



ONWAA



ONWAA's Culturally Appropriate Market Basket Measure

Measuring the Cost of Living for First Nation
Community Members on a Fixed Income in Ontario

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Here at ONWAA, we are proud of our First Nation community members and social services staff for the work they do and the resiliency they do it with.



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Introduction

Background and Context: What is the Market Basket Measure?

The Market Basket Measure (MBM), established by Human Resources Development Canada in May 2003 (Preville, 2003), serves as a measure of living with a low income developed by Employment and Social Development Canada (ESDC). According to Statistics Canada (2016), the MBM defines “a set of thresholds based on the cost of a specific basket of goods and services representing a modest, basic standard of living.” The standard base threshold encompasses several categories of goods and services:

(1) Food; (2) Shelter; (3) Household operations, Furniture and Equipment; (4) Clothing and Footwear; (5) Transportation; (6) Health and Personal Care; 7) Recreation, Education, and Reading, and (8) Alcoholic Beverages and Tobacco.

Traditionally, the reference family comprises of two adults and two young children, with disposable income compared to MBM data to assess low-income or poverty status in respective regions (Statistics Canada, 2016).

According to Statistics Canada (Djidel et al., para. 11) “In the MBM methodology, disposable income is defined as total income (including government transfers) after deducting not only income tax, but also several non-discretionary expenses including Canada Pension Plan and Quebec Pension Plan contributions, Employment Insurance and Registered Pension Plan contributions, union dues, childcare expenses, spousal support payments paid, public health insurance premiums, and direct medical expenses including private insurance premiums.”

Cultural Sensitivity and Indigenous Context:

Given the unique circumstances, needs, and costs experienced by Indigenous peoples across the province, the standard MBM categories, designed for non-Indigenous populations residing off-reserve, do not adequately reflect the realities of First Nation community members.

Additionally, a long history of mistrust, stemming from previous research initiatives conducted without proper community consultation or respect for cultural sensitivities, has left Indigenous peoples wary of participating in research, especially when led by government entities. In response to these concerns and recognizing the importance of conducting ethical research, we collaborated with ONWAA First Nations members and adhered to ethical research standards and

practices to collect data on the cost of living for First Nation community members living on fixed incomes in Ontario. Our approach represents a commitment to conducting this research respectfully and responsibly, upholding the trust placed in us by the communities we serve.

Due to the nature of this research, the MBM data will not be used to determine low-income in First Nations communities in Ontario, but rather illustrate the cost of living.

Government Policy Context:

Opportunity for All, Canada's First Poverty Reduction Strategy was published by the Canadian government in August of 2018 (Djidel et al., 2019). This strategy outlined long-term commitments to reduce poverty through government actions and investments. A key element was the designation of the MBM as Canada's Official Poverty Line (Djidel et al., 2019). However, it is worth noting that this policy, while a positive step, did not comprehensively address the needs of First Nations communities in the country. Various reasons led to the exclusion of data from Indigenous people residing on-reserve. The government has expressed a commitment to collaborate with national Indigenous organizations and other stakeholders to jointly develop poverty and wellness indicators, reflecting different aspects of poverty and well-being experienced by First Nations, Inuit, and Métis communities. This is part of the "Opportunity for All" distinctions-based approach, grounded in the principles of reconciliation (Djidel et al., 2019). While the Government of Canada has gathered Indigenous perspectives on poverty, data on the cost of living on-reserve it is yet to be published, leaving a significant gap in understanding the financial realities of First Nations communities.

Furthermore, we have adapted the MBM categories to ensure that the questions we ask are culturally appropriate, offering a more realistic portrayal of the cost of living for First Nation community members. By undertaking this gap in research, we hope to contribute to a more comprehensive understanding of the challenges faced by First Nations in Ontario and to lay the groundwork for future initiatives aimed at improving First Nations quality of life.

Why MBM Methodology Does Not Work On-Reserve:

The Market Basket methodology "establishes thresholds, which are the sum of costs for the predetermined basket of goods and services for the selected communities and community sizes across the ten provinces. Economic families that are below the MBM thresholds are considered

low income” (Hunter & Sanchez, 2016). The basket of goods and services utilized to determine low income are based on a modest and basic standard of living. In this context, modest can be understood as low and/or lowest in price and basic can be understood as only what is necessary. This methodology is based on choice, choices that many people living on-reserve do not have. These choices include purchasing goods and services at the lowest price available and additionally, purchasing only what is necessary. Some reserves only have one place to purchase food, clothing, and other goods. Services are often monopolized and there may only be one option for services such as internet, cellular, cable, etc. The MBM is also not culturally appropriate for Indigenous peoples, especially those living on-reserve; due to the fact, traditional practices such as fishing, hunting, trapping, planting etc. have additional costs and cultural significance. In addition, we added traditional food sections to the food category to encompass the types of food Indigenous peoples are eating and the unique costs associated with them.

In summary, the MBM does not work effectively on-reserve because:

- 1) Firstly, it does not consider the unique cost structures and conditions of First Nations communities, which can differ significantly from off-reserve areas. These communities face higher costs of living, limited economic opportunities, and challenges related to geographic isolation, all of which can affect the MBM calculations.
- 2) Secondly, MBM calculations rely on standardized assumptions about consumer behavior, such as how households choose to allocate their budget across various categories of goods and services. These assumptions do not align with the spending patterns and cultural values of Indigenous communities, making it less relevant for assessing the true cost of living on-reserve.
- 3) Finally, the lack of updated and region-specific data, as well as the exclusion of on-reserve populations from various surveys and data collection efforts, means that the MBM cannot accurately reflect the realities faced by First Nations people living on-reserve. This data gap prevents a comprehensive understanding of the economic conditions and needs of these communities.

Literature Review

Data on Reserve:

EDSC acknowledges a glaring data gap, stating that the government “do[es] not have sufficient data on poverty among Indigenous people, as well as low-income estimates for Canada’s Official Poverty Line are not currently available for people living on a reserve or in the territories” (2020, pg. 19). However, EDSC goes on to write that “we do know that living conditions on a reserve, and statistics on income, educational attainment and employment outcomes suggest poverty is much higher among Indigenous people living on reserves than off reserves” (2020, pg. 19). This sentiment is echoed in a 2022 report from The North-Western Health Unit, revealing that previous studies estimate that rates of food insecurity on-reserve in Northern/remote communities are much higher than the rest of Ontario, with some communities having over seventy percent of their population experiencing food insecurity (NWHU, 2022). This disparity in food security in these communities can be partially attributed to “higher transportation and fuel costs, greater risk of damage or loss of perishable items during transport, and a lack of competition among singular or limited grocery stores in communities” that Northern, rural, and/or remote communities experience (NWHU, 2022, pg. 10).

One reason for the lack of sufficient data is that the target populations for surveys and census data frequently do not include many of the most underserved and marginalized persons in the country (EDSC, 2020, pg. 20) and vulnerable persons in Ontario include Indigenous peoples living on and off-reserve. This is stated on page 14 under their section on “Marginalized Groups” which is defined as “a number of populations that are underserved, marginalized, over looked and that face high levels of discrimination, racism and stigma...These include Indigenous people, immigrants, refugees, individuals who identify as members of ethno-cultural, Black and other racialized populations, LGBTQ2S+ people, persons with disabilities, people experiencing homelessness, children and youth in care, people living in institutions and people living in remote areas” (ESDC, 2020, pg. 14).

Using the Household Food Security Survey Module (HFSSM), Statistics Canada has been continuously tracking food insecurity at the household level since 2005 (ODHP, 2020). Full-time members of the Canadian Forces, residents of First Nations on-reserve, and the institutionalized population are among the groups not covered by the poll (ODHP, 2020). As previously stated, First Nations people living on-reserve are not included in any public data on the cost of living

including the Market Basket Measure and the Nutritious Food Basket, and there is no supplemental program to monitor the cost of living on-reserve.

Understanding the cost of living, especially when adjusted for inflation, is useful information to aid all people who reside in the province and is used to help determine social assistance rates. Social assistance rates for Ontario Works, Ontario Disability Support Programs, and Old Age Security can be found in the Appendices of this report.

If this data is completely unknown, how can social assistance be accurate to effectively aid its users (in this case Indigenous communities)?

The Call for Equitable Research:

As was stated in our 2022 MBM Report, Indigenous communities deserve to have the same measures taken to understand their cost of living as the rest of Ontario's municipal communities. In addition, it should not be left entirely in the hands of Indigenous communities to produce and share this data with the Federal government unless they have the proper resources, funding, and time to do so. Moreover, this research should be updated as often as municipal MBM data to adjust for inflation and the research approaches should be culturally appropriate.

Food:

In Canada, the Nutritious Food Basket (NFB) survey plays a pivotal role in monitoring food prices. It comprises a list of food items that align with Canadian shopping patterns and adhere to the Canada Food Guide (NBPSD, 2022). It is worth noting that the NFB was updated in 2022 to reflect the new Canada Food Guide and is now referred to as the Monitoring Food Affordability (MFA) survey tool (EOHU, 2022). For the purposes of this literature review, we will consistently refer to it as the Nutritious Food Basket.

The NFB serves as a valuable resource for public health agencies across Ontario, assisting in the calculation of regional food prices. However, it is essential to acknowledge that the up-to-date reports were not available for all Ontario regions. As of now, the most recent data regarding the cost of food, as per the NFB, is from 2022, and the latest data on rent, according to the Canada Mortgage and Housing Corporation, dates to 2021.

To provide a comprehensive picture of the income sources considered in these public health reports, it is important to note that they encompass a range of financial streams, including “income from employment; Basic Allowance; Maximum Shelter Allowance; Old Age Security/Guaranteed Income System; Canada Child Benefit; GST/HST credit; Ontario Trillium Benefit; Working Income Tax Benefit; Employment Insurance paid; Canada Pension Plan paid, Climate Action Incentive Payment” (EOHU, 2022, para. 5), with variations depending on the specific scenarios.

In the realm of the NFB, the cost of food is measured by evaluating the prices of 61 basic food items across multiple grocery stores in each district. However, it is vital to recognize that certain items are excluded from this assessment, such as processed foods, infant foods or formula, and foods designed for specific diets, like gluten-free products (NWHU, 2022). Moreover, the NFB does not encompass cleaning and personal hygiene products, like toothpaste, shampoo, toilet paper, and dish soap (NWHU, 2022). Consequently, the data generated through the NFB may underestimate the actual costs required to secure food in a safe, culturally appropriate manner (NWHU, 2022).

It is also noteworthy that the NFB is constructed upon certain assumptions, including that people possess the time, food skills, and equipment necessary to prepare meals (NWHU, 2022). Additionally, it operates on the assumption that food choices are consistently based on the lower price and assumes that people have access to quality grocery stores (NWHU, 2022).

Cost of Eating by Ontario Region (Off-Reserve):

The Nutritious Food Basket reference family of four comprises a 31–50-year-old male, a 31–50-year-old female, a 14–18-year-old male, and a 4–8-year-old female. The following table presents the cost of healthy eating based on data collected for specific regions:

Region and Data Source	Cost of Healthy Eating in CAD (Per Month)
Eastern Ontario Health Unit	\$1307.00
Ottawa Public Health	\$1088.00
Northwestern Health Unit	\$1295.00
York Region	\$1106.00
North Bay Parry Sound District	\$1125.00
Porcupine Health Unit	\$1240.00
Algoma Public Health	\$1100.00

Figure 1: Monthly Cost of a Nutritious Food Basket for a Family of Four in Various Ontario Regions (2022).

This data reflects the monthly cost of healthy eating for a reference family of four in various regions across Ontario. Notably, the Eastern Ontario Health Unit (EOHU) records the highest cost at \$1307 per month, while Ottawa Public Health reports a comparatively lower cost of \$1088. The Northwestern Health Unit (NWHU), Porcupine Health Unit, and Algoma Public Health fall within the higher range of food costs, with monthly expenses ranging from \$1100 to \$1295. Meanwhile, the York Region and North Bay Parry Sound District report monthly costs of \$1106 and \$1125, respectively.

Food Insecurity in Ontario:

Each 2022 report released by Ontario regional health units, as referenced above, highlights the significant problem of food insecurity in the province. For instance, the Northwestern Health Unit emphasizes the urgency of this issue, stating, “this report is about highlighting that people with low incomes do not have enough money to cover the basic costs of living, including nutritious food...This cannot be overemphasized” (NWHU, 2022).

As of 2021, the Canadian Income Survey found that 2.3 million Ontarians, equivalent to 16.1 percent of the population, are food insecure. Alarming, half a million children, representing 20.6 percent, reside in food-insecure households (Ottawa Public Health, 2022). These numbers are even more concerning for Indigenous people living off-reserve, nearly one-third of Indigenous individuals across the provinces experience food insecurity which “is almost three times higher than the Ontario average and double the Canadian average across the provinces” (NWHU, 2022, pg. 09). Data is not available for Indigenous families on-reserve.

Social assistance programs in the province are falling short in addressing this pressing issue. NWHU (2022) reports that 67.2 percent of households in Ontario relying on social assistance income experience food insecurity, surpassing the national average. **This highlights that current social assistance rates are insufficient to meet the basic food needs of Ontario citizens.**

Ontario Dieticians in Public Health asserts that “food insecurity is a consequence of income inequality, broken social safety nets, and neglected human rights” with far-reaching negative impacts on public resources, particularly the healthcare system (2020, pg. 22). Notably, adults residing in severely food insecure homes incur **121 percent higher healthcare costs** than those living in food-secure environments (ODPH, 2020).

The scale of food insecurity has not only affected millions of individuals and families but also strained public services, including hospitals, food banks, and other food programs and shelters, often facing over-capacity and demands exceeding supply. It is essential to recognize that relying on surplus/donated food from food banks and other food programs does not address the fundamental issues of food insecurity, such as insufficient financial resources for food or addressing systemic problems within the global food system (ODPH, 2020).

Cost of Rent by Ontario City (Off-Reserve):

The Canadian Mortgage and Housing Corporation's (CMHC) most recent data on the cost of renting in Ontario, available from Ontario 2022, is revealing. The table below illustrates the average monthly cost to rent a 2-bedroom apartment in select Ontario major cities:

City	Average Rent in CAD (Per Month)
Barrie	\$1542.00
Brantford	\$1259.00
Elliot Lake	\$744.00
Greater Sudbury	\$1248.00
Kenora	\$1008.00
London	\$1394.00
North Bay	\$1143.00
Ottawa	\$1627.00
Pembroke	\$1102.00
Sarnia	\$1202.00
Sault Ste. Marie	\$1092.00
Thunder Bay	\$1173.00
Timmins	\$1070.00
Toronto	\$1779.00

Figure 2: Average Rent for a 2-Bedroom Apartment in Ontario Cities (2022)

As the table demonstrates, Toronto records the highest average rent at \$1779 per month, while Elliot Lake, located in the Algoma district, reports the lowest at \$744 per month. This staggering discrepancy of \$1035 highlights the disparities in rental costs across the province.

Rental prices have been a consistent upward trajectory in Canada, particularly in Ontario. As of 2022, the average rent for a 2-bedroom apartment in the province is \$1550 (CMHA, n.d.), with Ontario landlords authorized to increase prices by 2.5% from the last CMHA data available, which was exactly one year ago.

As a result of these factors, a startling “60% of renters polled said they have had to cut back on food to afford their rents” (ACTO, 2023, pg. 10).

ONWAA Regions

Just as Ontario has multiple regions to categorize municipalities, ONWAA uses five regions to categorize the First Nations in Ontario, which will be referenced in the data. Here is a breakdown of the First Nations for each region.

Region 1
Bearskin Lake, Cat Lake First Nation, Deer Lake First Nation, Eabametoong First Nation, Fort Severn First Nation, Kasabonika Lake First Nation, Keewaywin First Nation, Kingfisher Lake First Nation, Kitchenuhmaykoosib Inninuwug, Mishkeegogamang Band, Muskrat Dam First Nation, Neskantaga House First Nation, Nibinamik First Nation, North Caribou Lake First Nation, North Spirit Lake First Nation, Pikangikum First Nation, Poplar Hill First Nation, Sachigo Lake First Nation, Sandy Lake First Nation, Slate Falls First Nation, Wapekeka First Nation, Webequie First Nation, Wunnumin Lake First Nation.
Region 2
Anishnaabeg of Naongashiing (Big Island) First Nation, Asubpeeschoseewagong Netum Anishinabak, Big Grassy First Nation, Couchiching First Nation, Eagle Lake First Nation, Grassy Narrows First Nation, Iskatewizaagegan #39 First Nation, Lac La Croix First Nation, Lac Seul First Nation, Mitaanjigamiing First Nation, Naicatchewenin First Nation, Naotkamegwaning (Whitefish Bay) First Nation, Nigigoonsiminikaaning Band, Niisaachewan Anishnaabe Nation, Northwest Angle #33 First Nation, Northwest Angle #37 First Nation (Animakee Wa Zhing #37), Obashkaandagaang, (Washagamis Bay), First Nation, Ojibways of Onigaming First Nation, Rainy River First Nation, Seine River First Nation, Shoal Lake #40 First Nation, Wabaseemoong Independent First Nation, Wabauskang First Nation, Wabigoon Lake Ojibway Nation, Wauzhushk Onigum Nation.
Region 3
Aroland First Nation, Attawapiskat First Nation, Batchewana First Nation, Biigtigong Nishnaabeg (Ojibways of Pic River), Biiniijiwaabik Zaaging Anishinabek, Brunswick House First Nation, Constance Lake First Nation, Fort Albany First Nation, Fort William First Nation, Garden River First Nation, Ginoogaming First Nation, Gull Bay First Nation, Kashechewan First Nation, Long Lake #58 First Nation, Marten Falls First Nation, Mattagami First Nation, Moose Cree First Nation, Pays Plat First Nation, Pic-Mobert First Nation, Red Rock Lake Helen First Nation, Wahgoshig First Nation, Whitesand First Nation.
Region 4
Algonquins of Pikwakanagan, Atikameksheng Anishnawbek (Whitefish Lake), Aundeck-Omnikaning First Nation, Dokis First Nation, Henvey Inlet First Nation, Magnetawan First Nation, M'Chigeeng First Nation, Mississauga First Nation, Nipissing First Nation, Sagamok

Anishnawbek Nation, Serpent River First Nation, Shawanaga First Nation, Sheguiandah First Nation, Sheshegwaning First Nation, Temagami First Nation, Thessalon First Nation, Wasauksing First Nation, Whitefish River First Nation, Wikwemikong Unceded Indian Reserve.
Region 5
Aamjiwnaang First Nation (Chippewas of Sarnia), Alderville First Nation, Beausoleil First Nation, Chippewas of Georgina Island First Nation, Chippewas of Nawash First Nation, Chippewas of Rama First Nation, Chippewas of Saugeen First Nation, Chippewas of the Thames First Nation, Curve Lake First Nation, Hiawatha First Nation, Kettle & Stony Point First Nation, Mississauga of Scugog Island First Nation, Mississaugas of the New Credit First Nation, Mohawk Council of Akwesasne, Mohawks of Bay of Quinte, Moose Deer Point First Nation, Moravian of the Thames First Nation, Munsee-Delaware Nation, Oneida Nation of the Thames, Six Nations of the Grand River, Stepping Stones, Wahta Mohawks, Walpole Island First Nation.

