



Market Basket Measure Report

The Cost of Living in First Nation
Communities in Ontario

Acknowledgement

Chi-Miigwetch!

To all the ONWAA members and front-line staff from all five regions who took the time to:

- Help gather data.
- Speak to us on the phone.
- Do all the above!

This report would not have been possible without you!

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1.0 What is the Market Basket Measure?

The Market Basket Measure (MBM) was launched by Human Resources Development Canada on the 28th of May in 2003 (Preville, 2003). The MBM is a measure of low income developed by Employment and Social Development Canada. According to Statistics Canada, the MBM “Refers to a set of thresholds based on the cost of a specific basket of goods and services representing a modest, basic standard of living” (2016). The standard base threshold represents several categories of goods and services which are:

- (1) Food (Food from Stores and Food from Restaurants, Cafeterias, Fast Food, and Traditional 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 consists of two adults and two young children. The disposable income of the family is compared to the MBM data to determine whether the family is considered low-income or living in poverty in their respective region. According to Statistics Canada

“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, child care expenses, spousal support payments paid, public health insurance premiums, and direct medical expenses including private insurance premiums” (2016).

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

1.1 Purpose of the Report

Indigenous populations experience a plethora of complex and intersecting issues that can be traced back to trauma, oppression, and discrimination as a consequence of Canada’s historical and ongoing colonial policies. These factors have led to heavily impoverished communities with a high population of Indigenous peoples that cannot afford the current cost of living. First Nation communities in Ontario have made it clear that current income assistance (IA) rates do not reflect their cost of living covering all eight categories. Additionally, the cost of living in First Nation, remote, and Northern communities is less researched than the cost of living in the metropolitan areas of Canada. IA rates should reflect the client’s needs and should not be linked to municipal or provincial rates as the cost of living differs in First Nation communities in regions one through five. Factors influencing the cost of living include being on vs. off-reserve,

remoteness, and community practice. The purpose of this report is (1) to gain knowledge on the cost of living in First Nations communities, especially in the North, and (2) to have an up-to-date tool for understanding the cost of living more accurately in Ontario's First Nations.

2.0 Methodology

The data comprised in this report is both primary and secondary research. ONWAA consulted with one contact from each of the five regions in Ontario (see breakdown of regions in Appendix A) to collect the primary data. ONWAA members volunteered to assist in the gathering of data and prices for each category and were given a small honorarium in return for the data collection. Each contact collected data on the cost of living in each region based on the categories of Food, Shelter, Household operations, Furniture and Equipment, Clothing and Footwear, Transportation, Health and Personal Care, Recreation, Education, and Reading, and Alcoholic Beverages and Tobacco. This data was analyzed by ONWAA's policy and research team. Additionally, secondary research was completed to further illustrate the cost of living in First Nations communities in Ontario as well as the unique issues experienced by First Nations populations in the province.

2.1 Limitations

The limitations of this research included missing price items for certain categories of the market basket. Missing pieces in data signify and contribute to the fact that not all regions, namely Northern and/or remote communities have access to certain items and services that may be common in others. For example, Region 4 has no access to fresh fruit and other healthy items in store as they have only one main grocery store in the area (WIKWEMIKONG), also steak and fries are not always available at the restaurant, fast-foods, and cafeterias in the community, making it difficult to gather that data for this research. Region 2 must travel 100 km for clothing and appliances so clothing and footwear data from that region is missing. The MBM is built on standards, and these standards are not even common or validated in First Nation communities.

Additionally, capability limitations have to do with the funding allotted to this research. For instance, Region 1 and 3's on-reserve shelter data, and Region 1 and 5's transportation data was not available. This paper is also missing Region 1 and 2's health and personal care item pricing, Region 1, 2 and 5's recreation, education and reading pricing, and Region 1 and 5's alcoholic beverages and tobacco item pricing.

Aside from the honorariums, no specific funding was allotted to cover the potential costs of data collection and one's time which would have improved the results of the project. It is recommended that a more in-depth study be completed on the cost of living in First Nations communities in Ontario with an appropriate timeline and funding. Indigenous communities deserve to have the same measures taken to understand their cost of living as municipal communities. Moreover, this research should be updated as often as

municipal MBM data to adjust for inflation and the research approaches should be culturally appropriate.

These limitations make it difficult to compare, contrast, and analyze the cost of living in First Nation communities in Ontario.

3.0 Market Basket Measure Data – Categories 1 Through 8

3.1 Category 1: Food

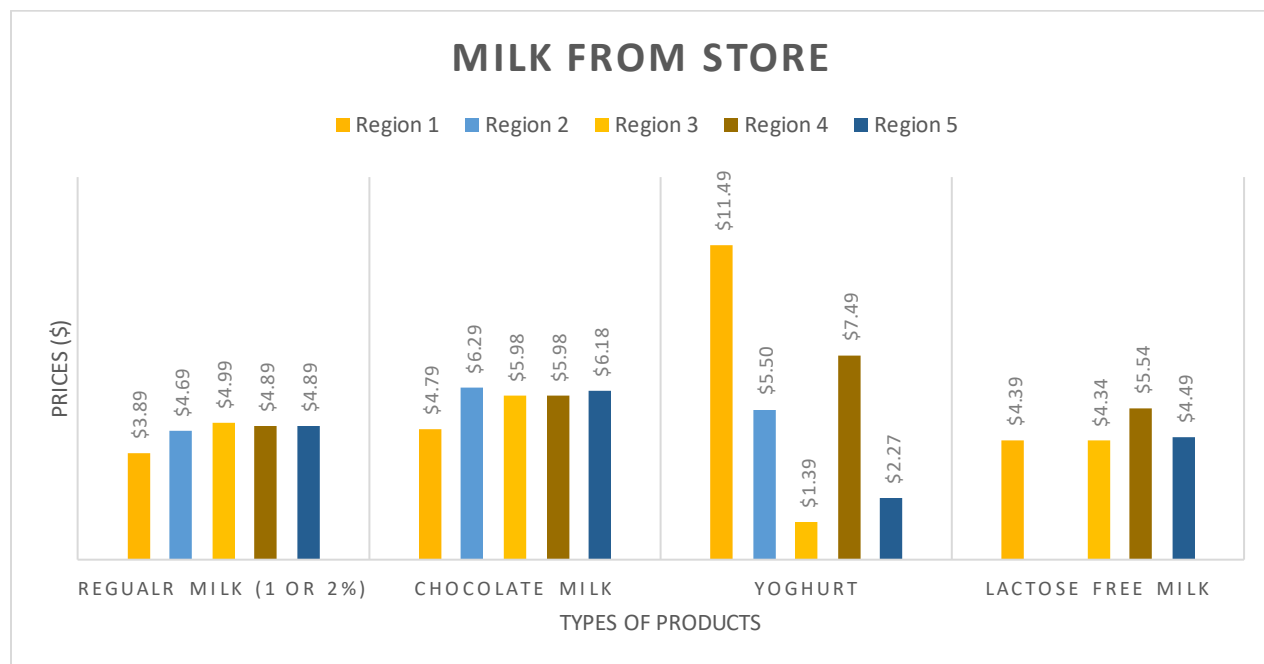
Meat From Store

There is a large discrepancy between the cost of fresh/frozen meats in regions one through five. For example, the cost of 4.42g of turkey in region 5 is \$22.10, the lowest of the regions. The highest cost for the same amount of turkey is \$82.21 in region 4. That is a difference of \$60.11.



