

### Process for the Selection of Household Profiles

THE AFFORDABILITY OF HEALTHY EATING IN ALBERTA 2015



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How to cite this document: Alberta Health Services. (2017). Process for the selection of household profiles. Available from [website address]

This document is part of a series that consists of two reports, a backgrounder and three appendices. You can locate all of these documents at [website address]

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### **Purpose**

This document details the process used to select and define those profiles that best represent the households at highest risk of incomerelated food insecurity in Alberta.

### Background

Household food insecurity (HFI) refers to "inadequate or insecure access to food because of financial constraints." In Alberta, more than 1 in 10 households experience food insecurity and more than 1 in 6 children live in a home where at least one member is food insecure.¹ Nearly 80% of Albertan households who rely on social assistance cannot afford to purchase adequate amounts of nutritious food or regularly endure significant worry about access to food.¹ Furthermore, more than 75% of all food insecure Albertans are actively employed yet still unable to secure enough money to support both their nutrition needs and other indispensable life necessities, such as housing and clothing.¹

The Affordability of Healthy Eating in Alberta aims to integrate representative profiles that depict the affordability of basic healthy eating for households at highest risk for income-related food insecurity across the province. The 2014 edition of this report includes five profiles which illustrate the complex relationship between a household's composition, total income and basic, healthy food costs. Each profile explores the extent to which the members of an at-risk household are able to afford adequate amounts of healthy food (in a manner that preserves both personal dignity and preferences) within the limitations of that household's income source and total income level.

The Alberta Health Services Health Plan and Business Plan 2015–2018 emphasizes the need to strengthen collaboration between internal and external partners who can promote and support wellness for all Albertans.<sup>2</sup> AHS currently prioritizes population and public health activities that aim to prevent chronic disease, support healthy social environments and promote healthy living among the province's most vulnerable citizens.<sup>2</sup> Food insecure adults are more vulnerable to developing chronic illnesses and mental health concerns<sup>3</sup> and food insecure children are at higher risk for impaired academic performance,<sup>4</sup> poorer psychosocial outcomes<sup>1</sup> and diminished general health. *The Affordability of Eating in Alberta* represents a strategy to help build capacity among healthcare workers, social service agencies and policy makers by deepening their insight into both the cost of a basic healthy diet in Alberta and the affordability of this diet for households living in vulnerable situations or conditions.



### Why create household profiles?

The overall goal of the profiles in *The Affordability of Eating in Alberta* is to establish a relationship between demographic, health, social and economic data in order to form a meaningful snapshot of the income-related nutrition challenges faced by Albertan households who are vulnerable to food insecurity. These profiles are based on a variety of recent statistical sources to ensure they outline the most accurate details of those households at greatest risk for food insecurity. The profiles intend to portray the human lives that are negatively affected by the challenging realities of this important public health issue.

A scan of Canadian peer-reviewed literature<sup>6-11</sup> and nutritious food basket reports<sup>12-24</sup> indicates that the inclusion of household profiles is by far the most common approach to highlighting the relationship between food costs, income and other basic household expenses. There are also several analysts from other countries who have incorporated specific household profiles into their research on the affordability of a nutritious diet within their respective countries and local regions.<sup>45-53</sup> In all of these cases, the overall intent of the profiles is to position basic healthy eating costs within the everyday experience of the populations who are at highest risk for food insecurity.

### Process for household profile selection

### The Foundation: Household Food Security Survey Module

In Canada, the most targeted and reliable source of population-level food insecurity data is Health Canada's Household Food Security Survey Module (HFSSM). Since 2004, this survey has been included as a focused topic within the Canadian Community Health Survey (CCHS) on a regular cycle and as a voluntary topic within the Survey of Household Spending (SHS) at various points in time. The HFSSM measures food insecurity prevalence and severity at the household level through self-reported confirmation of uncertain or insufficient access to food due to financial constraints. The survey instrument consists of a 10-item adult scale and an 8-item child scale for a total of 18 questions.<sup>54</sup> A household's severity of food insecurity—marginal, moderate or severe—is then determined by interpreting the number of confirmed responses from these two scales. 1, 54 Table 1 provides an overview of the determination of the severity of food insecurity. It is important to note that Health Canada did not establish the marginal food insecurity category and does not include these households in national HFI prevalence statistics.54



Table 1: Determining Severity of Food Insecurity with the Household Food Security Survey Module

Food security status	Interpretation adult food child f		8-item child food security scale
Food secure	No income-related barriers to accessing preferred variety, quality and quantity of food in a way that maintains personal dignity		esponses 1 scales
Marginal food insecurity	Ongoing worry about running out of food and/or limited food selection due to a lack of money	Score no more than one response on <i>either</i> scale	
Moderate food insecurity	Forced to compromise the quality and/or quantity of food due to a lack of money	Score 2-5 responses	Score 2-4 responses
Severe food insecurity	Missed meals, reduced food intake and, at the most extreme, no food for an entire day or longer	Score 6+ responses	Score 5+ responses

The HFFSM is designed to capture the types of households that are at highest risk for food insecurity in the country, provinces and territories. However, the survey is not able to assess the prevalence and severity of *individual* food insecurity, so its results cannot be used to isolate the detailed characteristics and demographics of each person who lives within at-risk households in Alberta. Therefore, it is necessary to access a comprehensive suite of additional data sources to uncover the specific household features needed to develop profiles that truly represent the Alberta context.



### **Selection of Household Profiles**

Based on the results of the HFSSM alone, multiple types of households could depict the complex nature of income-related food insecurity for at-risk Albertans. It was therefore necessary to establish an approach to selecting and defining a reasonable number of household profiles that reflect the impact of food insecurity on the greatest number of vulnerable people living in the province. The selection of household profiles progressed across three sequential stages: 1) the identification of representative household categories and characteristics through primary data sources, 2) the validation of the proposed categories and characteristics through secondary data sources, and 3) the definition of specific household characteristics through statistical evidence. Each of these stages drew on a unique set of data sources to arrive at a detailed suite of household profiles. Figure 1 provides a visual overview of the household profile selection process.

**Final** household profiles Stage 3 **Define** Stage 2 Household profile characteristics **Validate** National and Household provincial categories and data sources Stage 1 characteristics Secondary data Identify sources: Household 1. Poverty reports categories and characteristics 2. Living wage reports Primary data sources: 3. Food bank usage data 1. Key informant interviews 2. Cost of eating reports 3. Literature review

Figure 1: Overview of Household Profile Selection Process

### STAGE ONE: Identify Household Categories and Characteristics Through Primary Data Sources

The initial stage entailed the identification of household categories and characteristics that were broad enough yet detailed enough to create a roster of real-life profiles that would be meaningful to health and policy decision makers. The three primary data sources that informed this stage included key informant interviews, an examination of other Canadian cost of eating reports, and a review of current research that incorporates household profiles to analyze food affordability. Figure 2 depicts the high level outcomes of this stage and Table 2 provides a more detailed summary.

### Figure 2: Stage One— Identify Household Categories and Characteristics

### Key informant interviews

All supported the use of a small number of household profiles to depict at-risk populations

All recommended the inclusion of a profile to show the positive impact of effective social policy

Overlapping recommendations for specific household profile compositions and incomes that are at risk for food insecurity

Little comment on age and gender

### Analysis of household profiles in Canadian cost of eating reports

Overlapping selections of household compositions based on food insecurity risk

No clearly defined methodology to select profiles but some used census data

Wide variation in ages, genders and income sources

### Literature review

Articles from Canada, Australia and Ireland that included household profiles

Some used census data to guide profile selection while others did not outline a specific methodology

Overlapping selection of household compositions based on food insecurity risk

Wide variation in ages, genders and income sources

### Identification of household categories and characteristics

One profile to show positive impact of effective social policy

At-risk household compositions should include:

- 1. Two parents with children
- 2. Lone mother with children
- 3. Single adult
- 4. Single senior

Profiles also need to outline:

- Income source (social assistance, working poor, low income, pension)
- Gender of household members
- · Age of household members



### 1. Key informant interviews

Eight Canadian experts agreed to share their insights into the optimal ways to select and develop effective household profiles that best portray the affordability of basic healthy eating among households at risk for food insecurity. These individuals represent prominent food insecurity researchers, authors of other cost of eating reports and leaders who work in the areas of social policy or poverty reduction. The informants participated in individual interviews that followed a standardized sequence of questions (see the final pages of this appendix for the specific details of the interview guide). The questions focused on the following aspects of household profile design:

- the overall efficacy of profiles in trying to meaningfully portray the affordability of basic healthy eating
- the most relevant household compositions to consider (e.g. number and relationship of household members, gender, age)
- · the most important income sources to highlight
- the value of incorporating other household expenses
- · the optimal number of profiles to include
- · the best way to visually represent the data

All of the informants affirmed the use of profiles as an effective and meaningful way to present affordability of eating data. Their other key recommendations for overall household profile design include:

- highlighting population groups that are at greatest risk for food insecurity
- connecting the reader to statistical information through a realistic story
- promoting a better understanding of the impact of food costs on the realities of households at higher risk for food insecurity
- balancing the need to develop enough variety in household profiles against the risk of causing confusion with too many different variables and stories
- including at least one profile where effective government policy actually lowers the risk of food insecurity by improving total income at the household level
- integrating the income source within each profile to demonstrate the relationship between total household income and food insecurity risk



