

A photograph of a man with a beard and tattoos on his arm, smiling warmly. A woman is leaning her head on his shoulder, resting her face against him. The background is a soft-focus outdoor setting with greenery and sunlight.

# Urban Archetypes

Exploring experiences with food insecurity in major Canadian cities

# Context for this report

Since its inception in 2016, The Centre has worked to better understand the causes of and pathways out of food insecurity for Canadian households. Following [research we funded by Statistics Canada](#) to better understand the relationship between income and food insecurity, and a [growing understanding](#) of the disproportionate impact of food insecurity amongst people with disabilities, we wanted to explore how we could have greater impact through our funding, partnerships and advocacy.

We believe the experience of food insecurity is not universal, and therefore the programs and policies we design as a food security sector need to respond to those diverse experiences. We wanted to take a deeper dive into the lived experience of population groups in urban settings, to increase our own understanding, as well as those working in community groups and government. With our partner [October Systems](#), we spoke to people experiencing food insecurity to understand what led to their experiences and what challenges they have faced navigating access to supports.

The findings from this work cover both broad insights about the experience of food insecurity, as well as specific insights – detailing the root causes of food insecurity, the barriers and frictions people face in accessing support, and critical moments to design for in addressing food insecurity. This report also shares emerging ideas around the system touchpoints and types of services, programs, policies and supports people have found to be helpful.

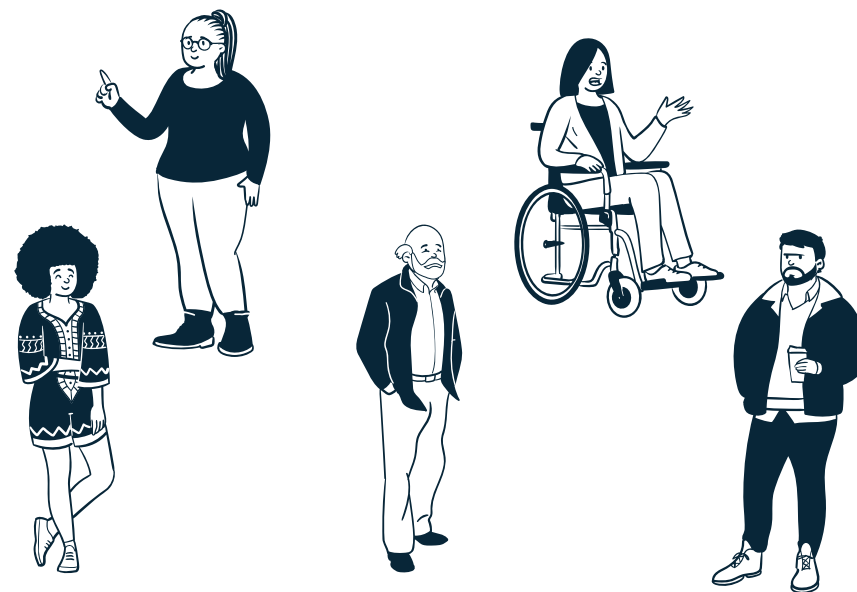
This report is a summary of what we learned and was used in a workshop with 30+ representatives from government, corporations, and community-based organizations to generate new ideas on how we can address food insecurity. We hope this report honours the individuals who were so generous in sharing their stories with us, and that the insights will contribute to continued conversations amongst The Centre, community groups and government to design new policies and programs to reduce food insecurity in Canada.

# The Archetypes Project will inform the Centre's Theory of Change and next steps.

Understanding the **needs, experiences, and potential pathways out of food insecurity** for key population groups is crucial to advance the Centre's Theory of Change and reach our goal of reducing food insecurity in Canada by 50%.

## Objectives of the Archetypes Project:

- ▶ Define the economic, demographic, geographic and social/cultural characteristics of the **4.8M<sup>1</sup> moderate-severely food-insecure people**.
- ▶ Identify groups of people who should be a focus of the Centre's efforts to reduce food insecurity
- ▶ Understand typical 'journeys' in and out of food insecurity to identify initial ideas for interventions that could advance a 50% reduction in food insecurity by 2030



**Archetypes** refer to patterns of behaviour and common experiences that tie together groups of people

# We considered many ways of grouping the food-insecure population

Long-list of food-insecure demographic groups from StatsCan data

~20 interviews with experts and informants that highlighted emerging trends not captured by the data

Engaged 9 experts in a workshop to get feedback on 8 draft archetype groups

Priority Group	Feature #1	Feature #2	Feature #3	Rationale/Narrative	Indic.	Hold	Estimated Size	Sizeable Group	Key Criteria	High Risk of Food Insecurity
Disability	Able to work - employed year round			Sizeable group with similar experience navigating w/-1.6M	---	---	Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Disability	Not able to work			Sizeable group with similar experience navigating w/-1.6M	---	---	Medium	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Disability	Renter			Sizeable group, curious about overlapping housing	-1.6M	---	Large	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Disability	Substandard housing			Savvy risk and need group, though small size	-1.6M	---	Small	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Disability	Recent immigrant			Suspect severe risk and need group, though small size	-1.6M	---	Small	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Disability	Single/Separate/Divorced			Notably high correlation, curious to learn more	-1.6M	---	Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Disability	Single Adult				-1.6M	---	Large	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Adult	Employed all year			Growing in size, lack of targeted supports/benefits	-1.023M	---	Large	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Adult	Employed all year	Renter		Growing in size, lack of targeted supports/benefits	-1.023M	---	Large	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Single Adult	Employed all year	Homeowner w/mortgage		Growing in size, lack of targeted supports/benefits	-1.023M	---	Large	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Adult	Underemployed			Inclusive of seasonal labour, gig work, contract labor	-1.023M	---	---	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Adult	Select job/sector: EI recipient			Capturing sectors that may be at risk of automation	-1.023M	---	---	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Adult	Trades/college certificate			Lower earning ceiling, limited transferable skills	-1.023M	---	---	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Single Adult	Renter				-1.023M	---	Large	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Couples w/Children	Homeowner, w/mortgage	Employed all year		In theory should be food secure given employment	-2.38M	625.8K	Large	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Couples w/Children	Homeowner, w/mortgage	Underemployed		In theory should be food secure given mortgage	-2.38M	625.8K	Large	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Couples w/Children	Renter	Employed all year		In theory should be food secure given employment	-2.38M	625.8K	Large	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Couples w/Children	Renter	Underemployed		Inclusive of seasonal labour, gig work, contract labor	-2.38M	625.8K	Large	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Couples w/Children	Trades/college certificate			Inclusive of seasonal labour, gig work, contract labor	-2.38M	625.8K	Large	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Couples w/Children	Female major income earner			Households with reduced earning power and high ei	-2.38M	625.8K	Large	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Couples w/Children	Single income earner			Households with reduced earning power and high ei	-2.38M	625.8K	Large	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Couples w/Children	FL or PL Student			Households with reduced earning power and high ei	-2.38M	625.8K	Small/Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Couples w/Children	Children over 18			Favor programs geared to older children (more for -)	-2.38M	625.8K	Small/Medium	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Couples w/Children	Racialized			Suspect similar experiences and barriers	-2.38M	625.8K	Small	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Lone-parent families				Smaller Feature group, possible challenges are alive	-425K	-122.5K	Small	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Lone-parent families	Employed			In theory should be food secure with employment	-425K	-122.5K	Small	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Lone-parent families	Underemployed				-425K	-122.5K	Small	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Process to Date & Trends [XX min]**  
Background - what he knows and what he doesn't know about food security (researcher with Who's hungry), and cffc on working age people.

