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Food Insecurity: A crisis Canada's social safety net was never designed to handle

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TABLE OF CONTENTS

Executive Summary 1

Part 1: Quantifying the economic impacts of food insecurity 2

Part 2: Why does this matter? 11

Bibliography 26

Appendix A 36

EXECUTIVE SUMMARY

- Food insecurity is an expression of material deprivation. Tied to well-being, the fact that Canadians are experiencing rising levels of food insecurity should be more important as an indicator than a measure of impact on gross domestic product (GDP).
- Statistics Canada measures food insecurity annually in three categories: marginal, moderate, severe. Canada's aggregate rate of food insecurity has increased in the last five years, with a slight decline in 2024.
- Food insecurity is most prevalent among low-income and vulnerable groups.
- The Government of Canada committed to advancing the United Nations' 17 Sustainable Development Goals in 2015 (for achievement by 2030). Progress towards the goals, including zero hunger, and no poverty, is being tracked through a series of indicators.
    - However, Canada's programs and policies that directly or indirectly address food insecurity are untethered to the measure. Due to a lack of transparency, it is difficult to track the effectiveness of the Government of Canada's policy responses or spending, notably on food security.
- Recent measures, like renaming and increasing the GST credit, highlights that food insecurity is a federal priority. The GST credit targets lower income Canadians, but not food insecurity directly.
- Measuring the impact of food insecurity on GDP is difficult. Most (dated) cost estimates quantify the impact of food insecurity on social spending through costs to the health care system. Capturing broader effects, such as impacts on work or productivity, are harder to measure due to limited data and the different assumptions required to generate estimates.
- A review of the welfare state and its programs in Canada is necessary. If expenditures continue to increase while indications of social challenges continue to increase, there is a mismatch in the allocation of resources and results they generate, that merit attention.
    - Responses to food insecurity should be targeted to the most vulnerable groups. A cash transfer or similar targeted instrument should be designed to alleviate household trade-offs between basic necessities.

PART 1: QUANTIFYING THE ECONOMIC IMPACTS OF FOOD INSECURITY

Food insecurity is an expression of material deprivation. To promote well-being and reduce material deprivation, sufficiency across several factors, e.g., income, housing, community, food, etc., are necessary. Food insecurity is linked to low income, poor health outcomes, educational attainment, etc. When compounded, there are economic impacts, likely from lost opportunity costs and costs to social systems.

Federally, the issue of affordability is framed as a function of changing economics due to shifting geopolitical contexts, best addressed through growth. As an immediate response, however, the federal government announced the "Canada Groceries and Essentials Benefit," in January 2026. The tax credit targets "low- and modest-income" Canadians to assist in alleviating "Affordability pressures — especially those related to food [...]"[1]. The GST credit addresses the regressive attributes of a consumption tax. It is not a targeted measure.

The 2026 Spring Economic Update[2] reiterated the federal government's concerns with affordability, and food security. While the reactions among the convened experts on the effectiveness of the commitments were mixed, it was an important political signal that the issue is central to the government.

The issue of food is resonating as a broader concern of affordability. Where does addressing food insecurity fit in a broader federal narrative targeting economic growth, security, and sovereignty? What does the issue of food insecurity indicate about prospects for growth? What are the economic impacts?

With support from the Maple Leaf Centre for Food Security, IFSD Advisors Ltd. convened a roundtable of experts, to debate and define approaches to quantifying the economic impact of food insecurity.

Food insecurity, "the inadequate or insecure access to food because of financial constraints,"[3] as defined by Statistics Canada, is measured annually by survey[4].

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1 Department of Finance Canada, "Backgrounder: The new Canada Groceries and Essentials Benefit," Government of Canada, last modified January 26, 2026, https://www.canada.ca/en/department-finance/news/2026/01/the-new-canada-groceries-and-essentials-benefit.html.

2 Government of Canada, *Canada Strong for All: Spring Economic Update 2026* (Government of Canada, April 28, 2026), https://budget.canada.ca/update-miseajour/2026/report-rapport/pdf/update-miseajour2026-eng.pdf.

3 Statistics Canada, "Canadian Income Survey, 2024," Government of Canada, April 29, 2026, https://www150.statcan.gc.ca/n1/daily-quotidien/260429/dq260429a-eng.htm.

4 The Household Food Security Survey Module (HFSSM) in the Canadian Income Survey (CIS) and the Canadian Community Health Survey (CCHS) is used to measure food insecurity with 18 survey questions. See: Statistics Canada, "Quality of Life Hub: Food Insecurity," Government of Canada, last modified December 17, 2025, https://www.statcan.gc.ca/hub-carrefour/quality-life-qualite-vie/prosperity-prosperite/food-security-securite-alimentaire-eng.htm.

Three categories of food insecurity are measured by Statistics Canada, and are reproduced below[5]:

- Marginal food insecurity: Worry about running out of food and/or limited food selection due to a lack of money for food.
- Moderate food insecurity: Compromise in quality and/or quantity of food due to a lack of money for food.
- Severe food insecurity: Miss meals, reduce food intake and, at the most extreme, go day(s) without food.

Food insecurity is a personal and complex issue, often a result of one or more compounding challenges, worse for Canadians in the lowest two income quintiles.[6] Roundtable participants agreed that any argument for intervention on food insecurity should be linked to the well-being of citizens through the lenses of human rights and the social contract (Figure 1).

FIGURE 1

CITIZEN WELL-BEING AND FOOD SECURITY

The United Nations (UN) adopted 17 Sustainable Development Goals (SDGs) as a global framework to promote human rights and well-being. In particular, SDG 2 aims to end hunger, achieve food security, improve nutrition, and promote sustainable agriculture, reflecting the right to food as articulated in international frameworks.[7] The Government of Canada committed to advancing the 17 SDGs. Progress towards the goals, such as zero hunger, and no poverty, is being tracked through a series of indicators.[8]

Basic needs such as those defined in the SDGs are central to a state's role in promoting citizen well-being. The promotion of well-being can be understood as part of the social contract. In its most basic sense, the social contract is an arrangement between the state

5 Statistics Canada, "Quality of Life Hub: Food insecurity," Government of Canada, last modified December 17, 2025, https://www.statcan.gc.ca/hub-carrefour/quality-life-qualite-vie/prosperity-prosperite/food-security-securite-alimentaire-eng.htm.

6 Andree-Anne Fafard St-Germain, Timmie Li, and Valerie Tarasuk, *Changes in households' vulnerability to food insecurity in Canada before and after the COVID-19 pandemic* (Statistics Canada, 2025), https://www150.statcan.gc.ca/n1/pub/82-003-x/2025012/article/00001-eng.htm.

7 Kai P. Purnhagen, "Chapter 10: Achieving zero hunger: using behavioural insights and contractual regulation for the achievement of UN SDG 2," in *The Elgar Companion to Consumer Behaviour and the Sustainable Development Goals*, ed. Lucia Reisch and Cass Sunstein (Edward Elgar Publishing, 2025), https://www.elgaronline.com/edcollchap/book/9781035325061/book-part-9781035325061-19.xml; Sustainable Development Goals, "Goal 2: Zero Hunger," United Nations, accessed June 4, 2026, https://www.un.org/sustainabledevelopment/hunger/; Sustainable Development Goals, "The Sustainable Development Goals," United Nations, accessed June 4, 2026, https://www.un.org/sustainabledevelopment/development-goals/.

8 Government of Canada, "Canada and the Sustainable Development Goals," last modified December 22, 2025, https://www.canada.ca/en/employment-social-development/programs/agenda-2030.html.

and citizen in which the citizen gives up part of their freedom for protection from the state. That may include protection from violence or protection of property. The authority of the state is therefore derived from the consent of its citizens and is contingent on fulfilling these obligations.[9] State sovereignty (its legitimacy in the international order) runs through the social contract: "The state achieves sovereignty through the social contract with its citizens, and then reinforces its legitimate claim to political authority (its sovereignty) through a variety of tactics, including the well-being of the residents/citizens in its territory."[10]

Well-being is understood as a combination of material, physical, and social well-being that support citizens in living the good life, with health, security, and opportunity to achieve their full potential. High levels of food insecurity can be considered a violation of well-being, limiting the good life, and violating the social contract.[11]

Canada's commitment to food security and other components of well-being through the SDGs, social programs, and tax credits, reflects a conception of food as a right.

Roundtable participants discussed several approaches to quantifying the impact of food insecurity. Four possible approaches are presented in Table 1.

A participant in the roundtable strongly disagreed with the approaches other than the health care approach for estimating the costs of food insecurity. They expressed concerns about the credibility of the other estimates, the inflated estimates they risked generating, and the lack of grounding in the literature on food insecurity.

The lost earnings due to food insecurity in a high-income country are improbable. The logic in the approach assumes lost earnings due to food insecurity. However, there is no evidence that food insecure person works less. An unemployed person may be food insecure, but assessing lost earnings would assume that if they were food secure they would be employed.

The costs of non-intervention were considered tautological, and a way of assuming everything leads to higher rates of food insecurity. For instance, lower economic growth, and divorce

9 Nathanaël Colin-Jaeger, "An Overview of Social Contract Theories: From Hobbes to Contemporary Theories," *HAL Open Science* (2025), https://shs.hal.science/halshs-04954279v1/file/Overview%20of%20social%20contract%20theories.pdf; Trudo Lemmens et al., *The Social Contract and Human Rights Bases for Promoting Access to Effective, Novel, High-Priced Medicines*, (World Health Organization, 2022), https://www.ncbi.nlm.nih.gov/books/NBK587884/pdf/Bookshelf_NBK587884.pdf; Valere Gaspard, "Linking Arctic Sovereignty and the Well-Being of Inuit: Exploring the Dual Duties of the Canadian State," *The Last Page*, Institute of Fiscal Studies and Democracy, August 14, 2025, https://ifsd.ca/2025/08/linking-arctic-sovereignty-and-the-well-being-of-inuit-exploring-the-dual-duties-of-the-canadian-state/.

10 Valere Gaspard, "Linking Arctic Sovereignty and the Well-Being of Inuit: Exploring the Dual Duties of the Canadian State," *The Last Page*, Institute of Fiscal Studies and Democracy, August 14, 2025, https://ifsd.ca/2025/08/linking-arctic-sovereignty-and-the-well-being-of-inuit-exploring-the-dual-duties-of-the-canadian-state/.

11 Audrey J. Murrell et al., "Food Security as Ethics and Social Responsibility: An Application of the Food Abundance Index in an Urban Setting," *International Journal of Environmental Research and Public Health* 19, no. 16 (2022), https://doi.org/10.3390/ijerph191610042.

lead to higher rates of food insecurity, but these cannot be meaningfully assessed as costs of food insecurity. Instead, the likelihood of food insecurity increases when those conditions are present. The participant's contributions via email underscored the limitations of the approaches given their assumptions (other than the cost to the health care system) to quantifying the impacts of food insecurity.

TABLE 1

Not feasible	Somewhat feasible	Feasible

APPROACH	DESCRIPTION	LIMITATIONS	FEASIBILITY*
Direct costs to health care system[12]	Health and mental health costs increase as the severity of food insecurity increases. Household food insecurity is a strong indicator of morbidity, health care use, and mortality.[13] Children and adults experiencing household food insecurity are more likely to experience chronic health conditions and shortened lifespans.[14] The costs of food insecurity can be modelled as additional costs to the health care system, given increased use by adults and children that are food insecure.	Since 2015, Statistics Canada has discontinued the linking of population survey data and provincial health data, citing security concerns. This means, there is no up-to-date data available to assess the costs of food insecurity through the costs to the health care system. For certain experts at the roundtable, the direct costs to the health care system are the only reliable way of estimating the costs of food insecurity. The direct relationship between food insecurity and health care costs from system use allow for cost estimation without requiring intermediary factors to produce the estimate.	Feasible, but limited by the availability of up-to-date data

12 PROOF, "The Impact of Food Insecurity on Health," PROOF Food Insecurity Policy Research, June 2016, https://proof.utoronto.ca/wp-content/uploads/2016/06/health-impact-factsheet.pdf; Fei Men et al., "Food Insecurity Is Associated With Higher Health Care Use And Costs Among Canadian Adults," *Health Affairs* 39, no. 8 (2020), https://doi.org/10.1377/hlthaff.2019.01637; Valerie Tarasuk et al., "Association between household food insecurity and annual health care costs," Research, *CMAJ* 187, no. 14 (2015), https://doi.org/10.1503/cmaj.150234.