Each of the key informants identified a variety of priority households to consider as the most representative profiles for a discussion on the affordability of food. An analysis of their overlapping suggestions and rationales narrowed their overall recommendations to the following four household compositions:

- a family with two parents and two children because this composition is used most frequently by other social, income and poverty reports across Canada
- a female lone parent due to the high prevalence of food insecurity among this household type
- a single adult under age 65 since this demographic experiences the highest rate of food insecurity and the least financial support through social policy
- a single senior to highlight the ability of current social policy to effectively reduce the risk of household food insecurity in this population

The informants proposed a range of income sources that they believed would generate a meaningful reflection on the proportion of income at-risk households must spend on food to support good health. The following five income sources represent the most significant concordance between key informant recommendations:

- social assistance (Income Support) to show whether this social policy enables recipients to meet their basic needs
- Assured Income for the Severely Handicapped (AISH) to demonstrate whether this social policy enables recipients to meet their basic needs
- "working poor" since the data shows how a majority of food insecure households have employment income
- Canada Pension Plan, Old Age Security and Guaranteed Income Supplement to depict the success of these social policies
- living wage to demonstrate the potential of this social policy to alleviate income-related food insecurity



### 2. Cost of eating reports in Canada

The Ontario Ministry of Health Promotion has established a guidance document to support provincial boards of health in the execution of nutritious food basket protocols. This resource outlines the use of seven designated household profiles to report the results of nutritious food basket costing across the province. 55 However, the document does not describe how the Ministry determined the specific composition and characteristics of these households other than stating "[generally], social assistance or minimum wage incomes form the standard against which comparisons are made." 55

The British Columbia Provincial Health Services Authority endorses the nutritious food basket measurement as a key provincial food security indicator. To implement this indicator, they specify the use of five "typical" household profiles and two income categories to calculate average food costs as a proportion of income. <sup>56</sup> These five household profiles do not necessarily reflect food insecurity risk because they simply represent the most common family types within provincial census data and the age of all children is fixed at nine years old to correspond with the average ages of children in British Columbia. <sup>56</sup>

A review of the most recently published cost of eating reports from across Canada provided insight into which approaches other jurisdictions have established to select at-risk household profiles for their specific geographical areas. A comparison of these reports revealed a marked diversity in the choices around key household characteristics, such as the household composition (number of members in a household), age, gender and income source. None of the reports specified which evidence or principles supported profile design and selection and several did not stipulate an income source or income level.

Overall, the most common household compositions shared between these reports include<sup>12-44</sup>

- a senior female (70+ years old)
- a single, pregnant woman (19–30 years old)
- a single man (25–50 years old)
- a female (25-50 years old) lone-parent with an adolescent male child (younger than 18 years old) and a young female child (younger than 9 years old)
- a two-parent family (male and female both 31-50 years old) with an adolescent male child (younger than 18 years old) and a young female child (younger than 9 years old)



The most frequent household income sources and income levels include:

- · minimum wage
- · social assistance
- disability payments
- Canada Pension Plan, Old Age Security and Guaranteed Income Supplement
- · median provincial or regional pre-tax income

### 3. Literature review

A literature review uncovered the approaches various researchers have adopted to select household profiles that best depict the relationship between income and food affordability. Relevant articles were located through Medline, CINAHL, EMBASE and PubMed and specific limits were applied to the following geographic areas: North America, United Kingdom, Western Europe, Australia and New Zealand. The literature results were limited to English documents published between 1980 and August 2014 that did not focus on the development of healthy eating monitoring tools. Finally, a Google search identified any relevant grey literature that needed to be included in the review.

The electronic database search returned 26 potentially eligible articles. Full-text copies of all 26 articles were retrieved and reviewed for their relevancy to a discussion about the affordability of basic healthy eating using a household profile approach. A total of 15 articles were included in the literature review, including six Canadian articles, seven research papers from Australia and two published documents from Ireland.

### A. Research in Canada

Each of the six Canadian research articles narrowed its focus on the affordability of nutritious diet for specified households who lived within a specific region of the country and depended on a particular source of income. Three studies examined the adequacy of social assistance, 6, 7, 11 another pair of articles assessed the sufficiency of minimum wage, 8, 9 and the last study analyzed the efficacy of public pensions. 10 In general, the researchers did not provide much detail on how they chose profiles to portray the impact of a specific household income source on the risk for food insecurity. One author chose profiles based on the most common households who lived in poverty at the time of publication 6 while another distinguished profiles by using data from recent provincial poverty reports and minimum wage statistics. 11



The five articles that assessed the impact of either social assistance or minimum wage on food affordability all identified very similar household compositions:<sup>6-9</sup>

- Single male, 31-49 years old (however, one study used a 19-24 year old)
- Lone mother, 31–49 years old, with either a male child 4–8 years old and a female child 2–3 years old or 7-year-old and 10-year old male children and a 12-year old female child
- Two parents, both 31-49 years old, with a 13-year-old male child and a 7-year-old female child

The authors of the study that focused on food affordability for older Canadians did not provide a methodology for profile selection, but simply rationalized their choices as a way to "[permit] comparison of basic living expenses, including food, to ... incomes from CPP and OAS" for the following four households:

- A couple, 80-year-old man and 78-year-old woman, in an urban area
- Single male, 77 years old, in a rural area
- A couple, 70-year-old man and 65-year-old woman, in a rural area
- · Widowed female, 85 years old, in an urban area

### B. Research in Australia

All seven of the Australian research articles provided a basic account of the approach to selecting specific household profiles that best portrayed the affordability of a healthy food basket within specific areas of the country. Australia does not have a national healthy food basket, so several of its states have developed regional basket tools. 51 Two of the articles described the use of survey and report data from the Australian Bureau of Statistics to determine which family types were "most typical" or "most common" in the country or specified region. 46, 47 Ward and colleagues chose to address the same household profiles in Adelaide as other researchers had selected in Victoria because the Victorian Healthy Food Basket was based on the most current Nutrient Reference Values.<sup>51</sup> Another study indicated how the specific choice of household profiles reflected both statistically "typical" families in the region and populations who had been identified as most vulnerable to food insecurity through other public health research.<sup>47</sup> Researchers in the Illawara region of Australia also established household profiles by using data from the Australian Bureau of Statistics, but they chose to simply identify the age and gender groups that represented the greatest proportions of the local population. 48, 49 Tsang and colleagues appeared to adopt the Illawara profiles despite focusing on a different region of the country, but they did highlight a discrepancy by acknowledging how "in reality, households are usually smaller in size and may spend a different proportion of the household income on food."50



Predictably, the specific household compositions in these studies did vary quite significantly. When examining the affordability for welfare-dependent families across Australia, the researchers identified two key household profiles:<sup>45</sup>

- A "couple family" with a 40-year-old father and mother, a 12-year-old female child and a 7-year old male child
- A "one-parent family" with a 40-year-old mother, a 12-year-old female child and a 7-year old male child

In the Victoria region of Australia, there were four household profiles, with a particular focus on a lone mother family and an unemployed single man as most vulnerable to food insecurity:<sup>47,48</sup>

- A "typical family" with a 44-year-old father and mother, an 18-year-old female child and an 8-year-old male child
- A "single parent family" with a 44-year-old mother, an 18-year-old female child and an 8-year-old male child
- An "elderly pensioner" who is a 71-year-old woman
- A "single adult" who is a man older than 31 years old

Finally, in the Illawara and Adelaide regions, researchers identified a "reference family of five" as the key household profile:<sup>48-50</sup>

• A couple family with a 39-year-old father and mother, a 65-year-old female, a 15-year-old female child and a 5-year-old male child

### C. Research in Ireland

The two studies from Ireland both determined household profiles by accessing census data from the Central Statistics Office to identify the composition of the four most statistically typical households in Ireland.<sup>52, 53</sup> These households are

- Two parents, both 19-50 years old, with a 16-year-old male child and a 5-year-old child of no specified gender
- A couple, both 19-50 years old, no children
- A single female, 60 years old
- A lone mother, 19–50 years old, with a 5-year-old male child



### 4. Stage one recommendations

Table 2 provides a summary of the final recommendations identified during the initial stage based on the learnings from each primary data source.

Table 2: Stage One Summary—
Identification of Household Categories and Characteristics

	Key informant interviews	Cost of eating reports	Literature review	Primary data source recommendations
Household composition	Two parents, two children	Two parents, two children	Two parents, two children	Two parents, two children
	Lone parent No specified number of children	Lone parent Range of 1-3 children for lone parent	Lone parent Range of 1-2 children for lone parent	Lone parent TBD: Number of children for lone parent
composition	Single adult	Single adult	Single adult	Single adult
	Seniors	Single seniors	Single seniors	Single senior
Age	No specified area for	Both parents 31-50 years old	Both parents 19-50 years old	TDD: Acce of all
	No specified ages for parents or children	One adolescent child and one child <9 years	One adolescent child and one child <12 years	TBD: Ages of all household members
	No specified ages for	Lone mother 25-50 years old	Lone mother 19-50 years old	TBD: Ages of all
	lone parent or children	One adolescent child and one child <9 years old	1-2 children younger than 12 years old	household members
	No specified age for single adult	25-50 years old	31-60 years old	TBD: Age of single adult
	Seniors ≥65 years old	Seniors ≥70 years old	Seniors 60-85 years old	TBD: Age of single senior

	Key informant interviews	Cost of eating reports	Literature review	Primary data source recommendations
Gender	Two parents  No specified gender  or children	Opposite-sex parents  Adolescent male child and younger female child	Opposite-sex parents  Adolescent male child and younger female child	Opposite-sex parents Oldest child is male, youngest child is female
	Lone mother No specified gender or children	Lone mother Adolescent male child and younger female child	Lone mother  Adolescent male child and younger female child	Lone mother If more than one child, oldest is male, youngest is female
	No single adult gender specified	Single adult male	Single adult male and single adult female	TBD: Gender of single adult
	No single senior gender specified	Senior female	Both female and male seniors	TBD: Gender of single senior
	Social assistance	Social assistance	Social assistance	Social assistance
Income sources to highlight	Working poor	Average income	Unemployed	Working poor
	Living wage	Minimum wage	Minimum wage	Minimum wage
	Disability income	Disability income	-	Requires a separate focused report
	Canada Pension Plan	Canada Pension Plan	Pension	Canada Pension Plan

<sup>\*</sup>For each category or characteristic, the groups with lower food insecurity are shown in green.

