

Document 1 - 2025 Income Scenarios using CMHC Housing Cost Data

2025 - Monitoring Food Affordability in Ontario (MFAO) Income Scenarios Spreadsheet (Non-Northern CMA) ^a

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9	Scenario 10	Scenario 11a	Scenario 11b	Scenario 12
	Family of Four, Ontario Works, 2 school-age children	Family of Four, Minimum Wage ^p Earners, 2 school-age children	Family of Four, Median Income (after tax) ^q 2 school-age children	Family of Three, Ontario Works, 2 school-age children	One Person Household, Ontario Works	One Person Household, Ontario Disability Support Program	One Person Household, OAS/GIS/GAINS	Single Pregnant Person, Ontario Disability Support Program	Family of Three, Ontario Works, 2 preschool-age children	One Person Household, Minimum Wage Earner	Family of Two, Ontario Works, parent with infant (formula-fed)	Family of Two, Ontario Works, parent with infant (breast-fed)	Family of Four, Refugee Claimants, Minimum Wage Earner, 2 school-age children
Monthly Calculations													
Income													
Income from Employment		\$ 3,727.00	\$ 10,575.00							\$ 2,236.00			\$ 2,981.00
Basic Allowance ^b	\$ 494.00			\$ 360.00	\$ 343.00	\$ 786.00		\$ 786.00	\$ 360.00		\$ 360.00	\$ 360.00	
Maximum Shelter Allowance ^b	\$ 756.00			\$ 697.00	\$ 390.00	\$ 582.00		\$ 582.00	\$ 697.00		\$ 642.00	\$ 642.00	
Old Age Security/Guaranteed Income Supplement ^c							\$ 1,815.00						
Ontario Guaranteed Annual Income System ^d							\$ 87.00						
Canada Child Benefit ^e	\$ 1,375.00	\$ 1,228.00		\$ 1,375.00					\$ 1,578.00		\$ 789.00	\$ 789.00	
GST/HST credit ^f	\$ 87.00	\$ 87.00		\$ 87.00	\$ 28.00	\$ 35.00	\$ 43.00	\$ 35.00	\$ 87.00	\$ 43.00	\$ 72.00	\$ 72.00	\$ 87.00
Ontario Trillium Benefit ^g	\$ 189.00	\$ 159.00		\$ 159.00	\$ 84.00	\$ 84.00	\$ 128.00	\$ 84.00	\$ 153.00	\$ 84.00	\$ 114.00	\$ 114.00	\$ 189.00
Advanced Canada Workers Benefit ^h		\$ 84.00								\$ 63.00			\$ 84.00
Canada Worker Benefit ⁱ		\$ 168.00								\$ 127.00			\$ 168.00
Employment Insurance paid ^j		\$ (61.00)	\$ (155.00)							\$ (37.00)			\$ (49.00)
Canada Pension Plan paid ^j		\$ (187.00)	\$ (555.00)							\$ (116.00)			\$ (160.00)
Income Tax Paid ^j		\$ (205.00)								\$ (169.00)			\$ (58.00)
Canada Carbon Rebate ^k	\$ 93.00	\$ 93.00		\$ 82.00	\$ 47.00	\$ 47.00	\$ 47.00	\$ 47.00	\$ 82.00	\$ 47.00	\$ 70.00	\$ 70.00	\$ 93.00
Pregnancy/Breast-feeding Nutritional Allowance (non-lactose intolerant) ^l								\$ 40.00				\$ 40.00	
Special Dietary Allowance (non-lactose intolerant) ^m											\$ 145.00		
Total Income	\$ 2,994.00	\$ 5,093.00	\$ 9,865.00	\$ 2,760.00	\$ 892.00	\$ 1,534.00	\$ 2,120.00	\$ 1,574.00	\$ 2,957.00	\$ 2,278.00	\$ 2,192.00	\$ 2,087.00	\$ 3,335.00
Selected Expenses													
Average Monthly Rent (may or may not include heat/hydro) ⁿ	(3 Bdr.)	(3 Bdr.)	(3 Bdr.)	(3 Bdr.) ^f	(Bachelor)	(Bachelor) ^f	(Bachelor) ^f	(Bachelor) ^f	(2 Bdr.)	(Bachelor)	(2 Bdr.)	(2 Bdr.)	(3 Bdr.)
	\$ 2,002.00	\$ 2,002.00	\$ 2,002.00	\$ 2,002.00	\$ 1,253.00	\$ 1,253.00	\$ 1,253.00	\$ 1,253.00	\$ 1,869.00	\$ 1,253.00	\$ 1,869.00	\$ 1,869.00	\$ 2,002.00
Monthly cost of food ^o	\$ 1,180.36	\$ 1,180.36	\$ 1,180.36	\$ 879.42	\$ 411.38	\$ 411.38	\$ 291.98	\$ 434.59	\$ 689.36	\$ 435.16	\$ 338.39	\$ 416.86	\$ 1,180.36
Total Selected Expenses	\$ 3,182.36	\$ 3,182.36	\$ 3,182.36	\$ 2,881.42	\$ 1,664.38	\$ 1,664.38	\$ 1,544.98	\$ 1,687.59	\$ 2,558.36	\$ 1,688.16	\$ 2,207.39	\$ 2,285.86	\$ 3,182.36
Funds Remaining (for other basic needs e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	\$ (188.36)	\$ 1,910.64	\$ 6,682.64	\$ (121.42)	\$ (772.38)	\$ (130.38)	\$ 575.02	\$ (113.59)	\$ 398.64	\$ 589.84	\$ (15.39)	\$ (198.86)	\$ 152.64
Percentage of income for rent	67%	39%	20%	73%	140%	82%	59%	80%	63%	55%	85%	90%	60%
Percentage of income for food	39%	23%	12%	32%	46%	27%	14%	28%	23%	19%	15%	20%	35%