13 Fei Men et al., "Food Insecurity Is Associated With Higher Health Care Use And Costs Among Canadian Adults," *Health Affairs* 39, no. 8 (2020), https://doi.org/10.1377/hlthaff.2019.01637; Valerie Tarasuk et al., "Chronic Physical and Mental Health Conditions among Adults May Increase Vulnerability to Household Food Insecurity," *Journal of Nutrition* 143, no. 11 (2013), https://doi.org/10.3945/jn.113.178483.

14 Fei Men et al., "Association between household food insecurity and mortality in Canada: a population-based retrospective cohort study," *Canadian Medical Association Journal* 192, no. 3 (2020), https://doi.org/10.1503/cmaj.190385; Fei Men et al., "Food insecurity, chronic pain, and use of prescription opioids," *SSM-Public Health* 14 (2021), https://doi.org/10.1016/j.ssmph.2021.100768; Valerie Tarasuk et al., "Chronic Physical and Mental Health Conditions among Adults May Increase Vulnerability to Household Food Insecurity," *Journal of Nutrition* 143, no. 11 (2013), https://doi.org/10.3945/jn.113.178483.

APPROACH	DESCRIPTION	LIMITATIONS	FEASIBILITY*
Opportunity costs due to adverse labour market outcomes[15]	Using data sets from Statistics Canada, models could be developed to cost the impacts of food insecurity via lost earnings and reduced hours of work. This approach should be understood as a complement to the health care cost approach. The Canadian Income Survey (CIS) can be linked to the Longitudinal Administrative Databank (LAD) to assess earnings and employment trajectories over time. Food insecurity is known to have an adverse effect on health (especially mental health), which in turn can affect labour supply. Data from the Canadian Community Health Survey (CCHS) can be used to estimate the difference in hours worked between food secure and food insecure individuals (or in other words, hours of work lost due to food insecurity).[16] The approach includes a baseline longitudinal model, and a second model that tracks variations in labour market attachment and food insecurity across years.	The model relies on reported food insecurity at a point in time, limiting understanding of transitions into our out of food insecurity. The complexity of food insecurity and its impacts make it challenging to establish causal linkages between food insecurity and labour market outcomes.	Somewhat feasible, reliant on the linking of data sets

15 Donald S. Shepard, Elizabeth Setren, and Donna Cooper, *Hunger in America, Suffering We All Pay For* (Center for American Progress, October 2011), 1, https://cdn.americanprogress.org/wp-content/uploads/issues/2011/10/pdf/hunger_paper.pdf; Jason H. Moy, "The effects of food insecurity on work outcomes," *Journal of Applied Psychology*, 2026, https://doi.org/10.1037/apl0001361; Research commissioned by the National Payroll Institute indicated that lost productivity tied to worker food insecurity is $62.5B annually, see for instance, Keera Hart, "Hunger Hits Home — and the Workplace: Even Employed Canadians Are Struggling to Put Food on the Table," Business Wire, May 28, 2026, https://www.businesswire.com/news/home/20260528295353/en/Hunger-Hits-Home-and-the-Workplace-Even-Employed-Canadians-Are-Struggling-to-Put-Food-on-the-Table.

16 The concept was presented during the roundtable. See for instance, Sharanjit Uppal, "Insights on Canadian Society: Food insecurity among Canadian families," Statistics Canada, last modified November 14, 2023, https://www150.statcan.gc.ca/n1/pub/75-006-x/2023001/article/00013-eng.htm; Statistics Canada, "Canadian Community Health Survey — Annual Component (CCHS)," Government of Canada, last modified December 31, 2024, https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=3226; Statistics Canada "Canadian Income Survey (CIS)," Government of Canada, last modified April 28, 2026, https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=5200; Statistics Canada, "Longitudinal Administrative Databank (LAD)," Government of Canada, last modified October 30, 2025, https://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=4107.

APPROACH	DESCRIPTION	LIMITATIONS	FEASIBILITY*
Costs of non-intervention	A depiction of the various direct and indirect costs associated to food insecurity, e.g., health system, lost earnings, child development, secondary food system costs, etc. As an expression of material deprivation, the complexity of food insecurity and its impacts can be depicted.	The visualization will not generate a total cost estimate. It is a means of identifying the various costs and impacts of food insecurity.	Not applicable for generating a single estimate
Plante-Laurie model[17]	The model is designed to estimate the cost of poverty as a social phenomenon by approximating the impacted population, intergenerational, and system costs. Various assumptions are applied to generate the high-level estimate. The model can be applied to food insecurity as a condition of poverty. The social costs of food insecurity *could* be estimated using the three components of the model: 1. Remedial costs: Expenses incurred by society from the impacts of poverty, e.g., health care, criminal justice system, etc. 2. Opportunity costs: Earned income, because poverty limits economic participation. 3. Intergenerational costs: Long-term impacts of poverty, e.g., compounded impacts of childhood poverty. The approach requires identifying *who* is in poverty (or who is food insecure). This may be done by income or other variable(s).	The segmentation of poor/not poor or food secure/insecure risks overlooking groups experiencing challenges. While data may be available for all components of the model, some are challenging to use for reasons of accessibility and useability. The siloed approaches of federal and provincial departments to programming means accounting is also siloed, e.g., accounting for the costs of poverty or food insecurity requires a horizontal lens across multiple departments and programs. There are limitations of the approach and a lack of longitudinal data that reduces insight onto the causal effects on costs (while food insecurity is consistently measured, it is not measured repeatedly among the same group of individuals over time).	Somewhat feasible, the longitudinal data required for causal analysis is limited

*Feasibility: The likelihood of applying the model to quantify the impact of food insecurity.

17 Charles Plante, "How To Calculate The Costs Of Poverty In Canada: Comment On The Nathan Laurie Approach And Recommended Improvements," *SocArXiv Papers*, December 6, 2020, 2, https://osf.io/preprints/socarxiv/zshqv_v1; Christine Saulnier and Charles Plant, *The Cost of Poverty in the Atlantic Provinces* (Canadian Centre for Policy Alternatives, April 2021), 11–13, https://www.policyalternatives.ca/wp-content/uploads/attachments/CostofpovertyinAtlanticprovincesCCPA.pdf; Molly McCracken and Charles Plante, *The Cost of Poverty in Manitoba* (Canadian Centre for Policy Alternatives, March 2024), 12–14, https://policyalternatives.ca/sites/default/files/uploads/publications/news/docs/MB%20Cost%20of%20Poverty_1.pdf.

Estimating the impacts of food insecurity would be most reliably modelled through the costs to the health care system. There is a strong relationship between food insecurity, morbidity, mortality, and health system use.[18] While recent data is not available, policy makers may wish to seek the release of health care access data to quantify the impacts of food insecurity.

An alternative to that model would be estimating the social costs of food insecurity through the lens of poverty using the Plante-Laurie model. While the approach is limited as longitudinal data for causal analysis is not available, its assumptions about remedial costs, intergenerational costs, and lost opportunity costs, could make it an alternative to the health system approach. The estimate would produce a rough estimate of the social costs of food insecurity, albeit without causal inferences.

The roundtable indicated broader factors to consider in assessing and mitigating food insecurity:

1. Lack of readily useable data for nuanced analysis. While Canada collects data on food insecurity annually, links between the data on food security and labour market, income, and other productivity/output related data are limited, unavailable, or requires significant work to make useable.
2. Food insecurity is better understood as a component of material deprivation or broader well-being, i.e., it is a symptom of other factors that should be addressed to mitigate food insecurity.
3. Instruments for a response should be targeted to impacted populations. Instruments like the Canada Child Benefit (CCB) and SNAP are considered effective[19] at addressing specific issues (Appendix A). The assumption is that they alleviate pressure at the household level by reducing the burden of trade-offs for basic necessities.

Food secure households in Canada are generally characterized by stable and sufficient financial resources able to meet basic needs without recurring compromise. This is reflected in adequate income, manageable expenses, and the capacity to absorb financial shocks. In Canada, households relying on stable, predictable, and sufficient income sources, particularly households receiving public pensions and private retirement pensions, experience substantially lower rates of

18 Fei Men et al., "Food Insecurity Is Associated With Higher Health Care Use And Costs Among Canadian Adults," *Health Affairs* 39, no. 8 (2020): 1377–1385, https://doi.org/10.1377/hlthaff.2019.01637; Valerie Tarasuk et al., "Chronic Physical and Mental Health Conditions among Adults May Increase Vulnerability to Household Food Insecurity," *Journal of Nutrition* 143, no. 11 (2013): 1785–1793, https://doi.org/10.3945/jn.113.178483; Fei Men et al., "Association between household food insecurity and mortality in Canada: a population-based retrospective cohort study," *Canadian Medical Association Journal* 192, no. 3 (2020), https://doi.org/10.1503/cmaj.190385; Fei Men et al., "Food insecurity, chronic pain, and use of prescription opioids," *SSM-Public Health* 14 (2021), https://doi.org/10.1016/j.ssmph.2021.100768.

19 Leila Sarangi, *2025 Report Card on Child and Family Poverty in Canada: Investing in Tomorrow: A Future Without Poverty*, (Campaign 2000, Family Service Toronto, and United Way Greater Toronto, 2026), 35–36, https://campaign2000.ca/wp-content/uploads/2026/02/2025-Report-Card-on-Child-and-Family-Poverty.pdf; USDA Food and Nutrition Administration, "Supplemental Nutrition Assistance Program (SNAP)," United States Government, last modified March 12, 2026, https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program; Canada Revenue Agency, "Canada child benefit (CCB)," Government of Canada, last modified December 2, 2025, https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit.html.

food insecurity. Housing tenure also shapes household food insecurity outcomes. In 2022, approximately 28% of renter households were food insecure, compared to 16% of homeowners with mortgages and 8% of mortgage-free homeowners.[20]

In contrast, food insecure households are characterized by inadequate or unstable incomes, limited assets, and high or inflexible expenses that result in an inability to meet basic needs or absorb financial shocks without reducing food intake or quality. Among food insecure households, persistent patterns of vulnerability emerge, with heightened prevalence observed among low-income households, renters, and female lone-parent households. Households reliant on income supports such as social assistance or Employment Insurance also experience heightened food insecurity, underscoring the inadequacy of these programs to enable recipients to meet basic needs. In 2022, 70% of households reliant on social assistance were food insecure, while 41% of female lone-parent households experienced food insecurity, illustrating the depth and concentration of material deprivation among these groups.[21]

The Maple Leaf Centre for Food Security's *Urban Archetypes* provide further insight into how food insecurity manifests across different lived experiences, illustrating common financial pathways into insecurity (Table 2).[22]

20 Tim Li, Andrée-Anne Fafard St-Germain, and Valerie Tarasuk, *Household Food Insecurity in Canada 2022* (PROOF and the University of Toronto, 2023), https://proof.utoronto.ca/wp-content/uploads/2023/11/Household-Food-Insecurity-in-Canada-2022-PROOF.pdf.

21 Tim Li, Andrée-Anne Fafard St-Germain, and Valerie Tarasuk, *Household Food Insecurity in Canada 2022* (PROOF and the University of Toronto, 2023), https://proof.utoronto.ca/wp-content/uploads/2023/11/Household-Food-Insecurity-in-Canada-2022-PROOF.pdf.

22 Maple Leaf Centre for Food Security, "Urban Archetypes: Exploring experiences with food insecurity in major Canadian cities," n.d., *Full Report, not publicly available*.