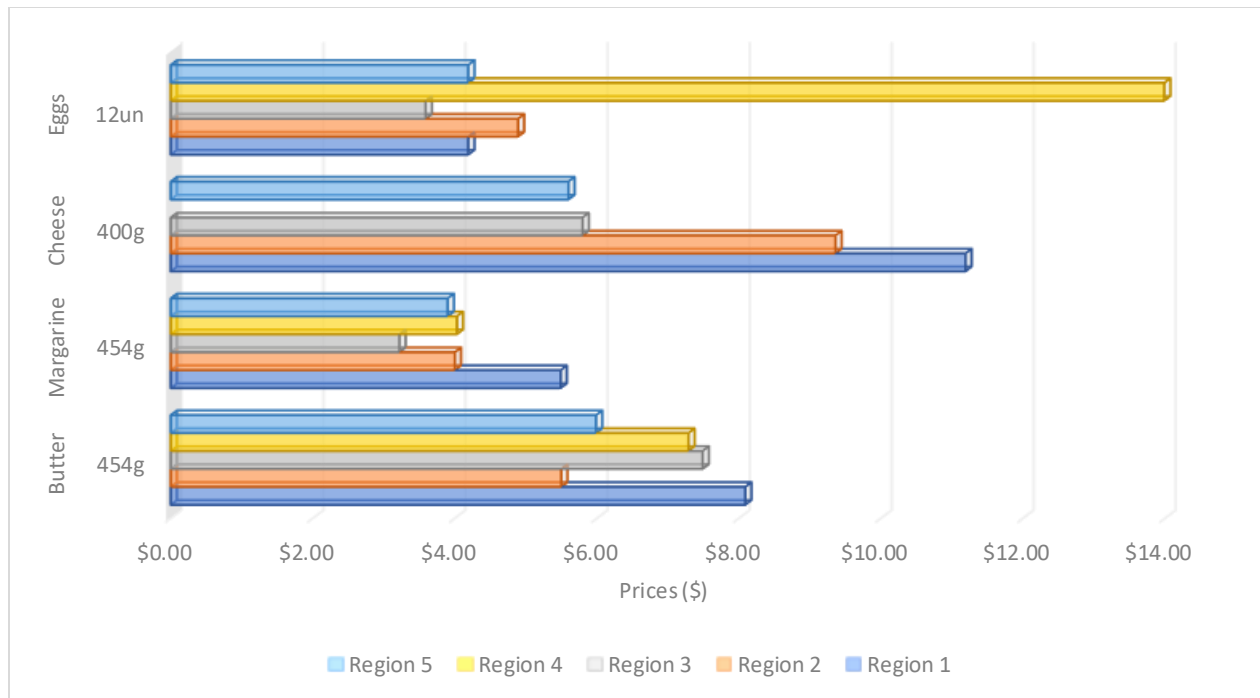
Milk Products from Store

Region 1 has the highest price for yogurt at \$11.49 and region 3 has the lowest price at \$1.39 which is a difference of \$10.10.



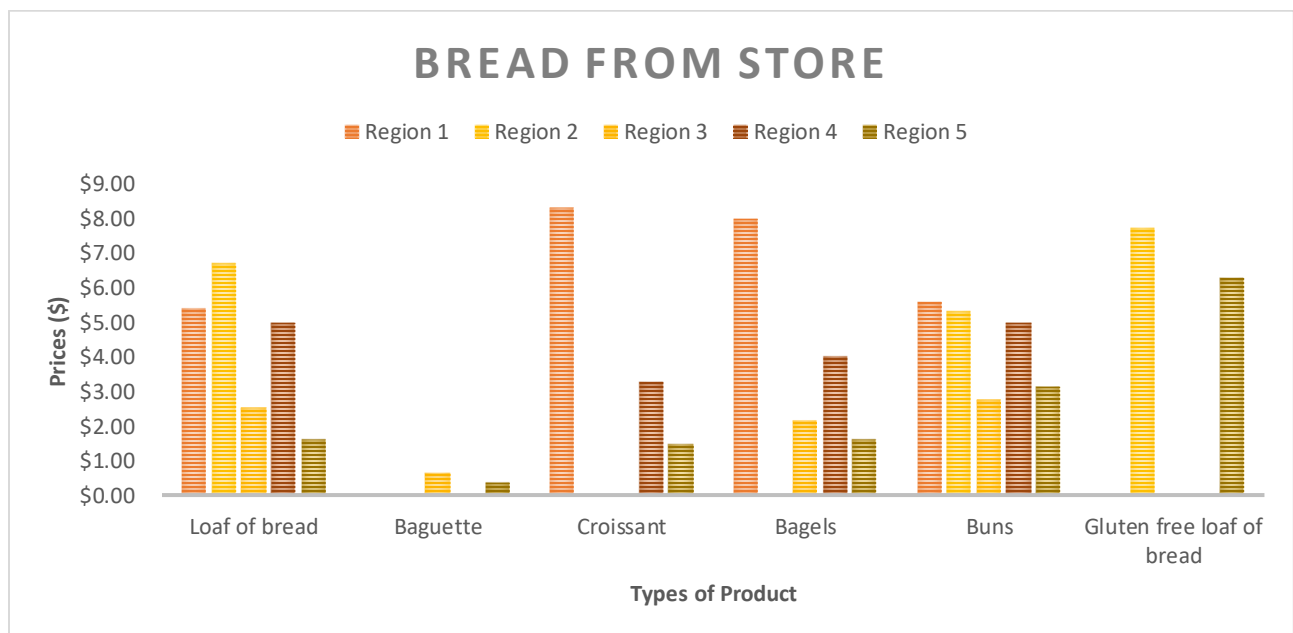
Meat Alternatives

Region 4 has the highest price of 12 units of eggs at \$13.99 and region 3 has the lowest price at \$3.49 for the same amount which is a difference of \$10.50.



