr>
<td>14-18 years</td>
<td>$297.99</td>
<td>14-18 years</td>
<td>$217.80</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>MAN</th>
<th>Monthly Cost</th>
<th>WOMAN</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>19-30 years</td>
<td>$286.95</td>
<td>19-30 years</td>
<td>$222.74</td>
</tr>
<tr>
<td>31-50 years</td>
<td>$259.75</td>
<td>31-50 years</td>
<td>$220.47</td>
</tr>
<tr>
<td>51-70 years</td>
<td>$251.05</td>
<td>51-70 years</td>
<td>$196.89</td>
</tr>
<tr>
<td>71 + years</td>
<td>$248.59</td>
<td>71 + years</td>
<td>$193.07</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PREGNANCY</th>
<th>Monthly Cost</th>
<th>LACTATION</th>
<th>Monthly Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 19 years</td>
<td>$241.61</td>
<td>Under 19 years</td>
<td>$252.22</td>
</tr>
<tr>
<td>19-30 years</td>
<td>$243.82</td>
<td>19-30 years</td>
<td>$258.07</td>
</tr>
<tr>
<td>31-50 years</td>
<td>$237.93</td>
<td>31-50 years</td>
<td>$252.18</td>
</tr>
</tbody>
</table>

Adjustment Factor:

<table>
<thead>
<tr>
<th>FAMILY SIZE</th>
<th>Adjustment Factor</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 persons</td>
<td>Multiply by 1.15</td>
</tr>
<tr>
<td>2 persons</td>
<td>Multiply by 1.10</td>
</tr>
<tr>
<td>3 persons</td>
<td>Multiply by 1.05</td>
</tr>
<tr>
<td>4 persons</td>
<td>No Change</td>
</tr>
<tr>
<td>5 persons</td>
<td>Multiply by 0.95</td>
</tr>
<tr>
<td>6 persons</td>
<td>Multiply by 0.90</td>
</tr>
</tbody>
</table>

Example 1: Calculating the cost for reference household of four:

- Woman (31-50 yr) $220.47
- Man (31-50 yr) $259.75
- Girl (7 yr) $156.91
- Boy (13 yr) $213.46

Monthly Total $850.59

Example 2: Calculating the cost for lone male household:

- Man (19-30 yr) $286.95

Adjustment factor x 1.15

Monthly Total $329.99
HOW HAS THE COST OF A HEALTHY DIET CHANGED IN NOVA SCOTIA SINCE 2002?

For the reference household of four, the cost of the National Nutritious Food Basket has increased from $572.90 in 2002 to $850.59 in 2012, as seen in Figure 1. Since 2010, there has been over a 10% increase in the monthly cost of the National Nutritious Food Basket. From 2002 to 2012, the monthly cost of the basket has increased, on average, by over $277.

*Figure 1. The monthly cost of the National Nutritious Food Basket for a reference household of four in Nova Scotia from 2002-2012.*

$572.90 $617.41 $648.33 $673.62 $770.65 $850.59

The reference household of four includes two adults between 31 and 50 years, a girl age 7 years, and a boy age 13 years.
DOES THE COST OF A BASIC NUTRITIOUS DIET DIFFER ACROSS NOVA SCOTIA?

The average cost of the National Nutritious Food Basket for the reference household of four varies across the province, as seen in Figure 2. However, our data do not provide strong evidence of real differences in the average cost of the basic nutritious food basket between the regions. Thus, comparisons between the regions should not be made based on these estimates.

*The average cost of the NNFB in DHA 5 and 6 has been combined because less than three stores were surveyed in DHAs 5 and 6. A minimum of three stores in a DHA is required for averaging.*
DOES IT MATTER IF YOU LIVE IN AN URBAN OR RURAL COMMUNITY?

On average, the National Nutritious Food Basket costs more in rural areas of Nova Scotia. As seen in Figure 3, a basic nutritious diet for the reference household of four living in a rural area would cost $860.11 in June 2012, which is $37.15 per month higher than the cost of a basic nutritious diet purchased in urban grocery stores.

Figure 3: Average monthly costs of purchasing the National Nutritious Food Basket for the reference household of four in grocery stores located in rural and urban areas of Nova Scotia in June 2002-2012.

For the purposes of this research, rural has been defined as towns and municipalities outside of the commuting zone of urban centres with a population of 10,000 people or less. An urban area is defined as a community with a population greater than 10,000 people (56).
CAN HOUSEHOLDS IN NOVA SCOTIA AFFORD A BASIC NUTRITIOUS DIET?

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

To compare findings to previous years we used similar affordability scenarios developed for the 2010 Report on Participatory Food Costing (56).

The five scenarios include:

1. A reference household of four consisting of two parents and two children,
2. A household of four consisting of a lone mother and three children,
3. A household consisting of a lone pregnant woman,
4. A household consisting of a lone man, and
5. A household consisting of a lone senior woman.

General Assumptions for Affordability Scenarios

SELECTION OF HOUSEHOLDS
These scenarios represent types of households that have been identified as being at risk of food insecurity based on previous research in Nova Scotia (56-58) and elsewhere (8, 19, 42, 59). The scenarios provide a monthly breakdown of all potential income and income supports, as well as basic living expenses for each household.

INCOME CALCULATIONS
Wage earners - Incomes were determined by calculating hourly rates of pay for a specific number of hours worked per wage earner. Full-time work is assumed to be 40 hours and part-time is 20 hours per week. Employee payroll deductions (taxes, insurance premiums) were subtracted to determine a “disposable” income. In the “Average Wage” scenario for the reference household of four, one full-time and one part-time earner were 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 (60).