Figure 3: ONWAA regions

Methodology

Our sample size was based on our budget and the capacity of our organization. We aimed to collect data from two communities per region and two participants per community for a total of 10 communities and 20 survey/grocery list participants. We received a total of 55 surveys/grocery lists from regions 1-5. Our policy and research team contacted First Nation Ontario Works (OW) Administrators asking for clients who would be interested in collaborating in the data collection. The OW Administrators then found clients that were interested and passed the research activities along to them.

The research was comprised of two activities: 1) the completion of a survey and 2) a grocery list for them to provide us with cost information and help us understand purchasing habits. In addition, a consent form had to be read and signed. Paper copies and an online version were available for all documents. We adhered to ethical guidelines during our research process including complete anonymization of identifying information. The survey template, grocery list template, consent form, and ethical considerations document can be found in Appendices of this report.

The survey participants had to be on a fixed income (Ontario Works, Ontario Disability Support Program, or Old Age Security). If the participant met the requirements (i.e., being eighteen or over), signed the consent form, and completed both research activities, they were provided with a \$350.00 honorarium. There were a number of reasons to provide our collaborators with an

honorarium, but the most significant was for those who participate to be fully compensated for their time and efforts collecting the data for our organization.

The research activities were available from August 21st, 2023, to September 4th, 2023, and could be submitted electronically over email or by mail. All 55 survey/grocery list participants submitted paper copies either by mail or scanned and sent via email to our research team.

Market Basket Measure Survey:

To make our research activities culturally appropriate, for our 2023 MBM research we asked clients directly what their cost of living is through several questions. We asked how much they spend on food including traditional foods, rent/mortgage, clothing including traditional clothing, transportation, utilities, recreation, alcohol/tobacco/cannabis products, as well as other questions to give context to their unique situations. Our Market Basket Measure Survey Questions can be found in the Appendices of this report.

Grocery List:

In addition, we gave participants a table to fill out to illustrate what and how much they purchase in one grocery order as well as how much food costs in and/or around their community. These research activities allow us to understand a realistic picture of their cost of living based on their actual lifestyle according to their needs, wants, cultural values, accessibility, and location.

Whereas there are standards to healthy living including the foods we *should* be consuming according to the Canadian Food Guide, basing the cost of living on how citizens should be living according to one set of standards is not accurate nor considerate of impoverished, marginalized, racialized, and disabled community members both Indigenous and non-Indigenous. Our grocery list template can be found in the Appendices of this report.

Limitations:

This project was funded 100% internally and not government sponsored nor funded by a grant. This is ONWAA's second year conducting MBM research and our first-year surveying community members. Our MBM survey did not include certain questions that would be beneficial to the accuracy of the cost of living. The missing components are the following: the cost of child/dependent care, the cost of technology (Internet bill, cell/home phone bill, cable), and categorizing frozen, fresh, and canned goods on the grocery list template. The addition of

these categories will be made for our next MBM report. In addition, there is an uneven amount of survey/grocery list participants across the province with 1 in region 1, 2 in region 2, 8 in region 3, 1 in region 4, and 43 in region 5. Thus, this data comparable to the Ontario regions to understand the cost of living for people living in all areas was limited. Knowing the number of survey participants per region and the discrepancies between them is crucial when viewing the data presented in this report.

Demographic Profile of Respondents

1) Age:

The majority of our survey participants are 55 years of age or older at 36% and the least number of participants are aged 18-24 years at 4%. Several factors contribute to most people aged 55+ including the fact that seniors are on a fixed income more often due to retirement and disability. Additionally, it is important to note that being defined as a senior in a First Nation community begins earlier due to shorter life expectancy compared to rest of Canadian population (Tjepkema et al., 2019). Although not official, many First Nations communities begin to define a person as a senior citizen as soon as 50 years old instead of 65 years as defined by the rest of Canada.

2) Marital Status:

Most participants were unmarried or single. Single participants came from all age demographics and genders. Common law marital status accounted for 17% of participants and widowed was 15% of participants. Only one person who participated in our survey is currently married. Additionally, all

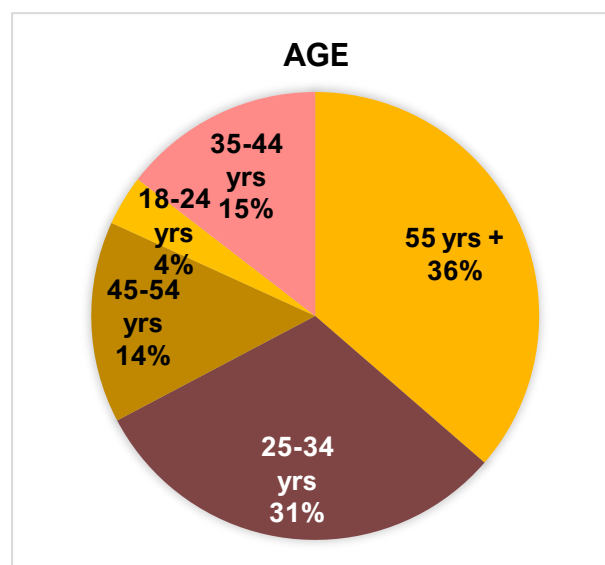


Figure 4: Age Distribution of Survey Participants

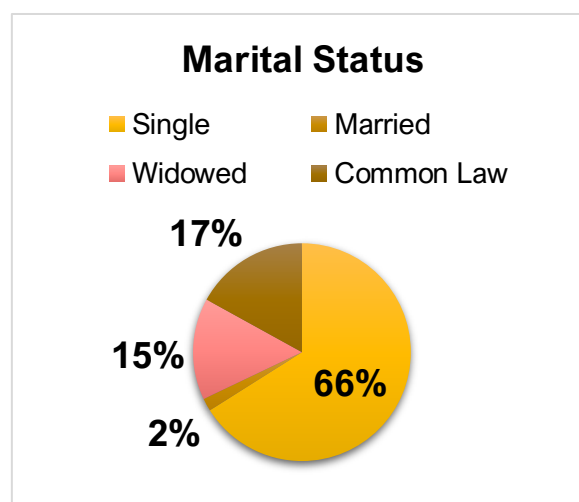


Figure 5: Marital Status Distribution of Participating First Nation Community Members on Fixed Income

participants who identified as widows also identified as female.

3) Gender:

Those who participated in the research activities identified as either male or female. Most of our participants identify as female (42), and the rest identify as male (13).

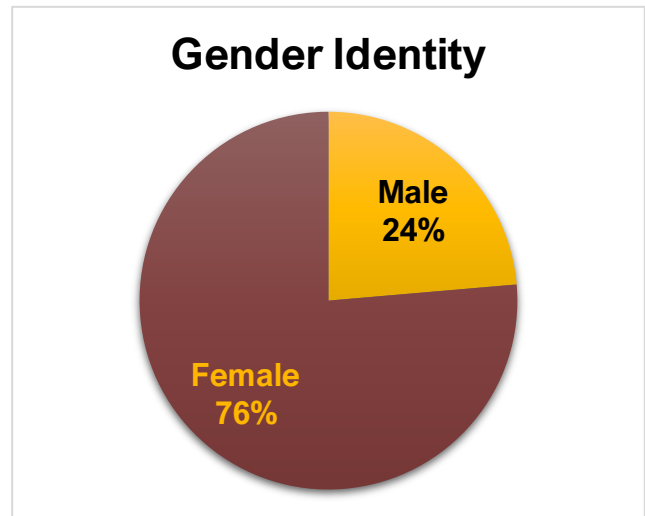


Figure 6: Marital Status Distribution of Participating First Nation Community Members on Fixed Income

4) Household Size:

Household size was defined as the number of people who are regularly living in your home. This does not necessarily identify family size as to include roommates, friends, etc. Most participants live in a single person household (17). The second most common household size was 2 and 3 for which there are 14 two-person and 13 three-person households. Lastly, 8 people are living in a household with 4 or more people, the largest household consists of 8 people.

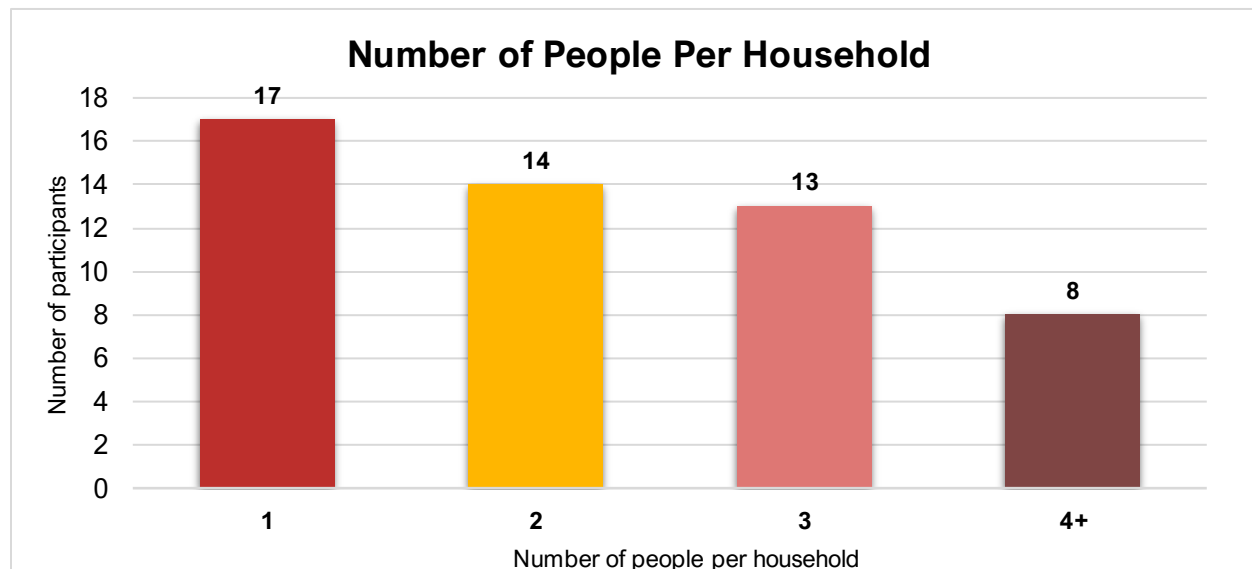


Figure 7: Household Size Distribution of Participating First Nation Community Members on Fixed Income

5) Presence of Dependents:

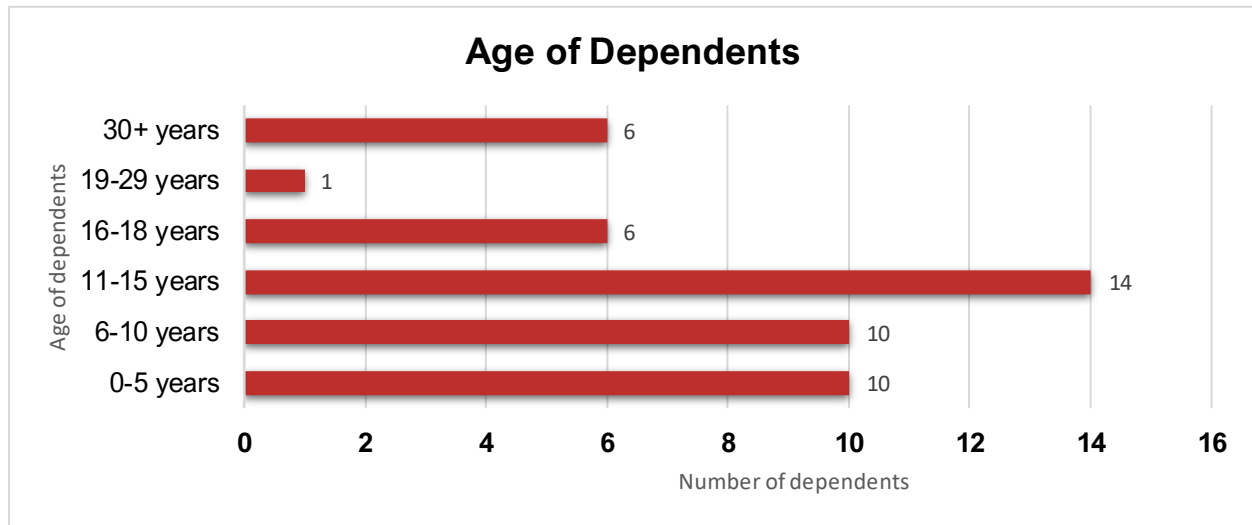


Figure 8: Age of Dependents Among Participating First Nation Community Members on Fixed Income

A dependent was defined as a person of any age that relies on one's care (a child, a disabled family member, etc.). Twenty-two people indicated they have dependents and 33 people did not. Most dependents were children ages 0-15 (34 dependents).

Grocery List and Cost Analysis

“\$320 for basic needs. The cost of living to buy healthy food is limited with the fluctuation of meat, veggies, fruit, eating is so expensive these days. \$320 doesn't go far.”

- First Nations Ontario Works Client

“Find it hard today – grocery prices are rising steady.”

- First Nations Ontario Works Client

The grocery list and cost analysis provided invaluable insights into the specific expenses faced by First Nation community members living on fixed incomes. Our survey participants meticulously detailed their food and grocery expenses, and also shared grocery purchase receipts, allowing us to gain a comprehensive understanding of the products they purchase and their associated costs.

Household Size and Average Monthly Cost of Food

	Region 1	Region 2	Region 3	Region 4	Region 5
Single Person	\$2000.00		\$600.00		\$259.25
Household of 2		\$350.00	\$275.00		\$508.88
Household of 3			\$566.66		\$560.00
Household of 4					\$675.00
Household of 5+		\$2500.00	\$800.00	\$1000.00	\$987.75

Figure 9: Average Monthly Food Expenditures by Region Participants

Amount Leftover for Basic Needs OW, ODSP, and OAS (With Dependents Under 18 and Seniors Aged 65-74 years)

	Region 1	Region 2	Region 3	Region 4	Region 5
Single Recipient	OW: -\$1657.00 ODSP: -\$1248.00 OAS: -\$1292.32		OW: -\$257.00 ODSP: \$152.00 OAS: \$107.68		OW: \$83.75 ODSP: \$492.75 OAS: \$448.43
Couple		OW: \$144.00 ODSP: \$735.00 OAS: \$357.68	OW: \$219.00 ODSP: \$810.00 OAS: \$432.68		OW: \$14.88 ODSP: \$576.12 OAS: \$198.08
Couple with 1 Dependent			OW: \$72.66 ODSP: \$518.34 OAS: \$141.02		OW: \$66.00 ODSP: \$525.00 OAS: \$147.68
Couple with 2 Dependents					OW: -\$181.00 ODSP: \$410.00 OAS: \$32.68
Couple with 3 Dependents		OW: -\$2006.00 ODSP: -\$1415.00 OAS: -\$1792.32	OW: -\$306.00 ODSP: \$285.00 OAS: -\$92.32	OW: -\$506.00 ODSP: \$85.00 OAS: -\$292.32	OW: -\$493.75 ODSP: \$97.25 OAS: -\$280.07

When considering the estimate amounts leftover above, it is important to note that Remote Communities Allowance is provided to Ontario Works and Ontario Disability Support Program recipients residing north of the 50th parallel and where they are without year-round access to the road (refer to Appendices for rates). Additionally, families with dependents under the age of 18 receive a child tax credit that is not accounted for in the comparison charts located in this report.

We observed that traditional foods hold cultural significance and come with unique costs that are not accounted for in standard MBM. The presence of these traditional items reflects the importance of cultural values and practices within these communities. Furthermore, the diversity in food prices across regions highlights the influence of geographical and logistical factors on the overall cost of living. This underscores the need for a nuanced approach to assess the cost of living for First Nation community members, one that respects their cultural and geographical specificities.

The data gathered in this study will serve as a foundational resource for future initiatives aimed at improving the living conditions and well-being of these communities. Figure 9 illustrates the varying monthly food expenditures on average reported by participants. The data reveals the wide range of spending on groceries among First Nation community members living on a fixed income. The chart underscores the importance of considering the diversity of food expenses within these regions, which can be influenced by factors such as regional location, household size, and cultural preferences that will be explained later in this report.

Fruits and Vegetables:

There are significant discrepancies in the cost of produce between Region 1 and the rest of the regions. Figure 11 presents an overview of the average prices of various fruits and vegetables on-reserve. These price points serve as a crucial component in understanding the cost of living for community members on a fixed income, such as Ontario Works assistance, Ontario Disability Support Program assistance, and Old Age Security assistance. By analyzing these prices, it becomes evident that the cost of fresh produce can significantly impact household choice of food and budgets. Factors such as geographical location and access to affordable grocery stores can influence the price variations. In Figure 11, the price of fresh fruits and vegetables is compared amongst regions. The red bars depict how costly products are in comparison to the same or similar products. In comparison, prices of fresh produce including items such as grapes, lettuce, carrots, broccoli, and corn are anywhere from two to six times higher in price in Region 1 compared to Region 5. Items prices in Region 3 and Region 5 are close, with a few differences that could be attributed to brand (The Little Potato Company vs. McCain) or fruit/vegetable type differences (e.g., Royal Gala Apples vs Honeycrisp Apples).

	Region 1	Region 2	Region 3	Region 4	Region 5
Fruits and Vegetables					
Blueberries		\$5.00		\$ 3.99	\$4.49
Strawberries		\$5.50	\$3.94	\$ 4.99	\$5.03
Bananas		\$4.00	\$1.55	\$ 1.99	\$1.66
Apples		\$6.50	\$7.99	\$ 5.99	\$5.73
Oranges		\$7.00		\$ 5.99	\$5.20
Grapes	\$14.99			\$ 2.44	\$4.79
Watermelon			\$3.99	\$ 6.99	\$6.48
Mixed veggies		\$4.00	\$6.79		\$4.80
Carrots	\$8	\$5.00	\$4.29		\$3.14
Fruit cup			\$5.99		\$1.25
Fruit bowls			\$5.19		\$7.99
Onions		\$6.99	\$5.04		\$3.24
Potatoes		\$6.99	\$6.14		\$4.27
Tomato	\$10	\$5.00	\$2.79		\$3.04
Mushrooms			\$3.16		\$2.85
Blackberries					\$3.98
Raspberry					\$3.85
Garlic (minced)			\$5.49		\$3.83
Peppers					\$2.67
Broccoli	\$8	\$5.00			\$6.71
Lettuce (3 pack)	\$20.97	\$2.99			\$9.90
Basil					\$2.88
Asparagus					\$9.90
Pineapple					\$3.48
Cantalope		\$5.99			\$3.71
Melon					\$4.50
Brussel Sprouts					\$5.59
Celery		\$5.00			\$2.89
Pears					\$4.44
Peaches					\$3.93
Mixed frozen fruit blend					\$4.75
Green beans	\$4				\$3.97
Corn	\$8				\$1.88
Green onions					\$3.43
Cucumber					\$1.65
Ginger					\$1.31
Turmeric					\$2.99
Avocado					\$1.00
Cabbage					\$5.00
Cauliflower					\$5.00
Cherries					\$3.99
Clementines					\$4.48
Kiwi					\$9.97
Greenbean					\$2.49
Spinach					\$1.67
Sweet potatoes					\$0.83
Lemons		\$5.99			\$3.98

Figure 10: The Price of Fruits and Vegetables Across Regions



Figure 11: Fresh Fruits and Vegetable Prices from Sachigo Lake (Region 1)

Meat and Protein:

In the examination of the meat and protein section of our report, it is evident that the cost of these essential food items varies significantly among our regions. A significant number of participants in the survey mentioned that affording meat was a big issue, despite the importance of it in a healthy diet.