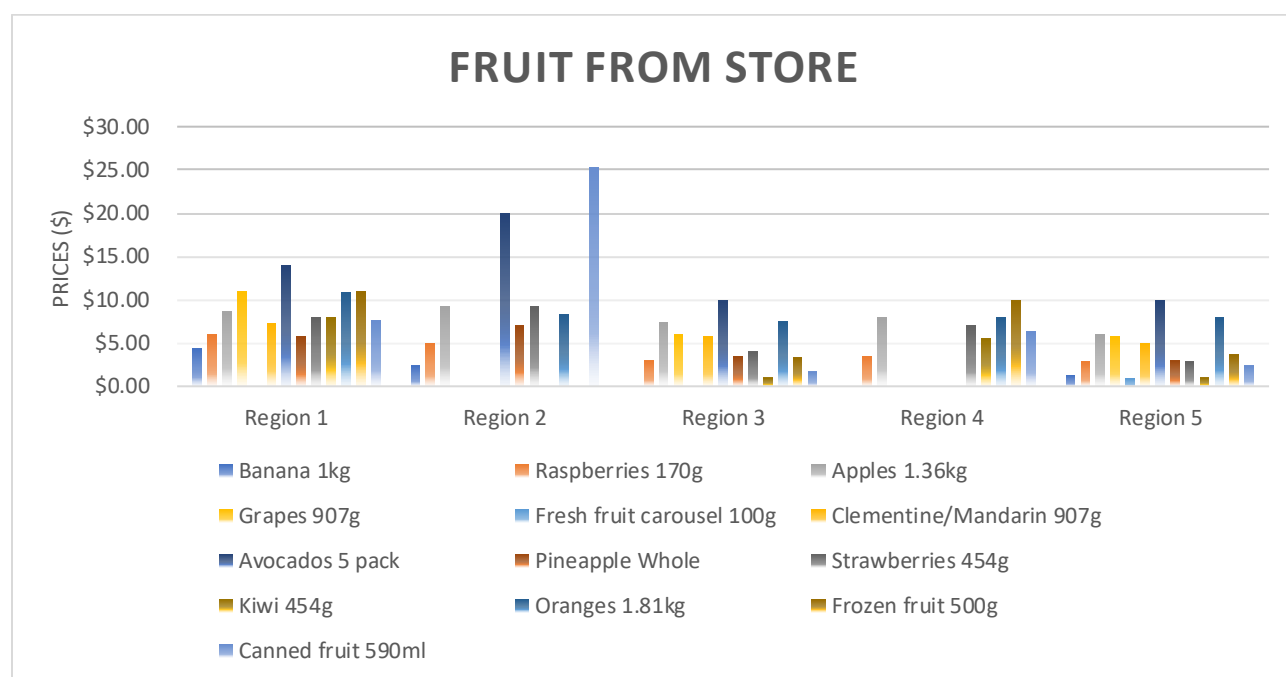
Bread from Store

Region 1 has the highest price of croissants at \$8.29 for a pack of six croissants and the lowest price is region 5 at \$1.48 which is a difference of \$6.81.



Fruit from Store

Prices of various fruits differ from region to region. A prime example is that region 2 has the highest price of avocados at \$19.95 for a pack of 5 and the lowest price is region 3 at \$9.90 which is a difference of \$10.05.



Vegetables

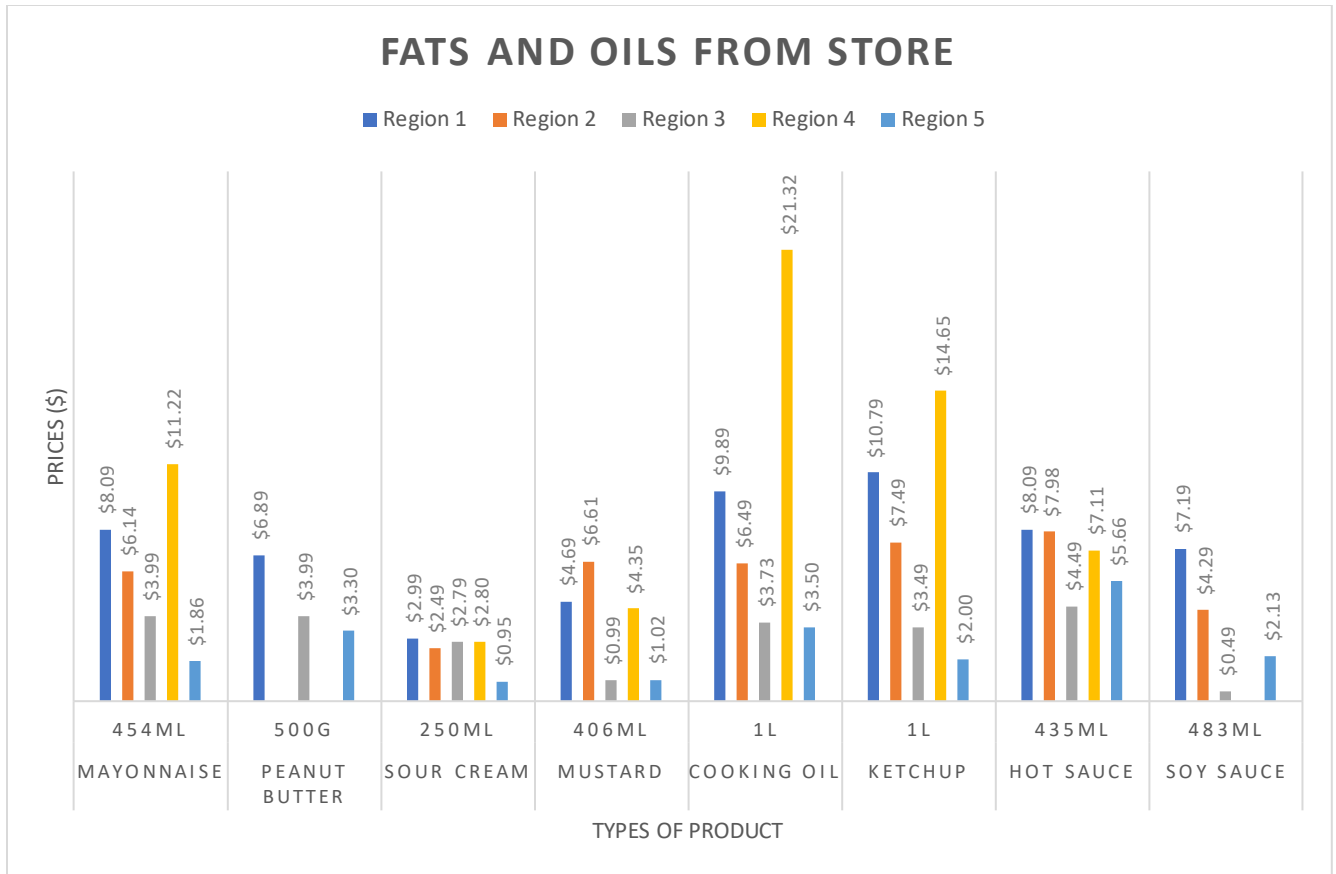
Prices of various vegetables, like fruits, vary quite drastically from region to region. A big discrepancy can be seen with the price of 1 kg of garlic being \$1.99 in region 1 and \$18.80 in region 3. This is a difference of \$16.81.