Income Assistance
For Income Assistance recipients, incomes were calculated using the maximum basic personal and shelter allowances available from the Employment Support and Income Assistance Program (61). In all Income Assistance scenarios, it is assumed that the adults are seeking employment or are enrolled in an education program. Following this assumption, available transportation and childcare allowances, as well as special needs allowances for personal hygiene and grooming expenses have been factored in. Households receiving 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. However, these allowances have not been included in the scenarios as they are approved on a case-by-case basis.

Other Benefits
Using the appropriate Canada Revenue Agency online calculators, the Canada Child Tax Benefit, Goods and Services Tax/ Harmonized Sales Tax Credit, Affordable Living Tax Credit, Poverty Reduction Tax Credit and Working Income Tax Benefit were applied to appropriate scenarios (62). The average monthly benefits for Old Age Security, Canada Pension Plan and Guaranteed Income Supplement are applied to the lone senior woman scenario (63).

EXPENSE CALCULATIONS
Expenses considered essential for a basic standard of living were based on categories included in the

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5 For more information on how to construct affordability scenarios please visit our website: www.foodarc.ca/food-costing.
6 These scenarios are also based on populations vulnerable to food insecurity as indicated in the Canadian Community Health Survey, cycle 2.2 (99).
For Income Assistance recipients, expenses such as dental and optical care, some household maintenance, and some special diet expenses may be covered through Income Assistance. Expenses must meet Employment Support and Income Assistance (ESIA) criteria and are approved on a case by case basis. Market Basket Measure (MBM) and the Survey of Household Spending (SHS). These included shelter, food, telephone service, transportation, clothing and footwear, childcare as well as personal care expenses and household cleaning supplies. These expense categories have been identified in previous research and by our partners as essential for a basic standard of living, and for comparison purposes, have remained the same across the last three Nova Scotia Food Costing Reports. “Funds remaining for food” are presented for each scenario based on the assumption that food is the most flexible part of the household budget and is purchased after other expenses.

Shelter
For single adults (the lone man, lone senior woman, and lone pregnant woman in her first and second trimesters) it is assumed that they are renting a one bedroom apartment. For the pregnant woman in her third trimester, it is assumed she moved to a two bedroom apartment in anticipation of the baby’s arrival. It is assumed the reference household of four and lone woman with three children are renting three bedroom apartments. All estimates were based on Canada Mortgage and Housing Corporation rental data for Nova Scotia. Transportation
The private transportation estimates are based on Survey of Household Spending (SHS) second quintile (second-lowest income class) data. The cost factors in owning and operating a vehicle, including monthly cost for gas, insurance, and car payments. Private vehicle ownership was chosen to reflect the reality that most Nova Scotians (60-75%) live in rural areas where public transportation is simply not available. Public transportation figures, also based on SHS data, are used for the pregnant woman, lone man and lone senior woman scenarios.

Childcare
In Nova Scotia, the average cost of afterschool care is estimated to be $12 per day. Afterschool care costs were only calculated for children 12 and under. In the scenarios it is assumed that the median income and average hourly wage households pay $12 per day x 21.65 days/month for their 7 year old daughter only. It is assumed that the minimum wage households receive a partial subsidy for childcare costs; estimated to be $8.10 per day per child. It is assumed that households receiving Income Assistance receive a full subsidy for afterschool childcare costs; they pay $6.10 per day per child. Households receiving Income Assistance, and enrolled in an educational program or seeking employment, are eligible for a childcare allowance of up to $400 per month to cover their childcare expenses, but only actual costs incurred are covered.

Other Expenses
Clothing and footwear, personal care and cleaning supply expenses were estimated using SHS second quintile data. Telephone expenses were based on the lowest-cost provider available in all areas of NS. Expenses were adjusted using the Consumer Price Index to reflect the cost of these items as of June 2012.

EXPENSES NOT INCLUDED IN THE SCENARIOS
Our scenarios represent conservative estimates, as many common expenses were not included in the scenarios. These 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, organic foods
• 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 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 account for costs associated with having a baby, life insurance, or personal savings for the future.

7 For Income Assistance recipients, expenses such as dental and optical care, some household maintenance, and some special diet expenses may be covered through Income Assistance. Expenses must meet Employment Support and Income Assistance (ESIA) criteria and are approved on a case by case basis.
Table 3: AFFORDABILITY OF A BASIC NUTRITIOUS DIET IN NOVA SCOTIA IN 2012 FOR A REFERENCE HOUSEHOLD OF FOUR.

