

A Policy Scan of Federal and Provincial Policies to Protect Households with Children Against Food Insecurity

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List of acronyms

BC	British Columbia
CCB	Canada Child Benefit
EI	Employment Insurance
HFI	Household Food Insecurity
NSLP	National School Lunch Program
NB	New Brunswick
NL	Newfoundland and Labrador
NS	Nova Scotia
PEI	Prince Edward Island
SNAP	Supplement Nutrition Assistance Program

Abstract

Household food insecurity (HFI) has become a persistent and growing public health concern, disproportionately affecting families with children and continues to worsen every year in Canada. HFI is defined as inadequate or uncertain access to food due to financial constraints. Children who grow up in food-insecure households are prone to negative health outcomes, including chronic diseases and mental health challenges, culminating in increased healthcare costs. Over 25% of Canadian households experience food insecurity, with families with children representing a particularly vulnerable group. The persistence of this issue highlights gaps in social and economic policies intended to safeguard family well-being.

There are significant geographic differences in the prevalence of food insecurity among Canadian households with children living across the country. Between 2019 and 2024, maritime provinces reported much higher percentage of children under 18 years of age living in food-insecure households compared with British Columbia. Therefore, identifying policies that protect households with children against food insecurity across various jurisdictions, is urgently needed to guide better policy decision making. Using a search strategy focused on grey literature, policy documents were identified from the Government of Canada and selected provinces, a content analysis was applied to group policies into themes such as income supplements, housing supports, employment assistance, healthcare coverage, and basic needs programs. The interprovincial comparison intends to examine in the gap and effectiveness of policies having the potential of reducing HFI among families with children.

Our findings reveal that the comparison of such policies offers limited insights to explain the significant difference of prevalence of HFI across jurisdictions. However, given that gaps remain in interprovincial interventions aimed at mitigating HFI among families with children in Canada, it is suggested that the current policies and interventions are insufficient to lift families out of vulnerable conditions. We found in this policy scan, the varied money-transfer programs and the thresholds for eligibility also contribute to the complexity of the problem. In addition, policy interventions that focus on housing, employment support, basic living needs vary widely, with inconsistencies in political priorities and policy direction, funding and resource allocation and implementation contributing to unequal outcomes across jurisdictions.

This research emphasizes the need for coordinated federal leadership combined with provincial strategies to address the structural drivers of food insecurity. Strengthening income supports, implementing equitable childcare and housing initiatives, and advancing a universal school food program are critical steps toward reducing the burden of food insecurity among Canadian families with children.

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This policy scan was developed based on a broad proposal by Professor Alexa Ferdinands and completed under the supervision of Professor Melissa Fernandez. I refined the topic, developed the search strategy, conducted the policy search, identified relevant policies, extracted and categorized the policies (with the assistance of visiting research student Regina Cortes Lozano), synthesized the results into tables and interpreted findings.

Chapter 1. General Introduction

1.1 Background

Household food insecurity (HFI) represents a growing challenge for Canadians. HFI refers to families lacking sufficient and reliable access to food due to financial constraints (“Household Food Insecurity in Canada, 2021,” 2022). The severity of food insecurity varies broadly, from households living with marginal concerns about running out of food to those severely food insecure, consistently missing meals or enduring days without food (“Household Food Insecurity in Canada, 2021,” 2022). HFI has been identified as a strong indicator associated with adverse health outcomes including but not limited to: malnutrition (Hutchinson & Tarasuk, 2022; Kirkpatrick & Tarasuk, 2008), higher risk of developing and managing non-communicable diseases such as asthma, dyslipidemia, type II diabetes and cardiovascular diseases ((Ford, 2013; Tait et al., 2018; Tayie & Zizza, 2009), increased adult mortality (Gundersen et al., 2018; Men et al., 2020a), a variety of mental health problems (Men, Elgar, et al., 2021; Men, Urquia, et al., 2021a, 2021b; Pourmotabbed et al., 2020); as well as increased health care utilization and cost (Men et al., 2020b; Tarasuk et al., 2015, 2018).

HFI has become a critical global public health concern, impacting around 800 million individuals worldwide (Food and Agriculture Organization, 2023). Despite a number of studies suggesting a relatively low prevalence of food insecurity in high-income countries, Pollard and Booth argued that the issue might be concealed due to insufficient monitoring (Pollard & Booth, 2019). For instance, Canada and United States that actively monitor food insecurity revealed a persistently high prevalence of HFI (Pollard & Booth, 2019). In addition, Kaggwa et al. reported that individuals from various income levels, educational backgrounds, and age groups in high-income countries are facing the struggles of food insecurity (Kaggwa et al., 2023). The latest Household Food Insecurity in Canada report stated that 25.5% of the population across ten Canadian provinces are currently facing this challenge, this translates to almost 10 million individuals (*New Data on Household Food Insecurity in 2022 - PROOF*, 2023). Notably, households with children are particularly vulnerable to food insecurity (Reeves et al., 2021) and a recent report revealed a rising rate of child food insecurity in Canada. In 2024, over 2.5 million children are reported living in food-insecure households in the ten provinces in Canada (*New Data on Household Food Insecurity in 2022 - PROOF*, 2023). Inadequate nutrition due to food insecurity

can pose significant and long-lasting adverse effect particularly on children (Kansanga, 2022). In addition to aforementioned physical and mental illnesses due to food insecurity, the hospitalization of children can further exacerbate material deprivation on the vulnerable families (Cohen et al., 2010; Kansanga, 2022).

1.2 Prevalence

The Canadian Income Survey from Statistics Canada and Poverty Report Card from Food Banks Canada indicate disparities in the prevalence of Household Food Insecurity (HFI) across various jurisdictions (Food banks Canada, 2023; “Household Food Insecurity in Canada, 2021,” 2022). In 2022, the maritime provinces, P.E.I, NB, NL, and NS, exhibited the highest rates of individuals living in food insecure households, with percentages ranging from 22% to 23.6% ((*New Data on Household Food Insecurity in 2022 - PROOF*, 2023). On the other hand, BC and Quebec exhibited below national rates of people facing HFI with 16.8% and 14.7% respectively (*New Data on Household Food Insecurity in 2022 - PROOF*, 2023). Although, it was an overall increase in HFI observed across all provinces from 2023 to 2024, almost all the provinces recorded new records of people living in HFI. Although, P.E.I. and Manitoba experienced some improvement. Newfoundland and Labrador, Alberta and Saskatchewan are among the provinces with over 30% of people living in HFI. However, there is a notable fact that BC has consistently maintained the lowest prevalence of HFI over the past few years among English speaking provinces (*New Data on Household Food Insecurity in 2022 - PROOF*, 2023). Additionally, when considering the percentage of children under 18 years of age in households experiencing food insecurity, BC also leads among the provinces with 28.8%, in contrast to P.E.I.'s highest rate of 41.0% (*New Data on Household Food Insecurity in 2022 - PROOF*, 2023). The overall high prevalence of child food insecurity urges the pressing need for federal and provincial governments to implement targeted interventions.

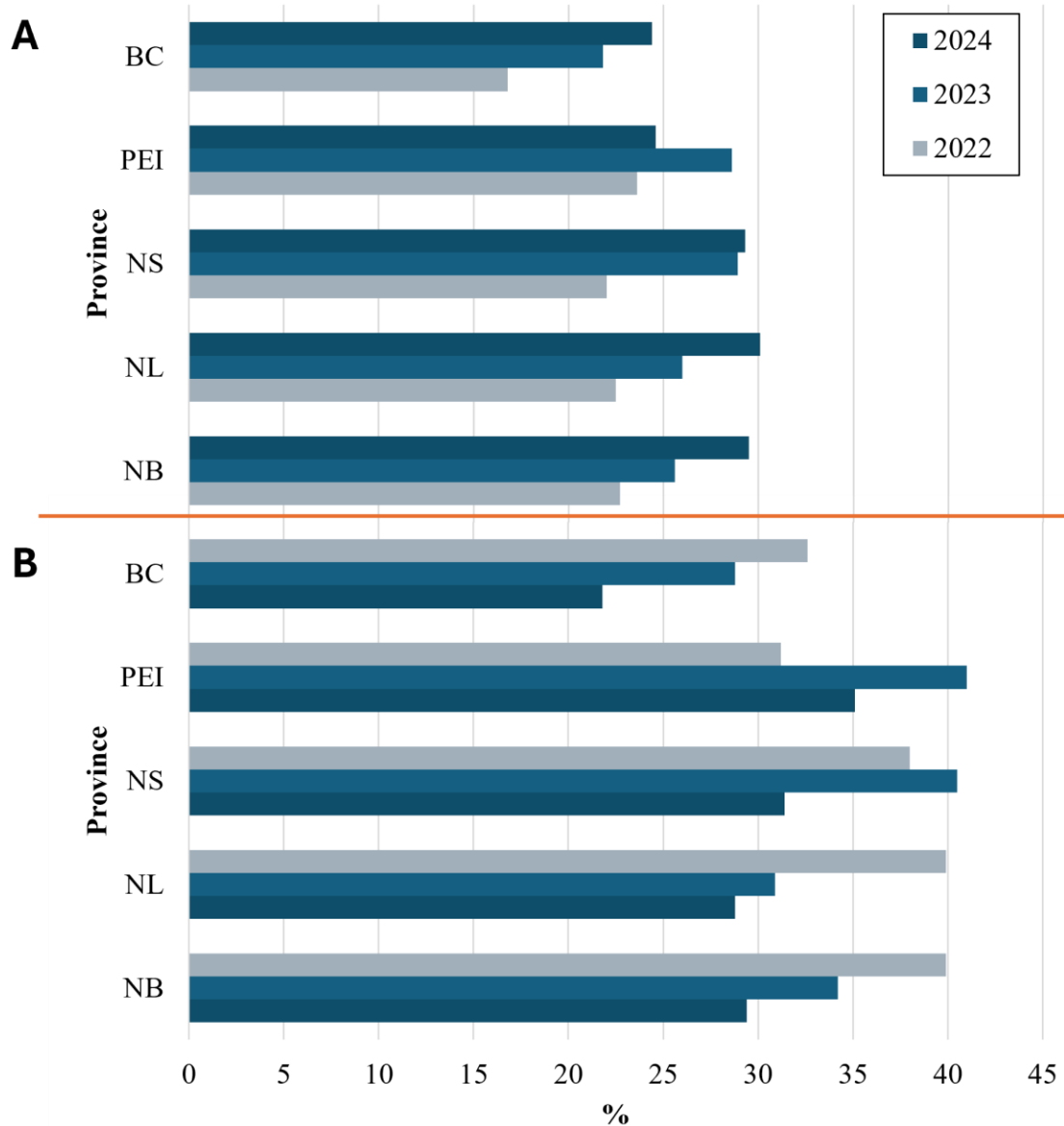


Figure 1. Percentage of Canadian living in food insecure households. A) All households.

B) Household with children under 18 years old households

1.3 Contributing factors

Food insecurity does not affect all households equally. Various factors contribute to making certain subgroups more significantly affected by food insecurity than others. Firstly, several studies have showed that household income is a robust predictor of food insecurity (Idzerda et al., 2024; Li et al., 2016; Men et al., 2020a, 2020b; Men, Urquia, et al., 2021a). For instance, as annual household income decreases by \$1000, the probability of experiencing food insecurity

risers by 2% (“Household Food Insecurity in Canada, 2021,” 2022). Secondly, households with children are more prone to experiencing food insecurity. Indeed, when parents take time away from work for childcare responsibilities, the household often experiences a reduction in income potential (Cohen et al., 2010; Men, Elgar, et al., 2021; Men, Urquia, et al., 2021a; Whitaker et al., 2006). Within this group, single-parent households, especially those led by females, face even greater challenges. Around one third female-alone parent household are living in food insecurity (Kansanga, 2022; Pollard & Booth, 2019). A single-parent household faces not only material deprivation due to a single income but also lacks support, resulting in the difficulties in optimizing food utilization due to the demands of a busy schedule (Cohen et al., 2010; Men et al., 2023; Whitaker et al., 2006). Moreover, the situation is intensified by the additional financial burdens related to the costs of educating and caring for children (Kansanga, 2022). Thirdly, low-income households relying on social assistance programs are susceptible to absorbing unforeseen financial shocks, making them more prone to experiencing food insecurity (Loopstra & Tarasuk, 2013b, 2013b; Tarasuk, Fafard St-Germain, et al., 2019). The severe level of material deprivation can have additional repercussions on individuals’ health, potentially restricting their income sources further due to health problems and hospitalization (Hamelin et al., 2002; Loopstra & Tarasuk, 2013b). Fourthly, indigenous, racialized populations and new immigrants are disproportionately affected by the problem due to challenges with education, affordable housing, limited employment opportunities and low wage (“Aboriginal Food Security in Northern Canada,” 2014; Kushel et al., 2006; McIntyre et al., 2014). Lastly, households residing in rental properties experience a higher incidence of food insecurity compared to those who own their homes, as approximately one in three renters are living in food insecurity (McIntyre et al., 2016; *New Data on Household Food Insecurity in 2022 - PROOF*, 2023). In Canada, the diverse landscape of social policies and economic conditions across provinces means that the contributing factors are either alleviated or exacerbated depending on the geographic location of families (Men, Urquia, et al., 2021a). The proposed policy scan presents an opportunity to delve into and comprehend the variations in prevalence of HFI across different jurisdictions.