	Region 1	Region 2	Region 3	Region 4	Region 5
Meat and Protein					
Ground Beef	\$10		\$12.40	\$ 9.50	\$23.02
Pork	\$20	\$20.24	\$7.99	\$ 4.99	\$13.62
Chicken	\$33.25	\$15.75	\$14.51	\$ 10.99	\$15.54
Steak				\$ 11.99	\$25.23
Burgers	\$12.50	\$14.50	\$16.76	\$ 8.99	\$13.11
Ham			\$5.49	\$ 12.99	\$7.92
Eggs		\$5.49	\$0.45		\$2.41
Bacon	\$12.50	\$9.00	\$6.62		\$5.73
Luncheon meat			\$6.49		\$10.41
Deli meat			7		\$9.07
Hot dogs		\$4.99	\$7.49		\$4.39
Sausages		\$9.66	\$8.99		\$7.32
Bologna					\$6.48
Turkey					\$29.30
Fish					\$10.35
Shrimp					\$12.99
Peanut butter		\$5.77			\$5.68
Protein bars		\$20.00			

Figure 12: Prices of Meat and Protein in First Nation Communities

“The price of everything has gone up. I hesitate a lot when shopping in the meat department. I follow sales. I have no one to help me and can feel isolated. Don't make stew like when the kids were little cause I don't want to eat the same thing for three days. Sometimes I think us widows and singles should get together, make a big pot of our specialty, and share it. I had a poor childhood. I hate having to eat no name food now.”

- First Nation's Survey Participant

Figure 12 provides a revealing snapshot of the prices of meat and protein products as reported by survey participants. Notably, the data shows an increase in the cost of turkey, particularly in Region 5. According to ONWAA 2022 MBM report, the price of turkey in Region 5 was \$22.10. However, the recent data indicates a price of \$29.30, significantly an increase of \$7.20 in just a

year. This rise in prices is particularly concerning when we consider that income assistance from programs such as the Ontario Works have remained stagnant since 2018.

The implications of these increased food prices are significant. For individuals and families on fixed incomes, already struggling to make ends meet, these price hikes create an even greater financial burden. The cost of essential food items, like turkey, can account for a substantial portion of their income, leaving less for other necessities.

The increase in turkey prices is not an isolated incident; other food items have experienced similar price hikes, further intensifying the financial pressure on vulnerable households. It highlights the ongoing issue of food insecurity and the urgent need to address the rising costs of essential food products.

Below is a picture from Sandy Lake (Region 1) of the price of two split chicken breasts that costs \$54.16 for less than 1kg. **How can a person on fixed income feed themselves with such a high cost?**



Figure 13: Price of Two Split Chicken Breast in Sandy Lake - \$61.69 per kilogram

Dairy Products and Dairy Alternatives:

Dairy products and dairy alternatives are essential components of a person's diet. Dairy products such as milk, yogurt, and cheese are rich sources of essential nutrients, including calcium, vitamin D, and protein. These nutrients are vital for bone health, immune function, and overall well-being (U.S. Dairy, 2023).

	Region 1	Region 2	Region 3	Region 4	Region 5
Dairy Products and Dairy Alternatives					
Milk		\$8.00	\$5.90	\$ 7.33	\$6.86
Chocolate milk				\$ 2.99	\$3.49
Cheese		\$8.83	\$7.47	\$ 6.99	\$7.20
Ice cream				\$ 5.99	\$7.48
Yogurt (16s)		\$10.83	\$ 6.62		\$20.52
Cream					\$4.47
Margarine			\$7.99		\$4.67
Butter		\$6.99			\$6.92
Sour cream					\$2.57
Lactose free milk			\$8.49		\$5.27
Soy milk					\$8.73
Almond or oat milk					\$5.74
Vegan cheese					\$4.98

Figure 14: Prices of Dairy Products and Dairy Alternatives in First Nation Communities

Looking at figure 14, milk, a primary source of dairy, which is crucial for maintaining strong bones and teeth is priced highest in region 2 at \$8.00. Comparatively, Region 3 has the highest price of lactose free milk, and Region 5 has the highest price of yogurt. According to Boom Health (2021), adequate calcium intake is especially important for growing children and older adults (represents a majority of this study's participants). Dairy products are protein-rich foods and fortified with vitamin D, that can be valuable especially in regions with longer winter months and limited sunlight (Harvard T.H. Chan, 2020).

Lactose Intolerance:

Out of 55 of the participants, at least 10 identified that they were lactose intolerant and needed a special dietary supplement. Notably, from this group, six individuals presented a second dietary restriction, adding an additional layer of complexity to their dietary needs. These restrictions included diabetes, gluten intolerance, low sodium, vegetarian/vegan, and low-carb diets.

In light of these dietary requirements, Ontario Works directive 6.6 Special Diet Allowance rates vary depending on the client's age, with allowances ranging from \$30 to \$63 for dairy allergies and \$30 to \$59 for lactose intolerant clients. These allowances are intended to help individuals manage their dietary restrictions by providing financial support for specialized products and dietary alternatives. Ontario Works and Ontario Disability Support Program provide a maximum of \$250 per month per member of benefit unit. Additionally, it is important to note that Old Age Security rates do not provide any special diet allowance (refer to Appendices).

For individuals who experience lactose intolerance, finding suitable dairy alternatives like almond milk, soy milk, or lactose-free dairy products is crucial. These alternatives allow them to obtain essential nutrients without the discomfort associated with lactose consumption. However, it is concerning to note that varying prices of these products across regions, which can further impact the affordability of essential dietary items. In Region 3, the average price of lactose-free milk is \$8.49, while in Region 5, it's \$5.27. Similarly, soymilk costs \$8.73, almond or oat milk is priced at \$5.74, and vegan cheese comes to \$4.98 in Region 5.

These variations in the cost of dairy alternatives highlight the need for a comprehensive approach to address the challenges faced by individuals with dietary restrictions, especially in communities where prices are significantly higher. The financial burden of obtaining specialized dietary products must be considered within the broader context of food security, health and accessibility.

Bread and Grains:

The analysis of the bread and grains section reveals several important insights. The data indicates a notable reliance on pre-packaged and processed grain products, which can be attributed to factors such as convenience and cost-effectiveness. These processed products, although providing quick and easy meals, may lack the full nutritional value of whole and minimally processed grains. Furthermore, the analysis highlights the financial constraints that influence participant's grain consumption. Some participants expressed concern about the rising costs of bread, which can limit their ability to access a variety of products or purchase healthier, whole-grain options.

Figure 15 shows the price of bread and grains as reported by survey participants. A box of cereal costs \$13.99 in Region 1, as shown in figure 16.

	Region 1	Region 2	Region 3	Region 4	Region 5
Bread and Grains					
Bread	\$7	\$4.00	\$ 3.78	\$ 2.75	\$3.04
Hotdog buns			\$3.45	\$ 2.50	\$2.96
Hamburger buns			\$0.07	\$ 2.50	\$1.81
Cereal - family size	\$13.99	\$5	\$9.12	\$4.25	\$3.38
Flour					\$7.05
Yeast					\$6.49
Crutons					\$2.89
Bagels		\$5.99	\$5.29		\$3.22
Cheese bun					\$2.83
Tortillas		\$10	\$4.49		\$5.60
Banana loaf					\$8.48
Porridge					\$3.40
Pasta		\$6.49	\$3.32		\$1.26
Rice		\$3.99			\$6.57
Gluten free spaghetti					\$3.79
Barley					\$2.49

Figure 15: Prices of Bread and Grains in First Nation Communities



Figure 16: Price of a Box of Cereal in Sachigo Lake - \$13.99

Canned or Packaged Goods:

The analysis of participants' consumption of canned or packaged goods sheds light on the challenges and concerns associated with these types of food products. Canned or packaged goods are often considered less healthy than fresh or minimally processed foods for several reasons.

Firstly, these products often contain high levels of added preservatives, sodium, and artificial additives to extend their shelf life. Second, these foods typically lack the nutritional value and freshness of whole foods, leading to less nutritional options in one's diet. The analysis also underlines the economic factors influencing the choice of canned or packaged goods. These products are often more cost-effective and have a longer shelf life compared to fresh foods, making them a practical choice for those on a tight budget (Spence, 2023).

In light of this analysis, it is evident that while canned or packaged goods offer convenience and affordability, they could also pose health challenges. Addressing food affordability issues could help mitigate a participant's reliance on less nutritious processed food options. The figure below illustrates the types of canned/packaged foods survey participants are consuming and the popularity of each product on a pie chart.

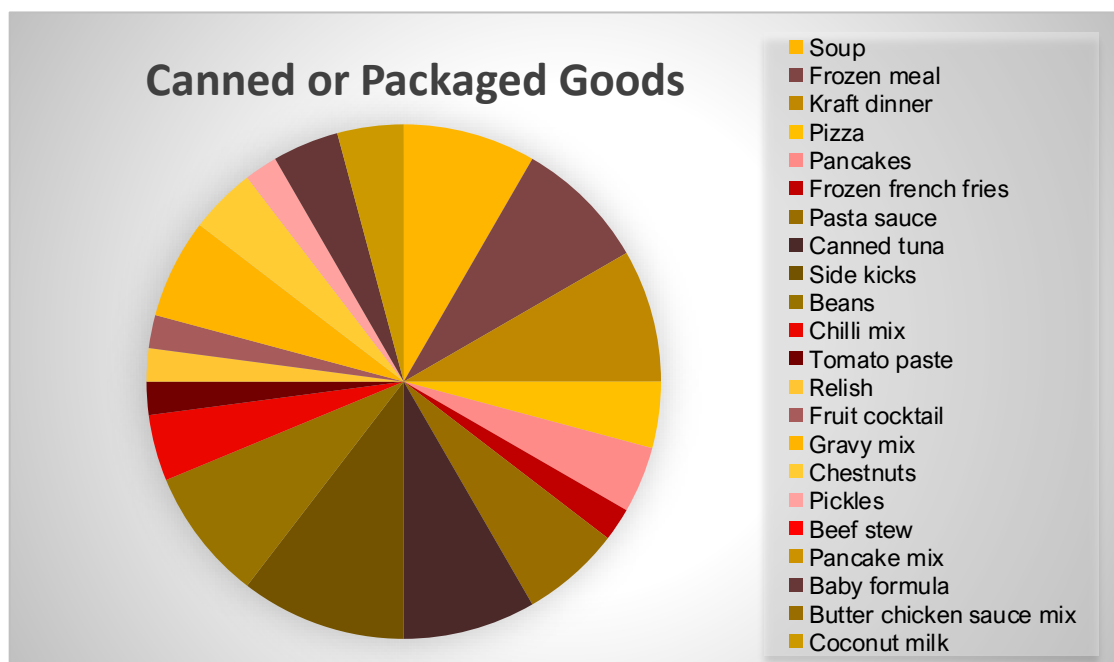


Figure 17: Pie Chart showing Canned or Packaged Goods Consumption for Participants

Snacks:

Participants shared some of the snacks they regularly purchase as shown below with corresponding cost. Region 3 had relatively higher prices of snacks on average when compared to the other regions.

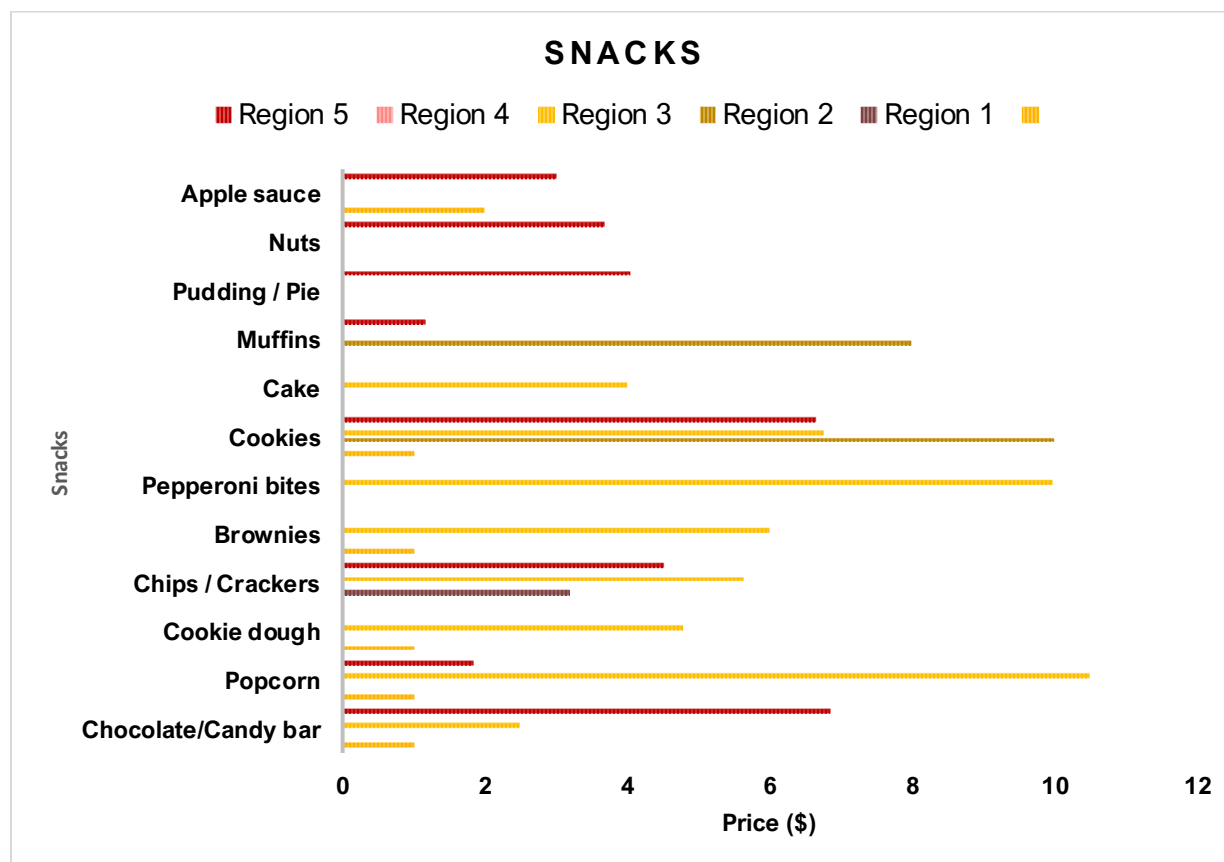


Figure 18: Average Price of Snacks Consumed by Participants

Non-Alcoholic Drinks and Beverages:

The stark price difference between sugary beverages like pop (soda) and water is a concerning issue that has far-reaching implications for the dietary choices and health outcomes of First Nations community members living on-reserve. Figure 19 shows the relatively cheap prices of pop, compared to figure 20 where water is priced at \$61.29 for a case of 40 bottles for sale at the same store. The analysis of this price difference highlights several critical points.

Firstly, the lower cost of pop compared to water is a result of complex factors, including economic disparities, geographic isolation, and limited access to healthy food options. When sugary drinks like pop are more affordable than water, it drives individuals on fixed income,

particularly those with limited financial resources, to make unhealthy beverage choices. The affordability of pop tempts individuals with fixed incomes to prioritize these sugary drinks over more healthy options like water. Every grocery list that was received from participants for this study mentioned the purchase of pop.

The price disparity contributes to the prevalence of diabetes and other health issues in these communities. High consumption of sugary beverages is a known risk factor for the development of type 2 diabetes (Julson, 2018), which is already a significant health concern among Indigenous populations in Canada. The lower cost of pop can encourage excessive consumption, exacerbating the diabetes epidemic and leading to other health complications. Of the 55 participants of this study, 19 individuals identified that they were diabetic.



Figure 20: Price of Pop in Sachigo Lake (region 1)

Figure 19: Price of Water in Sachigo Lake (region 1)

The price of pop being lower than water underscores the urgent need for policy interventions and initiatives aimed at improving access to affordable, healthy foods and beverages within First Nations communities. Addressing these pricing disparities can play a pivotal role in promoting healthier dietary choices and ultimately improving the overall well-being of community members. In addition, under the non-alcoholic beverages and drinks category, one of the survey respondents included a meal replacement drink in their grocery list. While the survey does not explicitly mention the reasons for incorporating meal replacements, it may be attributed to the affordability of food. In regions with high food prices, individuals are often compelled to make trade-offs that can have adverse health consequences. Skipping meals is one such trade-off, which can lead to various health challenges.

Meal replacements can offer a convenient solution to this problem, as they provide essential nutrients and calories in an easily accessible format. However, relying on meal replacements is indicative of a broader issue – the challenge of obtaining adequate nutrition due to limited financial resources. As this research demonstrates, the intersection of food affordability and accessibility has a direct impact on the dietary choices and nutritional well-being of individuals living on fixed incomes.

Efforts to address this issue must extend beyond meal replacements and address the root causes of food insecurity and dietary challenges. These solutions should encompass measures to ensure that nutritious, culturally appropriate, and affordable food is accessible to all individuals, regardless of their income level or geographical location.

Food and Dietary Analysis

Dietary Restrictions and Food Accessibility:

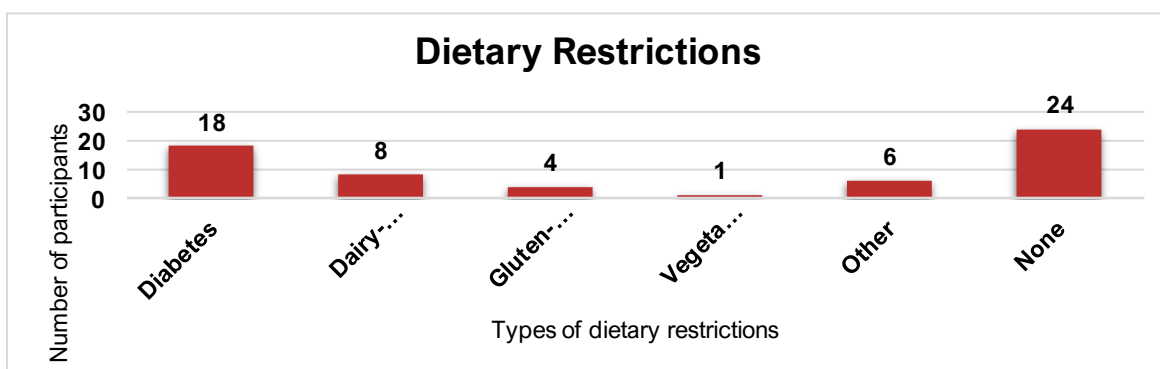


Figure 21: Graph showing Dietary Restrictions of Participants.