### STAGE TWO: Validate Household Categories and Characteristics through Secondary Data Sources

The second stage involved an examination of three sources of secondary data to determine whether current poverty, income and food bank reports validated or challenged the key recommendations uncovered during the first stage of household profile selection. A series of key details associated with household food insecurity was identified through the following actions: 1) a scan of poverty reports published in Alberta, 2) a review of national and regional living wage frameworks, and 3) a consideration of the most recent provincial food bank usage statistics. Although none of these secondary resources represent a direct measure of food insecurity dynamics or prevalence, they still contribute a closely related perspective on those Albertans who struggle to meet basic life needs due to financial hardship. Figure 3 depicts the high level outcomes of the second stage and a more detailed description is outlined in Table 3.



### Figure 3: Stage Two— Validate Household Categories and Characteristics

### Identify through primary data

- Key informant interviews
- Cost of eating reports
  - Literature review



### Validate through secondary data

- Poverty reports
- Living wage reports
- Food bank usage data

- Two parents with two children
  - Lone parent with children
    - Single adult
    - · Single senior
    - Opposite sex parents
    - Lone female parent
- Oldest child is always male
- Need to determine gender of single adult and single senior
- Need to define ages of all household members for all at-risk scenarios
- Senior ≥65 years old but specific age needs to be defined
  - Working poor
  - Social assistance
    - · Low income
  - · Canada Pension Plan

- Couples with children
- · Lone parent with children
  - Single adult
  - Two parents
  - Lone female parent
- One male child, one female child
  - No specifics on gender of single adult or single senior
    - Both parents
    - 31-50 years old
  - Children 4 and 7 years old
    - Senior ≥65 years old
      - Working poor
      - Social assistance
        - Low income
    - Canada Pension Plan



### 1. Poverty reports published in Alberta

While the greatest prevalence of food insecurity across Canada is undoubtedly among the lowest income groups, household poverty is not a synonymous measure or guaranteed predictor of food insecurity.<sup>57</sup> Some low wage earners are able to juggle or pool their resources to make ends meet or they may have a significant social or personal safety net to protect them from financial hardship. 58, 59 Researchers theorize that food-insecure, low-income households have less access to financial resources such as savings, experience greater costs related to housing or health and endure more instability in life due to job loss or changes in household composition when compared to food secure, low-income households. 59,60 Conversely, high salaries do not necessarily preclude a household from experiencing income-related food insecurity due to a variety of economic factors, including debt load, unexpected legal fees, large economic family size, an inflated local cost of living or excessive work or health-related expenses.<sup>1, 61</sup> Furthermore, household income levels do not reflect the negative impact of significant economic changes such as unexpected financial shocks or rapid inflation in the cost of household essentials.<sup>1,59,60</sup> On the other hand, the self-reported food insecurity data from the HFSSM does provide an indication that a household is experiencing competing financial priorities when deciding how to spend their income to satisfy their basic nutrition needs.

Despite the lack of direct correlation between poverty and food insecurity statistics, research has consistently identified income level as the best predictor of household food insecurity risk.<sup>1,59,60</sup> In the 2004 CCHS, 48.3% of the households in the lowest income quintile reported food insecurity compared to 5.2% and 1.3% of the upper middle and highest quintiles, respectively.<sup>62</sup> With regards to the relationship between income and the severity of food insecurity, a recent analysis of the 2012 HFSSM data shows that the lower a household's income in relation to Statistics Canada's Low Income Measure (LIM), the greater the household's likelihood of reporting moderate to severe food insecurity.1 Nearly one third of households whose total income was less than half of the LIM were moderately to severely food insecure whereas less than 5% of households whose income was two to three times the LIM were in the same situation.<sup>1</sup> Thus, provincial poverty data was given reasonable consideration to help inform the selection of household profiles for the report.



Although Alberta remains the most prosperous region in Canada, it also maintains the largest gap in income inequality since the wealthiest 1% earns 18 times more than the average income in the province. <sup>63</sup> Thus, the relative economic power of low income households in Alberta is weaker than low income households in all other regions across the country. Despite a strong economy, the poverty rate in Alberta has remained around 12%, which is only slightly below the national average of 12.5%. <sup>64</sup> Boom and bust cycles, increasing household debt and the high number of temporary, precarious and low-wage jobs put many Albertans at risk of falling into poverty. <sup>65</sup> The Alberta populations at highest risk to experience poverty include: <sup>64-68</sup>

- single persons
- families with children under 18 years old
- families with more than one child
- · female lone parent families
- women (particularly indigenous women, lesbian women, women who have been incarcerated, women with disabilities, and women of colour)
- · immigrants
- refugees
- temporary foreign workers
- individuals on social assistance who are "expected to be working"
- individuals who receive AISH
- minimum wage earners, particularly between ages 25–44 years old
- · people living in remote areas of the province
- youth who do not complete high school
- people experiencing homelessness or lack of affordable housing
- low literacy adults
- people who are gender and sexually diverse, including lesbian, gay, bisexual, and transgender populations

### 2. Living wage

The Canadian definition of a living wage is "the hourly rate of pay at which a household can meet its expenses once government transfers have been added and government deductions from wages and government taxes have been subtracted." This hourly rate of pay would enable households to earn enough income to cover the basic cost of living through employment only without reliance on government social transfers. A living wage is intended to raise households out of poverty by providing enough economic security to cover those expenses which satisfy basic health needs and provide opportunity for enough social inclusion and optimal well-being.

The Canadian Living Wage Framework outlines a national methodology to calculate a living wage for any specific community anywhere across the country. The framework allows enough flexibility to incorporate differences in provincial, regional or municipal factors that impact the actual cost of living, such as government tax credits, child benefits and sales tax. The Canadian Living Wage Framework methodology is designed to calculate a wage that would enable two income earners to support a healthy family of four by working a combined total of 70 hours per week throughout the year.

It is important to consider whether the representative households described in the Canadian Living Wage Framework support or align with the profile selection for *The Affordability of Healthy Eating in Alberta*. The 2014 Working for a Living Wage Calculation Guide describes an "assumption" rather than a specific methodology to identify and define the framework's reference family of four:<sup>70</sup>

- father and mother aged 31–50 years old
- boy aged 7 years old
- girl aged 4 years old

This reference household is very similar to the reference household that is used to report the results of the annual Alberta Nutritious Food Basket (ANFB) (see *Methodology for the Implementation of the National Nutritious Food Basket in Alberta* for more detail on the ANFB). As a result, several municipalities across Alberta incorporate the most recent results of the annual ANFB to support their ongoing work around living wage calculations for specific communities. <sup>71–73</sup> The ANFB data is the optimal source of the most current and accurate costs of basic, healthy eating for nearly all jurisdictions across the province.



### 3. Food bank utilization data

Emergency food assistance statistics are not synonymous with household or individual food insecurity prevalence because many food insecure Canadians do not access the support of food banks.<sup>57</sup> However, this data does help monitor trends in the changing demographics of families and individuals who access the support of charitable food assistance. Each year, Food Banks Canada (FBC) releases a national survey to all of its affiliate member food banks who can volunteer to collect client usage statistics throughout the month of March.<sup>74</sup> FBC analyzes this data to produce the annual *Hunger Count* report, which provides information on the number and composition of the different households who access food banks in each province.

While the *Hunger Count* report serves as an additional information source to better understand the demographics of Albertans who access emergency food through established food banks, it is not a direct measure of "hunger" or household food insecurity prevalence. It is estimated only one fifth to one quarter of food insecure households actually access food banks for support, so there is a low correlation between the rate of food bank access and self-reported experiences of food insecurity.<sup>75-76</sup> Therefore, the Hunger Count data served as a secondary data set to simply inform the selection of household profiles for the report.

Hunger Count 2014 describes the following key groups of Albertans as the most frequent users of emergency food resources:<sup>77</sup>

- children <18 years old</li>
- lone-parent families
- two-parent families
- single persons
- Indigenous Peoples
- working poor households
- those on social assistance
- those on disability income

### 4. Stage two outcomes

Table 3 provides a summary of the comparisons between the recommendations from the primary data sources and the learnings from the secondary data sources.