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 two minimum wage earners.
- Scenario 3 - 2 adults (male and female ages 31-50), 2 children (girl age 8, boy age 14). Median Ontario after-tax income
- 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 72); income based on Old Age Security and Guaranteed Income Supplement (OAS/GIS) and Guaranteed Annual Income System (GAINS).
- Scenario 8 - 1 adult (female pregnant 19-30); Ontario Disability Support Program (ODSP).
- Scenario 9 - 1 adult (female age 31-50), 2 children (girl age 3, boy age 4); Ontario Works.
- Scenario 10 - 1 adult (male age 19-30), minimum wage earner.
- Scenario 11a - 1 adult (female age 19-30), 1 formula-fed infant (0-6 months); Ontario Works.
- Scenario 11b - 1 adult (lactating adult female ages 19-30), 1 breast-fed infant (0-6 months);Ontario Works.
- Scenario 12 - 2 adults (male and female ages 31-50), 2 children (girl age 8, boy age 14); income is based on 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 May/June 2025

Source: Social Assistance, Pension and Tax Credit Rates January - March 2025 (Note: April-July 2025 brochure not published, Social assistance rates were the same as January - March 2025) Ministry of Children, Community and Social Services.

Social Assistance, Pension, and Tax Credit Rates brochures are accessible in this ODPH Teams folder: Food Insecurity/General/FIWG-Key Documents & Resources/2025 Monitoring Food Affordability Resources/SA_Pension_TaxCredit_Rates_brochures (Accessed August 2025)

c - Old Age Security and Guaranteed Income Supplement (OAS/GIS) rates for July 1, 2024 to June 30, 2025 from Ontario Data Catalogue: "gains_rate_tables_65-74_apr_1_to_june_30_2025-single"

<https://data.ontario.ca/dataset/ontario-guaranteed-annual-income-system-benefit-rates/resource/05744cda-c23f-44e6-b033-229d186f3973> (Accessed August 2025)

d - Ontario Guaranteed Annual Income System rates for July 1, 2024 to June 30, 2025 from Ontario Data Catalogue: "gains_rate_tables_65-74_apr_1_to_june_30_2025-single"

<https://data.ontario.ca/dataset/ontario-guaranteed-annual-income-system-benefit-rates/resource/05744cda-c23f-44e6-b033-229d186f3973> (Accessed August 2025)

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 2023

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2025)

f - GST/HST credit is based on net annual income. It is issued on a quarterly basis, but calculated on a monthly basis. Figures derived from Child and Family Benefits Calculator for Tax Year 2023

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2025)

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 2023. Benefit is issued on a monthly basis. Figures derived from Child and Family Benefits Calculator for Tax Year 2023.

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2025)

h - Advanced Canada Workers Benefit (ACWB). Eligible individuals automatically receive up to 50% in advance payments of their Canada Workers Benefit (CWB).

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2025)

i - Canada Workers Benefit (CWB) - Eligibility for CWB with net income less than \$45,934 (2023 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-2023/5000-s6.html> (Accessed August 2025)

j - Government of Canada Payroll Deductions Online Calculator.

<https://apps.cra-arc.gc.ca/ebci/rhpd/beta/entry> (Accessed August 2025)

k - Canada Carbon Rebate. Based on rate for living within a Census Metropolitan Area (CMA). Benefit is issued on a quarterly basis but calculated on a monthly basis. Figures derived from Child and Family Benefits Calculator for Tax Year 2023

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html> (Accessed August 2025)

l - Pregnancy/breast-feeding nutritional allowance

<https://www.ontario.ca/document/ontario-works-policy-directives/65-pregnancy-and-breast-feeding-nutritional-allowance> (Accessed August 2025)

m - Special Diet Allowance

<https://www.ontario.ca/document/ontario-disability-support-program-policy-directives-income-support/64-special-diet> (Accessed Sept 2025)

n - Rental Market Report. Canada Mortgage and Housing Corporation, Oct 2024. 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&GeograghyName=Ontario#Apartment> (Accessed September 2025)

o - Reference: Ontario Nutritious Food Basket data 2025 for Ottawa Public Health - Includes Family size adjustment factors.

p - Reference: Minimum wage.

<https://www.ontario.ca/document/your-guide-employment-standards-act-0/minimum-wage> (Accessed August 2025)

q - 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 2025)

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.

r - In 2025, apartment sizes changed for four scenarios, affecting comparisons to previous years: Scenario 4 (Family of Three - 1 adult, boy 14y, girl 8y) apartment size changed from 2 BR to 3 BR; Scenarios 6,7 and 8 (one-person household) apartment size changed from 1BR to Bachelor. These changes align with the National Occupancy Standard.

Adapted from original spreadsheets developed by North Bay Parry Sound District Health Unit.

Updated by Ontario Dietitians in Public Health Food Insecurity Work Group, September 2025

For full calculation details see "2025 Monitoring Food Affordability Income Scenarios - Background."