The “other” dietary restrictions mentioned by respondents, such as low sodium, PCOS (insulin resistance), cutting fats and sugars, lactose intolerance, and low carb, illustrate the diversity of dietary needs within communities. These restrictions are a response to evolving dietary patterns, which have transformed significantly since the arrival of European colonialists. The introduction of new foods and dietary practices, coupled with the enduring challenges of poverty and food insecurity, has led to a wide range of dietary considerations and restrictions among Indigenous peoples.

Of particular concern is the high prevalence of diabetes among survey participants, with 34% reporting this condition, compared to 8.9% prevalence in the whole of Canada’s population (PHAC, 2022). Public Health Agency of Canada (2022) also reports that First Nations and Metis people have higher rates of type 2 diabetes compared to the rest of Canada. The link between diabetes and dietary habits is evident, especially when considering the affordability and accessibility of sugary beverages like pop. In communities like Sachigo Lake and other Northern Ontario regions, the cost disparity between pop and water is striking. A case of pop can be significantly cheaper than a case of water, making sugary drinks an economically attractive option. With a single can of pop containing 39 grams of sugar, it is unsurprising that the issue of affordable and accessible healthy food is a contributing factor to the prevalence of diabetes among Indigenous peoples.

Challenges in Food Accessibility and Water Quality: Impacts on Health in Isolated Communities

The analysis also sheds light on the issue of food accessibility in isolated communities, where healthy market foods are either unavailable, of poor quality, or prohibitively costly. As a result, foods high in sugar, salt, fats, and preservatives, which are often less expensive to produce, become more accessible, perpetuating dietary challenges and health disparities.

Robidoux and Mason add that most of the time in isolated communities, “healthy market foods are not offered for sale, or are of poor quality and thus unacceptable, or are prohibitively costly and therefore inaccessible” (2017, pg. 157). The situation is further complicated by the reliance on bottled water due to boil-water advisories in some communities, making pop a more affordable and accessible alternative to clean drinking water. For some communities, bottled water is the only source of drinkable water due to boil-water advisories. 58 advisories remain in effect, 44 of which are in the province of Ontario, despite Federal commitments to eliminate all long-term drinking water advisories in First Nations communities by 2021 (Robin, 2021).

Food Security/Insecurity Amongst First Nation Communities:

Food security, the ability to consistently access safe, nutritious, and culturally appropriate food, is a fundamental concern for all individuals. This includes the affordability of food, ensuring that it is within financial reach for people of all income levels. However, many respondents in this study expressed significant challenges in obtaining the necessary food items, and an astonishing 73.6% of survey participants rely on food banks and emergency food services, utilizing them weekly, bi-weekly, monthly, or a few times per year to address their food needs.

“I bead and make crafts to sell to family and friends for extra income. Usually have a lawn sale every summer for extra income. Very fortunate to live on reserve where there is always something going on with free items/giveaways/lunch and takeouts. Most food items I only buy on sale. Very rarely pay full price unless I absolutely need it.”

- First Nation's Survey Participant

A striking aspect of food security within this context is the discrepancy in meal consumption. Not all participants indicated they were eating the standard recommended three meals per day. While for some this is a personal choice, others, particularly the most vulnerable, such as one senior woman, said that she finds herself limited to only one meal a day, primarily due to financial constraints. Fortunately, many respondents indicated they consume three meals a day or more, reflecting a degree of food security.

Figure 22 illustrates the survey's findings on the frequency of accessing food bank and emergency food services, indicating the high reliance on such resources among respondents. Figure 23 presents a pie chart depicting respondents' daily meal consumption habits. These visuals provide a snapshot of the food security landscape within First Nation communities, where challenges, resilience, and resourcefulness converge to shape the realities of those living on fixed incomes.

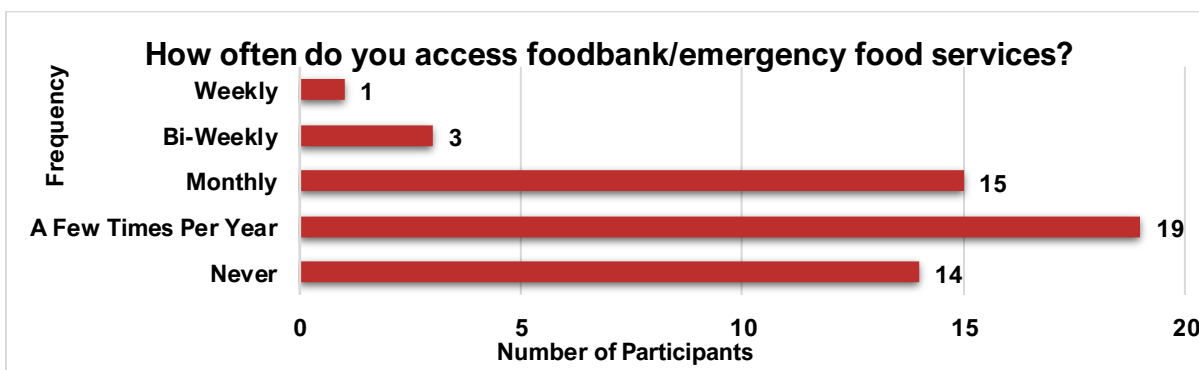


Figure 22: Graph showing results of survey question: "How often do you access foodbank/emergency food services?"

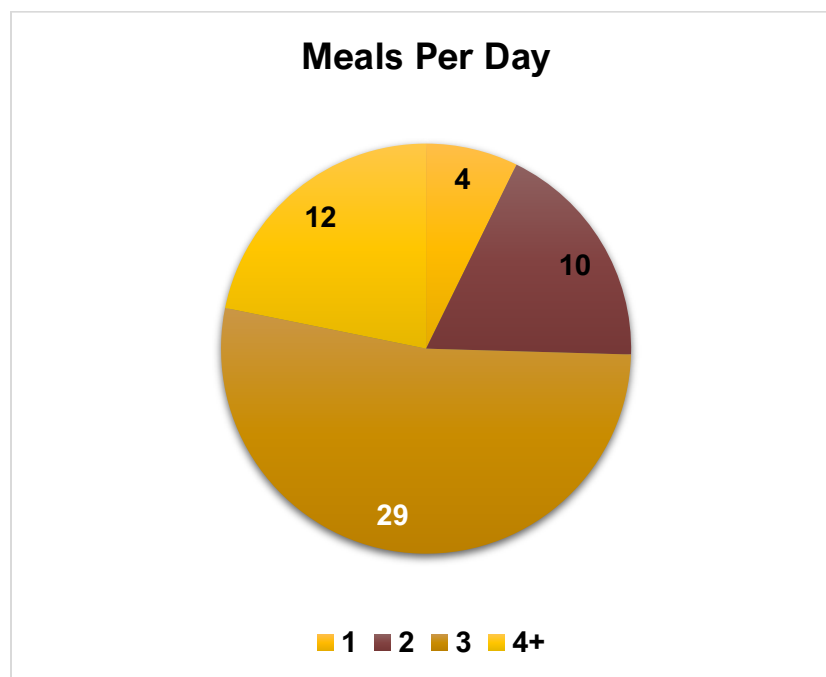


Figure 23: Pie chart showing respondents answering how many meals per day do they consume?

Access to Nutritious Meals:

We cannot stress enough that access to nutritious meals is a fundamental aspect of overall health and well-being, and it plays a critical role in determining the quality of life for individuals and communities. For First Nations communities in Ontario, access to nutritious meals can be influenced by factors like income, food affordability, geographical location, and cultural considerations.

Many First Nations communities have taken proactive steps to address food insecurity and promote access to nutritious meals. Initiatives such as community gardens, food programs, and partnerships with local producers aim to provide fresh, healthy options and empower community members to grow and prepare their food.

Nutrition North Canada (NNC):

Nutrition North Canada (NNC) is a subsidy program to aid in the high costs of food in Northern and remote communities. Funded by \$131.3 million in annual tax dollars from Canadian taxpayers for the 2022/23 year, the program aims to provide access to healthy food in 122 of the most isolated Northern towns (NNC, 2022). However, despite the subsidies, according to data

from Statistics Canada, food insecurity in the Northern Canada has gone up since the program's inception (Pedersen, 2019). Looking at the cost of bottled water in comparison to canned pop in one of the most Northern Ontario communities (as shown on page 28), the program has failed to subsidize the cost of essential products like clean bottled water.

Traditional Foods and Self-Sustenance Practices:

Traditional foods hold immense cultural significance and play a central role in the heritage, identity, and overall health of Indigenous peoples. However, their affordability and accessibility have been compromised over the years, leading to complex dietary and health implications. The cost of acquiring traditional foods has escalated due to several factors. These include the increased expenses associated with hunting, trapping, fishing, and gathering, which involve expenditures on equipment, transportation, and sometimes permits. On the other hand, traditional food consumption has decreased due to factors like pollutants contaminating local meats like fish, lack of knowledge on practices to gather, forage, harvest/plant, hunt, fish, or trap traditional or “country” foods. In addition, the convenience of shopping for foods at the store is more popular amongst modern-day Indigenous families where often there are very few traditional food options are for sale.

Figures 24 and 25 illustrate relatively low consumption of traditional foods (obtained from any source) with 61.8% respondents indicating they consume traditional foods a few times per year or never and only 30.9% of respondents include traditional foods as part of their regularly consumed meals.

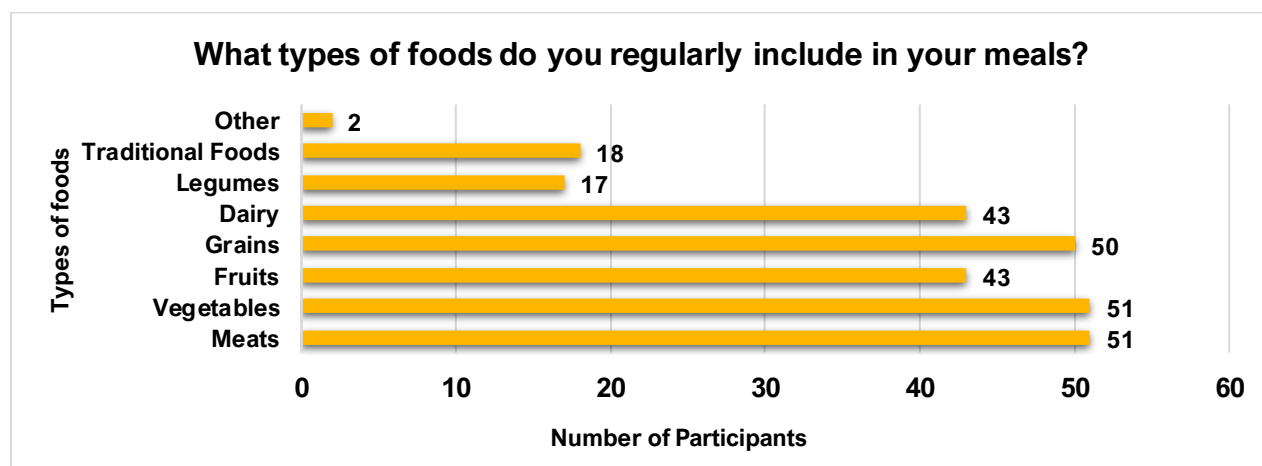


Figure 24: Respondents to survey question: "What types of foods do you regularly include in your meals?"

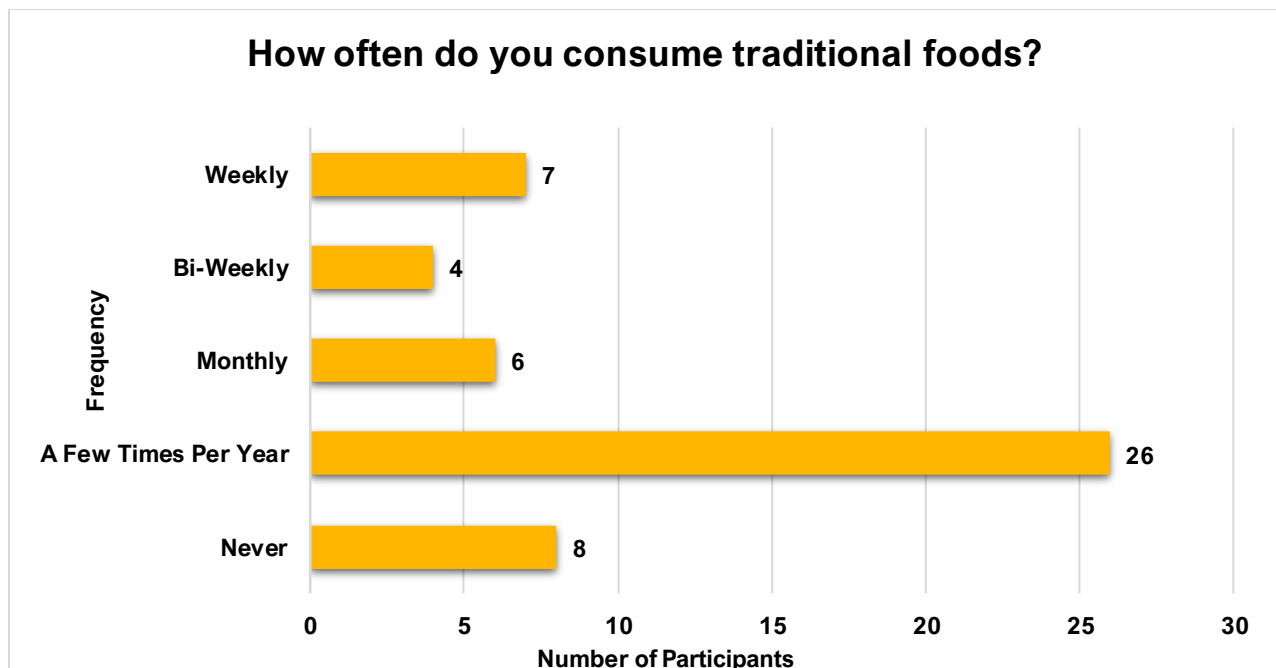


Figure 25: Respondents to survey question: "How often do you consume traditional foods?"

Most people do not engage in any self-sustenance practices (69.1% of respondents), which is usually how traditional foods are obtained. Figure 26 shows how many participants practice self-sustaining and figure 27 shows the costs associated with these practices. Regions 1 and 2 had the highest costs of self-sustaining practices like trapping, fishing, and hunting.

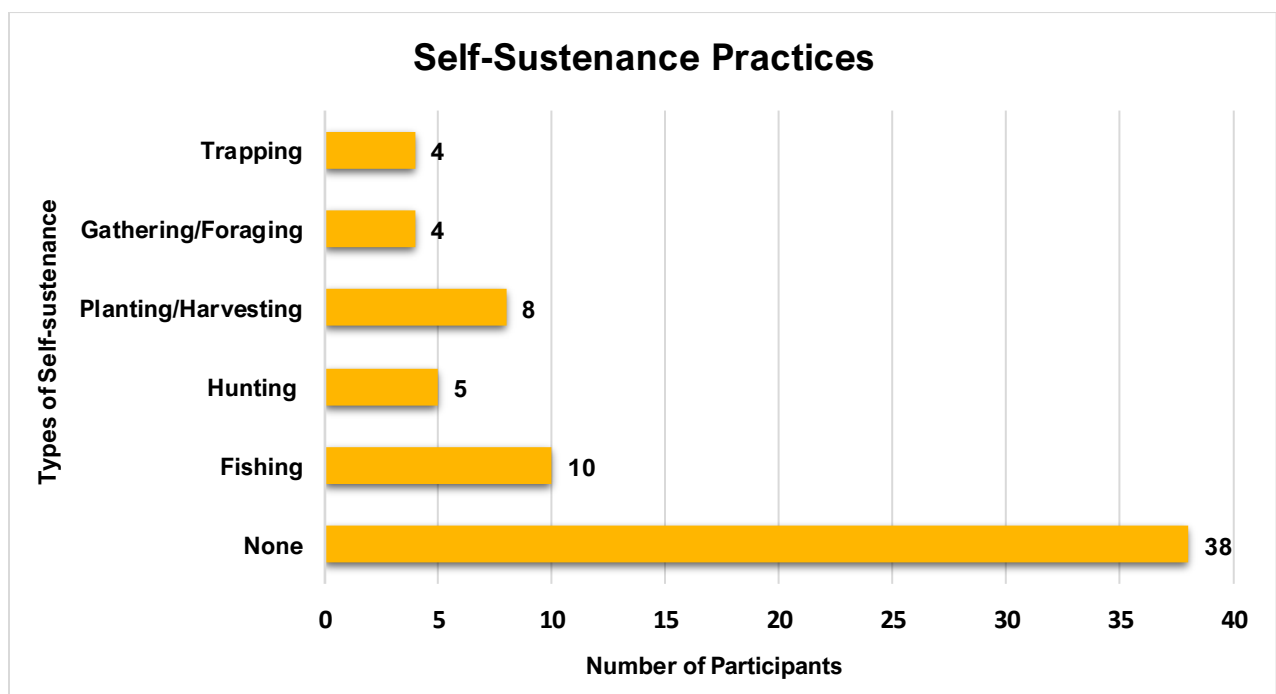


Figure 26: Graph showing how many Participants Practice Self-Sustenance.

