

**2023 - Monitoring Food Affordability in Ontario (MFAO) Income Scenarios Spreadsheet <sup>a</sup>**

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9	Scenario 10
	Family of Four, Ontario Works	Family of Four, Full-Time Minimum Wage Earner <sup>n</sup>	Family of Four, Median Income (after tax) <sup>o</sup>	Single Parent Household with 2 Children, Ontario Works	One Person Household, Ontario Works	One Person Household, Ontario Disability Support Program <sup>p</sup>	One Person Household, Old Age Security/ Guaranteed Income Supplement	Married Couple, Ontario Disability Support Program	Single Pregnant Person, Ontario Disability Support Program	Single Parent Household with 2 Children, Full-Time Minimum Wage Earner <sup>n</sup>
<b>Monthly Calculations</b>										
<b>Income</b>										
Income from Employment		\$ 2,687.00	\$ 9,575.00							\$ 2,687.00
Basic Allowance <sup>b</sup>	\$ 494.00			\$ 360.00	\$ 343.00	\$ 706.00		\$ 1,409.00	\$ 706.00	
Maximum Shelter Allowance <sup>b</sup>	\$ 756.00			\$ 697.00	\$ 390.00	\$ 522.00		\$ 821.00	\$ 522.00	
Old Age Security/Guaranteed Income Supplement							\$ 1,723.00			
Ontario Guaranteed Annual Income System <sup>d</sup>							\$ 83.00			
Canada Child Benefit <sup>e</sup>	\$ 1,235.00	\$ 1,192.00	\$ 248.00	\$ 1,235.00						\$ 1,375.00
GST/HST credit <sup>f</sup>	\$ 78.00	\$ 78.00		\$ 78.00	\$ 26.00	\$ 32.00	\$ 39.00	\$ 51.00	\$ 32.00	\$ 78.00
Ontario Trillium Benefit <sup>g</sup>	\$ 190.00	\$ 190.00		\$ 157.00	\$ 89.00	\$ 92.00	\$ 131.00	\$ 126.00	\$ 92.00	\$ 157.00
Canada Worker Benefit <sup>h</sup>		\$ 159.00								\$ 159.00
Employment Insurance paid <sup>i</sup>		\$ (44.00)	\$ (137.00)							\$ (44.00)
Canada Pension Plan paid <sup>j</sup>		\$ (143.00)	\$ (464.00)							\$ (143.00)
Climate Action Incentive Payment (CAIP) <sup>k</sup>	\$62.00	\$62.00	\$62.00	\$54.00	\$31.00	\$31.00	\$31.00	\$47.00	\$31.00	\$54.00
Pregnancy/Breast-feeding Nutritional Allowance (non-lactose intolerant)									\$40.00	
<b>Total Income</b>	<b>\$ 2,815.00</b>	<b>\$ 4,181.00</b>	<b>\$ 9,284.00</b>	<b>\$ 2,581.00</b>	<b>\$ 879.00</b>	<b>\$ 1,383.00</b>	<b>\$ 2,007.00</b>	<b>\$ 2,454.00</b>	<b>\$ 1,423.00</b>	<b>\$ 4,323.00</b>
<b>Selected Expenses</b>										
	(3 Bdr.)	(3 Bdr.)	(3 Bdr.)	(2 Bdr.)	(Bachelor)	(1 Bdr.) <sup>p</sup>	(1 Bdr.)	(1 Bdr.)	(1 Bdr.)	(2 Bdr.)
Average Monthly Rent (may or may not include heat/hydro) <sup>l</sup>	\$ 1,310.00	\$ 1,310.00	\$ 1,310.00	\$ 1,139.00	\$ 691.00	\$ 927.00	\$ 927.00	\$ 927.00	\$ 927.00	\$ 1,139.00
Food <sup>m</sup>	\$ 1,202.09	\$ 1,202.09	\$ 1,202.09	\$ 885.47	\$ 430.49	\$ 430.49	\$ 312.59	\$ 718.07	\$ 409.55	\$ 733.71
<b>Total Selected Expenses</b>	<b>\$ 2,512.09</b>	<b>\$ 2,512.09</b>	<b>\$ 2,512.09</b>	<b>\$ 2,024.47</b>	<b>\$ 1,121.49</b>	<b>\$ 1,357.49</b>	<b>\$ 1,239.59</b>	<b>\$ 1,645.07</b>	<b>\$ 1,336.55</b>	<b>\$ 1,872.71</b>
<b>Funds Remaining</b> (for other basic needs e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	<b>\$ 302.91</b>	<b>\$ 1,668.91</b>	<b>\$ 6,771.91</b>	<b>\$ 556.53</b>	<b>\$ (242.49)</b>	<b>\$ 25.51</b>	<b>\$ 767.41</b>	<b>\$ 808.93</b>	<b>\$ 86.45</b>	<b>\$ 2,450.29</b>
Percentage of income required for rent	47%	31%	14%	44%	79%	67%	46%	38%	65%	26%
Percentage of income required to purchase healthy food	43%	29%	13%	34%	49%	31%	16%	29%	29%	17%

Note: All dollars rounded to nearest whole number.