<table>
<thead>
<tr>
<th>FAMILY COMPOSITION</th>
<th>MALE AND FEMALE (31-50YR), BOY 13YR, GIRL 7 YR</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SOURCE OF INCOME</strong></td>
<td><strong>Median Income ($72,350/yr)^a</strong></td>
</tr>
<tr>
<td><strong>MONTHLY GROSS INCOME</strong></td>
<td></td>
</tr>
<tr>
<td>Wages</td>
<td>$6,029.17</td>
</tr>
<tr>
<td>Payroll deductions</td>
<td>$1,430.49</td>
</tr>
<tr>
<td>Federal Tax</td>
<td>$582.27</td>
</tr>
<tr>
<td>Provincial Tax</td>
<td>$468.31</td>
</tr>
<tr>
<td>Canada Pension Plan</td>
<td>$269.57</td>
</tr>
<tr>
<td>Employment Insurance</td>
<td>$110.34</td>
</tr>
<tr>
<td>Canada Child Tax Benefit</td>
<td>$125.14</td>
</tr>
<tr>
<td>GST/HST Credit^d</td>
<td>$0.00</td>
</tr>
<tr>
<td>NS Affordable Living Tax Credit^e</td>
<td>$0.00</td>
</tr>
<tr>
<td>Personal Allowance</td>
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<tr>
<td>Shelter Allowance</td>
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</tr>
<tr>
<td>Transportation Allowance^f</td>
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<tr>
<td>Childcare Allowance^g</td>
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<tr>
<td>Special Needs^h</td>
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<tr>
<td><strong>Disposable Income</strong></td>
<td>$4,723.82</td>
</tr>
<tr>
<td><strong>BASIC MONTHLY EXPENSES</strong></td>
<td></td>
</tr>
<tr>
<td>Shelter</td>
<td>$1,104.00</td>
</tr>
<tr>
<td>Power</td>
<td>$177.39</td>
</tr>
<tr>
<td>Telephone</td>
<td>$29.91</td>
</tr>
<tr>
<td>Transportation</td>
<td>$478.34</td>
</tr>
<tr>
<td>Childcare</td>
<td>$259.80</td>
</tr>
<tr>
<td>Clothing and Footwear</td>
<td>$191.00</td>
</tr>
<tr>
<td>Personal Care Expenses</td>
<td>$73.03</td>
</tr>
<tr>
<td>Household Cleaning Supplies</td>
<td>$22.77</td>
</tr>
<tr>
<td><strong>Total Expenses</strong></td>
<td>$2,336.24</td>
</tr>
<tr>
<td>Funds remaining for food</td>
<td>$2,387.58</td>
</tr>
<tr>
<td>Cost of the NNFB</td>
<td>$850.59</td>
</tr>
<tr>
<td>Funds remaining for other expenses</td>
<td>$1,536.99</td>
</tr>
</tbody>
</table>
Table 3 presents the potential financial impact of purchasing a basic nutritious diet for a household of four in June 2012. Our findings show that, on average, this household would spend $850.59 a month on a basic nutritious diet. For the reference household with median and average incomes, our findings show that they would have sufficient funds to purchase a nutritious diet once other basic household expenses are paid for. However, the household in which one adult is working full-time and the second adult is working part-time at minimum wage would not have enough money to purchase a basic nutritious diet after paying for household expenses. This household would experience a deficit of $303.69 each month if they were to purchase a basic nutritious diet.

Finally, the household receiving Income Assistance would experience a monthly deficit of $758.33 after paying for basic monthly expenses and purchasing a basic nutritious diet.

These results indicate that average and median income households in Nova Scotia have enough money each month to cover their basic costs of living and would also have some money left over each month for emergencies or other financial needs. In comparison, households earning minimum wage or receiving Income Assistance are not able to cover their essential household expenses and the cost of a basic nutritious diet, putting them at risk for food insecurity.

---

* Based on Statistics Canada median total income for Nova Scotia households in 2010. These were the most recent data available at the time of the research.

* Based on Statistics Canada average hourly wages for full-time and part-time employees in Nova Scotia in 2012.

* Based on Statistics Canada minimum wage rate for full-time and part-time employees in Nova Scotia in 2012.

* Adults on Income Assistance, if seeking employment and/or enrolled in an educational program, may qualify for up to $150 per month per person to assist with associated transportation costs (61).

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

* Nova Scotia Affordable Living Tax Credit (quarterly payment divided into monthly payments).

* Adults on Income Assistance 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 childcare allowance, the recipient must be working, looking for work, or enrolled in an educational program (61).

* 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 ($50 every four months divided into monthly payments) (61).
**Figure 4:** REFERENCE HOUSEHOLD OF FOUR WITH TWO ADULTS ON INCOME ASSISTANCE AND TWO CHILDREN

Figure 4 reflects the affordability of a basic nutritious diet in Nova Scotia in June 2012 for the reference household of four.

### Monthly Income

<table>
<thead>
<tr>
<th>Allowance</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Allowance</td>
<td>$458.00</td>
</tr>
<tr>
<td>Shelter Allowance</td>
<td>$620.00</td>
</tr>
<tr>
<td>Transportation Allowance</td>
<td>$300.00</td>
</tr>
<tr>
<td>Childcare Allowance</td>
<td>$132.07</td>
</tr>
<tr>
<td>Special Needs</td>
<td>$25.00</td>
</tr>
<tr>
<td>Canada Child Tax Benefit</td>
<td>$671.22</td>
</tr>
<tr>
<td>GST/HST Credit</td>
<td>$64.33</td>
</tr>
<tr>
<td>NS Affordable Living Tax Credit</td>
<td>$30.15</td>
</tr>
</tbody>
</table>

**Total:** $2,300.77

### Monthly Expenses

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shelter</td>
<td>$1,104.00</td>
</tr>
<tr>
<td>Childcare</td>
<td>$132.07</td>
</tr>
<tr>
<td>Power</td>
<td>$177.39</td>
</tr>
<tr>
<td>Clothing and Footwear</td>
<td>$191.00</td>
</tr>
<tr>
<td>Telephone</td>
<td>$29.91</td>
</tr>
<tr>
<td>Personal Care Expenses</td>
<td>$73.03</td>
</tr>
<tr>
<td>Transportation</td>
<td>$478.34</td>
</tr>
<tr>
<td>Household Cleaning Supplies</td>
<td>$22.77</td>
</tr>
</tbody>
</table>

**Total:** $3,059.10

**What’s left?**

-$758.33

**$850.59 Food Basket**
Figure 5 reflects the affordability of a basic nutritious diet in Nova Scotia in June 2012 for a lone mother (31-50yrs) with three children (two boys 7yrs and 10yrs, girl 12yrs). The results indicate that if she were relying on minimum wage earnings, even at full-time hours, cannot afford to purchase a nutritious diet and maintain a basic standard of living, experiencing a deficit of $823.03 per month. If she was accessing Income Assistance and had the same expenses, she would also face a deficit of $715.92 per month.8

Women and children are more often affected by low-income, which increases risk for household food insecurity.