1.4 Goal and objectives

The overall research goal is to explore policies that have the potential to protect households with children against food insecurity. In pursuit of this goal, three objectives are outlined as follows:

1. Identify federal government policies that have the potential to protect households with children against food insecurity.
2. Identify policies that protect households with children against food insecurity in provinces with highest (maritime provinces) and lowest rates (BC) of food insecurity.
3. Compare policies in the maritimes with BC to identify policy gaps.

Chapter 2. Literature Review

HFI is more than just a food-related problem, and Canada has adopted two different approaches to solve this pressing issue: policy interventions and food-based assistance (Idzerda et al., 2024). Policy interventions, such as Canadian child benefit and old age pension, aim to mitigate social structural inequities (Brown & Tarasuk, 2019; Men & Tarasuk, 2020). On the other hand, food assistance programs administered by voluntary or charitable sector usually take the form of food banks and community food programs (Rizvi et al., 2021b). Canada has primarily focused its efforts on the latter approach.

2.1 Income policy interventions

A systematic review published in 2024 analyzed 17 articles, focusing on policy interventions that have potential to reduce HFI from three different categories. The review focused on studies evaluating the impact of cash transfer benefits, rental support and groceries supplementation policies on HFI (Idzerda et al., 2024). The findings revealed that cash transfer programs exhibited a notable reduction in HFI, specifically a positive correlation between the amount of money received and the level of impact on mitigating food insecurity. On the other hand, the rental support and groceries supplement had either no impact or negative impact on reducing HFI. However, the review also pointed out that only one study analyzed the causal link between groceries supplement and HFI, revealing a lack of conclusive evidence in existing literature to support this type of policy interventions (Idzerda et al., 2024).

2.2 Food banks

Food banks are community-based non-profit organizations that provide limited food assistance sourced from donations to individuals in need (Loopstra, 2018). Food banks have been utilized as an emergency response to households experiencing hunger since the 1980s in Canada (Rizvi et al., 2021b) and are still serving as first line of response to food insecurity today (Rizvi et al.,

2021a). While some studies suggest that food banks offer a degree of assistance to families experiencing hunger, there are significant limitations to this solution. Visits to food banks are typically restricted in frequency, and the amount of food one can receive is also limited (Loopstra, 2018), especially considering the surge in visits following the COVID-19 pandemic (Lowitt et al., 2022). Food banks are also associated with social stigma, which can negatively impact individuals' mental health (Loopstra & Tarasuk, 2012; Tarasuk et al., 2014). In addition, food banks aim to alleviate temporary, short-term relief from hunger and an early study in Toronto by Tarasuk found 57% of the people using food bank still reporting experiencing hunger (Tarasuk, 2001). Despite the Canadian government's effort to tackle food insecurity through the establishment of additional food banks, it has become evident that this approach does not effectively support achieving an adequate and nutritious dietary intake (Simmet et al., 2017).

2.3 Community food programs

Community food programs, focusing on improving food provision and utilization skills, represent innovative, alternative approaches to traditional food banks. For example, community gardens are designed to augment food availability through the cultivation of vegetables and fruits (Loopstra, 2018; Lowitt et al., 2022). Additionally, household improvement workshops and other educational initiatives focusing on improving resource management and optimizing cooking skills, share a common limitation: they do not address the root cause of the food insecurity in vulnerable families (Marsh & Spinaze, 2016; Pepetone et al., n.d., 2023). Indeed, it has been showed that struggling families often face challenges to balance material deprivation and other necessary responsibilities (Daly et al., 2023). Thus, several studies have suggested that forementioned programs have either low participation due to limited accessibility or no significant efficacy in reducing food insecurity (Loopstra, 2018; Tarasuk, 2001).

2.4 National food assistance programs in the United States and Canada

The United States government launched the National School Lunch Program (NSLP) in 1946 and The Supplement Nutrition Assistance Program (SNAP) in 1964 with the goal of mitigating food insecurity in low-income household with children (U.S. Department of Agriculture Food and Nutrition Service, 2021., FNS-101; U.S. Department of Agriculture Food and Nutrition Service, 2024., SNAP). The NSLP offers affordable or free meals to school-aged children from low-income households during the school year (U.S. Department of Agriculture Food and

Nutrition Service, 2021., FNS-101). On the other hand, the SNAP is a food-purchasing assistance program, allowing low-income individuals to buy food from authorized grocery stores (U.S. Department of Agriculture Food and Nutrition Service, 2024., SNAP). SNAP has the potential to address the prevalence and negative outcomes of food insecurity by serving as an income supplement and enhancing low-income families access to quality food (Nguyen et al., 2015). However, national poverty-targeted initiatives like NSLP and SNAP are not yet available in Canada (Hutchinson & Tarasuk, 2022; Ionescu-Ittu et al., 2015; Tarasuk et al., 2015). A study published in 2016 simulated the outcomes of national food assistance programs in the country and estimated a potential 15% reduction in the food insecurity rate if all eligible households participated (Gundersen et al., 2017). Meanwhile, the Government of Canada has initiated discussions on the needs of implementing a national school meal program. Through engagement of stakeholders, children, youth, and communities, steps are being taken to assess the potential impact of this program. As a result, a majority of participants in these explorative initiatives expressed broad support of national school meal programs, believing it will reduce food insecurity in children (*National School Food Policy Engagements – What We Heard Report - Canada.Ca*, 2024). By early 2025, all 10 provinces had reached an agreement with the federal government to implement accessible and affordable school meals for Canadian children. Each province has developed programs to either start school meal initiatives or expand existing ones. For example, BC plans to use funding to enhance existing school food programs like Feeding Futures. NB is focusing on extending free breakfasts with federal support and introducing updated nutrition guidelines. NS is working on to expand its pay-what-you-can lunch program to more grades while continuing to provide breakfast for all the schools. NL is prioritizing support for low-income and Indigenous communities. Lastly, PEI is using its funding to improve the sustainability and accessibility of its existing pay-what-you-can program.

2.5 Limitations of current interventions

There is growing evidence showing food-based solutions may offer only short-term relief and fail to address the underlying causes affecting household financial hardship (Gundersen et al., 2017). A study by Rizvi et. al, highlighted that despite relying on the assistance from food banks, a significant number of people continue to live in food insecurity at the 18-month follow up (Rizvi et al., 2021a). Due to limited evidence supporting the efficacy of food-based programs in addressing the needs of individuals or households facing food insecurity, a combination of

federal and provincial government-initiated welfare initiatives has been implemented (Brown & Tarasuk, 2019; Li et al., 2016; Loopstra et al., 2015; Men et al., 2023). Li et al.'s study indicates that the Old Age Security and Guaranteed Annual Income Supplement for low-income adults over 65 demonstrated to effectively reduce the risk of food insecurity among this demographic (Li et al., 2016). Studies examining the impact of social policy changes on HFI in BC and poverty reduction strategies in NL respectively have highlighted a substantial decline in food insecurity following policy interventions at the provincial level (Li et al., 2016; Loopstra et al., 2015). Consistent with these findings, promising outcomes in reducing food insecurity were found after the Ontario government implemented a three-year guaranteed basic income pilot (McDowell & Ferdosi, 2021; Office of the Parliamentary Budget Officer, 2018). Furthermore, by employing a propensity score-matched simulation to assess the impact of redistributing Canada Child Benefits (CCB), Men et al suggested that channeling CCB to low-income families could potentially reduce child poverty by almost half (Men et al., 2023). An increasing number of researchers and accumulating evidence emphasize that, without effective policy measures aimed at improving household economic resources, there is no sign that HFI will diminish in the foreseeable future. Therefore, achieving an effective policy direction requires a collective commitment from all levels of government to reevaluate and reframe their strategies against food insecurity.

2.6 HFI policies and poverty reduction strategies in different jurisdictions

According to Escoto and Idzerda et al, a policy is defined as a guide for government actions at different jurisdictional levels, aiming to change the natural course of events for a more favorable outcome (Escoto, 2018; Idzerda et al., 2024). In Canada, the federal government has implemented a range of measures aimed at ameliorating the financial situation of households, including Old Age Security, Canada Pension Plan benefits, Employment Insurance benefits, and CCB (Fei Men & Valerie Tarasuk, 2020; Loopstra & Tarasuk, 2013a; Men et al., 2023). In 2021, Reeve et al. analyzed family policies and food insecurity across 142 countries and reported that nations favoring family policies experience reduced food insecurity by addressing inequalities (Reeves et al., 2021). However, Canada currently lacks a specific national strategy for addressing food insecurity, with existing policies primarily focused on the provincial level. Quebec was the first province to implement poverty strategies that specifically consider food insecurity in 2004 (Food banks Canada, 2023). While other provinces have begun to follow its example, significant

gaps persist between geographic locations (Idzerda et al., 2024; Manuel Escoto, 2018; Men, Urquia, et al., 2021a), specifically among household with children. The interprovincial variations provide a unique opportunity to understand the relationship between different jurisdictional social-economic policies aimed at protecting families with children (Men, Urquia, et al., 2021a). The following section will provide an overview of policy interventions across Canada, excluding the Prairie provinces due to limited resources available.

Between 2004 and 2019, provincial poverty reduction strategies implementation began in response to address complexity and urgency challenges in each province. A study focused on Ontario found that the introduction of provincial poverty reduction strategy in 2008 had significantly reduced the HFI rate in eligible families who are receiving social assistance (Government of Ontario, 2022). In addition, a larger income transfer, Ontario Child Benefit (OCB) was introduced to target low-income households with children and proven to reduce food insecurity among them by 30% (Tarasuk, Li, et al., 2019). Unfortunately, the OCB does not provide a significant impact on families in the lowest income brackets across the province, resulting in one in four families continuing to experience food insecurity (Tarasuk, Li, et al., 2019). According to the Poverty Report Card in 2023, maritime provinces have significant differences in policy interventions targeting HFI. For instance, P.E.I does not currently have a child benefit program like other provinces; NS did not implement any update on poverty reduction strategies since 2009 despite the increasing of cost of living and the emergence of the housing crisis in recent years; NB has one of the lowest levels of post-secondary education attainment in Canada (Food banks Canada, 2023). Tarasuk and Hussain found that the increased prevalence of HFI in NL from 2011-2012 to 2017-2018 was attributed to insufficient implementation of poverty reduction initiatives and inadequate evaluation of existing policy interventions (Hussain & Tarasuk, 2022).

BC was the latest province to implement poverty reduction strategies in 2019, moreover there is a lack of ongoing monitoring plan to evaluate the effectiveness of these measures (Green et al., 2021). To our knowledge, only one study published in 2016 analyzed the impact of one-time increase in rental assistance on food insecurity among low-income households in BC. The article indicated that people living in extreme food insecurity do not respond to small amounts of cash

transfer benefits (Li et al., 2016). The lack of evaluation creates challenges in implementing tailored strategies based on their effectiveness.

BC and Quebec have demonstrated low percentages of HFI and especially with significant less children under 18 living in food-insecure households (PROOF, 2025). The lower rates of HFI could possibly be due to the implementation of effective measures, with policies encouraging the development of various initiatives to supplement low incomes and promote the transition from social assistance benefits to employment (Food banks Canada, 2023). However, there is currently a lack of comprehensive policy analysis to explain the notable difference in social assistance policy and programs between provinces with low HFI and other provinces. Thus, the comparison of various approaches employed to mitigate food insecurity in households with children in provinces with low HFI rate can provide valuable insights into resources allocation and funding strategies. These can inform and guide other provinces struggling with high prevalence of HFI. In this policy scan, BC was chosen for comparison with the maritime provinces in this policy scan, given that Quebec, as the only francophone province has a distinct policy landscape.

Chapter 3. Methodology

3.1 Study design

The study design for this research is a policy scan at the federal and provincial level, to identify and compare gaps in policies that implemented to prevent families with children live in food insecurity from different jurisdictions. A policy scan is a specific type of scoping review that focuses on grey literatures published by all levels of government, non-profit organizations, research centers and health institutes (Godin et al., 2015). It is often used to summarize and disseminate research findings to policy makers. The study will focus only on documents published by federal and provincial, publicly available on their websites. It will examine various aspects of HFI and analyze differences in social assistance policies and programs between British Columbia (BC), New Brunswick (NB), Nova Scotia (NS), Newfoundland and Labrador (NL), and Prince Edward Island (PEI).

3.2 Terminology

Terms and definitions used in this study are reported in Table 1.

Table 1. Terms and definitions.