To share a bit more context on where we are in our project, we have dug into a lot of the recent data that's out there. Year and reports, StatsCan figures, recent articles.

We see consist rate of where we've been in the last year or so. We've seen this among people with disabilities, Black communities, Indigenous communities, to name just a few.

We have been seeing full-time their financial emergence. Some of that and will emerge. With the trends that we're seeing, we're not sure if we're seeing more and more people with full-time jobs or people who own their homes are increasingly feeling financial hardship and turning to emergency food supports.

Some of these are also patterns that have left us really quite puzzled and with more questions. With the data and context we have, we've mapped a starting point as to how we might shape these priority groups, but we are also keen to have conversations like this one to fill in some of our understanding.

Trends to highlight, if needed:

- Food insecurity is now impacting 6.9 million people in Canada
- Increasingly seeing food bank

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Proposed priority group/archetype	Est. size of food-insecure pop'n	Evolution post-workshop
<b>Single adult in precarious work (unpredictable, unreliable, uncontrollable, low-income)</b>	~800K (Medium confidence)	Likely highly complex need; likely connected to food bank supports already. Expect to have large portion captured within Disability Major Group
<b>A person with a disability who is struggling to be or stay employed</b>	~880K (Medium confidence)	Disability remains major focus as Major Group; Employment lens captured in Common Factors, across demographics
<b>A single person with a disability (incl. those who are separated or divorced)</b>	~256K (Medium-high confidence)	Disability remains major focus as Major Group
<b>A newcomer permanent resident who may be struggling with access to credit or debt</b>	<600K (Medium-low confidence)	Newcomer needs pronounced from Expert conversation and workshop discussion, seeing and expecting continued growth (unclear numbers re precarious status), debt was interesting but relevant across groups, thus captured as in Finances
<b>A newcomer permanent resident who is underemployed or in precarious work</b>	~600K (Medium-low confidence)	Newcomer remains major focus as Major Group; Employment lens captured in Common Factors, across groups
<b>Lone mothers</b>	~460K (Medium-high confidence)	As is, high needs group, many supports in place but still insufficient
<b>Couple with kids who are homeowners (with a mortgage), making \$60K+ in annual income</b>	~850K (Medium)	Families remains major focus as Major Group; Housing lens captured in Common Factors, across demographics
<b>Couple with kids who are renting, making \$60K+ in annual income</b>	~850K (Medium)	Families remains major focus as Major Group; Housing lens captured in Common Factors, across demographics

## Which led to The Centre choosing five archetype groups to explore further.

Who?	Why?
Immigrants with permanent residency status	Historically, immigrants move out of food insecurity over time, but emerging research suggests this may not be the case for a growing group. By focusing on those with PR status, we aimed to understand what was preventing 'settled' immigrants with a variety of tenures (from recent arrival to 20+years) from achieving food security.
Families including a person with a disability	Disability impacts on both sides of the income/expense ledger and can prevent families from achieving financial stability while also triggering specialized food and care needs.
Single moms	Single mothers experience a greater likelihood of food insecurity, due to the challenges of supporting a household on a single, often lower, income.
Single adults living with a disability	Single adults living with a disability experience food insecurity at high rates and face a range of accessibility challenges related to employment, housing, transportation, and care.
Couples with kids, with a household income over \$60k	Families with annual household incomes above \$60,000 aren't typically on the radar for food insecurity and sit above the threshold for most benefits and supports, such as the GST/HST credit. However, this largely-unknown group is experiencing growing rates of food insecurity.

# What we learned

Across all archetype groups, there were cross-cutting factors and common “food insecurity journey” patterns

# Housing, Debt & Employment are cross-cutting factors that impact food insecurity across all archetypes explored

While each archetype group represents a bundle of specific experiences with food insecurity, this research also surfaced several common themes related to key, cross-cutting factors driving food insecurity:



## **Housing**

Housing costs and precarity are nearly-universal core expense drivers in stories of food insecurity: an unplanned move, a repair, a mortgage renewal.



## **Financial Management**

Debt was a common thread in the stories of food insecurity. Desperation, financial management knowledge, and access came together to shape attitudes and outcomes connected to debt and household cashflow.



## **Employment**

Work stability and income potential drive to the heart of the income side of the household financial ledger.

# The core income/expense dynamic creates journey patterns within each archetype

While participants' journeys were unique, the core dynamics of "income and expense" surfaced three key patterns across the group (each of which show up in diverse, archetype-specific ways) that contributed to their food insecurity:

### Creep

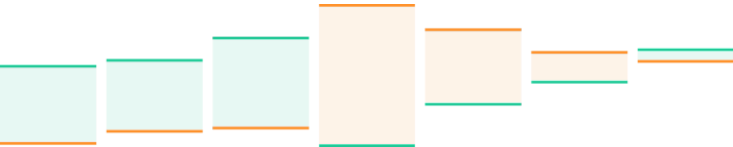
An inexorably narrowing margin between income and expenses, even when you're doing everything right.



**Income vs. Expenses:** A **Green** block means that income is higher than expenses. An **orange** block means that expenses are higher than incomes.

### Catastrophe

A sudden spike in expenses, drop in income, or both at the same time disrupts even the best laid plans.



### Caught

Ongoing loops of income disruption, expense spikes, bureaucratic wrangling, and general life turbulence make it nearly impossible to stay afloat.

