

Access and Affordability

Saskatchewan Food Banks Explore the Cost of Healthy Eating



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Table of Contents

Acknowledgements	1
Table of Contents	2
Executive Summary	3
Purpose of the Report	4
What is Food Security?	
<i>Why is it Important?</i>	
<i>How is Food Insecurity Measured?</i>	5
Who is at Risk for Food Insecurity?	6
What is the Situation in Saskatchewan?	7
What about Child Poverty in Saskatchewan?	8
Why is Food Insecurity a Concern?	
<i>Impact on Health</i>	
<i>Impact on Children</i>	
<i>Other Costs</i>	9
Food Insecurity in Regina	
<i>Saskatchewan Food Costing Project</i>	
<i>The Regina Food Bank</i>	11
Case Scenarios	
<i>Single Employable Male or Female</i>	
<i>Single Mother w/ Son</i>	
<i>Two Parents w/ Son and Daughter</i>	
<i>Seniors</i>	14
Observations/Where do we go from here?	19
Links	21
References	22
Appendices	

Executive Summary

What is the purpose of this report?

The purpose of the food security research project was to achieve a better understanding of food insecurity within a local and provincial context. The Regina Food Bank serves food insecure clients on a daily basis, and an increase in demand over the past year posed the question, “Why are so many people requiring assistance at our food bank?” Using data obtained from the Regina Food Bank, the research sought to identify segments of the population who are accessing the food bank in greater numbers, and to determine what sources of income are available to them. Case scenarios were utilized to quantify the income these individuals and families had access to each month. In turn, these resources were compared to their average expenditures, including the cost of a healthy food basket and rents, as determined by the 2009 Saskatchewan Food Costing Report. These case scenarios assisted the researcher in determining the financial barriers low income families regularly face in order to access healthy, nutritious food.

Additionally, the Steering Committee focused on conducting a literature review which would allow access to existing reports, journals, data, and statistics on food security/insecurity from a number of jurisdictions across Canada. A comprehensive literature review created a better understanding of what food security is, by identifying who is most vulnerable to food insecurity. It also outlined the various health costs associated with food insecurity, and confirmed the close relationship between food insecurity and poverty.

Why is food security important?

Having access to affordable nutritious food is an essential part of a healthy lifestyle, and an adequate family income is the key element in ensuring that individuals are able to obtain appropriate food to meet their dietary needs. In reality, when families are experiencing financial difficulty, they often must choose to use money from their food budget to cover other expenses such as rent, utilities, medications and other critical household needs.

Though food insecurity can affect all Canadians, certain segments of the population are more vulnerable than others. Social assistance recipients, lone parent households, off reserve aboriginal families, and those who do not own their own home experience food insecurity at higher rates (5). Throughout Canada, low income households clearly experience the highest rates of food insecurity. In Saskatchewan, those who require the services of a food bank are clearly represented in these categories.

The impact of food insecurity on an individual’s physical and mental health can be profound. Studies have shown that individuals in low-income households face a higher risk of chronic health conditions such as diabetes, heart disease, high blood pressure, and obesity (19, 20). They also suffer from a higher rate of mental health problems such as anxiety, stress, and depression (18). Particularly concerning is the impact of food insecurity to children in our community. Early childhood development is a critical stage in a person’s life, and improper nutrition and food insecurity can interfere with the growth and development of a child and lead to poor health outcomes that can continue into their adult lives (18).

Food Insecurity in Saskatchewan

It is important to recognize that food insecurity does exist in Saskatchewan, and that there are families and individuals across the province that do not have enough money to purchase healthy food. In order to better understand food insecurity within a local context, this report has used data from the Regina Food Bank, the 2009 Saskatchewan Food Costing Report, and the Ministry of Social Services to determine whether low-income families in Saskatchewan have sufficient financial resources to meet their basic daily nutritional needs.

Highlights from our Report

- Since 2002, food costs in Saskatchewan have increased by 22.2% and shelter costs have increased by 38.6% (10)
- The monthly cost of a nutritious food basket for a family of four in Saskatchewan in 2009 was \$887.75 (23)
- From January 2009 to January 2010 the Regina Food Bank has seen a 15% increase in clients requiring food bank services.
- 45% of clients who rely on the Regina Food Bank are children
- 63% of food bank clients in Saskatchewan identify themselves as Aboriginal
- 70% of Regina Food Bank clients list social assistance as their primary source of income
- A single man or woman receiving social assistance through the Saskatchewan Assistance Plan (SAP) would spend approximately 97% of their monthly income on rent, leaving 3% to cover food, transportation, and other monthly expenses
- A single man or woman working full-time at a minimum wage job would spend approximately 73% of their monthly income on rent and food costs alone

- A single mother with a child receiving the Saskatchewan Assistance Plan would spend 78% of her monthly income on rent and food
- A family of four receiving income through the Saskatchewan Assistance Plan would spend approximately 83% of their monthly income on rent and food

Where do we go from here

Recognizing the gap between the financial resources available to low-income households and the cost of providing nutritious food is an important first step. However, food insecurity is a complex issue that requires comprehensive strategies at each level of the food security continuum. Collaboration between individuals, communities, non government organizations and governments is essential to help Saskatchewan move toward becoming a food secure province.

As this report has demonstrated, an adequate family income is a key component of food security. However, it is important to recognize that having financial access to healthy food is only one aspect of food security. Comprehensive strategies are needed in the short, medium, and long-term to deal with all aspects of food security, including access, utilization, and availability.

Our research suggests that a major stress on individual and family incomes results from the ever increasing housing costs, combined with low vacancy rates. This puts pressure on the amount of income available or designated for the purchase of nutritious foods. It would be beneficial to redevelop a separate food allowance category, as there has not been a specific one within income support programs for over 20 years.

Strategies to help create food security in Saskatchewan should include short-term relief, capacity/skill building, and system change. Currently, emergency assistance provided by organizations like the Regina Food Bank is a critical element in providing short-term relief to the hungry. Food Banks throughout Saskatchewan play an important role in the food security continuum. They assist a great number of individuals and families at risk in our communities. Each stage of the food security continuum is also required to address the underlying causes of food insecurity.

All individuals in Saskatchewan are affected by food insecurity, either directly or indirectly. Fortunately, each one of us can play a positive role in working to create a more food secure province.

“I never thought I’d have to rely on a food bank.” - Visiting a food bank has become a necessity for too many Canadians.

- National Hunger Awareness Day 2010 Campaign

What is the purpose of the Food Security research report?

The purpose of the food security research project was to achieve a better understanding of food insecurity within a local and provincial context. The Regina Food Bank serves food insecure clients on a daily basis, and an increase in demand over the past year posed the question, “Why are so many people requiring assistance at our food bank?” Using data obtained from the Regina Food Bank, the research sought to identify segments of the population who are accessing the food bank in greater numbers, and to determine what sources of income are available to them. Case scenarios were utilized to quantify the income these individuals and families had access to each month. In turn, these resources were compared to the average expenditures, including the cost of a healthy food basket and rents, as determined by the 2009 Saskatchewan Food Costing Report. These case scenarios assisted the researcher in determining the financial barriers low income families regularly face in order to access healthy, nutritious food.

Additionally, the Steering Committee focused on conducting a literature review which would allow access to existing reports, journals, data, and statistics on food security/insecurity from a number of jurisdictions across Canada. A comprehensive literature review created a better understanding of what food security is, by identifying who is most vulnerable to food insecurity. It also outlined the various health costs associated with food insecurity, and confirmed the close relationship between food insecurity and poverty.

This report is the result of the collaborative efforts of the Regina and Saskatchewan Food Banks, the University of Regina Community Research Unit, the University of Regina Department of Social Work, and the Regina Education and Action on Child Hunger (REACH). There is recognition that these are complex and multifaceted issues. Community organizations that work with vulnerable segments of the public are well aware of the impact that food insecurity has on individuals, families, and the communities they reside within. They continue to advocate for a more food secure Saskatchewan.



How is Food Insecurity Measured?

There are a variety of direct and indirect comparative indicators of individual and household food security that can give us a better understanding of how serious the issue of food insecurity is across Canada. One way of measuring household food security in Canada is through surveying. In 2004, food security was measured in the Canadian Community Health Survey (CCHS), Cycle 2.2. This survey provided a snapshot of food security on a national and provincial level. The data collected from the self-reported survey classified households as food secure, moderately food insecure, or severely food insecure based on how a household's financial resources affected their food choices and eating patterns (5). The report found that:

- In 2004, more than 1.1 million Canadian households (9.2%) were food insecure at some point in the year as a result of financial challenges they faced in accessing adequate food.
- Overall, 2.7 million Canadians, (8.8%), lived in food insecure households in 2004.

In addition, the CCHS survey did not include some of the groups most vulnerable to food insecurity such as the homeless, Aboriginal people living on-reserve, those living in remote and isolated communities, and those unable to speak English or French (5). If these groups had been taken into account, it could be expected that the rate of food insecurity in Canada would have certainly been higher.

What is Food Security?

“Food security exists when all people at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life.” (1)

Conversely, food insecurity can be defined as, “the inability to acquire or consume an adequate diet quality or sufficient quantity of food in socially acceptable ways, or the uncertainty that one will be able to do so.” (2)

From these definitions, three important aspects of food security can be identified. These three aspects are (3):

- **Food Access** – Do individuals and households have sufficient resources to obtain appropriate food for a nutritious diet? Having the financial resources available to obtain healthy, nutritious food is a key component of food access. This aspect of food security will be explored in-depth throughout the report.
- **Food Utilization** – Do individuals and households have adequate knowledge of nutrition, including how to properly prepare food? This may include: understanding health and sanitation, proper food preparation, culturally appropriate food practices, and balanced eating.
- **Food Availability** – Are there sufficient quantities of food available on a consistent basis? Considerations for food availability include: food supply, domestic production, commercial imports, agricultural practices, economic policies, transportation and logistics, and natural resources and climate.

“Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services...”

– **United Nations Declaration of Human Rights (1948) Article 25**

Why is Food Security Important?

Having access to affordable, nutritious food is an essential part of a healthy lifestyle, and those who lack access risk compromising their physical and mental development. Food security is recognized as a social determinant of health and an important factor in determining the socio-economic status of individuals and households (2,4).

Social Determinants of Health – Are factors that affect the health status of individuals. They include: income inequality, social inclusion and exclusion, employment and job security, working conditions, contribution to the social economy, early childhood care, education, food security, and housing (2).