- In 2010, lone-parent households were three times as likely to experience poverty compared to two-parent households (18.7% vs. 5.1%) (72).
- In Nova Scotia, 85% of low-income lone parent households are headed by women (44).

### MONTHLY INCOME

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages minus payroll deductions</td>
<td>$1,471.01</td>
</tr>
<tr>
<td>GST/HST Credit</td>
<td>$75.42</td>
</tr>
<tr>
<td>Canada Child Tax Benefit</td>
<td>$900.81</td>
</tr>
<tr>
<td>NS Affordable Living Tax Credit</td>
<td>$35.00</td>
</tr>
<tr>
<td>Working Income Tax Benefit</td>
<td>$73.42</td>
</tr>
</tbody>
</table>

**TOTAL** $2,555.66

### MONTHLY EXPENSES

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shelter</td>
<td>$1,104.00</td>
</tr>
<tr>
<td>Childcare</td>
<td>$526.10</td>
</tr>
<tr>
<td>Power</td>
<td>$177.39</td>
</tr>
<tr>
<td>Clothing and Footwear</td>
<td>$191.00</td>
</tr>
<tr>
<td>Telephone</td>
<td>$29.91</td>
</tr>
<tr>
<td>Personal Care Expenses</td>
<td>$73.03</td>
</tr>
<tr>
<td>Transportation</td>
<td>$478.34</td>
</tr>
<tr>
<td>Household Cleaning Supplies</td>
<td>$22.77</td>
</tr>
</tbody>
</table>

**TOTAL** $3,378.69

WHAT’S LEFT? -$823.03

*To see the Income Assistance scenario for a lone mother with three children, please visit [www.foodarc.ca/food-costing](http://www.foodarc.ca/food-costing).*
Figure 6: Lone Pregnant Woman in the 3rd Trimester on Income Assistance

Figure 6 reflects the affordability of a basic nutritious diet in Nova Scotia in June 2012 for a lone pregnant woman (19-30 yrs) receiving Income Assistance. The results indicate that she would not be able to afford a basic nutritious diet and would face a $515.75 deficit after covering basic expenses. If she was earning minimum wage (full-time) in her second trimester, she could afford a basic nutritious diet with $261.62 left at the end of the month, but there would be little money left for other expenses associated with expecting a baby. If she was relying on Income Assistance in her second trimester, she would face a $612.91 deficit after covering basic expenses.9

### MONTHLY INCOME

- **$229.00** Personal Allowance
- **$570.00** Shelter Allowance
- **$20.40** Transportation Allowance
- **$29.00** Maternal Nutritional Allowance
- **$12.50** Special Needs
- **$16.67** Poverty Reduction Tax Credit
- **$21.08** GST/HST Credit
- **$20.44** NS Affordable Living Tax Credit

### MONTHLY EXPENSES

- **$884.00** Shelter
- **$135.99** Power
- **$29.91** Telephone
- **$20.40** Transportation
- **$56.13** Clothing and Footwear
- **$21.33** Personal Care Expenses
- **$6.69** Household Cleaning Supplies

**TOTAL**

- **$919.09**

**TOTAL**

- **$1,434.84**

**WHAT’S LEFT?**

- **-$515.75**

---

9 To see the scenarios for a lone pregnant woman in her second trimester relying on 1) minimum wage and 2) Income Assistance, please visit www.foodarc.ca/food-costing.
Figure 7: LONE MAN ON INCOME ASSISTANCE

Figure 7 reflects the affordability of a basic nutritious diet in Nova Scotia in June 2012 for a lone man (19-30yrs) receiving Income Assistance. The results demonstrate that he would face a deficit of $691.51 per month if he were to purchase a basic nutritious diet. If this same man was working full-time at minimum wage, he would have $212.02 at the end of the month to cover all other expenses.

Households in Nova Scotia relying on Income Assistance as their main source of income reported significantly higher levels of household food insecurity (63.7%) in 2007-08 than those with other income sources (73).

**MONTHLY INCOME**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Allowance</td>
<td>$229.00</td>
</tr>
<tr>
<td>Poverty Reduction Tax Credit</td>
<td>$16.67</td>
</tr>
<tr>
<td>Shelter Allowance</td>
<td>$300.00</td>
</tr>
<tr>
<td>GST/HST Credit</td>
<td>$21.08</td>
</tr>
<tr>
<td>Transportation Allowance</td>
<td>$20.40</td>
</tr>
<tr>
<td>NS Affordable Living Tax Credit</td>
<td>$20.44</td>
</tr>
<tr>
<td>Special Needs</td>
<td>$12.50</td>
</tr>
</tbody>
</table>

**TOTAL** $620.09

**MONTHLY EXPENSES**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shelter</td>
<td>$747.00</td>
</tr>
<tr>
<td>Clothing and Footwear</td>
<td>$56.13</td>
</tr>
<tr>
<td>Power</td>
<td>$100.15</td>
</tr>
<tr>
<td>Personal Care Expenses</td>
<td>$21.33</td>
</tr>
<tr>
<td>Telephone</td>
<td>$29.91</td>
</tr>
<tr>
<td>Household Cleaning Supplies</td>
<td>$6.69</td>
</tr>
<tr>
<td>Transportation</td>
<td>$20.40</td>
</tr>
</tbody>
</table>