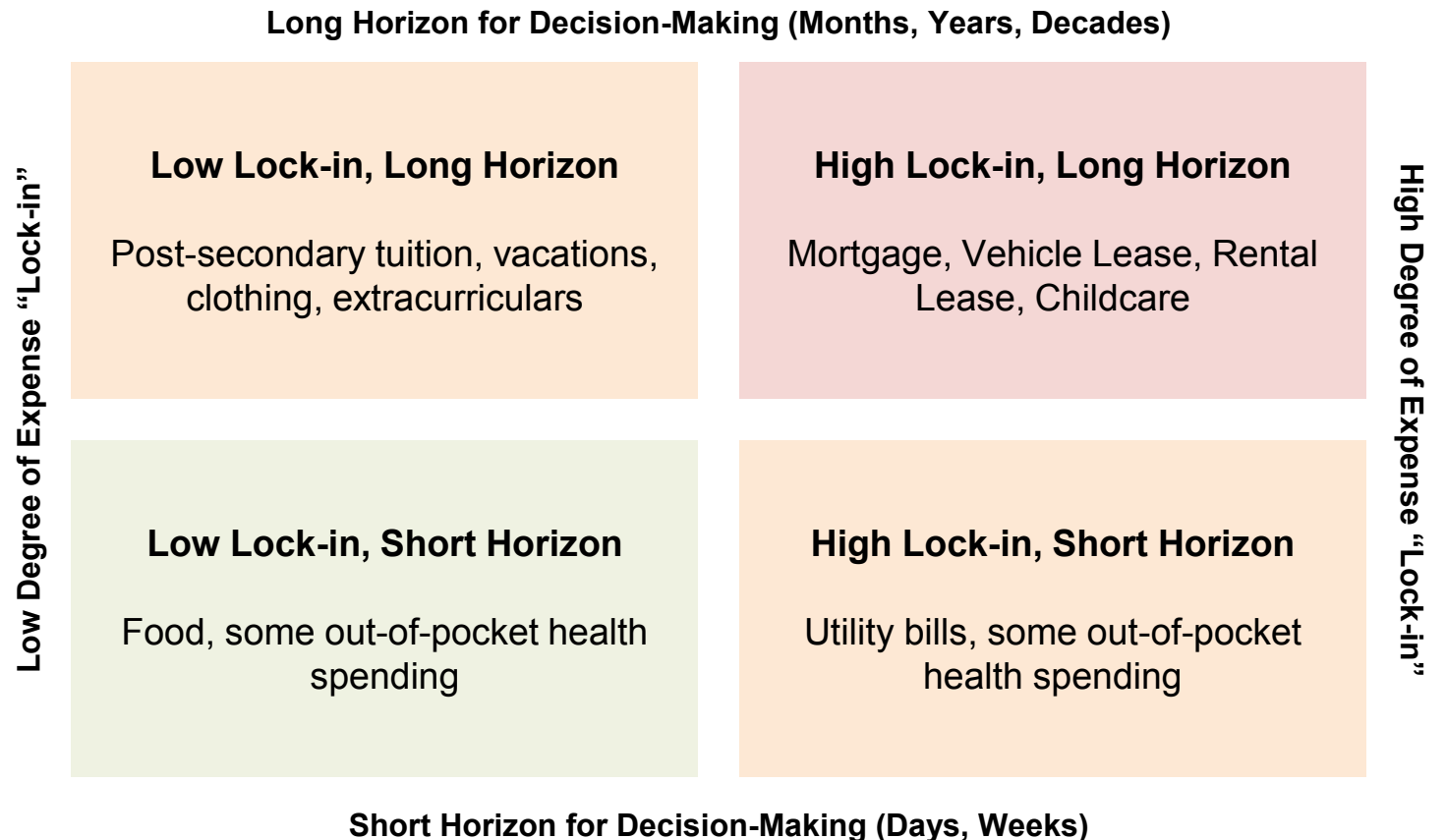




# Food is the “Crumple Zone” for household finances

Just like a car's 'crumple zone' absorbs the shock of a crash, **food acts as the 'crumple zone' of household finances** for many:

- As the saying goes, "rent eats food", but in some cases, so do school fees, professional certification costs, car repairs, clothes for kids, and remittances back home.
- Food has a **short-term time horizon for decision-making (often weekly, or even daily) and low lock-in over time (i.e., a great deal of flexibility in terms of how you choose to spend)**, leading to families seeking flex in that part of the budget.



# Reducing food expenses is an invisible lever to cope with financial strain

Because of its flexibility, households tend to view **food compromising as a smoothing factor** in their material, social, and financial lives.

- Families feeling the cost-of-living crunch may **see food as a less-severe compromise** to make than the lasting social impact of sending children to school in clothes or shoes that don't fit (given the social stigma attached to these moments) – opting to prioritize these expenses instead.
- Other times, **food compromise may be a temporary 'bridging tool'** to get by a financially-pinched period before returning to 'normal.'

*"Shoes that may be too tight, maybe it's not what they want, maybe I got the cheapest one from the store and they don't like it. It's going to affect them and how they think about what their worth. But in our house, whatever is on the table, no one knows... Food is one thing that we can manoeuvre, as long as they don't go hungry."*

*Celine\*, a single mom of two school-aged sons, speaking about compromising on the quality and quantity of food to prioritize other costs that have greater risk of stigma. (\*not her real name)*

# Five Urban Archetypes

Root causes of food insecurity, needs and barriers, common journeys and idea generation aligned to each priority group

# Understanding archetype-specific experiences and needs is vital to advancing specific interventions to support these households.

Immigrants with Permanent Residency (PR)

Families caring for a person with a disability (2 scenarios)

Single moms

Single people, living with a disability

Couples with Kids, \$60+K Household Income

Each Archetype Profile that follows contains these components:

## Summary slide including:

- Root causes of FI
- Challenges to exiting FI
- Critical moments to design for
- Emerging opportunities
- Design considerations
- Promising system touchpoints

### Families Caring for a Person With a Disability Archetype At A Glance

Families caring for a person with a disability face immense medical and administrative responsibilities that impact their ability to work and **often lack quality systems** for disability-related equipment and treatment. This makes for heightened and ongoing vulnerability to food insecurity.

Chronic, Moderate

#### Gaps

##### Root Causes of Food Insecurity

- Compromised income earning
- Housing Expense & Priority
- Out-of-Pocket Care Costs
- Benefits Access Barriers

##### Barriers to Exiting Food Insecurity

- Transportation gaps
- Expense unpredictability
- Strict income thresholds
- Complex Coordination/Linkages
- Food Need Specificity
- Support Navigation

##### Critical Moments to Design For

- Birth of Child With a Disability
- Disability Acquisition
- Diagnosis, evaluation, benefits application
- Job loss or leave
- Change in need

#### Opportunities

##### How might we...

- Streamline benefits navigation and support services in finding their pathway through?
- Support families when major disability-related expenses come out of left field?
- Design benefits and support services that make finding work?