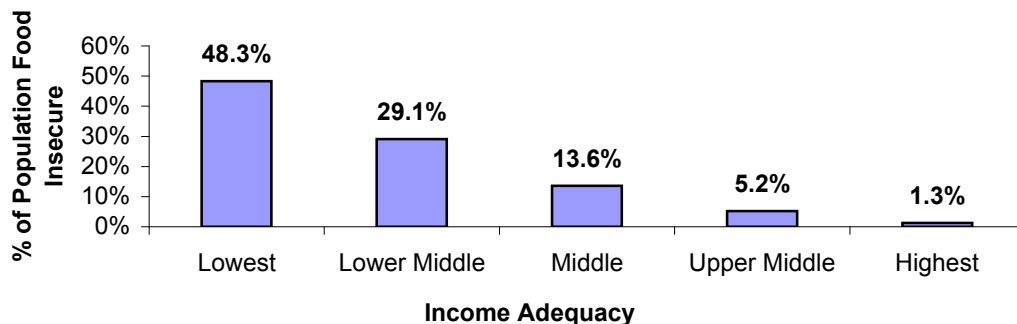
Socio-Economic Status (SES)- Refers to an individual's or group's position within society. It is dependent on a combination of variables including: occupation, education, income, wealth and place of residence. SES and health status are closely related. Generally, as socio-economic status improves, so too do health outcomes (4).

Referring to Canadian Food Bank data provides us with a clearer picture of the severity of current food insecurity across Canada. According to Hunger Count 2009, published by Food Banks Canada, over 700,000 Canadians per month are accessing food banks across the country (6). In March, 2009, 794,748 people needed support from their local food bank. This represented an alarming 18% increase over March, 2008 (6).

Who is at Risk for Food Insecurity?

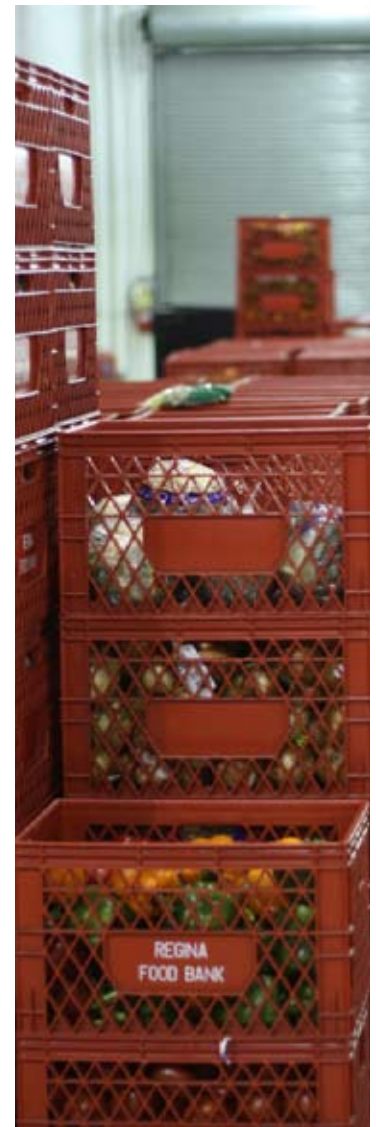
Food insecurity affects all Canadians, but certain segments of the population are more vulnerable to food insecurity than others. For example, analysis of the Canadian Community Health Survey 2004 results found that Canadians in the lowest income category experienced food insecurity at much higher rates than those in the highest income category (5). These results are shown in Figure 1.

Figure 1: Canadian Income-Related Food Security Status by Household, 2004



- Statistics Canada, Canadian Community Health Survey, Cycle 2.2, 2004

These results show that nearly 50% of households experiencing food insecurity in 2004, were in the lowest income category, while only 1.3% of the highest income households faced food insecurity. Furthermore, the report found that certain segments of the population suffered from higher rates of food insecurity than others. These groups included social assistance recipients (59.7%), lone-parent households (22.5%), off-reserve Aboriginal households (33.3%), and those who did not own their own dwelling (20.5%) (5).

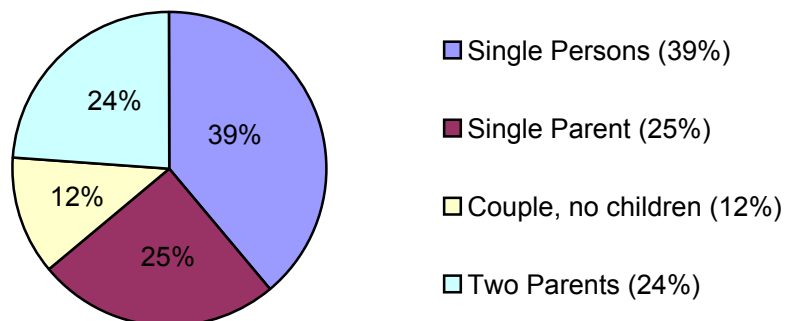


Data from the National Hunger Count shows that in 2009, these same segments of the population continue to be most vulnerable to food insecurity. Of those needing assistance from food banks in Canada, in March, 2009 (6):

- 51.5% indicated social assistance as their primary source of household income.
 - 87% lived in rental accommodations.
 - 60% market rent
 - 27% social housing
 - 25% were lone-parent households
 - 12% identified themselves as Aboriginals (Self-identified First Nations, Metis, and Inuit).
- In Saskatchewan, 63% of food bank clients are Aboriginal (2009).

This data emphasizes the importance that income and financial stability have in determining whether a family is food secure or not. Poverty and food security are inextricably linked.

Figure 2: Who is using food banks across Canada? A Client Composition March 2009



-Food Banks Canada, HungerCount 2009.



What is the Situation in Saskatchewan?

The Canadian Community Health Survey conducted in 2004 found that Saskatchewan had the lowest rate of food insecurity in the country at 8.1% (5). 5.2% of Saskatchewan households were deemed to be moderately food insecure, while 2.9% were considered severely food insecure (5). However, with the Regina Food Bank responding to over 10,000 requests per month, representing approximately 6,835 individuals and families in 2010, it can be expected that the real rate of food insecurity in this province is currently higher. Though it is encouraging that in 2004, Saskatchewan households were more food secure than those in the rest of the country, there are still segments of this province that are more vulnerable to poverty, and consequently, to food insecurity.

In Saskatchewan, much like the rest of Canada, those most vulnerable to food insecurity are low-income households (5). Although there is no official measure of poverty in Canada, Statistics Canada uses a Low Income Cut-Off (LICO) both before and after tax to measure distribution of income (7). Sask Trends Monitor analyzed data from the 2005 Statistics Canada Census and found that 13.5% of Regina residents lived in households with annual incomes below the before tax LICO in 2005 (8). Groups that fell below before tax LICO at high rates in Regina were single persons (28%) and lone parent families headed by women (31%) (8).

With inadequate household incomes, the poorest segments of the Saskatchewan population are struggling to make ends meet. These financial struggles have been exacerbated by the fact that housing and rental prices in Saskatchewan have been steadily increasing, while vacancy rates remain extremely low.

In October, 2009 the average rent for all types of apartments in Regina was \$752, up from \$687 in October, 2008 (9). This was an increase of 8.6%. Figure 3 shows average apartment rental rates by type.

Figure 3: Average Apartment Rents (\$) in Regina by Bedroom Type

	Bachelor		1 Bedroom		2 Bedroom		3 Bedroom		Total	
	Oct 08	Oct 09	Oct 08	Oct 09	Oct 08	Oct 09	Oct 08	Oct 09	Oct 08	Oct 09
Regina	456	497	634	692	756	832	908	964	687	752

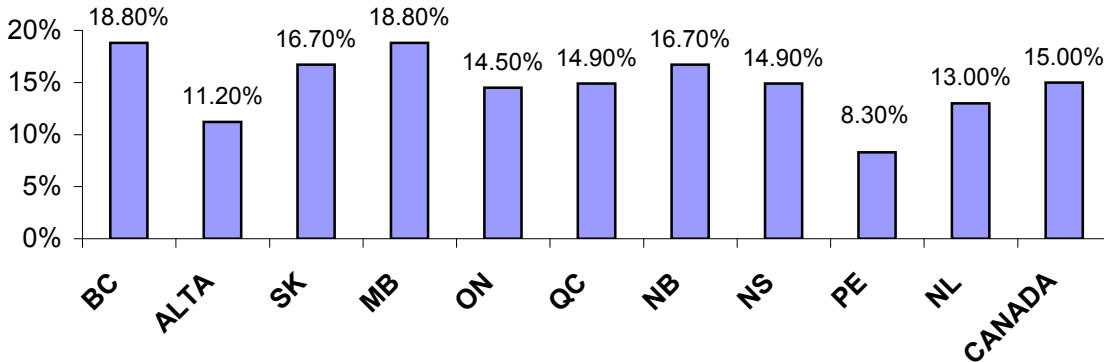
Also, the average vacancy rate in the fall of 2009 for Regina's rental apartments was 0.6%, tying Regina with Quebec City for the lowest vacancy rate in Canada (9). Moreover, from 2002-2009, all items in the consumer price index (food, shelter, transportation, etc.) increased by 17.5% in Saskatchewan (10). During this same time food costs alone increased by 22.2% and shelter costs increased by 38.6% (10). These increases make it difficult for low-income households to meet their basic needs, and as a result, families have less money available to spend on purchasing nutritious food.

From 2002-2009, food costs in Saskatchewan have increased by 22.2%, while shelter costs have increased by 38.6%.

Child Poverty Prevalent in Saskatchewan

Particularly concerning are the high rates of child poverty in our province. The Saskatchewan Child and Family Poverty Report found that in 2007 there were 35,000 children under the age 18 (16.7%) living in households with income below the before tax LICO (11). Figure 4 shows that Saskatchewan had the third highest child poverty rate in the country.