TABLE 2

URBAN ARCHETYPES	EXPERIENCES OF FOOD INSECURITY
Immigrants with Permanent Residency (PR)	Experience employment precarity, credential recognition barriers, and delayed income stability, increasing vulnerability during settlement and labour market integration. These pressures can be compounded by high housing costs, family growth, remittance obligations, tapering settlement supports, and barriers to accessing culturally appropriate food or services.
Families caring for a person with a disability	Face reduced income earning capacity, higher and less predictable care related expenses, and limited access to suitable housing or transportation. These pressures can be compounded by barriers to disability benefits, strict income thresholds, support-navigation burdens, and specialized food or care needs that make general supports less accessible or adequate.
Single moms	Single moms face the full cost and caregiving demands of a household on one income, with childcare, housing disruption, unpaid or delayed child support, and workforce interruptions limiting financial stability. These pressures can be compounded by debt, time and transportation constraints, limited ability to take extra work, and challenges navigating supports while trying to maintain stability and normalcy for their children.
Single adults living with a disability	Experience reduced or disrupted income, limited access to accommodating employment, and high out-of-pocket care costs that can quickly deplete savings or create debt. These pressures can be compounded by complex benefit application processes, strict income thresholds, inaccessible housing or transportation, specialized food needs, and limited capacity to navigate supports.
Couples with kids, with a household income over $60k	Food insecurity can be experienced when employment income is relatively stable but not keeping pace with rising housing, childcare, debt, and cost-of-living pressures. These pressures can be compounded by periodic expense spikes, limited eligibility for formal supports, unpredictable costs, and stigma or uncertainty around seeking help.

Across all five archetypes, food insecurity arises from a common structural pattern; incomes that are insufficient, or poorly protected relative to the cost of living. Employment does not guarantee food security. Wages may be low or volatile, and income supports often fail to provide adequate or flexible protection during financial shocks.[23]

23 For example, a 2020 PROOF report finds that that employment was the main source of income for 65% of households experiencing food insecurity in 2017–18. Similarly, 60% of households whose main source of income is social assistance and 32% of those relying on Worker's Compensation or Employment Insurance were food insecure. Valerie Tarasuk and Andy Mitchell, *Household Food Insecurity in Canada* (PROOF, 2020), 4, https://proof.utoronto.ca/wp-content/uploads/2020/03/Household-Food-Insecurity-in-Canada-2017-2018-Full-Reportpdf.pdf.

PART 2: WHY DOES THIS MATTER?

People experiencing food insecurity regularly confront social impacts, such as worse physical and mental health outcomes compared to those who are food insecure. Impacts of food insecurity include:

- **Physical health:** Higher prevalence of chronic conditions, e.g., diabetes, cardiovascular disease, hypertension, etc.[24]
- **Mental health:** Higher levels of depression, anxiety, psychological distress, etc.[25]
- **Child outcomes:** Negative impact on cognitive development and function, behavioural difficulties, and poorer educational outcomes, which may persist across the life course.[26]

High rates of food insecurity are commonly found in areas characterized by structural disadvantages, including poverty, unemployment, inadequate housing, and limited access to health and social services.[27] High rates of food insecurity are commonly found in areas characterized by structural disadvantages, including poverty, unemployment, inadequate housing, and limited access to health and social services.[28] In Canada, household facing disability related

24 Craig Gundersen and James P. Ziliak, "Food Insecurity And Health Outcomes," *Health Affairs* 34, no. 11 (2015), https://doi.org/10.1377/hlthaff.2015.0645; Emily C. Clark et al., "Health outcomes following childhood or adolescent exposure to household food insecurity: a rapid systematic review," *Public Health Nutrition* 28, no. 1 (2025), https://doi.org/10.1017/S1368980025101109; Eduardo Porras-Pérez et al., "Food Insecurity and Its Cardiovascular Implications in Underresourced Communities," *Journal of the American Heart Association* 14, no. 6 (2025), https://doi.org/10.1161/JAHA.124.037457; Fei Men et al., "Association between household food insecurity and mortality in Canada: a population-based retrospective cohort study," *Canadian Medical Association Journal* 192, no. 3 (2020), https://doi.org/10.1503/cmaj.190385.

25 Brittany Abeldt, "The Relationship Between Food Insecurity and Mental Health," *American Journal of Psychiatry Residents' Journal* 20, no. 2 (2024), https://doi.org/10.1176/appi.ajp-rj.2024.200206; Valerie Tarasuk et al., "The Relation between Food Insecurity and Mental Health Care Service Utilization in Ontario," *Canadian Journal of Psychiatry* 63, no. 8 (2018), https://doi.org/10.1177/0706743717752879; Fei Men, Frank J. Elgar, and Valerie Tarasuk, "Food insecurity is associated with mental health problems among Canadian youth," *Journal of Epidemiology and Community Health* 75, no. 8 (2021), https://doi.org/10.1136/jech-2020-216149; Candice A. Myers, "Food Insecurity and Psychological Distress: a Review of the Recent Literature," *Current Nutrition Reports* 9, no. 2 (2020), https://doi.org/10.1007/s13668-020-00309-1.

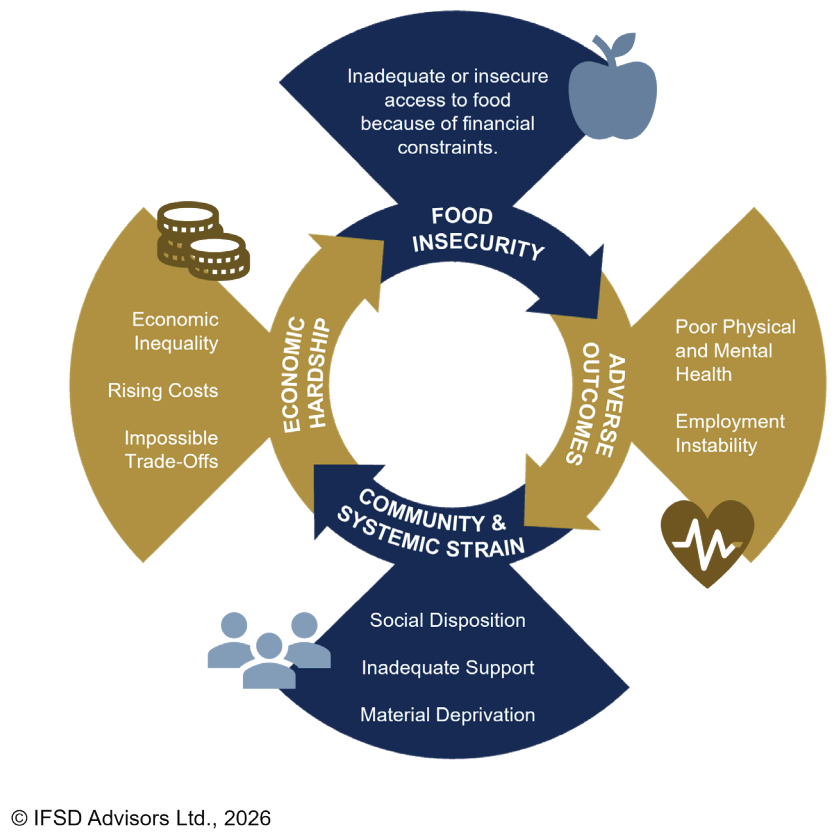
26 Emily C. Clark et al., "Health outcomes following childhood or adolescent exposure to household food insecurity: a rapid systematic review," *Public Health Nutrition* 28, no. 1 (2025), https://doi.org/10.1017/S1368980025101109; Janice Ke and Elizabeth Lee Ford-Jones, "Food insecurity and hunger: A review of the effects on children's health and behaviour," *Paediatrics & Child Health* 20, no. 2 (2015), https://doi.org/10.1093/pch/20.2.89; Danielle Gallegos et al., "Food Insecurity and Child Development: A State-of-the-Art Review," *International Journal of Environmental Research and Public Health* 18, no. 17 (2021), https://doi.org/10.3390/ijerph18178990.

27 Eduardo Porras-Pérez et al., "Food Insecurity and Its Cardiovascular Implications in Underresourced Communities," *Journal of the American Heart Association* 14, no. 6 (2025), https://doi.org/10.1161/JAHA.124.037457; Rachel Loopstra, "Interventions to address household food insecurity in high-income countries," *Proceedings of the Nutrition Society* 77, no. 3 (2018), https://doi.org/10.1017/S002966511800006X.

28 Eduardo Porras-Pérez et al., "Food Insecurity and Its Cardiovascular Implications in Underresourced Communities," *Journal of the American Heart Association* 14, no. 6 (2025), https://doi.org/10.1161/JAHA.124.037457; Rachel Loopstra, "Interventions to address household food insecurity in high-income countries," *Proceedings of the Nutrition Society* 77, no. 3 (2018), https://doi.org/10.1017/S002966511800006X.

financial difficulties, living in homes in need of repairs (whether major or minor) and single-parent families are among those most at risk of facing food insecurity.[29]

FIGURE 2



From this foundation, food insecurity can be understood as part of a self-perpetuating cycle in which its impacts become the drivers of hardship through interconnected pathways across multiple domains (Figure 2). Negative physical and mental health consequences do not necessarily end as downstream outcomes, rather, they can also actively erode individuals' capacity for stable employment and productivity, directly undermining their socioeconomic standing necessary to access adequate food.[30] This economic precarity can

29 Gilbert Montcho and Mohammad Sameer Al-Azzam, *Determinants of Food Insecurity in Canada: A Machine Learning Approach* (Employment and Social Development Canada, 2026), https://www.canada.ca/content/dam/esdc-edsc/documents/corporate/reports/research/food-insecurity-canada/food-insecurity-canada-en.pdf.

30 Jason H. Moy et al., "The effects of food insecurity on work outcomes," *Journal of Applied Psychology* (2026) Advance online publication, https://doi.org/10.1037/apl0001361; Adam Drewnowski, "Food insecurity has economic root causes," Nature Food 3, no. 8 (2022), https://doi.org/10.1038/s43016-022-00577-w; Ilana G. Raskind, Regine Haardörfer, and Carla J. Berg, "Food insecurity, psychosocial health and academic performance among college and university students in Georgia, USA," *Public Health Nutrition* 22, no. 3 (2019), https://doi.org/10.1017/S1368980018003439; Rowan Hevesi, Megan R. Downey, and Kate Harvey, "Living in food insecurity: A qualitative study exploring parents' food parenting practices and their perceptions of the impact of food insecurity on their children's eating," *Appetite* 195 (2024), https://doi.org/10.1016/j.appet.2024.107204.

further aggregate to communities, where high concentrations of food insecure households facing material deprivation are often faced with trade-offs between food and other necessities.

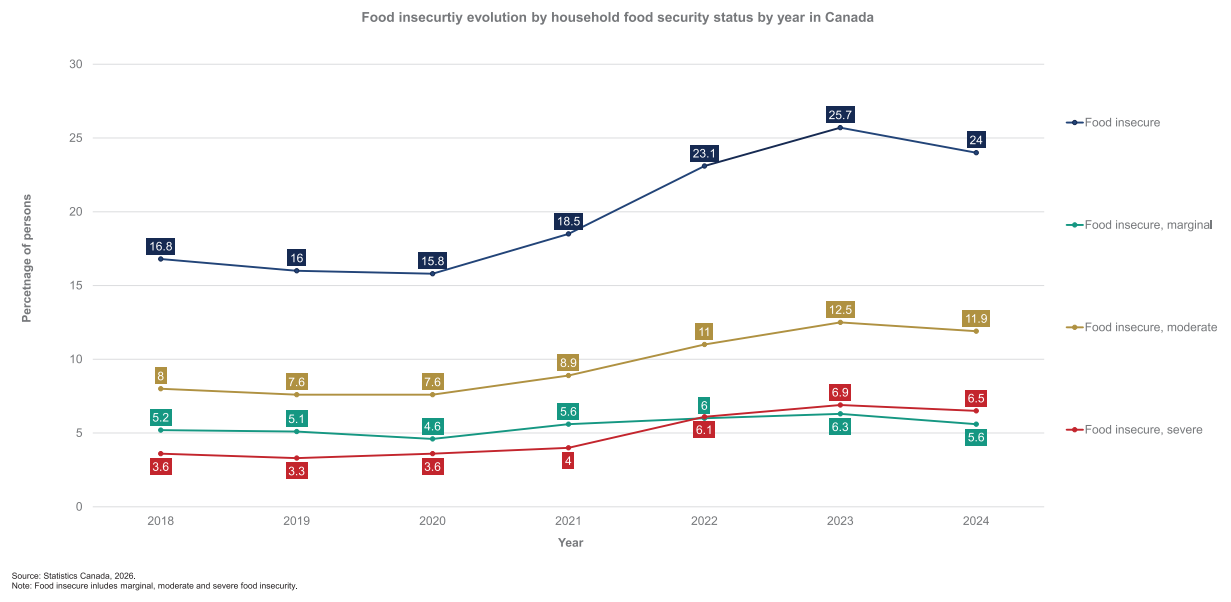
These trade-offs may compound hardship and contribute to economic instability in a reinforcing loop. This cycle may be further shaped by the intersection of individuals, communities, and systems.[31] As a result, food insecurity can function simultaneously as both a product and a driver of systematic failure, with each domain continuously reinforcing the other over time. This occurs within a broader affordability crisis rooted in income-based poverty, where incomes have not kept pace with the rising costs of basic living expenses, e.g., shelter, food, leaving households economically vulnerable even in the absence of acute shocks.[32]

Food insecurity in general in Canada has increased overall in recent years, with a slight decline in 2024. Statistics Canada tracks different types of food insecurity (marginal food insecurity; moderate food insecurity; severe food insecurity) and presents an aggregation of the measures. Food insecurity trended upward until 2023 and declined slightly in 2024. The aggregate decline across all food insecurity types was 1.7 percentage points, whereas the decline in marginal, moderate, and severe food insecurity was less than 1 percentage point from 2023 to 2024 (Figure 3).