### Table 3: Stage Two Summary— Validation of Household Categories and Characteristics

	Stage one recommendations	Poverty reports	Living wage	Food bank utilization
Household	Two parents, two children	✓	✓	✓
	Lone parent	✓	-	✓
	Range of 1–3 children	minimum 1 child	_	minimum 1 child
composition	Single adult	✓	-	✓
	Lower food insecurity risk: Single senior	-	-	✓
Age	Need to define ages of all household members for all at-risk profiles	Children <18 years old	Both parents age 31-50 years old; Children age 4 and 7 years old	Albertans <18 years old are the largest user group
- Age	Lower food insecurity risk Seniors ≥65 years old	-	-	✓
Gender	Opposite-sex parents Oldest child is male, younger	Two parents	Opposite-sex parents	Two parents
	child is female	No specifics	✓	No specifics
	Lone mother Oldest child is	✓	_	-
	male, younger child is female	No specifics	-	No specifics
	Need to determine gender of single adult	No single adult gender specified	Single adult male	Single adult male and single adult female
	Lower food insecurity risk Need to determine gender of senior	-	-	✓
Income source	Working poor or low wages	✓	✓	✓
	Social assistance	✓	-	✓
	Minimum wage	✓	✓	✓
	Lower food insecurity risk Canada Pension Plan	-	-	<b>✓</b>



### STAGE THREE: National and Provincial Statistical Data Sources

The final stage of the selection process focused on the application of national and provincial statistics to fully define all of the key characteristics of the selected households for Alberta. A thorough examination of digital sources of reliable and current statistical data delivered the specific details needed to fully define the selection of household profiles for *The Affordability of Healthy Eating in Alberta*. These statistical resources are listed in Table 4 and are referenced throughout the rationales for each of the five household profiles in subsequent sections of this document.

Table 4: Statistical Data Sources

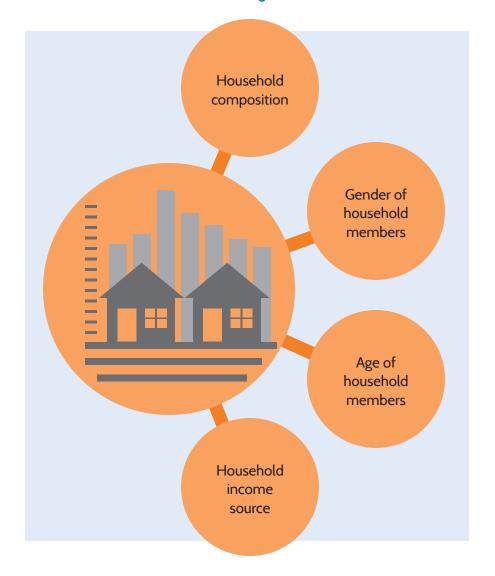
Source*	Data
	Health Reports
	Survey of Income and Labour Dynamics
Statistics Canada	2011 Census Data and Related Reports
	National Household Survey and Related Reports
	Survey of Household Spending
Health Canada	Canadian Community Health Survey
	Household Food Security Survey Module
	Policy Horizons Canada
Consequent of Consede	Employment and Social Development Canada
Government of Canada	Government of Canada Publications
	Canada Revenue Agency
Canadian Institute for Health Research	PROOF
Canadian Institute for Health Information	Publications
Canadian Centre for Policy Alternatives	Publications
The Vanier Institute of the Family	Resources > Research Topics
Caledon Institute of Social Policy	Publications
	Treasury Board and Finance, Economy & Statistics
	Office of Statistics and Information
Government of Alberta	Jobs, Skills, Training and Labour
Government of Alberta	Alberta Health
	Alberta Human Services
	Alberta Agriculture and Forestry
Public Interest Alberta	Human Services and Poverty

<sup>\*</sup>All digital resource retrieved on September 30, 2014.



Figure 4 depicts how this diverse cluster of data sources supplied the details required to specify the essential characteristics of each profile, including the total number of household members, the relationship between these members, the age and gender of each member and the most common household income source.

Figure 4: Stage Three—Define Household Profile Characteristics through Statistical Data





These statistical data sources also validated several important characteristics of Canadian and Albertan households that are at highest risk for household food insecurity:

- low income households
- individuals who rent their home (rather than own their home)
- women
- lone parents
- Indigenous Peoples
- individuals who receive social assistance
- · individuals who work for low wages
- non-homeowners
- · unattached (single) people
- households with children younger than 18 years of age
- recent immigrants and refugees (e.g. in Canada for less than five years)
- · people who have a disability

### Scope of the household profiles

It would be near impossible to establish a meaningful portrayal of *all* of the at-risk populations within the limited scope of *The Affordability* of *Healthy Eating in Alberta*. Based on the HFSSM alone, there are a myriad of potential household profiles that encompass a wide range of social, economic and household variables. Because the report must limit its focus to a manageable sample of statistically relevant profiles, the final selection of specific households was rooted in the broadest characteristics that would still allow for a meaningful portrayal of the relationship between total household income and food costs. Table 5 provides an overview of the key household characteristics required for each of the selected profiles for *The Affordability of Healthy Eating in Alberta*.

Table 5: Key Household Characteristics for Selected Profiles

Household characteristic	Rationale
Household composition	describes the role and total number of members in the household to help determine total food costs and income
Gender of each household member	<ul> <li>needed to calculate total household food costs</li> <li>highlights the variance in food costs based on gender</li> <li>helps to highlight gender differences in food insecurity risk</li> </ul>
Age of each household member	<ul><li>needed to calculate total household food costs</li><li>highlights the variance in food costs based on age and stage of life</li></ul>
Income source	<ul> <li>describes the number of earners in the household</li> <li>supports the analysis of how specific social policy and income levels impact food insecurity</li> <li>needed to calculate the household income</li> </ul>

To create a relevant portrayal of food insecurity risk in the Alberta report, the profile selection process pointed towards the following combinations of household compositions and income sources:

- 1. a "working poor" couple with children younger than 18 years old
- 2. a lone parent with children younger than 18 years old who receives social assistance
- 3. an unattached adult who works for minimum wage
- 4. a senior who receives Old Age Security, Guaranteed Income Security and Canada Pension Plan payments



### Final selection of household profiles

Table 6: Final selection of household profiles

Two parents, two children	Lone parent, one child	Single adult male	Single adult female	Single senior female
Father 31-50 years old	Mother 25–30 years old	Man 25-30 years old	Woman 25-30 years old	Woman 67 years old
Mother 31-50 years old	Child 4-6 years old	Minimum wage	Minimum wage	Canada Pension Plan
Male child 9-13 years old	Social assistance			Old Age Security
Female child 4-8 years old				Guaranteed Income Supplement
Working poor				

The first four household profiles aim to illustrate the relationship between income and food costs for *selected* households that are at higher risk for food insecurity in Alberta. The goal of the fifth profile is to outline the way in which current social policy can effectively lead to a significant reduction in a household's risk for food insecurity. Therefore, each of the selected profiles addresses *both* the inadequacy (or the efficacy) of an income source or social policy *and* one of the most common, broad groups of at-risk populations within the province.

### Household Characteristics Beyond the Scope of the Profile Selection Process

It is crucial to acknowledge the future need for a deeper examination of established, growing or emerging research into the elevated risk and unique experiences of food insecurity among specific populations. The inclusion of these diverse groups is currently beyond the scope of *The Affordability of Healthy Eating in Alberta*, but AHS hopes to develop focused reports that would detail the particular food insecurity risks of the following important populations within Alberta:

- lesbian, gay, bisexual and transgender populations<sup>78-81</sup>
- individuals who live with a chronic physical or mental health condition<sup>3, 82-89</sup>
- people who have a disability 90,91
- workers who experience the racialization of lower paying jobs<sup>92</sup>
- university students<sup>93</sup>
- Indigenous households<sup>1, 94-97</sup>
- refugees<sup>1,98</sup>
- immigrants<sup>1,99,100</sup>
- homeless people<sup>101-104</sup>
- women<sup>65, 66, 68</sup>

### Rationales for selected household profiles

Upon the compilation and validation of the recommendations from the primary data sources, five specific household profiles were selected for *The Affordability of Healthy Eating in Alberta*. Each of the profiles aligns with a specific household that is at a statistically higher risk for food insecurity based on the results of the 2012 HFSSM of the CCHS.¹ Four of the profiles outline Albertan households that are at higher risk for food insecurity: 1) a working poor family, 2) a lone female parent who receives social assistance, 3) a single male adult who receives minimum wage and 4) a single female adult who receives minimum wage. The final profile focuses on a single senior female to highlight how current government policy is effectively helping address food insecurity risk. The following sections provide a detailed rationale for the selection of each household profile. Table 7 presents an abbreviated overview of the key statistics that supported these household choices.