Vegetables (fresh, canned, frozen)		Region 1	Region 2	Region 3	Region 4	Region 5
Cucumber	Each	\$2.09	\$3.29	\$1.48	\$3.49	\$1.29
Tomatoes	454g	\$6.59		\$2.48	\$3.99	\$3.12
Peppers	Each	\$3.99	\$3.00	\$3.98		\$2.11
Sweet potato	1kg	\$4.59	\$3.49	\$3.90		\$2.07

Lettuce	Each	\$3.49	\$4.99	\$2.98	\$1.99	\$1.99
Carrots	454g	\$2.89	\$9.98	\$1.44		\$4.98
Lime	Each	\$0.75	\$1.49	\$0.88		\$0.39
Broccoli	Each	\$6.99	\$4.99	\$2.98	\$2.49	\$2.99
Green onions	158g	\$3.89		\$1.67	\$0.99	\$0.99
Onions	907g	\$7.99	\$8.15	\$4.95		\$2.00
Potatoes	2.27kg	\$7.39	\$6.99	\$12.40		\$2.99
Rutabaga	1kg	\$9.98		\$2.75		\$0.99
Green beans	340g	\$7.99		\$2.23		\$3.99
Celery	Each	\$5.99		\$3.48	\$2.49	\$2.99
Cauliflower	Each	\$5.99		\$2.98		\$4.99
Spinach	227g	\$3.99		\$6.20	\$6.38	\$4.29
Zucchini	1kg	\$5.19		\$4.36		\$3.28
Ginger	1kg	\$6.19		\$6.56		\$5.04
Mushrooms	227g	\$4.19		\$2.47		\$1.93
Kale	Each	\$2.29				\$2.49
Radish	454g	\$5.09		\$2.95		\$0.89
Garlic	1kg	\$1.99	\$7.69	\$18.80		\$8.90
Salad mix	221g	\$11.49	\$4.54	\$3.85	\$5.99	\$5.44
Parsley	Bunch			\$1.98		\$1.99
Arugula	Bunch	\$4.29		\$2.73		\$2.46
Asparagus	1kg	\$16.99		\$3.98		\$6.34
Basil	21g	\$6.49		\$2.25		\$5.99
Frozen corn	1 bag		\$5.89			
Bay Leaves	13g		\$13.99			

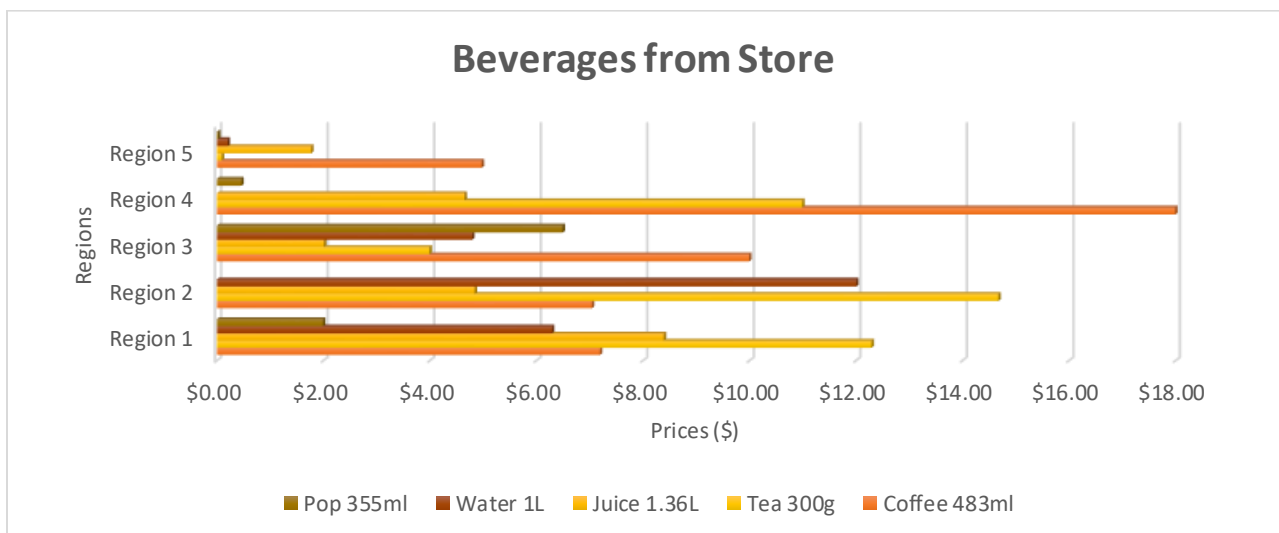
Fats and Oils

Region 4 has the highest price for 1L of cooking oil at \$21.32 and region 5 has the lowest price at \$3.50 for the same amount which is a difference of \$17.82.



Beverages from Store

Region 2 has the highest cost of water at \$12.00 for only 1L and region 5 has the lowest cost at \$0.20 for the same amount for a difference of \$11.80.



Other Products from Store

Region 1 has the highest price of rice at \$15.89 for 2kg and the lowest price for the same amount is in region 5 at \$4.40 for a difference of \$11.49.

Food from Restaurants, Fast-Foods, and Cafeterias

A pizza from a restaurant in region 4 is \$50.00 and a pizza in region one is \$13.99 which is a difference of \$36.01. As mentioned in section 2.1 Limitations, not all regions, namely Northern and/or remote communities have access to certain items and services that may be common in others.

Traditional Foods

Many times, there is no set cost for traditional foods; some food will be gifted or shared in the community, some will be traded, and some will be sold for a profit as a means of income. There are various costs associated with collecting, hunting, trapping, harvesting, or fishing for traditional foods that need to be considered such as gas, equipment, and ammunition for hunting. Robidoux et al. (2021) points out that “While technological advances such as snowmobiles, outboard motors, planes and helicopters have made travelling these distances possible, the costs for the technology, maintaining and running it have made land access unaffordable for a growing number of Indigenous people.” With gas prices at or exceeding \$2.00 per litre in some areas, ammunition, equipment, and time (multiple hours/days), traditional practices such as hunting (along with processing and distributing) can cost hundreds of dollars per trip.

3.2 Category 2: Shelter

Note: Data for region 1 was not available and data for region 2 was limited. Each region has a different dataset. As well, in this dataset, on-reserve rent pricing is subsidized by the First Nation Band.

Region 2 (on-reserve)	Bedroom for One	1 Bedroom Dwelling
Rent	\$385.00	\$385.00
Electricity	On Par with Hydro One Rates	
Water	\$100.00	
Fuel and Other Oil	Propane \$1400/7 months	

Region 3 (Off Reserve)	1 Bedroom Dwelling	2 Bedroom Dwelling	3 Bedroom Dwelling
Rent	\$1100.00	\$1250.00	\$1500.00
Mortgage	\$938.00 average mortgage (no specific bedroom #)		
Mortgage Interest			5.57%
Home and Mortgage Insurance			1% of the total mortgage value annually
Electricity			5.09 cents per KWH
Water			\$100.00 per month
Natural Gas			\$150.00 per month

Region 4 (on-reserve)	Room for 1	1 bedroom	2-bedroom Apt	3-bedroom
Rent	\$390.00 most time the Ontario Works rate	\$350.00 most apartments are inclusive	\$350.00 inclusive \$325.00 utilities	\$425.00 house
Renter's insurance premiums	Contents insurance averages \$54.00 per month	Note: most community members do not have contents insurance		

Renter's maintenance and other expenses	WUIR will maintain the rentals and cover maintenance costs			
Electricity	\$40.00 and up First Nations credits and taxes not included	Hydro bills vary from \$40.00 to \$200.00 to \$300.00 per month	Community members allow bills to get very high. After covid a few bills have been in \$1000.00 to \$5000.00	
Water	\$23.33 where sewage lines are available	\$7.00 to rural routes and will increase should you require additional delivery		
Natural gas	Heating source is not available			
Fuel oil and other fuels	\$600.00 to \$800.00 per tank	Minimum order is \$40.00	Community members use an unlicensed fuel handler for \$200.00 plus \$30.00 delivery	Jerry cans vary on what people can afford
Content Insurance (Owned Housing)	\$160.00			
Mortgage Interest Costs	The Wikwemikong Band will guarantee the loan amounts for housing. A lean will be put on the home should the applicant default. Mortgage program within the band with a 2-4 percent.			