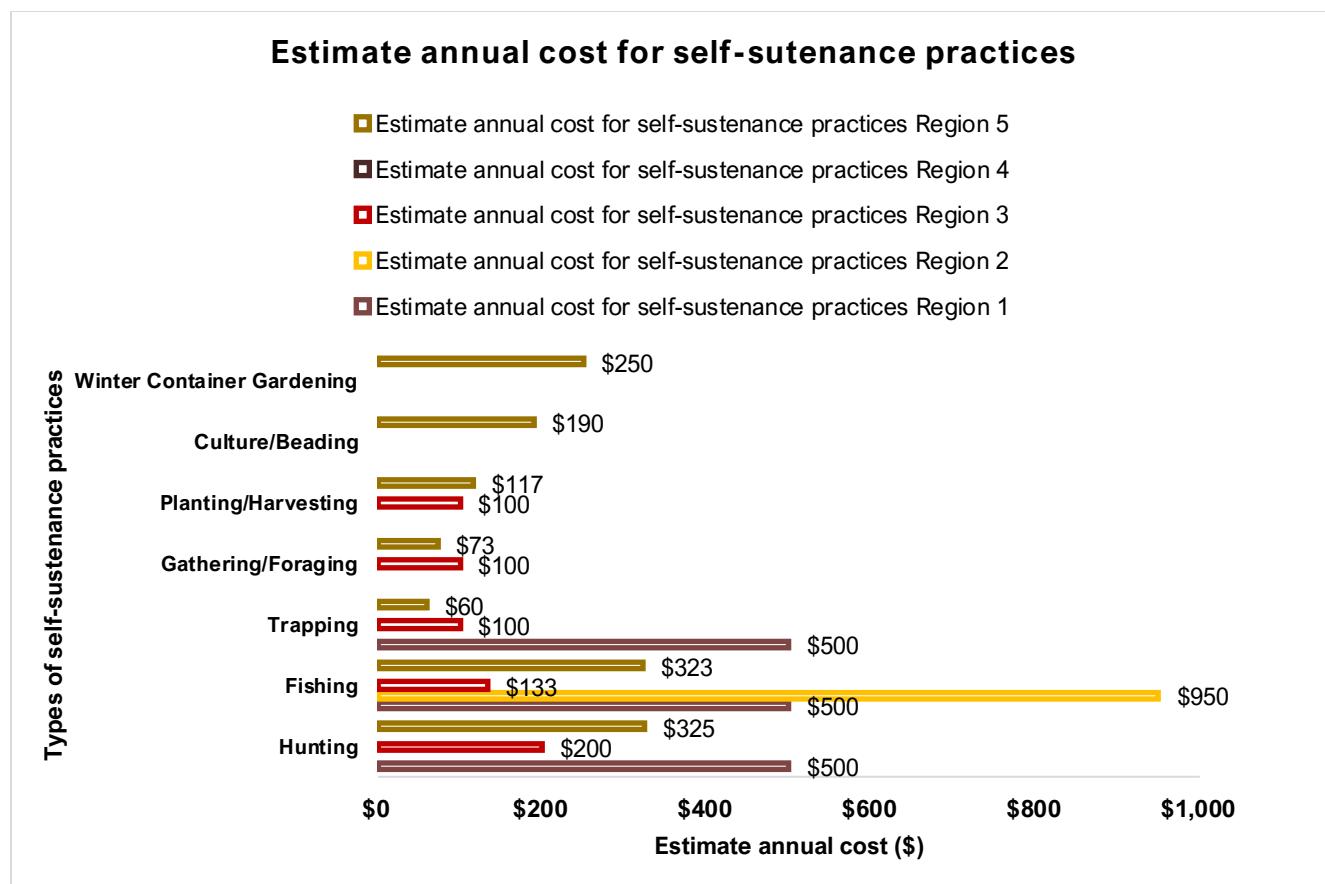


Figure 27: Estimate Annual Cost for Self-Sustenance Practices.

These dietary shifts, influenced by economic constraints, have contributed to rising rates of health issues, including diabetes, obesity, and other diet-related conditions. Furthermore, traditional foods are more than just sources of sustenance; they embody cultural practices, knowledge, and a deep connection to the land. The erosion of these traditions has broader implications for the social and cultural fabric of First Nations communities.

Efforts to address the affordability of traditional foods must encompass a multifaceted approach. Community-based initiatives, government policies, and partnerships with local food producers can play a role in reducing the economic barriers to accessing traditional foods, ensuring that hunting, fishing, and gathering remain sustainable practices is vital, and supporting community members in these endeavors can have significant cultural and health benefits. With more support from social assistance program funding and flexibility, access to traditional foods and self-sustenance practices may be more incorporated into lifestyle.

Ultimately, preserving the affordability of traditional foods is not just an issue of food security but a crucial element in safeguarding cultural heritage and improving the health and well-being of

Indigenous community members. Recognizing and addressing these challenges is central to advancing comprehensive solutions that promote health, cultural vitality, and community resilience.

Programs in-place to remove barriers to accessing traditional foods “...are narrow in focus and frequently produce more barriers rather than less” (Robin et al, 2021, para. 21). For example, the federal government offers higher subsidies to carry rural food between communities through Nutrition North Canada. However, wild foods must first be processed by an approved (federally regulated) abattoir to qualify for the subsidy under NNC (Robin et al., 2021).

Shelter and Housing Costs

Housing is a fundamental element, and it is important to note that the concept of housing extends beyond mere shelter; it significantly impacts overall well-being and health. Within the surveyed sample, most participants reside in detached or semi-detached houses, which are typical housing structures within the communities and Ontario as a whole.

However, it is concerning to observe that six participants marked “other” and alluded to residing in townhouses shared with multiple occupants. This condition reflects a critical housing concern, as it results in overcrowding and inadequate housing infrastructure. These issues not only affect the comfort and privacy of residents but also have wider-reaching implications, particularly in the context of infectious disease spread and overall community well-being.

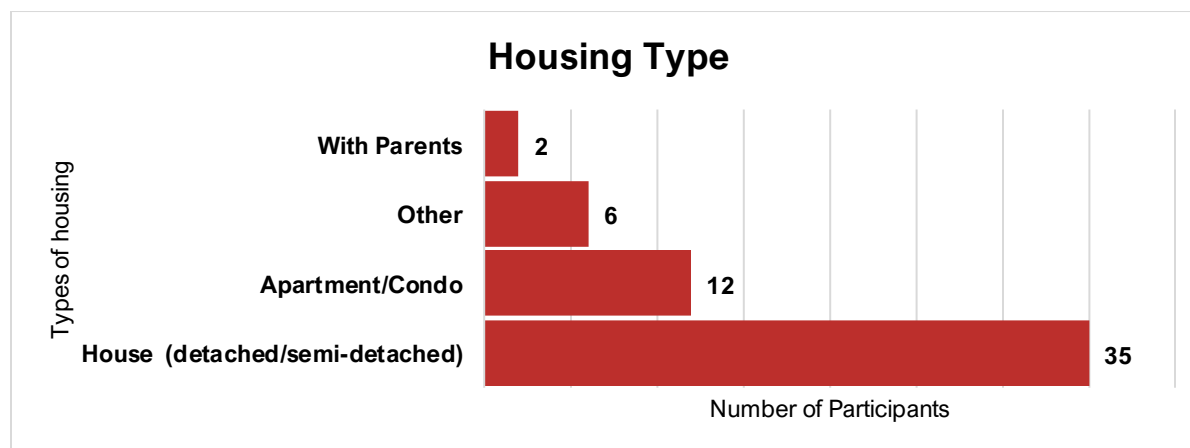


Figure 28: Fixed Income Research Participants respondents to their respective residing house.

Price of Rent and Subsidized Housing (On-Reserve):

In this research, 44 survey participants were renters. This means that the other 11 people either were paying off their mortgage, already own their home, or left this section blank. Most respondents, if not all, are provided with subsidized housing on-reserve. Thus, as shown on the right, the average rent was \$498.88, median rent was \$495, highest rent was \$750 and lowest rent was \$200.

Rent on-reserve is much lower than rent off-reserve.

In addition, figure 29 shows the average rent per month for each housing type across regions. Region 3 had the highest cost of \$660 for Assisted Living building housing type and Region 2 had the lowest cost of \$295 for a house.

In comparison to social assistance rates, Ontario Works maximum shelter for a 1-unit benefit size is \$390 and Ontario Disability Support Program maximum shelter for a 1-unit benefit size is \$556 (refer to Appendices). The maximum amounts for boarding and lodging under Ontario Works is \$533 for a single recipient and \$924 under Ontario Disability Support Program.

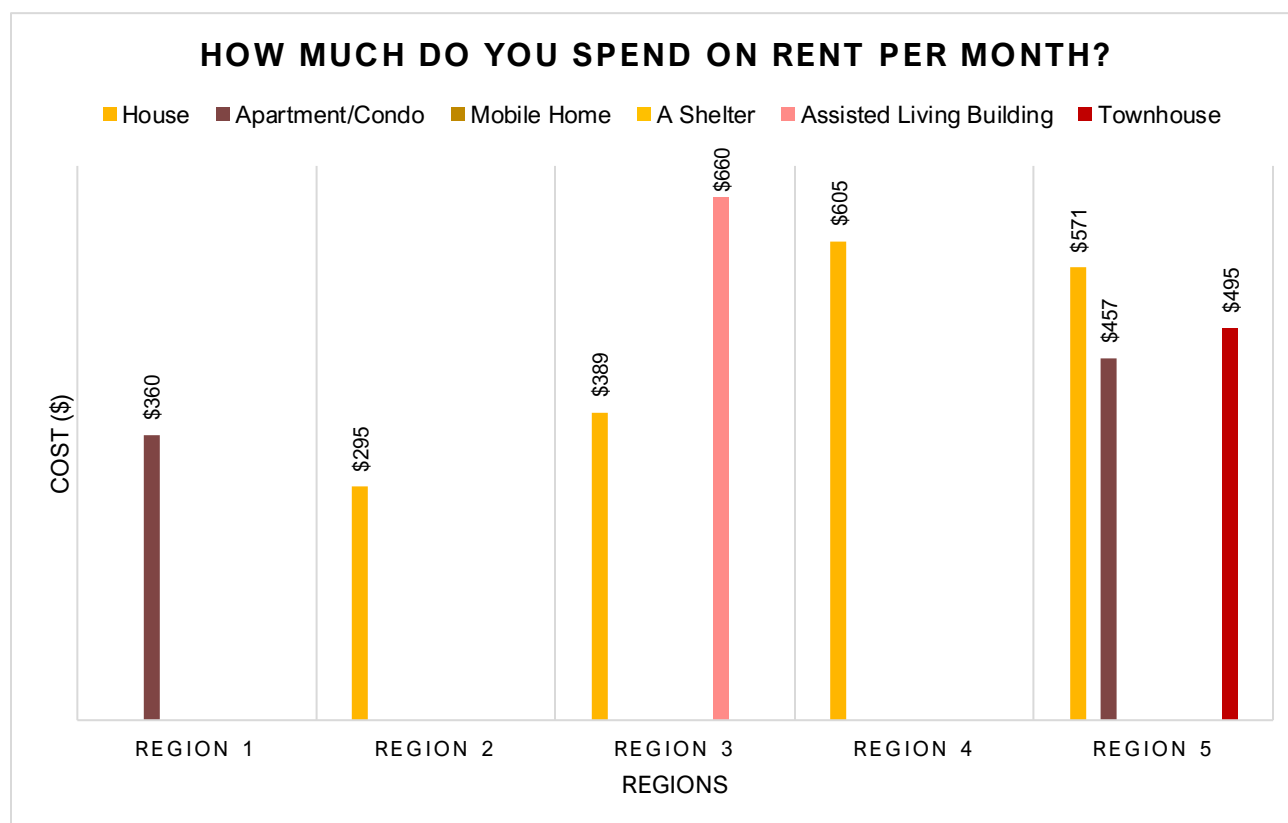


Figure 29: Average rent price per month for each housing type on-reserve for fixed income individuals.

Price of Utilities (On-Reserve):

The survey collected data from 42 participants regarding their monthly electricity costs, 27 reported their monthly heating costs, and 22 participants reported their monthly water costs.

It is also important to note that as per directive 6.3 Ontario Works, “monthly utility costs are recognized as shelter costs for the purpose of calculating assistance.” For example:

For a two-person family - the maximum shelter assistance is \$642. But their shelter bill is \$500 for housing and \$160 for heating, which is a total of \$660. Only the maximum amount of \$642 is paid according to the rate charts. The difference of \$18.00 is an out-of-pocket expense for the family or may be covered as a health-related discretionary benefit when approved by the Administrator.

These utilities represent essential elements of daily life, and the findings show variations in costs across different regions. As illustrated in table below, Region 1 exhibits the highest monthly utility expenses, likely influenced by its Northern location, which often leads to higher energy consumption for heating purposes. Conversely, Region 5 records the lowest monthly utility expenses, emphasizing the regional disparities in the costs of essential services.

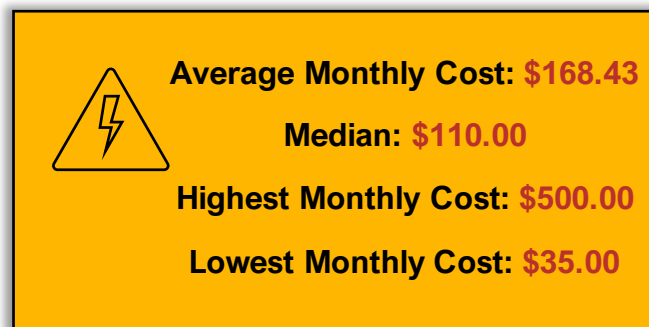
What are your average monthly expenses for utilities?					
	Region 1	Region 2	Region 3	Region 4	Region 5
Electricity	\$360	\$350	\$295	\$200	\$142
Water	\$360				\$40
Heating	\$360				\$123

Figure 30: Average monthly expenses for utilities compared regional.

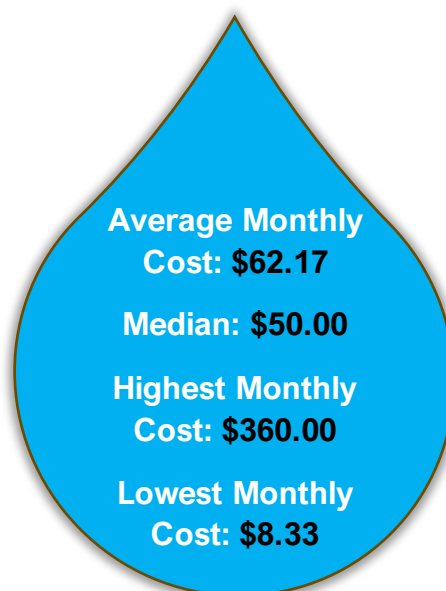
These insights underscore the multifaceted challenges participants face concerning housing and utilities, indicating the need for policies and initiatives aimed at ensuring affordable, adequate, and secure housing options and utility services for all members of First Nation communities. Housing should be more than shelter; it should be a fundamental cornerstone of health and well-being. The next page shows the price of electricity, water, and heating on-reserve across the province of Ontario based on the small sample of survey participants.

“I am unable to do things, I am limited with groceries and there is not much help. I can’t even pay my hydro I make so little so it’s always building in what I owe.”

Price of Electricity:



Price of Water:



Price of Heating:



Affordability of Housing for Fixed-Income Households:

Affordability of housing is a paramount concern and access to safe housing is crucial for the overall stability of individuals and families.

One of the challenges is that while the cost of housing continues to increase, the income provided through these fixed-income programs often remains stagnant for extended periods. In the case of Ontario Works, these rates have seen no changes since 2018, making it increasingly difficult for recipients to secure adequate housing.

Housing availability is often scarce in many First Nations communities. As a result, individuals may have limited options when searching for housing and the supply-demand imbalance can contribute to inflated housing prices. According to Palmater (2019), “federal funding for on-reserve housing does not keep up with population growth, inflation or the actual costs of constructing homes in remote or northern First Nation.” This leads to overcrowding becoming a response to the housing affordability challenge and eventually having repercussions on health and well-being.

Other Living Expenses

Transportation Costs:

Many First Nations communities are located in remote or isolated areas, where access to grocery stores and markets may be limited. In such cases, the price of food can be significantly higher due to transportation costs. Moreover, the selection of available foods might be limited, making it challenging to access a diverse range of nutritious options.

Figure 31 tells us that most individuals take rides from friends and family as their primary means of transportation to and from town, inside reserve, and even to purchase groceries.

How do you travel in your community most of the time?	Region 1	Region 2	Region 3	Region 4	Region 5
Personal vehicle		2	2	1	18
Public transportation including cabs					5
Walking	1		6		12
Biking			2		5
Rides from friends/family	1		5		20
Medical Transportation			1		2

Figure 31: Number of participants respondents to survey question: "How do you travel in your community most of the time?"

Moreover, when reaching out to Ontario Works staff for client participation in research, staff shared some information on nearest grocery stores and the cost associated with each:

- Seine River First Nation: 80 km to nearest grocery store; cost \$100 per trip (Region 2)
- Sheguiandah First Nation: 10 – 15 min drive to nearest grocery store; cost over \$20 - \$50 per cab trip (Region 4)
- Wahgoshig First Nation: 45 mins to the nearest grocery store; no cabs available (Region 3)

“If you run out of something and have to use the store on the Rez, its double what you would pay in town. The gas will double in the winter. Indian Affairs has stopped covering a lot of medical expenses.”

- *First Nations Ontario Works Client*

“Hard to shop without vehicle – use delivery service.”

- *First Nations Ontario Works Client*

Figure 32 shows the average monthly transportation costs that individuals on fixed incomes incur. Region 1 incurs an astonishing figure of \$500 per month for rides from friends and family.

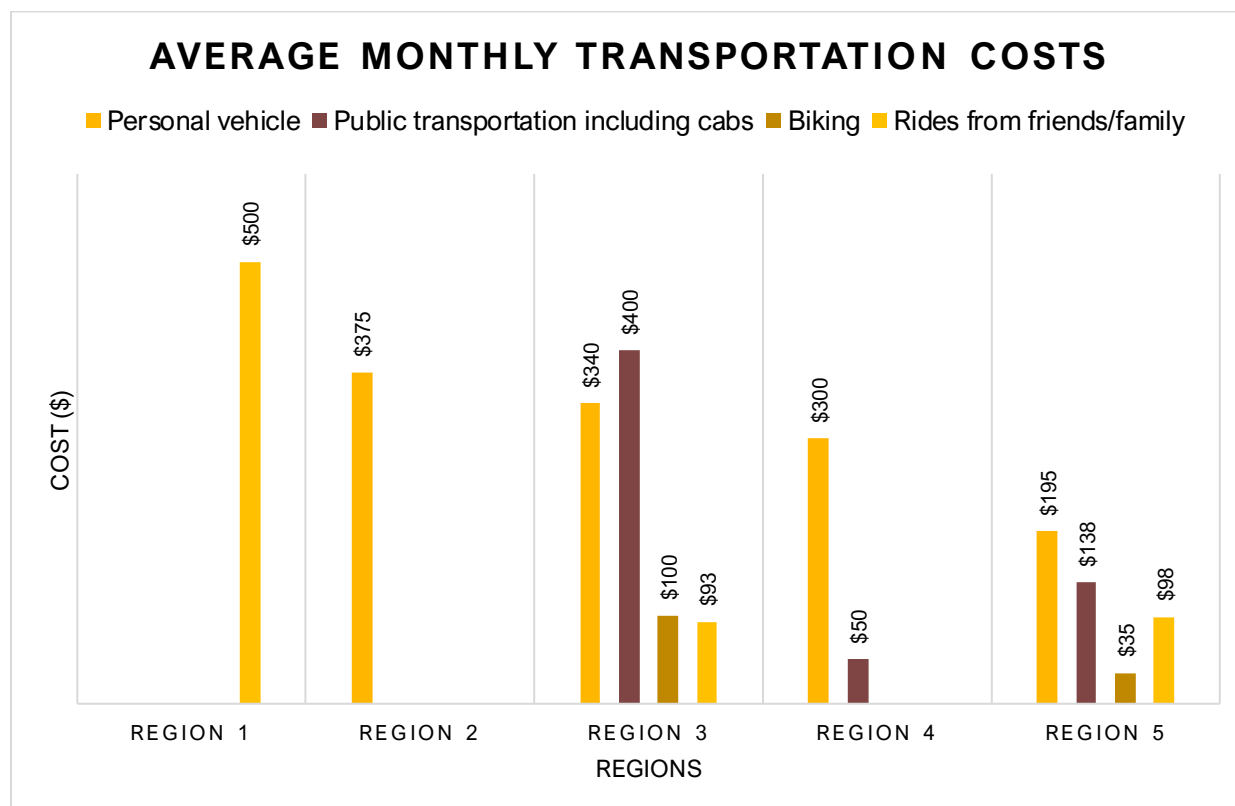


Figure 32: Chart showing the average monthly transportation costs that individuals on fixed income incur.

