

What's left after shelter and food costs? 2024 - Monitoring Food Affordability in Ontario (MFAO) Income Scenarios Spreadsheet¹ Durham Region Monthly Calculations	Scenario 1 Family of Four, Ontario Works	Scenario 2 Family of Four, Full-Time Minimum Wage Earner ⁿ	Scenario 3 Family of Four, Median Income (after tax) ^o	Scenario 4 Single Parent Household with 2 Children over 6, Ontario Works	Scenario 5 One Person Household, Ontario Works	Scenario 6 One Person Household, Ontario Disability Support Program ^p	Scenario 7 One Person Household, Old Age Security/ Guaranteed Income Supplement	Scenario 8 Married Couple, Ontario Disability Support Program	Scenario 9 Single Pregnant Person, Ontario Disability Support Program	Scenario 10 Single Parent Household with 2 Children, Full-Time Minimum Wage Earner ⁿ	Scenario 11 Single Parent Household, Two Children Under 6, Ontario Works	Scenario 12 Family of Four Refugee Claimants, Full-Time Minimum Wage Earner
Income												
Income from Employment		\$2,897.00	\$10,350.00							\$2,897.00		\$2,897.00
Basic Allowance ^b	\$494.00			\$360.00	\$343.00	\$752.00		\$1,501.00	\$752.00		\$360.00	
Maximum Shelter Allowance ^b	\$756.00			\$697.00	\$390.00	\$556.00		\$875.00	\$556.00		\$697.00	
Old Age Security/Guaranteed Income Supplement ^c							\$1,779.00					
Ontario Guaranteed Annual Income System ^d							\$83.00					
Canada Child Benefit ^e	\$1,314.00	\$1,269.00		\$1,314.00						\$1,463.00	\$1,507.00	
GST/HST credit ^f	\$83.00	\$83.00		\$83.00	\$27.00	\$33.00	\$41.00	\$54.00	\$33.00	\$83.00	\$83.00	\$83.00
Ontario Trillium Benefit ^g	\$180.00	\$180.00		\$145.00	\$80.00	\$83.00	\$125.00	\$112.00	\$83.00	\$145.00	\$145.00	\$180.00
Advanced Canada Worker Benefit ^h		\$75.00								\$75.00		\$75.00
Canada Worker Benefit ^h		\$125.00								\$125.00		\$125.00
Employment Insurance paid ⁱ		\$(48.00)	\$(147.00)							\$(48.00)		\$(48.00)
Canada Pension Plan paid ^j		\$(155.00)	\$(518.00)							\$(155.00)		\$(155.00)
Canada Carbon Rebate ^k	\$81.00	\$81.00		\$71.00	\$41.00	\$41.00	\$41.00	\$61.00	\$41.00	\$71.00	\$71.00	\$81.00
Pregnancy/Breast-feeding Nutritional Allowance (non-lactose intolerant)									\$40.00			
Total Income	\$2,908.00	\$4,507.00	\$9,685.00	\$2,670.00	\$881.00	\$1,465.00	\$2,069.00	\$2,603.00	\$1,505.00	\$4,656.00	\$2,863.00	\$3,238.00
Selected Expenses												
	(3 Bdr.)	(3 Bdr.)	(3 Bdr.)	(2 Bdr.)	(Bachelor)	(1 Bdr.) ^p	(1 Bdr.)	(1 Bdr.)	(1 Bdr.)	(2 Bdr.)	(2 Bdr.)	(3 Bdr.)
Average Monthly Rent (may or may not include heat/hydro) ^l	\$1,835.00	\$1,835.00	\$1,835.00	\$1,613.00	\$1,040.00	\$1,399.00	\$1,399.00	\$1,399.00	\$1,399.00	\$1,613.00	\$1,613.00	\$1,835.00
Monthly cost of Food ^m	\$1,231.88	\$1,231.88	\$1,231.88	\$918.44	\$428.61	\$428.61	\$267.29	\$711.64	\$455.17	\$720.07	\$720.07	\$1,231.88
Total Selected Expenses	\$3,066.88	\$3,066.88	\$3,066.88	\$2,531.44	\$1,468.61	\$1,827.61	\$1,666.29	\$2,110.64	\$1,854.17	\$2,333.07	\$2,333.07	\$3,066.88
Funds Remaining (for other basic needs e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	\$(158.88)	\$1,440.12	\$6,618.12	\$138.56	\$(587.61)	\$(362.61)	\$402.71	\$492.36	\$(349.17)	\$2,322.93	\$529.93	\$171.12
Percentage of income required for rent	63%	41%	19%	60%	118%	95%	68%	54%	93%	35%	56%	57%
Percentage of income required to purchase healthy food	42%	27%	13%	34%	49%	29%	13%	27%	30%	15%	25%	38%

Note: All dollars rounded to nearest whole number.