31 Rowan Hevesi, Megan R. Downey, and Kate Harvey, "Living in food insecurity: A qualitative study exploring parents' food parenting practices and their perceptions of the impact of food insecurity on their children's eating," *Appetite* 195 (2024), https://doi.org/10.1016/j.appet.2024.107204; Hannah Shadowen et al., "The relationship between food and housing insecurity and healthcare use among Virginia Medicaid expansion members: Considering the neighborhood context," *Health Services Research* (2024), https://doi.org/10.1111/1475-6773.14416; Adam Drewnowski, "Food insecurity has economic root causes," *Nature Food* 3, no. 8 (2022), https://doi.org/10.1038/s43016-022-00577-w; Kyle R. Metta et al., "A system dynamics approach to examining household food insecurity," *Journal of Agriculture, Food Systems, and Community Development* 10, no. 2 (2021), https://doi.org/10.5304/jafscd.2021.102.028.

32 Feed Ontario, "Poverty creates a vicious cycle of food insecurity and poor health," April 8, 2016, https://feedontario.ca/story/poverty-creates-a-vicious-cycle-of-food-insecurity-and-poor-health/; Adam Drewnowski, "Food insecurity has economic root causes," *Nature Food* 3, no. 8 (2022), https://doi.org/10.1038/s43016-022-00577-w; Rowan Hevesi, Megan R. Downey, and Kate Harvey, "Living in food insecurity: A qualitative study exploring parents' food parenting practices and their perceptions of the impact of food insecurity on their children's eating," *Appetite* 195 (2024), https://doi.org/10.1016/j.appet.2024.107204; Sabrina Kuri et al., "Affordability of nutrient-adequate diets as an indicator for food and nutrition security: Evidence from fill the nutrient gap analyses," *Global Food Security* 42 (2024), https://doi.org/10.1016/j.gfs.2024.100796.

FIGURE 3



Aggregate trends of increasing food insecurity are alone concerning. When broken down by factors such as income quintile and family type, food insecurity is an issue for specific population segments. Food insecurity is most prevalent in the first and second income quintiles (Figure 4), linking food insecurity to income-based poverty (Figure 5). Lone-parent families have the highest rates of food insecurity and have experienced the greatest increase in rates of food insecurity since 2020 (Figure 6).

FIGURE 4

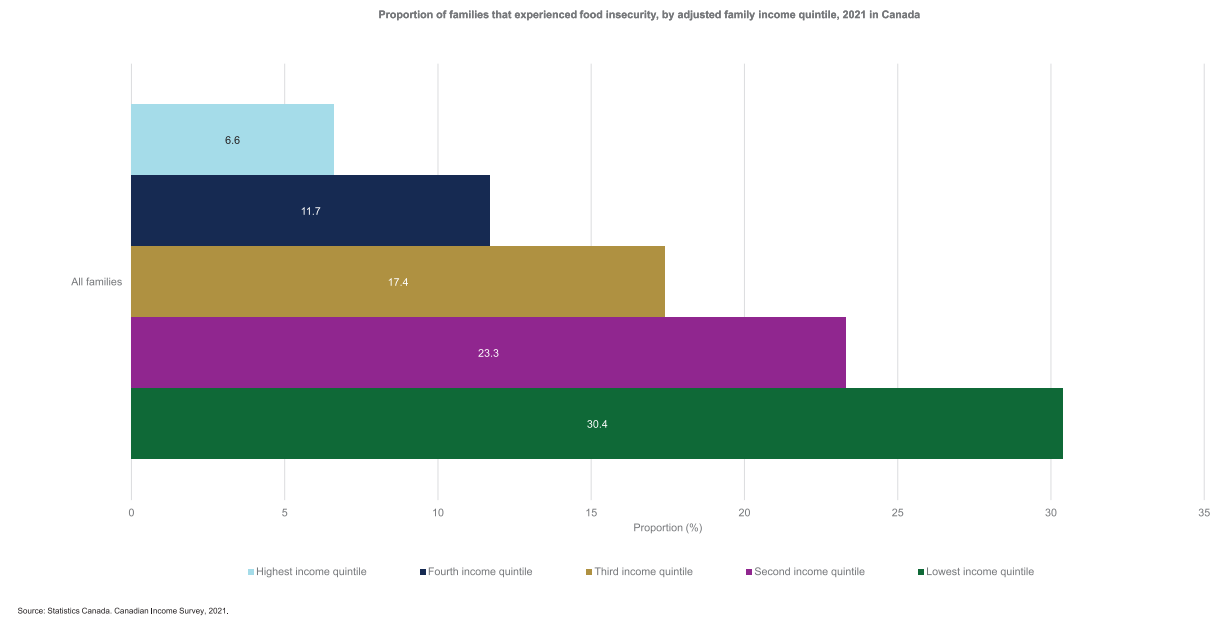
ADJUSTED FAMILY INCOME QUINTILE THRESHOLDS

Quintiles are defined as five equal-sized groups of population. Income quintiles used were derived using adjusted after-tax economic family income. Specifically, after-tax economic family income was divided by the square root of family size to account for economies of scale within families. The resulting standardized income measure was used to rank and assign family incomes to quintiles. The following income groups in Table 3 thus reflect adjusted income levels, not actual total economic family income. Income quintiles provide a standardized way to analyze economic disparities among families by grouping them according to adjusted after-tax family income.

TABLE 3

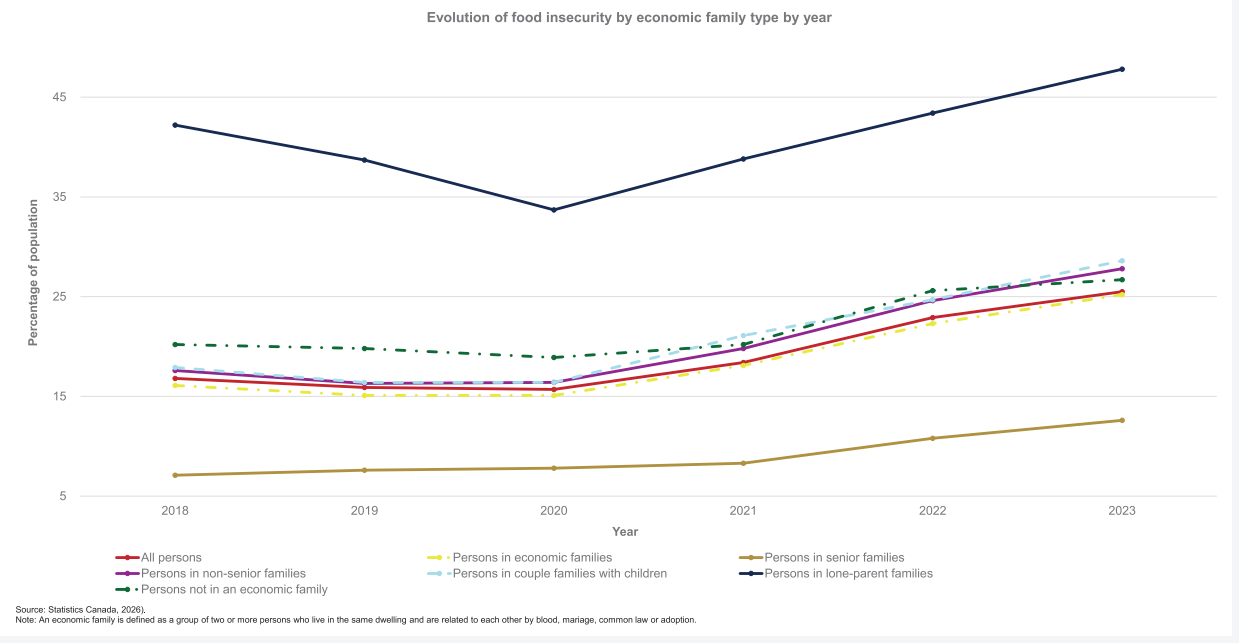
QUINTILES	INCOME THRESHOLDS[33]
Quintile 1	Less than $33,600
Quintile 2	$33,600 to $46,999
Quintile 3	$47,000 to $60,399
Quintile 4	$60,400 to $79,599
Quintile 5	$79,600 and above

FIGURE 5



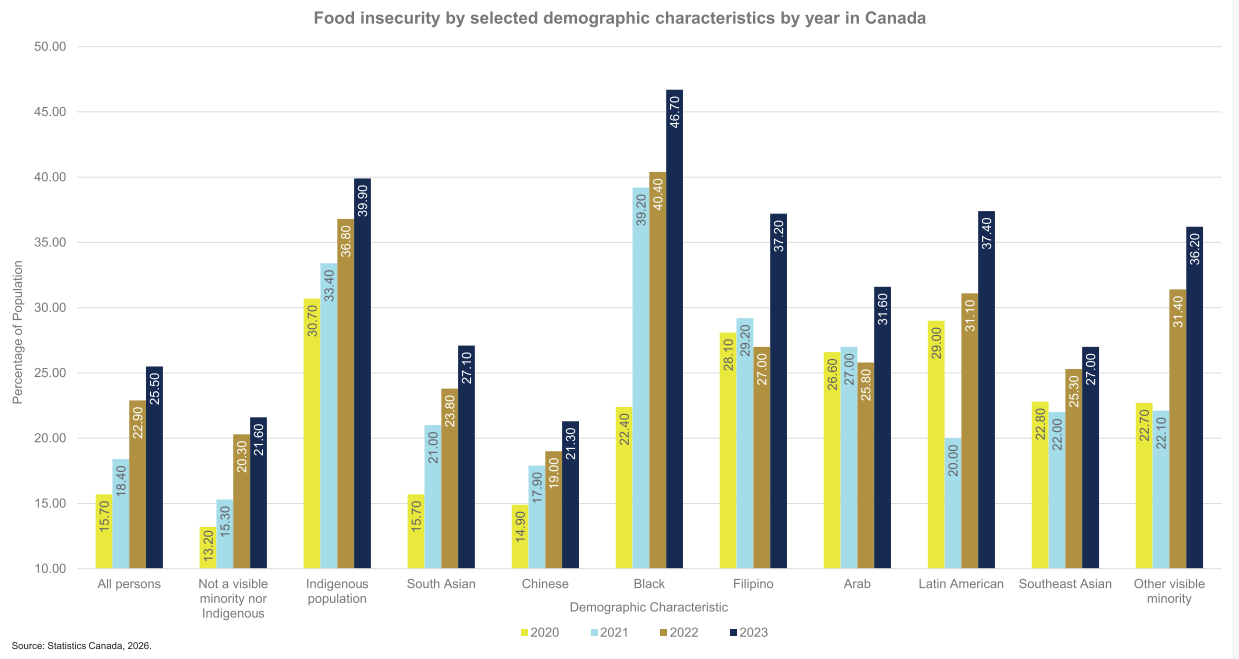
33 Sharanjit Uppal, "Insights on Canadian Society: Food insecurity among Canadian families," Government of Canada, November 14, 2023, https://www150.statcan.gc.ca/n1/pub/75-006-x/2023001/article/00013-eng.htm#a10.