##### Design Considerations

- Recognize rhythms of caregiving
- Create low-barrier supports during benefits application marathon
- Meet families where they're at

##### Promising System Touchpoints

- Employment and Social Assistance Offices
- Disability Support & Healthcare Providers
- Schools & Daycare
- Food Banks & Emergency Food Supports
- Financial Services (Private Sector)
- Social Media & Advocacy Groups



An exemplar story connected to the lived experience interviews conducted.

### Baljeet | Precarious Economic Newcomer

Archetype: Newcomers with Permanent Residency  
Common Challenges: Initial housing/settlement | Establishing career | Growing family | Family obligations in home country

Couple, two kids | Calgary | \$90k annual HH income | Arrived 8 years ago

Baljeet and his wife immigrated to Canada in search of better economic opportunities. When they arrived with their one daughter, they had limited housing options but managed to find a short-term basement apartment to rent. Baljeet first struggled to find work without any Canadian experience on his resume and eventually found a job at a fast-food restaurant through a cousin. Trained as a physiotherapist, Baljeet embarked on retraining and taking exams to earn his Canadian credentials, knowing that he could earn more if he worked in his profession. Once he found work in his field, his family was able to buy a starter home in a more desirable community. His wife also found work as a part-time Early Childhood Educator which brought more income into the household. As the cost of living has grown, they've had to watch their spending closely and have cut out all non-essentials. The financial pressure worsened amid a parental health scare back home which required them to send funds to their family and arrange a last minute trip abroad. As a result, Baljeet and his wife are purchasing low cost, less nutritional foods and are eating less at mealtimes.



Photo by Jesse Kabanov on Unsplash

*"After two months of searching, not a single interview came up. Not in healthcare, not even in fast food chains or stores. Then with a friend's reference, I got a fast-food job."*

Baljeet, reflecting on his initial job hunt



## A journey map

A visual representation of experience over time, intended to show how a person or similar group of people navigate a situation, handle challenges, or pursue a goal.

### Curtis | Single Person with an Acquired Disability

Phase	A Stable Phase	Adapting to New Reality	Work Wins	Putting it All Together								
Stages	Before the Fall	Catastrophe Strikes	Investigating Options	Application Checkpoints	Partner Decision	Adapting to New Life	Bottom of the Trench	Foot in the Door	Work Interimpt	Expenses Tapering	Housing Hurdle	
What's Happening	Curtis has a partner and a job. Curtis is a successful professional.	Curtis has a workplace accident that results in a complete disability.	Curtis and his partner explore options for financial support. Curtis is laid off and has lost his health benefits.	Curtis's initial application is rejected. Curtis is laid off and has lost his health benefits. Curtis is laid off and has lost his health benefits.	Partner and Curtis explore options for financial support. Curtis is laid off and has lost his health benefits.	Curtis attempts to make original job work, but is unable to do so. Curtis has a partner who is unable to work.	Without benefits Curtis needs to find the money to pay for his medical needs.	Curtis gets an offer for a new job. Curtis has a partner who is unable to work.	Curtis has a partner who is unable to work. Curtis has a partner who is unable to work.	Curtis needs to find a way to pay for his medical needs. Curtis has a partner who is unable to work.	Curtis's partner is unable to work. Curtis has a partner who is unable to work.	Curtis's partner is unable to work. Curtis has a partner who is unable to work.
Barriers to Reaching Recovery	Lack of experience in new field	Partner loss	System navigation	Application rejection	Partner loss	Housing change	Expenses	Partner loss	Partner loss	Partner loss	Partner loss	



For more detailed results for each of the 5 archetypes, please reach out to [info@feedopportunity.com](mailto:info@feedopportunity.com)



Photo by Anete Lūsiņa on [Unsplash](#)

# Immigrants with Permanent Residency (PR)

# Immigrants with Permanent Residency (PR)

## Archetype At A Glance

Newcomers to Canada have represented 75% of population growth in Canada in recent years. The majority are economic migrants with permanent residency, a trend likely to continue with current Federal immigration targets. Historically, this group experienced rapid paths out of food insecurity; now many continue to experience food insecurity well into their residency. As of 2021, 26% of recent immigrant families and 20% of non-recent immigrant families (10+ years) were food insecure.

### Challenges

#### Root Causes of Food Insecurity

- Arrival challenges with long-term impacts
- Employment struggles
- Housing
- Expense inflation
- Family growth costs

#### Barriers to Exiting Food Insecurity

- Language barriers
- Transportation & access
- Uneven career advancement
- Supports tapering over time
- Expectations to give back within their community
- Evolving household expectations
- Extended family obligations

#### Critical Moments to Design For

- Initial arrival
- Family growth
- Upskills, reskilling, and accreditation
- Housing transitions

### Opportunities

#### How might society...

- Help newcomers avoid pitfalls at arrival that lock them into difficulty for years?
- Support newcomers in getting on a better “first rung” of the career ladder?
- Support newcomers in navigating tricky life stage transitions in an unfamiliar place?

#### Design Considerations

- Think beyond the nuclear family
- Define pathways out of the “crunch” period
- Be sensitive to stigma and status perceptions

#### Promising System Touchpoints

- Settlement, Community, & Employment Services
- Schools & Daycare
- Colleges, Universities, and Professional / Trade Associations
- Faith & Cultural Communities
- Social Media & Multicultural Print/TV Media

# Baljeet | Precarious Economic Newcomer

**Archetype:** Newcomers with Permanent Residency

**Common Challenges:** Initial housing/settlement | Establishing career | Growing family | Family obligations in home country

*Couple, two kids | Calgary | \$90k annual HH income | Arrived 8 years ago*

Baljeet and his wife immigrated to Canada in search of better economic opportunities. When they arrived with their one daughter, they had limited housing options but managed to find a short-term basement apartment to rent. Baljeet first struggled to find work without any Canadian experience on his resume and eventually found a job at a fast-food restaurant through a cousin. Trained as a physiotherapist, Baljeet embarked on reskilling and taking exams to earn his Canadian credentials, knowing that he could earn more if he worked in his profession. Once he found work in his field, his family was able to buy a starter home in a more desirable community. His wife also found work as a part-time Early Childhood Educator which brought more income into the household. As the cost of living has grown, they've had to watch their spending closely and have cut out all non-essentials. The financial pressure worsened amid a parental health scare back home which required them to send funds to their family and arrange a last minute trip abroad. As a result, Baljeet and his wife are purchasing low cost, less nutritional foods and are eating less at mealtimes.