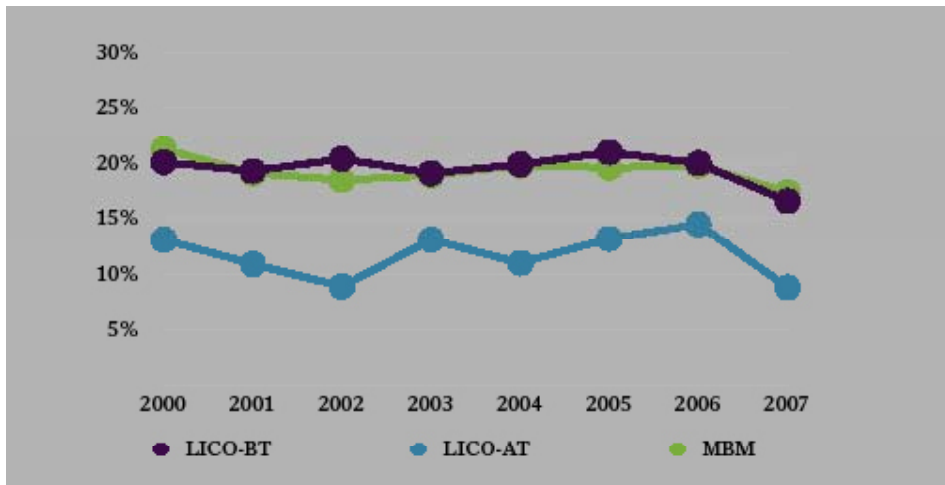
Figure 4: Child Poverty Rates Nationally and Provincially, 2007 (Before Tax LICO)



- Statistics Canada. *Income Trends in Canada 1976-2007, Table 802.*

Using the before tax LICO is only one way of measuring poverty rates. Two other indicators of poverty are the after tax LICO and the Market Basket Measure (MBM). Figure 5 shows Saskatchewan child poverty rates from 2000 to 2007 using all three indicators.

Figure 5: Child Poverty Rates in Saskatchewan 2000-2007



Adapted from: 2009 Saskatchewan Child and Family Poverty Report
- Statistics Canada. *Income Trends in Canada 1976-2007, Table 802.*

Regardless of the measurement used, the child poverty rates in Saskatchewan have remained quite persistent throughout the decade. Though government programs, transfers and tax breaks for low-income households can help reduce child poverty, it remains unacceptable to have such high rates of child poverty in a province as prosperous as Saskatchewan.

A single mother's perspective on food insecurity:

"I feel like I should be able to support my family, you know. Every parent wants to be able to do that. Sometimes it's very, very hard to ask for help. When I go grocery shopping... I still walk into the store and I panic. I get the cold sweats, because it's a constant worry that you don't have enough money. You go in and you just get the bare necessities and try to make sure you have enough to get by. The extras were never there."

45% of Regina Food Bank clients are children. These children do not make or influence the daily decisions regarding the quantity, quality, or availability of nutritious food and meals in the homes across our communities.

"There is no finer investment for any community than putting milk into babies"

-Winston Churchill



Why is Food Insecurity a Concern?

As has already been mentioned, having access to affordable, nutritious food is an essential part of a healthy lifestyle. The flexibility of food purchases means that when households are in financial difficulty they often cut money from their food budget to cover other expenses such as rent and monthly bills (2). This results in poor dietary practices that can affect the physical and mental well-being of our neighbours.

Organizations such as the Public Health Agency of Canada, The Heart and Stroke Foundation, and the Dietitians of Canada have all emphasized that food security is an important public health issue in this country (13,14,15).

Impact on Health

Reports have also shown that poverty is making Canadians ill (16), and that low-income Canadians are more likely to die earlier and suffer more illnesses than Canadians with higher incomes (2). As Dr. Ernie Lightman noted, “High income does not guarantee good health, but low income almost inevitably ensures poor health and significant health inequality in Canada” (16).

One of the reasons for this health inequality is that food costs influence food purchases. Nutritious foods such as fruits, vegetables, milk, and meat that are perceived as expensive are bought less often in low-income households (17). Instead, low-income households tend to purchase cheap, processed foods that are low in essential nutrients and high in fats, sugars, and salt (2). Therefore, an adequate household income is a key element in ensuring that individuals are able to eat healthy. Research shows that:

- Food insecurity can lead to malnutrition which has severe lifelong consequences, particularly for pregnant women, infants and children, Aboriginals, and older adults (2).
- Foods that are calorie dense, but nutrient deficient increase rates of obesity, and obesity rates are higher in children who come from low-income households (4).

- Parents in food insecure households will often compromise their own diets in order to feed their children (17). These parents are then more susceptible to poor physical health, as well as anxiety and depression (18).

They may also feel stigmatized and embarrassed because they are unable to feed their children properly, which increases the chances of social exclusion and isolation (18).

Reports published by the Saskatoon and Regina/Qu’Appelle Health Regions found that low-income households in Regina and Saskatoon were more likely to have poor self reported health (19,20). They also accessed health services more often than those in high-income neighbourhoods and faced a higher risk of developing chronic health conditions such as diabetes, heart disease, high blood pressure, and mental health problems such as depression (19,20).

Impact on Children

The period of early childhood is an important developmental stage when cognitive stimulation, nutrition, and emotional attachment help to shape the long term physical and mental health of children (21). Poor diets and improper nutrition can interfere with the growth and development of a child and lead to poor health outcomes that will continue into their adult lives (18).

- The Saskatoon Health Disparity study found that low-income neighbourhoods had significantly higher infant mortality rates than high-income neighbourhoods (19). Studies have also found that children born into low socio-economic environments are more likely to be born at low birth weight and experience increased disability, disease, and mental health disorders (4).

- Hungry children are hospitalized more frequently, and suffer from more stomach aches and headaches than their peers (18).

- Child Hunger contributes to low academic performance. Poor nourishment affects energy levels, concentration, memory, problem-solving skills, and creativity (4). Poor nutrition in children has also been linked to impaired social skills, classroom behavioural problems, and low self-esteem (18).

Given what we know about the importance of early childhood nutrition, and the profound impact it has on future development, it is alarming that approximately 45% of the clients who rely on the Regina Food Bank are children.

Other Costs

Throughout this report, it has been established that food insecurity and poverty are closely related. The substantial costs that food insecurity and poverty have on Saskatchewan families has also been identified. However, it is important to recognize that poverty has economic and societal costs that need to be considered as well. In 2008, the Ontario Association of Food Banks published a report, *The Cost of Poverty*, which documented the economic costs of poverty in Ontario. The report identified the remedial, opportunity, and intergenerational costs of poverty.

Remedial Costs

Remedial costs refer to the price a province pays for failing to treat the symptoms of poverty. This includes: "...the incremental costs to the health care system that result from the lower health status of those who are poor; the cost of fighting crime committed by those who see themselves as excluded from the mainstream; and the cost of social assistance and related remedial programs (22)."

Opportunity Costs

These costs result from our failure as a society to, "address the causes of poverty – the productivity and tax revenues we forgo as a society by not capitalizing on the potential economic contributions the poor could make (22)."



Intergenerational Costs

Intergenerational cost is the price we pay for our inability to prevent the children of today's poor from continued poverty (22). The intergenerational costs of food insecurity are particularly important because as we have learned, childhood nutrition can affect the mental and physical health of an individual well into their adult lives.

Currently, there is limited data available on the total economic costs of poverty in Saskatchewan. However, one can infer that the costs are quite significant. For example, the Saskatoon Health Disparity Study found that the lowest income groups in Saskatoon used approximately twice as many health care services than those in the higher income groups (19). These added costs put an ever increasing strain on our health care system and a further burden on taxpayers. Therefore, a concerted effort is needed to address the important issue of food insecurity in Saskatchewan.

Remedial costs refer to, "...the incremental costs to the health care system that result from the lower health status of those who are poor; the cost of fighting crime committed by those who see themselves as excluded from the mainstream; and the cost of social assistance and related remedial programs." (22)

Food Insecurity in Regina

Community-based organizations that work with vulnerable populations in Regina are well aware of the importance of food security as a social determinant of health. Organizations like the Regina Qu'Appelle Health Region (RQHR), the Regina Food Bank and Regina Education and Action on Child Hunger (REACH) are working diligently to raise awareness of food security issues across Saskatchewan.

The data for this most recent food costing report was collected in June 2009 in 96 randomly selected grocery stores throughout Saskatchewan. Locations included large and small cities, towns and villages as well as northern Saskatchewan communities. With the exception of Regina, food costing was solely conducted by Registered Dietitians and/or Public Health Nutritionists. Within the city of Regina, the Regina Qu'Appelle Health Region conducted a pilot project using participatory food costing methods as a way to engage community members and increase community awareness about food security. As such, twenty-one residents of Regina who face barriers to purchasing healthy foods were recruited. These participants were all accompanied by a Public Health Nutritionist while conducting food costing.

Saskatchewan Food Costing Project

In April, 2010, the Public Health Nutritionists of Saskatchewan Working Group published a report entitled, *The Cost of Healthy Eating in Saskatchewan 2009: Impact on Food Security*. This report used the 2008 National Nutritious Food Basket tool to collect food cost data and provide Saskatchewan residents with benchmark costs for healthy eating (23). The National Nutritious Food Basket tool includes a list of 63 basic food items, such as fruits, vegetables, and milk products, based on recommendations found in Canada's Food Guide.

Data utilized in the report is derived from the 2008 National Nutritious Food Basket and does not take into account any individual differences in activity levels, health concerns or special dietary needs. These requirements would include food choices based upon both cultural requirements and special dietary requirements. In addition, the National Nutritious Food Basket does not include transportation costs related to food purchase, it does not include costs of eating out, nor does it include personal care items (shampoo, laundry soap) that are often included in a family's grocery bill. Without the inclusion of these items, family expenses tend to be understated.

Figure 6: Average Monthly Cost of National Nutritious Food Basket for Saskatchewan, 2009 (Provincial Averages)

Males - Age (years)	Cost Per Week	Cost Per Month
2 to 4	\$27.56	\$119.34
4 to 8	\$35.50	\$153.71
9 to 13	\$46.36	\$200.76
14 to 18	\$64.61	\$279.76
19 to 30	\$63.13	\$273.36
31 to 50	\$57.38	\$248.46
51 to 70	\$55.07	\$238.47
Over 70	\$54.46	\$235.80
Females* - Age (years)	Cost Per Week	Cost Per Month
2 to 3	\$26.98	\$116.83
4 to 8	\$34.34	\$148.68
9 to 13	\$40.22	\$174.14
14 to 18	\$47.79	\$206.94
19 to 30	\$49.41	\$213.93
31 to 50	\$48.69	\$210.84
51 to 70	\$43.06	\$186.46
Over 70	\$42.26	\$182.98

- Adapted from 2009 Saskatchewan Food Costing Report
 * Not pregnant not breast feeding

Visit foodseuresaskatchewan.ca or dietitians.ca to read the full report, *The Cost of Healthy Eating in Saskatchewan 2009: Impact on Food Security*

It is important to note that where you live can also affect food costs. The food costing results found that residents of northern Saskatchewan* had higher food costs than the rest of the province. While the average monthly cost of food for a reference family of four** across Saskatchewan was \$887.75, the same family would pay \$1092.33/month in a northern community (23).