**TOTAL** $1,311.60

**WHAT’S LEFT?**

- $691.51

10 To see the scenario for lone man working full-time at minimum wage, please visit www.foodarc.ca/food-costing.
Figure 8: LONE SENIOR WOMAN RECEIVING GUARANTEED INCOME SUPPLEMENT

Figures 8 and 9 reflect the affordability of a basic nutritious diet in Nova Scotia in June 2012 for a senior woman (75 yrs), showing that the average monthly cost of a basic nutritious diet is $222.04. The findings suggest that if she accesses the Guaranteed Income Supplement with Old Age Security and the Canada pension Plan (Figure 8), she would have sufficient funds to purchase a basic nutritious diet with $154.02 remaining to cover other expenses. However, if she is relying on Old Age Security and Canada Pension Plan alone (Figure 9), she would not be able to afford a basic nutritious diet, facing a monthly deficit of -$226.11.

**MONTHLY INCOME**

- **$514.74** 
  Old Age Security (taxable)
- **$493.70** 
  Guaranteed Income Supplement
- **$529.09** 
  Canadian Pension Plan
- **(taxable) $20.44** 
  NS Affordable Living Tax Credit
- **$32.17** 
  GST/HST Credit

**TOTAL**

$1,435.44

**MONTHLY EXPENSES**

- **$747.00** 
  Shelter
- **$100.15** 
  Power
- **$29.91** 
  Telephone
- **$31.83** 
  Pharmacare
- **$45.94** 
  Personal Emergency Response Device
- **$20.40** 
  Transportation
- **$56.13** 
  Clothing and Footwear
- **$21.33** 
  Personal Care Expenses
- **$6.69** 
  Household Cleaning Supplies

**TOTAL**

$1,281.42

**WHAT’S LEFT?**

$154.02

$222.04 **FOOD BASKET**
Unfortunately, many seniors who are eligible to receive GIS are not doing so. A large proportion of eligible non-recipients include seniors in vulnerable communities, such as Aboriginal people, homeless or near homeless, and immigrants (74).

**Figure 9: LONE SENIOR WOMAN NOT RECEIVING GUARANTEED INCOME SUPPLEMENT**

MONTHLY INCOME

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$514.74</td>
<td>Old Age Security (taxable)</td>
</tr>
<tr>
<td>$529.09</td>
<td>Canadian Pension Plan (taxable)</td>
</tr>
<tr>
<td>$20.44</td>
<td>NS Affordable Living Tax Credit</td>
</tr>
<tr>
<td>$28.28</td>
<td>GST/HST Credit</td>
</tr>
</tbody>
</table>

TOTAL $1,055.31

MONTHLY EXPENSES

<table>
<thead>
<tr>
<th>Amount</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>$747.00</td>
<td>Shelter</td>
</tr>
<tr>
<td>$100.15</td>
<td>Power</td>
</tr>
<tr>
<td>$29.91</td>
<td>Telephone</td>
</tr>
<tr>
<td>$31.83</td>
<td>Pharmacare</td>
</tr>
<tr>
<td>$45.94</td>
<td>Personal Emergency Response Device</td>
</tr>
<tr>
<td>$20.40</td>
<td>Transportation</td>
</tr>
<tr>
<td>$56.13</td>
<td>Clothing and Footwear</td>
</tr>
<tr>
<td>$21.33</td>
<td>Personal Care Expenses</td>
</tr>
<tr>
<td>$6.69</td>
<td>Household Cleaning Supplies</td>
</tr>
</tbody>
</table>

TOTAL $1,281.42

WHAT’S LEFT? 
-$226.11

$222.04 FOOD BASKET
Discussion: WHAT DO THESE FINDINGS TELL US?

These findings and our recently published work (10) shed light on the consistently persistent high prevalence of food insecurity among Nova Scotians receiving Income Assistance. In our scenarios, a household of four, a lone mother with three children, a pregnant woman and a lone male receiving Income Assistance would face a deficit of several hundred dollars at the end of the month if they were to purchase a basic nutritious diet. Additionally, the lone mother of three, even when working full time at minimum wage, needs more than $800 more per month if she were to purchase a basic nutritious diet for herself and her family. As such, a basic nutritious diet is out of reach for many low-income households in Nova Scotia. These findings suggest that current Income Assistance rates are seriously inadequate in Nova Scotia and that minimum wage rates for lone parent earners are not sufficient to allow them to purchase a nutritious diet for themselves or their children.

Understanding such difficulties, even if not through direct experience, people often feel there must be something they can do. For many of us, this includes supporting local food banks through donations or volunteering. However, food banks are not the solution. While food banks play an essential role in providing emergency food to families experiencing food insecurity, less than 25% of families experiencing food insecurity access a food bank and there is no indicator that food banks meet people’s food needs, even in the short term (6). Moreover, this method of obtaining food does not support families or individuals to escape from 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 (26, 78).

From our results and other research, we know that fixed costs impact household food budgets. For people living in poverty, food is often the most flexible part of their budget (60) compared with fixed costs such as shelter, power, childcare and transportation. If these fixed costs could be reduced, more income will be left over to allow low-income families and individuals to purchase a healthy diet.

We also know that lowering the cost of food in grocery stores is not a viable or desirable option. Food costs are market driven, and even with rising food prices, Canada still has one of the cheapest food systems in the world (79, 80). Due to competition and efforts to keep food prices low, it can be difficult for primary producers like farmers and fishers to make a living (80).