# Table 7: An Overview of the Statistical Data that Defines Household Profile Selection

## I. Household Composition (Number of Household Members)

Single senior female Old Age Security and Guaranteed Income Security	Single senior  25% of Albertans age 65 and older live alone  Unattached seniors are the most likely to rely on Old Age Security and Guaranteed Income Supplement in Canada  The likelihood that a single senior in Canada will live on a low income is 10 times the rate for seniors who live with others
Single adult male Single adult female Minimum wage	Single adult  In Alberta, 40.7% of people aged 15 and older are neither married nor living with a common-law partner and 24.7% of all households are home to only one person  Unattached persons in Canada experience three times the rate of food insecurity compared to couple households without children  In Alberta, single people represent five times more food bank users than couples without children  The rate of poverty among single adults across Alberta is 28% whereas this value drops to only 6% for all couple families
Lone mother One child Social Assistance	Lone parent  Across Canada, lone parents and their children comprise a notably disproportional share of all households that experience food insecurity  The rate of low income in Canada is three times higher for lone parents than couples with children  14.5% of Albertan families are headed by a lone parent  One child  Canadian children younger than 18 years old who live with a lone mother are nearly four times more likely to live in a low income household than children of two-parent families  58.5% of lone mothers have only one child in Alberta
Two parents Two children Working poor	Two parents  Approximately 30% of all households in the province of Alberta still consist of a couple who have dependent children living at home  Of all the households who access food banks in Alberta, two-parent families outnumber couples without children by three times  S8% of Albertan households who accessed food banks were families with children and 40% of these family households were led by two parents  Two children  It is still most common for couple families in Alberta to have two dependent children (42%) compared to just one child (38%) or three or more children (20%)

## II. Gender of Household Members

Single senior female Old Age Security and Guaranteed Income Security	Female senior  In Canada, senior women are twice as likely as senior men to live alone and of all seniors who do live alone, 70% are female  More than half of all senior females in Alberta are single and as many as 80% live alone  The mean after-tax income from all sources for women older than age 65 was only 65% of the after-tax income of senior men
Single adult male Single adult female Minimum wage	<ul> <li>Single male</li> <li>The rates of low income and poverty are very similar between single males and single females in Alberta</li> <li>Income-related food insecurity impacts unattached men at the same rate as unattached women across the country</li> <li>Albertan males aged 19 to 30 years old have by far the highest nutrition needs of all adult age and gender groups, so they need to spend a higher fraction of their total income than women of the same age in order to meet their nutrition needs</li> <li>Unattached Canadian women are four times more likely than women in families to live in a lowincome household</li> <li>62% of minimum wage earners in Alberta are female</li> <li>Across Canada, 3 out of every 4 minimum wage earners older than 24 years of age are women</li> </ul>
Lone mother One child Social Assistance	Lone mothers account for 77% of all lone-parent families in Alberta  Across Canada, female lone parents are three times more likely to be food insecure than couples with children and twice as likely to be food insecure compared to male lone parents  Lone mothers experience severe food insecurity at nearly six times the rate of two-parent families and single fathers in Canada  Child of either gender  The gender of the child does not influence the risk of household food insecurity because the food costs for both female and male children is the same within the 4-to 8-year-old age grouping
Two parents Two children Working poor	Opposite-sex parents  In Alberta, only 0.1% of all couple families self-identify as same-sex families  Only 8.3% of all Albertan same-sex couples have children compared to 53.5% of all opposite-sex couples  Female child and male child opposite-sex tatistical gender distribution in Alberta, one child needs to be female and one child needs to be male



## III. Age of Household Members

Single senior female Old Age Security and Guaranteed Income Security	Senior female 67 years old  When the age of eligibility for OAS/GIS increases to 67 years old in 2023, the number of food-insecure, unattached, low-income seniors between ages 65 and 67 could double across Canada  Individuals between the ages of 65 and 69 currently represent the most sizeable portion of the senior population in Alberta by far  At least 37% of Canadian women between 65 and 69 years old are single  In Alberta, the largest group of female seniors are between ages 65 and 69 (37%)
Single adult male Single adult female Minimum wage	<ul> <li>Single adult 25-30 years old     <ul> <li>Of all Canadian age groups, young adults between 20 and 34 years of age have the highest rates of moderate and severe food insecurity</li> <li>Both males and females between the ages of 20 and 29 have the highest nutrition needs of all adult groups and would therefore need to spend a greater proportion of their income on food to support their health and well-being</li> <li>By the time Albertans reach age 25, more than 83% are no longer living with their parents, so this age range would best reflect the reality of a young, single person at higher risk for food insecurity in Alberta</li> </ul> </li> </ul>
Lone mother One child Social Assistance	Lone mother 25-30 years old  Of all births to lone mothers in Canada, 30.1% are aged 25-29 and 24.1% are aged 20-24  Lone Canadian mothers tend to have their first child earlier in life than mothers who live in a couple relationship  More than 1 in 10 Albertan households that receive social assistance are led by an adult aged 25-29  Child 4-6 years old  Single Canadian parents are most likely to be low income and the sole household wage earner when their children are too young to join the workforce  Only 54.9% of Canadian lonefemale households with children are between 6 and 17 years old  Young lone mothers in Canada are more often unemployed due to the struggle to find safe, quality childcare for small children who are not yet in school
Two parents Two children Working poor	<ul> <li>Of all births to married women in Canada, more than 88% of mothers are between 25 and 39 years old</li> <li>Because the eldest child in this profile could be as old as 13, the mother is most likely to be between 31 and 50 years of age</li> <li>Among opposite-sex couples in Canada, men tend to partner with women "slightly" younger than themselves, so the father is most likely to be within the same age category as his wife</li> <li>Of all dependent children younger than 18 years old in Alberta, the large majority (84.3%) are under age 15</li> <li>Food costs for male children in Alberta begin to exceed costs for females at age 9, so a household with male children older than age 8 will have higher food costs and food insecurity risks</li> <li>Female child 4-6 years old</li> <li>Food insecurity is more prevalent in Canadian households with at least one child under the age of 6 years due to childcare costs</li> <li>An Albertan household with children older than 3 years of age will have higher food costs and food insecurity risks</li> </ul>

### IV. Household Income Source

Two parents	Lone mother	Single adult male	Single senior female
Two children	One child	Single adult female	Old Age Security and
Working poor	Social Assistance	Minimum wage	Guaranteed Income Security
<ul> <li>Working poor, low pay</li> <li>Households whose main source of income was wages and salaries made up 62% of food-insecure households in Canada</li> <li>In Canada, about one third of all of the working poor lives in a couple family with young children, and they depend on only one wage earner to support the entire household</li> <li>Of all Albertan families who have two children and a source of work income, 14.6% are single-earnermale couple households while only 4% are single-male-earnerfamilies who have children in Alberta, the most common household composition (38%) is two parents and two children</li> </ul>	Social assistance  The rate of joblessness for a lone parent is more than 6 times the rate for an unattached adult male in Canada  At least 3 out of 4 lone parents in Canada are female and nearly half of these women receive social assistance transfers as their main source of income  In Alberta, 28.1% of all social assistance recipients are lone parents whereas only 3.7% are two-parent families with children  Within Canada, Alberta has the highest rate of food insecurity among those households whose main source of income is social assistance	Minimum wage  The percentage of 25–29 year olds who work for minimum wage in Alberta doubled between 2012 and 2014, and this is the largest jump for any working age group across the province  More than 1 in 4 female minimum-wage earners and nearly 1 in 5 male minimum-wage earners are 25 years or older  In Alberta, inflation has quickly eroded the contribution of every small increase to hourly minimum wage rates since the early 1980s	OAS and GIS  The prevalence of food insecurity for low-income, unattached older Canadians is reduced by half once they are eligible for federally funded public pension benefits at age 65  OAS and GIS constitute 20% of total income for Albertans aged 65 and older  Among Canadian seniors with the lowest pre-retirement income, OAS and GIS payments represent as much as two thirds of their overall sources of income  In Alberta, the rate of low income among seniors is significant, since one third receive GIS



### Two parents | Two children | Working poor household

### Introduction

The 2012 Canadian Community Health Survey (CCHS) showed that couples with children younger than 18 years of age are at twice the risk for food insecurity compared to couples without children or with adult children. In addition, 60% of all food insecure couple households with children are moderately to severely food insecure, which may partly explain why two-parent families in Alberta access food banks at three times the rate of couples without children.

### Household composition

### **A.Two parents**

Although the number of married or common-law couples with children has decreased over time in Canada,<sup>105</sup> approximately 30% of all households in the province of Alberta still consist of a couple who have dependent children living at home.<sup>106</sup> Of all the Albertan households who access food banks, 61.6% are families with children and just over 40% of these families are led by two parents.<sup>77</sup>

### B. Two children

While the average number of children in Canadian families has been steadily declining over the past several decades,<sup>107</sup> it is still most common for couple families in Alberta to have two dependent children (42%) compared to just one child (38%) or three or more children (20%).<sup>108</sup>

### Age and gender of household members

### A. Opposite-sex parent household

Because men generally have greater nutrition needs than women, a lower income household with at least one male parent will experience higher food costs<sup>109</sup> and would therefore be at higher risk for food insecurity. While the number of same-sex couples with children in Canada has significantly jumped over the past decade, there is still a lack of CCHS data on the financial security and unique health issues of this population, which may be due in part to survey respondents' unwillingness to disclose a non-heterosexual identity.<sup>110</sup> Same-sex

parents currently make up less than 10% of all two-parent households in Canada<sup>111</sup> and in Alberta, only 0.1% of all couple families self-identify as same-sex families.<sup>112</sup> In addition, only 8.3% of all Albertan same-sex couples have children, compared to 53.5% of all opposite-sex couples.<sup>112</sup> Same-sex couples with children likely experience unique income-related nutrition and health issues and their risk of food insecurity should be explored in more detail within a targeted report as better evidence is uncovered in future.