Photo by Jonas Kakaroto on Unsplash

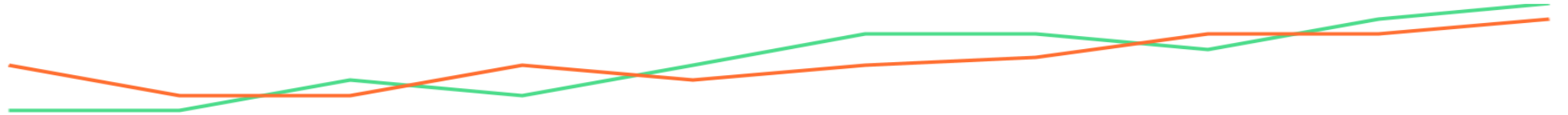
***“After two months of searching, not a single interview came up. Not in healthcare, not even in fast food chains or stores. Then with a friend’s reference, I got a fast-food job.”***

Baljeet, reflecting on his initial job hunt

# Baljeet | Precarious Economic Newcomer

Phases	Starting Points		Climbing the Ladder			Middle Class Aspiration			Blending Cultures	
Steps	Arrival Chaos	Tapering Supports	Initial Roots	Upgrading Credentials	Initial Career Steps	Solidifying Assets	Community Transition	Family Growth	Home Country Obligations	Middle Class Cash Crunches

Income vs. Expenses



<b>What's Happening?</b>	Baljeet arrives in Canada and rebuilds life from scratch (incl. housing, work, and household). His wife and children come with him.	With housing and work established, Baljeet no longer has access to many newcomer supports he used upon arrival.	Baljeet's steady work enables the family to move into a small but more secure apartment. Still 'seeking a better life' his family dreams to own a home.	Motivated to work in his profession and earn more, Baljeet continues working full time but is taking evening courses and completing credentialing exams.	Baljeet starts working as a physiotherapist in an entry-level position.	Promotion at work enables Baljeet and his family to purchase a small condo and a car. Baljeet's wife finds work as a part-time ECE.	With greater income, Baljeet's ability to rely on his ethnic and faith communities disappears – he is now expected to contribute, not receive.	Baljeet and his wife have another child with a year of reduced income as his wife takes mat leave.	A parent back home becomes ill and requires hospitalization. Baljeet makes transfers every month to help, and then makes an unplanned visit back home.	As Baljeet's children grow, they expect to live like their peers, wanting different food and experiences. Home / vehicle repairs also pinch the budget.
<b>Barriers to Reducing Food Insecurity</b>	No existing network in arrival location can result in early mistakes with long repercussions (e.g. predatory lending).	As supports taper, it gets harder to make ends meet with low-income work.  Newcomers may not be knowledgeable about other post-arrival supports.	May entail a move out of shared housing, requiring a 'rebuild' of household necessities  Depending on location of in-budget housing, proximity to traditional food may be limited.	Significant cost for courses, exams, and even degrees or diplomas.  May entail missed shifts and lost income.	Moving from shift work to professional work may entail a drop in income, a demanding schedule (limiting side hustles), or a relocation of housing.	A house purchase drains any emergency funds and locks them into a long-term expense (a mortgage).  Rent increases and poor quality housing may incentivize homeownership, if possible.	Income likely too high to qualify for formal supports or services.	May entail reduced income if wife was working and takes time off.  Daycare cost and access plays a role in household budget.  Income may be too high for access to pre- and post-natal supports.	Expectations around financial transfers are complex and difficult to resist.  Unexpected travel can be very expensive.	Inflation is pinching, especially around long-term, locked in expenses (like housing).  Emergency cushion may already have been drained.





Photo by [David Knudsen](#) on [Unsplash](#)

# Families caring for a person with a disability

# Families Caring for a Person With a Disability

## Archetype At A Glance

Families caring for a person with a disability face immense medical and administrative responsibilities that impact their ability to work and often incur greater expenses for disability-related equipment and treatment. This makes for heightened and ongoing vulnerability to food insecurity.

### Challenges

#### Root Causes of Food Insecurity

- Compromised income earning
- Housing expense & precarity
- Out-of-pocket care costs
- Benefits access barriers

#### Barriers to Exiting Food Insecurity

- Financial and time transportation issues
- Expense unpredictability
- Strict income thresholds
- Adapting to a new financial picture
- Specific dietary needs
- Navigating the supports available

#### Critical Moments to Design For

- Birth of child with a disability
- Disability acquisition
- Diagnosis, evaluation, benefits application
- Job loss or leave
- Change in need

### Opportunities

#### How might society...

- Streamline benefits navigation?
- Support families with unexpected major disability-related expenses?
- Design benefits and support services that enable fulfilling work and don't claw back income?

#### Design Considerations

- Recognize rhythms of caregiving
- Create low-barrier supports during benefits application marathon
- Meet families within the systems that they are engaged with

#### Promising System Touchpoints

- Employment and Social Assistance offices
- Disability supports & healthcare providers
- Schools & daycare facilities
- Food Banks & emergency food supports
- Financial Services
- Social Media & affinity groups

# Sasha & Oleg | Families Caring for a Child with a Disability

**Archetype:** Families caring for a person with a disability

**Common Challenges:** Getting a diagnosis | Employment gap to provide caregiving | Expenses related to disability management

*Couple, one kids | Winnipeg | \$70k annual HH income*

When Sasha and her husband Oleg became concerned about their child's developmental delay, they sought guidance from their doctor to connect with a specialist for a diagnosis. Faced with a multi-year wait, they decided to pay for a private "fast-track" option which cost \$5000 and was paid for with a mix of savings, modest employer extended benefits, and a line of credit. When their child received a diagnosis, they were able to get on a waitlist for a one-on-one worker to support their child's participation in school but were told that there is a five year wait. Oleg stepped away from his work as their child's needs demanded constant care which impacted their household income and food budget. Fully dedicated to caring for their child's needs, Sasha and Oleg were not familiar with other supports available in their community so they get by with smaller meals and occasional offerings from friends, family, and neighbours. Oleg is keen to return to work, especially because he's aware of their child's medical costs on the horizon and worries about her future.



Photo by Omar Lopez on Unsplash

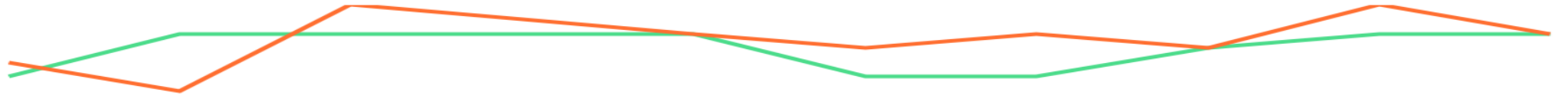
***"I have to be available when the school calls about an incident. Once there's a one-on-one worker, I should be able to look for work again."***

Oleg, reflecting on caregiving duties and an eventual return to work.