Transportation costs contribute to the overall financial strain on fixed-income households. The need to allocate a substantial portion of income to cover transportation expenses leaves less room for other essential needs like food, housing, and utilities.

Investment in infrastructure improvements and public transportation services in remote and isolated communities could significantly alleviate the transportation cost burden. This would make access to essential services and goods more affordable and accessible.

Healthcare Expenses:

Access to healthcare is a fundamental human right, and the financial aspects of healthcare can significantly impact the overall well-being of community members.

First Nations communities often face challenges in accessing healthcare services, including medical clinics and hospitals. The need to travel to neighboring towns or cities for medical care can result in transportation costs. While social assistance programs assist with some coverage for prescription medications, medical equipment, dental and eye care, and emergency medical costs, advocacy from government initiatives aimed at improving healthcare accessibility and reducing costs is crucial. Enhanced healthcare services in remote and isolated areas could make a significant difference. Figure 33 shows the out-of-pocket health care costs that 21 survey participants incurred. Again, Region 1 had a high disparity compared to the other regions with a cost of \$300 per month.

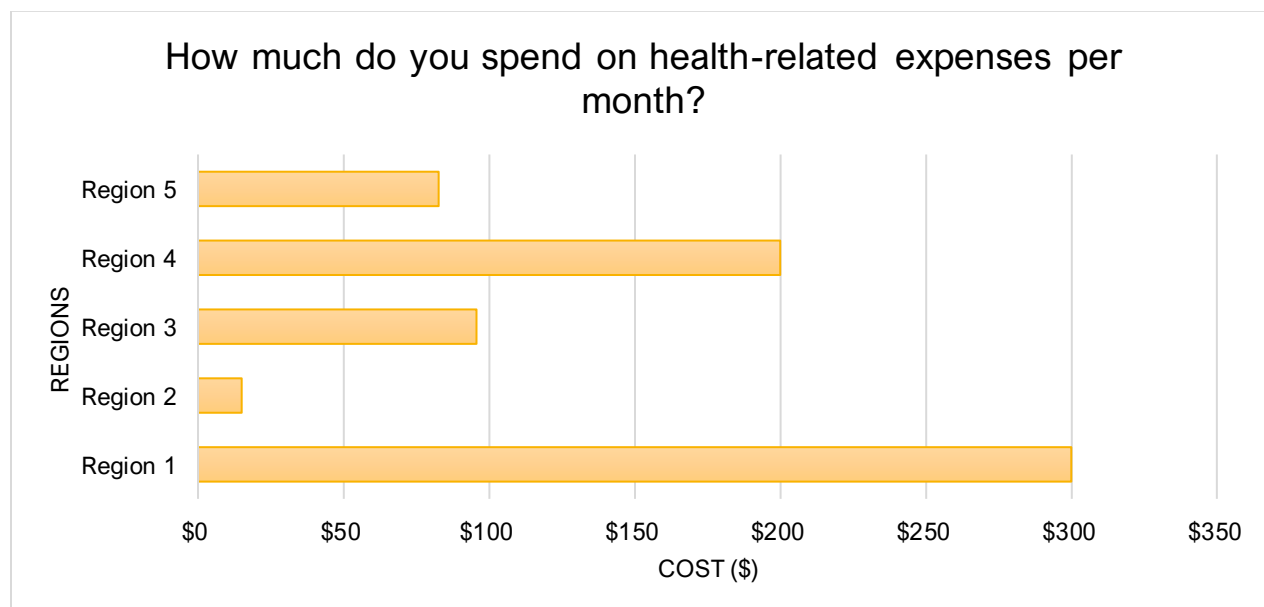


Figure 33: Out-of-pocket healthcare costs that 20 survey participants incurred.

“It is very hard to live on a fixed income, I struggle everyday. I’m still recovering from illness.”

- First Nations Ontario Works Client

Personal Care Costs:

Personal care expenses include the purchase of essential items like soap, shampoo, toothpaste, toilet paper, and sanitary products. Figure 34 shows the survey participants’ personal care costs and their respective prices. It can be seen, medicinal cannabis, diapers, and bathroom tissue are relatively high costs in both Region 3 and 5. Balancing these expenses with other necessities can be challenging, and neglecting personal care due to cost constraints can lead to health issues and decreased overall well-being.

Personal Care	Region 1	Region 2	Region 3	Region 4	Region 5
Laundry Detergent			\$9.99		\$13.33
Garbage bags (30 bags)			\$6.53		\$8.09
Shampoo		\$10.00	\$6.82		\$7.52
Conditioner		\$10.00	\$3.88		\$6.59
Bathroom tissue		\$11.99	\$28.99		\$12.73
Bar soap			\$6.39		\$5.00
Body wash			\$9.09		\$3
Diapers			\$33.99		\$50
Wet wipes			\$9.18		\$17.49
Paper towels			\$6.99		\$4.58
Dish soap			\$3.99		\$2.95
Cleaning liquid					\$5.44
Scrubbers			\$4.79		\$3.99
Ziploc bags			\$7.99		
Sanitary pads		\$15.00	\$4.39		\$0.40
Grocery bags (6 bags)					\$11.16
Air freshner					\$7.65
Dryer sheets					\$5.75
Toothpaste					\$3.31
Deodorant					\$7.00
Bees wax					\$25.00
Medicinal cannabis			\$160		\$70
Melatonin					\$18.49
Family planning test					\$17.98
Gravol					\$7.47
Sleep aid					\$15
Advil					\$17.50
Voltaren					\$11.97
Polysprine					\$13.77
Pet medicine					\$45

Figure 34: Survey participants personal care costs and their respective prices.

In addition, it is important to note in this section that culturally relevant hygiene practices are important, and individuals may require specific items or practices that are not typically covered by insurance and social assistance income. These may include traditional healing or cleansing practices, the cost of which can add up. As well as some community members may use culturally significant personal care products or items that are not widely available or covered by insurance and social assistance income. These culturally specific products can be vital for well-being but may not be affordable under fixed income constraints. Recognizing the importance of culturally relevant personal care practices is vital. Promoting these practices and supporting their accessibility can contribute to overall well-being.

Household Operations, Furniture, and Equipment:

Category 3 of the MBM includes household essentials, furniture, and appliances. Although described in the previous section under personal care, figure 35 is a snapshot of the monthly household supplies costs. Region 1 has the highest cost of \$200 per month, followed by Region 3 at \$136, Region 2 at \$130, Region 5 at \$88, and Region 4 at \$80. Household supplies include a wide range of daily essentials like cleaning supplies, laundry detergent, and maintenance tools. These are fundamental for maintaining a clean and safe living environment, which can have a direct impact on overall well-being.

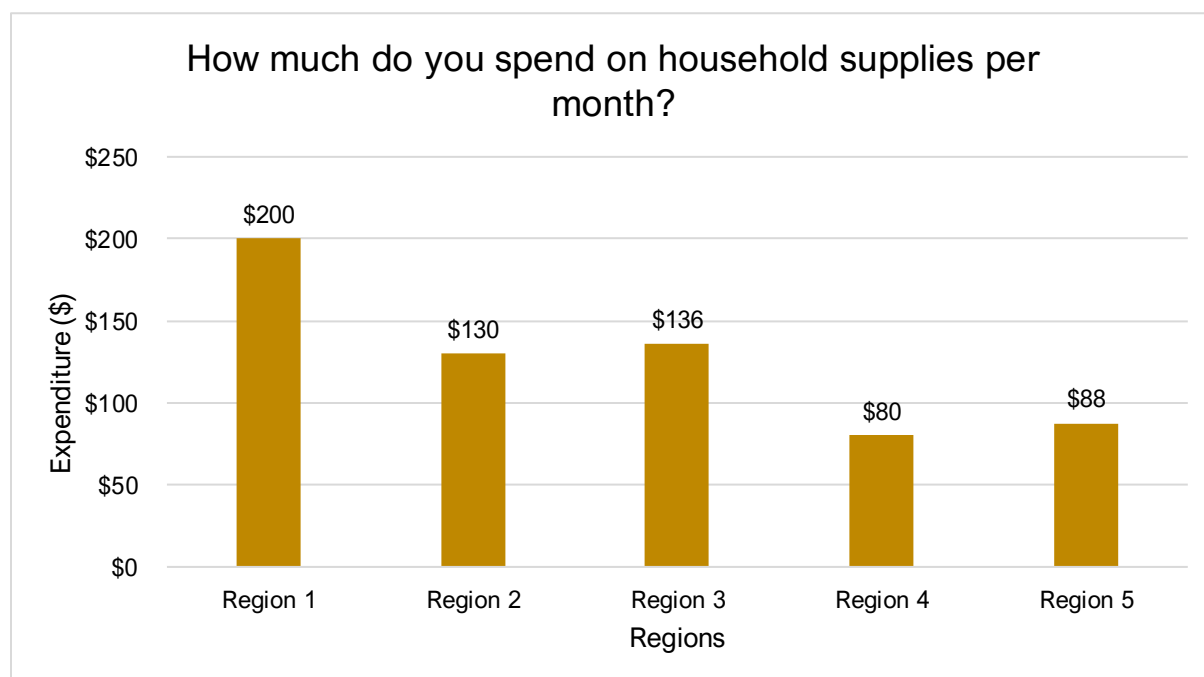


Figure 35: Survey respondents to "How much do you spend on household supplies per month?"

Additionally, the cost of furniture and appliances is a significant part of setting up and maintaining a household. This includes expenses for items like beds, sofas, refrigerators, and stoves. Furniture and appliances are necessary for a comfortable lifestyle but can be costly to acquire or replace. Moreover, the upkeep and repair of furniture, appliances, and household equipment require financial resources. When essential items break down, the cost of repairs or replacement can exhaust and/or exceed already tight budgets. Figure 36 shows how much individuals on fixed income spend on household equipment per month. Region 1 has the highest cost of \$200 per month, followed by Region 5 at \$111, Region 3 at \$91, and Region 4 at \$60.

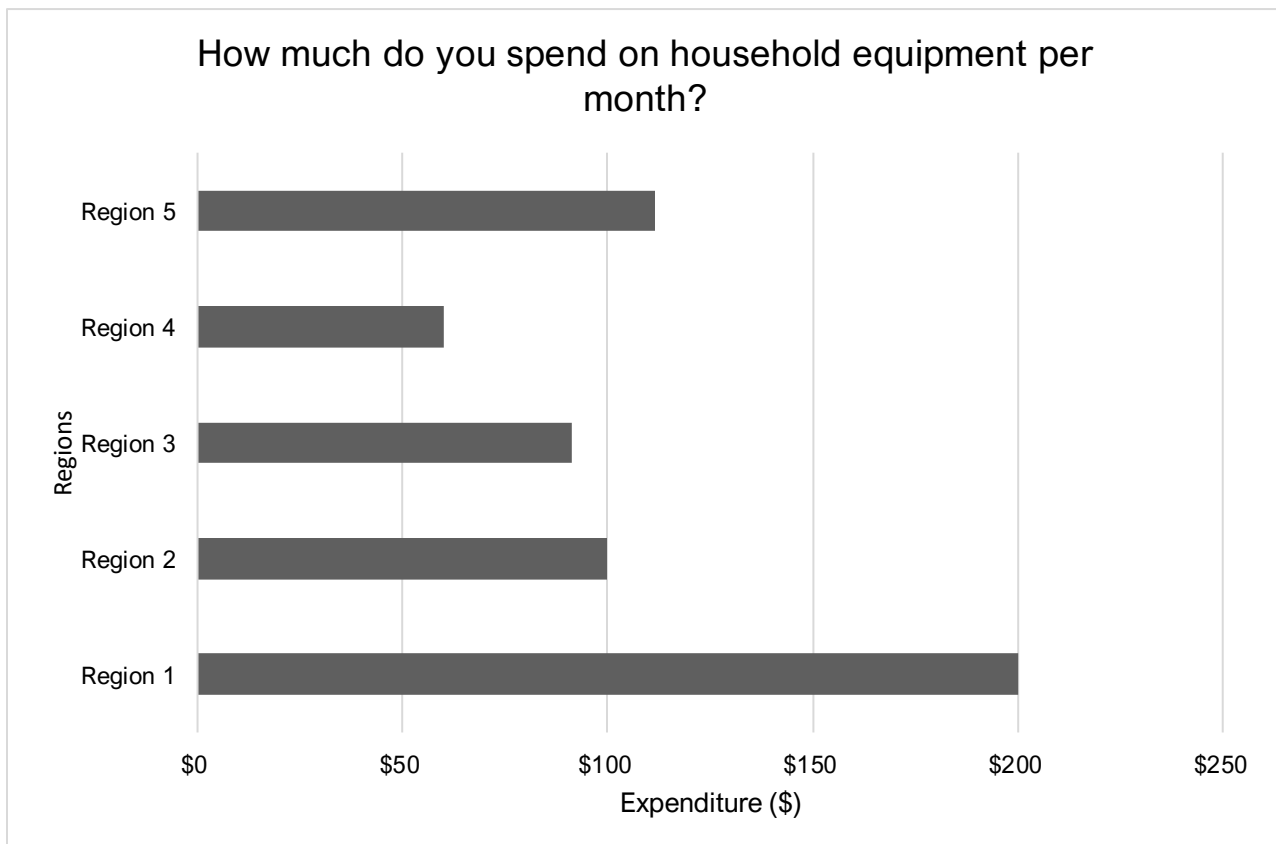


Figure 36: Survey respondents to "How much do you spend on household equipment per month?"

Internet and cell bill (per month)					
	Region 1	Region 2	Region 3	Region 4	Region 5
Internet			\$158.00		\$150
Cell			\$76.67		\$80
Batteries					\$4.88

Figure 37: Internet and cell bill (per month)

Although not explicitly asked for in the survey, a limitation mentioned in our methodology and a factor to keep in mind for the future, participants from Region 3 and 5 provided us with additional comments on their cost of living. This included internet, cell, and batteries. The average internet bill costs highest in Region 3 (\$158), average cell bill costs the highest in Region 5 (\$80).

Clothing and Footwear:

Clothing and footwear are not merely fashion choices; they are basic human necessities.

Adequate clothing provides protection from the elements, while appropriate footwear ensures comfort and safety, especially in extreme weather conditions.

In regions with diverse climates, the cost of clothing can vary significantly throughout the years. For instance, individuals require different wardrobes for summer and winter, increasing the overall expenses. Furthermore, the quality of clothing and footwear can impact their longevity.

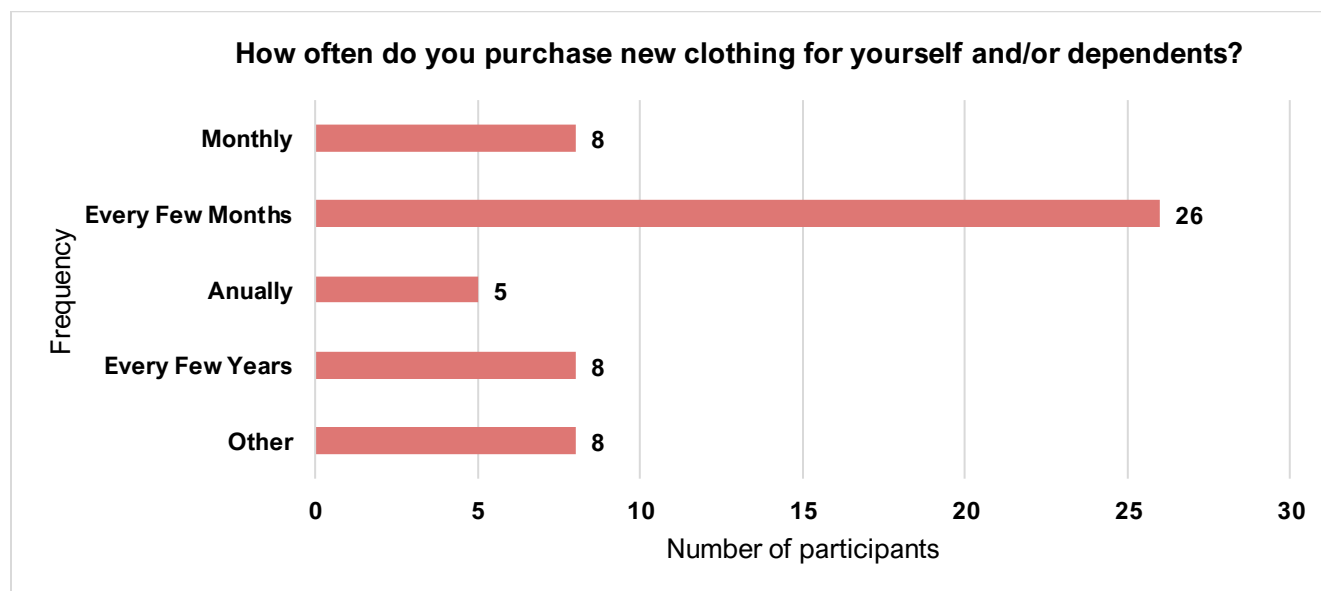


Figure 38: Survey respondents to "How often do you purchase new clothing for yourself and/or dependents?"

In the figure above, those who chose the "other" option said they do not buy new clothing, some said it is because they cannot afford to purchase new clothing for themselves and/or dependents, some only buy **"back to school needs"**, and others **"only shop on sale as needed and try and save \$"**

“I live on fixed income (old age pension). I have had to get rid of old clothes and donate them and buy smaller clothes. Much smaller”

- First Nation's Survey Participant

“Clothing is expensive for plus size people.”