### B. Both parents 31-50 years old

Of all births to all married women in Canada, the largest group of mothers is 30–34 years old (39.2%) followed by 25–29 years old (29.7%) and 35–39 years old (19.4%).<sup>113</sup> Because the oldest child in this household profile is 9–13 years old, the mother is most likely to be within the 31- to 50-year-old age category regardless of the age at which she gave birth. On average, Canadian men tend to marry at a "slightly" older age than women, and among opposite-sex couples, men tend to partner with women "slightly" younger than themselves.<sup>114</sup> It can therefore be assumed that the father is also most likely to be within the same broad age category as his wife. This age grouping also aligns with the ages of the parents in the reference family of four used to report Alberta Nutritious Food Basket data,<sup>115</sup> because household food costs are higher for families with adults younger than 51 years of age.<sup>109</sup>

### C. Female child 4-6 years old and male child 9-13 years old

The goals of this profile are to accurately reflect both statistical age and gender distribution and higher food costs for households with children that are at greater risk for food insecurity within Alberta. Of all dependent children 17 years old and younger in Alberta, the large majority (84.3%) is under age 15.<sup>116</sup> Due to childcare costs, food insecurity is more prevalent in households with at least one child under the age of 6 years compared to similar households whose children are 7 years old and older.<sup>117</sup> In general, families with children younger than 15 have lower total income until adolescent members can begin to work legally and contribute to overall household finances.<sup>118</sup> In addition, food costs for children younger than age 4 are quite low and food costs for male children begin to exceed costs for female children at age 9.<sup>109, 115</sup> A household with a child between ages 4 and 6 and a male child older than age 8 would have higher food costs and food insecurity risk than a similar household with young children or no male children at all.<sup>109</sup>



### Household income source

### Single-male-earner working poor household

In 2012, households whose main source of income was wages and salaries made up 76.8% of food insecure households in Alberta.¹ Due to the strong local economy, an Albertan with a full-time job should be able to earn enough income to achieve a basic standard of healthy living, yet there are many workers across the province whose earnings are too low to make ends meet despite high work effort.<sup>64</sup> This population is defined as the "working poor" and they represent one of the largest food insecure groups in the province.<sup>1,119</sup> Although Canadian researchers and policy makers have yet to establish a common definition of "working poor," most academics and governments around the globe measure the experience of this population through the relationship between high work effort, low pay and an income or poverty threshold.<sup>120</sup>

In Canada, a low-income worker is a person whose total income falls below an established poverty threshold, such as the after-tax low income cutoff.<sup>119,120</sup> Low-income households have a much higher likelihood of being food insecure and this risk increases as income decreases.<sup>1,57,106,121</sup> A low-paid worker, on the other hand, is an individual whose total earnings are low but whose total income still exceeds poverty thresholds.<sup>119,120</sup> A low-income worker is classified as poor while a low-paid worker is at high risk of becoming poor.<sup>119</sup> A working family is more likely to experience the effects of poverty (including food insecurity) as the number of dependent children in the household increases and the number of earners in the family decreases.<sup>119</sup>

In Canada, about one third of all of the working poor live in a couple family with young children and they depend on only one wage earner to support the entire household. 120 Nearly 20% of couple families in Canada with one or two children and only one wage earner are classified as working poor while this number drops to only 3% for the same household as soon as there are two earners in the family. 120 In 2014, Alberta had the highest proportion of single-earner couples (35%) in the country and the unemployed parent tended to be a stay-at-home mother who has at least one child under the age of 5.122 Of all the Albertan census families who have two children and a lone source of work income, 14.6% are single-earner-male couple households while only 4% are single-earner-female couple households. 123 Of all the single-male-earner families who have children in Alberta, the most common household composition (38%) is two parents and two children. 123 Among low-wage earners in Alberta, 35% are between 25 and 44 years old and 23% are 45 years old and older. 124

### 2. Lone parent | One child | Social assistance household

### Introduction

Lone parent households have the greatest over-representation of food insecurity for both adults and children when compared to all other possible living arrangements across Canada. Lone parents only head 5.1% of total Canadian households yet they account for more than 14% of all food insecure homes in the country. Lone-parent families account for 36.5% of all food bank users and represent 30% more households than two-parent families. In addition, the earnings instability (i.e. risk of job loss) for young lone parents is significantly higher than that of two-parent families in Canada, and the rate of low income is three times higher for lone parents than for couples with children.

### Household composition

### A. Lone female parent

Although the proportion of male lone-parent families is growing quite quickly in Alberta and already exceeds the national average, <sup>128</sup> lone mothers still account for 77% of all lone-parent families across the province. <sup>108</sup> In Canada, 90% of all lone-parent families that live in poverty or low income are headed by a woman. <sup>129</sup> Children younger than 18 years old who live with a lone mother are nearly four times more likely to live in a low income household than children of two-parent families and twice as likely as children of a lone father. <sup>130</sup> Female lone parents are three times more likely to be food insecure than couples with children and twice as likely to be food insecure than male lone parents. <sup>1</sup> Finally, lone mothers experience severe food insecurity at nearly six times the rate of two-parent families and single fathers across the country. <sup>1</sup>

### B. One child of either gender

The proportion of Canadian children who live with a lone parent has increased from 1 in 15 to more than 1 in 5 over the past 40 years.<sup>118</sup> The incidence of low income for children younger than 18 who live with a lone mother is four times higher than children with two parents and twice as high as children with a single father.<sup>130</sup> In Alberta, it is by far most common for a lone mother to have only one child (58.5%) compared to two children (30%) or three or more children (12.5%).<sup>108</sup> The gender of the child does not influence the risk of household food insecurity in this profile because the food costs for both female and male children are the same within the 4- to 8-year-old age grouping.<sup>109</sup>



### Household income source

### A. Income Support

Lone parents have been historically over-represented among the population of chronically unemployed Canadians and the rate of joblessness for a lone parent is more than six times the rate for an unattached adult male.<sup>131</sup> In Alberta, 26.8% of all social assistance recipients are lone parents, whereas only 3.7% are two-parent families with children.<sup>132</sup> Across Canada, Alberta has the highest rate of food insecurity among those households whose main source of income is social assistance, which strongly suggests that this social transfer policy does not enable recipients to meet their basic needs to achieve an acceptable quality of life and well-being.<sup>1</sup> In fact, analysis of the social-assistance incomes of lone parents in Alberta who have one child revealed that these families had a lower income in 2013 compared to 1986 when using constant 2013 dollars and taking into account the effect of inflation.<sup>133</sup>

### **B. Income Support: Expected to work**

The Ministry of Human Services offers Income Support to Albertans who do not have enough resources to meet basic needs, such as food, clothing and housing.<sup>134</sup> The level of financial assistance varies based on each applicant's unique situation, including financial resources, special needs, ability to work and the number of dependent children.<sup>134</sup> Albertans can meet eligibility for Income Support through four general situations:

1.	Barriers to
	full employment

Unable to work due to chronic health problems or other barriers to employment

- Looking for work
- Expected to work
- Working but not earning enough income
- Temporarily unable to work
- 3. Learners

Require training so they can secure a job

Emergency allowance Faced with an unexpected, one-time financial emergency that is no fault of their own, such as a sudden eviction from their home due to fire

At least 3 out of 4 lone parents in Canada are female and nearly half of these women receive social assistance transfers as their main source of income. <sup>135</sup> In Alberta, approximately 90% of lone-parent households who receive Income Support are headed by women. <sup>136</sup> Lone parents represent the largest proportion of the expected to work (ETW) category of Income Support and the majority of working ETW recipients are female. ETW lone parents are most likely to find employment as cashiers or food servers, <sup>137</sup> and they remain on Income Support longer than any other family type. <sup>136</sup> Approximately half of ETW lone parents have part-time employment of fewer than 30 hours of work per week, without employer benefits. <sup>137</sup>

The ETW client type applies to individuals who are 138

- employed or employable and able to sustain full-time employment in the competitive labour market
- able to participate in a short-term educational or training program leading to employment in the competitive labour market
- able to be employed but temporarily unavailable for employment because of a health problem of six months' duration or less, or responsible for the care of a child under 12 months of age
- receiving residential addictions treatment for alcohol, drug or gambling addictions
- able to be employed but who have family care responsibilities of a temporary nature

# C. Income Support: Expected to work client sub-type 14 ("Available for work/training")

Lone parents also represent more than 25% of ETW clients who participate in work training programs. The most common employment barriers for this group are lack of affordable and quality childcare, inadequate job skills, transportation issues and psychological stress. The lients who are "Available for work/training" must look for work or prepare for the job market through training, work experience programs or rehabilitation services. The key characteristics of these clients include: 139

- Are available for employment and actively seeking employment
- Work fewer than five hours per week
- May have a range of barriers to employment and require one or more of the following interventions:
  - Assistance with resume writing, interview and job search techniques
  - Short-term courses, pre-employment programs or skill training



- Employment preparation services
- Job maintenance skills
- Early intervention for addictions/substance abuse
- Academic upgrading and/or career planning
- Motivational techniques
- Life management
- Addictions counselling
- Literacy training
- Settlement services (special and specific services required by immigrants)
- English as another language training

# Age of household members

### A. Mother 25-30 years old

In Alberta, nearly half of all births are to mothers aged 20–29<sup>140</sup> and of all births to lone mothers in Canada, the largest group (30.1%) is aged 25–29 while the second largest group (24.1%) is aged 20–24.<sup>113</sup> Young lone mothers in Canada also tend to have their first child earlier in life than mothers who live in couple relationships, <sup>141</sup> and these women have higher nutrition needs and food costs than their peers who are more than 30 years old.<sup>109</sup> Although planned births and adoptions are becoming more and more common for single women between 30 and 45 years old, this demographic tends to be financially secure, with access to a stronger social support network, <sup>142</sup> and would therefore be at lower risk for household food insecurity.