* - Northern Saskatchewan refers to the health regions of Athabasca, Keewatin Yatthé, and Mamawetan Churchill River
 ** - Reference family of four includes two adults age 31-50 and two children (female 4-8 years of age and male 14-18 years of age)

The Regina Food Bank

The Regina Food Bank was established in 1982 and was the second food bank to respond to a growing hunger problem in Canada. Initially, food banks were intended to be a temporary or stopgap measure to address local food security in our communities based on societal problems of the day. Unfortunately, reality rapidly set in. Food bank usage has grown and become an integral part of the food security continuum in Regina, our province, and throughout Canada.

The Regina Food Bank is a charitable community based organization whose vision statement is - *“we envision a community where no one goes hungry”*. This is achieved by the distribution of food, delivery of educational programs and other ancillary services. Our role includes the continued advocacy for vulnerable and marginalized individuals and families within our community.

The primary purpose of the food bank is to collect food through donations and distribute it to those in need. This distribution takes place from a centralized warehouse in north Regina. Donations of food and cash are received from the general public, grocery stores, wholesalers, and our corporate and business partners. The food donations are received at the warehouse and stored according to food safety standards; Products are then sorted into food baskets and provided to clients in need. Approximately 100 tonnes of food are distributed monthly to a current average of 10,000 requests. These requests represent approximately 6,835 individuals and families.

In addition to the distribution of food, the Regina Food Bank has made significant investments in creating educational opportunities to build on existing skills. Programs and services are designed to facilitate and create independence, as well as to increase opportunities for quality employment. The goal is to restore full participation in our community. Examples of this include ACERT, (Adult Center for Employment Readiness and Training), The Village Market Grocery Store, diabetes screening and self management programs, youth and community outreach programs such as Work To Get Work, and Heroes. A commercial processing and training kitchen is nearing completion which will preserve and maximize all food donations received.

The Regina Food Bank believes that current efforts made to resolve hunger issues are surely an investment in families, and will have a substantially positive impact on the future of our community. We feel this is captured in our mission statement which declares “to feed hungry people and work to solve hunger issues in our community.”

Who can access the food bank?

The requirements for using the food bank are quite straightforward. Emergency, one-time food baskets can be picked up by individuals or families when they provide an explanation of their need, sources of income, valid health cards and proof of address. However, to receive more than one basket, an individual or family must be referred to the food bank by a referral agency. Referral agencies include faith groups, community and human service organizations, and schools. There are approximately 125 organizations in Regina that are able to provide clients with referrals, though a majority of referrals are made through only a limited percentage of agencies within the city.

Over the past year, the Regina Food Bank has seen a large increase in clientele. For example, in January 2009, the food bank served a total of 7,544 requests. In January 2010, that number increased to 9,620. This is an increase of 22%. In February 2009, 8,735 requests were served and in February 2010, the number increased to 10,211. Figure 7 shows the month over month increase in food bank usage in Regina. The food bank relies entirely on the general public and the business community for food donations, so large increases in demand limits their ability to deliver food effectively to those in need.

Why are so many people utilizing the Food Bank?

There are a number of interrelated factors that result in people accessing the food bank. Understanding the increase in food bank usage over the past years is difficult given the complexity of the issue and the limited scope of this report. However, analyzing food bank data can provide us with a better understanding of who is using its services, while identifying sources of income.

Client Composition

The Regina Food Bank keeps statistics on clients who required their services. In February, 2010, 55% of clients who required the food bank were adults, and 45% were children. Among adults, 48% were male and 52% were female. Though these numbers may vary slightly from month to month, children consistently make up almost half of food bank clients in Regina. It is also important to note that across Saskatchewan 63% of food bank clients identified themselves as Aboriginal. Figure 8, shows the family composition of food bank clients in Regina who received food baskets during the month of February, 2010.

Figure 7: Number of People Accessing the Regina Food Bank

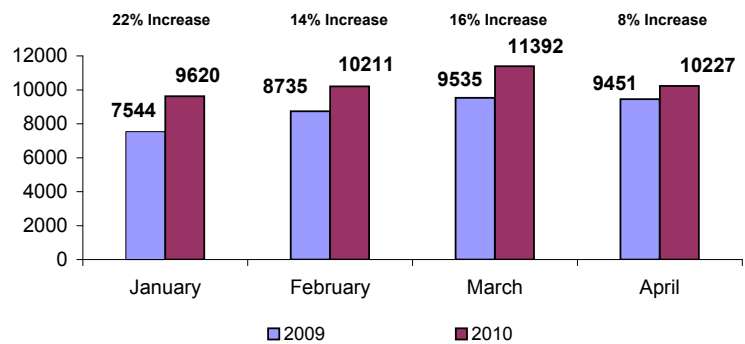
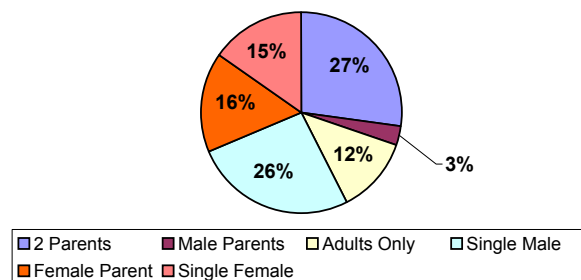
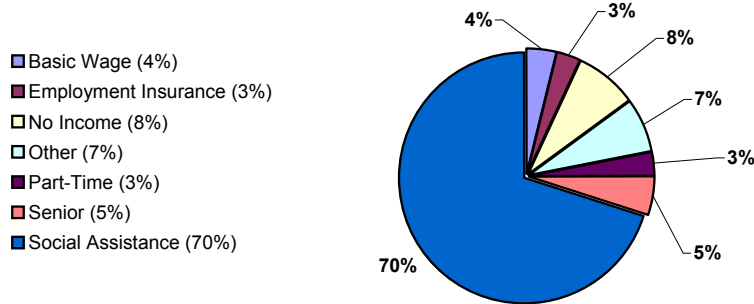


Figure 8: Who is accessing the Regina Food Bank? Family Composition



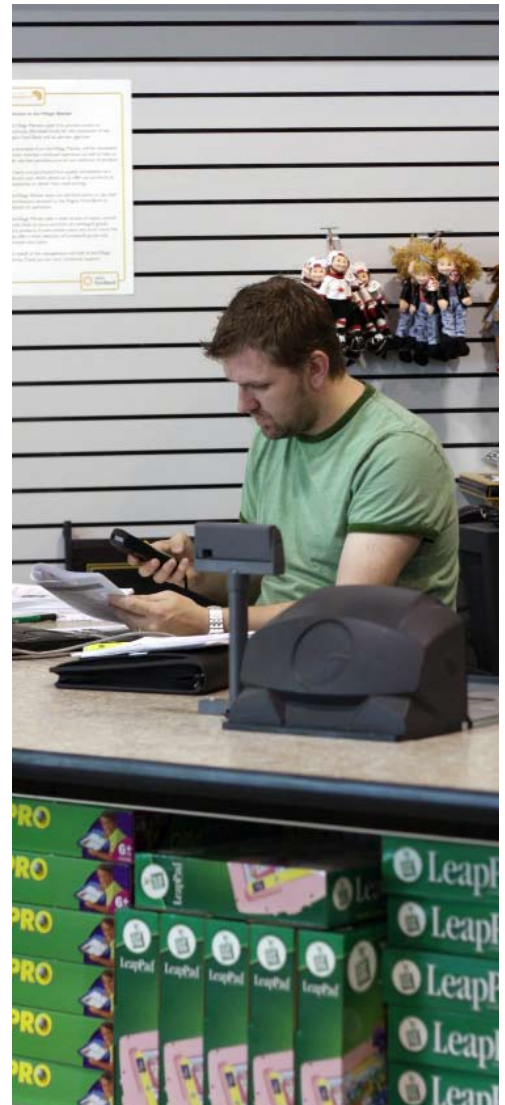
The Regina Food Bank also keeps statistics on the primary sources of income available to individuals and households who use the food bank. Figure 9 lists the primary sources of income indicated by food bank clients in February, 2010.

Figure 9: Primary Income Source of Assisted Households



As the data shows, 70% of food bank clients listed provincial social assistance as their main source of income. Moreover, 1.95% of clients received federal assistance through Indian and Northern Affairs Canada. This means that nearly 70% of clients using the food bank are receiving some form of government assistance as their primary source of income.

It is also important to note that from 2009-2010 there has been a slight increase (roughly 1%) in seniors and full-time/part-time workers using the food bank. Though both of these segments represent a small percentage of food bank clients, it is important to pay attention to such trends in the future and address increases as they occur.



Case Scenarios

Why do people need to use the Food Bank?

Recognizing that an inadequate income can limit a families' ability to purchase healthy food, the following case scenarios are intended to highlight the monthly financial circumstances faced by a variety of food bank clients. The primary income sources used in the scenarios are social assistance rates, income earned through minimum wage employment, and senior's benefits such as Old Age Security (OAS), Guaranteed Income Supplement (GIS), and the Senior's Income Plan (SIP). The monthly income available to households in these scenarios is then compared to the average cost of rent in Regina and the cost of healthy eating as determined by the Saskatchewan Food Costing Report. This can help us to determine whether families have the financial security to meet their basic needs.

Not included in the scenarios are normal household expenses such as transportation (including insurance, fuel, maintenance, etc.), utilities, child care, clothing, medication, household furnishings, recreation, and other necessities.

- A single male was chosen for Scenario 1 because 26% of food bank clients are single men.
- A single mother was chosen for Scenario 2 because lone-parent families headed by females make up 16% of the food bank client base.
- A two parent family with two children was chosen for Scenario 3 because two parent families account for 27% of food bank clients.
- Scenario 4 focuses on an elderly single woman living on a limited budget.

These scenarios are not intended to encapsulate all food bank clients, but to represent the financial realities of some of the clients who are currently utilizing the food bank.

Social Assistance

The two income assistance programs used in these case scenarios are the Saskatchewan Assistance Plan (SAP), and the Transitional Employment Allowance (TEA).

According to the Ministry of Social Services, the Saskatchewan Assistance Plan is, "A program of last resort for individuals and families who, for various reasons...cannot meet basic living costs (24)." The program provides qualified applicants with a basic living allowance, and shelter allowance to help meet their basic needs. As of February, 2010, there were 23,689 households (38, 570 persons) receiving SAP in Saskatchewan (Personal Communication, 2010).