FIGURE 6



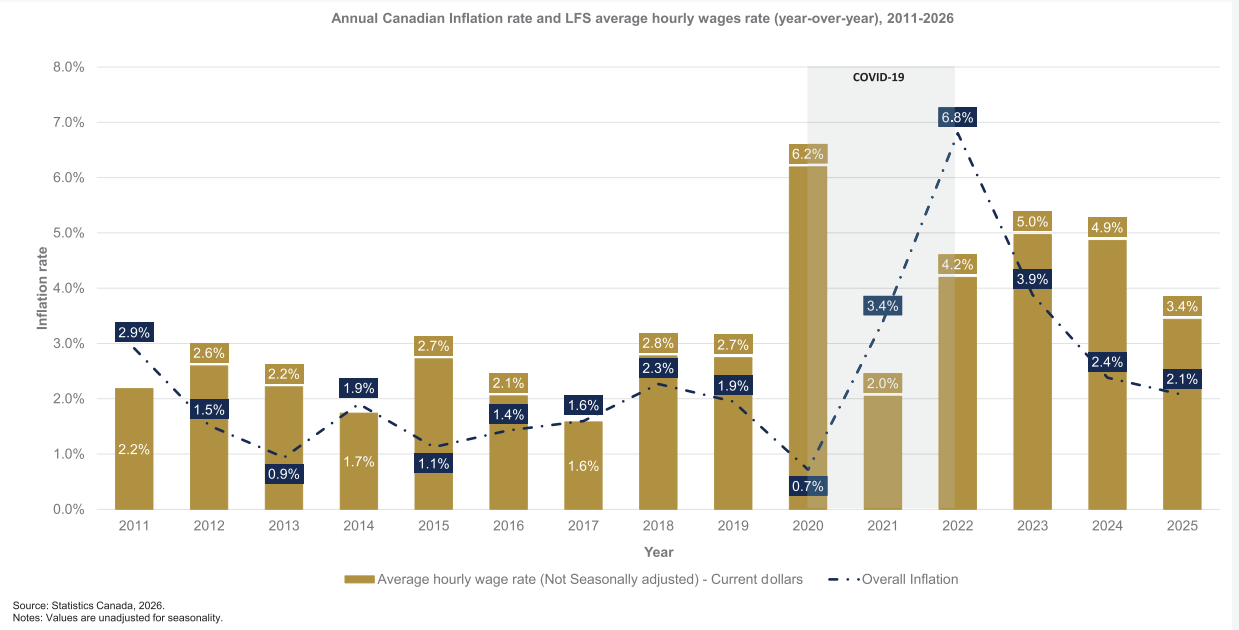
Among visible minority populations, there are groups that experience consistent rates of food insecurity (Figure 7). Indigenous populations and Black populations consistently had the highest observed rates of food insecurity. Most visible minority populations observed a sharp increase in food insecurity from 2022 to 2023 compared to previous years. Those not in a visible minority nor Indigenous population, and the Chinese population had the lowest rates of food insecurity. Consistent with the experience of the general population, among racialized groups, as income quintile increased food insecurity decreased.

FIGURE 7



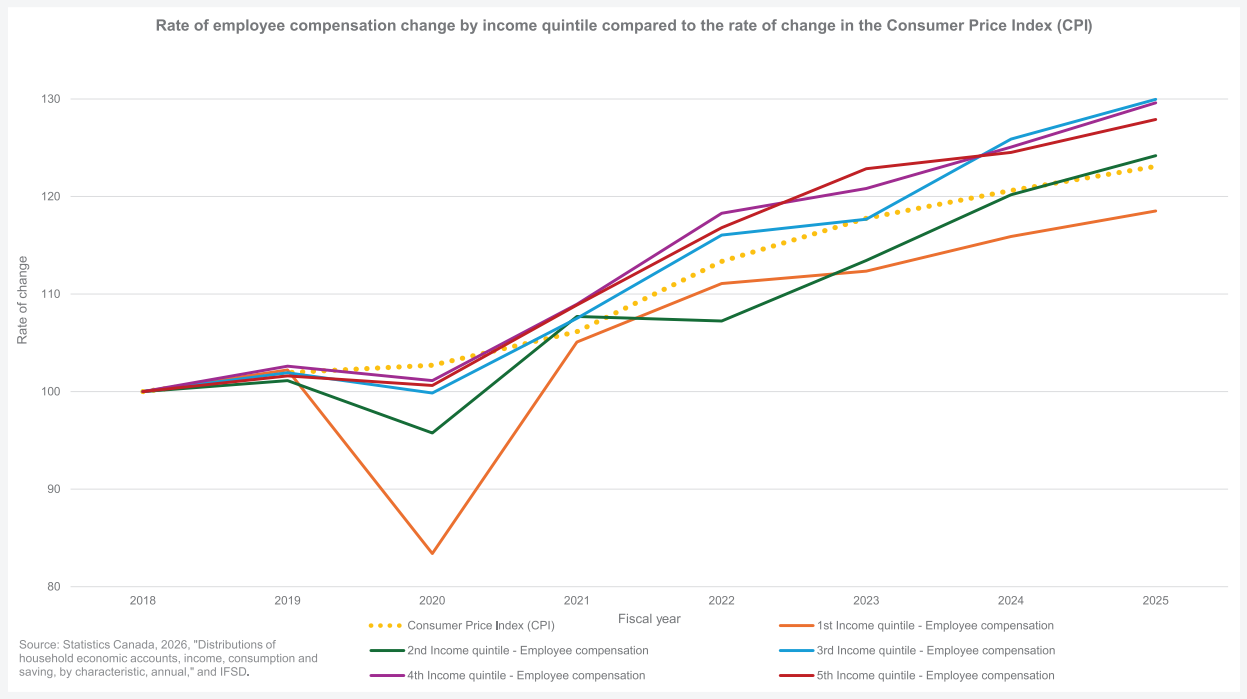
Average wage growth in Canada has outstripped growth in inflation (Figure 8). Canada's Prime Minister considered the average wage growth an indication of overall growth.[34] However, when that trend is broken down by income group, the challenge for certain groups is clear (Figure 9).

FIGURE 8



34 CBC News, "Fact check: Are wages rising faster than inflation?" CBC News, May 8, 2026, https://ici.radio-canada.ca/rci/en/news/2252274/fact-check-are-wages-rising-faster-than-inflation.

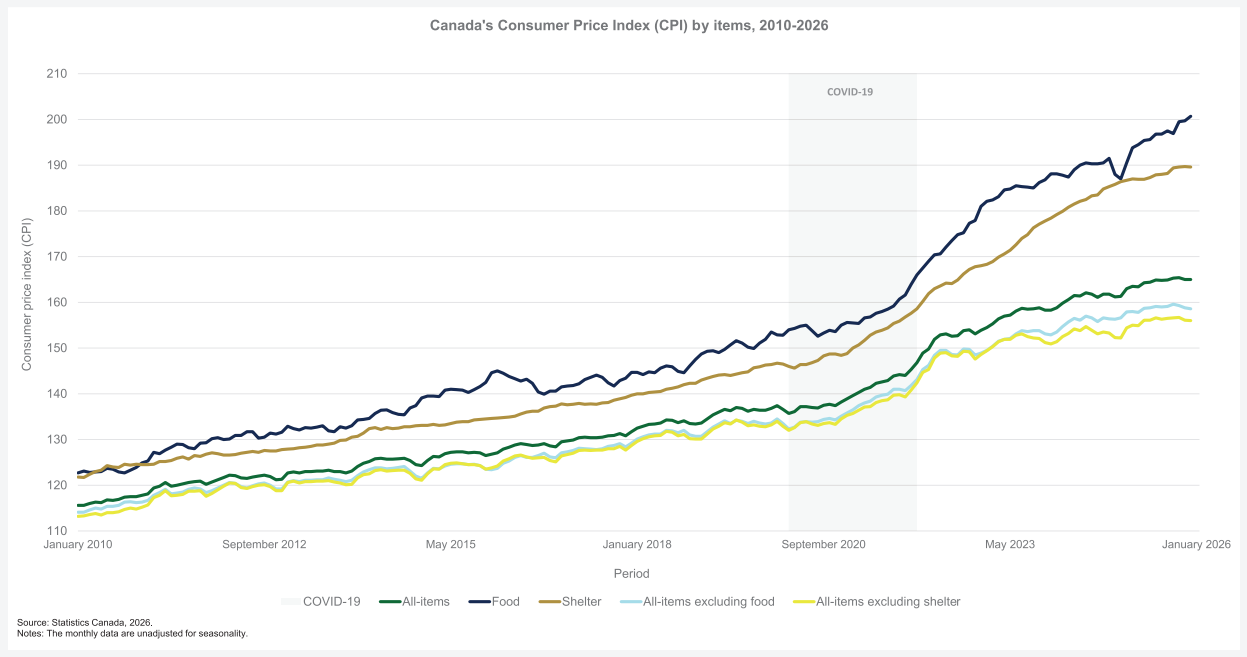
FIGURE 9



The Consumer Price Index (CPI) tracks average price changes for a typical basket of goods and services, i.e., measures inflation. Employee compensation in the lowest income quintile has grown slower than the CPI. The second income quintile's employee compensation outpaces CPI in 2024, but it grew slower than inflation from 2021 to 2024. This means that households in the lowest income quintile are experiencing affordability pressures because costs of goods and services are growing faster than their wages. Households in the lowest two income quintiles experience the highest rates of food insecurity.

In aggregate, CPI grows slower than average wages in Canada (Figure 8). When CPI is assessed by component, the growth rates of shelter and food outstrip overall price changes (Figure 10). Shelter and food are growing faster than the average CPI and average wages in Canada. As the costs of these basic needs grow significantly, households, especially those in lower income quintiles are likely forced to make spending trade-offs for these needs.

FIGURE 10



CPI tracks average price changes for a typical basket of goods and services, but it does not show price *levels* or account for how spending patterns vary by income. Because food insecurity is most common among lower-income households, the Market Basket Measure (MBM) — the Government of Canada's official poverty line — can be more informative for assessing cost-of-living pressures for households at or below the poverty line.