The earnings instability or risk of job loss for lone female parents aged 25–29 years old is the highest of all adult age/gender/marital status groupings in Canada, so these women are the most likely to need social assistance.126 Working ETW Income Support clients are most commonly between the ages of 20 and 29 years in Alberta,<sup>137</sup> and the largest group of lone parents who receive Income Support are between ages 25 and 34.<sup>136</sup> Of all working ETW clients, 9 out of 10 have at least one dependent child younger than 18 years old who lives with them full-time.<sup>137</sup> Lone parents aged 25–29 also represent the largest group of ETW clients who participate in work training programs in Alberta.<sup>136</sup>

### B. Child 4-6 years old

Although children between the ages of O and 9 years old are not as likely to live with a lone parent compared to children who are 15 years old and up (20% versus 25%), they are the least likely age group to live in a stepfamily where their lone parent has found a new partner.<sup>118</sup> Thus, lone parents are most likely to be both the sole household income earner and living on a low income when their children are very young.<sup>118</sup> However, a lone-parent family's total income tends to improve as children grow older due to changes in household member composition, employment patterns and earning potential.<sup>118,128</sup>

One of the most significant reasons that young lone mothers are more often unemployed compared to older lone mothers and married mothers is the struggle to find safe, quality childcare for small children who are not yet in school. 141, 142 It is very challenging for a lone mother with a preschool child to hold a steady job due to the high cost of childcare, the difficulty in transporting children to and from care centres and the lack of care services during evening hours and weekends. 143 While their children are small, single women are the least likely to be employed because they tend to be very young themselves with fewer marketable skills and less childcare support than a married mother or older mother. 142 In fact, only 54.9% of Canadian lone female households with children younger than 6 have employment income, compared to 73.8% of the same households whose children are between 6 and 17 years old. 144

# 3. Single adult male | Minimum wage household

# 4. Single adult female | Minimum wage household

### Introduction

Statistics Canada defines an unattached individual as "a person living either alone or with others to whom he or she is unrelated (by blood, marriage, common law or adoption), such as roommates or a lodger." <sup>145</sup> Unattached persons in Canada experience three times the rate of overall food insecurity and seven times the rate of severe food insecurity when compared to couple households without children or with adult children.¹ Single people represent the largest proportion in Canada, at 27.8% of all households, and they also constitute the largest share of food insecure homes at 38.2%.¹²⁵ Single people without children also receive the least amount of government social support, as they are not eligible for the financial support of programs like family-based tax credits and health benefits.¹²¹.¹⁴6



### Household composition

### Single-person household

Based on the after-tax, low-income cutoff measure (LICO), the rate of low income in unattached male and female households has risen over the past decade while all other household categories have experienced a stabilized or decreased rate of low income.<sup>130</sup> Nearly 1 in 3 unattached people between ages 18 and 64 lives below the LICO in Canada, compared to only 1 in 20 of the same cohort living as part of an economic family.<sup>130</sup> An economic family refers to a group of two or more people who live in the same household and are related to each other by blood, marriage, common-law or adoption.<sup>147</sup>

The rate of poverty among single adults in Alberta is 28% but this value drops to only 6% for all couple families.<sup>64</sup> More than 40% of Albertans aged 15 and older are neither married nor living with a common-law partner and nearly one quarter of all homes in the province are inhabited by only one person.<sup>148</sup> Between 1961 and 2011, the proportion of one-person households in Alberta has more than doubled and now nearly matches the number of homes with families or couples without children.<sup>148</sup> Across the province, single people represent one third of all food bank users, and they outweigh couples without children by three and a half times.<sup>77</sup>

### Household income source

#### Minimum wage

Minimum wage is an important social policy because it intends to help lift low-paid workers above the poverty line so they have adequate income to meet basic needs for overall well-being. However, unlike Canada Pension Plan (CPP) and Old Age Security (OAS), minimum wage is not regularly indexed to inflation through adjustments to match the increase in the Consumer Price Index. This can lead to a hidden erosion in the value of this social policy since the general public tends to be unaware of how governments calculate changes to minimum wage rates over time. In 1965, Alberta's minimum wage equalled 48.5% of the average provincial income, but by 2010 this proportion had declined to only 35.5%. Alberta's hourly minimum wage rate had been the lowest of all provinces and territories for several years, the but recent increases have raised low-paid workers' earnings to a minimum of \$11.20 per hour as of October 2015.

CCHS data does not specify how many food insecure households rely solely on minimum wage, but due to its strong economy, Alberta is home to the lowest proportion of minimum wage earners in the



country.<sup>151, 152</sup> However, a staggering 76.8% of food insecure households rely on wages and salaries as their main source of income in Alberta,<sup>1</sup> so employment is clearly not enough to secure an adequate income to protect many individuals. Of all minimum wage earners in the province, fewer than half (44.7%) work full-time and nearly three quarters (72.2%) are employed in permanent jobs.<sup>151</sup> In 1977, Alberta's minimum wage allowed a full-time worker to earn 116% of the after-tax LICO poverty indicator, but by 2010, the capacity of this social policy to protect workers from poverty had dropped to only 97.6% of the after-tax LICO.<sup>150</sup>

A recent assessment in Nova Scotia suggests that a 79% increase to the hourly minimum wage rate has helped unattached, low-paid workers afford more of their nutrition needs and other basic expenses in that province. In Alberta, inflation has unfortunately led to a quick erosion of the positive impact of each small increase to the hourly minimum wage rate since the 1980s. When minimum wage is inadequate, full-time employment will not likely be enough to ensure household food security for a single person. It is estimated that at least 6% of all minimum wage earners in Canada live alone and that many others are likely unattached adults who live with other people. Single people also have much less protection from poverty because they are not able to share income to cover household costs or unexpected financial shocks.

### Age of household members

### Single adult 25-30 years old

Of all Canadian age groups, young adults between 20 and 34 years of age have the highest rates of moderate and severe food insecurity.<sup>153</sup> In addition, both males and females between the ages of 20 and 29 have the highest nutrition needs of all adult groups<sup>109</sup> and would therefore need to spend a greater proportion of their income on food to support their health and well-being.<sup>109</sup> However, almost half (48.5%) of Albertan males and females aged 20–24 still live in their parental home where they will be better protected from poverty and less likely to experience food insecurity.<sup>154</sup> By the time Albertans reach age 25, more than 83% are no longer living with their parents,<sup>154</sup> so this age range would best reflect the reality of a young, single person at higher risk for food insecurity in Alberta.

There is a widespread misconception that most Canadians who earn minimum wage are teenagers who live with their parents, but more than 1 in 4 female minimum wage earners and nearly 1 in 5 male minimum wage earners are actually 25 years old or older. In addition, individuals who are older than 24 years of age are the most likely to live alone while they earn minimum wage.



### Gender of household members

### Single male adult and single female adult

Minimum wage is a social policy that affects the earning potential of both sexes equally, since women and men of all age groups are paid the same hourly minimum wage rate across the province.<sup>151</sup> The rates of low income and poverty are also very similar between single males and single females in Alberta.<sup>64, 151</sup> The likelihood of poverty has increased over the past several decades for young workers in Alberta and single adults now constitute more than 44% of all low income earners across the province.<sup>64</sup> In fact, unattached Canadian men and women between the ages of 18 and 64 are five times more likely to live on a low income compared to their counterparts who live in economic families.<sup>130</sup> Although the probability of living in a food insecure household is higher for females than males across all age groups and household compositions, income-related food insecurity affects unattached men at the same rate as unattached women.<sup>155</sup>

Males between the ages of 19 and 30 years old have by far the highest nutrition demands of all adult groups<sup>109</sup> and would need to spend a higher fraction of their minimum wage income than females of the same age to meet their diet needs. Of all unattached adults aged 25 years old or older who earn minimum wage across Canada, there are twice as many low-paid males who live alone compared to low-paid females because women are more likely to marry by this age.<sup>149</sup>

The percentage of employed women in Alberta has exceeded all other regions in Canada for more than 30 years, and the largest group of working women is between the ages of 25 and 54.<sup>155</sup> Unattached Canadian women are four times more likely than women in families to live in a low-income household<sup>130</sup> and 62% of minimum wage earners in Alberta are female.<sup>151</sup> Across Canada, 3 out of every 4 minimum wage earners older than 24 years of age are women.<sup>149</sup>

# 5. Single senior female | Canada Pension Plan household

### Introduction

The key purpose of this household profile is to depict the positive impact of current social policy on the income and food security of at-risk seniors across Canada. This particular profile offers a reliable starting point to advocate for improvements to other social transfer programs because it confirms how government financial support could improve social and health outcomes for other at-risk groups.