- First Nation's Survey Participant

“When I can afford a pair, I buy it”

- First Nation's Survey Participant

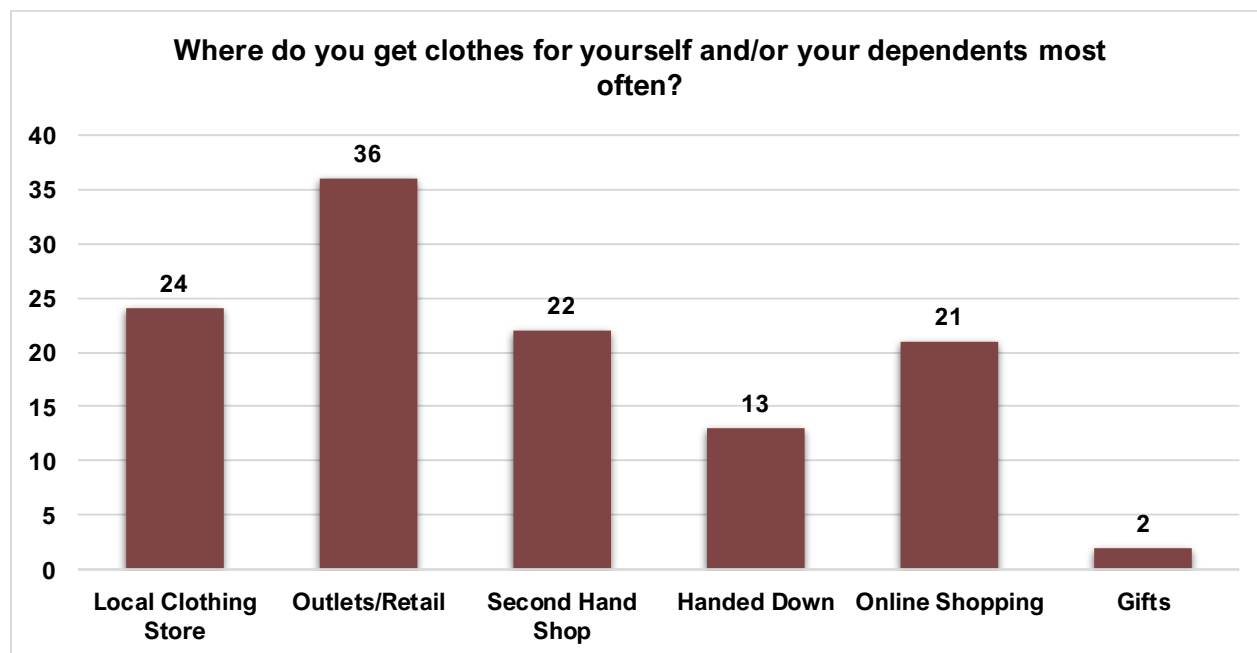


Figure 39: Survey respondents to "Where do you get clothes for yourself and/or your dependents most often?"

From figure 39, 65% shop at outlets/retail, 43% shop at local clothing stores, 40% shop at secondhand shop, 38% shop thru online shopping, 23% receive handed down items, and 4% reported they get gifted clothes. Figure 40 compares the cost of clothing for male and females.

What is the typical cost of the following clothing items if you were to purchase them for yourself?										
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
	Region 1		Region 2		Region 3		Region 4		Region 5	
1 Shirt	\$60		\$20		\$22	\$28	\$20		\$19	\$22
1 Pair of Pants	\$80		\$20		\$37	\$44	\$30		\$28	\$32
1 Winter Jacket	\$160		\$150		\$137	\$156	\$200		\$97	\$138
1 Pair of Shoes	\$120		\$85		\$111	\$118	\$160		\$86	\$78
1 Pair of Underwear	\$12		\$18		\$21	\$19	\$10		\$7	\$9
1 Pair of Socks	\$20		\$12		\$13	\$14	\$10		\$4	\$7
Traditional Clothing						\$200				\$314

Figure 40: Typical cost of clothing items if survey participants were to purchase them.

Many females (8) from Region 3 and 5 mentioned the cost of a ribbon skirt as their traditional clothing. Clothing is an integral part of cultural identity, and for many, it holds deep social and ceremonial significance. Individuals need specific attire for cultural events, ceremonies, and gatherings, which can be an additional expense.

Additionally, families with children face additional challenges. Kids outgrow their clothing quickly, necessitating frequent purchases. For parents on fixed incomes, these expenses can be a significant financial burden. One participant from Region 5 mentioned that it costs them \$14.99 in Region 5 for a pair of kid's pants.

Inadequate clothing and footwear can have a detrimental effect on physical and mental well-being. This is especially concerning in harsh climates where the wrong attire can lead to discomfort, health issues, or social isolation. Raising awareness about the financial struggles of individuals and families in acquiring essential clothing and footwear is essential. Advocacy for government support and subsidies can help address these challenges.

Recreation:

Recreation encompasses various activities and leisure pursuits that promote physical, mental, and social health. Engaging in recreational activities helps alleviate stress, improve mood, and boost overall mental and emotional wellness. Finances and budgeting for recreational activities have been challenging for individuals and families on fixed incomes. Only a few participants shared their expenses for recreation, many mentioned they could not afford recreational activities due to financial constraints. Recognizing the importance of recreation and its positive impact on well-being, we must develop support systems and programs to ensure that individuals have access to these opportunities.

Financial Well-being and Fixed Incomes

“I work for family and friends taking care of kids or cleaning to help me get by monthly.”

- First Nation's Survey Participant

The financial well-being of individuals and families on fixed incomes in First Nations communities is a multifaceted issue with unique challenges. Understanding the dynamics of this financial landscape is crucial for addressing the cost of living. Here is a summary analysis:

1. **Fixed Income Sources:** Many individuals in First Nations communities rely on fixed income sources like Ontario Works, Ontario Disability Support Program, or Old Age Security (refer to Appendices for rates). These income sources do not adequately cover the rising cost of living.
2. **Economic Disparities:** First Nations communities often face economic disparities compared to the rest of Canada, which can result in lower and limited employment opportunities. This economic context impacts overall financial well-being.
3. **Affordability Gap:** The cost of living, especially for essentials like housing, food, and utilities, exceed the income of those on fixed incomes. This affordability gap leads to financial strain and insecurity.
4. **Generational Needs:** In some cases, individuals on fixed incomes support multiple generations within their households. This added responsibility strains financial resources and limits opportunities for saving or investing.
5. **Healthcare Costs:** Healthcare expenses, especially for those with specific health conditions, can be a significant financial burden. Medications, medical supplies, and travel for healthcare can quickly deplete fixed incomes.
6. **Affordability of Cultural Practices:** Participation in cultural and traditional practices is important for cultural identity. However, some of these activities may incur costs for supplies, travel, or participation fees.
7. **Community Support:** Community-based support systems, such as food programs, community events, and donations, play a crucial role in easing financial burdens. These local initiatives provide essential assistance to community members.
8. **Advocacy and Policy Changes:** Advocacy for increased income support, improved access to financial services, and policy changes that address the unique financial challenges faced by First Nations communities is essential for long-term financial well-being.
9. **Holistic Well-being:** It's crucial to recognize that financial well-being is interconnected with physical, mental, and social well-being. Addressing financial challenges can have a positive ripple effect on other aspects of individuals' lives.

Policy Implications and Recommendations

The data and analysis presented in this report offer valuable insights into the unique circumstances these communities face. Here are some policy implications and recommendations:

1. **Address Affordability Gaps:** Advocate for income supports that reflect the actual cost of living in First Nations communities. Periodic adjustments to these supports are crucial.
2. **Food Security Initiatives:** Support affordable and accessible grocery stores or cooperatives within communities. Promote local food initiatives, such as community gardens and traditional food programs, to enhance food security and/or sovereignty.
3. **Affordable Housing Strategies:** Develop affordable housing initiatives tailored to the specific needs of First Nations communities. Encourage economic development programs that can potentially lead to increased income for community members.
4. **Health Access and Support:** Advocate for increased access to healthcare services, including affordable medications and medical supplies. Develop community-based health programs focusing on prevention and holistic well-being.
5. **Infrastructure Development:** Address infrastructure challenges that affect housing, utilities, and transportation. Adequate infrastructure is essential for overall well-being.
6. **Cultural Affordability:** Recognize the cultural significance of traditional practices and support initiatives that make them affordable for community members.
7. **Data Collection and Research:** Support ongoing data collection and research in an ethical and collaborative manner on the cost of living to inform policies and initiatives.
8. **Collaborative Approaches:** Encourage collaboration between First Nations communities, governments, non-profit organizations, and other stakeholders to address these issues.
9. **Community Initiatives:** Support local initiatives that ease the financial burdens of community members, such as food programs, free items/giveaways, and other community events.
10. **Advocacy for Policy Changes:** Promote the voices of community members and advocate for policy changes that consider the unique circumstances of First Nations communities.

11. Policy Evaluation and Adaptation: Continuously assess and adapt policies to ensure they effectively address the evolving challenges of First Nations communities.

12. Long-term Sustainable Solutions: Develop strategies and initiatives that work toward long-term, sustainable solutions for increasing the overall well-being of community members.

“If I wasn’t living in the seniors, if I didn’t have FEDs looking after all my medical needs, if I didn’t have transportation to town for food and essentials, if I didn’t have transportation to take me to ALL my doctors appts. I would be living on the streets or probably dead. If one really looks at it, so much to be grateful for.”

- *First Nation’s Survey Participant*

Conclusion

This comprehensive report has shed light on the challenges faced by individuals living on fixed incomes in First Nations communities across Ontario. The analysis has unveiled a complex web of economic, cultural, and geographic factors that influence the cost of living. These challenges affect essential aspects of life, including food security, housing, healthcare, and access to basic necessities.

First Nation communities are grappling with a housing crisis, where overcrowding and inadequate infrastructure are the norm rather than the exception. Affordability remains a significant concern, with rising rents and food costs outpacing income growth. Food insecurity is pervasive, forcing many to rely on food banks and emergency services.

The data has also highlighted the critical role of healthcare, transportation, and recreation in the overall well-being of community members. Financial burdens stemming from high energy costs and the need for personal care and hygiene further complicate daily life for those on fixed incomes.

Despite these challenges, the resilience and resourcefulness of First Nations communities shine through. Community-driven initiatives and support systems demonstrate the strength of collective action.

Policy recommendations have been provided, aiming to tackle the immediate challenges and foster long-term, sustainable solutions. These solutions should focus on increasing affordability.

As the journey towards a more equitable, culturally sensitive, and prosperous future for First Nations communities continues, it is crucial to listen to the voices of those affected and to prioritize their well-being. This report is a step toward that vision, offering data, analysis, and recommendations that can pave the way for meaningful change. By recognizing the cost of living as an intricate issue with multifaceted challenges, we can collectively work towards a brighter future where all members of First Nations communities have the opportunity to thrive.

“I find it hard living on a fixed income. With the cost of living these days, it’s hard to budget the little amount you receive each month. The cost of food alone is outrageous. Nevermind adding on gas and other things one needs to survive. It’s impossible to live on a working salary as well. So it leaves one to feel stuck in a whirlwind of emotions. I have many family members who work and can’t even make ends meet. Something needs to change!!!”

- *First Nation’s Survey Participant*

Appendices

Appendix A: Ontario Works Rates

OW RATE CHART – OCTOBER 2018

Basic Needs (Renters and Owners), Reg. 41(1)

Applicants/Recipients Living with Parents, Reg. 44(3), 51.1ii

Number of Dependents Other Than Spouse	Dependents 18+ or older	Dependents 0-17 years	Single Recipient	Couple
0	0	0	\$343	\$494
1	0	1	\$360	\$494
	1	0	\$623	\$652
2	0	2	\$360	\$494
	1	1	\$623	\$652
	2	0	\$781	\$826
3	0	3	\$360	\$494
	1	2	\$623	\$652
	2	1	\$781	\$826
	3	0	\$956	\$1001

For each additional dependant, add \$175 if dependant is 18 years or older and \$0 if the dependant is 0-17 years of age.

Remote Communities Allowance (formerly Northern Allowance), Reg. 41(1)2, 44(3)2 Renters/owners/Living with Parents

Number of Dependents Other Than Spouse	Recipient	Recipient and Spouse
0	\$272	\$403
1	\$430	\$502
2	\$526	\$602

For each additional dependant, add \$102.

Shelter Maximum, Reg. 42(2)

Benefit Unit Size	Maximum Monthly Shelter Allowance
1	\$390
2	\$642
3	\$697
4	\$756
5	\$815
6+	\$844

Maximum Amounts for Board and Lodging, Reg. 44(1)

Number of Dependents Other Than Spouse	Dependents 18+ or older	Dependents 0-17 years	Single Recipient	Couple
0	0	0	\$533	\$688
1	0	1	\$664	\$752
	1	0	\$752	\$790
2	0	2	\$737	\$813
	1	1	\$825	\$851
	2	0	\$873	\$887
3	0	3	\$806	\$874
	1	2	\$894	\$912
	2	1	\$942	\$948
	3	0	\$980	\$984

For each additional dependant 18+ years of age add \$120 for a single parent, \$100 for a couple. For each additional dependant 0-17 years of age add \$69 for a single parent and \$61 for a couple.

Remote Communities Allowance (formerly Northern Allowance), Reg. 44(1)2

Number of Dependents Other Than Spouse	Recipient	Recipient and Spouse
0	\$272	\$403
1	\$420	\$485
2	\$511	\$578
3	\$605	\$672

For each additional dependant, add \$99.

Special Boarder Allowance, Reg. 44(1)5, 44(3)4

\$71/case added to B&L and applicant/recipient living with parents

Dependant(s) of Dependant, Reg. 44(2)

Number of Dependents of Dependant	Maximum	North of 50 th
1	\$366	+\$212
2	\$419	+\$98
3	\$479	+\$102
4	\$537	+\$102
5 or more	\$568	+\$102

Special Diet, Reg. 41(1)4, 44(1)3, 44(2)5, 44(3)3

Max \$250/month per member of the benefit unit

Earning Exemption, Reg. 49(1)

First \$200 of net earnings is fully exempt for each adult member with earnings
50% of net earnings (i.e. after allowable mandatory deductions)
Child Care Expenses: Licensed (no max.); Unlicensed (max \$600/child)

Personal Needs Allowance (PNA), Reg. 43(1)(3), 44(1)2 and (3)

Persons in eligible institutions	\$149
Pregnancy Nutritional Allowance, Reg. 41(1)6, 44(1)6, 44(2)6, 44(3)5	
Milk-Based (Lactose Tolerant)	\$40/month
Non-Dairy (Lactose Intolerant)	\$50/month

Temp Care – Reg. 57(5)		North of 50 th
First child	\$274	\$440
Each additional child	\$224	\$326

OCB

\$116.91 per month.

Advanced Age Item, Reg. 41(1)5, 44(1)4

Each member of the benefit unit aged 65 and over: \$44.

Emergency Hostel Services, Reg. 43(2) First Nations Delivery Partners

The budgetary requirements for an applicant or recipient of emergency hostel services shall be an amount approved by the Director for providing the benefit unit with board, lodging and personal needs.

Emergency Hostel Services, OW Directive 2.7 – First Nations Delivery Partners

Benefits, Reg. 55

Full-time Employment (once/12 months)	\$500
Guide Dog Benefit	\$84
Other Employment and Employment Assistance	
Activities (formerly ESUB) (once/12 months)	\$253
Transition Child Benefit (per child) up to max	\$230

Asset Limits, Reg. 38(1)

Number of Dependents Other Than Spouse	Single (\$)	Couple (\$)
0	\$10,000	\$15,000
For each additional dependant add	500	500
Child under Temporary Care or Dependant of Dependant	500	500

- \$47.70 per day for board and lodging
- \$4.95 for in-kind/cash
- Up to a maximum of \$52.65 per day, where emergency hostel operators provide personal items and/or money in addition to board and lodging.

Appendix B: Ontario Disability Support Program Rates

ODSP RATE CHART – JULY 2023

Rates

Earning Reductions

Benefits & Asset Limits

Key Non-ODSP Supports

Key 2023 Changes

ODSP Rate Table Job Aid

Adjustments to the job aid to reflect 2023 changes to ODSP have been made, along with re-grouping of tables for ease of use (see right).

Earning Exemptions

Starting February 2023, the earning exemptions for persons with a disability increased the full exemption from \$200 to \$1,000 and the exemption rate from 50% to 25%. The earning exemptions for non-disabled adults remains the same.

Indexed Rates

Starting July 2023, and every July thereafter, specific amounts will be adjusted to inflation using changes in prior average 12-month Ontario Consumer Price Index periods.

Basic Needs (Renters & Owners), Reg.30(1)1i, ii, 40.1ii

Number of Adult Dependants	Single Recipient	Couple	Couple (both disabled)
0	\$752	\$1,085	\$1,501
1	\$1,166	\$1,296	\$1,712
2	\$1,378	\$1,532	\$1,948

For each additional adult dependant add \$237

Shelter Maximums (Renters & Owners), Reg.31(2)2

Benefit Unit Size	Maximum Monthly Shelter Allowance*
1	\$556
2	\$875
3	\$947
4	\$1,027
5	\$1,109
6+	\$1,149

*Reg.31(2)5 - add \$81 for "doubled disabled" or "prescribed class"

Double Disabled Max (Renters & Owners), Reg.30(2)

Client and Spouse both disabled: \$2,205

Sole Support Parent Supplement (Renters & Owners), Reg.30(1)1.1

Single Parent with children: \$143 per case

Remote Communities Allowance (Renters & Owners), Reg.30(1)2

Number of Dependants	Recipient	Recipient & Spouse
0	\$272	\$431
1	\$430	\$530
2	\$526	\$628

For each additional dependant, add \$102.

Pregnancy Nutritional Allowance, Reg.30(1)5,33(1)6

Milk-Based (Lactose Tolerant): \$40/month

Non-Dairy (Lactose Intolerant): \$50/month

Special Diet, Reg.30(1)4,33(1)4

Max \$250/month per member of benefit unit

Indexed Rates*, Reg.29.1

Basic Needs
Double Disabled Max
Shelter Maximums
Institutional Amounts
Board & Lodging and Additional Amounts for Dependents

*adjusted annually every July

Institutional Amounts, Reg.32(1)2,32(1)3

Developmental Disabilities Act: \$1,143
Long-term Care Homes: \$1,138

Personal Needs Allowance, Reg.32(1)1

Persons in Personal Needs Allowance eligible institutions: \$149

Board & Lodging, Reg.33(1)1

Single person or Sole Support Parent: \$924
Applicant/Recipient + Spouse: \$1,376
Applicant/Recipient + Disabled Spouse: \$1,840

Special Boarder Allowance, Reg.33(1)5

\$71 per case added to above B&L Table

Additional Amounts of Board & Lodging with Dependents, Reg.33(1)2	Age of Dependant		
	18+ years	Age 13-17	Age 0-12

A) Benefit unit with no spouse

1. First Dependant	\$518	\$313	\$272
2. Each additional Dependant add	\$255	\$155	\$114

B) Benefit unit with spouse

1. For each dependant add	\$255	\$155	\$114
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Remote Communities Allowance for Board & Lodging, Reg.33(1)3

Number of Dependants	Recipient	Recipient & Spouse
0	\$272	\$417
1	\$420	\$506
2	\$511	\$599

For each additional dependant, add \$99.

Earnings Exemption Reg.38(1)1ii, iii

Non-disabled Adult (NDA)

First \$200 of net earnings is fully exempt
50% of net earnings exempt

Person with a Disability (PWD)

First \$1,000 of net earnings is fully exempt
25% of net earnings exempt

Disability Related Work Expenses, Reg.38(1)1v

Disability Related Work Expenses: \$1,000/month

Child Care Exemptions, Reg.38(1)2i, ii

Licensed - no maximum
Unlicensed - maximum \$600/child/month

Benefits, Reg.44.45

Employment Start Up (once/12 months)	\$500
Employment Transition (once/12 months)	\$500
Second Residence Maximum	\$455
Work-Related Benefit (monthly)	\$100
Guide Dog Benefit	\$84
Transition Child Benefit(per child)	\$207

Asset Limit, Reg.27(1)

Single	Couple	Each dependant add
\$40,000	\$50,000	\$500

Single person on Ontario Works (for purposes of determining financial independence of a Dependent Adult): \$10,000

OW Reg. 134/94 2(2)(d)(i)

ACSD Amounts

Min. \$25 → Max. \$618 (Max. is indexed)

Ontario Child Benefit

\$133.92 per month (per child)

Appendix C: Old Age Security Payments:

Old Age Security (OAS) pension amounts – October to December 2023

Age	Maximum monthly payment amount	To receive the OAS your annual net world income in 2022 must be
65 to 74	\$707.68	Less than \$134,626
75 and over	\$778.45	Less than \$137,331

Appendix D: Survey Template:

<https://onwaa.typeform.com/to/RtDoicaW>



Market Basket Measure Survey

We know this information is deeply personal and private. Your information will be reviewed only by ONWAA staff and kept confidential from all other parties including your caseworker (if you have one). The more questions you answer, the better we can serve First Nations with this research, additionally, the full honorarium amount is given only to those who complete this survey. If you do not know the exact cost for any questions, please estimate as best as you can.