Term	Definition
Subsidy (including rebates)	A direct or indirect payment, economic concession, or privilege granted by a government to private firms, households, or other governmental units in order to promote a public objective (Britannica, 2024). If it called a "subsidy" or follows the definition above. For example: Parent Subsidy Program
Benefit	Includes Employment Insurance, dental coverage, child benefit, pensions and benefits for housing, student aid, family, disabilities and after a death (Government of Canada, 2026). If it called a "benefit" or it follows the definition above. For example: Family Health Benefit Drug Program:
Fund	Amounts of money that are available to be spent, especially money that is given to an organization or person for a particular purpose (Collins, 2026).
Grant	A type of transfer payment by the government that is not subject to audit and that is a contribution for which no repayment is required if the terms of the Contribution Agreement are adhered to (Ryan, 2018). If it called a "grant" or it follows the definition above. For example: KidSport Prince Edward Island Involved provision of money.

Act	Legislation refers to written laws, often referred to as Acts or statutes, which are enacted by Parliament, the legislative arm of government (Government of Canada, 2017). If it called an "act" or it follows the definition above. For example: Income tax act.
Laws	The discipline and profession concerned with the customs, practices, and rules of conduct of a community that are recognized as binding by the community. Enforcement of the body of rules is through a controlling authority (Britannica, 2026).
Regulation	Regulations are a form of law, sometimes referred to as subordinate legislation, which define the application and enforcement of legislation (Government of Canada, 2017).
Policy	A set of statements of principles, values and intent that outlines expectations and provides a basis for consistent decision-making and resource allocation in respect to a specific issue (Government of Canada, 2017).
Agreement	A settlement, covenant, or contract of the intent or willingness of two or more parties to bind at least one to terms usually determined by negotiation (Merriam-Webster, 2026). If it is called a "Agreement" or if it follows the definition above. For example, Canada – Prince Edward Island Canada-wide Early Learning and Child Care Agreement.
Program	A group of related resource inputs and activities that are managed to meet specific needs and to achieve intended results, and that are treated as a budgetary unit (Government of Canada, 2012). If it is called a "program" or if it follows the definition above (Except all financial programs). For example, Children's Summer Food Program.
Initiative	A new plan or process to achieve something or solve a problem (Cambridge Dictionary, 2026a). If it is called a "initiative" or if it follows the definition above. For example, Free school supplies.
Strategy	The way in which a business, government, or other organization carefully plans its actions over a period to improve its position and achieve what it wants (Cambridge Dictionary, 2026c). If it is called a "strategy" or if it follows the definition above. For example, Poverty Reduction Strategy
Services	A government system or private organization that is responsible for a particular type of activity, or for providing a particular thing that people need (Cambridge Dictionary, 2026b). If it is called a "service" or if it follows the definition above. For example, The Child Support Recalculation Service

3.2 Search strategy

This study used Google Advance search functionality with individual government URLs set as the domain. When applicable, snowballing was used to ensure relevant policies were captured.

3.3 Search terms

The key words are categorized into two groups of synonyms: “income-related determinants of HFI” and “Policy”. Presented below is a comprehensive list of keywords that were utilized for search purposes in single searches:

family OR family with children OR childcare OR children

food insecurity AND food security AND food affordability AND income AND low wage AND unemployed* AND housing AND precarious employment

3.4 Study population

In Canada, the percentage of children under 18 years living in food-insecure household is much higher when compared to seniors older than 65 years showing in Table 2 (S. C. Government of Canada, 2025a). In a single year, the number of children under 18 years living in HFI increased from 1.8 million to 2.5 million between 2023 to 2024. Households with lone-parent are more likely to suffer from HFI and female lone-parents composed over half of these families (Table 2).

Table 2. Percentages of population with Household Food Insecurity by family type.

	Canada	BC	NB	NL	NS	PEI
Persons in couple families with children	28.6	27.2	37.9	31.5	33.4	23.0
Persons in lone-parent families	47.8	51.6	44.1	56.8	48.6	57.1
Persons in senior families	12.6	9.6	15.8	19.3	12.4	13.5

3.4 Data selection

A number of inclusion and exclusion criteria were employed to select policy documents for further analysis (Table 3).

Table 3. *Inclusion and exclusion criteria employed to identify policies for the study.*

Inclusion Criteria	Exclusion Criteria
1. Policy-relevant documents: Includes government policies, laws, regulations, ordinances, guidelines, recommendations, and government-funded programs. 2. Applicable to the federal government of Canada and selected provinces. 3. Current: The policy is in effect at the time of the search. 4. Document is publicly available and accessible. 5. Snowballing: Search includes snowballing to find additional policy-relevant documents.	1. Irrelevant topics: Documents unrelated to the topic of study. 2. Not a policy or policy-relevant document: Excludes documents that are not official policies, laws, or guidelines. 3. Not applicable to federal government or selected provinces. 4. Repealed: Policies that have been repealed or are no longer in effect. 5. Document is not accessible/available: Excludes policies that are inaccessible or not available to the public.

3.5 Data Extraction

Policy search results from the first 10 pages of each Google Advanced search were reviewed against the eligibility criteria. Ten pages captured the most relevant documents and was a feasible amount to screen. For all results, the title, organization, year, and URL were entered into a Microsoft Excel (2019, version 16.58) spreadsheet for title and short text description review by Pei Zhao (PZ). Full data was extracted by visiting research student Regina Cortes Lozano (RCL) and validated by PZ.

Key elements that were extracted include the description of the policy, the nature of the benefit, application procedure, implementation date of the policy, eligibility criteria, the intention of the policy, relevance of the policy in terms of how it ties to food insecurity to families with children. One reviewer (RCL) independently performed a line-by-line examination of each policy document and summarized the content according to these elements whenever relevant text appeared. The second reviewer (PZ) validate the summaries by checking the full document and ensure accuracy, completeness, and consistency in the information captured.

3.6 Content analysis of policies

A deductive qualitative content analysis approach was used to identify themes within the selected policy documents. This approach was chosen because it allows existing evidence on the prevention of food insecurity to guide the initial coding while allowing discover additional themes to from our data (Elo et al., 2014; Elo & Kyngäs, 2008). It uses predetermined codes

adapted from recommendation from Dietitians of Canada. Dietitians of Canada recommend the elimination of HFI requires “secure, adequate income for all households to be able to pay for housing, food and other basic living expenses.” (Dietitians of Canada, 2016). Based on this recommendation, income, housing, and other basic needs support were established as initial deductive categories. Policy texts were then reviewed line by line and placed into relevant policy categories. Text that did not align with the initial deductive categories were examined to determine whether it represented additional determinants of food insecurity. Through this process, two additional themes were identified: employment as a determinant of income, and medical needs as a source of unforeseen financial burden, capturing the impact of health-related expenses and disability on household resources.

Chapter 4. Results

4.1 Search results

The initial search using Advanced Google Search functionality on federal and five provincial government websites. The first ten pages of the search results were subjected to a title and abstract review as per study inclusion/exclusion criteria. The titles and abstracts were reviewed manually by PZ and relevant home pages were subjected to further exploration for possible policy links on the root pages until no new content identified. This resulted in a total of 153 policies across six different jurisdictions. A schematic of our search strategy and results is shown in Figure 2.

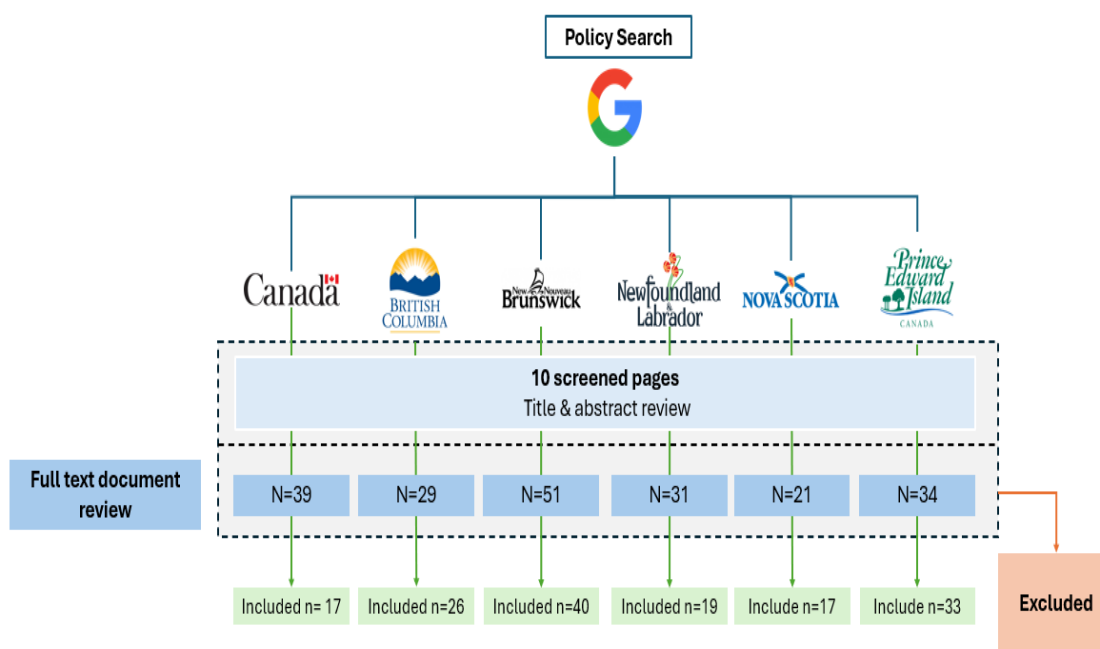


Figure 2. Flowchart illustrating the policy search on Google on Federal and Provincial sources.

4.2 Summary of policies

Table 4-9 outline the summary of policy search results found on federal and provincial government websites.

Research objective 1: Identify federal policies that have potential to protect households with children against food insecurity

4.2.1 Federal Government

30 policies were deemed as relevant policies, with 9 policies found through snowballing. A full-text review was completed on those policies, resulting in 17 policies included in the policy scan. This includes government policy (n=1), government initiative (n=1), government benefits (n=7), government programs (n=4), government subsidies (n=3), government act (n=4), government strategy (n=1). Policies details are reported in Table 4.

Table 4. Federal policies.

Policy Name/URL	Category	Description	Nature of Policy	Intention of the Policy	Relevance
1. Canada Child Benefit LINK	Benefit	A non-taxable amount paid monthly to help eligible families with the cost of raising children under 18 years of age	Maximum \$7,787 per year (\$648.91 per month) for each eligible child under the age of 6. \$6,570 per year (\$547.50 per month) for each eligible child aged 6 to 17	Income supplement	Direct
2. Canada Workers Benefit LINK	Benefit	Refundable tax credit to help individuals and families who are working and earning a low income	Receive up to a maximum amount of \$2,739 for families	Income supplement	Direct
3. Line 21400-Child Care expenses LINK	Subsidy	Tax deduction for childcare expenses on personal income tax returns	Deduction on personal income tax return to expenses related to childcare	Income supplement	Direct
4. EI maternity and parental benefits LINK	Benefit	financial assistance to a) people who are away from work because they're pregnant or have recently given birth b) parents who are away from work to care for their newborn or newly adopted child	Parent could receive 55% of their earnings, up to a maximum of \$695 a week for up to 55 weeks (maternity and parental leave). Or 33% up to \$417 for maximum 69 weeks between parents.	Income supplement	Direct

5. Child Disability Benefit LINK	Benefit	Tax-free monthly payment made to families who care for a child under age 18 with a severe and prolonged impairment in physical or mental functions	Maximum \$3,322 (\$276.83 per month) for each child who is eligible	Income supplement	Direct
6. Canada Prenatal Nutrition Program LINK	Program	Provides funding to community groups to help to improve health of pregnant women, new mothers and their babies who face challenges like poverty, teen pregnancy, social geographic isolation, substance abuse, family violence	Nutrition related services: including food and food coupons	Other basic needs	Direct
7. Community Action Program for Children LINK	Initiative	Provides funding to community groups that promote the healthy development of young children from birth to age 6	Type of supports vary to meet the needs of the people. The programs include nutritional support and collective kitchens, family resources centres, parenting support, and specialized programs	Other basic needs	Indirect

8. Children's Special Allowances Act LINK	Act	Provides monthly, non-taxable payments to agencies and institutions that care for children under 18 years old	Maximum \$300/month	Income supplement	Direct
9. Affordable Housing and Groceries Act LINK	Act	Intent to build more affordable housing	Remove GST for new rental housing and lower the cost of construction by \$25,000	Affordable housing	Indirect
10. National Housing Strategy LINK	Strategy	Addressing housing needs through complementary programs and initiatives	\$115+ billion funding launched in 2017; the strategy includes a range of complementary programs and initiatives that address diverse needs across the entire continuum.	Affordable housing	Indirect
11. Pay Equity Act LINK	Act	Address gender-based discrimination in compensation by ensuring equal pay for work of equal value	Federally regulated employers with 10 or more employees to establish and maintain pay equity plans, identifying and correcting any undervaluation of predominantly female job classes	Employment support	Indirect
12. The National School Food Policy LINK	Policy	School food programs provide children and youth with the meals they need to succeed at school. These are often given at no-to-low cost	\$1 billion in Budget 2024 to create a new National School Food Program to help ensure that children have the food they need to succeed	Other basic needs	Direct

13. Supporting Mothers with \$10-a-day childcare LINK	Initiative	Alleviate the financial burden of childcare for families, particularly for Millennial and Gen Z mothers	\$10-a-day in childcare	Employment support	Indirect
14. Canadian Dental Care Plan LINK	Benefit	Help making the cost of dental care more affordable	Help pay a portion of the cost for a wide range of oral health care services	Medical expenses	Indirect
15. Medical Expense Tax Credit LINK	Subsidy	Families can claim eligible medical expenses for dependent children under 18 years of age	Reduces the tax that families paid for healthcare expenses. Total of eligible expenses minus the lesser of \$2759 or 3% of the household net income	Medical expenses	Indirect
16. Family Caregiver benefits for children LINK	Benefit	EI for people needs to be away from work to provide care or support for a critically ill or injured child under 18	Employment insurance	Income supplement	Direct
17. Employment Insurance (EI) regular benefits while attending training: Fast Forward Program LINK	Program	Allow people who lost their job continue receive EI while return to school or upgrade your skills to help you find a new job	Help people to gain new skills to secure long-term jobs	Employment support	Indirect

Research objective 2: Identify policies that protect households with children against food insecurity in provinces with highest (maritime provinces) and lowest rates (British Columbia) of food insecurity

4.2.2 British Columbia

282,731 results were identified through the initial search on the government of British Columbia domain 26 policies were found, including government strategy (n=2), government initiatives (n=3), government benefits (n=6), government programs (n=2), government subsidies (n=6), government act (n=6), government service (n=2), government fund (n=2), government grant (n=1). Details are reported in Table 5.