### Household income source

# Old Age Security Pension, Guaranteed Income Supplement and Canada Pension Plan

The prevalence of food insecurity for low-income, unattached older Canadians is reduced by half once they are eligible for federally funded public pension benefits at age 65.<sup>156</sup> In fact, the prevalence of food insecurity among elderly people who live alone is 60% lower than unattached adult Canadians who are 18–64 years old.¹ The rate of food insecurity for households whose main source of income is public pensions, dividends and interest is by far the lowest of all the various household types across Canada.¹ In comparison with Alberta households who receive social assistance as a government transfer, households that have access to public pensions are ten times less likely to be food insecure¹ and five times less likely to access food banks.<sup>77</sup>

The Old Age Security (OAS) Pension is a monthly, taxable benefit for most people 65 years of age and older who meet Canadian legal status and residence requirements.<sup>157</sup> OAS eligibility is not based on lifetime employment history but the specific amount of an individual's OAS payment is determined by their marital status, length of time living in Canada after age 18 and current income level.<sup>158</sup> Therefore, the only at-risk seniors who cannot gain the financial benefit from the OAS are individuals currently in Canada who have not resided in the country for 10 years since age 18 or Canadians currently living outside of Canada who have not resided in the country for at least 20 years since age 18.<sup>157</sup>

The Guaranteed Income Supplement (GIS) is a monthly, non-taxable benefit for OAS recipients who have a low income and are currently living in Canada. <sup>159</sup> In Alberta, the rate of low income among seniors is significant, since one third of this population currently receives GIS. <sup>160</sup> The specific amount of an individual's GIS payment depends on their marital status and total net income from the previous year. <sup>159</sup> There are also other GIS financial benefits, such as subsidies for medication and housing. <sup>161</sup> On average, OAS and GIS constitute 20% of the total income for Albertans aged 65 years and older. <sup>160</sup>

These social transfers offer a significant financial benefit to Canadian seniors who were once low income and perhaps food insecure prior to age 65. In fact, among seniors with the lowest pre-retirement income, OAS and GIS payments represent as much as two thirds of their overall sources of income once they become eligible for these programs. The federal government adjusts OAS and GIS payment amounts every January, April, July and October to reflect increases in the cost of living as measured by the most recent Consumer Price Index. 158



The Canada Pension Plan (CPP) is a monthly, taxable benefit for people 65 years of age and older who have worked in Canada and have made at least one valid CPP payment. The specific amount of a retired individual's monthly CPP compensation is based on how long and how much they contributed to the CPP program throughout their employed lifetime. In Alberta, 92% of seniors receive CPP each month and it provides 15% of their average total income. The federal government adjusts CPP payment amounts every January to reflect any increase in the cost of living as measured by the most recent Consumer Price Index.

# Household composition

### Single senior household

The population of Alberta is expected to climb by nearly 50% over the next 30 years and part of this growth is related to the increase in average life expectancy.<sup>165</sup> Alberta currently has the lowest proportion of seniors compared to all other provinces due to higher-than-average levels of immigration and the influx of many young workers into the region.<sup>166, 167</sup> While only 1 in 10 Albertans is currently 65 years old or older, this is expected to jump to 1 in 5 sometime between 2036 and 2041 as the baby boomer generation grows older.<sup>160, 165, 166</sup>

The number of Canadian seniors living below the after-tax LICO has declined from 30% in the 1970s to less than 6% in the first decade of the 2000s. Among all unattached Canadians, there are twice as many single adults younger than 65 years of age living below the after-tax LICO compared to single seniors who live below this income. In addition, the prevalence of household food insecurity is two and a half times lower for the elderly who live alone than for unattached adults who are younger than 65 years old. However, the likelihood that a single senior will live on a low income is 10 times the rate for seniors who live as part of an economic family. This is significant since 25% of Albertans aged 65 years old and older live alone and unattached individuals are the most likely to rely on OAS and GIS.

### Gender of household members

#### Female senior

The ratio of men to women has been higher than average in Alberta for several decades, but this imbalance always reverses by age 65 when women begin to outnumber men. Senior women currently represent 1 out of every 6 Canadian females, but this ratio will increase to 1 in 4 over the next 30 years. While 7 of 10 senior men in Canada live as part of a couple, only 4 of 10 senior women live with a partner. Senior women are twice as likely as senior men to live alone, and of all seniors in Canada who do live alone, 70% are female. More than half of all senior females in Alberta are single and as many as 80% live alone, mostly as the result of a longer life expectancy than their male partners.

Similar to other age groups across Canada, the income gap between the sexes is still quite significant in retirement. The mean after-tax income from all sources for senior females was only 65% of that of senior males.<sup>170</sup> Elderly women are twice as likely as senior men to live below the after-tax LICO, yet they are at greater risk of using up their savings since they live longer.<sup>155, 161, 162</sup> After age 65, approximately 65% of GIS beneficiaries are women.<sup>161</sup>

This discrepancy between the sexes is partly due to differences in CPP benefits. CPP provides a clear advantage to Canadians who have been able to secure higher-paying regular and full-time jobs during their employment years. 161 Each January, Canada Revenue Agency determines how much all workers must contribute based on the year's maximum pensionable earnings (YMPE). 171, 172 The YMPE is calculated through a legislated formula that integrates recent growth in average weekly wages and salaries across the country. 171, 172 Canadians whose annual income regularly exceeds the YMPE will receive higher CPP payments during retirement because they have consistently paid the maximum contribution to the program during their working years. 173, 174 Thus, older women tend to receive lower CPP payments because they were more likely to work fewer hours for inferior wages throughout their employment years. 161, 162 A widow's income often decreases significantly after the death of her husband, yet widowers do not tend to experience the same level of financial hardship because they are protected by a lifetime of higher earnings.<sup>162</sup>



### Age of household members

### Female 67 years old

Individuals between the ages of 65 and 69 currently represent by far the most sizeable portion of the senior population in Alberta.<sup>175</sup> Among Albertans aged 65–69, 55% are women, and this number continually rises with each five-year age increment.<sup>160</sup> Senior women are much more likely than senior men to live alone as they grow older and at least 37% of Canadian women as young as 65 years old are single, compared to only 22% of their male counterparts.<sup>170</sup> In Alberta, approximately 37% of all female seniors are between ages 65 and 69, but this percentage drops significantly to only 26% for the next largest age group of 70–74 years old.<sup>175</sup> It is also much more likely for a Canadian senior to live in their own home when they are younger than 75 years old because the proportion of older adults who move into special care facilities increases sharply after this age.<sup>167</sup>

# KEY INFORMANT INTERVIEW GUIDE

We are calling to talk with you about our provincial communication report on the cost of eating in Alberta. Thanks for agreeing to participate. This call will last about 60 minutes. Our working group is planning to report annually on the cost of eating in Alberta. The goal of the report is to increase knowledge and awareness about the cost of a healthy diet and in particular how it affects populations living on a lower income. The target audience for the report is broad, including both professionals and other interested stakeholders. We are looking for specific feedback on the section of the report that focuses on the cost of eating for lower income households. We sent you the "Backgrounder for Expert Discussions." It is an overview of our work so far. When we started writing the report, we assumed that presenting household profiles would be the most effective way to communicate this information. Our questions for you are on the possible ways to present provincial food costing data as it relates to lower income households. Do you have any questions or concerns that you would like us to clarify before we start the questions?

Although we may explore alternative directions that come up over the next hour, we will start off with a few questions about whether or not to use household profiles and then move on to possible income sources and expenses to include in our report. Lastly, we have a few questions about how to visually represent the data.

(5 minutes)



# Questions

1. Have you published or presented results or research on how the cost of eating affects lower income populations? (Limit to 5-10 minutes)

The next few questions are about the use of household profiles to communicate cost-of-eating data and populations with lower income.

- 2. Would you recommend "household profiles" to present cost of eating data, and why or why not?
  - Benefits or risks of using household profiles?
  - Do you think it accurately represents the realities for populations at greatest risk of food insecurity?
  - Recommend a different way other than household profiles to present the information.
- 3. If we include profiles, which profiles should be used, and are you aware of evidence to support a rationale for these profiles?
  - Better to present a variety of household profiles or only one (i.e., a single household shown on various income sources or a series following a household over time)?
- 4. Do you recommend the inclusion of household income data as a part of the profile, and if so, which income sources?

  Note: In Alberta we have three key income sources dependant on provincial social policy: AISH (Assured Income for the Severely Handicapped), IS (Income Support) and MW (Minimum Wage).
  - Do you know of sources to find this information?
  - Are there limitations on the income data, and if so, what?
     (e.g., collection methods, data availability issues, how average is reported [e.g. mean, median, mode])
- 5. Do you recommend that any other living costs be included in the profile (e.g., transportation, shelter), and if yes, which ones?
  - How would you decide on what to include for the costs (e.g., for shelter costs, do you include average rent for the province, electricity and power?, for transportation costs, do you assume public transportation, taxis or the cost of owning a car?)
  - Do you know of sources to find this information?

(Limit 20 minutes)



The backgrounder we sent you had graphic examples of how the data could be presented. We are interested in your critique and comments about these graphic representations. Do you have the backgrounder open or handy to see the graphic examples?

- 6. What do you think of the four examples provided (e.g. clear, easy to understand, confusing, useful)?
- 7. Of the formats presented, do you have a preference? Reasons?
- 8. Is there another style of visual representation that you would recommend (e.g. trend data, pie chart)?
- 9. In examples one and two, more than one variable is changed (e.g., household composition and income source). Can you comment on the benefits or challenges of presenting multiple variables in one graphic (e.g. is the literacy required too high for easy understanding)?
- 10. Do you have any other ideas or suggestions about visually representing data?

(Limit to 20 minutes)

#### **Concluding questions**

- 11. Do you have any additional comments or thoughts that we have not covered in our discussion today?
- 12. Do you have suggestions for individuals we should contact for an expert discussion?
- 13. If in the future we require further assistance with this document, could we contact you?
- 14. We are happy to share the outcomes of these expert discussions with you. Are you interested in receiving a summary?

This concludes our questions. Thank you for providing your time and expertise. We are happy to send you a copy of the final report if you would like.



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