Homeowner's Home and Mortgage Insurance	Covered under the loan.			
Homeowner's Maintenance and Repairs	The prices vary.			

Region 5	Room for One	1 Bedroom Dwelling	2 Bedroom Dwelling	3 Bedroom Dwelling
Rent (Cost which are 30-40 minutes away from the community)	\$570.00 - \$1,100.00	\$1599.00	\$1849.00	\$2195.00
Costs for Band operated housing to show the contrast in pricing	N/A	N/A	\$500.00	\$575.00 to \$600.00

3.3 Category 3: Household Operations, Furniture, and Equipment

Services	Region 1	Region 2	Region 3	Region 4	Region 5
Telephone Services (monthly)			\$90.00 (Bell)	\$100.00	\$52.05
Internet Services (monthly)		\$100.00	\$100.00 (Bell)	Eastlink Cable: \$110.00 Xplornet: \$80.00 Shaw: \$100.00	\$59.99
Activation Fees (Internet)				\$100.00	
Starlink (Internet)				\$800.00	

Telephone Equipment				Prices Vary	\$41.34
Childcare Services (per week for a child under 1 year)				\$150.00	\$55.00
Housekeeping Services				\$25.00	

Plastic and Foil Supplies	Region 1	Region 2	Region 3	Region 4	Region 5
Alcan Foil	\$7.49		\$1.97		\$4.47
Seran Wrap		\$5.89	\$3.97		\$5.98
Sandwich Bags (50)					\$3.99
Large Freezer Bags (14)					\$4.47

Cooking Appliances	Region 1	Region 2	Region 3	Region 4	Region 5
Stove		Have to travel 100km for appliances.	\$749.00		\$799.00
Microwave			\$169.00		\$149.00
Refrigerator			\$898.00		\$999.99

Furniture	Region 1	Region 2	Region 3	Region 4	Region 5
Sofa			\$999.00		\$1299.00
Dining Set			\$899.00		\$1299.00
Coffee Table (w/ 2 end tables)					\$649.00
Television			\$748.00		\$799.00
Television Stand					\$349.00
Dresser			\$449.00		\$599.00

Single Mattress Set			\$1298.00		\$1049.00
Double Mattress Set					\$1079.00
Queen Mattress Set			\$1278.00		\$1149.00

3.4 Category 4: Clothing and Footwear

Region 1: Not available.

Region 2: Community members need to travel 100 km to purchase clothing items.

Region 3: Prices Collected from Local Walmart

Clothing Item	Women	Men	Children
T-shirt	\$12.00	\$8.00	\$12.71
Pants	\$20.00	\$29.98	\$21.99
Winter Jacket	\$79.97	\$69.50	\$80.99
Socks	\$10.00 pack	\$10.00 pack	\$10.00 pack
Underwear	\$22.97 pack of 4	\$14.97 pack of 4	
Bra	\$15.00		
Sneakers	\$15.00	\$19.00	\$33.00
Belt	\$15.00		
Purse	\$23.99		

Region 4: Clothing is available at \$5.00 per bag at the local second-hand shop.

Region 5:

Clothing Item	Men	Women	Children
T-shirt	\$29.99	\$24.99	\$12.50
Pants/jogging/jeans	\$69.99	\$104.00	\$18.50
Socks	\$10.97	\$10.00	\$14.00
Underwear	\$22.97	\$49.99	\$18.97
Sweatshirt	\$68.99	\$59.95	\$24.00

Shoes	\$99.99	\$94.99	\$64.99
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3.5 Category 5: Transportation

Region 1: Not available.

Region 2:

Type of Transportation/Service	Cost
Private Transportation	To Grocery Store: \$10.00 To Town (100km): \$100.00
Gasoline	\$1.89 per litre
Passenger Vehicle Parts, Maintenance and Repairs	\$120.00 per hour at Local Garage

Region 3:

Type of Transportation/Service	Cost
G2 License Booking	Approx. \$50.00
Gasoline	\$1.70 per litre (Less on reserve)
Public Transportation (Bus Ride)	\$3.00 per ride with transfer (in-town)

Region 4:

Type of Transportation/Service	Cost
Gasoline	On Reserve: \$1.67 Off Reserve \$2.00+
Passenger Vehicle Parts, Maintenance and Repairs	Warranties for all car makes with dealers One fully licensed mechanic employed with the Wikwemikong Band 2 garages are Wikwemikong with unlicensed mechanics Wikwemikong also - has back yard mechanics
Passenger Vehicle Insurance Premiums	\$100.00-\$300.00+
Parking Fees	Free

Region 5: Not available.

3.6 Category 6: Health and Personal Care

Region 1: Not available.

Region 2: Not available.

Region 3:

Health care – Health Care Goods, Medicines and Pharmaceutical Products, Eye Care Goods and Services, Dental Care Goods and Services	Cost
Tylenol (100 Tablets)	\$10.77
Advil (50 Tablets)	\$7.97
Cold/Flu Medicine (40 Tablets)	\$12.77
Gravol (20 Tablets)	\$7.47
Eye Drops (10ml)	\$14.47

Personal care – Personal soap, Toiletry items and cosmetics	Cost
Toothbrush (1 unit)	\$1.78
Toothpaste (98ml)	\$1.28
Bars of Soap (10 Bars of Dove Soap)	\$10.97
Shampoo (370ml)	\$3.77
Conditioner (370ml)	\$3.77
Deodorant	\$2.97
Pads (20 pack)	\$8.48
Tampons (18 pack)	\$4.98

Region 4:

Medicine
Medicines, glucose machines, thermometers, blood pressure machines and most health items are free with the Wikwemikong Clinic, Seniors Centre, and Long-Term Care.

Dental

The Wikwemikong Clinic has a dentist on staff. A lot of children require extensive dental care with consultation fees of \$150.00 to \$250.00. Dental costs not covered are between \$500.00 to \$600.00. Travel to Sudbury, ON for dental care.

Adults are starting to travel to North Bays about 300.00 km for a dental surgeon.

Travel is cover under Health Canada. It is difficult to see a dentist in Sudbury, ON as most to all dentists do not like the billing and waiting for payment.

Region 5:

Health care – Health Care Goods, Medicines and Pharmaceutical Products, Eye Care Goods and Services, Dental Care Goods and Services	Cost
Conditioner	\$8.97
Body Wash (Men)	\$3.97
Body Wash (Women)	\$4.97
Deodorant (Men)	\$2.97
Deodorant (Women)	\$4.47
Feminine Hygiene	\$12.78
Toothbrush	\$1.37
Toothpaste	\$3.27
Mouthwash	\$6.48
Shampoo	\$8.97

3.7 Category 7: Recreation, Education, and Reading

Region 1: Not available.