Table 5. *British Columbia policies.*

Policy Name/ URL	Category	Description	Nature of the policy	Intention of the policy	Relevance
1. Together BC: British Columbia's Poverty Reduction Strategy LINK	Strategy	A plan to achieve legislated targets of reducing the poverty	The strategy outlines steps that BC government has taken and updated 10-year targets to reduce the overall poverty rate by 60%, the child poverty rate by 75%	Other basic needs	Indirect
2. BC Family Benefit LINK	Benefit	Tax-free monthly payment to families with children under the age of 18	The maximum annual benefit you may receive is: • \$1,750 for your first child • \$1,100 for your second child • \$900 for each additional child	Income supplement	Direct

3. Affordable Child Care Benefit LINK	Benefit	A monthly payment to help eligible families with the cost of childcare	\$147-\$1,250 maximum per month for childcare provided	Employment support	indirect
4. Income Assistance LINK	Subsidy	Financial support to people in need and have no other resources	\$1,405 if you are a single parent with one child, \$1,845 if you and your spouse are both on assistance and have one child; medical services plan coverage; no-deductible PharmaCare prescription coverage	Income supplement	Direct
5. BC Basic Personal Income Tax Credits LINK	Subsidy	Reduce the amount of personal income tax with basic tax credit	Non-refundable tax credit that helps reduce the amount of provincial tax owed	Income supplement	Indirect
6. Supplement for Single Parents LINK	Subsidy	Financial assistance for single parents	Low-income single parent families will receive an annual supplement of up to \$500 per family	Income supplement	Direct
7. Child Benefits Top-up Supplement LINK	Benefit	Supplement financial assistance when federal CCB is not available	It provides support to families with children when federal child benefits payment is delayed, cancelled or suspended.	Income supplement	Direct
8. Sales Tax Credit LINK	Subsidy	Rebate for residents of BC	\$150 per common-law partners	Income supplement	Direct
9. BC Renter's Tax Credit LINK	Subsidy	Tax credit to low and moderate-income renters	Renter families with an adjusted income of \$63,000 or less can receive \$400 per year. Families with an adjusted income between \$63,001 and	Affordable housing	Indirect

			\$83,000 may receive a reduced amount money		
10. Affordable Rental Housing Program LINK	Program	The program is for people with have a low-to-moderate income but may not be eligible for subsidized housing	Provide housing with rents equal to or lower than average rates in the private market	Affordable housing	Indirect
11. Short-Term Rental Accommodations Act LINK	Act	Help balance the need to create more long-term homes for residents, including people who work in the tourism and hospitality industry	Address housing shortage	Affordable housing	Indirect
12. Housing Stability Supplement LINK	Policy	Provided to an eligible family unit in certain scenarios if there is a temporary absence of member of the family unit from the usual place of residence or there is a death of a member of the family unit	Financial rent assistance when there is temporary absence or death of a member of the renting family unit	Affordable housing	Indirect
13. Homes for People Action Plan LINK	Initiative	An initiative to increasing the supply of rental homes, supporting first-time homebuyers, and bringing on strong measures to crack	Increase housing supplies	Affordable housing	Indirect

		down on housing speculation			
14. Residential Tenancy Act LINK	Act	A provincial law that outlines the rights and responsibilities of landlords and tenants in residential rental properties	Outlines tenant rights and landlords' responsibilities	Affordable housing	indirect
15. Housing Supply Act LINK	Act	A framework for increasing housing supply and affordability by setting targets for municipalities	Ensure municipalities meet specific housing targets related to availability, affordability, and performance	Affordable housing	indirect
16. Canada-BC Housing Benefit Program LINK	Benefit	The program is giving to eligible renters who are identified as a priority group in need of housing financial assistance to recipient or landlord	Make rent more affordable for people who do not qualify for other provincial rental assistance programs	Affordable housing	Indirect
17. Student and Family Affordability Fund LINK	Fund	Make life more affordable for families who are temporarily facing financial challenges and need temporary assistance with the current costs of school supplies and	Directly support parents and guardians of K–12 students with costs associated with going to school	Other basic needs	Indirect

		education-related fees			
18. Single Parent Employment Initiative LINK	Initiative	Income or disability assistance to train and support single parent to secure a long-term job	Training or support to secure a long-term job	Employment support	Indirect
19. WorkBC Employment Services LINK	Program	Offer various services to assist people in finding job that pays a living wage	Skills upgrading, training, self-employment and work experience programs	Employment support	Indirect
20. Feeding Futures LINK	Fund	Funding to all school districts to develop food programs that meet the needs of their students and local community	School food programs can provide students with access to nutritious, local food in a way that reduces stigma	Other basic needs	Direct
21. Early Learning and Child Care Act LINK	Act	A federal law that provides a framework for supporting a Canada-wide early learning and childcare system	Legislation that outlines the framework to implement more affordable childcare programs	Employment support	Indirect
22. Early Care and Learning Recruitment and Retention Strategy LINK	Strategy	Early Childhood Educators (ECEs) working in eligible licensed childcare facilities can receive a \$6 per hour wage enhancement	Increase availability of licensed childcare space	Employment support	indirect

23. Child Care Fee Reduction Initiative LINK	Initiative	reduced costs for each child in a participating licensed childcare centre	Foster more affordable childcare and promote parents re-enter or remain in workforce	Employment support	indirect
24. Healthy Kids LINK	Program	Provides coverage for basic dental treatment, optical care and hearing assistance to children in low-income families, who are not in receipt of income assistance, disability assistance or hardship assistance	Dental treatment, optical care and hearing assistance	Medical expenses	indirect
25. At Home Program Medical Benefits LINK	Benefit	Provides a range of medical equipment, supplies and benefits for eligible children and youth who would otherwise need to stay in the hospital if they didn't have them	Assist families with children with severe disabilities in multiple area of daily living: medically essential equipment and supplies; hearing aids; dental, optical and orthodontic services related to a disability. therapies for school-aged children; and medical transportation	Medical expenses	Indirect
26. Fair Pharmacare Plan LINK	Benefit	Pay for many prescription drugs, dispensing fees and some medical devices and supplies	Reduce financial hardship due to drug costs	Medical expenses	Indirect

4.2.3 New Brunswick

14,376 results identified through the initial search on the government of New Brunswick domain 40 policies were found, including: government initiatives (n=4), government benefits (n=4), government programs (n=19), government subsidies (n=6), government acts (n=3), government fund (n=1), government grant (n=2), government strategies (n=1), government service (n=4), government regulation (n=1). Policies are reported in Table 6.

Table 6. *New Brunswick policies.*

Policy name/URL	Category	Description	Nature of the policy	Intention of the policy	Relevance
1. The New Brunswick Economic and Social Inclusion Plan LINK	Initiative	The Economic and Social Inclusion Plan is a collaborative initiative in New Brunswick designed to reduce poverty and enhance the inclusion of all residents	Improve access to essential services like housing and transportation, enhanced economic opportunities through job training and support, and increased social participation for individuals facing poverty	Other basic needs	Indirect
2. NB Child Tax Benefit LINK	Benefit	Payment paid monthly to qualifying families with children under the age of 18	\$250 annually for each dependent child	Income supplement	Direct
3.NB Working Income Supplement LINK	Subsidy	An additional benefit paid to qualifying families with earned income who have children under 18 years of age	An additional benefit of up to \$20.83 per month for each family	Income supplement	Direct

4. Low Income Property Tax Allowance LINK	Subsidy	Tax reduction to low-income property owners	Maximum \$300 rebate per year	Affordable housing	Indirect
5. Report on Living Wage and Pay Equity LINK	Policy	It outlines the principles of pay equity, emphasizing equal pay for work of equal value, and discusses the calculation and implications of a living wage for improving economic inclusion	Promotes higher wages for workers	Income supplement	Direct
6. Emergency Fuel and Food Benefit LINK	Benefit	Provide assistance to eligible household to assist with the costs of winter heating	Eligible family can receive up to \$550 per calendar year	Other basic needs	Direct
7. Family Income Security Act LINK	Act	Outlines the rules and regulations for providing financial assistance to individuals and families in need	Define eligibility and process for applying social assistance program	Other basic needs	Indirect
8. Child Support Recalculation Service LINK	Service	A free, government-run service that helps parents automatically adjust child support payments based on changes in income	Calculation for child support payments for children's separated parents automatically	Other basic needs	Indirect
9. Rent Bank Grant LINK	Grant	Provide financial help to renters	Maximum of \$2750 to pay security deposit for a new rental	Affordable housing	Indirect

		experiencing a temporary and unplanned crisis that is threatening their housing stability	unit, heat and/or power utility deposit for a new rental unit, rent debt on current residence, overdue heat and power utilities that directly threaten the tenancy		
10. Guidelines on Housing Discrimination LINK	Policy	Outline prohibited discriminatory practices and provided guidance to both landlords and tenants on their rights and responsibilities	Promote accessibility to stable housing all people	Affordable housing	Indirect
11. Housing for All: Information about New Brunswick's Housing Strategy LINK	Strategy	Information about New Brunswick's housing strategy focuses on addressing the province's Housing crisis by increasing the supply of affordable homes, supporting vulnerable populations, and improving the overall housing system.	Increase housing supplies and reduce subsidized housing waitlist	Affordable housing	Indirect
12. Rent Supplement Programs LINK	Program	Subsidized rental accommodation	Reduce rent to 30% of the adjusted household income	Affordable housing	Indirect
13. 10% Power Bill Rebate	Subsidy	Eligible residential electricity customers	Save approximately \$216 annually	Other basic needs	Indirect