# Sasha & Oleg | Families Caring for a Child with a Disability

Phases	Early Years		Understanding the Situation			All Hands on Deck			The New Long-Term Normal	
Steps	Awaiting Arrival	Emerging Concerns	Expert Roundabout	Grappling with Diagnosis	Supports Navigation	Employment Exit to Provide Care	Adaptation Impacts	Supports Enabled	Changing Needs	Planning for the Future

Income vs. Expenses



What's Happening?	Sasha and Oleg are excited about the baby's arrival.	Developmental delays in their new child concern Sasha and Oleg. Waitlists for public healthcare assessments are long.	Instead of waiting for a covered assessment, the family opts to pay for a private assessment.	News of the diagnosis and care needs flips financial planning expectations for the future.	Meaningful caregiving supports prove hard to find; Sasha and Oleg get some benefit from online and in-person support groups.	Oleg leaves his job to care for their child full-time.	Sasha and Oleg struggle to scale their life to one income.	The family finally gets access to a 1:1 worker for their child, enabling Oleg to return to work.	Oleg and Sasha's child's needs change, requiring them to move out of their condo and into a more accessible home.	Oleg and Sasha, back to two incomes, worry about how they will care for their child as they age.
Barriers to Reducing Food Insecurity	Preparing for a child and the loss of Sasha's income during maternity leave puts pressure on the family's savings.	Access to a family doctor may delay specialist referral.  Articulating child's delay can be challenging at this stage, resulting in missing diagnoses.	Private assessments are expensive and may involve many follow-up appointments.  Maternity leave has already reduced income.  Specialized diets for the child can be expensive.	Paperwork and administrative navigation can delay access to supports for families caring for a disability.  Navigating immediate needs may overshadow long-term planning.	Waitlists for supports can be long, driving private costs in the meantime.  A fractured network of private, public, and non-profit supports can be hard to navigate.	Household expenses may not be easily trimmed.  Food is among first budget items to compromise with only one income.	Absence from workforce has time-delayed impact, as caregiving partner has reduced income-earning potential, reduced future employability, and missed promotions.	The caregiving partner may wind up in lower-paying work, keeping budgets pinched.  Even with a public support worker, program and care costs may keep the budget tight.	Housing can be a huge expense, especially if moving and / or renovation to accommodate a disability is required.  Transportation can also drive costs if specialized vehicles are required (e.g. \$100k van).	Long-term financial planning for a child with a disability is vital yet uncertain.



Photo by [Jon Tyson](#) on [Unsplash](#)

# Single people, living with a disability

# Single People, Living with a Disability

## Archetype At A Glance

50% of people over the age of 15 living in food insecure households have a disability. Disability benefits have lengthy application processes that require a high burden of proof which deter many from applying. Many people who receive benefits live below the poverty line due to benefit inadequacy. Rising costs of living are impacting those with the lowest incomes as well as those who have managed to find work with disability accommodations. Combined with bad days when symptoms spike, decisions around wellbeing and income lead to compromises in food.

### Challenges

#### Root Causes of Food Insecurity

- Benefits access and navigation
- Fewer supports for disabilities acquired in 'non-traditional' work
- Out-of-pocket care costs
- Adapting to a new financial scenario
- Limited employment opportunities

#### Barriers to Exiting Food Insecurity

- Invisible Disability stigma
- Accessible transportation
- Housing expense & precarity
- Dietary requirements and related costs
- Low, variable incomes vs. high, variable expenses
- Costs associated with reskilling to shift career

#### Critical Moments to Design For

- Disability acquisition
- Job loss or leave
- Change in need / life stage
- Partner separation

### Opportunities

#### How might society...

- Provide supports for disabilities acquired through informal work?
- Improve access to affordable, reliable, and accommodating housing?
- Improve health outcomes related to disabilities through direct food programs?
- Design benefits to better accommodate income-earning potential?

#### Design Considerations

- Low-barrier supports are key
- Earmark resources to avoid stigma
- Design for transportation barriers

#### Promising System Touchpoints

- Community, Employment, Housing, and Social Assistance Services
- Disability support services & healthcare providers
- Food Banks & emergency food supports
- Affinity groups & Social Media

# Curtis | Single Person with an Acquired Disability

**Archetype:** Single person with a disability

**Common Challenges:** Adapting to life with a disability | Navigating supports | Limited employment options

*Single | Toronto | \$25k annual HH income*

A decade ago, Curtis was working in a warehouse when he injured himself on the job. He applied for provincial disability benefits but his application was denied and was given Ontario Works, a last-resort unemployment benefit. Reduced household income paired with a worsening mental illness led to increased stress and a separation from his partner, Maryam. He struggled to find employment that would accommodate his physical disability and lacked of related experience. A friend connected him with an entry-level 'gig' job but he worries about the loss of income when he must take a sick day or attend medical appointments. As his income is variable, he's careful to pay his rent but this leaves little left for his groceries. He gets by making use of the food bank once a month and buying cheaper, highly processed foods to help stretch his dollar.



Photo by Sigmund on Unsplash

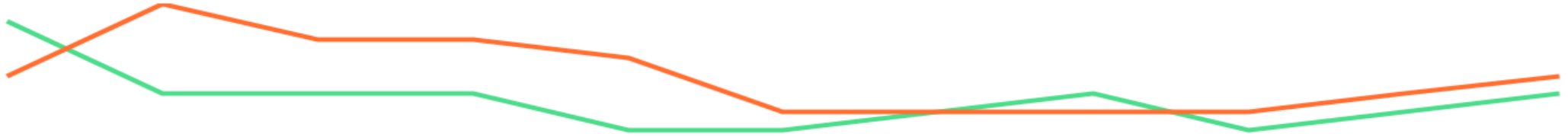
***“I’ve tried applying for work-from-home jobs, but with my resume being just warehouse gigs, the options are slim”***

Curtis, reflecting on limited options for work given his employment history

# Curtis | Single Person with an Acquired Disability

Phases	A Sudden Reset		Adjusting to New Reality				Work Woes			Piecing a Life Together	
Stages	Before the Fall	Catastrophe Strikes	Investigating Options	Application Roadblocks	Partner Departure	Adapting to New Life	Bottom of the Ladder	Foot in the Door	Work Interrupted	Expenses Turbulence	Housing Hassles