Muskaan Premji (she/her): policyanalyst@onwaa.ca +1 705-806-1378

Chelsea Brunelle (she/her): research@onwaa.ca +1 705-795-7182

If you need assistance completing this survey for any reason or have any questions you can contact our team any weekday from 8:30am to 4:30pm EST.

Section 1: Demographic Information

1. What is your name and address? (This information is only used to confirm your consent and send you your honorarium. It will be deleted and removed from association with your responses).

Name: _____ Address: _____

2. What is your age? (Circle one)
 - a) 18-24
 - b) 25-34

- c) 35-44
 - d) 45-54
 - e) 55+
3. What is your marital status? (Circle one)
- a) Single
 - b) Married
 - c) Common Law
 - d) Widowed
4. What is your gender? (Circle all that apply)
- a) Female
 - b) Male
 - c) Non-binary
 - d) Two-Spirit
 - e) Prefer not to say
 - f) Other (please specify) _____
5. What is your household size? (The number of people who are regularly living in your home).
- _____
6. Do you have dependents? (People of any age who rely on your care - children, disabled family members, etc.) Circle one.
- a) Yes – Please answer question 7
 - b) No – Skip to question 8
7. How many dependents, and what is their age? (If you have more than 6, use the back of this page to continue.

Dependent 1 (Circle one) a) 0-5 b) 6-10 c) 11-15 d) 16-18 e) 19-29 f) 30+	Dependent 2 (Circle one) a) 0-5 b) 6-10 c) 11-15 d) 16-18 e) 19-29 f) 30+
Dependent 3 (Circle one) a) 0-5rate b) 6-10 c) 11-15 d) 16-18 e) 19-29 f) 30+	Dependent 4 (Circle one) a) 0-5 b) 6-10 c) 11-15 d) 16-18 e) 19-29 f) 30+

Dependent 5 (Circle one) a) 0-5 b) 6-10 c) 11-15 d) 16-18 e) 19-29 f) 30+	Dependent 6 (Circle one) a) 0-5 b) 6-10 c) 11-15 d) 16-18 e) 19-29 f) 30+
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8. Which First Nation are you from? (This is to know what region of Ontario you are in).

9. Do you live on or off reserve most of the time? (Circle one)

- a) On-Reserve
- b) Off-Reserve

Section 2: Food

1. On average, how many meals do you consume per day? (Please write one number)

2. What types of food items do you regularly include in your meals per day? (Circle all that apply)

- a) Fruits
- b) Vegetables
- c) Meat (e.g., beef, chicken, fish)
- d) Dairy products (e.g., milk, cheese, yoghurt)
- e) Grains (e.g., rice, bread, pasta)
- f) Legumes (e.g., beans, lentils)
- g) Traditional foods (please specify) _____
- h) Other (please specify) _____

3. In recent years, how often do you use foodbank/emergency food services? (Circle one)

- a) Weekly
- b) Bi-Weekly
- c) Monthly
- d) A few times per year
- e) Never

4. How often do you consume traditional foods (from any source)? (Circle one)

- a) Weekly
- b) Bi-Weekly
- c) Monthly
- d) A few times per year
- e) Never

5. Are there any dietary restrictions or preferences that you follow? (Circle all that apply)
- a) Gluten Free
 - b) Dairy Free
 - c) Vegan/Vegetarian
 - d) Diabetic
 - e) Other (Please specify) _____
6. How much do you spend on food per month for your household? (Please estimate)
\$ _____
7. Do you practice any forms of self-sustenance? (There are a lot of costs that contribute to practicing forms of self-sustenance such as ammunition for hunting, gas for travel, purchasing seeds and gardening equipment, bait for fishing, etc.)

Please estimate the total cost per year for the practices that you participate in:

- a) Hunting \$ _____
- b) Fishing \$ _____
- c) Trapping \$ _____
- d) Gathering/Foraging \$ _____
- e) Planting/Harvesting \$ _____
- f) Other (Please specify) \$ _____

Section 3: Shelter

1. What type of housing do you currently reside in most of the time? (Circle one)
- a) House (detached, semi-detached).
 - b) Apartment/Condo
 - c) Mobile Home
 - d) With Parents
 - e) A Shelter
 - f) Unstable Housing/Transient
 - g) Other (please specify) _____
2. How much do you spend on rent **or** mortgage payments per month?
- Rent: \$ _____
- Mortgage: \$ _____
3. What are your average monthly expenses for utilities? If you are unsure, please estimate.
(Please fill out each expense)
- Electricity: \$ _____
- Water: \$ _____
- Heating: \$ _____

Section 4: Household Operations, Furniture, and Equipment

1. How much do you spend on household supplies per month? (Cleaning items, toilet paper, etc.)
\$ _____
2. How much do you spend on household equipment per month? (Decorative items, furniture, appliances, etc.) \$ _____

Section 5: Clothing and Footwear

1. How often do you purchase new clothing for yourself and/or dependents? (Circle one)
 - a) Monthly
 - b) Every few months
 - c) Annually
 - d) Every few years
 - e) Other (Please specify) _____
2. Where do you get clothes for yourself and/or your dependents most often? (Circle all that apply)
 - a) Outlets/Retail Stores
 - b) Local Clothing Store
 - c) Second Hand Shop
 - d) Handed Down
 - e) Online Shopping
 - f) Other (Please specify) _____
3. What is the typical cost of the following clothing items if you were to purchase them for yourself? (Please estimate based off where you shop in and around your community).
 - a) 1 Shirt \$ _____
 - b) 1 Pair of Pants \$ _____
 - c) 1 Winter Jacket \$ _____
 - d) 1 Pair of Shoes \$ _____
 - e) 1 Pair of Underwear \$ _____
 - f) 1 Pair of Socks \$ _____
4. Are there clothing items or materials you purchase and/or make for traditional/cultural practices? If so, how much do you spend on this per year? (Please estimate)
\$ _____

Section 6: Transportation

1. How do you travel in your community most of the time? (Circle one)
 - a) Personal vehicle
 - b) Public transportation including cabs.
 - c) Walking

- d) Biking
 - e) Rides from friends/family
 - f) Other (please specify)
2. Do you own a personal vehicle? (Circle one)
- a) Yes
 - b) No
3. How much do you spend on transportation (including fuel, maintenance, public transportation, etc.) per month?
- \$ _____

Section 7: Health and Personal Care

1. How much do you spend on health-related expenses (e.g., medications, doctor visits, health insurance) per month?
- \$ _____
2. Do you or your dependents have specific health conditions and/or needs that require additional expenses? (If you require additional space, continue on back of page).
- a) Yes, please specify _____
 - b) No

Section 8: Recreation, Education, and Reading

1. How much do you typically spend on recreation activities, education, and reading materials per month? (This includes sports event/activities/equipment, local Pow Wow, textbooks, tuition, books for entertainment, leisure, etc.)
- \$ _____
2. Do you or your spouse have an up-to-date Possession and Acquisition License (PAL)?
- a) Yes
 - b) No

Section 9: Alcoholic Beverages and Tobacco Products

1. How much do you typically spend on alcoholic beverages, cannabis and/or tobacco products per month?
- \$ _____

Section 10: Additional Comments

Are there other things that contribute to your cost of living? If so, please specify.

OR

Are there any other comments you would like to make regarding your cost of living as an Indigenous person living on a fixed income in Ontario?

A Message from ONWAA

Chi-Miigwetch/Thank you for taking the time to complete this survey! Your responses will be kept confidential and used solely for research purposes. Your participation is truly appreciated. Once your survey and grocery list are reviewed and found to be complete, you will receive your honorarium.

We will continue to work to help build healthier and more affordable First Nations communities.

Mailing Instructions:

To keep your personal information confidential, we advise you to mail this survey yourself. If you require assistance, ask someone you trust such as your administrator or family member.

Before mailing, double check the following:

- 1) All 7 pages of this survey are complete;
- 2) Your grocery list is complete;
- 3) Your signed consent form is included;
- 4) The survey is dated; and
- 5) A return address is on the envelope, you may use your community's Ontario Works office even if you are not a client.

Mailing Address:

Attention: Reception 21 Wilmers Road Neyaashiinigmiing, N0H 2T0 Ontario, Canada
--

Appendix E: Grocery List:

Average Grocery List Template

Take this list grocery shopping with you and fill out the tables with the items you purchase or use a receipt from an average grocery order from the past year.

Please mail, scan, or take a clear photo of your grocery list and submit it along with your consent form and survey. You may also type directly in this document and email it.

The following section is only used to confirm your consent, it will be deleted and removed from association with your responses.

Name:	
First Nation Community:	

Fruits and Vegetables

Item	Quantity	Price

Meat and Protein

Item	Quantity	Price

Dairy Products and Dairy Alternatives

Item	Quantity	Price

Bread and Grains

Item	Quantity	Price

Canned or Packaged Goods

Item	Quantity	Price

Beverages

Item	Quantity	Price

Traditional Food Items (Meats, Berries, Maple Syrup, Mushrooms, Wild Rice, Herbs\ Medicines)

Item	Quantity	Price

Other – If you ran out of room in any of the sections, add them here.

Item	Quantity	Price



Appendix F: Research Consent Form:
Consent Statement

**The Ontario Native Welfare Administrators Association (ONWAA)
 Market Basket Measure Research Project**

The Market Basket Measure (MBM) identifies a poverty threshold based on the price of a basket of goods for a family representing a modest, basic standard of living, including food, clothing, shelter, transportation, and other necessities. We want to illustrate First Nations community members fixed income as compared to the cost of living in the province. First, we need to know what your cost of living is. Some questions are demographic, and others ask about the cost of your goods/services. We know this information is deeply personal and private. Your information will be reviewed only by ONWAA staff and kept confidential from other parties including your caseworker (if you have one). The more questions you answer, the better we can serve our First Nations with this research, additionally, the full honorarium amount is given to those who provide completed versions of the survey and grocery list. If you do not know the exact cost for any questions, please estimate as best as you can. We are offering \$350.00 for the completion of this survey and grocery list as compensation for your valuable time and efforts.

What to know before you consent to participate:

- The survey and grocery lists are to be completed in-full and submitted to ONWAA by Monday, September 4th, 2023.
- We are committed to your confidentiality. None of your data will be traced back to you and minimal risk is associated with participation in our research – this is referred to as anonymized data.
- We are committed to aiding your community to a healthier future, one that is more accessible and affordable. You are a collaborator rather than a research subject and your feedback on the methods of our research project is valued. Our aim is to illustrate the difference in the cost of living in First Nations communities as compared to municipalities and the unique struggles that accompany living on a fixed income. Culturally appropriate research methods as well as making you as the research collaborator feel comfortable in your participation is our goal.
- Your given consent is ongoing through the entirety of the research project. This means that you can withdraw your consent at any time and for any reason. You will still be fairly compensated (entitled to your honorarium) if you completed in full this survey and grocery list but withdraw your consent after.
- In order for you to collect the honorarium, we will need personal information such as your full name. Please know that this will remain confidential and never included in any other aspect of the research.
- We plan on analyzing your data and presenting the cost of living in your region of Ontario in a report that we be published on our website. Ideally, this report will aid government officials to recognize the unique aspects of the cost of living in First Nation communities and compensate for these aspects in income assistance policy.
- The report will be sent to you for review before publishing to make sure you have a chance to provide feedback and make sure your data is accurately represented.

If you need more information or have questions about this survey, your privacy, need any assistance or have any accessibility requirements at any point of the survey, please reach out to our research team – Chelsea and Muskaan. We can be reached from 8:30am-4:30pm EST.

Muskaan Premji: policyanalyst@onwaa.ca - +1 705-806-1378

Chelsea Brunelle: research@onwaa.ca - +1 705-795-7182

For any ethical concerns about this research project you may contact our Executive Director:

Jessica Nadjiwon-Smith

executive.director@onwaa.ca

ONWAA: 705-942-3157

Cell: 705-542-6138

To learn more about our organization's values and mission, visit our website:

<https://www.onwaa.ca/>

For ONWAA records only:

I _____ (***print name***) am clear with the role I play in this research project and acknowledge that my consent can be withdrawn at any time. I am comfortable proceeding to the survey.

Signature: _____

Date: _____

Please keep a copy of this consent form for your own records.

Appendix G: Ethical Considerations:

Ethical Considerations for the Market Basket Measure 2023 Research Project



By: ONWAA's Policy and Research Team

ONWAA prioritizes ethical research protocols when conducting any form of research. Our first priority in ethical considerations is what your community wants and needs are. We encourage open communication between our staff and your community members in order for us to understand what your protocols are and what your community believes is the best way to approach conducting research in collaboration with our organization.

The Tri-Council Policy Statement: Ethical Conduct for Research Involving Humans (TCPS 2) developed by The Canadian Institutes of Health Research (CIHR), the Natural Sciences and Engineering Research Council of Canada (NSERC), and the Social Sciences and Humanities Research Council of Canada provides ethical standards for research in Canada in which we also must follow. Below, we categorized this research project's protocols in alignment with the TCPS 2 and are open to feedback on how research is conducted, and data is gathered for this project.

TCPS 2 (2022) – Chapter 5: Privacy and Confidentiality

This research project requires personal information and to ensure safety of any collaborators, any identifying information will be anonymized.

Anonymized information – “the information is irrevocably stripped of direct identifiers, a code is not kept to allow future re-linkage, and risk of re-identification of individuals from remaining indirect identifiers is low or very low” (The Government of Canada, 2023).

TCPS 2 (2022) – Chapter 3: The Consent Process

We are providing collaborators with a \$350.00 honorarium provided they:

- 1) complete in-full the MBM survey and grocery list;
- 2) do not already have a member of their household participating in the research project;
- 3) are 18 or over;
- 4) consent to participation in the project with their signature.

We are providing an additional \$150.00 to those who:

- 1) complete in-full the MBM survey and grocery list;
- 2) do not already have a member of their household participating in the research project;
- 3) are 18 or over;
- 4) consent to participation in the project with their signature; and
- 5) attend an online focus group with ONWAA regarding the project providing additional thoughts on the topics of the MBM research project.

The TCPS 2 provides the following considerations:

“Incentives - Because incentives are used to encourage participation in a research project, they are an important consideration in assessing voluntariness. Where incentives are offered to participants, they should not be so large or attractive as to encourage reckless disregard of risks. This is a particular consideration in the case of healthy volunteers for the early phases of clinical trials, as discussed in [Article 11.2](#). The offer of incentives in some contexts may be perceived by prospective participants as a way for them to gain favour or improve their situation. This may amount to undue inducement and thus negate the voluntariness of participants' consent.” (The Government of Canada, 2023).

The honorarium considers the circumstances of those who wish to participate in the research activities. For example, a parent on a fixed income in a remote First Nation may have barriers getting to the grocery store to fill out our grocery list with pricing. It could

take hours of time to get to a grocery store in addition to the cost of transportation and possible childcare. Another factor that contributes to the honorarium is one's time. It is estimated that participation in the research activities will take multiple hours (getting to the grocery store, finding item prices, and filling out the survey, etc.). The honorarium compensates for the valuable time of the person completing the research activities.

“The participant should not suffer any disadvantage or reprisal for withdrawing, nor should any payment due prior to the point of withdrawal be withheld. If the research project used a lump-sum incentive for participation, the participant is entitled to the entire amount. If a payment schedule is used, participants shall be paid in proportion to their participation.” (The Government of Canada, 2023).

If the participant withdraws consent after completing the research activities fair compensation will still be provided. As long as the research activities are complete, the participant will be entitled to the full amount.

The TCPS 2 tells us that “At the commencement of any process of consent, researchers (or their qualified representatives) shall provide prospective participants with the information set out in the following list, as appropriate to the particular research project” (The Government of Canada, 2023).

The information generally required as stated by TCPS 2 for informed consent includes:

- a. information that the individual is being invited to participate in a research project;
- b. a statement of the research purpose in plain language, the identity of the researcher, the identity of the funder or sponsor, the expected duration and nature of participation, a description of research procedures, and an explanation of the responsibilities of the participant;
- c. a plain language description of all reasonably foreseeable risks and potential benefits, both to the participants and in general, that may arise from research participation;
- d. an assurance that prospective participants:
 - are under no obligation to participate and are free to withdraw at any time without prejudice to pre-existing entitlements;
 - will be given, in a timely manner throughout the course of the research project, information that is relevant to their decision to continue or withdraw from participation; and
 - will be given information on their right to request the withdrawal of data or human biological materials, including any limitations on the feasibility of that withdrawal;
- e. and the presence of any real, potential or perceived conflicts of interest on the part of the researchers, their institutions or the research sponsors;

- f. the measures to be undertaken for dissemination of research results and whether participants will be identified directly or indirectly;
- g. the identity and contact information of a qualified designated representative who can explain scientific or scholarly aspects of the research to participants;
- h. the identity and contact information of the appropriate individual(s) outside the research team whom participants may contact regarding possible ethical issues in the research;
- i. an indication of what information will be collected about participants and for what purposes; an indication of who will have access to information collected about the identity of participants; a description of how confidentiality will be protected ([Article 5.2](#)); a description of the anticipated uses of data; and information indicating who may have a duty to disclose information collected, and to whom such disclosures could be made;
- j. information about any payments, including incentives for participants, reimbursement for participation-related expenses
- k. a statement to the effect that, by consenting, participants have not waived any rights to legal recourse in the event of research-related harm; and

The relevant details above regarding this research project can be found in our consent form.

Accessibility

Language: The survey and grocery list are only available in English due to the scope of the project.

Sight Impairment: If the participant has trouble for any reason reading the survey or grocery list ONWAA staff can aid over the phone.

Comprehension: If any participant needs clarity on the research project and/or activities for any reason, ONWAA staff can aid over the phone.

Contact Information

Policy and Research Team	Policy and Research Team
Chelsea Brunelle (she/her) Policy and Research Analyst research@onwaa.ca +1 (705) 795-7182 Availability: 8:30am to 4:30pm EST	Muskaan Premji (she/her) Policy and Research Analyst policyanalyst@onwaa.ca +1 (705) 806-1378 Availability: 8:45am to 6:00pm EST

Data Ownership: The participant along with ONWAA has ownership and responsibility over the raw datasets and others such as their community will have complete access to the anonymized datasets. It can be sent to them anytime when requested. It is held in our protected server for 10 years. After publication all identifying information will be removed from our system as well.

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