Region 2: Not available.

Region 3:

Sporting and Athletic Equipment

Assorted Soccer, Football and Basketball Set: \$19.97

Adult Bike: \$138.00

Water Bottle: \$15.97

Toys, Games, Consoles, and Video Games

Board Game: Operation \$19.93 Console: Nintendo Switch: \$379.96 Video Game: Super Mario Party for Switch \$79.96 Toys: Kids Blocks \$12.97
Audio Equipment Bluetooth Speaker: Google Nest Mini: \$49.00 – Walmart Audio cable: \$12.88 – Walmart
Video Equipment Video cable: HDMI Cable \$15.98
Education - School Tuition Costs, Textbooks, and Stationery Algoma University: Around \$7500 per year for tuition (domestic students) Notebooks: Hilroy 32 Pages \$0.33 per unit Pens: BIC Pack of 10 \$1.88

Region 4: Not available.

Region 5: Not available.

3.8 Category 8: Alcoholic Beverages and Tobacco Products

Region 1: Not available.

Region 2:

Items	Bars and restaurants	Stores
Beer	1 beer \$5.50	6 pack tall cans \$16.50
Wine		750 ml \$10.95 Jackson and Triggs
Whisky		750 ml \$29.95 Canadian Club
Rum		750 ml \$29.95 Bacardi Rum

Region 3:

Items	Stores (LCBO Prices)
Beer	\$14.50 for 6 355ml Cans
Wine	\$19.80 Cabernet Sauvignon 750ml
Cider	\$3.50 for 473 ml Can

Whiskey	\$32.95 for 750ml Crown Royal
Soju	\$10.05 for 360ml Bottle
Gin	\$45.35 for Bombay 1140ml
Tequila	\$84.95 for Patron 750ml
Vodka	\$28.75 for 750ml Smirnoff
Rum	\$29.95 for 750ml Bacardi
Brandy	\$36.20 for 750ml Matata

Tobacco Products and Supplies
Cigarettes: \$105.00 Per Carton

Region 4:

Items	Bars and restaurants	Stores
Beer	Liquor not sold in the restaurants.	Standard prices in Ontario under the LCBO.
Wine	Travel is 40km to a licensed restaurant.	

Tobacco Products and Supplies	Cost
Cigarettes	On-reserve Brands \$8.00 (per pack) Tailer Made Brands \$18-\$25.00 (per pack)
Chewing Tobacco	\$25.00 per can

Region 5: Not available.

4.0 Indigenous vs Western Living

In Western societies people are focused on their individual prosperity and/or their immediate family's prosperity. In contrast, Indigenous peoples value the prosperity of all and work to gain resources for the collective community. In First Nation communities or reserve territory, people, for the most part, are very concerned about the well-being of the whole and will distribute the resources they hunt, catch, trap, harvest, and/or collect.

This addition of a traditional diet makes the cost of living vary from First Nation communities to metropolitan areas as not all products a community lives off will have the same cost. The need for traditional foods is not only due to cultural practice, but due to the fact that the cost of food continues to rise in all five Ontario regions. Specifically, Indigenous peoples in Northern Ontario are experiencing a food crisis. Robidoux and Randazzo (2019) point out that “The limited assortment of perishable foods, high food prices, ever-increasing transport costs, shorter winter road season, elevated poverty rates, and the decline in the use of traditional foods all contribute to high levels of food insecurity in Canada’s northern rural and remote Indigenous communities.” Issues of inflation in the country will be covered later in the report to further illustrate the rise in the cost of living.

5.0 Northern Factors

5.1 Transportation and Access Issues in the North

Due to a large number of barriers, Northern and remote First Nation communities experience higher costs of products including food purchased in-store. Today in Northern Ontario,

“An oligopolized market system exists...in regards to the provision of foods, fuel, and most general goods. This means that few actors with strong relationships control the various elements of this market-based system, including the supporting wholesale, distribution, transportation, retail, and banking industries” (Robidoux & Mason, 2017).

The limited number of vendors of all types of products (food, fuel, furniture, etc.) decide what can be sold and determine the prices at which to sell them (Robidoux & Mason, 2017).

Additionally, higher transportation costs of these items are the largest contributor of the higher costs associated with products. In region 4 for instance, customers paid these higher prices at their local grocery store out of necessity for certain products. Most times it was less expensive than leaving the community to buy the products they need. By taxi from Wikwemikong Unceded Indian Reserve, it is \$30-40.00 one way (15km) to Manitowaning, \$60.00 (40km one way) to Little Current, and \$100.00 to Espanola (92km one way). Robidoux and Mason (2017) 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.”

Transportation and access issues such as this further lead to higher rates of disease such as type-2 diabetes; usually one of many factors contributing to these higher rates of disease.

5.2 Nutrition North Canada

Some communities in the North have subsidized costs for many food items. Eligible communities in Ontario and their subsidy rates can be found in Appendix B of this report. The Government of Canada (2022) says that “to be eligible for Nutrition North Canada, a community must be considered isolated and meet these requirements”:

- lack year-round surface transportation (no permanent road, rail or marine access), excluding isolation caused by freeze-up and break-up that normally lasts less than 4 weeks at a time
 - for the Harvesters Support Grant, a community must be reliant on air transportation for more than 8 months each year
- meet the territorial or provincial definition of a northern community
- have an airport, post office, or grocery store
- have a year-round population according to the national census

6.0 High Building Costs, Overcrowding, and Other Housing Issues

6.1 Repairs and High Building Costs

Housing issues including overcrowding, repair needs, unsuitable housing, and homelessness disproportionately impact First Nations people in Ontario and greater, Indigenous peoples of Canada. Statistics Canada recently released an analysis of the housing experiences of First Nations people in Canada in 2016. Randle and Thurston (2022) found that “44.2% of all Status First Nations people living on reserve lived in private dwellings that were in need of major repairs” which was over six times higher than the total Canadian population. Additionally, rates of First Nations residing off-reserve in need of major repairs was greater than the total population. Unaffordable repairs have been an ongoing issue on and off-reserve for Indigenous peoples. Moreover, residential building materials prices such as softwood lumber have been on the rise for over a year, accelerating during the first few months of 2022 (Statistics Canada, 2022a). A rise in the cost of residential building materials not only means that

there are many homes in need of repairs, but new homes are not being built to meet the demand of many First Nations communities, especially in the North.

6.2 Overcrowding

Overcrowding is an issue experienced very often by Indigenous people, especially on reserve. Overcrowding occurs when multiple generations/multiple families, or “multiple-census families” as Statistics Canada calls it, are living under one roof which is too small for the number of people who reside within it. Overcrowding also occurs with non-family members such as friends and tenants living under one roof. According to Randle and Thurston (2022), “Living in a multiple-census-family household was about eight times more common for Status First Nations people living on reserve (39.8%) than the total population (5.1%)” and “The same was true for Status First Nations people living off reserve” with a rate of 21.5%.” There are many reasons for overcrowding (especially on-reserve) including a lack of housing, high cost of housing, and cultural values.

