

# HL10.3 Appendix C

## Appendix C - Nutritious Food Basket Scenarios (estimates) - Toronto Public Health, 2019

	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 <sup>l</sup>	Family of Four, Median Income (after tax) <sup>m</sup>	Single Parent Household with 2 Children, Ontario Works	One Person Household, Ontario Works	One Person Household, Ontario Disability Support Program <sup>n</sup>	One Person Household, Old Age Security/ Guaranteed Income Supplement
<b>Monthly Calculations</b>							
<b>Income</b>							
Income from Employment		\$2,427.00	\$8,075.00				
Basic Allowance <sup>a</sup>	\$494.00			\$360.00	\$343.00	\$672.00	
Maximum Shelter Allowance <sup>a</sup>	\$756.00			\$697.00	\$390.00	\$497.00	
Old Age Security/Guaranteed Income Supplement <sup>b</sup>							\$1,500.00
Ontario Guaranteed Annual Income System <sup>c</sup>							\$83.00
Canada Child Benefit <sup>d</sup>	\$1,147.00	\$1,108.00	\$395.00	\$1,147.00			
GST/HST credit <sup>e</sup>	\$72.00	\$72.00		\$72.00	\$24.00	\$32.00	\$36.00
Ontario Trillium Benefit <sup>f</sup>	\$154.00	\$154.00		\$125.00	\$68.00	\$71.00	\$108.00
Working Income Tax Benefit <sup>g</sup>		\$20.00					
Employment Insurance paid <sup>h</sup>		\$(39.00)	\$(124.00)				
Canada Pension Plan paid <sup>i</sup>		\$(109.00)	\$(363.00)				
<b>Total Income</b>	<b>\$2,623.00</b>	<b>\$3,633.00</b>	<b>\$7,983.00</b>	<b>\$2,401.00</b>	<b>\$825.00</b>	<b>\$1,272.00</b>	<b>\$1,727.00</b>
<b>Selected Expenses</b>							
Average Monthly Rent (may or may not include heat/hydro) <sup>j</sup>	(3 Bdr.) \$1,664.00	(3 Bdr.) \$1,664.00	(3 Bdr.) \$1,664.00	(2 Bdr.) \$1,492.00	(Bachelor) \$1,089.00	(1 Bdr.) <sup>o</sup> \$1,270.00	(1 Bdr.) \$1,270.00
Food <sup>k</sup>	\$914.41	\$914.41	\$914.41	\$691.39	\$307.13	\$307.13	\$227.06
<b>Total Selected Expenses</b>	<b>\$2,578.41</b>	<b>\$2,578.41</b>	<b>\$2,578.41</b>	<b>\$2,183.39</b>	<b>\$1,396.13</b>	<b>\$1,577.13</b>	<b>\$1,497.06</b>
<b>Funds Remaining</b> (for other basic needs e.g. telephone, transportation, child care, household and personal care items, clothing, school supplies etc.)	<b>\$44.59</b>	<b>\$1,054.59</b>	<b>\$5,404.59</b>	<b>\$217.61</b>	<b>\$(571.13)</b>	<b>\$(305.13)</b>	<b>\$229.94</b>
Percentage of income required for rent	63%	46%	21%	62%	132%	100%	74%
Percentage of income required to purchase healthy food	35%	25%	11%	29%	37%	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, \$14.00/hr (minimum wage in May 2018).

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 2018 and Ontario Disability Support Payment (ODSP) rates effective September 2018. Source: Social Assistance, Pension and Tax Credit Rates April to June 2019, <https://www.odph.ca/upload/membership/document/2019-07/sa-pension-taxcredit-rates-apr-june2019.pdf#upload/membership/document/2019-07/sa-pension-taxcredit-rates-apr-june2019.pdf> Ministry of Community and Social Services. (Accessed August 9, 2019)
- b. Old Age Security and Guaranteed Income Supplement (OAS/GIS) rates. Source: Social Assistance, Pension and Tax Credit Rates April to June 2019. <https://www.odph.ca/upload/membership/document/2019-07/sa-pension-taxcredit-rates-apr-june2019.pdf#upload/membership/document/2019-07/sa-pension-taxcredit-rates-apr-june2019.pdf> (Accessed August 9, 2019).
- c. Ontario Guaranteed Annual Income System <https://www.odph.ca/upload/membership/document/2019-07/sa-pension-taxcredit-rates-apr-june2019.pdf#upload/membership/document/2019-07/sa-pension-taxcredit-rates-apr-june2019.pdf> (accessed August 9, 2019)
- d. Canada Child Benefit (CCB) includes Canada Child Benefit monthly amount, and Ontario Child Benefit monthly amount. Effective July 2018 to June 2019. <http://www.cra-arc.gc.ca/bnfts/clcltr/cfbc-eng.html> (accessed August 2, 2019).
- 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 2018 to June 2019. <http://www.cra-arc.gc.ca/bnfts/clcltr/cfbc-eng.html> (accessed August 2, 2019).
- 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 2018 to June 2019. <http://www.cra-arc.gc.ca/bnfts/clcltr/cfbc-eng.html> (accessed August 9, 2019)
- g. Working income tax benefit (WITB): calculation <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-workers-benefit/refundable-tax-credit-working-income-tax-benefit-calculation.html#q3> (accessed August 9, 2019); amounts for 2017 benefits found at <https://www.taxtips.ca/filing/witb/witb-2017.html> (accessed August 9, 2019)
- 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 August 2, 2019).
- 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 August 9, 2019).
- j. Canadian Mortgage and Housing Corporation, Rental Market Report Greater Toronto Area 2018 - Table 1.1.2. Toronto zones 1-17, which align with the City of Toronto. <https://epdscrmssa01.blob.core.windows.net/cmhcprodcontainer/sf/project/cmhc/pubsandreports/rental-market-reports-major-centres/2018/rental-market-reports-toronto-64459-2018-a01-en.pdf?sv=2018-03-28&ss=b&srt=sco&sp=r&se=2021-05-07T03:55:04Z&st=2019-05-06T19:55:04Z&spr=https,http&sig=bFocHM6noLjK8rIhy11dy%2BkQJUBX%2BCDKzkjLHfhUIU0%3D> (accessed August 20, 2019)
- k. Reference: Nutritious Food Basket Data Results 2019 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 August 9, 2019).
- m. 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 9, 2019)
- n. 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.

Table adapted from Ministry of Health Promotion. (2010). Nutritious food basket guidance document. Retrieved from

<http://www.ontla.on.ca/library/repository/mon/24006/302017.pdf>

Excel document developed by the North Bay Parry Sound District Health Unit. Updated for 2019 by Ontario Dietitians in Public Health Food Insecurity Work Group