LINK		will receive 10 per cent off their monthly electricity use.			
14. Housing Assistance for Persons with Disabilities LINK	Subsidy	A forgivable loan for homeowners in need of disabled accessible modifications assistance	Maximum \$10,000	Other basic needs	Indirect
15. Fuel Supplement LINK	Subsidy	Financial assistance to cover some of the costs of winter heating, over and above what is included in the basic assistance rate	Electric fuel supplement \$150/month (Nov to April); \$145/month for non-electric fuel supplement (Nov to Apr)	Other basic needs	Indirect
16. Affordable Rental Housing Program LINK	Program	Provides financial assistance to private entrepreneurs, private non-profit corporations (includes off-reserve Indigenous population) and co-operatives for the construction, repair and conversion of rental housing projects	Increase affordable rental supplies	Affordable housing	Indirect
17. Second Stage Housing LINK	Program	Safe and affordable housing to enable women and their	Provide safe and affordable accommodation for vulnerable women and their independents	Affordable housing	Indirect

		children who have experienced domestic/intimate partner violence to work towards personal and economic independence and a future free of violence.			
18. Preconstruction and Infrastructure Fund to Support Housing LINK	Fund	Create the conditions to increase the number of housing developments in the province and create more safe and affordable housing for New Brunswickers	Funding to support housing development projects	Affordable housing	Indirect
19. Housing Development Incentive Program: LINK	Program	This program is for developers and builders of multi-family buildings to create additional rental units within the province	Encourage the development of new rental units	Affordable housing	indirect
20. Rental Residential Rehabilitation Assistance Program LINK	Program	Provides financial assistance to owners / landlords for mandatory repairs to self-contained units that are substandard	Improve rental units for low-income households	Affordable housing	Indirect

		and rented to low-income households			
21. Rural and Native/Basic Shelter Rental Program LINK	Program	Helps low-income households find affordable and suitable rental housing in rural communities	Subsidized rental	Affordable housing	Indirect
22. Homeowner Repair Program LINK	Program	Financial assistance for homeowners in need of major repairs, disabled accessible modifications or adaptations to facilitate seniors' independent living	Maximum grant/forgivable loan \$15,000 per household	Affordable housing	Indirect
23. New Brunswick Family Plan LINK	Initiative	Address gender inequality by enhancing women's access to leadership positions, promoting pay equity, and improving support services for victims of intimate partner violence	Increase leadership opportunities, pay equity and support services for women to enter and remain in the workforce	Employment support	indirect
24. New Brunswick's Employment Standards Act LINK	Act	The Employment Standards Act in New Brunswick establishes minimum standards for employment	The Act aims to protect employees, particularly non-unionized and low-wage workers, by ensuring they have rights and entitlements that employers must adhere to,	Employment assistance	Indirect

		relationships, covering areas such as wages, working hours, overtime, leave entitlements, and other employment conditions	thereby reducing the risk of worker misclassification and exploitation		
25. Day Care Assistance Program LINK	Program	Provides vital support to parents by covering partial childcare costs for those seeking employment, attending educational programs, undergoing medical treatment, or addressing special social needs.	Support parents to pursue long-term employment	Employment assistance	Indirect
26. Transitional Assistance Program LINK	Program	Transitional Assistance Program is intended to provide short-term financial assistance while supporting clients along the continuum of employability	Financial assistance to unemployed people	Income supplement	Direct
27. Canada Job Grant LINK	Grant	Funding to help cover employee training costs	provide up to \$15,000 per person for training costs give	Employment assistance	Indirect

			workers the skills they need to fill available jobs		
28. The Training and Employment Support Services LINK	Program	Provides supports to case managed New-Brunswickers who have a permanent physical, intellectual, psychiatric, cognitive, or sensory disability to participate in training and/or employment opportunities.	Training programs	Employment assistance	Indirect
29. Canada-Wide Child Care agreement LINK	Initiative	Federal government funding initiative aimed at improving access to affordable, quality childcare spaces for families in New Brunswick.	Increase access to affordable childcare	Employment assistance	indirect
30. Education and Early Childhood Development LINK	Program	The program focuses on enhancing early childhood education and care in New Brunswick through various funding initiatives	Financial support to low and middle-income families to access affordable childcare.	Employment assistance	indirect
31. Parent Subsidy Program LINK	Subsidy	Subsidized childcare for low to moderate-income families	Free childcare/reduced childcare fees	Employment assistance	Indirect

32. The New Brunswick School Supplement Program LINK	Program	Paid to help low income-families with the cost of back-to-school supplies for their children	\$100 one-time once a year payment for school supplies	Other basic needs	indirect
33. Early Intervention Services Agents Standards LINK	Program	Provides targeted services to families with children aged 0 to 8 who are at risk of developmental delays, offering support through in-home visitation, parenting programs, and community resources	Resources and services for better child development outcomes and family stability	Other basic needs	Indirect
34. Laptop Subsidy Program LINK	Program	The Laptop Subsidy Program is designed to provide financial assistance to low to middle-income families in New Brunswick, enabling students in grades 9 to 12 to acquire necessary laptops or tablets for their education	Financial assistance for school related costs	Other basic needs	Indirect
35. The Early Childhood Educator Tuition Reimbursement Program LINK	Program	The program provides financial assistance to educators working in licensed early	Improve availability of childcare	Employment assistance	Indirect

		learning and childcare facilities in New Brunswick to pursue or complete their Early Childhood Education (ECE) Certificate or Diploma			
36. Wage Support Program for Early Childhood Educators LINK	Program	A wage enhancement program to support Operators of Early Learning and Childcare facilities with the recruitment and retention of trained educators	Improve childcare staffing	Employment assistance	indirect
37. New Brunswick Drug Plan LINK	Benefit	Prescription drug plan that provides drug coverage for uninsured New Brunswick residents who have an active Medicare card	Subsidized coverage for prescribed medications	Medical expenses	Indirect
38. The New Brunswick Insulin Pump Program LINK	Program	The program assists individuals in obtaining fair and affordable access to a range of insulin pump devices and the basic operating supplies including	Program to assist people with needs for necessary medical devices	Medical expense	Indirect

		glucose monitoring sensors			
39. Healthy smiles, Clear vision LINK	Program	Plan provides the necessary coverage for specified dental and vision items for children of low-income families.	Basic dental treatment, yearly eye exam, lens and frames	Medical expense	Indirect
40. Health Services Hearing Aid Program LINK	Program	For the purchase and maintenance of hearing aids services which are not covered by other agencies or private health insurance plans	Free hearing aids services	Medical expenses	Indirect

4.2.4 Newfoundland and Labrador

12,494 results identified through the initial search on the government of Newfoundland and Labrador domain 19 policies were found, including: government benefits (n=6), government programs (n=6), government strategies (n=1), government subsidies (n=8), initiative (n=1). Details are reported in Table 7.

Table 7. Newfoundland and Labrador policies.

Policy Name/URL	Category	Description	Nature of the policy	Intention of the policy	Relevance
1. The Newfoundland and Labrador Child Benefit LINK	Benefit	Non-taxable money transfer that designed to provide financial assistance	\$152.16 monthly for each child	Income supplement	Direct

		to low-income families in Newfoundland and Labrador to help with the costs of raising children under 18			
2. Income Support Benefits LINK	Benefit	Financial benefits and other services to eligible low-income families to assist in meeting daily living expenses.	Maximum monthly payments of \$2,333 for single parent with dependent children and \$2,433 for couple with dependent children	Income supplement	Direct
3. Exempt Income LINK	Policy	Guidelines for assessing income and determining eligibility for Income Support	Improve income support eligibility by exempt certain personal income	Income supplement	Direct
4. Income Support Program LINK	Program	Income support program offers provision for preventive measures as well as financial benefits	Financial assistance with daily living expenses, assistance to secure child support, special needs such as summer school fees and vision care	Income supplement	Direct
5. Low Income Tax Reduction LINK	Act	A provincial personal income tax reduction for low-income individuals and families	LITR will eliminate provincial income tax for individuals with net income up to \$23,390 or for families with net income up to \$39,551	Income supplement	Direct
6. Prenatal-Early Childhood Nutrition Supplement LINK	Benefit	Monthly financial benefit for low-income pregnant individuals and	\$150/month to help with the cost of extra food during pregnancy and early childhood	Other basic needs	Direct

		families with children under the age of five			
7. Mother Baby Nutrition Supplement LINK	Program	Provides financial assistance for purchasing nutritious food, which can help improve overall health for mothers and babies.	\$100/month to help with the cost of extra food during pregnancy and neonatal babies	Other basic needs	Direct
8. Poverty Reduction Strategy LINK	Strategy	An action plan to reduce poverty	Guideline for monetary benefits	Other basic needs	Direct
9. Rental Housing Program LINK	Program	Help households with low income that cannot obtain suitable and affordable rental housing on the private market	Subsidized rental that allows low-income people pay rent based on 25% of income	Affordable housing	Indirect
10. Home Heating Supplement Program LINK	Program	Provided to eligible households that directly incur costs for the purchase of furnace or stove oil to heat their principal residence in Newfoundland and Labrador	A maximum supplement of \$500	Other basic needs	Indirect
11. Provincial Home Repair Program LINK	Program	Designed to provide funding to assist homeowners with low incomes	Forgivable loan funding is available for homeowners up to a maximum of \$5,000	Other basic needs	Indirect

		who require renovations to their homes to complete structural and related repairs, with improvements in basic heating, electrical and plumbing services.			
12. Affordable Rental Housing Program LINK	Program	One-time capital funding in the form of a forgivable loan to assist in the creation of affordable rental housing units throughout the province	Increase affordable housing supplies	Affordable housing	Indirect
13. Moving into the Workforce LINK	Program	Incentives and supports to assist people on income support to move into workforce.	Job Start benefit of \$250; Employment Stability Continuation Bonuses (up to \$1,000 over two years); Emergency assistance of up to \$1,000 is also available to help you maintain employment during financial hardships.	Employment support	Direct
14. The Child Care Subsidy Program LINK	Subsidy	Incentives and supports to assist people on income support to move into workforce	Subsidized childcare	Employment support	Indirect

15. Medical Transportation Benefits for Income Support Clients LINK	Benefit	Provides supports for non-urgent medical travel for eligible Income Support clients and Community Support program clients	Financial support for travel, accommodation, and meals for eligible medical appointments	Medical expenses	Indirect
16. Vision Care LINK	Program	\$55 towards the cost of a routine eye exam once every 12 months for children	Subsidized basic vision care	Medical expenses	Indirect
17. Children's Dental Health Program LINK	Program	Provides dental coverage to children up to age 12, and for those 13-17 who are in families receiving Income Support	Free dental care	Medical expenses	Indirect
18. The Foundation Plan LINK	Program	Provides 100 per cent coverage of eligible prescription drugs for those who need the greatest support	Free prescription drug	Medical expenses	Indirect
19. The Canada-Newfoundland and Labrador Labour Market Development Agreement LINK	Programs	Employment Benefits and Support Measures to assist individuals to obtain or keep employment through various active employment programs, including training or	Increase employment opportunities	Employment support	Indirect

		employment assistance services			
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4.2.5 Nova Scotia

1,661 results identified through the initial search on the government of Nova Scotia domain 17 policies were found, including: government subsidies (n=3), government programs (n=7), benefits (n=5), grant (n=1), initiative (n=1), act (n=1). Policy descriptions are reported in Table 8.

Table 8. *Nova Scotia policies.*

Policy name/URL	Category	Description	Nature of policy	Intention of policy	Relevance
1. The Nova Scotia Affordable Living Tax Credit LINK	Subsidy	A non-taxable quarterly payment to make life more affordable for low- and modest-income individuals and families	\$255 for individuals or couples and \$60 per child each year	Income supplement	Direct
2. Nova Scotia Child Benefit LINK	Benefit	Financial support for low-income families with the cost of raising children under 18 years of age	Maximum \$1525 annually per child	Income supplement	Direct
3. Poverty reduction strategy act LINK	Act	Appoint a committee to develop a strategy for the reduction of poverty in the province	Implement interventions to reduce poverty	Other basic needs	Indirect

4. The Canada-Nova Scotia Targeted Housing Benefit LINK	Benefit	A monthly benefit paid to eligible, low-income applicants who spend at least half of their gross income on shelter costs	Supplements are maximum \$200 per month	Affordable housing	Indirect
5. Affordable Housing Development Program LINK	Program	Financial assistance in the form of grants, loans, or a combination of both to support the development of affordable housing projects	Increase affordable housing	Affordable housing	Indirect
6. The Heating Assistance Rebate Program LINK	Subsidy	Financial assistance for heating	\$600 rebate	Other basic needs	Indirect
7. Community Housing Acquisition Program LINK	Program	Provide a loan to help community housing providers offer rental units with rents below average market rent	Preserve and expand the supply of affordable housing	Affordable housing	Indirect
8. Land for Housing Program LINK	Program	The Land for Housing Program offers provincially owned land to private and community housing developers to create affordable housing	help offset development costs of creating affordable rental units for households with low to moderate income	Affordable housing	Indirect

9. Down Payment Assistance Program LINK	Program	Interest-free and repayable for pre-qualify for an insured mortgage to buy their first home	loan of up to 5% of the purchase price of a home	Affordable housing	Indirect
10. First-time Home Buyer's Rebate LINK	Subsidy	Rebate for purchase a newly built home	Maximum \$3,000 rebate	Affordable housing	Indirect
11. School Healthy Eating Program LINK	Program	Provincial lunch program that offers public school students across Nova Scotia nutritious lunch every school day.	Pay-what-you-can lunch	Other basic needs	Direct
12. Canada Nova Scotia Early Learning and Child Care Agreement LINK	Initiative	Federal funding provided to Nova Scotia to support making childcare more accessible and affordable for Nova Scotian families	Increase affordable childcare	Employment support	Indirect
13. Nova Scotia Child Care Subsidy Program LINK	Subsidy	Helps eligible families by paying for a portion of their childcare fees charged by licensed child care facilities	Reduce childcare cost	Employment support	Indirect
14. Insulin Pump Program LINK	Program	Helps pay for an insulin pump and supplies	Help families with cost of necessary medical devices	Medical expenses	Indirect

15. Low-income Pharmacare for children LINK	Benefit	Provides prescription drug coverage for children of low-income families	Families pay \$5 per prescription no matter how much the medication costs	Medical expense	Indirect
16. Children's Oral Health Program LINK	Program	Basic dental care for children under 14 years old	Help families with children with cost of dental care	Medical expense	Indirect
17. Optometry Programs LINK	Program	Delivery of preventative routine eye care for children	Help children access eye care services	Medical expense	Indirect

4.2.6 Prince Edward Island

37,010 results identified through the initial search on the government of Prince Edward Island domain 33 policies were found, including: government programs (n=16), government act (n=2), subsidies (n=7), benefits (n=5), grants (n=), strategy (n=1), initiatives (n=2). Policies are reported in Table 9.