The Transitional Employment Allowance is, "...an income support program designed to assist applicants participating in pre-employment programs and services or those who are "job ready" and seeking employment (24)." This program provides a flat rate benefit to qualified applicants designed to help meet their monthly needs. As of February, 2010, there were 3,084 households (5,446 persons) receiving TEA in Saskatchewan (Personal Communication, 2010).

These income assistance programs were chosen for the case scenarios because 70% of food bank clients rely on these two programs as their primary source of income.

How is Affordability determined in the Case Scenarios?

In order to better understand whether families in the case scenarios are able to meet their basic needs, it is important to establish benchmarks for affordability. Affordability is a subjective measurement that can vary, but general benchmarks for housing and food affordability have been determined.

In Canada, housing is considered to be unaffordable if more than 30% of household income is spent on shelter costs (26). If a household is spending more than 30% of their monthly income on shelter, there is less money left over for other expenses.

Food affordability must also be determined in order to understand the cost of food in relation to a household's income. Other provincial costing reports, *The Cost of Healthy Eating in BC, 2007*, and *The Cost of Healthy Eating in Alberta, 2009*, use a benchmark of 15% to determine food affordability (27, 28). Based on this benchmark, if a household is spending more than 15% of its monthly income on healthy food, it can be said to be unaffordable.



#1: Single Employable Male or Female (age 19-30)

What does it cost to feed this person?

Findings from the Saskatchewan Food Costing Report show that a healthy diet for a single male between the ages of 19-30 costs \$273.36/month. The cost of a healthy diet for a single female between the same ages will cost \$213.93/month (23).

Source of Monthly Income	SAP	TEA	Minimum Wage
Income			
Basic Allowance	255	583	1443
Shelter Allowance	328	--	--
Utilities	105	114	--
Pre-Employment Allowance	--	20	--
Deductions	--	--	(171)
Total Income	\$668	\$717	\$1,272
Other Resources Available			
Canada Child Tax Benefit	--	--	--
CCTB (3rd+ Child Supplement)	--	--	--
National Child Benefit Supplement	--	--	--
Universal Child Care Benefit (< age 6)	--	--	--
Family Shelter Supplement	--	--	--
GST Credit	20	20	32
PST Credit	9	9	18
Total Income/Other Resources	\$717	\$746	\$1,322
Expenses			
Rent (1 bdrm)	692	692	692
Food (Male 19-30)	273	273	273
Remaining Funds	(\$248)	(\$219)	\$357
% of income spent on rent	97%	93%	52%
% of income spent on food	38%	37%	21%
% of income left for other costs	0%	0%	27%

*Refer to appendix for full table description

Can a single person on SAP, TEA or Minimum Wage meet their basic needs?

SAP and TEA

The total amount of after-tax income available to a single person on SAP is \$717. For a single person on TEA, after-tax income is slightly higher, at \$746/month.

With the average rent of a 1 bedroom apartment in Regina costing \$692, a single person on SAP would be spending approximately 97% of their monthly income on shelter. This leaves less than 3% of their total income to be spent on food and all other expenses. In this case scenario, after paying rent, this individual would be left with \$25 to cover all other monthly expenses - including food.

Minimum Wage

The situation for a single person working full-time at \$9.25/hr is more secure. Total after-tax income for a minimum wage earner is \$1322. If this individual were living in a 1 bedroom apartment, they would be spending approximately 52% of their monthly income on shelter. This would leave \$630 to cover all other monthly expenses. A single man (19-30), would spend approximately 21% of his monthly income on food, while a single woman (19-30) would spend 16%.

Overall, rent and food costs for a minimum wage earning, single man, would amount to roughly \$965/month, or 73% of their total monthly income. This would leave \$357 for other costs such as transportation, utilities, clothing, household items, recreation, etc.

Other Considerations

It is important to note that SAP rates are clawed back if an individual receiving assistance gains employment. Figure 9 shows how earned income exemptions are calculated.

Figure 9: Earned Income Exemptions

Nondisabled earners:

Single - \$50 + 25% of the next \$600 = Maximum \$200.00

Childless Couple - \$75 + 25% of the next \$800 = Maximum \$275.00

Families- \$125.00

- Adapted from the Ministry of Social Services

To illustrate the impact that clawbacks can have on an individual's assistance rates, an example has been provided below.

If a single person who is receiving \$717/month through SAP gains part-time employment and begins earning \$550/month, what happens to their assistance rates?

The first \$50 earned is exempt.
 $\$550 - \$50 = \$500$
 25% of the remaining 500 is exempt.
 $\$500 \times .25 = \125
 Therefore, the total earned exemption is \$175
 $\$50 + \$125 = \$175$

Total Earnings (\$550) - Exempt Earnings (\$175) = Non-Exempt Earnings (\$375)
 \$375 of the \$550 earned is not exempt.
 Therefore, initial assistance rates (\$717) - non-exempt earnings (\$375) = \$342

The new assistance rate is adjusted to \$342/month instead of the original \$717/month.

The clawbacks on earned income for social assistance recipients are meant to encourage people to enter the labour force rather than rely on the province for assistance. However, this can deter people from seeking employment, or cause them not to claim any income that they earn through employment for fear of having their assistance reduced by 100% of the earned amount.

#2: Single Mother (age 31-50) with son (age 9-12)

What does it cost to feed this family?

The cost for a mother (age 31-50) to feed herself for a month is \$210.84. A male between the ages of 9-12 would require a budget of \$200.76/month. In total, this family requires \$411.60/month to eat healthy.

Source of Monthly Income	SAP	TEA	Minimum Wage
Income			
Basic Allowance	255	853	1443
Shelter Allowance	598	--	--
Utilities	148	164	--
Pre-Employment Allowance	--	20	--
Deductions	--	--	(82)
Total Income	\$1,001	\$1,037	\$1,361
Other Resources Available			
Canada Child Tax Benefit	112	112	112
CCTB (3rd+ Child Supplement)	--	--	--
National Child Benefit Supplement	173	173	173
Universal Child Care Benefit (< age 6)	--	--	--
Family Shelter Supplement	256	256	256
Saskatchewan Employment Supplement	--	--	250
SES Under 13 Supplement			63
GST Credit	51	51	52
PST Credit	18	18	36
Total Income/Other Resources	\$1,611	\$1,647	\$2,303
Expenses			
Rent (2 bdrm)	832	832	832
Food	411	411	411
Remaining Funds	\$368	\$404	\$1,060
% of income spent on rent	52%	51%	36%
% of income spent on food	26%	25%	18%
% of income left for other costs	22%	24%	46%
*Refer to appendix for full table description.			

Can this family meet their basic needs on SAP, TEA or Minimum Wage?

SAP and TEA

Total income provided for a single mother on SAP is \$1,001, while on TEA she would receive \$1,037. These amounts alone would not be adequate for a mother and a child. However, the Canada Child Tax Benefit, the National Child Benefit Supplement, and the Family Shelter Supplement offer much needed additional income to this family. These additional benefits illustrate the importance of government transfers in assisting low-income households to meet their basic needs.

The data shows that total monthly income for this family on SAP would amount to \$1,611. Living in a 2 bedroom apartment, this family would be spending approximately 52% of their monthly income on rent, and 26% on food. Once these expenses were covered, \$368 would be available to account for other expenses. In total, 78% of this family's monthly income would be spent on rent and food.

Minimum Wage

The monthly income earned through minimum wage by this single mother is supplemented by the Canada Child Tax Benefit, the National Child Benefit Supplement, the Family Shelter Supplement, and the Saskatchewan Employment Supplement. These government transfers increase her income from \$1,361 to \$2,303. With these monthly benefits from the Federal and Provincial government, this single mother would spend approximately 36% of her monthly income on rent, and 18% on food.

Other Considerations

As previously mentioned, this case scenario emphasizes the importance of government transfers in helping low-income households meet their basic needs. However, some of the benefits received by this single mother are not universal.

The family shelter supplement is one such benefit. This supplement is available to SAP and TEA recipients as well as low-income working families based on family size, location, rent and household income. The family shelter supplement can be described as an additional top-up for families who are unable to afford the cost of rent. Eligibility is open to families with children under the age of 18, and is dependent on the property meeting specific health and safety requirements (24).

If the full-time working mother in this case scenario did not receive the Family Shelter Supplement or the Saskatchewan Employment Supplement (including the SES Under 13 Supplement) she would lose \$545 in monthly income.

However, as of February, 2010, there were only 4,539 households across Saskatchewan who were accessing this supplement (Personal Communication, 2010). If this single mother did not qualify for the family shelter supplement, her monthly income would be reduced by \$256.

Another benefit that may not be received by all families is the Saskatchewan Employment Supplement (SES). SES is a valuable supplement program that provides extra income to low-income families who are earning some form of income. SES is unique in that as an individual's monthly income increases (up to a certain, pre-determined maximum amount) the amount of the supplement will also increase. Eligibility is determined by the number of children under 18 in the family, the age of the children, and the overall household income (24).

Though this program has the potential to be a valuable supplement for low-income households, there does not appear to be many people accessing it. In February, 2010, only 6,024 households across Saskatchewan were receiving the benefit (Personal Communication, 2010).

#3 - 2 Parents (age 31-50) w/ 2 children (son - age 15, daughter - age 3)

What does it cost to feed this family?

Monthly food costs for the mother and father are \$210.84, and \$248.46 respectively. It costs \$119.34/month to feed a young girl, and a 15 year old boy has the highest food cost at \$279.76/month. In total, the monthly cost of healthy eating for a family of four is \$858.40.

Source of Monthly Income	SAP	TEA	Minimum Wage
Income			
Basic Allowance	510	1108	1443
Shelter Allowance	598	--	--
Utilities	196	229	--
Pre-Employment Allowance	--	40	--
Deductions	--	--	(82)
Total Income	\$1,304	\$1,377	\$1,361
Other Resources Available			
Canada Child Tax Benefit	224	224	224
CCTB (3rd+ Child Supplement)	--	--	--
National Child Benefit Supplement	326	326	326
Universal Child Care Benefit (< age 6)	100	100	100
Family Shelter Supplement	256	256	256
Saskatchewan Employment Supplement	--	--	300
SES Under 13 Supplement			63
GST Credit	62	62	62
PST Credit	31	31	31
Total Income/Other Resources	\$2,203	\$2,276	\$2,623
Expenses			
Rent (3 bdrm)	964	964	964
Food	858	858	858
Remaining Funds	\$381	\$454	\$801
% of income spent on rent	44%	42%	37%
% of income spent on food	39%	38%	33%
% of income left for other costs	17%	20%	31%
*Refer to appendix for full table description			

Can this family meet their basic needs on SAP, TEA or Minimum Wage?

