

Attachment 2: May 2015 – Nutritious Food Basket Scenarios

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5	Scenario 6	Scenario 7	Scenario 8	Scenario 9
	Couple with Two Children, Ontario Works	Couple with Two Children, Full-Time Minimum Wage ⁱ Earner	Couple with Two Children, Median Toronto ⁱⁱ Income (after tax)	Single Parent Household, with Two Children, Ontario Works	One Person Household, Ontario Works	One Person Household, Ontario Disability Support Program	One Person Household, Old Age Security / Guaranteed Income Supplement	Couple with Two Children, 2 Full-time Minimum Wage Earners	One Person Household, Full-Time Minimum Wage Earner
Monthly Calculations									
Income									
Income from Employment		1,907.00	7850.00					3,813.00	1907.00
Basic Allowance ⁱⁱⁱ	463			339	280	619			
Maximum Shelter Allowance ⁴	710			655	376	479			
Old Age Security / Guaranteed Income Supplement ⁴							1328.14		
Ontario Guaranteed Annual Income System ⁴							83.00		
Canada Child Tax Benefit ^{iv}	811	811.00	94.00	811.00				405.00	
GST/HST credit	68	68.00		68.00	22.00	30.00	34.00	47.00	27.00
Ontario Trillium Benefit	144	144.00		115.00	62.00	65.00	99.00	82.00	65.00
Working Income Tax Benefit		78.00							
Employment Insurance paid ^v		(36.00)	(148.00)					(72.00)	(36.00)
Canada Pension Plan paid ^{vi}		(80.00)	(374.00)					(174.00)	(80.00)
Total Income	2,196.00	2,882.00	7442.00	1988.00	740.00	1193.00	1544.00	4,101	1883.00
Selected Expenses									
Average Monthly Rent (may or may not include heat/hydro) ^{vii}	(3 Bdr.)	(3 Bdr.)	(3 Bdr.)	(2 Bdr.)	(Bachelor)	(1 Bdr.)	(1 Bdr.)	(3 Bdr.)	(Bachelor)
	1484	1484	1484	1264	899	1071	1071	1484	899
Food	847.16	847.16	847.16	639.76	285.52	285.52	206.97	847.16	285.52
Total Selected Expenses	2331.16	2331.16	2331.16	1903.76	1184.52	1356.52	1277.97	2331.16	1184.50
Funds remaining (for other basic needs, e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	(135.16)	550.84	5111.00	84.24	(444.52)	(163.52)	266.03	1707.00	698.50
Percentage of income required for rent	68%	51%	20%	64%	121%	90%	69%	36%	48%
Percentage of income required to purchase healthy food	39%	29%	11%	32%	39%	24%	13%	21%	15%

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, Toronto (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).

Scenario 8 – 2 adults (male and female ages 31-50), 2 children (girl age 8, boy age 14); both adults working minimum wage, 40 hr/wk, \$11.00/hr.

Scenario 9 – 1 adult (male age 31-50); working minimum wage, 40 hr/wk, \$11.00/hr.

ⁱ Ontario Minimum wage \$11.00 until October 1 2015. Minimum Wage. Ontario Ministry of Labour. <http://www.labour.gov.on.ca/english/es/pubs/guide/minwage.php> . Accessed July 2015.

ⁱⁱ Toronto family 2011. Median total income, by family type, by census metropolitan area <http://www5.statcan.gc.ca/cansim/a26?lang=eng&retrLang=eng&id=2020411&tabMode=dataTable&srchLan=-1&p1=-1&p2=9> Table 202-0605, Median after-tax income, by economic family type, 2011 constant dollars annual (dollars), economic family type=two-parent families with children, two earners

ⁱⁱⁱ Basic Allowance, Maximum Shelter Allowance, Old Age Security / Guaranteed Income Supplement, Ontario Guaranteed Annual Income System. Source: Social Assistance, Pension, and Tax Credit Rates. April – June 2015. Ministry of Community & Social Services. http://www.communitylegalcentre.ca/legal_information/Tips/IM/SA-pension-rate-Apr-Jun-2015.pdf Accessed June 29 2015.

^{iv} National child benefit supplement + Ontario child benefit total monthly amount. Does not include UCCB, enhanced July 2015. Based on income for May 2015. Canada child tax benefit (CCTB) online calculation 2014 base year (for the period July 2015 to June 2016) <http://www.cra-arc.gc.ca/bnfts/uccb-puge/menu-eng.html> Accessed July 3 2015.

^v EI Premium Rates and Maximums. <http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/ei/cnt-chrt-pf-eng.html> . Accessed July 3 2015.

^{vi} CPP Contribution Rates, maximums and exemptions. <http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/cpp-rpc/cnt-chrt-pf-eng.html> Accessed July 3 2015.

^{vii} 2015 estimates are based on CMHC Rental Market Survey zones 1-17 which align with the City of Toronto. See Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area. Fall 2014. http://www.cmhc-schl.gc.ca/odpub/esub/64459/64459_2014_A01.pdf Accessed June 10 2015