Table 9. *Prince Edward Island policies.*

Policy Name/URL	Category	Description	Nature of policy	Intention of policy	Relevance
1. Children's Summer Food Program LINK	Program	Provide free meals for school-aged children, throughout July and August.	Free seven frozen meals per week via delivery	Other basic needs	Direct
2. Social Assistance Program LINK	Program	Financial support to individuals and families in Prince Edward Island (PEI) who are unable to cover their basic needs, including	Monetary support: the amount that applicant can receive depends on their financial need, family size and housing type.	Income supplement	Direct

		food, clothing, and shelter			
3. Income Tax Act LINK	Act	Various tax credits and benefits aimed at supporting families	Reduce the amount of tax owed, thereby increasing disposable income for families	Income supplement	Direct
4. PEI Sales Tax Credit LINK	Subsidy	PEI sales tax credit	Up to \$220 per family each year	Income supplement	Direct
5. Free Tax-Help Clinics LINK	Program	Providing assistance for completing tax and benefit returns.	helps individuals access various government benefits	Other basic needs	Indirect
6. Prince Edward Island Child Benefit LINK	Benefit	Tax-free benefit is designed to help low- to medium-income families with the costs of raising children	Maximum \$30 per child per month	Income supplement	Direct
7. Line 58230-Amount for Young Children LINK	Subsidy	Tax credit for families with dependent a child who was less than 6 years of age	Claim \$100 per month for each child	Income supplement	Direct
8. Poverty Elimination Strategy Act LINK	Act	Targets for the reduction and eventual elimination of all poverty	Implement long-term strategy to eliminate poverty	Other basic needs	Indirect
9. Affordable Housing Development Program LINK	Program	Increase the number of affordable housing options in the province	Provides forgivable loans of up to \$55,000 per unit to non-profits, private developers, and other entities to build new affordable housing units	Affordable housing	Indirect
10. “Building Together” Prince	Strategy	A five-year plan focused on accelerating housing	Increase the supply of permanently affordable rental housing through a combination	Affordable housing	Indirect

Edward Island Housing Strategy 2024-2029 LINK		supply, improving affordability to provide more options for low-income and medium-income households, and addressing the needs of vulnerable populations	of acquisitions and new construction		
11. NetZero Free Program LINK	Program	Offer free home energy upgrade to make homes more energy-efficient, reducing energy costs	A one-time payment of \$250 for installing a heat pump that intend saving money on energy bills	Other basic needs	Indirect
12. Energy Efficient Equipment Rebates LINK	Subsidy	Rebates to install energy efficient equipment	Save on energy	Other basic needs	Indirect
13. Home Insulation Rebates LINK	Subsidy	Rebates for the installation of insulation, air sealing improvements	Save on heating cost	Other basic needs	Indirect
14. Instant Rebates on Energy Efficiency Products LINK	Subsidy	Rebates on energy-efficient appliances	Save on the cost of appliances saving on energy bill	Other basic needs	Indirect
15. Residential Rental Efficiency Rebates LINK	Subsidy	Long-term residential rental building owners are eligible for energy efficiency programs	Save on energy bill	Other basic needs	Indirect

16. Rent-to-Own Pilot Program LINK	Program	Gives Island residents with modest incomes who do not currently own a home the opportunity to “rent to own” an eligible home	Allows part of a portion of rent payments to be used towards a down payment and reducing the purchase price of the home	Affordable housing	Indirect
17. Closing Cost Support Program LINK	Program	Provides financial assistance for closing costs to eligible first-time homebuyers	Offering up to \$2,500 to assist with the closing costs of purchasing a home	Affordable housing	Indirect
18. Down Payment Assistance Program LINK	Program	Assist qualified residents of Prince Edward Island, who have modest incomes, in purchasing a first home	Up to 5% of the purchase price of a home, with a maximum loan of \$17,500	Affordable housing	Indirect
19. Family Housing Program LINK	Program	Provides supported housing options for low-income families and individuals in Prince Edward Island who struggle to obtain or maintain adequate housing	Rent-geared-to-income housing, where tenants typically pay 25% of their household income	Affordable housing	Indirect
20. Life Management Program LINK	Program	Helps young adults prepare to build employability skills so they can find new	Training programs for professional development	Employment support	Indirect

		or higher paying work			
21. PEI Canada wide Early Learning and Child Care Agreement LINK	Initiative	Lower fees for regulated childcare to \$10-a-day on average by March 2026.	Create more affordable and accessible childcare services	Employment support	Indirect
22. Family Home Centre Capital Grant LINK	Grant	Funding is available to improve home-based childcare.	Up to \$ 15,000 towards the modification of the recipients existing physical space to meet licensing requirements. Infant programing Incentive of up to \$5,000 Family Home Center Program improvements of up to \$ 5000.	Employment support	Indirect
23. Family Home Centre Operational Grant LINK	Grant	Funding is available cover base operational costs and costs associated with obtaining benefits and pension	An annual operational grant of \$19,000	Employment support	Indirect
24. Family Home Centre Licensing Incentive LINK	Subsidy	Support childcare space to become licensed	A one-time \$3,000 licensing incentive grant	Employment support	Indirect
25. The Child Care Subsidy Program LINK	Subsidy	Assists Islanders with the cost of childcare and daycare services for children up to and including 12-year-olds.	Reduce childcare costs for families	Employment support	Indirect

26. School Age Allowance LINK	Subsidy	School age allowance provided twice a year (in Aug and Dec) to help with the extra costs associated with children attending school	Maximum \$200-250 per child	Other basic needs	Indirect
27. New Beginning Program LINK	Program	Provides support to new parents through home visits and follow-up phone calls from public health nurses.	It offers education on infant care, breastfeeding, vaccination, and maternal health, ensuring a smooth transition from hospital to home	Other basic needs	Indirect
28. Free School Supplies LINK	Program	The Free School Supplies initiative provides essential classroom supplies to all Kindergarten to Grade 9 students in the Public Schools Branch of Prince Edward Island, funded by the provincial government	Reduce school related cost	Other basic needs	Indirect
29. PEI Provincial Lunch Program LINK	Program	Lunch program available to all students K-12, serving healthy lunches every day	Access to nutritious food	Other basic needs	direct

		through a "pay-what-you-can" model			
30. High-Cost Drug Program LINK	Program	Coverage of approved medication costs through the High-Cost Drug Program	Reduce financial hardship for families require high-cost medication	Medical expenses	Indirect
31. Family Health Benefit Drug Program LINK	Program	Helps cover the cost of approved prescription medications for you and your children if they are under the age of 19 or under the age of 25 and a full-time student	Free prescription medications with dispensing fees	Medical expenses	Indirect
32. Provincial Dental Care Program LINK	Program	Financial subsidy program designed to provide subsidized basic dental treatment services for low-income families	Varying levels of coverage for dental services based on family income and size	Medical expenses	Indirect
33. Eye See...Eye Learn Program LINK	Program	Free vision care	One free eye exam and one free pair of glasses	Medical expenses	Indirect

Research objective 3: Compare policies in the maritimes with BC to identify policy gaps.

Even though the number of policies identified in BC does not explain its comparatively lower rates of household food insecurity, the province exhibits notable strengths in specific policy domains. BC provides more flexible and higher child benefits, including supplementary financial supports for single parents. It also offers comparatively strong employment assistance through the Single Parent Employment Initiative, which provides up to two years of funded training while allowing participants to continue receiving income assistance. The program fully covers childcare costs during training and for one year after securing employment, and it includes travel allowances and health-related benefits until income assistance is no longer required. Additionally, BC is the only province examined that offers dedicated financial assistance specifically for rent payments. Results are detailed below:

4.3 Characteristics of policies across different jurisdictions

The following themes of addressing HFI were consistently identified from federal and provincial governments in the review of policy search results (Figure 1): income support, housing, employment assistance, other basic living needs, and medical expenses. Income supplement is defined as any type of government transfers such as Employment Insurance (EI), sales credit, Canada Child Tax Benefit, social assistance and provincial refundable tax credits, Family Benefits and the Working Income Tax Benefits. Policies related to affordable housing aim to reduce housing costs by offering rent subsidies, below-market rental units, or financial assistance to help low- and moderate-income families afford housing - all factors that are strongly associated with reducing HFI. Employment support refers to programs or services that help parents to gain and secure long-term full-time employment. This also include childcare services to enable parents to return to the workplace. Other basic needs programs provide school-aged children with either food or other school related necessities, income assistance to supplement families with basic cost of living, and poverty reduction strategy aiming at reducing poverty. Finally, medical expense support includes programs or benefits that help cover healthcare costs, thereby reducing the unexpected financial burden on families caused by children's health-related needs.

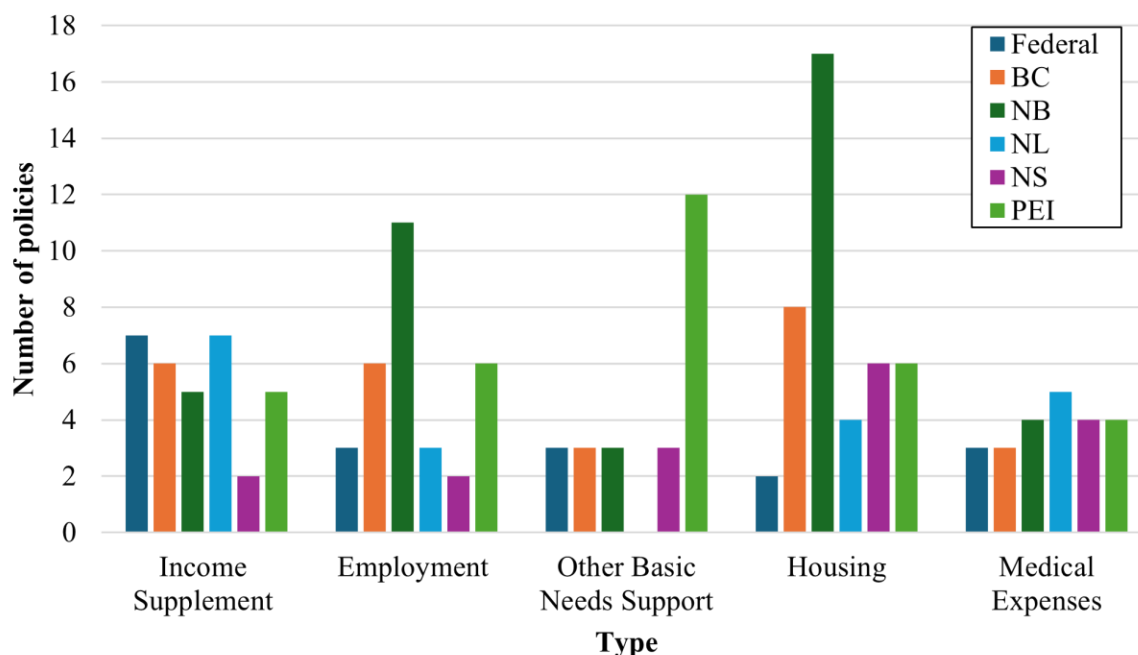


Figure 3. Number of policies in each category for each examined jurisdiction.

Policies are further analyzed based on their focused area and their relevance to preventing HFI (as show in Table 10). In the table, '✓' indicates that a province has at least one policy directed toward addressing a particular factor preventing families with children living in food insecurity, while 'x' represents the absence of policies in that area. Overall, BC demonstrates a wide range across policy domains in few sectors. Its income support policies extend to a broad range of circumstances, with specific actions targeting single-parent households, who are more vulnerable to food insecurity. BC is also unique in offering employment-related supports that provide single parents with pathways to secure more stable, long-term jobs, an area is neglected in maritime provinces. In the sector of other basic needs, such as universal school meals and nutrition assistance, PEI has demonstrated advanced policy intervention, with initiatives that improve children's access to adequate nutrition in school the federal National School Food Program launched in 2025. Housing supports are another area where BC distinguishes itself, offering safety nets under its housing stability policy to protect families at risk of homelessness due to unexpected financial shocks. In contrast, little variation is observed in the area of medical expenses, largely because of Canada's universal health care system. All the provinces have adopted supplementary programs to extend coverage for dental, vision, and hearing care.

Table 10. Focused areas of Provincial policies aiming at reducing HFI.

