

Attachment 2: May 2014 - Nutritious Food Basket Scenarios ^a

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7
	Family of Four, Ontario Works	Family of Four, Full-Time Minimum Wage Earner ^m	Family of Four, Median ONTARIO Income (after tax) ⁿ	Single Parent Household with 2 Children, Ontario Works	One Person Household, Ontario Works	One Person Household, Ontario Disability Support Program	One Person Household, Old Age Security/Guaranteed Income Supplement
Monthly Calculations							
Income							
Income from Employment		\$ 1,906.00	\$ 7,408.00				
Basic Allowance ^b	\$ 458.00			\$ 336.00	\$ 250.00	\$ 607.00	
Maximum Shelter Allowance ^b	\$ 702.00			\$ 648.00	\$ 376.00	\$ 479.00	
Old Age Security/Guaranteed Income Supplement ^c							\$ 1,382.00
Ontario Guaranteed Annual Income System ^d							\$ 83.00
Canada Child Tax Benefit ^e	\$ 811.00	\$ 792.00		\$ 811.00			
GST/HST credit ^f	\$ 204.00	\$ 204.00		\$ 204.00	\$ 67.00	\$ 89.00	\$ 102.00
Ontario Trillium Benefit ^g	\$ 145.00	\$ 145.00		\$ 117.00	\$ 63.00	\$ 23.00	\$ 23.00
Working Income Tax Benefit ^h		\$ 30.00					
Employment Insurance paid ⁱ		\$ (33.41)	\$ (139.27)				
Canada Pension Plan paid ^j		\$ (87.96)	\$ (366.70)				
Total Income	\$ 2,320.00	\$ 2,955.63	\$ 6,902.03	\$ 2,116.00	\$ 756.00	\$ 1,198.00	\$ 1,590.00
Selected Expenses							
Average Monthly Rent (may or may not include heat/hydro) ^k	(3 Bdr.) \$ 1,444.00	(3 Bdr.) \$ 1,444.00	(3 Bdr.) \$ 1,444.00	(2 Bdr.) \$ 1,241.00	(Bachelor) \$ 857.00	(1 Bdr.) ^o \$ 1,050.00	(1 Bdr.) \$ 1,050.00
Food ^l	\$ 703.96	\$ 703.96	\$ 703.96	\$ 532.60	\$ 236.06	\$ 236.06	\$ 173.52
Total Selected Expenses	\$ 2,147.96	\$ 2,147.96	\$ 2,147.96	\$ 1,773.60	\$ 1,093.06	\$ 1,286.06	\$ 1,223.52
Funds Remaining (for other basic needs e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	\$ 172.04	\$ 807.67	\$ 4,754.07	\$ 342.40	\$ (337.06)	\$ (88.06)	\$ 366.48
Percentage of income required for rent	62%	49%	21%	59%	113%	88%	66%
Percentage of income required to purchase healthy food	30%	24%	10%	25%	31%	20%	11%

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); on 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, \$11.00/hr.

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- two-parent families with children, two earners (CANSIM Table 202-0605); however, EI and CPP contributions are calculated using median total income-two-parent families with children, two earners (CANSIM Table 202-0411). 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); on Ontario Works.

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

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

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

a- Due to the Northern Ontario Energy Credit portion of the Ontario Trillium Benefit (OTB), this worksheet is applicable for Ontario districts, excluding the Northern Ontario 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. OW rates effective October 2014 and Ontario Disability Support Payment (ODSP) rates effective September 2014. Source: Social Assistance, Pension and Tax Credit Rates January to March 2014, Ministry of Community and Social Services. http://www.communitylegalcentre.ca/legal_information/Tips/IM/SA_pension_rate_Jan-Mar_2014.pdf (accessed September 8, 2014).

c - Old Age Security and Guaranteed Income Supplement (OAS/GIS) rates. Source: Social Assistance, Pension and Tax Credit Rates January to March 2014, Ministry of Community and Social Services. http://www.communitylegalcentre.ca/legal_information/Tips/IM/SA_pension_rate_Jan-Mar_2014.pdf (accessed September 8, 2014).

d - Ontario Guaranteed Annual Income System (GAINS) rates. Source: Social Assistance, Pension and Tax Credit Rates January to March 2014, Ministry of Community and Social Services. http://www.communitylegalcentre.ca/legal_information/Tips/IM/SA_pension_rate_Jan-Mar_2014.pdf (accessed September 8, 2014).

e - Canada Child Tax Benefit (CCTB) includes Basic monthly amount, National Child Benefit Supplement monthly amount, & Ontario Child Benefit monthly amount. Effective July 2014 - June 2015. <http://www.cra-arc.gc.ca/bnfts/clcltr/menu-eng.html> (accessed September 8, 2014).

f - Based on net annual income. GST/HST is issued on a quarterly basis, but calculated on a monthly basis. Figures derived from GST/HST and related provincial programs calculator, effective July 2014 -June 2015. <http://www.cra-arc.gc.ca/bnfts/clcltr/menu-eng.html> (accessed September 8, 2014).

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 (see k) and net annual income. Ontario Trillium Benefit is issued on a monthly basis. Figures derived from Ontario Trillium Benefit and related provincial programs calculator, effective July 2014 -June 2015. <http://www.cra-arc.gc.ca/bnfts/clcltr/menu-eng.html> (accessed September 8, 2014).

h - Reference: Working Income Tax Benefit Online Calculator 2014 Tax Year. <http://www.cra-arc.gc.ca/bnfts/wtb/menu-eng.html> (accessed September 8, 2014).

i - Reference: Employment Insurance Premium Rates <http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/ei/cnt-chrt-pf-eng.html> (accessed September 8, 2014).

j - Reference: Canada Pension Plan <http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/cpp-rpc/cnt-chrt-pf-eng.html> (accessed September 8, 2014).

k - Rental costs calculations are from the Rental Market Report: Ontario Highlights. Canada Mortgage and Housing Corporation, Spring 2014. Some communities may need to add utility costs. http://www.cmhc-schl.gc.ca/odpub/esub/64507/64507_2014_B01.pdf?lang=en (accessed September 8, 2014).

l - Reference: Nutritious Food Basket Data Results For Toronto - Includes Family size adjustment factors. <http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=5bc0ce7e2b322410VgnVCM10000071d60f89RCRD&vq>

m - Reference: Minimum wage <http://www.labour.gov.on.ca/english/es/pubs/guide/minwage.php> (accessed September 8, 2014).

n - Source: Statistics Canada. Table 202-0605- Median after-tax income, by economic family type, 2011 constant dollars, annual (dollars), CANSIM (database). <http://www5.statcan.gc.ca/cansim/pick-choisir?lang=eng&p2=33&id=2020605> (accessed September 8, 2014). Please note: no updated data is available for 2014 - the only data available is from 2011.

o- 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. This change will need to be recognized when attempting to compare year over year results.