Note 2: Rental costs are based on the Canadian Mortgage and Housing Corporation (CMHC) Rental Market Survey. The survey is conducted in urban areas with populations of 10,000 or more. The survey includes both new and existing units in privately initiated structures with at least 3 rental units. The cost for a new tenant would likely be higher, as current tenants are protected from large annual increases by Ontario's residential rent increase guideline. Utility costs (e.g., heat, electricity, hot water) may or may not be included in the rental amounts.

Scenario References:

Scenario 1 - 2 adults (male and female ages 31-50), 2 children (girl age 8, boy age 14); Ontario Works (OW).

Scenario 2 - 2 adults (male and female ages 31-50), 2 children (girl age 8, boy age 14); income is based on one minimum wage earner.

Scenario 3 - 2 adults (male and female ages 31-50), 2 children (girl age 8, boy age 14).

NOTE: Income from employment is based on median after-tax income- couples with children; however, EI and CPP contributions are calculated using median total income- couples with children. Assumption of a dual income family with a split of 65% / 35% between partners.

Scenario 4 - 1 adult (female age 31-50), 2 children (girl age 8, boy age 14); Ontario Works.

Scenario 5 - 1 adult (male age 31-50); Ontario Works.

Scenario 6 - 1 adult (male age 31-50); Ontario Disability Support Program (ODSP).

Scenario 7 - 1 adult (female age 70+); income based on Old Age Security and Guaranteed Income Supplement (OAS/GIS).

Scenario 8 - 2 adults (male and female age 31-50); Ontario Disability Support Program (ODSP).

Scenario 9 - 1 adult (female pregnant 19-30); Ontario Disability Support Program (ODSP)

Scenario 10 - 1 adult (female age 31-50), 2 children (girl age 3, boy age 4); income is based on one minimum wage earner.

Scenario 11 - 1 adult (female age 31-50), 2 children (girl age 3, boy age 4); Ontario Works.

Scenario 12 - 2 adults (male and female ages 31-50), 2 children (girl age 8, boy age 14); One minimum wage earner.

a - Due to the Northern Ontario Energy Credit portion of the Ontario Trillium Benefit (OTB), this spreadsheet is applicable for Ontario excluding the districts of Algoma, Cochrane, Kenora, Manitoulin, Nipissing, Parry Sound, Rainy River, Sudbury (including the City of Greater Sudbury), Thunder Bay, and Timiskaming.

b - Basic and maximum shelter allowance. Ontario Works (OW) and Ontario Disability Support Payment (ODSP) rates as of June 2024. Source: Social Assistance, Pension and Tax Credit Rates April to June 2024 Ministry of Children, Community and Social Services. <https://www.odph.ca/membership/workgroups/food-insecurity-workgroup#folder236> (Accessed August 2024)

c - Old Age Security and Guaranteed Income Supplement (OAS/GIS) rates as of June 2024. Source: Social Assistance, Pension and Tax Credit Rates April to June 2024. <https://www.odph.ca/membership/workgroups/food-insecurity-workgroup#folder236> (Accessed August 2024)

d - Ontario Guaranteed Annual Income System rates as of June 2024. Source: Social Assistance, Pension and Tax Credit Rates April to June 2024. <https://www.odph.ca/membership/workgroups/food-insecurity-workgroup#folder236> (Accessed August 2024)

e - Canada Child Benefit (CCB) includes Canada Child Benefit monthly amount, and Ontario Child Benefit monthly amount. Figures derived from Child and Family Benefits Calculator for Tax Year 2022 <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2024)

f - Based on net annual income. GST/HST is issued on a quarterly basis, but calculated on a monthly basis. Figures derived from Child and Family Benefits Calculator for Tax Year 2022 <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2024)

g - Ontario Trillium Benefit (OTB) includes Ontario Energy and Property Tax Credit, the Northern Ontario Energy Credit, and Ontario Sales Tax Credit. Based on average apartment rental rates for Ontario and net annual income in 2022. Benefit is issued on a monthly basis. Figures derived from Child and Family Benefits Calculator for Tax Year 2022 <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2024)

h - For those who are entitled to the Canada Workers Benefit (CWB) on their income tax return, advance payments of up to 50% of the CWB will be issued under the Advanced Canada workers benefit (ACWB). Eligibility for CWB with net income less than \$43,212 (2022 adjusted family net income limit for basic CWB with an eligible spouse or eligible dependants). ARCHIVED - 5000-S6 Schedule 6 - Canada Workers Benefit (for all except QC, AB, and NU). <https://www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/archived-general-income-tax-benefit-package-2022/5000-s6.html> (Accessed August 2024)

i - EI premium rates and maximums 2024. <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/payroll-deductions-contributions/employment-insurance-ei/ei-premium-rates-maximums.html> (Accessed August 2024)

j - CPP contribution rates, maximums and exemptions 2024. <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/payroll-deductions-contributions/canada-pension-plan-cpp/cpp-contribution-rates-maximums-exemptions.html> (Accessed August 2024)

k - Canada Carbon Rebate. Based on rate for living outside a Census Metropolitan Area (CMA). Benefit is issued on a quarterly basis. Figures derived from Child and Family Benefits Calculator for Tax Year 2022 <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2024)

l - Rental Market Report. Canada Mortgage and Housing Corporation, Oct 2023. Some communities may need to add utility costs. <https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/Table?TableId=2.1.31.2&GeographyId=35&GeographyTypeId=2&DisplayAs=Table&GeographyName=Ontario#Apartment> (Accessed August 2024)

m - Reference: Ontario Nutritious Food Basket data 2024 for Durham Region Health Department - Includes Family size adjustment factors.