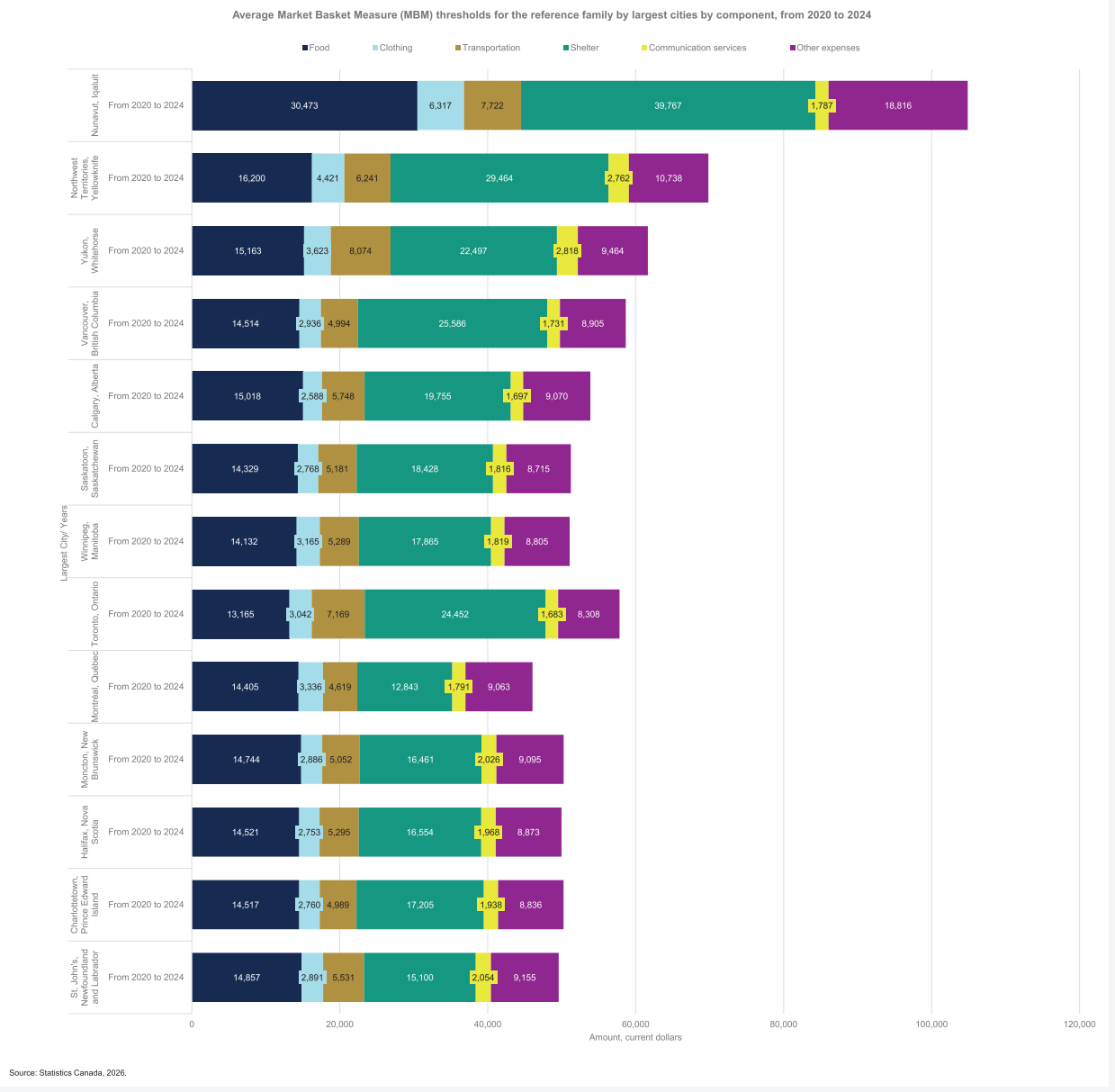
The MBM estimates the cost of a *modest*, basic standard of living, making it useful for examining how rising living costs contribute to food insecurity among lower-income households.[35]

The MBM includes five modest baskets: food, clothing, transportation, shelter, and other necessities.[36] Based on Statistics Canada's latest MBM estimates, the cost of the food component rose by 23% to 27% between 2020 and 2024 across Canada (Figure 11).

35 Statistics Canada, "Market Basket Measure (MBM)," Government of Canada, last modified July 13, 2022, https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/az/definition-eng.cfm?ID=pop165.

36 Statistics Canada, "Market Basket Measure (MBM)," Government of Canada, last modified July 13, 2022, https://www12.statcan.gc.ca/census-recensement/2021/ref/dict/az/definition-eng.cfm?ID=pop165.

FIGURE 11



The 2024 MBM threshold, and its food and shelter components, for selected Canadian cities for a family of four, are presented in Table 4. The food and shelter amounts indicate the cost-of-living challenge when considering households near or below the poverty line. When the official poverty line suggests that across Canadian cities on average, 63% of a basket of basic expenditures are allocated to shelter and food, there is pressure on households making spending decisions. This clearly reflects the challenge that low-income families face in having access to adequate food and shelter.

Breaking out the CPI into individual components reflects the trend where the costs of food and shelter outstrip overall growth in CPI (Figure 10).

TABLE 4

CITY	MBM THRESHOLD FOR A FAMILY OF FOUR IN 2024	FOOD COMPONENT	SHELTER COMPONENT	SHARE OF FOOD AND SHELTER IN TOTAL MBM
St. John's, Newfoundland and Labrador	$52,976	$16,636	$16,102	62%
Charlottetown, Prince Edward Island	$54, 121	$16,191	$18,511	64%
Halifax, Nova Scotia	$53,789	$16,187	$17,873	63%
Saint John, New Brunswick	$50,662	$16,118	$14,363	60%
Montréal, Québec	$49,244	$15,863	$13,858	60%
Toronto, Ontario	$61,763	$14,522	$26,290	66%
Winnipeg, Manitoba	$54,356	$15,725	$19,051	64%
Regina, Saskatchewan	$54,460	$15,811	$19,512	65%
Edmonton, Alberta	$57,564	$16,351	$21,646	66%
Vancouver, British Columbia	$62,842	$16,073	$27,561	69%
Whitehorse, Yukon	$65,929	$16,816	$24,246	62%
Yellowknife, Northwest Territories	$74,602	$18,301	$31,425	67%
Iqaluit, Nunavut	$116,211	$31,866	$41,585	63%

Canada's rates of food insecurity are rising. The rates are most severe in the lowest income quintiles, with specific racialized groups experiencing consistent challenges. There's a growing challenge with food insecurity that should be assessed on a segmented basis. Assessing aggregate trends masks the complexity of challenges.

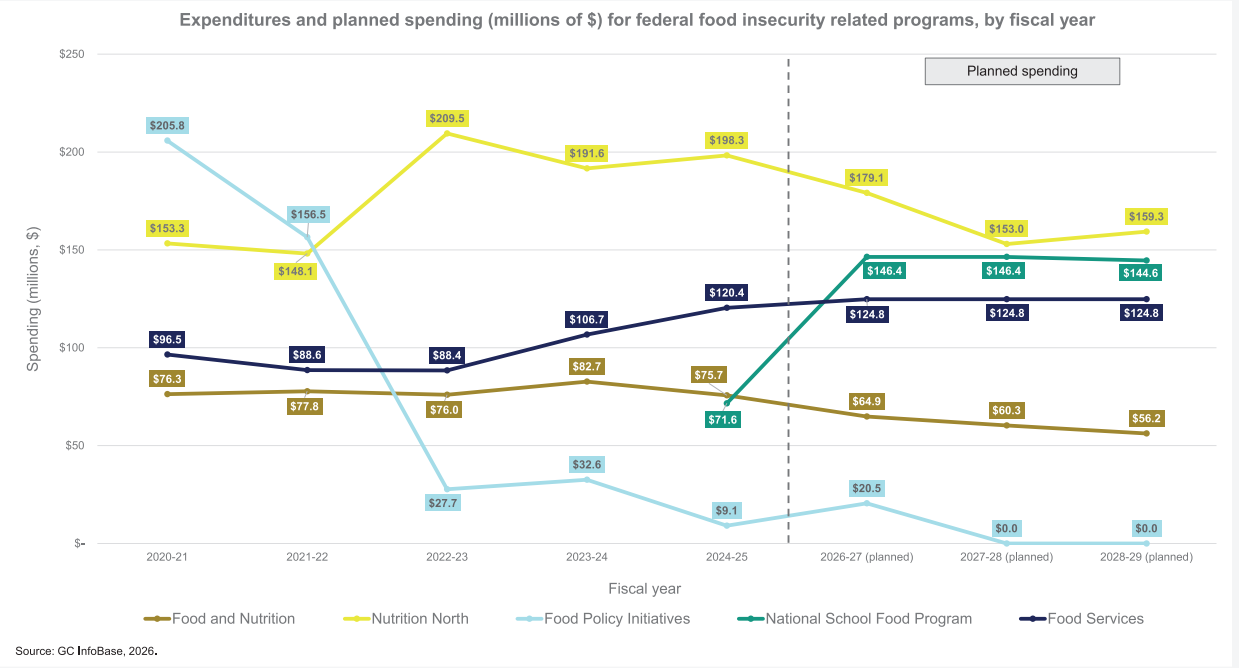
FEDERAL EXPENDITURES ON FOOD SECURITY

The federal government funds direct and indirect programs associated to food security. To assess existing expenditures, a search was completed through InfoBase, the Government of Canada's public database on programs and expenditures. InfoBase provides a high-level view of programs that may encompass other more detailed initiatives (i.e., sub-programs). While InfoBase provides some indication of activity areas, it is a limited view on what the Government of Canada is spending in granular terms. For instance, the Canada Prenatal Nutrition Program is a sub-program under the Community Action for Prenatal and Child Health Program. This makes the information about the expenditures and performance of

the nutrition sub-component of the program publicly inaccessible.

The assessment of expenditures presented below is illustrative (Figure 12). It is an indication of broad areas of activity and expenditures and is not considered exhaustive because of limitations to publicly accessible data. Actual expenditures of five food security or related programs were identified through InfoBase. The actual expenditures for those programs, are variable. Planned expenditures (as of fiscal year 2026–27) for Food Service and the National Food School Program are trending upwards, while the balance trend slightly downwards. For detailed analysis on sub-program activities, granular expenditure data should be requested from departments involved in administering the associated programs.

FIGURE 12



Source: GC InfoBase, 2026.

The recently announced Canada Groceries and Essential Benefit (CGEB) will replace the GST credit in July 2026. Building on the GST credit, the CGEB includes a one-time top-up of $3.1B to supplement the credit paid to recipients in June 2026. Over the remaining five years of the CGEB, there will be an increase of $8.6B to the baseline.[37] The benefit is paid based on income and household composition. Renaming and increasing the GST credit highlights that food insecurity is a federal priority. However, the CGEB addresses the regressive attributes of a consumption tax but is not a targeted measure to address food insecurity.[38]

37 Government of Canada, *Canada Strong for All: Spring Economic Update 2026* (Government of Canada, April 28, 2026), 95, https://budget.canada.ca/update-miseajour/2026/report-rapport/pdf/update-miseajour2026-eng.pdf.

38 For details on maximum benefits by household type from the CGEB, see Canada Revenue Agency, "Canada Groceries and Essentials Benefit (CGEB): How much you can get," Government of Canada, last modified June 18, 2026, https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-groceries-essentials-benefit/how-much.html.

In fiscal year 2024–25, the Government of Canada spent roughly $490B on programs and transfers.[39] Of the total expenditure, approximately 22% were for Old Age Security (OAS) (which includes the Guaranteed Income Supplement (GIS)) and the Canada Child Benefit (CCB).[40] The total expenditure on programs and transfers also includes transfers to the provinces for Equalization, the Canada Social Transfer, and the Canada Health Transfer. This means that the Government of Canada's direct spending or transfers to persons is in addition to provincial welfare state programs. Despite increases in direct and indirect government transfers to persons, food insecurity has continued to increase.

Taking a broader view of expenditures for social well-being (on a common basis of rate change), an efficiency problem in Canada's expenditures emerges (Figure 13). OAS and CCB are increasing. Over the same period, food insecurity in Canada grows exponentially before declining slightly, explained by a decrease in marginal food security. Growth in the first income quintile (or lowest income group) is faster than CPI and two components, e.g., the cost of food and shelter.

Figure 13 is indicative of Canada's spending growth across social programs, while indicators of improvement, e.g., food security, income quintiles, are declining.[41] This signals an allocative issue or misalignment between resources and results. Whether the source of the problem is sufficiency of benefits, structures of programs, combinations thereof, etc., is not commented in this report. None of the welfare state benefits, e.g., OAS, CCB, etc., are intended to address household material deprivation fully, let alone food insecurity. As measures intended to mitigate the effects of trade-offs at a household level, their increase as material deprivation for lower incomes increases suggests a need for a review.