Our results and research from around the world show that what is truly needed to address food insecurity is continued investment in social policy. In countries where there are strong policies in place that minimize social and income inequality, the result is a healthier population and a more peaceful and productive society overall (44, 81).

The experience of living with food insecurity can have lasting impacts on physical, emotional and mental health (15, 19, 25, 26, 32, 40, 77).

In our current situation, the health and social costs of poverty and food insecurity are shared by all of us. However, if we take action to invest wisely in poverty alleviation and food security strategies now, we will be assuring a brighter, healthier future for all Nova Scotians.

Laying the foundation for healthier individuals, families, communities and province, the recommendations in the following section are measures we can put in place to reduce or eliminate poverty and household food insecurity in Canada.
“The most difficult situation I’ve had to face is the realization that I cannot afford to feed my family the foods that I know they need. Not just the foods they need for every day meals, but also special foods for each of their individual developmental stages. At times I have become very depressed and angry with myself for having three children and not being able to properly maintain the type of life they so deserve. I’ve gone through stores with $20 knowing that this is for two weeks... I would have never thought that I would be in such a predicament...”

Williams et al. 2012, JHEN, 7: 253-270
**Recommendations:**

**BUILDING A FOOD SECURE NOVA SCOTIA**

There is no better time to take action to address food insecurity at all levels. From the food costing scenarios it is plain to see that the high costs of housing, childcare and transportation make it difficult or impossible for many households to afford a nutritious diet. The unfortunate reality is that for low income households, food is the most flexible part of their budget (60). This commonly means that less food is purchased or that healthy foods are sacrificed to pay rent, power or childcare.

**At a Provincial Level...How do we assure everyone in Nova Scotia has dignified access to nutritious enough food?**

**INCREASE INCOME ASSISTANCE RATES TO KEEP PACE WITH THE COST OF LIVING**

As our results demonstrate, individuals and families receiving Income Assistance would be facing a deficit hundreds of dollars in debt at the end of the month if they were to purchase a basic nutritious diet. This clearly demonstrates that current Income Assistance rates are below acceptable levels. As the gap between the richest and poorest citizens continues to grow (82), governments must make decisions to assure that those who fall upon difficult times and require Income Assistance can still meet their basic needs and not become trapped by debt and inescapable poverty.

In Nova Scotia, the total incomes of Income Assistance recipients should be increased to the levels required to ensure income adequacy within five years. Seen as a social investment, such an initiative could be expected to result in expenditure savings in other areas sufficient to more than cover their cost (44). Doing so would
also bring Nova Scotia into compliance with its international human rights obligations under the International Covenant on Economic Social and Cultural Rights (83). Another option is to increase the Personal Allowance for eligible dependent children by the same amount as the Income Assistance Personal Allowance rate for adults has been increased since 2001.11

**INCREASE THE NUMBER OF ADEQUATE, AFFORDABLE AND SAFE HOUSING UNITS**

Building on Nova Scotia’s Housing Consultation (84), we recommend increasing the number of adequate, affordable and safe housing units to reflect the number of households living below the low-income cut off. According to Canada Mortgage and Housing Corporation, housing is considered affordable if it does not require households to pay more than 30% of their income on housing costs (85). As housing costs often take up a large portion of low-income household budgets, taking steps to ensure that families and individuals can access adequate, affordable, and safe housing is a critical component of addressing poverty and food insecurity.

**EXAMINE ADEQUACY OF CHILDCARE SUBSIDY PROGRAM ACROSS THE PROVINCE**

Availability of affordable childcare is essential, especially for low-income families who want to remain, or move into the workforce. In many provinces across Canada, childcare fees are often higher than university tuition (86). Due to their universal childcare program, Quebec’s childcare fees are by far the lowest in Canada ($154 per month for all age groups in 2010), while Nova Scotian parents and guardians paid $616 per month, per child in 2010 (86). These fees are difficult for many medium-income households in Nova Scotia to afford, and simply out of reach for low-income households, especially if they have more than one child. Although Nova Scotia offers subsidized childcare spaces for low income households, and recently added 250 new spaces (87), it is unknown whether this is sufficient to meet the need, or whether low-income households face other barriers to accessing childcare, such as inaccessibility due to location and lack of transportation.

**INVEST IN AFFORDABLE, ACCESSIBLE COMMUNITY TRANSIT**

For low-income households, lack of affordable transportation can be a major contributor to household food insecurity. In particular, rural families and individuals often need access to a vehicle to get to grocery stores and other amenities. However, owning or leasing a vehicle is an extra expense many cannot afford. To reduce this burden, the provincial government should partner with municipal governments to develop community-appropriate public transportation systems.

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21 When the Employment Support and Income Assistance (ESIA) Program was introduced in 2001, personal allowances were no longer provided for dependent children on Income Assistance except for those who did not qualify for either the Nova Scotia Child Benefit or the National Child Benefit. Between, 2001 and 2013, the personal allowance for adults on Income Assistance has increased by 42%. The $133 per month personal allowance for eligible dependent children has never increased. See ESIA Regulation 75 (100).
At a National Level...We can create and implement nation-wide intersectoral strategies that:

GUARANTEE THAT ALL CANADIANS RECEIVING AN ADEQUATE LIVABLE INCOME
In Canada, little progress has been made in reducing the income gap. On average, low-income individuals and families live on incomes that are only two-thirds of the Statistics Canada’s Low Income Cut-off. Many Canadians struggle in the low wage labour market and for those on Income Assistance, it is impossible to make ends meet (72). In the face of growing income inequality across Canada (82) it is critical to act now to put policies in place to ensure that every citizen has a basic standard of living.