SAP and TEA

Again, the importance of the Canada Child Tax Benefit, the National Child Benefit Supplement and the Family Shelter Supplement cannot be understated. Also, having a child under the age of 6 makes this family eligible for the Universal Child Care Benefit. These four supplements provide an extra \$906 in monthly income for this household. However, even with these supplements, a family on SAP would spend 44% of their monthly income on rent and 39% on food, for a total of 83%. Once rent was paid and groceries were bought, this family would only have \$399 remaining for all personal and household expenses.

Minimum Wage

This case example assumes that one parent is employed full-time at minimum wage, while the other is at home taking care of the children. The minimum wage household receives the Canada Child Tax Benefit, the National Child Benefit Supplement, the Universal Child Benefit Supplement, the Family Shelter Supplement and the Saskatchewan Employment Supplement. Still, they are spending approximately 39% of their monthly income on rent, and 33% on food. This combines for 70% of their monthly income. After rent and food is accounted for, this family has \$801 to cover personal and household expenses.

Other Considerations

Like the other case scenarios on SAP, this family would receive clawbacks on any income earned while receiving assistance. Also, due to the relatively low number of households receiving the Family Shelter Supplement and the Saskatchewan Employment Supplement, most families would not likely be receiving both supplements. That would make it even more difficult for this family to budget for and meet their monthly needs, regardless of whether they were on government assistance or working a minimum wage job.

It should also be noted that all of these case scenarios assume that the families are healthy. If a family member had special dietary requirements or a disability, their monthly expenses would increase. The Provincial government provides a small stipend to help supplement these additional costs. For example, in Regina there are currently 1,784 households who receive a special diet benefit through SAP. The average amount of this benefit is \$67.76 (Personal Communication, 2010). For persons on SAP with disabilities, \$50 is added to their basic allowance.

#4: Seniors

In February, 2010, 158 seniors (persons over 65) had to rely on the Regina Food Bank for part of their food. Presently, seniors only make up a small fraction (4.29%) of clients who used the food bank in February, but they are still an important demographic. As is the case across Canada, Saskatchewan has a significantly aging population (29), and an increase in seniors using the food bank could have significant implications for the future. To gain a better understanding of why seniors may have to resort to the food bank, this case scenario has been provided.

Case Scenario:

This final scenario focuses on a 70 year old widowed woman who lives alone in a one bedroom apartment in Regina. Her husband was a farmer and she has never held a job outside of her home. She has no RRSPs, and she is not receiving widow's benefits. As such, she is required to rely entirely on government transfers in order to meet her basic needs.

What does it cost to feed this individual?

According to the Saskatchewan Food Costing Report, it would cost approximately \$186.46/month for this 70 year old woman to purchase nutritional food.

Income	
Old Age Security	517
Guaranteed Income Supplement	653
Seniors Income Plan	190
Total Monthly Income	\$1,359
Expenses	
Rent (1 bdrm)	692
Food	186
% Spent on Rent	51%
% Spent on Food	14%
*OAS, GIS, and SIP are 2010 rates	

Can this individual afford to meet her basic needs?

Old Age Security and Guaranteed Income Supplement are both federal initiatives, while the Seniors Income Plan is a provincial program. However, all three of these programs are provided through one payment. As the table indicates, the widowed woman in this scenario would spend approximately 51% of her monthly income on rent, and 14% on food. She spends over half of her monthly income on rent, but her food costs are below the benchmark of 15%.

Economic security for elderly women depends largely on events that they experienced earlier in their lives (30). The public pension system (OAS, GIS, SIP and CPP) is critically important in providing economic security for seniors, and particularly for women. Women aged 65 and older still receive more than half of their income from government transfers. In contrast, men over the age of 65 receive approximately 41% of their income from this source. Due primarily to their workplace histories, senior men rely more heavily on retirement pensions, including both workplace pensions and RRSPs, than do senior women (30).

The incidence of low-income among senior women in Canada (8.4%) remains more than double that of senior men (3.2%) (30). The origins of older women's poverty is impacted by a variety of factors including women's lower earnings overall; family care responsibilities; the way in which they combine paid and unpaid work during their lifetimes; the changing structure of the paid work force; and the fact that women tend to live longer than men (30).

Observations

The case scenarios provide us with a clearer picture as to why so many people are forced to turn to the food bank for support when their monthly income is not sufficient to cover their basic living expenses. While these scenarios looked at monthly shelter and food costs, they did not account for other normal household expenses such as child care, transportation, utilities, clothing, household furnishings, recreation and medication. If these other normal costs were taken into account, it can be expected that most families would have monthly expenses that far exceed their monthly income. The following is a list of observations from the case scenarios:

- Clearly a gap exists between the income available to food bank clients and the costs associated with ensuring healthy eating. All of the case scenarios saw families spending well beyond 30% of their monthly income on shelter, and more than 15% on food.
- Federal and Provincial government supplements such as the Canada Child Tax Benefit, and the National Child Benefit provide households with much needed additional income. However, even with these additional supplements, families are often unable to meet their basic needs.
- The income assistance programs (SAP and TEA) offered by the Provincial government provide many Food Bank clients with a general allowance and a shelter allowance.
- Clawbacks on earned income mean that a family's assistance rate is reduced when they gain employment. This often creates a real and undesirable barrier to individuals seeking employment.
- The Family Shelter Supplement, the Saskatchewan Employment Supplement and ASETS (Active Support for Education and Training Strategy-INAC) are valuable initiatives that can provide assistance to low-income families. However, the number of people accessing these supplements is surprisingly low. More research needs to be done to determine why people are not accessing these potentially beneficial employment supplements, as they encourage employment.

Overall, these case scenarios help us better understand the financial barriers that low-income families face in accessing healthy food. Given what we know about the importance of healthy eating in the physical growth, mental well-being and development of individuals, it is imperative that all sectors collaborate to make Saskatchewan a food secure province.

Where do we go from here?

As this report has demonstrated, an adequate household income is a key component of food security. However, it is important to recognize that having financial access to healthy food is only one aspect of food security. Comprehensive strategies are needed in the short, medium, and long-term to deal with all aspects of food security, including access, utilization and availability. Strategies to help create food security in Saskatchewan should include short-term relief, capacity/skill building, and system change. Though emergency assistance provided by organizations like the Regina Food Bank is important in providing short-term relief to the hungry, the other stages of the food security continuum help to address the underlying nutritional causes of food insecurity.

Figure 10: The Stages of Food Security



- Adapted from *The cost of healthy eating in Saskatchewan 2009: Impact on food security*

All individuals in Saskatchewan are affected by food insecurity, either directly or indirectly. Fortunately, each of us can play a positive role in helping create a more food secure province.



What can individuals and communities do?

- Share this report with other community-based organizations in Regina and throughout Saskatchewan.
- Examine *The Cost of Healthy Eating in Saskatchewan 2009: Impact on Food Security* report and share it with friends and neighbours.
- Support community-based organizations that are working towards increasing food security in the province and across Canada. This may include groups such as faith communities, the Regina Food Bank, Regina Education and Action on Child Hunger and the Public Health Nutritionists of Saskatchewan Working Group.
- Advocate for better nutrition policies and work to ensure that healthy food choices are available in schools, workplaces, and public recreation facilities.
- Volunteer for, or donate to the community based organization of your choice

What can organizations do?

- Continue to advocate for vulnerable individuals and families across the province.
- Encourage neighbours to become engaged in projects such as collective kitchens, community gardens and other positive community-based programs.
- Encourage individuals in local communities to initiate their own projects that address food security concerns.
- Encourage individuals to volunteer for the organization of their choice.
- Encourage improved collaboration between agencies and organizations. Important social issues such as food security, affordable housing, and child care are all interrelated. Many organizations advocating for these issues have similar aims, and a unified voice can help influence system change.

What can Federal and Provincial governments do?

Federal, provincial, and municipal governments can all play an important role in helping reduce food insecurity.

Governments should consider:

- Creation of a comprehensive provincial Anti-Poverty Strategy that includes food security as a major component.
- An increased emphasis on food security to positively impact ever increasing health costs.
- Inclusion of a defined food allowance for social assistance recipients which adequately reflects the cost of healthy eating within the province.
- Removal or reduction of earned income clawbacks for social assistance recipients to encourage employment.
- An increase to the Canada Child Tax Benefit to help provide low-income families with a more adequate monthly income.
- An expansion of the Family Shelter Supplement Assets program, so that more people have access to these supports.

Investigations into the income and resources available to Food Bank recipients pointed to the suitability of the provincial Saskatchewan Employment Supplement program (SES), and the federal Active Support for Education and Training Strategy program (ASETS) as the most viable way of providing additional support to employables. The research indicated that more should be done to familiarize clientele with these two very beneficial support programs, as the number of families accessing both was surprisingly small. Part of what may need to be done rests in the realm of training. Increased staff familiarity with the benefits of these programs may ensure that they are more likely to refer our employable clientele to them.