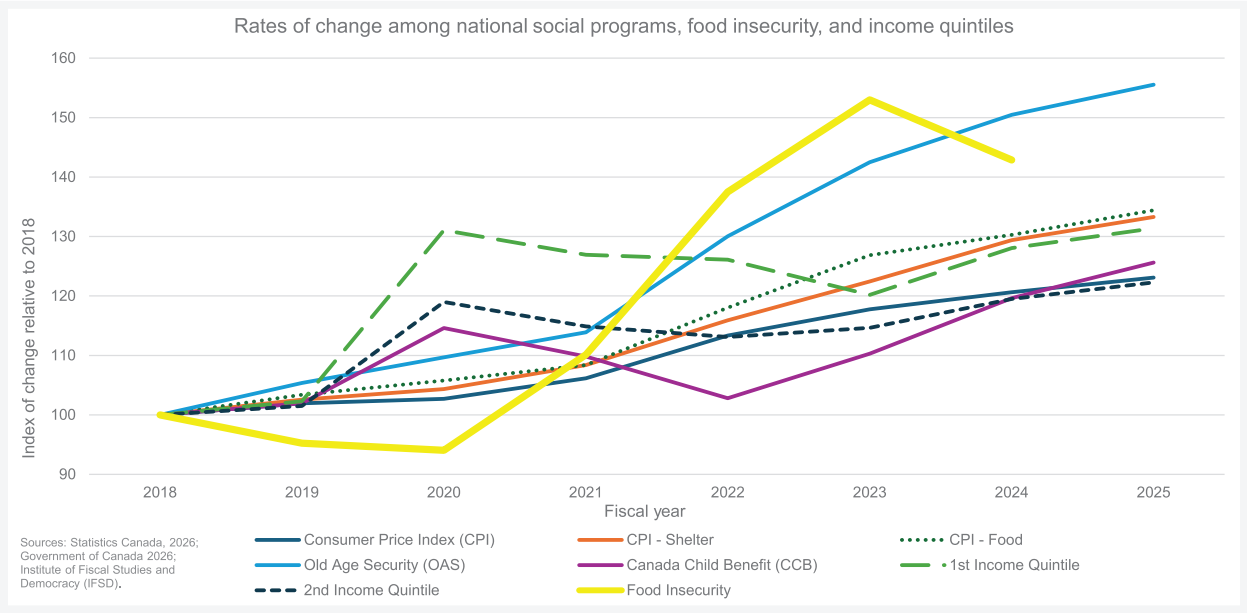
39 Department of Finance Canada, *Fiscal Reference Tables 2025*, (Government of Canada, October 2025), 9 (Table 1). https://www.canada.ca/content/dam/fin/publications/frt-trf/2025/frt-trf-25-eng.pdf.

40 Department of Finance Canada, *Fiscal Reference Tables 2025*, (Government of Canada, October 2025), 18 (Table 10), https://www.canada.ca/content/dam/fin/publications/frt-trf/2025/frt-trf-25-eng.pdf.

41 Statistics Canada, "Distributions of household economic accounts, income, consumption and saving, by characteristic, annual (x 1,00,000)," (Table 36-10-0587-01), last modified June 9, 2026, https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=3610058701.

FIGURE 13

A point on every line shows how much that indicator has grown since 2018. For example, OAS has a value of 156 in 2025, showing that it increased by 56% from 2018 to 2025.



Returning to established trends on food insecurity, households led by seniors are the least food insecure in Canada. This will have various explanations, but the growth in OAS is an offset for low income. The households that have income security are less likely to be food insecure. This is why a broader social welfare state challenge in Canada (for those other than seniors) is suggested through these trends.

Despite the increase in CCB expenditures, and the benefits of the CCB in alleviating childhood poverty,[42] and the other social programs not included in this chart, growth in the first (lowest) and second income quintiles in Canada continue to increase. The increase in food insecurity, which is most pronounced in the lowest income quintiles, continues to rise. Despite federal expenditures (and assumed provincial expenditures across social services), households in the lowest income quintiles appear to be forced to make trade-offs for basic necessities. Even as expenditures for support programs increase, indicators of challenges, including food insecurity, continue to grow.

42 Leila Sarangi, *2025 Report Card on Child and Family Poverty in Canada: Investing in Tomorrow: A Future Without Poverty*, (Campaign 2000, Family Service Toronto, and United Way Greater Toronto, 2026), 35, https://campaign2000.ca/wp-content/uploads/2026/02/2025-Report-Card-on-Child-and-Family-Poverty.pdf; Michael Baker et al., "Effects of Child Tax Benefits on Poverty and Labor Supply: Evidence from the Canada Child Benefit and Universal Child Care Benefit," *Journal of Labor Economics* 41, no. 4 (2023): 1149, https://doi.org/10.1086/721379; Employment and Social Development Canada, "Families across Canada will see increase in Canada Child Benefit," Government of Canada, July 20, 2022, https://www.canada.ca/en/employment-social-development/news/2022/07/families-across-canada-will-see-increase-in-canada-child-benefit.html.

From this analysis, there are two considerations for food insecurity and social policy generally in Canada:

1. A review of the welfare state and its programs in Canada is necessary. If expenditures continue to increase, while indications of social challenges continue to increase, there is a mismatch in the allocation of resources and the results they generate merit attention. In the context of fiscal restraint, reviewing welfare state programs for impact is imperative. Social well-being is essential to upholding the social contract. Alleviating material deprivation and its manifestations, such as food insecurity, are foundational to a productive society. Alleviating material deprivation, often through income in Canada, is not optimized for food insecurity. However, targeted relief measures can be useful. Food insecurity rates can also be indicative of progress or change in material deprivation.
2. Food insecurity is a targeted challenge in Canada and groups in Canada that are most impacted should be targeted in responses. There are good examples in the CCB and U.S.'s SNAP on the benefits of targeted responses to support low-income households. As with any income supplement, a boost in resources can be expected to mitigate elements of material deprivation, such as food insecurity.[43] Both the CCB and SNAP provide targeted supports to households with different instruments. CCB is provisioned through tax filing and may take time to receive the benefit, while SNAP is issued locally for immediate relief. These programs are examples of strategic income supports that offset the pressure of trade-offs for basic needs at the household level. For an overview of CCB and SNAP, see Appendix A.

Rising levels of food insecurity in Canada is an expression of material deprivation. Measuring the impact of food insecurity on GDP is difficult. Most (dated) cost estimates quantify the impact of food insecurity on social spending through costs to the health care system. Capturing broader effects, such as impacts on work or productivity, are harder to measure due to limited longitudinal data and the different assumptions required to generate estimates.

Federal welfare state spending is increasing, as are indicators of material deprivation, such as food insecurity. Welfare state programs and expenditures should be reviewed. If expenditures continue to increase while indications of social challenges continue to increase, there is a mismatch in the allocation of resources and results they generate, that merits attention.

43 Leanne Idzerda et al., "Public policy interventions to mitigate household food insecurity in Canada: a systematic review," *Health Promotion and Chronic Disease Prevention in Canada* 45, no. 9, (2025), https://doi.org/10.24095/hpcdp.45.9.03.

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____. "Every dollar counts." Government of Canada, last modified April 23, 2026. https://www.canada.ca/en/revenue-agency/campaigns/every-dollar-counts.html?utm_campaign=cra-arc-benefits-credits-apr-may-jun-26-27&utm_source=ggl&utm_medium=sem&utm_content=ad-text_en&adv=2627-845201&utm_term=canada+workers+benefit&gclsrc=aw.ds&gad_source=1&gad_campaignid=23696492599&gclid=Cj0KCQjw0JnRBhDJARIsALobnXbqe0qiE0ozlyeaokJSAshUsvKybbcXSynQc0DKBaNX0ahBxXyfG58aAlLLEALw_wcB.

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APPENDIX A

Direct cash transfers, such as the CCB, provide households with flexibility to manage competing basic needs, helping to reduce the trade-offs between food, housing, and other essentials. In-kind supports like SNAP address access to food directly. The presumption is that they both assist in managing trade-offs in the purchase of basic necessities in low-income households.

PROGRAM	PURPOSE	TARGET POPULATION	INSTRUMENT	RESULTS
Canada Child Benefit (CCB)	As defined by the Canada Revenue Agency: "The Canada child benefit (CCB) is a tax-free monthly payment for eligible families to help with the cost of raising children under 18 years of age."[44]	Families responsible for children under age 18, with benefit levels determined by income and age and number of children.[45]	Means-tested tax-free cash transfer administered by the Canada Revenue Agency, with payments based on adjusted family net income and age and number of children.[46]	The CCB serves approximately 3.5 million families per year.[47] Since its launch in 2016, the CCB has produced mixed results: • **Child poverty:** Every year between 2017 and 2019, the CCB lifted over 680,000 children out of poverty and reduced the child poverty rate by over 9%.[48] However since 2020, the CCB's poverty

44 Canada Revenue Agency, "Canada child benefit (CCB)," Government of Canada, last modified December 2, 2025, https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit.html.

45 Canada Revenue Agency, "Canada child benefit (CCB): Who can apply," Government of Canada, last modified November 20, 2025, https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit/who-apply.html.

46 Canada Revenue Agency, "Canada child benefit (CCB): Who can apply," Government of Canada, last modified November 20, 2025, https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit/who-apply.html; Canada Revenue Agency, "Canada child benefit (CCB): How much you can get," Government of Canada, last modified November 27, 2025, https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit/how-much.html.

47 Employment and Social Development Canada, "Helping families get ahead with a more generous Canada Child Benefit," Government of Canada, July 18, 2025, https://www.canada.ca/en/employment-social-development/news/2025/07/helping-families-get-ahead-with-a-more-generous-canada-child-benefit.html; Canada Revenue Agency, "Canada child benefit statistics (July 2024–June 2025), Government of Canada, last modified October 22, 2025, https://www.canada.ca/en/revenue-agency/services/child-family-benefits/benefits-statistics/ccbstats2024-2025.html.

48 As measured by the Census Family Low Income Measure, which applies a lower income poverty threshold than the Market Basket Measure. Leila Sarangi, *2025 Report Card on Child and Family Poverty in Canada: Investing in Tomorrow: A Future Without Poverty*, (Campaign 2000, Family Service Toronto, and United Way Greater Toronto, 2026), 35–36, https://campaign2000.ca/wp-content/uploads/2026/02/2025-Report-Card-on-Child-and-Family-Poverty.pdf; Christopher A. Sarlo, *Does the Canada Child Benefit Actually Reduce Child Poverty?* (Fraser Institute, 2021), 42, https://www.fraserinstitute.org/sites/default/files/does-the-canada-child-benefit-actually-reduce-child-poverty.pdf.

PROGRAM	PURPOSE	TARGET POPULATION	INSTRUMENT	RESULTS
				reduction effect has weakened[49] due to rising living costs.[50] Research also shows the CCB is less effective in alleviating financial deprivation for families in deep poverty and other disadvantaged backgrounds.[51]

49 With the exception of 2021, where a temporary CCB top-up (CCB Young Child Supplement) to support families during the COVID-19 pandemic likely contributed to an increase in the benefit's poverty reduction effect. See: Leila Sarangi, *2025 Report Card on Child and Family Poverty in Canada: Investing in Tomorrow: A Future Without Poverty,* (Campaign 2000, Family Service Toronto, and United Way Greater Toronto, 2026), 35–36, https://campaign2000.ca/wp-content/uploads/2026/02/2025-Report-Card-on-Child-and-Family-Poverty.pdf; Peter Zimonjic, "After years of decline, child poverty in Canada is rising swiftly: report," CBC News, November 19, 2024, https://www.cbc.ca/news/politics/campaign-2000-national-report-card-child-poverty-1.7387176.

50 Leila Sarangi, *2025 Report Card on Child and Family Poverty in Canada: Investing in Tomorrow: A Future Without Poverty*, (Campaign 2000, Family Service Toronto, and United Way Greater Toronto, 2026), 35–36, https://campaign2000.ca/wp-content/uploads/2026/02/2025-Report-Card-on-Child-and-Family-Poverty.pdf; Peter Zimonjic, "After years of decline, child poverty in Canada is rising swiftly: report," CBC News, November 19, 2024, https://www.cbc.ca/news/politics/campaign-2000-national-report-card-child-poverty-1.7387176.

51 The Fraser Institute's analysis finds that middle-income families benefit more from the CCB than poorer families. Christopher A. Sarlo, *Does the Canada Child Benefit Actually Reduce Child Poverty?* (Fraser Institute, 2021), 42, https://www.fraserinstitute.org/sites/default/files/does-the-canada-child-benefit-actually-reduce-child-poverty.pdf.

