

Attachment 1 – May 2017 Nutritious Food Basket Scenarios (Estimates) - Toronto

	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 ^l	Family of Four, Median Income (after tax) ^m	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		\$1,976.00	\$7,992.00				
Basic Allowance ^a	\$476.00			\$347.00	\$330.00	\$649.00	
Maximum Shelter Allowance ^a	\$729.00			\$672.00	\$376.00	\$479.00	
Old Age Security/Guaranteed Income Supplement ^b							\$1,443.00
Ontario Guaranteed Annual Income System ^c							\$83.00
Canada Child Benefit ^d	\$1,126.00	\$1,115.00	\$387.00	\$1,126.00			
GST/HST credit ^e	\$70.00	\$70.00		\$70.00	\$23.00	\$31.00	\$35.00
Ontario Trillium Benefit ^f	\$148.00	\$148.00		\$119.00	\$65.00	\$67.00	\$102.00
Working Income Tax Benefit ^g		\$74.00					
Employment Insurance paid ^h		\$(32.00)	\$(123.00)				
Canada Pension Plan paid ⁱ		\$(83.00)	\$(360.00)				
Total Income	\$2,549.00	\$3,268.00	\$7,896.00	\$2,334.00	\$794.00	\$1,226.00	\$1,663.00
Selected Expenses							
Average Monthly Rent (may or may not include heat/hydro) ^j	(3 Bdr.) \$1,544.00	(3 Bdr.) \$1,544.00	(3 Bdr.) \$1,544.00	(2 Bdr.) \$1,341.00	(Bachelor) \$962.00	(1 Bdr.) \$1,137.00	(1 Bdr.) \$1,137.00
Food ^k	\$855.39	\$855.39	\$855.39	\$645.92	\$288.22	\$288.22	\$208.83
Total Selected Expenses	\$2,399.39	\$2,399.39	\$2,399.39	\$1,986.92	\$1,250.22	\$1,425.22	\$1,345.83
Funds Remaining (for other basic needs e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	\$149.61	\$868.61	\$5,496.61	\$347.08	\$(456.22)	\$(199.22)	\$317.17
Percentage of income required for rent	61%	47%	20%	57%	121%	93%	68%
Percentage of income required to purchase healthy food	34%	26%	11%	28%	36%	24%	13%

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, 40hr/wk, \$11.40/hr (minimum wage in May 2017).

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).

a - Basic and maximum shelter allowance. OW rates effective October 2016 and Ontario Disability Support Payment (ODSP) rates effective September 2016. Source: Social Assistance, Pension and Tax Credit Rates April to June 2017, Ministry of Community and Social Services http://www.communitylegalcentre.ca/legal_information/Tips/IM/SA-pension-rate-Apr-Jun-2017.pdf (accessed July 11, 2017).

b - Old Age Security and Guaranteed Income Supplement (OAS/GIS) rates. Source: Social Assistance, Pension and Tax Credit Rates April to June 2017, Ministry of Community and Social Services. http://www.communitylegalcentre.ca/legal_information/Tips/IM/SA-pension-rate-Apr-Jun-2017.pdf (accessed July 11, 2017).

c - Ontario Guaranteed Annual Income System (GAINS) rates. Source: Social Assistance, Pension and Tax Credit Rates April to June 2017, Ministry of Community and Social Services. http://www.communitylegalcentre.ca/legal_information/Tips/IM/SA-pension-rate-Apr-Jun-2017.pdf (accessed July 11, 2017).

d - Canada Child Benefit (CCB) includes Basic monthly amount, National Child Benefit Supplement monthly amount, and Ontario Child Benefit monthly amount. Effective July 2016 to June 2017. <http://www.cra-arc.gc.ca/bnfts/clcltr/cfbc-eng.html> (accessed July 10, 2017).

e - 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 2016 to June 2017. <http://www.cra-arc.gc.ca/bnfts/clcltr/cfbc-eng.html> (accessed July 10, 2017).

f - 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. Benefit is issued on a monthly basis. Figures derived from Ontario Trillium Benefit and related provincial programs calculator. Effective July 2016 to June 2017. <http://www.cra-arc.gc.ca/bnfts/clcltr/cfbc-eng.html> (accessed July 10, 2017).

g - Reference: Working Income Tax Benefit Calculation Sheet. http://www.cra-arc.gc.ca/bnfts/wtb/cdn_clc_fm_17-eng.html base amounts for 2017 benefits found at <http://www.taxtips.ca/filing/witb/witb-2015.htm> (accessed July 14, 2017)

h - Reference: EI premium rates and maximums. <http://www.cra-arc.gc.ca/tx/bsnss/tpcs/pyrll/clcltng/ei/cnt-chrt-pf-eng.html> (accessed July 10, 2017).

i - Reference: 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 10, 2017).

j - CMHC Rental Market Survey Table 1.1.2. Toronto zones 1-17, which align with the City of Toronto. Canada Mortgage and Housing Corporation, Rental Market Report, Greater Toronto Area. 2016. <https://www03.cmhc-schl.gc.ca/catalog/productDetail.cfm?lang=en&cat=101&itm=15&fr=1502293413113> (accessed August 9, 2017)

k - Reference: Nutritious Food Basket Data Results 2017 for Toronto Public Health - Includes Family size adjustment factors.

l - Reference: Minimum wage. <http://www.labour.gov.on.ca/english/es/pubs/guide/minwage.php> (accessed July 10, 2017).

m - Source: Statistics Canada. Market income, government transfers, total income, income tax and after-tax income, by economic family type, Canada, provinces and selected census metropolitan areas (CMAs). <http://www5.statcan.gc.ca/cansim/a26?lang=eng&retrLang=eng&id=2060011&tabMode=dataTable&srchLan=-1&p1=-1&p2=9> (accessed July 10, 2017).