

2024 - Monitoring Food Affordability in Ontario (MFAO) Income Scenarios Spreadsheet (Northern CMA) <sup>a</sup>

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9	Scenario 10	Scenario 11	Scenario 12	Scenario 13
	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, Two Children Over 6, 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 Two Children, Full- Time Minimum Wage Earner <sup>n</sup>	Single Parent Household, Two Children Under 6, Ontario Works	Family of Four Refugee Claimants, Full- Time Minimum Wage Earner	One Person Household, Part Time Precarious Employment in the Gig Economy
Monthly Calculations													
Income													
Income from Employment		\$ 2,897.00	\$ 10,350.00							\$ 2,897.00		\$ 2,897.00	\$ 1,533.00
Basic Allowance <sup>b</sup>	\$ 494.00			\$ 360.00	\$ 343.00	\$ 752.00		\$ 1,501.00	\$ 752.00		\$ 360.00		
Maximum Shelter Allowance <sup>b</sup>	\$ 756.00			\$ 697.00	\$ 390.00	\$ 556.00		\$ 875.00	\$ 556.00		\$ 697.00		
Old Age Security/Guaranteed Income Supplement <sup>c</sup>							\$ 1,779.00						
Ontario Guaranteed Annual Income System <sup>d</sup>							\$ 83.00						
Canada Child Benefit <sup>a</sup>	\$ 1,314.00	\$ 1,269.00		\$ 1,314.00						\$ 1,463.00	\$ 1,507.00		
GST/HST credit <sup>i</sup>	\$ 83.00	\$ 83.00		\$ 83.00	\$ 27.00	\$ 33.00	\$ 41.00	\$ 54.00	\$ 33.00	\$ 83.00	\$ 83.00	\$ 83.00	\$ 39.00
Ontario Trillium Benefit <sup>g</sup>	\$ 202.00	\$ 202.00		\$ 167.00	\$ 94.00	\$ 98.00	\$ 139.00	\$ 134.00	\$ 98.00	\$ 167.00	\$ 167.00	\$ 202.00	\$ 94.00
Advanced Canada Workers Benefit <sup>h</sup>		\$ 75.00								\$ 75.00		\$ 75.00	\$ 60.00
Canada Worker Benefit <sup>h</sup>		\$ 125.00								\$ 125.00		\$ 125.00	\$ 90.00
Employment Insurance paid <sup>i</sup>		\$ (48.00)	\$ (147.00)							\$ (48.00)		\$ (48.00)	
Canada Pension Plan paid <sup>j</sup>		\$ (155.00)	\$ (518.00)							\$ (155.00)		\$ (155.00)	\$ (148.00)
Canada Carbon Rebate <sup>k</sup>	\$ 81.00	\$ 81.00		\$ 71.00	\$ 41.00	\$ 41.00	\$ 41.00	\$ 61.00	\$ 41.00	\$ 71.00	\$ 71.00	\$ 81.00	\$ 41.00
Pregnancy/Breast-feeding Nutritional Allowance (non-lactose intolerant)									\$ 40.00				
Total Income	\$ 2,930.00	\$ 4,529.00	\$ 9,685.00	\$ 2,692.00	\$ 895.00	\$ 1,480.00	\$ 2,083.00	\$ 2,625.00	\$ 1,520.00	\$ 4,678.00	\$ 2,885.00	\$ 3,260.00	\$ 1,709.00
Selected Expenses													
	(3 Bdr.)	(3 Bdr.)	(3 Bdr.)	(2 Bdr.)	(Bachelor)	(1 Bdr.) <sup>u</sup>	(1 Bdr.)	(1 Bdr.)	(1 Bdr.)	(2 Bdr.)	(2 Bdr.)	(3 Bdr.)	(Bachelor)
Average Monthly Rent (may or may not include heat/hydro) <sup>i</sup>	\$ 1,448.00	\$ 1,448.00	\$ 1,448.00	\$ 1,240.00	\$ 737.00	\$ 991.00	\$ 991.00	\$ 991.00	\$ 991.00	\$ 1,240.00	\$ 1,240.00	\$ 1,448.00	\$ 737.00
Monthly cost of food <sup>m</sup>	\$ 1,243.00	\$ 1,243.00	\$ 1,243.00	\$ 927.00	\$ 432.00	\$ 432.00	\$ 309.00	\$ 719.00	\$ 459.00	\$ 729.00	\$ 729.00	\$ 1,243.00	\$ 432.00
Total Selected Expenses	\$ 2,691.00	\$ 2,691.00	\$ 2,691.00	\$ 2,167.00	\$ 1,169.00	\$ 1,423.00	\$ 1,300.00	\$ 1,710.00	\$ 1,450.00	\$ 1,969.00	\$ 1,969.00	\$ 2,691.00	\$ 1,169.00
Funds Remaining (for other basic needs e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	\$ 239.00	\$ 1,838.00	\$ 6,994.00	\$ 525.00	\$ (274.00)	\$ 57.00	\$ 783.00	\$ 915.00	\$ 70.00	\$ 2,709.00	\$ 916.00	\$ 569.00	\$ 540.00
Percentage of income for rent	49%	32%	15%	46%	82%	67%	48%	38%	65%	27%	43%	44%	43%
Percentage of income for food	42%	27%	13%	34%	48%	29%	15%	27%	30%	16%	25%	38%	25%

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.
- 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.
- Scenario 13 - 1 adult (male age 31-50); income from precarious employment in the Gig Economy.
- NOTE: The income from employment earned through the gig economy is estimated based on Woodgreen's experience working with clients in their Financial Empowerment program. There are no available data published to estimate the amount.

- a - Due to the Northern Ontario Energy Credit portion of the Ontario Trillium Benefit (OTB), this spreadsheet 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 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 within 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&GeographyTypeld=2&DisplayAs=Table&GeographyName=Ontario#Apartment](https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/Table?TableId=2_1_31_2&GeographyId=35&GeographyTypeld=2&DisplayAs=Table&GeographyName=Ontario#Apartment) (Accessed November 20 2024)
- m - Reference: Ontario Nutritious Food Basket data 2024 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 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.

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