**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, 40hr/wk, \$15.50/hr (minimum wage in May 2023).

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, 40hr/wk, \$15.50/hr (minimum wage in May 2023).

a- Due to the Northern Ontario Energy Credit portion of the Ontario Trillium Benefit (OTB), this worksheet is applicable to 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 May 2023. Source: Social Assistance, Pension and Tax Credit Rates April to June 2023 Ministry of Children, Community and Social Services. [https://www.odph.ca/upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates\\_1.pdf#upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates\\_1.pdf](https://www.odph.ca/upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates_1.pdf#upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates_1.pdf) <https://www.odph.ca/upload/membership/document/2023-09/social-assistance-pension-tax-credit-rates-brochure-october-to-d.pdf#upload/membership/document/2023-09/social-assistance-pension-tax-credit-rates-brochure-october-to-d.pdf> (Accessed 16 Oct 2023).

c - Old Age Security and Guaranteed Income Supplement (OAS/GIS) rates as of May 2023. Source: Social Assistance, Pension and Tax Credit Rates April to June 2023. [https://www.odph.ca/upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates\\_1.pdf#upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates\\_1.pdf](https://www.odph.ca/upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates_1.pdf#upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates_1.pdf) (Accessed 16 October 2023).

d - Ontario Guaranteed Annual Income System rates as of May 2023. Source: Social Assistance, Pension and Tax Credit Rates April to June 2023. [https://www.odph.ca/upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates\\_1.pdf#upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates\\_1.pdf](https://www.odph.ca/upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates_1.pdf#upload/membership/document/2023-06/april-june-2023-social-assistance-pension-tax-credit-rates_1.pdf) (accessed 16 October 2023).

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 <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> for Tax Year 2021 (accessed 16 October 2023).

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 <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> for Tax Year 2021 (accessed 16 October 2023).

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 2021. Benefit is issued on a monthly basis. Figures derived from Child and Family Benefits Calculator <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> for Tax Year 2021 (accessed 16 October 2023).

h - Canada Worker Benefit. Eligibility with net income less than \$42,197 (2021 tax year Basic CWB for eligible dependants) ARCHIVED - 5000-S6 Schedule 6 - Canada Workers Benefit (for all except QC, AB, and NU) - Canada.ca <https://www.canada.ca/content/dam/cra-arc/formspubs/pbg/5000-s6/5000-s6-21e.pdf> (accessed 04 October 2023).

i - EI premium rates and maximums 2023. <https://www.canada.ca/en/revenue-agency/services/tax/businesses/topics/payroll/payroll-deductions-contributions/employment-insurance-ei/ei-premium-rates-maximums.html> (accessed 04 October 2023).

j - CPP contribution rates, maximums and exemptions 2023. <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 04 October 2023).

k - Climate Action Incentive Payment Amounts. Based on rate for living within a Census Metropolitan Area (CMA). Benefit is issued on a quarterly basis. Figures derived from Child and Family Benefits Calculator <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> for Tax Year 2021 (accessed 16 October 2023).

l - Rental Market Report. Canada Mortgage and Housing Corporation, Oct 2022. 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 November 7 2023).

m - Reference: Ontario Nutritious Food Basket data 2023 for North Bay Parry Sound District Health Unit - Includes Family size adjustment factors.

n - Reference: Minimum wage. <https://www.ontario.ca/document/your-guide-employment-standards-act-0/minimum-wage> (accessed 04 October 2023).

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 (accessed 04 October 2023).

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.

Table adapted from Ministry of Health Promotion. (2010). Nutritious food basket guidance document. Retrieved from <http://www.ontla.on.ca/library/repository/mon/24006/302017.pdf>

Excel document developed by North Bay Parry Sound District Health Unit.

Updated by Ontario Dietitians in Public Health Food Insecurity Work Group, October 2023