Income vs. Expenses



What's Happening?	Curtis and Maryam have stable work and good incomes.	Curtis has a workplace accident that leaves him with a workplace disability.	Curtis and Maryam explore options for disability benefits; Curtis was self-employed and lacks robust workplace benefits.	Curtis's initial application is denied with lack of doctor support for reapplication.	Maryam and Curtis split up, as their relationship has faltered and because it may help Curtis's case for benefits in the future.	Curtis attempts to make single life work, having moved out of the family home into a small apartment.	Without benefits access, Curtis pivots to look for employment that matches his needs.	Curtis gets an entry-level role in a new field.	Curtis has periodic sick days due to his disability, resulting in missed shifts and time off for appointments.	Curtis's needs change over time, resulting in housing changes, specialized care, and transportation changes.	Curtis's landlord isn't willing to accommodate his needs, so Curtis has a costly move with few good options.
Barriers to Reducing Food Insecurity	Lack of experience in navigating social support systems.	Sudden loss in household income.  Many new out of pocket expenses related to the disability.  Self-employed or gig work means no long term disability benefits.	System navigation may be challenging.  Validation of disability may come with out of pocket costs.	Applications require high burden of proof.  Doctors are not supportive of applications in all cases	Already-lean finances get trickier with the loss of steady partner income.	Housing changes can be costly, and renting introduces uncertainty and risk of a bad landlord.	Gaps in employment drain remaining savings.  Employment services may not be tuned to Curtis's specific needs.	Access to job opportunities in new fields may be reliant on social network and social capital.  Income may be casual/informal, lacking paid sick days and other benefits.	Unreliable ability to work may impact employability.	Sudden changes in needs come with significant expenses.  Necessary drugs often prioritized over food.	Apartments that are cheap and accommodating, close to necessary supports are rare.  Subsidized housing has long waitlist and a low income threshold.





Photo by [Tim Mossholder](#) on [Unsplash](#)

# Single moms

# Single Moms

## Archetype At A Glance

Single moms are persistently at-risk of experiencing food insecurity.

Nearly half (41%) of single moms are food insecure and rates are far higher for those who are Black or Indigenous. Single moms' experiences with food insecurity vary, but common needs and challenges relate to childcare and support networks, income-earning opportunities, and a limited pool of resources as a single income-earner.

### Challenges

#### Root Causes of Food Insecurity

- Full family expenses on single income
- Childcare costs and access drives expense, reduces income
- Workforce exits and tricky re-entries
- Accessing child support payments

#### Barriers to Exiting Food Insecurity

- Extra shifts / second jobs are likely not an option
- Housing expenses & barriers
- Debt trap
- Support Access & navigation
- Desire for normalcy = financial stretch
- Precarity of single income household
- Time and transportation limitations

#### Critical Moments to Design For

- Separation and legal processes
- School transitions
- Housing transitions
- Career re-entry and transitions

### Opportunities

#### How might society...

- Create upskilling opportunities aligned with single moms' time constraints?
- Embed food stabilization in prenatal and postpartum supports?
- Reduce the expense shock of housing transitions for newly-single moms?
- Support single moms in navigating the benefits and supports available to them?

#### Design Considerations

- Reduce the need to reshare the story
- Enable consistency through turbulence
- Work around time and transportation constraint

#### Promising System Touchpoints

- Various Social Services
- Community food centres
- Healthcare providers & prenatal supports
- Schools, daycares
- Legal services
- Tax filing services
- Social media

# Keira | Single Mom with an Uncooperative Ex

**Archetype:** Single moms

**Common Challenges:** Child's arrival | Separation processes | Single income | Childcare demands

*Single mom, one child | Vancouver | \$30k annual HH income*

When Keira's son was born, she was living with her partner Dan. The arrival of their child introduced new expenses and a loss of income as Keira took maternity leave from her retail job. This put pressure on the household, leading to heightened conflict and an eventual separation. Keira moved back to her hometown and in with her parents temporarily which gave her time to find a new job and an apartment. With the essentials in order, Keira and her son built a new life but the separation process drags on and delays child support and tax processes essential for the child benefits she should be eligible for. Keira meticulously manages her income to pay for necessities and relies on the flexibility of her grocery bill to make sure her son has clothes and shoes that fit. She carefully measures the food they have and worries when her son asks for another helping at dinner. She has started to go without breakfast to stretch their limited food to the next paycheque.



Photo by Alvaro Reyes on Unsplash

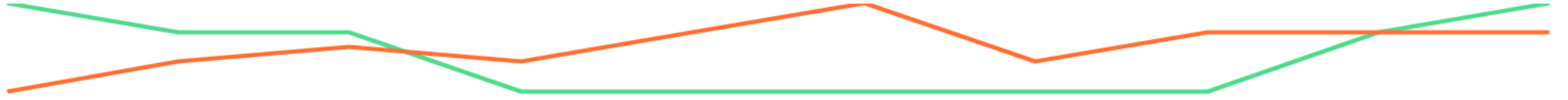
***“If my son is out in clothes that aren’t suitable, it’s going to impact his self-esteem. Food though, is what we do in the home. No one sees what we eat.”***

Keira, reflecting on deciding which essentials are prioritized.

# Keira | Single Mom with an Uncooperative Ex

Phases	Initial Foundations		Fracturing Family		Struggling to Find Stability				Climbing Out	
Steps	Partnership	Child Arrival	Growing Conflict	Separation	Starting Single Parenting	Chasing Support	School Start	Expense Juggling	Upgrading Income	Stabilizing Support

**Income vs. Expenses**



<b>What's Happening?</b>	Keira partners with Dan; their incomes are low but expenses are manageable.	Keira and Dan's budget gets tighter as they await their baby.	With baby Kyla's arrival, the household becomes stressed by financial pressure.	Dan leaves Keira and Kyla.	Keira moves back with her parents for six months before finding a cheaper, smaller apartment.	Keira needs child support from Dan, who refuses to pay. Keira takes Dan to court.	A shift from daycare to school brings expenses down briefly, but introduces new seasonal 'peaks' of spending.	As Kyla ages, tricky new expenses emerge that enable social inclusion, including school fees, social events, and extracurriculars.	Keira moves into higher paid work, with greater security and flexibility.	The legal process finally secures child support payments, including back pay; but payments are unreliable.
<b>Barriers to Reducing Food Insecurity</b>	Managing existing cycles of debt with an unreliable, low income.	Reduced earning during pregnancy / maternity leave.	There are limited subsidized daycare spaces, making it difficult for both parents to return to work full-time.  There is no familial support network where they live.	Moms are typically responsible for child care after separation.  Separation proceedings are length and expensive.  Benefits access hampered by lack of documents and uncooperative ex.	Fixed housing costs.  Workforce reentry delays.  Childcare gaps and costs.  System navigation while solo parenting.	Lengthy, expensive legal process.	Sept-Dec expense peak during back-to-school.  Daycare-provided meals end, requiring a higher household food budget.	Risk of social stigma.  Single parenthood limits ability for extra shifts.	Accessing development opportunities may be challenging with childcare needs.  Even with income improvement, life on a single income with a child is challenging.	Avoidance of payment can be chronic and make it hard to budget effectively.  Legal fees can add up.