Overcrowding is a safety issue and can impact quality of life as well as negatively affect both eligibility and rates of social assistance in Ontario.

6.3 Homelessness

According to sources gathered by the Homeless Hub (2021), Indigenous homelessness “Does not fit neatly into the four typologies of the Canadian definition of homelessness (Unsheltered, Emergency Sheltered, Provisionally Sheltered, and At Risk of Homelessness).” This makes it difficult to understand the number of Indigenous people facing or at risk of homelessness. According to the same analysis by Randle and

Thurston (2022) “25.4% of Status First Nations people living off reserve were in core housing need. This rate was more than two times higher than that of the total population in core housing need (10.6%)” putting them at risk of homelessness.

6.4 Overview of Housing Issues

Issues of housing overlap and intersect creating worse housing conditions for First Nations people. For example, status First Nations people living in both rural and urban areas experience much higher rates of unsuitable housing as compared to the total Canadian population (Randle & Thurston, 2022). Addressing the complex issues of housing experienced by Indigenous peoples will involve years of effort and cooperation from the federal and provincial governments and in-depth recommendations are out of the scope of this report.

7.0 Issues of Inflation in 2022

In September of 2022, food purchased in-store rose in price the fastest it has in forty-one years (Statistics Canada, 2022b). Since December 2021, food prices have been rising at a higher speed than all other Consumer Price Index goods and services (Statistics Canada, 2022b). Furniture, passenger vehicles, and post-secondary tuition have also risen in the year 2022 (Statistics Canada, 2022b).

8.0 Income Assistance Rates

8.1 Ontario Works Charts - 2018 Rates (Last Updated October 1st)

Basic Needs (Renters and Owners), Reg. 4(1)1**Applicants/Recipients Living with Parents, Reg. 4(3)1, 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 dependent, add \$175 if the dependent is 18 years or over and \$0 if the dependent is 0-17 years of age.				

Maximum Amount for Board and Lodging, Reg. 44(1)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	\$812
	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 dependent 18+ years of age add \$120 for a single parent, \$100 for a couple.				

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 dependent, add \$102.		

Remote Communities Allowance (Formerly Northern Allowance), Reg. 41(1)2

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

Shelter Maximum, Reg. 42(2)2

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

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

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

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

Asset Limits, Reg. 38(1)

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

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

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

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

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

\$71/case added to B&L and applicant/ receipt living with parents.
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Personal Needs Allowance (PNA), Reg. 43(1),(3), 44.1(2), and (3)

Persons in Eligible Institutions	\$149
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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

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.

Earning Exemption, Reg. 49(1)

First \$200 of earning is fully exempt for each adult member within earnings 50% of net earning (i.e. after allowable mandatory deductions) Child Care Expenses: Licensed (no max); Unlicensed (max \$600/child)
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Emergency Hostel Services, Reg. 43(2) First Nation Delivery Partners

The budgetary requirements for an applicant or receipt 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

- \$47.70 per day for boarding 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.

8.2 Ontario Disability Support Program (ODSP) Rates 2022 (Last Updated Sep 2nd)

Maximum Amount for Board and Lodging, Reg. 30(1)1, 40.1ii

Number of Dependents Other Than Spouse	Dependents 18+ or Older	Dependents 0-17 years	Single Recipient	Couple	Couple (Both Disabled)
0	0	0	\$706	\$1,018	\$1,409
1	0	1	\$849	\$1,018	\$1,409
	1	0	\$1,094	\$1,216	\$1,607
2	0	2	\$849	\$1,018	\$1,409
	1	1	\$1,094	\$1,216	\$1,607
	2	0	\$1,293	\$1,437	\$1,828
For each additional dependent, add \$222 if the dependent is 18 years or over; \$0 if the dependent is 0-17 years of age.					

Remote Communities Allowance Rates (Formerly Northern Allowance) for Renters and Owners, Reg. 30(1)2

Number of Dependents Other Than Spouse	Recipient	Recipient and Spouse
0	\$272	\$431
1	\$430	\$530
2	\$526	\$628
For each additional dependent, add \$102.		

Remote Communities Allowance Rates (Formerly Northern Allowance) for Board and Lodging, Reg. 33(1)3

Number of Dependents Other Than Spouse	Recipient	Recipient and Spouse
0	\$272	\$417
1	\$420	\$506
2	\$511	\$599
For each additional dependent, add \$99.		

Board and Lodging, Reg. 33(1)1

Single Person or Sole Support Parent	\$867
Applicant/Recipient + Spouse	\$1,292
Applicant/Recipient + Disabled Spouse	\$1,727

Shelter Maximum (Renters and Owners), Reg. 31(2)2

Benefit Unit Size	Maximum Monthly Shelter Allowance*
1	\$522
2	\$821
3	\$889
4	\$964
5	\$1,041
6+	\$1,078
*Reg. 31(2)5 – add \$76 for “double disabled” or “prescribed class.”	

Additional Amounts of Board and Lodging with Dependents other than Spouse, Reg. 33(1)2

Age of Dependent:	18+ years	Age 13-17	Age 0-12
A) Benefit unit with no spouse			
1. First Dependent	\$486	\$293	\$255
2. Each Additional Dependent Add	\$239	\$145	\$107
B) Benefit Unit with Spouse			
1. For Each Dependent Add	\$239	\$145	\$107

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

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

Milk-Based (Lactose Tolerant)	\$40/month
Non-Dairy (Lactose Intolerant)	\$50/month

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

First \$200 of net earnings is fully exempt for each adult member with earnings.

50% of net earnings (i.e. after allowable mandatory deductions).

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

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

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

Developmental Disabilities Act	\$1,073
Long-term Care Homes	\$1,068

Double Disabled Max Reg. 30(2)

Client and Spouse both Disabled	\$2,070
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PNA, Reg. 32(1)1

Persons in PNA eligible institutions	\$149
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Special Boarding Allowance, Reg. 33(1)5

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

ACSD Amounts

Minimum	\$25
Maximum	\$580

OCB

\$125.75 per month

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

Disability Related Work Expenses \$1,000/month
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Child Care Exemptions, Reg. 38(1)2i, ii

Licensed	No Maximum
Unlicensed	Maximum \$600/child/month

Asset Limit, Reg. 27(1)

Single	Couple	Each Dependent
\$40,000	\$50,000	add \$500
Single person on OW (for purposes of determining financial independence of a Dependent Adult) \$10,000 OW Reg. 134/94 2(2)(d)(i)		

9.0 Conclusion

First Nations communities have a different way of life and value the prosperity of all community members. Some community members partake in traditional practices including practices of collecting, trapping, harvesting, hunting, and/or fishing for their food. Additionally, many First Nations communities experience higher prices of goods and services based on Northern factors like issues of transportation and access. All First Nation communities and peoples experience higher rates of housing issues including but not limited to overcrowding, repair needs & high building costs and homelessness. Due to these many factors, First Nation communities and peoples experience a different

cost of living from the rest of Ontario. With the addition of the impacts of inflation and despite Northern subsidization, many First Nations people continue to have their needs unmet due to their high cost of living in the province. Moreover, OW and ODSP rates remain insufficient to cover the current cost of living in 2022.