Links



www.reginafoodbank.ca
info@reginafoodbank.ca

REACH (REGINA EDUCATION & ACTION ON CHILD HUNGER)

www.reachregina.ca
director@sasktel.net



www.rqhealth.ca



www.foodbankscanada.ca
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Food Secure Saskatchewan

www.foodsecuresaskatchewan.ca
info@foodsecuresaskatchewan.ca

Dietitians of Canada

www.dietitians.ca

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Appendix 1 - Single Employable Male or Female (age 19-30)

Source of Monthly Income	SAP	TEA	Minimum Wage
Income			
Basic Allowance	255	583	1443
Shelter Allowance	328	--	--
Utilities	105	114	--
Pre-Employment Allowance	--	20	--
Deductions	--	--	(171)
Total Income	\$668	\$717	\$1,272
Other Resources Available			
Canada Child Tax Benefit	--	--	--
CCTB (3rd+ Child Supplement)	--	--	--
National Child Benefit Supplement	--	--	--
Universal Child Care Benefit (< age 6)	--	--	--
Family Shelter Supplement	--	--	--
GST Credit	20	20	32
PST Credit	9	9	18
Total Income/Other Resources	\$717	\$746	\$1,322
Expenses			
Rent (1 bdrm)	692	692	692
Food (Male 19-30)	273	273	273
Remaining Funds	(\$248)	(\$219)	\$357
% of income spent on rent	97%	93%	52%
% of income spent on food	38%	37%	21%
% of income left for other costs	0%	0%	27%
* SAP and TEA Allowance rates are for Tier A which includes Regina and Saskatoon			
* Minimum wage @ \$9.25/hr x 36 hrs/week			
*TEA Basic Allowance is a flat rate benefit that includes Shelter Allowance			
*Deductions include Federal, Provincial, Income Tax, EI and CPP			
*All income allowances for SAP and TEA are based on October, 2009 rates			
* Saskatchewan Employment Supplement based on May 2008 rates			
*Family Shelter Housing Supplement based on October 2009 rates			
* CCTB, UCCB, and NCBS based on July 2009 rates			
* Rental rates are based on CHMC's 2009 Regina Rental Market Report			
* Food costs are based on 2009 Saskatchewan Food Costing Report			

Appendix 2 - Single Mother (age 31-50) with son (age 9-12)

Source of Monthly Income	SAP	TEA	Minimum Wage
Income			
Basic Allowance	255	853	1443
Shelter Allowance	598	--	--
Utilities	148	164	--
Pre-Employment Allowance	--	20	--
Deductions	--	--	(82)
Total Income	\$1,001	\$1,037	\$1,361
Other Resources Available			
Canada Child Tax Benefit	112	112	112
CCTB (3rd+ Child Supplement)	--	--	--
National Child Benefit Supplement	173	173	173
Universal Child Care Benefit (< age 6)	--	--	--
Family Shelter Supplement	256	256	256
Saskatchewan Employment Supplement	--	--	250
SES Under 13 Supplement			63
GST Credit	51	51	52
PST Credit	18	18	36
Total Income/Other Resources	\$1,611	\$1,647	\$2,303
Expenses			
Rent (2 bdrm)	832	832	832
Food	411	411	\$411
Remaining Funds	\$368	\$404	\$1,060
% of income spent on rent	52%	51%	36%
% of income spent on food	26%	25%	18%
% of income left for other costs	22%	24%	46%
* SAP and TEA Allowance rates are for Tier A which includes Regina and Saskatoon			
* Minimum wage @ \$9.25/hr x 36 hrs/week			
*TEA Basic Allowance is a flat rate benefit that includes Shelter Allowance			
*Deductions include Federal, Provincial, Income Tax, EI and CPP			
*All income allowances for SAP and TEA are based on October, 2009 rates			
* Saskatchewan Employment Supplement based on May 2008 rates			
*Family Shelter Housing Supplement based on October 2009 rates			
* CCTB, UCCB, and NCBS based on July 2009 rates			
* Rental rates are based on CHMC's 2009 Regina Rental Market Report			
* Food costs are based on 2009 Saskatchewan Food Costing Report			

Appendix 3 - Two parent (age 31-50) w/ 2 children (son - age 15, daughter - age 3)

Source of Monthly Income	SAP	TEA	Minimum Wage
Income			
Basic Allowance	510	1108	1443
Shelter Allowance	598	--	--
Utilities	196	229	--
Pre-Employment Allowance	--	40	--
Deductions	--	--	(82)
Total Income	\$1,304	\$1,377	\$1,361
Other Resources Available			
Canada Child Tax Benefit	224	224	224
CCTB (3rd+ Child Supplement)	--	--	--
National Child Benefit Supplement	326	326	326
Universal Child Care Benefit (< age 6)	100	100	100
Family Shelter Supplement	256	256	256
Saskatchewan Employment Supplement	--	--	300
SES Under 13 Supplement			63
GST Credit	62	62	62
PST Credit	31	31	31
Total Income/Other Resources	\$2,203	\$2,276	\$2,623
Expenses			
Rent (3 bdrm)	964	964	964
Food	858	858	858
Remaining Funds	\$381	\$454	\$801
% of income spent on rent	44%	42%	37%
% of income spent on food	39%	38%	33%
% of income left for other costs	17%	20%	31%
* SAP and TEA Allowance rates are for Tier A which includes Regina and Saskatoon			
* Minimum wage @ \$9.25/hr x 36 hrs/week			
*TEA Basic Allowance is a flat rate benefit that includes Shelter Allowance			
*Deductions include Federal, Provincial, Income Tax, EI and CPP			
*All income allowances for SAP and TEA are based on October, 2009 rates			
* Saskatchewan Employment Supplement based on May 2008 rates			
*Family Shelter Housing Supplement based on October 2009 rates			
* CCTB, UCCB, and NCBS based on July 2009 rates			
* Rental rates are based on CHMC's 2009 Regina Rental Market Report			
* Food costs are based on 2009 Saskatchewan Food Costing Report			

Transitional Employment Allowance Rates
October 1, 2009

	General Living Allowance				Board and Room Allowance	Personal Living
	Tier A	Tier B	Tier C	Tier D		
One Adult	\$583	\$511	\$500	\$480	\$330	\$115
Two Adults	\$985	\$890	\$868	\$840	\$660	\$230
Single Parent 1 or 2 children	\$853	\$684	\$728	\$625	\$440	
3 or 4 children	\$943	\$733	\$730	\$875	\$745	
5 or more	\$1015	\$789	\$776	\$714	(plus \$85 for each additional child)	
Two Parents 1 or 2 children	\$1108	\$939	\$983	\$880		
3 or 4 children	\$1198	\$988	\$985	\$930		
5 or more	\$1270	\$1044	\$1031	\$969		

General Living Allowance benefits are for food, clothing, household needs (including furniture, appliances and household supplies), personal needs, transportation (including school transportation, public transit pass or costs associated with owning a vehicle), and for shelter (including rent, mortgage, taxes, insurance, condominium fees, lot rental, homeowner's maintenance). Applicants who have not already paid for accommodation in the month of application - the amount of the general living allowance is reduced by \$8.50 per day for every day from the first day of the month to the day prior to the date of application.

Board and Room - Allowance for cost of accommodation, food, clothing, personal needs and incidental expenses.

Personal Living Allowance of \$115 for adults in accommodations where room and food are provided for. Children receive \$55 when residing in safe shelters.

Tier A – Lloydminster, Regina, Saskatoon, Estevan and the bedroom communities of: Allan, Asquith, Balgonie, Belle Plaine, Bradwell, Buena Vista, Clavet, Colonsay, Dalmeny, Delisle, Disley, Dundurn, Edenwold, Elstow, Grand Coulee, Langham, Lumsden, Lumsden Beach, Martensville, Meacham, Osler, Pense, Pilot Butte, Regina Beach, Shields, Thode, Vanscoy, Warman, White City

Tier B - Creighton, Kindersley, La Loche, La Ronge, Macklin, Melville, Prince Albert, Rosetown, Weyburn, Yorkton

Tier C - Battleford, Fort Qu'Appelle, Humboldt, Meadow Lake, Melfort, Moose Jaw, Nipawin, North Battleford, Swift Current, Watrous

Tier D - Other towns and rural areas.

Utilities Allowance

	Tiers A, B, C & D
Telephone	\$30
Power/Electricity	
1st person base amount	\$77
Additional amount per person	\$11
Maximum amount for 5 or more persons	\$121
Energy/Home Heating	
1st person base amount	\$100
Additional amount per person	\$10
Maximum amount for 5 or more persons	\$146
Water	
1st person base amount	Tier A \$30 Tier B \$30 Tier C \$25 Tier D \$20
Additional amount per person	\$6 \$6 \$5 \$2
Maximum amount for 5 or more persons	\$54 \$54 \$45 \$28

Child Care (children under 13) Per Day Required	Relocation Allowance	
	1 Adult	\$496
Unsubsidized	2 Adults	\$745
Half day	Families	
Full Day	1 - 2 children	\$868
1 child	3 - 4 children	\$958
2 children	5 or more children	\$1,030
3 children		
4 or more children		

Other Allowances

Northern Food Allowance - a monthly benefit to meet the additional costs of living in northern communities (\$50 per eligible family member)

Pre-Employment Allowance - a monthly benefit for activities related to pre-employment programs and services (\$20 per eligible adult family member)

Job Start Allowance - a benefit paid for expenses incidental to commencing employment such as work clothing (\$140 per eligible adult family member)

Transitional Employment Allowance applicants may call the:

- Contact Centre at: 1-866-221-5200
- or in Regina call: 798-0660
- TTY number: 1-866-995-0099
- or in Regina call: 787-1065



Transitional Employment Allowance Rates October 1, 2009

	General Living Allowance				Board and Room Allowance	Personal Living
	Tier A	Tier B	Tier C	Tier D		
One Adult	\$583	\$511	\$500	\$480	\$330	\$115
Two Adults	\$985	\$890	\$868	\$840	\$660	\$230
Single Parent						
1 or 2 children	\$853	\$684	\$728	\$625	\$440	
3 or 4 children	\$943	\$733	\$730	\$875	\$745	
5 or more	\$1015	\$789	\$776	\$714	(plus \$65 for each additional child)	
Two Parents						
1 or 2 children	\$1108	\$939	\$983	\$880		
3 or 4 children	\$1198	\$988	\$985	\$930		
5 or more	\$1270	\$1044	\$1031	\$969		

General Living Allowance benefits are for food, clothing, household needs (including furniture, appliances and household supplies), personal needs, transportation (including school transportation, public transit pass or costs associated with owning a vehicle), and for shelter (including rent, mortgage, taxes, insurance, condominium fees, lot rental, homeowner's maintenance). Applicants who have not already paid for accommodation in the month of application - the amount of the general living allowance is reduced by \$8.50 per day for every day from the first day of the month to the day prior to the date of application.

Board and Room- Allowance for cost of accommodation, food, clothing, personal needs and incidental expenses.

Personal Living Allowance of \$115 for adults in accommodations where room and food are provided for. Children receive \$55 when residing in safe shelters.

Tier A – Lloydminster, Regina, Saskatoon, Estevan and the bedroom communities of: Allan, Asquith, Balgonie, Belle Plaine, Bradwell, Buena Vista, Clavet, Colonsay, Dalmeny, Delisle, Disley, Dundurn, Edenwold, Elstow, Grand Coulee, Langham, Lumsden, Lumsden Beach, Martensville, Meacham, Osler, Pense, Pilot Butte, Regina Beach, Shields, Thode, Vanscoy, Warman, White City

Tier B - Creighton, Kindersley, La Loche, La Ronge, Macklin, Melville, Prince Albert, Rosetown, Weyburn, Yorkton

Tier C - Battleford, Fort Qu'Appelle, Humboldt, Meadow Lake, Melfort, Moose Jaw, Nipawin, North Battleford, Swift Current, Watrous

Tier D - Other towns and rural areas.