Photo by [Juliane Liebermann](#) on [Unsplash](#)

# Couples with Kids, \$60K+

# Couples with Kids, \$60+K Household Income

## Archetype At A Glance

Couples with kids are among the fastest growing groups experiencing food insecurity, comprising 50% of new food-insecure households in the 10 provinces in 2021. These are typically two-income households that are squeezed by rising costs of living. Many are homeowners that face unexpected repairs and increased mortgage costs. Combined with the cost of raising children, these couples are feeling growing pressure to adequately feed their families.

### Challenges

#### Root Causes of Food Insecurity

- Income may be precarious and capped
- Family growth
- Periodic expense peaks
- Income can't meet rising cost of living

#### Barriers to Exiting Food Insecurity

- Incomes too high for most support programs
- Expense unpredictability
- Peer pressure, stigma, and support avoidance
- Social mobility costs & debt

#### Critical Moments to Design For

- Job loss, parental leave, and job market re-entry
- Start of the school year and winter holiday (Christmas)
- Upskilling & reskilling

### Opportunities

#### How might society...

- Change the role of schools in family food security, driving relief instead of instability?
- Ease the burden of complex diets and allergies for families that are struggling?
- Smooth the impact of unexpected expenses for families stretched to their limit?

#### Design Considerations

- "Free Food" Hesitation
- 9-5 Access Barriers
- Stigma Sensitivity

#### Promising System Touchpoints

- Healthcare Providers and Prenatal Supports
- Schools, Daycare, & Libraries
- Colleges, Universities, and Professional Associations
- Financial Services (Private Sector), Tax Filing Services, & Tax Credits
- Social Media
- Grocery Stores

## Natalie and Ahmed | Couples with Kids, \$60+K Household Income

**Common Challenges:** Cost of up/re-skilling | Homeownership costs | Costs related to children

*Couple, three kids | Scarborough | \$90k annual HH income*

Natalie and Ahmed came from jobs in the food service industry where they made close to minimum wage and regularly used a food bank. They decided to make use of student loans to pursue education and new careers that would better align with the needs of raising a family and support their middle class ambitions. They landed entry-level jobs in social work and the electrical trades, providing greater security and predictable incomes, enabling the purchase of a home and a vehicle to shuttle their kids to their weekly activities. They relied on modest emergency funds when their furnace broke down mid-winter and for an unexpected car repair. Since their incomes haven't kept pace with the cost of living, they started to plan their meals according to discounts at local grocery stores. As costs have climbed, they find themselves eating smaller portions to ensure their kids eat enough. Natalie doesn't feel their need is severe enough to visit a food bank, though struggles with a sense of shame and a shift from the life she thought they were building.



Photo by Bruno Nascimento on Unsplash

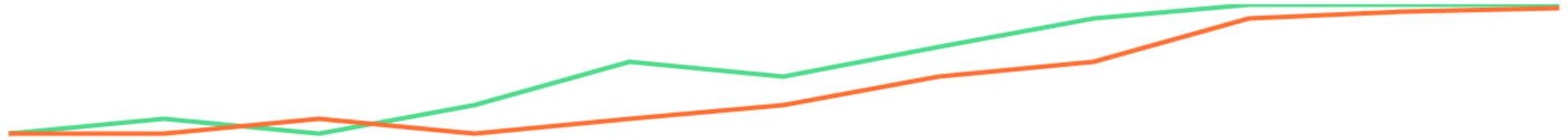
***“I think I need to work up the courage to do it. I haven't done it, for such a long time.”***

Natalie, reflecting on potentially going to a food bank again after years not needing to.

# Natalie and Ahmed | Couples with Kids, \$60+K Household Income

Phases	Starting Points		Growing Opportunity			Expected Pinches			Unexpected Crunches		
Steps	Entering Adulthood	Initial Working Years	Break for Education	Bottom of a Better Ladder	Growing Career	Family Expansion	Housing Upgrade	Middle Class Aspiration	Housing Hassles	Kid Costs	Inflation Stress

Income vs. Expenses



What's Happening?	Natalie grows up in a low-income household.	Natalie begins her working life in service or hospitality work.	Natalie takes time off for education in social work.	Natalie restarts her career at a lower income than her previous work, but with more room to grow her career.	Promotion comes with modest lifestyle enhancements for Natalie and her partner Ahmed, who is an electrician.	Ahmed and Natalie welcome a child, after a year of reduced work for Natalie and followed by a year of mat leave.	Years of savings and a newly-cramped apartment with a big rent increase prompt Natalie and Ahmed to buy, drawing on all their savings and credit.	As their child grows, new costs start to crop up: small vacations, extracurriculars and classes, and a constant churn of clothes.	Spiking utility bills and home repairs squeeze the family budget even as Natalie and Ahmed climb their respective career ladders.	Natalie and Ahmed have concerns about their child's development, driving an ongoing and expensive series of investigations with specialists.	With their budget already razor-thin, inflation hits Natalie and Ahmed hard, depleting any cushion they may have had.
Barriers to Reducing Food Insecurity	Lack of family knowledge about finances (e.g. mortgage and investments).  Reaction against childhood scarcity drives later financial overextension.	Service jobs have an income 'ceiling'.	Lost income, plus depletion of savings and accumulation of debt is a big bet with downside if derailed.	Starting again may entail initial pay cut, squeezing the budget further.  Student debt load and payments can be deferred for first few years post-school.	"Fitting in" with colleagues may trigger lifestyle creep.  Expenses here may have longer lock-in period (i.e. car payments).	Time off work around the pregnancy entails loss of income alongside major period of expenses.  Daycare expense and access.	House purchase drains emergency fund and locks into mortgage payments and home repairs.  Rent increases and poor quality housing may drive purchase more than desire alone.	Social norms for children can be a powerful driver especially if there is a desire is to provide a better life than the parents had.	Many costs here are out of the parents' control, making them difficult to budget for.  Accessing consumer debt to cover these costs can snowball.	Income too high to access subsidized options.  Work benefits may max out too quickly to cover extensive investigation of child health issues (public waitlists are long).	Stigma around middle class food bank use.  Already employed in quality work; 'low-hanging fruit' of income increase not possible.





# Next steps

This research, including interviews with those with lived experience and workshops with researchers and social service experts, identified approaches and interventions to address food insecurity. These include traditional approaches (e.g. policy-based interventions, food programs) and more emergent, “outside the box” ideas that provide starting points for further exploration.

The Centre will use these results to further drive our strategies to reduce food insecurity in Canada. We also hope that the results can be useful to other organizations as they design their services.

We will continue to update our partners and stakeholders as we move forward.

If you’d like to discuss this report or receive a copy of the full research report, please fill out our [request form](#) or email [info@feedopportunity.com](mailto:info@feedopportunity.com)