Adequate income policies are needed to address poverty, food insecurity and social exclusion. There are several different models, such as the Guaranteed Allowable Income,12 that the federal government could adopt to ensure all Canadians receive an adequate livable income.

MOVE TOWARDS A MORE PROGRESSIVE TAX SYSTEM
The gap between wealthy and low-income Canadians has continued to increase over the past 30 years. The wealthiest 1% of Canadians are making almost $180,000 more today than they did 30 years ago, while the bottom 90% has only seen an income gain of $1,700 (adjusted for inflation) in the same time frame (88). This is a result of the Canadian tax system becoming less progressive over time. Personal income tax and government transfers play an important role in helping to reduce income inequality (89). Thus, it is imperative for the federal government to analyze the current tax system and move to a more progressive tax system in order to reduce the income gap, which is a critical component to addressing poverty and food insecurity in Canada.

DEVELOP AND PROVIDE AFFORDABLE CHILDCARE SERVICES TO FAMILIES
Recognizing that childcare is a major fixed expense for low-income families that takes funds away from the food budget, we recommend that the federal government develop and implement a National Childcare Strategy based on the model implemented in Quebec. Under the Quebec model, annual funding is provided for each childcare space, with for-profit programs receiving somewhat less funding than non-profit organizations and programs. Childcare services in disadvantaged areas receive additional funds, and the government provides an allowance to compensate for parent fees for fee-exempt parents (who fall below an income cut-off). The Quebec government also provides funding for staff benefits and pension plans (86). As a result of this investment in childcare and early education, parents in Quebec pay far lower childcare fees than any other province in Canada (86). Investment in national childcare programming is an important anti-poverty strategy that can be especially helpful for individuals transitioning back into the work force.

12 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 (101, 102).
DEVELOP AND INVEST IN A NATIONAL HOUSING STRATEGY

Canada is the only G8 country that does not have a comprehensive housing strategy (90). More than 3.1 million households are paying 30% or more of their income on shelter, making housing an unaffordable expense (91). In our scenarios, individuals and families are paying anywhere from 23% to 120%\(^{13}\) of their income on shelter, leaving little room in the budget to purchase a healthy diet. Across Canada, about 1.5 million households are in “core housing need” (91).

Despite many organizations advocating for a national housing strategy, federal housing and homelessness investments have been eroding since 1989 (91). By the year 2014, federal housing program spending will be cut by 19% to $1.7 billion, and the number of households assisted by federal housing programs will be cut by 62,800. According to a 2011 Wellesley Institute report, the annual cuts will grow more rapidly after that as the federal government “steps out” of its long-term support for affordable housing. At the same time, the federal government’s housing agency will see its net income grow by 11% from $1.3 billion to $1.5 billion (91). Maintaining federal housing investment at the same level as 2009 would provide much of the funding required for a comprehensive, 10-year housing plan for Canada (91).

The cost of “doing nothing” – as measured by increased health, justice, education, and social costs – far outweighs the cost of solutions, including developing a national housing strategy (44, 91).

ENSURE INCOME ADEQUACY AMONG CANADIAN SENIORS BY CONTINUING TO REVIEW AND IMPLEMENT CHANGES TO PUBLIC PENSION SYSTEMS

Through the federal government policy, particularly through the implementation of the Canada Pension Plan and Quebec Pension Plan, great progress has been made in reducing poverty among Canadian seniors. In fact, Canada’s elderly poverty rate has fallen by an extraordinary 25%, from approximately 37% in 1976 to 12.3% in 2010 (92).

However, after 20 years of dramatic reductions, Canada’s elderly poverty rate has been rising since the mid-1990s (93). As summarized in A Report Card on Canada, “Although the current poverty rate among the elderly is significantly lower than in the 1970s, the increase documented in the Statistics Canada data from 3.9 per cent in 1995 to 10.2 per cent in 2005 and again to 12.3 per cent in 2010 is troubling. Among the elderly, the biggest jump occurred in the group of elderly women. Between 2006 and 2010, 160,000 more seniors were said to be living in low-income. Of that amount, almost 60 per cent were women” (92). The increase in the low-income rate for seniors indicates that their income has not risen as quickly as the income of non-seniors; which may be attributable to the slowed growth of government transfers to seniors (93).

Looking into the future, and acknowledging that the population of seniors (65 and older) is expected to increase to more than one-fifth of the total population by 2030, it will be increasingly important to examine and plan for the sustainability and adequacy of public pensions and Old Age Security (92).

\(^{13}\) The median income reference household of four spends 23% of their income on shelter. The lone man relying on Income Assistance would need to spend more money than he has, 120% of his budget, to afford housing.
At an Individual Level... What can each of us do to help build a more food secure Nova Scotia?

CHALLENGE ASSUMPTIONS ABOUT FOOD INSECURITY

When thinking about poverty and food insecurity, it is common for negative stereotypes and assumptions to arise. This can include “blaming the victim,” which leads to social exclusion and resistance to taking action to create positive change. In reality poverty and food insecurity are problems not created by individuals, but have deep roots in systemic social and economic inequities.

In our daily lives it is important to examine our own assumptions about food insecurity and to talk to others including co-workers, family and people in your community about the underlying causes of food insecurity.

GET ENGAGED IN CREATING CHANGE

• Learn more about what is happening in your community to address poverty and food insecurity!
• Join public conversations about causes, consequences and solutions to poverty and food security.
• Have conversations with your local and provincial politicians to gain support for public policy that improves wages, Income Assistance, food policy, etc.
• Work collaboratively with others to create positive change in your community, province and country.