Additionally, a UNICEF evaluation notes that ineligibility and additional barriers to accessing the CCB for children from marginalized communities (e.g., children of immigrants, in care, and those from families that do not file tax returns) limits the CCB's effectiveness at alleviating child poverty. It also notes that Canada's broader social protection system for children is "less than adequate." UNICEF Canada, *Childhood Interrupted: How Canada's Child Well-Being Compares to Other Wealthy Countries* (UNICEF Canada, 2025), 51, https://www.unicef.ca/sites/default/files/2025-06/UNICEF_RC19_Canadian_Companion_EN_Jun5.pdf.

PROGRAM	PURPOSE	TARGET POPULATION	INSTRUMENT	RESULTS
				• **Food insecurity:** Research on the CCB's impact on food insecurity is limited. One study evidenced a decrease in severe food insecurity among low-income households after the CCB's implementation, but limited effects on food insecurity overall.[52] Another highlighted that the CCB can reduce the prevalence of food insecurity, but effects are moderated by the benefit's generosity.[53]
Supplemental Nutrition Assistance Program (SNAP)	The Supplemental Nutrition Assistance Program (SNAP), "provides food benefits to low-income families	Eligibility varies by state, however, SNAP serves low-income households meeting a defined income criteria,	In-kind transfer delivered through Electronic Benefit Transfer (EBT) cards for approved food	SNAP is the largest nutrition program in the US. SNAP accounted for approximately 70% of the US Department of Agriculture's "nutrition assistance spending in fiscal year (FY) 2024" and serves around

52 Erika M. Brown and Valerie Tarasuk, "Money speaks: Reductions in severe food insecurity follow the Canada Child Benefit," *Preventive Medicine* 129 (December 2019), https://doi.org/10.1016/j.ypmed.2019.105876; PROOF, "What can be done to reduce food insecurity in Canada," PROOF Food Insecurity Policy Research, accessed June 5, 2026, https://proof.utoronto.ca/food-insecurity/what-can-be-done-to-reduce-food-insecurity-in-canada/; PROOF, "Canada Child Benefit's Seventh Year: Reflecting on its unrealized potential to reduce food insecurity," PROOF Food Insecurity Policy Research, last modified November 23, 2023, https://proof.utoronto.ca/2023/canada-child-benefits-seventh-year-reflecting-on-its-unrealized-potential-to-reduce-food-insecurity/.

53 Men et al. (2023) show that higher benefit amounts received by households with younger children reduces their probability of being food insecure by 2.89% compared to households with older children and also receiving the CCB. See: Fei Men et al., "Effect of Canada Child Benefit on Food Insecurity: A Propensity Score–Matched Analysis," *American Journal of Preventive Medicine* 64, no. 6 (2023): 847, 850, https://doi.org/10.1016/j.amepre.2023.01.027.

PROGRAM	PURPOSE	TARGET POPULATION	INSTRUMENT	RESULTS
	to supplement their grocery budget so they can afford the nutritious food essential to health and well-being."[54] This is a program that operates in the U.S.	including families with children, older adults, and persons with disabilities.[55] Note that the continued receipt of SNAP can be subject to work-related conditionality and benefit duration limits.[56]	purchases. This acts like a debit card and is provided monthly.[57]	41.7 million[58] individuals per month.[59] The effects of SNAP are well-studied: • **Food insecurity:**[60] SNAP lowers the severity of food insecurity by increasing households' ability to purchase food.[61] However, participants may still face challenges meeting key dietary guidelines compared to higher-income non-participants.[62]

54 USDA Food and Nutrition Administration, "Supplemental Nutrition Assistance Program (SNAP)," United States Government, last modified March 12, 2026, https://www.fns.usda.gov/snap/supplemental-nutrition-assistance-program.

55 USDA Food and Nutrition Administration, "SNAP Eligibility," United States Government, last modified June 3, 2026, https://www.fns.usda.gov/snap/recipient/eligibility.

56 USDA Food and Nutrition Administration, "SNAP Eligibility," last modified June 3, 2026, https://www.fns.usda.gov/snap/recipient/eligibility; Center on Budget and Policy Priorities, "A Quick Guide to SNAP Eligibility and Benefits," CBPP, last modified October 3, 2025, https://www.cbpp.org/research/food-assistance/a-quick-guide-to-snap-eligibility-and-benefits.

57 USDA Food and Nutrition Administration, "SNAP Eligibility," United States Government, last modified June 3, 2026, https://www.fns.usda.gov/snap/recipient/eligibility.

58 The Center on Budget and Policy Priorities found that SNAP participated declined by approximately 9% between July 2025 and February 2026 as a result of H.R. 1, The Republican Megabill, which cuts back federal spending on social programs. In 2027, "most states will have to pay between 5 and 15% of SNAP benefit costs..." For more information, see: Dottie Rosenbaum et al., "SNAP Tracker: People are Losing Food Assistance as the Republican Megabill is Implemented," Center on Budget and Policy Priorities, last modified May 18, 2026, https://www.cbpp.org/research/food-assistance/snap-tracker-people-are-losing-food-assistance-as-the-republican-megabill.

59 USDA Economic Research Service, "Supplemental Nutrition Assistance Program (SNAP) — Key Statistics and Research," last modified July 24, 2025, https://www.ers.usda.gov/topics/food-nutrition-assistance/supplemental-nutrition-assistance-program-snap/key-statistics-and-research.

60 Center on Budget and Policy Priorities, "Chart Book: SNAP Helps Struggling Families Put Food on the Table," CBPP, last modified November 25, 2024, https://www.cbpp.org/research/food-assistance/snap-helps-struggling-families-put-food-on-the-table-0#III.

61 Travis A. Smith and Christian A. Gregory, "Food Insecurity in the United States: Measurement, Economic Modeling, and Food Assistance Effectiveness," *Annual Review of Resource Economics* 15, no. 15 (2023): 297, https://doi.org/10.1146/annurev-resource-101422-090409; Matthew P. Rabbitt et al. *Household Food Security in the United States in 2023* (USDA, September 2024), 39, https://www.ers.usda.gov/media/9109/err-337.pdf?v=34062.

62 Jerold Mande and Grace Flaherty, "Supplemental Nutrition Assistance Program as a health intervention," *Current Opinion in Pediatrics* 35, no. 1 (2023), https://doi.org/10.1097/MOP.0000000000001192; Travis A. Smith and Christian A. Gregory, "Food Insecurity in the United States: Measurement, Economic Modeling, and Food Assistance Effectiveness," *Annual Review of Resource Economics* 15, no. 15 (2023): 297, https://doi.org/10.1146/annurev-resource-101422-090409.

PROGRAM	PURPOSE	TARGET POPULATION	INSTRUMENT	RESULTS
				• **Poverty:** SNAP reduces the incidence of deep poverty.[63] However, some research finds that SNAP's effectiveness on poverty alleviation varies with benefit levels and benefit duration rules.[64] • **Health:** SNAP receipt is linked with better mental and physical health outcomes for adults and children.[65] However, losing benefits may cancel or reverse any positive health effects.[66]

63 Dean Jolliffe et al., "Food stamps and America's poorest," *American Journal of Agricultural Economics* 106, no. 4 (2024): 1404–1405, https://doi.org/10.1111%2Fajae.12426; Danilo Trisi and Matt Saenz, "Economic Security Programs Reduce Overall Poverty, Racial and Ethnic Inequities," *Center on Budget and Policy Priorities*, last modified July 1, 2021, https://www.cbpp.org/research/poverty-and-inequality/economic-security-programs-reduce-overall-poverty-racial-and-ethnic.

64 Wheaton et al.'s (2021) report compares employable single SNAP recipients subject to the reinstatement of SNAP's benefit duration limit with slightly older SNAP recipients who were not subject to the time limit, before and after its reinstatement. Laura Wheaton, *Updated SNAP Benefits Decreased Poverty in Every State* (Urban Institute, 2025), 1, https://www.urban.org/sites/default/files/2025-04/Updated_SNAP_Benefits_Decreased_Poverty_in_Every_State_The_Effect_of_the_2021_Thrifty_Food_Plan_Reevaluation.pdf; Danilo Trisi and Matt Saenz, "Economic Security Programs Reduce Overall Poverty, Racial and Ethnic Inequities," *Center on Budget and Policy Priorities*, last modified July 1, 2021, https://www.cbpp.org/research/poverty-and-inequality/economic-security-programs-reduce-overall-poverty-racial-and-ethnic; Laura Wheaton et al., *The Impact of SNAP Able-Bodies Adults Without Dependents (ABAWD) Time Limit Reinstatement in Nine States* (Urban Institute, June 2021), xix–xxi, https://www.urban.org/sites/default/files/publication/104451/the-impact-of-snap-able-bodied-adults-without-dependents-abawd-time-limit-reinstatement-in-nin_0.pdf; Congressional Budget Office, *Work Requirements and Work Supports for Recipients of Means-Tested Benefits* (CBO, June 2022), 18–19, https://www.cbo.gov/system/files/2022-06/57702-Work-Requirements.pdf.

65 Steven Carlson and Joseph Llobrera, *SNAP Is Linked With Improved Health Outcomes and Lower Health Care Costs*, (*Center on Budget and Policy Priorities*, 2022): 1, 17–21, https://www.cbpp.org/sites/default/files/12-14-22fa.pdf.

66 Stephanie Ettinger de Cuba et al., "Loss Of SNAP Is Associated With Food Insecurity And Poor Health In Working Families With Younger Children," *Health Affairs* 38, no. 5 (2019): 769–770, https://doi.org/10.1377/hlthaff.2018.05265; Brynne Keith-Jennings et al., "Links of the Supplemental Nutrition Assistance Program With Food Insecurity, Poverty, and Health: Evidence and Potential," *American Journal of Public Health* 109, no. 12 (2019): 1637–1638, https://ajph.aphapublications.org/doi/abs/10.2105/AJPH.2019.305325.

The table below provides an overview of the rate schedule for both the CCB and SNAP.

FEATURE	CANADA CHILD BENEFIT (CCB)[67]	SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)[68]
Maximum benefit	If a persons adjusted family net income (AFNI) is under $37,487, they would receive the following maximum payments (July 2026): • For children aged under 6: $8,157 per year • For children aged 6 to 17: $6,883 per year[69]	If a household is eligible to participate in SNAP, they will receive a fixed maximum monthly allotment by household size. The allotment is calculated by multiplying a household's net monthly income by 0.3. For instance, the maximum monthly allotment for a family of four is $994.
How benefits are calculated	Based on: • AFNI • Number of children • Age of children Payments are recalculated annually in July and are indexed to inflation. Benefits decline gradually as income increases.	Based on: • Household size • Net income • Deductions (e.g., housing, childcare, etc.)

A program like the CCB is not designed to target food insecurity. It relieves food insecurity by providing household level resources for allocation based on need. By contrast, SNAP is designed to target food insecurity by providing cash cards used exclusively for food products.

Reducing food insecurity relies on targeting supports to vulnerable groups. Direct, flexible transfers can play a critical role in stabilizing households and improving food security and its effects by reducing the need to trade-off between basic household needs.

67 Canada Revenue Agency, "Canada child benefit (CCB): How much you can get," Government of Canada, last modified November 27, 2025, https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit/how-much.html.

68 USDA Food and Nutrition Administration, "SNAP Eligibility," United States Government, last modified June 3, 2026, https://www.fns.usda.gov/snap/recipient/eligibility.

69 Canada Revenue Agency, "Every dollar counts," Government of Canada, last modified April 23, 2026, https://www.canada.ca/en/revenue-agency/campaigns/every-dollar-counts.html?utm_campaign=cra-arc-benefits-credits-apr-may-jun-26-27&utm_source=ggl&utm_medium=sem&utm_content=ad-text_en&adv=2627-845201&utm_term=canada+workers+benefit&gclsrc=aw.ds&gad_source=1&gad_campaignid=23696492599&gclid=Cj0KCQjw0JnRBhDJARIsALobnXbqe0qiE0ozlyeaokJSAshUsvKybbcXSynQc0DKBaNX0ahBxXyfG58aAlLLEALw_wcB.