n - Reference: Minimum wage. <https://www.ontario.ca/document/your-guide-employment-standards-act-0/minimum-wage> (Accessed August 2024)

o - Source: Statistics Canada. Table 11-10-0190-01 Market income, government transfers, total income, income tax and after-tax income by economic family type <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110019001> (Accessed August 2024)

p - Housing for Scenario 6 was changed from a Bachelor apartment in 2010 to 1-bedroom in 2011. This change reflects a more accurate housing need for persons with a disability.

How much money is left after spending on food and rent by different family types in 2024?

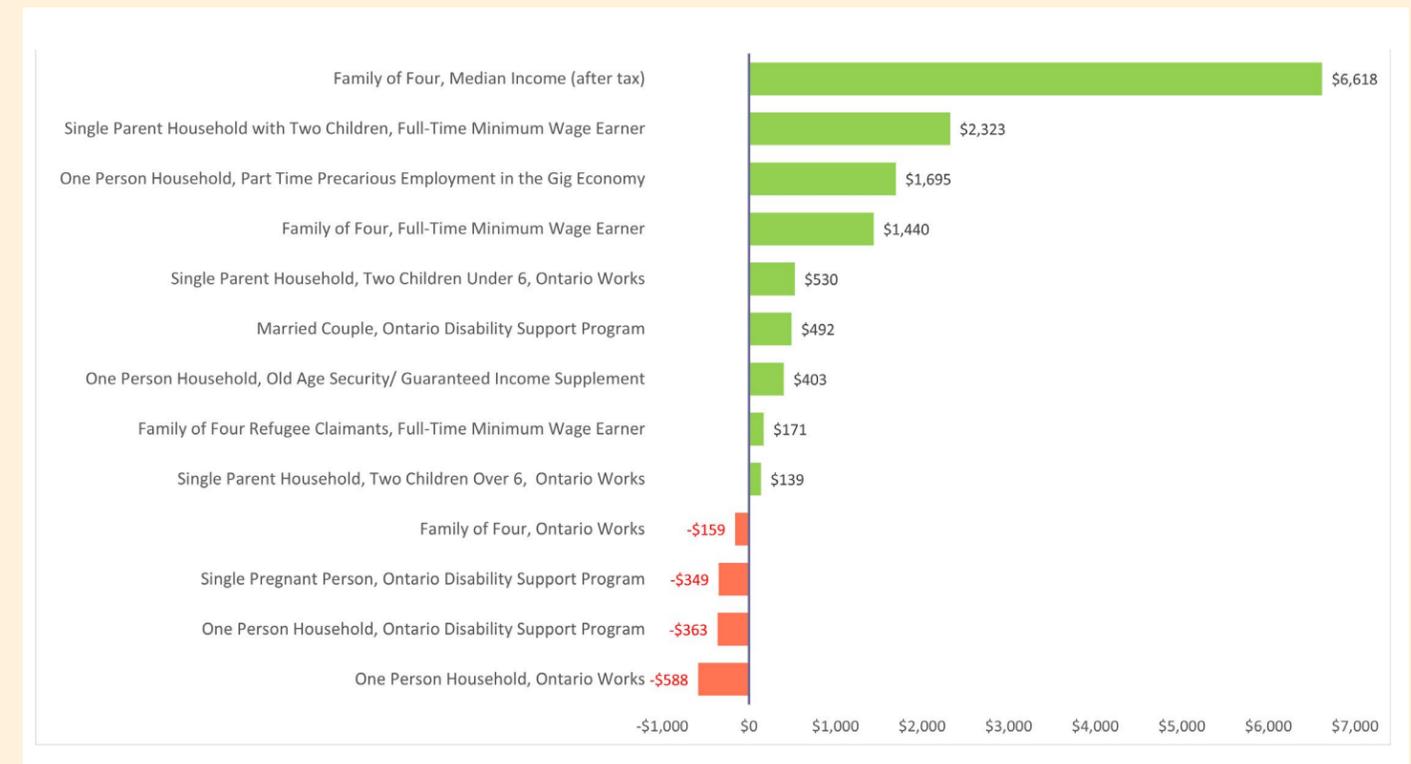


Table adapted from Nutritious Food Basket Guidance Document. Ministry of Health Promotion. (2010).
Excel document developed by North Bay Parry Sound District Health Unit.
Updated by Ontario Dietitians in Public Health Food Insecurity Work Group, August 2024