NEXT STEPS:

Through ongoing collaboration with multiple partners across the province, the Nova Scotia Participatory Food Costing Project 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 policy and strengthen capacity in our communities to contribute to food security in Nova Scotia.
FOR MORE INFORMATION ON HOW YOU CAN HELP BUILD FOOD SECURITY IN NOVA SCOTIA, PLEASE VISIT:

www.foodarc.ca – Here you will find information about FoodARC (Food Action Research Centre). Learn about innovative participatory food security research projects in Nova Scotia and see updates on food security news from across Canada.

www.nsfoodsecurity.org – The Nova Scotia Food Security Network (NSFSN) is made up of individuals and organizations working to build food security in Nova Scotia. Here you will find information about the NSFSN, resources, news, events and contact information.

www.foodthoughtful.ca – The workbook “Thought About Food?” and accompanying DVD “Food Security: It’s Everybody’s Business”. These provide information and tools about 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.nsnc.ca – The Nova Scotia Nutrition Council is a volunteer organization whose membership consists of professionals, community members and students interested in nutrition, health promotion and community capacity building.

www.foodsecurecanada.org – Food Secure Canada is a national voice for the food security movement in Canada. Here you will find information about initiatives such as “The People’s Food Policy Project: www.peoplesfoodpolicy.ca, and how you can get involved.
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(JANUARY 2012 – MAY 2013)

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LEA Place Women’s Resource Centre, Sheet Harbour

Maggie’s Place, Amherst and Truro

Memory Lane Family Place, Lower Sackville

Nova Scotia Advisory Commission on AIDS

Nova Scotia Food Security Network

Nova Scotia Nutrition Council

Parent’s Place Yarmouth County Resource Centre

Public Health Agency of Canada, Atlantic Regional Office

Public Health Services in all District Health Authorities

School of Nutrition and Dietetics, Acadia University

South Shore Family Resource Association, Bridgewater and Shelburne
Appendix A:
WHAT HAS BEEN HAPPENING SINCE THE
2010 FOOD COSTING REPORT?

Many positive actions have been taken to address poverty at a provincial policy level, but it is not known if these changes have impacted levels of household food insecurity:

- Increasing minimum wage to $10.15 an hour effective April 2012 (up from $9.65 in 2010)\(^\text{14}\) (94).
- Introducing the Affordable Living Tax Credit. Eligible families with low or modest incomes have received an annual tax credit of $255 for individuals or couples, and $60 per child, each year since July 2010 (95).
- Introducing the Poverty Reduction Tax credit. Individuals on Income Assistance who have no children and have annual adjusted income below $12,000 have been eligible for $200 annually since July 2010, and $250 annually since July 2012 (95).
- Increasing the Nova Scotia Child Benefit by 22% per child, per month, the first increase in a decade (87).
- Increasing the personal allowance portion of Income Assistance by $15 per month in July 2011 and an additional $9 per month in July 2012\(^\text{15}\).
- Allowing working adults on Income Assistance to keep more money each month. Prior to July 2011, they were able to keep 30% of earnings, they now keep the first $150 earned each month, plus 30% of the remaining amount. Income Assistance recipients with a disability who are in supportive employment will keep the first $300, double the current rate, plus 30% of the remaining earnings (94).
- Adding 250 additional transferable childcare subsidies to help more families access affordable childcare.
- Investing $50 million to develop affordable housing for Nova Scotians (96).

\(^\text{14}\) Effective April 2013, minimum wage increased to $10.30 per hour.

\(^\text{15}\) In July 2013, the personal allowance portion of Income Assistance will increase by a further $17 per month.
Appendix B: How is Participatory Food Costing Done in Nova Scotia?

Food costing data were first collected in 2002 with funding from Health Canada to conduct participatory food costing; this was repeated in 2004/05, 2007, 2008, 2010 and 2012 with funding from the Nova Scotia Department of Health and Wellness (DHW). As part of the 2004/05 project, DHW funded the core partners\textsuperscript{16} 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 (97).

Training for Food Costers

With the support of family resource centres and grocery stores, five regional food costing training sessions were held throughout Nova Scotia (in Truro, Lower Sackville, Bridgewater, Lawrencetown and Baddeck) in June 2012. Sixty people attended the food costing training sessions.

Data Collection and Analysis

The 2012 food costing was conducted in 43\textsuperscript{17} 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 store.\textsuperscript{18} Head offices of the major grocery chains and independent grocers were contacted for permission to conduct food costing in their stores and for their endorsement of the project. In order to minimize price fluctuations over time, food costing was conducted in all 43 stores during a two week period (June 15–28, 2012).

In 2012, 43 people from 15 community based organizations throughout Nova Scotia carried out the food costing data collection. 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 Project Coordinator. Surveys were then checked for accuracy by project staff and students, entered into a spreadsheet and checked for correct data entry.


\textsuperscript{17} Forty-seven stores were randomly selected to be costed in June 2012, however, data collection did not occur in two stores in DHA 8 and two more stores from DHA 8 were removed due to the fact that a significant number of items from the NNFB were not available to be costed in those stores. Thus, all four stores were removed from the sample due to insufficient data available.

\textsuperscript{18} The stores chosen were sampled from a list of all 165 grocery stores in Nova Scotia identified by DHA, county, size category and whether the store was located in an urban or rural area. A stratified sampling method was used, based on location and store size. The overall sample size was 47 stores (however four stores were removed from the sample), based on budgetary considerations. Stores were randomly selected; the number of stores selected was proportional to the number of stores in each region. The 43 stores were randomly split into two subsamples to be surveyed in each of the two weeks of the survey.
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