Focus Area	Province				
	BC	NB	NL	NS	PEI
Income Support					
<u>Provincial Child Benefit</u> : monthly payment offered by provincial government in addition to Canada Child Benefit to families with children under 18 years old	✓	✓	✓	✓	✓
<u>Income assistance</u> : financial benefits to low-moderate income families with children to assist meeting the basic needs	✓	✓	✓	✓	✓
<u>Provincial Tax reduction</u> : provincial refundable tax credits (including sale tax credit)	✓	x	✓	x	✓
<u>The Child Benefits Top-up Supplement</u> : contingency measure by provincial government when CCB became unavailable	✓	x	x	x	x
<u>Single-parent Income supplement</u> : financial assistant specifically made to low-income single parent families	✓	x	x	x	x
Employment					
<u>Affordable childcare</u> : programs to allow parents,	✓	✓	✓	✓	✓

especially mothers enter/remain in workforce after having children					
<u>Employment services</u> : services that help people obtain/secure long-term job	✓	✓	✓	X	X
<u>Single-parent employment assistance</u> : program to train and support single-parent to secure long-term job	✓	X	X	X	X
Other Basic Needs Support					
<u>Nutrition Supplement</u> : financial assistance for purchasing food for mother and or young children	X	X	✓	X	X
<u>Poverty Reduction Strategy</u> : action plan to reduce and/or eliminate poverty	✓	✓	✓	✓	✓
<u>School Nutrition Program</u> : meal programs that provide healthy meals to school-aged children free or at a reduced price during school year	X	X	X	✓	✓
<u>Summer food program for school-aged children</u> : meal program that provides healthy meals to school-aged children free or at a reduced price during summer break	X	X	X	X	✓
<u>School-related cost assistance</u> : subsidies to assist families	X	✓	X	X	✓

with children with extra cost associated with children attending school					
<u>Parental nutritional education:</u> Healthy beginning programs for new parents on infant care (including breastfeeding etc.)	X	X	X	X	✓
Housing					
<u>Affordable housing strategy:</u> An action plan to increase the availability of housing that is financially accessible to low-to moderate income households	✓	✓	✓	✓	✓
<u>Rental assistance:</u> tax credit or financial assistance with rent payments	✓	X	X	✓	X
<u>Subsidized housing program:</u> rental housing for which portion of the cost is covered by provincial government	✓	✓	✓	✓	✓
<u>Home improvement programs:</u> home renovation (including energy efficiency programs) to increase housing affordability	X	✓	✓	✓	✓
<u>Housing stability:</u> financial assistance to ensure families can maintain affordable housing when facing unforeseen situations	✓	✓	X	X	X

Medical Expenses					
<u>Dental</u> : programs that offer basic dental treatment to families with children free or at reduced prices	✓	✓	✓	✓	✓
<u>Vision</u> : programs that offer basic eye exam and/or prescription eye wear to families with children free or at reduced prices	✓	✓	✓	✓	✓
<u>Drugs</u> : programs that cover medication use for families with children	✓	✓	✓	✓	✓
<u>Medical Devices</u> : programs that cover special medical equipment/devices for families with children	✓	✓	x	✓	x
<u>Medical transportation</u> : services or subsidies to assistance families with children medical appointments	x	x	✓	x	x

4.3.1 Income Supplement

Income has been recognized as a central predictor of HFI by an increasing number of studies, and Canadian governments has implemented preventive measures to support families coping with the cost of raising children. However, the amount of income supplement one family can receive depends on the annual family gross income. The purpose of any government benefits, transfers, subsidies and tax-refundable credits are important policies used to lift vulnerable families out of vulnerable circumstances. However, only the families with much lower than basic income level can receive the most help that they need, and it may not be enough to lift these families out of the worst living condition. The most significant income supplement from federal

government of Canada intending to assist families with cost of raising children is the Canada Child Benefit (CCB). The CCB is available to all families with children under 18 years of age. The maximum amount that a household can receive for child under the age of 6 is \$7,997 annually and \$6,748 for child aged between 6 and 17 years. The household income shall not exceed \$37,487 to receive the maximum cash transfer. BC and maritime provinces all have provincial child benefit programs in addition to the CCB. BC offers most generous income threshold for higher maximum benefits. The BC family benefit offers \$145.83 per month for the first child, \$91.67 per month for the second child and \$75 per month for each additional child under 18 years of age. The cut off for receiving maximum amount of the benefit is a household annual income less than \$29,526. NB offers a maximum of \$20.83 of child benefit for family that earns an income less than \$20,000 annually. Under NL child benefit, family with net income less than \$17,397 will receive monthly payments based on the number of children they have. The benefit amount is \$ 155.66 per month for the first child, \$165 for the second child, \$177.25 for the third, and \$190.41 for each additional child. NS pay family with income less than \$26,000 monthly child benefit of \$127.08 for the first child and half the rate for additional children. To be eligible to receive PEI child benefit, the family income cannot exceed \$45,000 and it's only \$30 per month for any eligible child. While NL has higher per-child payments, its extremely low-income cutoff makes BC's policy more inclusive and practical for low- and middle-income families. BC is the only province have an additional policy implemented specifically to help single parents with supplements of up to \$500. In addition, it is also the only province that has implemented a backup for when federal CCB is not immediately available to families due to various reasons.

Some provinces have policies to offer rebate to their residents in terms of helping with cost of living, for example BC sales tax credit, BC basic personal income tax credits, NB working Income Supplement, NL low Income Tax Reduction, the NS affordable living tax credit, and the PEI sales tax credit. The federal government of Canada also offers Employment Insurance to parents that are away from work due to the responsibilities of raising a newborn child, taking care of disabled or terminally sick child. These direct cash transfers are counted for up to 55% of previous earning with maximum \$695 per week.

4.3.2. Other Basic Needs

Policies categorized under other basic needs include poverty reduction strategies, services to reduce cost of living (free tax return clinic and energy saving upgrades), nutritional support, and compensation for school related supplies costs. All the provinces implement poverty reduction strategies to target different government priorities. All maritime provinces have programs that were introduced to reduce the cost of either energy or heating and sometimes both. The National School Lunch Program is the new universal school nutrition assistance that is currently underway after individual province reached agreement with the federal government. Prior to this program, PEI was the only province that offered pay-what-you-can universally lunch school program during school year and free delivery of food for children during summer break. NS offered pay-what-you-can school food program but for breakfast only. NB school supplement offers \$100 once a year to children between age of 5 and 17. NL offers direct cash transfer as nutrition supplement to children under the age of 5 and expectant mothers.

4.3.3 Employment

Policies focus on employment aim to address three main areas: 1) services that help parents acquire long-term career; 2) efforts made to promote parents returning to work after finishing maternity and paternity EI; 3) regulations implemented to ensure workplace equality opportunities for women and/or single parents. For the first area, we identified one federal policy on the Government of Canada website: Employment Insurance Regular Benefits While Attending Training. At the provincial level, BC offers WorkBC Employment Services. In NB, relevant programs include the Canada Job Grant and Training and Employment Support Services. In NL, Moving into the Workforce and the Canada–Newfoundland and Labrador Labour Market Development Agreement address the same issue. NS currently appears to lack specific support in this area. PEI offers the Life Management Program. In the second area, most policies for employment support were found to focus on assisting parents return to work after maternity or paternity EI are finished. Since April 2021 the federal government of Canada announced the Supporting Mothers program as part of the federal budget, providing \$10-a-day childcare. All the provinces and territories have now reached an agreement with the federal government to adopt the benefit to reduce childcare cost. Other initiatives like Early Learning and Child Care Act and Early Care in BC, Education and Early Childhood Development in NB,

and the Child Care Subsidy Program in NL and NS, and Family Home Center Capital Grant in PEI are all programs that are implemented to create more affordable childcare spaces at a reduced price. However, the affordable childcare and available spaces are varying in progressing at different stages in different provinces. While there are some noticeable fee reductions in BC and maritime provinces, most provinces have not fully met the \$10-a-day target. Only PEI and NL have achieved this target before January 2024. In addition, the reduced fee does not reflect available childcare space for families in need. In the final area, the federal government implemented the Pay Equity Act to promote gender equality at workplace. BC took unique measures to support single parent securing a long-term job with the Single Parent Employment Initiative, and similar policies were not found in other provinces. NB Family plan and NB's Employment Standards Act demonstrate commitment to protect employers' rights especially women at workforce. NL, NS and PEI have no specific policies found in this area.

4.3.4. Affordable housing

As the housing crisis continues to worsen in Canada, the number of people in subsidized housing waitlist continues to climb up. With no solution in sight, the number of households spending more than 30% of their income on housing increased significantly in the last years (Government of Canada, 2025b), with the consequent decline of the proportion of income allocated on food in low-to medium-income households. Housing related policies are usually under provincial government regulation, and we identified only two government policies found on federal website with the potential to reduce HFI for families with children. The Affordable Housing and Groceries Act and the National Housing Strategy both offer general guidelines to build more affordable rental units. But none of the policies intend to address the urgent needs of alarming high cost of rent that low-to-moderate income families are facing immediately. Aligned with the national strategy to deal with the housing crisis, each jurisdiction focusses predominantly on implementing policies that support building corporations to build more cheap rental buildings. Eight policies were found in BC, consisting in a more diverse approach to address housing crisis, including one-time monetary supplement for rentals, known as BC renter's Tax Credit, as well as regulations that aim at restoring long-term housing supplies and enforcing landlords' accountabilities, such as the Short-term Rental Accommodations and Residential Tenancy Act. There are also policies intended to increase housing supplies and promote home ownership, for example the Homes for People Action Plan and the Housing Supply Act. Lastly, the province

implements specific measures to prevent unforeseen circumstance that put people in risk of homeless: the Housing Stability Supplement and BC Housing Benefit Program.

NB has implemented the highest number of policies related to housing, with a total of twelve initiatives covering similar areas to BC. NL has only two housing related policies and both toward benefiting renters: the Rental Housing program that offer subsidized rental units to low-income families, and the Affordable Rental Housing Program intend to encourage developers to build more affordable rental units. Five policies were found in NS including monthly cash transfer program to aid renters that spend half of their gross income on shelter, the Affordable Housing Development Program and Community Housing Acquisition Program, and the Land for Housing Program to increase rental supplies. Two programs were designed to encourage home ownership: the Down Payment Assistance Program and First-time Home Buyer's Rebate. There are six housing related policies in PEI, two of which are intended to increase housing supplies: the Affordable Housing Development Program and "Building Together" PEI Housing Strategy 2024-2029. Three PEI housing policies were implemented to help with first-time homeowners to take ownership of their own home: Rent-to-Own, Closing Cost Support Program and Down Payment Assistance Program. Lastly, there is one subsidized housing policy in PEI, known as the Family Housing Program.

4.3.5. Medical expenses

We identified two documents on the federal government website to relieve financial burdens to families requiring medical services. The Canadian Dental Care Plan is designed to make the cost of dental care more affordable to Canadians families with net income less than \$90,000 that do not have access to dental insurance. The other initiative is related to personal income tax: under line 33099, families can claim eligible healthcare expenses for their dependent children who were under 18 years of age to reduce the tax that families paid or may have to pay. In addition to these policies, each provincial jurisdiction offers additional assistance to families with children's health needs in three main areas: prescription drugs, extensive benefits including dental, vision and hearing, and medical equipment. The intensity and eligibility of all the programs vary depending on where families are located. For example, Fair PharmaCare in BC is available for all BC residents to help with the cost of prescription drugs. The level of assistance depends on family net income. For families with net income less than \$11,250, prescription medications are not paid out of their pockets. Below family's income of \$30,000, they can still receive 70% of

coverage before their family maximum has met, and there is a specific maximum amount for different income brackets. BC families with household annual net income equal or below to \$42,000 are eligible for Health Kids coverage, up to a maximum of \$2,000 coverage towards basic dental services every 2 years, one pair of glasses once a year and hearing aids and implants. BC also offers At Home Program-Medical Benefits for any children living in BC with severe disabilities. NB's drug plan waves the premium for children under 18 years old, but their families must pay a 30% copayment up to a maximum amount per prescription. The copayments vary from the lowest \$1.2 per prescription to \$9.9 based on the family gross income level. The eligibility for children to benefit for dental and vision care in NB is much lower, with a family with two adults needing to have an income of \$26,928 to be eligible. Other medical supplement benefits like medical equipment (for example hearing aid and insulin pumps) are available in some provinces, generally without specific income restrictions other than proof for medical necessities. NL implemented a prescription drug program covering 100% for eligible NL residents, as well as vision, dental, and hearing basic treatment. Additionally, the program also uniquely covers medical transportations, support aid in accommodation, and meals for eligible medical appointments, differently than the other maritime provinces and BC. In NL the health-related services and benefits are free of charge for families receiving Income Support. The eligibility is contingent to a financial assessment that depends on household size, income and special needs. The other maritime province, NS, offers \$5 cap for all the prescription drugs for children from low-income families (net income below \$26,000) who are receiving the NS Child Benefit. The free dental care and vision for NS children are capped at much younger age than other provinces, 14 years and 10 years old respectively. The drug program in PEI covers the full cost of medication excluding dispensing fee for families with an annual income of less than \$24,800. Vision care program is available for all pre-kindergarten and kindergarten-age children, while dental care has 100% coverage for families of two adults and one dependent with an annual income that does not exceed \$38,129.