SAP-22

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Utilities Allowance

	Tiers A, B, C & D
Telephone	\$30
Power/Electricity	
1st person base amount	\$77
Additional amount per person	\$11
Maximum amount for 5 or more persons	\$121
Energy/Home Heating	
1st person base amount	\$100
Additional amount per person	\$10
Maximum amount for 5 or more persons	\$146
Water	
1st person base amount	\$30
Additional amount per person	\$6
Maximum amount for 5 or more persons	\$54

Child Care (children under 13) Per Day Required		Relocation Allowance	
Unsubsidized			
Half Day	Full Day	1 Adult	\$496
		2 Adults	\$745
1 child	\$10	Families	
2 children	\$14	1 - 2 children	\$868
3 children	\$17	3 - 4 children	\$958
4 or more children	\$21	5 or more children	\$1,030

Other Allowances

Northern Food Allowance - a monthly benefit to meet the additional costs of living in northern communities (\$50 per eligible family member)

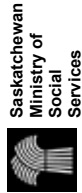
Pre-Employment Allowance - a monthly benefit for activities related to pre-employment programs and services (\$20 per eligible adult family member)

Job Start Allowance - a benefit paid for expenses incidental to commencing employment such as work clothing (\$140 per eligible adult family member)

Transitional Employment Allowance applicants may call the:

- Contact Centre at: 1-866-221-5200
- or in Regina call: 798-0660
- TTY number: 1-866-995-0099
- or in Regina call: 787-1065

Saskatchewan Rental Housing Supplement
October 1, 2009



Maximum Rates		
Family Type	Maximum Family Supplement	Maximum Disability Supplement
Communities: Regina, Saskatoon, Lloydminster, Estevan (Includes Regina and Saskatoon bedroom communities – see reverse for communities)		
Single	-	\$262
Childless Couple	-	\$271
*Families: 1-2 Children	\$256	\$85
3-4 Children	\$295	\$98
5+ Children	\$326	\$109
Communities: Prince Albert, La Ronge, Yorkton, Melville, Weyburn, LaLoche, Kindersley, Rosetown, Creighton, Macklin		
Single	-	\$204
Childless Couple	-	\$217
*Families: 1-2 Children	\$184	\$61
3-4 Children	\$205	\$68
5+ Children	\$229	\$76
Communities: Moose Jaw, Swift Current, North Battleford/Battleford, Melfort, Nipawin, Fort Qu'Appelle, Humboldt, Meadow Lake, Watrous		
Single	-	\$175
Childless Couple	-	\$204
*Families: 1-2 Children	\$203	\$68
3-4 Children	\$203	\$68
5+ Children	\$223	\$74
All other towns and rural areas		
Single	-	\$139
Childless Couple	-	\$160
*Families: 1-2 Children	\$143	\$48
3-4 Children	\$162	\$54
5+ Children	\$197	\$66
*Families identifying a disability may also qualify for the maximum disability supplement.		

The Saskatchewan Rental Housing Supplement (SRHS) includes two benefits:

- The Family Rental Housing Supplement
- The Disability Rental Housing Supplement

The SRHS helps lower income families and individuals to access quality and affordable housing.

The Family Rental Housing Supplement

- Eligibility is open to families with children under the age of 18.
- Family size, location, rent and household income determine the amount of the supplement.
- Eligible properties must meet specific health and safety requirements.

The Disability Rental Housing Supplement

- Eligibility is open to families, single individuals and couples.
- The supplement is conditional upon one family member having a disability that produces a recognized housing impact.
- Supports that address the housing impact of the disability must be in place at the time of application.

Recognized disability related housing supports include:

- **Accessibility/location supports** - elevators, widened doorways, ramps or require supportive services such as living close to a supportive neighbour, family member or transportation/shopping services.
- **Other physical supports/features** such as audio or visual alarms, intercoms, grab bars, bath lifts, lowered counters, enhanced ventilation, lighting, security or reduced noise/soundproofing.

Bedroom Communities for Regina and Saskatoon:

Allan, Asquith, Balgonie, Belle Plaine, Bradwell, Buena Vista, Clavet, Colonsay, Dalmeny, Delisle, Disley, Dundurn, Edenwold, Elstow, Grand Coulee, Langham, Lumsden, Lumsden Beach, Martensville, Meacham, Osler, Pense, Pilot Butte, Regina Beach, Shields, Thode, Vanscoy, Warman, White City.

The Saskatchewan Income Supplements Call Centre is open:

- **Monday to Friday from 7 a.m. to 7 p.m.**
- **Saturday and Sunday from 8 a.m. to 5 p.m.**

For further information or to complete a pre-assessment, please call 1-888-488-6385 (toll free) or 787-4723 in Regina.



**Saskatchewan Employment Supplement
May 2008 Rates**

The **Saskatchewan Employment Supplement (SES)** is extra money for lower-income families with children. It's a monthly payment that adds to income from a job, farming, self-employment, or from child or spousal support.

Eligibility is limited to families:

- With children under the age of 18;
- Who receive more than \$125 each month from employment income, farming, self-employment or from child or spousal support.

The amount of the supplement is based on:

- The number of children under the age of 18 in your family;
- The age of your children;
- The amount of your household income.

The following table outlines the maximum supplement available to your family based on the number of children you have. If any of the children are under the age of 13 you are eligible for the Under 13 supplement as well.

Maximum Supplement Amounts			
Children	Basic Supplement	Under 13 Supplement	Total Combined Supplement
1	\$250	\$62.50	\$312.50
2	\$300	\$75.00	\$375.00
3	\$350	\$87.50	\$437.50
4	\$400	\$100.00	\$500.00
5	\$450	\$112.50	\$562.50

SES is unique in that as your gross monthly income increases from \$125 to \$1,125 the amount of your supplement will also increase.

Maximum supplement amounts are available when your monthly income falls between **\$1,125 - \$1,820** per month.

If your monthly income exceeds \$1,820 the supplement is reduced until such time as your income exceeds the maximum income thresholds listed on the back of this rate card.

SES-3 (Rev. 08/10)

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Maximum Monthly Income Thresholds

If your monthly income exceeds the thresholds shown in the table below you do not qualify for SES.

Children	Maximum Monthly Income
1	\$3,070
2	\$3,320
3	\$3,570
4	\$3,820
5	\$4,070

SES families are eligible for **Family Health Benefits**. You and your spouse (if applicable) are eligible for partial supplementary health benefits while your children are eligible for full supplementary health benefits. These benefits include dental, drug and optometric services.

For further information or to complete a SES pre-assessment please call the **Saskatchewan Income Supplements Client Service Centre** at:

- **1-888-488-6385 (toll free) or 787-4723 in Regina.**

The Saskatchewan Income Supplements Client Service Centre is open Monday to Friday from 7:30 a.m. to 6:30 p.m.

Additional Support for Families:

The **Saskatchewan Rental Housing Supplement (SRHS)** helps lower-income families and people with disabilities living in rental accommodations. The SRHS provides additional money to households accessing quality and affordable housing and can be accessed through the Saskatchewan Income Supplements Client Service Centre.

For more information on how to get involved with your community Food Bank, please contact the location nearest you.

Battlefords District Food &
Resource Centre
PO Box 657
(1171-101st St)
North Battleford SK S9A 2Y9
Ph: (306) 937-5505
Fax: (306) 937-7063

Biggar & District Food for Thought
Inc.
PO Box 42
Biggar SK S0K 0M0
Ph: (306) 948-2283
Fax: (306) 948-2760

Carlyle & District Food Bank
PO Box 37
Arcola SK S0C 0G0
Ph: (306) 455-2553
Fax: (306) 455-2785

Meadow Lake Community Food
Bank
PO Box 1166
Meadow Lake SK S9X 1Y8
Ph: (306) 236-5537
Fax: (306) 236-2137

Humboldt Food Bank
PO Box 2406
(901 – 5th Ave)
Humboldt SK S0K 2A0
Ph: (306) 231-9790

Kindersley Food Bank
PO Box 1642
Kindersley SK S0L 1S0
Ph: (306) 463-3334
Fax: (306) 463-3742

Lac La Ronge Food Bank
PO Box 785
Air Ronge SK S0J 3G0
Ph: (306) 425-3900
Fax: (306) 425-1216

Lanigan & District Food Bank Inc
PO Box 307
Lanigan SK S0K 2M0
Ph: (306) 365-3072
Fax: (306) 365-3244

Melfort & Area Food Bank
PO Box 3688
(201 Broadway Ave N)
Melfort SK S0E 1A0
Ph: (306) 752-4448
Fax: (306) 752-2465

Melville Food Bank
PO Box 2342
(403 – 3rd Ave W)
Melville SK S0A 2P0
Ph: (306) 728-4955
Fax: (306) 728-2986

Moose Jaw & District Food Bank
305 Fairford St W
Moose Jaw SK S6H 1V8
Ph: (306) 692-2911
Fax: (306) 692-2925

Outlook Food Bank
PO Box 1467
Outlook SK S0L 2N0
Ph: (306) 867-8676 ext 415
Fax: (306) 867-9493

Prince Albert Share A Meal Food
Bank Inc.
64 11 St E
Prince Albert SK S6V 0Z9
Ph: (306) 763-5040
Fax: (306) 763-8161

Regina & District Food Bank Inc.
445 Winnipeg Street
Regina SK S4R 8P2
Ph: (306) 791-6533
Fax: (306) 347-0884

Rosetown & District Food Bank
PO Box 2172
Rosetown SK S0L 2V0
Ph: (306) 882-4175
Fax: (306) 882-4251

Saskatoon Food Bank & Resource
Centre
202 Avenue C S
Saskatoon SK S7M 1N2
Ph: (306) 664-6565
Fax: (306) 664-6563

Unity Food Bank
PO Box 789
Unity SK S0K 4L0
Ph: (306) 228-2579
Fax (306) 228 - 2281

Watrous Food Bank
PO Box 932
Watrous SK S0K 4T0
Ph: (306) 946-3785

Wynyard & District Food Bank
PO Box 1225
Wynyard SK S0A 4T0
Ph: (306) 554-2414
Fax: (306) 554-2412