

Attachment 2: Affordability Case Scenarios (September 2008)

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7
	Family of Four, Ontario Works	Family of Four, Minimum Wage Earner (full time/full year)	Family of Four, Median Ontario Income (After tax)	Single Parent Household with 2 children, Ontario Works	One Person Household, Ontario Works	One Person Household, ODSP	One Person Household, OAS/GIS
Monthly Income							
Income from Employment		\$1,517.00	\$6,175.00				
Basic Allowance ^a	\$437.00			\$372.00	\$211.00	\$554.00	
Shelter Allowance ^a	\$647.00			\$595.00	\$349.00	\$445.00	
Old Age Security/Guaranteed Income Supplement (OAS/GIS) ^b							\$1,144.00
Child/Family Benefits ^c	\$536.00	\$536.00		\$536.00			
Ontario Child Benefit ^d	\$100.00	\$100.00		\$100.00			
Federal GST Benefit ^e	\$62.00	\$62.00		\$62.00	\$20.00	\$27.00	\$30.00
Employment Insurance paid ^f		(\$26.00)	(\$104.00)				
Canada Pension Plan paid ^g		(\$61.00)	(\$283.00)				
Working Income Tax Benefit ^h		\$42.00					
Total Income	\$1,782.00	\$2,170.00	\$5,788.00	\$1,665.00	\$580.00	\$1,026.00	\$1,174.00
Selected Monthly Expenses							
Average Monthly Rent (may or may not include heat/hydro) ⁱ	\$1,275.00 (3 Bdr.)	\$1,275.00 (3 Bdr.)	\$1,275.00 (3 Bdr.)	\$1,072.00 (2 Bdr.)	\$742.00 (Bachelor)	\$742.00 (Bachelor)	\$902.00 (1 Bdr.)
Food ^j	\$590.00	\$590.00	\$590.00	\$432.00	\$205.00	\$205.00	\$143.00
Total Expenses	\$1,865.00	\$1,865.00	\$1,865.00	\$1,504.00	\$947.00	\$947.00	\$1,045.00
Monthly Funds Remaining (for other basic needs e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	- \$83.00	\$305.00	\$3,923.00	\$161.00	- \$367.00	\$79.00	\$129.00
Percentage of income required for rent	72%	59%	22%	64%	128%	72%	77%
Percentage of income required to purchase healthy food	33%	27%	10%	26%	35%	20%	12%

Note: All dollars rounded to nearest whole number.

Scenario References:

Scenario 1 - 2 adults (male and female ages 25-49), 2 children (girl age 7, boy age 13); on Ontario Works (OW)

Scenario 2 - 2 adults (male and female ages 25-49), 2 children (girl age 7, boy age 13); income is based on one minimum wage earner, 40hr/wk, \$8.75/hr.

Scenario 3 - 2 adults (male and female ages 25-49), 2 children (girl age 7, boy age 13); income is based on the Ontario Median Income-After tax; Couple Households with Children, 2005. Reference: Statistics Canada. 2007. Ontario (table). 2006 Community Profiles. 2006 Census. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. Released March 13, 2007. <http://www12.statcan.ca/english/census06/data/profiles/community/Index.cfm?Lang=E> (accessed August 1, 2008).

NOTE: The After Tax income includes government transfers & Income tax, but not Employment Insurance and Canada Pension Plan deductions.

Scenario 4 - 1 adult (female age 25-49), 2 children (girl age 7, boy age 13); on Ontario Works

Scenario 5 - 1 adult (male age 25-49); on Ontario Works

Scenario 6 - 1 adult (male age 25-49); on Ontario Disability Support Program

Scenario 7 - 1 adult (female age 75+); income based on Old Age Security and Guaranteed Income Supplement (OAS/GIS)

a - Basic and maximum shelter allowance. OW rates effective August 2008. Ontario Disability Support Program (ODSP) rates effective July 2008.

b - Old Age Security and Guaranteed Income Supplement (OAS/GIS) rates July 2008.

c - Includes maximum Canada Tax benefit, National Child Benefit Supplement, Guideline Table effective July 2008 - June 2009.

<http://www.cra-arc.gc.ca/bnfts/clcltr/menu-eng.html>

d - Maximum monthly Ontario Child Benefit from July 2008-June 2009.

e - Based on net annual income. GST credit issued on a quarterly basis, but calculated on a monthly basis. Figures derived from GST Guideline Table effective July 2008-June 2009. <http://www.cra-arc.gc.ca/bnfts/clcltr/menu-eng.html>

f - Reference: Employment Insurance Premium Rates <http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/ei/cnt-chrt-pf-eng.html>

g - Reference: Canada Pension Plan <http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/cpp-rpc/cnt-chrt-pf-eng.html>

h - Reference: Working Income Tax Benefit Online Calculator . Accessed August 2008. <http://www.cra-arc.gc.ca/bnfts/wtb/menu-eng.html>

i - Rental Market Reports, Canada Mortgage and Housing Corporation, October 2007.

j - Based on Nutritious Food Basket results Toronto May 2008. Reference: Monitoring the Cost of a Nutritious Food Basket Protocol, Ontario Ministry of Health June 1998.