Chapter 5. Discussion

Federal policies relevant to household food insecurity are primarily designed to address immediate needs rather than to implement preventive measures aimed at reducing poverty and food insecurity (Raphael, 2013). This reactive policy structure means that families often must experience moderate to severe food insecurity before qualifying for social assistance. As evidenced by worsening HFI prevalence among children under 18 years of age in Canada in 2024, these benefits are insufficient to lift the most vulnerable households out of poverty. As a result, many families remain in precarious circumstances, caught in a repeating cycle in which ongoing material hardship determines their eligibility for temporary relief. In addition, federal initiatives with the potential to alleviate food insecurity are often administered at the provincial level. This delegation results in uneven funding distribution and inconsistent implementation strategies across provinces. Lastly, this policy scan identified no comprehensive reporting mechanisms, ongoing evaluations, or measurable targets that would allow assessment of the effectiveness of existing federal interventions.

The maritime provinces demonstrate notable variation in their policy landscapes. NB has implemented the highest number of policies relevant to reducing food insecurity, with particular emphasis on affordable housing; however, it provides the lowest provincial child benefit among the maritime provinces. NL provides the highest per-child monthly benefit and has successfully implemented a \$10-a-day childcare system. In contrast, NS has implemented the fewest policies supporting food-insecure families, with especially limited assistance in employment and school nutrition. Notably, PEI reduced the proportion of food-insecure children by nearly 10% from 2023 to 2024. This may be a result of PEI having established a universal school lunch program in 2020, reaching the \$10-a-day childcare target, and the highest number of childcare spaces created, offering “5.9 spaces per 10 children under school-age”, according to a recent report by the Canadian Centre for Policy Alternatives (Canadian Centre for Policy Alternatives, 2025).

5.1 Main factors exacerbating HFI in Canada

Canada operates under a liberal welfare state model, in which social assistance programs are primarily designed to address immediate needs rather than to preventive measures reducing poverty and food insecurity (Raphael, 2013a; Raphael, 2013b). This reactive structure means that

families often need to live in moderate to severe food insecurity first, before they qualify for social assistance. For example, programs such as the Canada Workers Benefit, the Canada Prenatal Nutrition Program, and the Community Action Program for Children only provide support when adjusted household income falls below the poverty line. Similarly, redistribution of resources also uses an income-based sliding scale, with maximum benefits claimed by households earning below the low-income eligibility criteria. For instance, to receive the full \$7,997 annual child benefit for one eligible child, household income must not exceed \$37,487 annually. Evidently, these benefits remain insufficient to lift the most vulnerable families out of poverty, as many households receiving such assistance are among the most food insecure in Canada (Tarasuk, 2017). Thus, families in precarious situations are living in a vicious cycle where the ongoing material hardship is the eligibility to receive some temporary relief.

Income supplements play a central role in Canada's policy framework, but they remain inadequate to protect families with children from food insecurity (Raphael & Zsofia, 2025). Unlike Old Age Security and the Guaranteed Income Supplement, which guarantee seniors a minimum standard of living (Tarasuk, 2017), family-based programs such as the Canada Child Benefit (CCB) are scaled to income without to ensure minimum household needs are met. Families with children experience rising costs of food, childcare, schooling, and combined with reduced earning capability associated with caregiving responsibility. In consequence, receiving even the maximum CCB will protect many households with children experiencing food insecurity. Temporary supports such as Employment Insurance maternity and parental benefits—while extending up to 18 months—also fall short, as benefits rarely cover essential expenses. Once EI benefits expire, parents often face extended childcare waitlists that delay their return to the workforce. These systemic gaps in childcare access limit earning potential and contribute to ongoing financial hardship for families.

Affordable childcare is one of the major efforts the federal government made to support parents return to workforce and ensure stable earnings. This policy is categorized under employment support, given that the key risk factors for food insecurity among families with children is the reduced earning capacity parents face when childcare responsibilities limit their ability to work. The \$10-a-day childcare initiative is designed to lower out-of-pocket childcare costs and increase disposable household income. By reducing the financial burden of the cost of caring for

children, parents particularly among mothers who are often disproportionately affected by caregiving responsibilities. However, implementation is inconsistent across provinces, and space shortages and waitlists remain major barriers (Friendly & Macdonald, 2023). In 2023, almost 50% of parents reported experiencing difficulties in securing child care (Government of Canada, 2023) and nearly 1 million younger children live in child care deserts, highlighting a lack of services or inequitable distribution of child care resources (Friendly & Macdonald, 2023). In many cases, wait times exceed the length of maternity leave, leaving parents without viable childcare once EI ends. Single parents are disproportionately affected, as childcare costs can exceed the additional income earned from returning to work, leaving them food insecure despite employment.

Housing insecurity further compounds the problem. Since the federal government's withdrawal from affordable housing provision in the 1990s, provinces have carried this responsibility with limited capacity (Raphael & Zsofia, 2025). Current housing policies, including the National Housing Strategy and the Affordable Housing and Groceries Act, attempt to address shortages but lack national coordination, producing a patchwork of uneven outcomes. For example, in NB nearly 12,000 families remain on the waitlist for subsidized housing, forcing many families spend more than 30% of their income on rent and leaving little for food (Government of Canada, 2025b). In addition, provincial housing policies fail to account for household composition when addressing the disadvantages faced by single-parent household. In this policy scan, no policies found were adjusted for household structure, single-parent-households must endure the same high cost of housing but with lower earning capacity. Rising rents across both urban and rural areas further intensify the trade-off between paying for housing and securing adequate nutrition.

Furthermore, the significant challenge lies in the lack of consistent monitoring and evaluation of federal initiatives. No reports were identified through the policy scan assessed the impact or effectiveness of current policy measures. Funding allocations are left to provincial discretion, resulting in fragmented and uneven implementation. While childcare and housing programs focus primarily on affordability, accessibility continues to be a significant barrier, and the roll-out of National School Lunch Program could potential meet the same similar challenges if not addressed.

5.2 Interprovincial comparison of HFI reduction policies

Our policy scan revealed no clear patterns between the number of provincial policies targeting food insecurity in families with children and the actual prevalence of HFI. Across different jurisdictions, political dynamics influence policy focus areas (Raphael & Zsofia, 2025). Even when provinces have agreements with the federal government, each still must develop its own framework and pathways to distribute the funding. This often leads to the creation of a new program utilize more funding rather than directing resources to populations most in need.

NB, for example, has implemented the highest number of policies aimed at supporting food-insecure families. Among those policies, many are focused on affordable housing and reducing household expense. Yet, in 2024 it reported the highest prevalence, 39.9% of children under 18 living in food-insecure households (*New Data on Household Food Insecurity in 2022 - PROOF*, 2024). PEI has the second-highest number of policies. In 2023, it had the highest rate of children living in food-insecure households, but by 2024, the province achieved the most significant improvement, reducing child food insecurity by 9.8% (PROOF, 2025).

BC consistently had the lowest prevalence of HFI in 2023 and 2024, and it has implemented 27 policies relevant to families with children. This includes eight direct income supplements such as the BC Family Benefit, the Child Benefit Top-up Supplement, the Supplement for Single Parents, and the BC Renter's Tax Credit. The maximum annual income support available to eligible families is \$7,735.96, with an additional \$500 for lone-parent households. Importantly, BC's eligibility criteria are more flexible compared with other provinces. Beyond cash transfers, BC has introduced legislative measures to tackle housing affordability at the structural level, including the Housing Supply Act, the Short-Term Rental Accommodations Act, and the Homes for People Action Plan. Employment assistance is supported through programs such as the Single Parent Employment Initiative and WorkBC Employment Services, while medical expense relief is provided through initiatives such as the Fair PharmaCare Plan and Healthy Kids Program. BC also funds school food programs like Feeding Futures and affordability-focused initiatives such as TogetherBC.

The federal government's Canada-wide Early Learning and Childcare system, launched in 2021, aimed to reduce childcare fees nationally. While PEI and NL have achieved the \$10-a-day target, BC, NS and NB have only halved licensed childcare fees. Access, however, remains a challenge:

in BC, 87% of childcare spaces are licensed, but 64% of young children live in “childcare deserts,” defined as areas with coverage rates below one-third of the child population (Canadian Center for Policy Alternatives, 2025). By contrast, PEI reports only 4% of children in childcare deserts and now provides universal pre-Kindergarten (Friendly & Macdonald, 2023; Government of Canada, 2023).

In terms of school-based support, PEI stands out for its comprehensive approach, offering a universal school lunch program even before the launch of the national initiative. NB provides subsidies for school supplies and attendance costs, while BC and NS support school nutrition programs. NL is the only province without any school-related assistance.

There are few studies that examine housing expenses and their contribution to household food insecurity. One Korean study investigated the impact of housing assistance on reducing HFI (Seo & Park, 2021) and found that the subsidized housing programs were more effective in lowering housing cost burden compared with small amounts of cash assistance. All provinces have adopted affordable housing strategies, often based on subsidized rent models pegged to 25% of household income. BC has pursued broader strategies, including regulating short-term rentals and offering renter tax credits, alongside supply-side measures to expand housing availability. NB, meanwhile, emphasizes energy-saving policies, such as appliance upgrades, to lower household costs.

Under universal medical care and extended health benefits, all provinces provide dental, vision, and prescription drug coverage for children under 18 years old in Canada. Some provinces, such as BC, NB, and NS, extend coverage to free insulin pumps and glucose monitors. NL uniquely assists families with travel costs to attend medical appointments. Some provinces provide supports such as medical devices and medical transportation; however, there is insufficient data to determine whether these targeted policies meaningfully contribute to differences in policy intervention across jurisdictions.

5.3 A Perspective on the National School Food Program

Prior to the National School Food Program, PEI was the only province with a universal school food initiative. This program not only provided at least one daily meal to all children but also

reduced stigma by being universally available, functioning as an in-kind income transfer to families. Despite this, PEI continued to report high rates of child food insecurity in 2023. However, by 2024, the province achieved nearly a 10% reduction in prevalence (PROOF,2025). Because this program was first introduced in 2020, makes it difficult to determine whether universal school meals were the primary driver of improvement. A plausible explanation is that such measures require time before their effects become visible, which complicates policy continuity across changing political administrations.

Looking ahead, the success of the National School Food Program will depend heavily on provincial implementation. Without strict federal oversight, there is a risk that allocated funds could be diluted across multiple sectors and fail to reach the children for whom the program is intended. Ensuring both affordability and accessibility will be key to achieving meaningful reductions in food insecurity among Canadian families with children.

5.4 Strengths and limitations

To our knowledge this is the first systematic comparison of federal policies alongside those from five provinces in Canada. The comprehensive overview of federal policies with potential to address HFI for families with children captured a wide range of policies in multiple sectors. By conducting policy scan in both high and low prevalence provinces of children living in HFI lay a solid the foundation to explain the disparities across different jurisdictions.

However, several limitations must be acknowledged. First, the scan did not consider relevant social determinants such as cost of living, minimum wage rates, or employment opportunities, all of which tightly interwind with household vulnerability to food insecurity. Second, Quebec was not examined in detail, despite being the only province with a consistently lower prevalence of child food insecurity; greater analysis of its unique policy environment may have provided important insights. Third, the search was completed in 2024, meaning that more recent policy developments may not have been captured. Fourth, while this scan catalogues policies with potential relevance to HFI, it does not assess their implementation, uptake, or measurable impact on household food insecurity outcomes. Finally, the analysis was guided by pre-selected categories and the coding relied on reviewer's judgment. This may have influenced how policy content was interpreted and limited the identification of themes outside the initial categories and introduce bias.

Chapter 6. Conclusion

This policy scan examined both federal and selected provincial policies in Canada with the potential to reduce HFI among families with children. The findings contribute to the field of food insecurity research by identifying current political interventions used by the government of Canada across different sectors, including income support, housing, employment, medical expenses and other basic needs. As well as common themes and gaps of policies implemented in different jurisdictions. This study reveals that solution for household food insecurity among families with children is not one-size-fits-all solution, rather require multifaceted coordination in all political sectors effort to address the structural determinants rooted in socio-economic environments in which families live. The study provides evidence to inform policy makers of gaps and opportunities for improving supports aimed at protecting vulnerable families with children across Canada.

Future research should extend the analysis to provinces not covered in this study, with particular attention to Quebec, which consistently reports lower rates of child food insecurity. Examining Quebec's policy environment in greater depth could offer useful insights for other provinces facing higher rates of household food insecurity. In addition, future work should incorporate a broader range of grey literature and consider contextual factors—such as cost of living, wage levels, waitlists for subsidized housing, and the accessibility of childcare services—across different jurisdictions. These elements are crucial to understanding the policy landscape and the living environment of families navigating financial hardship. Finally, studies could also examine HFI in countries with overall lower prevalence of food insecurity among families with children. By contrast, their social welfare structures in which guided policy implementation could assist gaining understanding of worsening food insecurity in high-income countries in recent years.

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