The Market Basket Measure attempts to illustrate the cost of living in First Nation communities in Ontario, but several limitations exist. The MBM is not formulated to understand the unique circumstances of First Nations communities that impact their cost of living. It is recommended that a more in-depth study be completed on the cost of living with an appropriate timeline, funding and MBM categories highlighting the distinctive costs of First Nation communities across Ontario. It is possible that Northern and/or remote communities will need separate MBM categories to address the additional costs that are not experienced by non-Northern and communities close to urban centers.

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Appendix A: First Nations that Make Up Regions One to Five in Ontario

Region One consists of the following First Nations: Fort Severn First Nation, Deer Lake First Nation, Kababonika Lake First Nation, Mishkeegogamang Band, Muskrat Dam First Nation, Poplar Hill First Nation, Sachigo Lake First Nation, Wapekeka First Nation, Webequie First Nation, Eabametoong First Nation, Sandy Lake First Nation, North Caribou First Nation, Keewaywin First Nation, Wunnumin First Nation, Neskantaga First Nation, Pikangikum First Nation, North Spirit First Nation, Nibinamik First Nation, Cat Lake First Nation, Kitchenuhmaykoosib Innuiuwug, Bearskin Lake, Kingfisher Lake First Nation, and Slate Falls First Nation.

Region Two consists of the following First Nations: Wabigoon Lake Ojibway Nation, Lac La Croix First Nation, Mitaanjugamiing First Nation, Naicatchewnin First Nation, Rainy River First Nation, Ojibways of Onigaming First Nation, Seine River First Nation, Nigigoonsiminikaaning Band, Couchiching First Nation, Big Glassy First Nation, Lac Seul First Nation, Naotkamegwanning (Whitefish Bay) First Nation, Niisaachewan Anishnaabe Nation, Wauzhushk Onigum Nation, Wabaseemoong Independent First Nation, Eagle Lake First Nation, Grassy Narrows First Nation, Iskatewizaagegan #39 First Nation, Northwest Angle #33 First Nation, Shoal Lake #40 First Nation, Obashkaandagaang (Washagamis Bay) First Nation, Wabauskang First Nation, Anishnaabeg of Naongashiing (Big Island) First Nation, Northwest Angle #37 First Nation (Animakee Wa Zhing #37), and Asubpeeschoseewagong Netum Anishnabak.

Region Three consists of the following First Nations: Biiniijtiwaabik Zaaging Anishinabek, Attawapiskat First Nation, Aroland First Nation, Brunswick House First

Nation, Gull Bay First Nation, Mattagami First Nation, Moose Cree First Nation, Pays Plat First Nation, Pic-Mobert First Nation, Red Rock First Nation, Whitesand First Nation, Fort Albany First Nation, Fort William First Nation, Ginoogaming First Nation, Long Lake #58 First Nation, Marten Falls First Nation, Wahgoshig First Nation, Kashechewan First Nation, Batchewana First Nation, Garden River First Nation, Constance Lake First Nation, and Biigtigong Nishnaabeg (Ojibways of Pic River).

Region Four consists of the following First Nations: Algonquins of Pikwakanagan, Henvey Inlet First Nation, Magnetawan First Nation, Nipissing First Nation, Shawanaga First Nation, Sheguiandah, Sheshegwaning First Nation, Whitefish River First Nation, Temagami First Nation, Thessalon First Nation, Mississauga First Nation, M'Chigeeng First Nation, Serpent River First Nation, Sagamok Anishnawbek First Nation, Atikameksheng Anishnawbek (Whitefish Lake), Aundeck-Omni-Kaning First Nation, Wasauksing First Nation, Dokis First Nation, and Wiwemikong Unceded Indian Reserve.

Region Five consists of the following First Nations: Mohawks of Bay of Quinte, Moose Deer Point First Nation, Alderville First Nation, Mohawk Council of Akwesasne, Mississauga of Scugog Island First Nation, Hiawatha First Nation, Chippewas of Georgina Island First Nation, Chippewas of Rama First Nation, Curve Lake First Nation, Beausoleil First Nation, Aamiwanang First Nation, Chippewas of Nawash First Nation, Chippewas Saugeen First Nation, Walpole Island First Nation, Oneida Nation of the Thames, Six Nations of the Grand River, Moravian of the Thames First Nation, Munee-Delaware Nation, Aamiwnaang First Nation (Chippewas of Sarnia), Chippewas of the

Thames First Nation, Kettle & Stony Point First Nation, Mississaugas of the New Credit First Nation, Wahta Mohawks, Tahlia Bomberly, and Stepping Stones.

Appendix B: Ontario Communities that Are Eligible for Nutrition North Canada and Their Subsidy Rates (Government of Canada, 2022.)

Community  	Province/ Territory  	Subsidy Rates (\$/kg)			
		High Subsidy Level  	Medium Subsidy Level  	Low Subsidy Level  	Seasonal surface transportation  
Fort Severn	Ontario	3.95	3.75	1.00	1.00
Peawanuck	Ontario	3.70	3.55	1.00	1.00
Angling Lake	Ontario	2.90	2.80	1.00	1.00
Attawapiskat	Ontario	2.90	2.80	1.00	1.00
Bearskin Lake	Ontario	2.90	2.80	1.00	1.00
Big Trout Lake	Ontario	2.90	2.80	1.00	1.00
Cat Lake	Ontario	2.90	2.80	1.00	1.00
Deer Lake	Ontario	2.90	2.80	1.00	1.00
Eabamet Lake (Fort Hope)	Ontario	2.90	2.80	1.00	1.00
Favourable Lake (Sandy Lake)	Ontario	2.90	2.80	1.00	1.00
Fort Albany	Ontario	2.90	2.80	1.00	1.00
Kasabonika	Ontario	2.90	2.80	1.00	1.00
Kashechewan	Ontario	2.90	2.80	1.00	1.00
Keewaywin	Ontario	2.90	2.80	1.00	1.00
Kingfisher Lake	Ontario	2.90	2.80	1.00	1.00
Lansdowne House	Ontario	2.90	2.80	1.00	1.00
Muskrat Dam	Ontario	2.90	2.80	1.00	1.00
North Spirit Lake	Ontario	2.90	2.80	1.00	1.00
Ogoki	Ontario	2.90	2.80	1.00	1.00
Pikangikum	Ontario	2.90	2.80	1.00	1.00
Poplar Hill	Ontario	2.90	2.80	1.00	1.00
Sachigo Lake	Ontario	2.90	2.80	1.00	1.00
Summer Beaver	Ontario	2.90	2.80	1.00	1.00
Wawakapewin	Ontario	2.90	2.80	1.00	1.00
Weagamow Lake	Ontario	2.90	2.80	1.00	1.00
Webequie	Ontario	2.90	2.80	1.00	1.00
Wunnummin Lake	Ontario	2.90	2.80	1.00	1.00