

Middlesex-London Income and Cost of Living Scenarios for 2023

	Income ¹	Rent ²	Food ³	What's Left? ⁴	% Income for Rent	% Income for Food
Single Person Ontario Works	\$865	\$860	\$405	-\$400	99%	47%
Single Person Ontario Disability Support Program	\$1,369	\$1,124	\$405	-\$160	82%	30%
Single Pregnant Person Ontario Disability Support Program	\$1,409	\$1,124	\$384	-\$99	80%	27%
Single Person Old Age Security/Guaranteed Income Security	\$1,993	\$1,124	\$290	\$579	56%	15%
Single Parent with 2 Children Ontario Works	\$2,560	\$1,393	\$826	\$341	54%	32%
Family of 4 Ontario Works	\$2,794	\$1,607	\$1,124	\$63	58%	40%
Family of 4 Minimum Wage Earner	\$4,160	\$1,607	\$1,124	\$1,429	39%	27%
Family of 4 Median Income (after tax)	\$9,284	\$1,607	\$1,124	\$6,553	17%	12%

Income¹

Income scenarios are prepared annually by Ontario Dietitians in Public Health to support public health units across Ontario to monitor local and provincial food affordability. A comprehensive review of the income scenario calculations was conducted in September 2023 by [WoodGreen Community Services](#).

Income estimates for each scenario include all family and tax benefit entitlements available to Ontario residents (e.g., Climate Action Incentive Payment, Ontario Trillium Benefit, Canada Child Benefit, GST/HST credit, Canada Worker Benefit). Individual income amounts may be lower if individuals do not file their income tax and/or do not apply for all available credits and benefits.

The main income source for each scenario was estimated for May/June 2023. The exception is median income obtained from Statistics Canada, as the most recent data are from 2021. Combined Ontario median income for couples with children was utilized, with deductions made for income tax, Employment Insurance, and Canada Pension Plan.

Data Sources:

Government of Canada (2023). Child and family benefits calculator. Accessed October 16, 2023 from <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>.

Ministry of Children, Community and Social Services (2023). Social Assistance, Pension, and Tax Credit Rates: April – June 2023.

Statistics Canada. Table 11-10-0190-01. Market income, government transfers, total income, income tax and after-tax income by economic family type. Accessed October 16, 2023 from <https://www150.statcan.gc.ca/t1/tbl1/en/cv.action?pid=1110019001>.

Rent²

Accommodation size for most scenarios was selected based on suitability as defined by the [National Occupancy Standard](#) (NOS). The standard includes various criteria, including a maximum of 2 persons per bedroom. Most scenarios were costed with one, two, or three-bedroom apartments, depending on the household size and composition. Exceptions were made for two scenarios where the suitable accommodation size may not be realistic due to what is available or affordable. The scenario with a single person receiving Ontario Works is costed with a bachelor apartment. The scenario with a single parent with two children receiving Ontario Works was costed with a two-bedroom apartment.

Rental costs are based on the [Canadian Mortgage and Housing Corporation \(CMHC\) Rental Market Survey](#). The [survey](#) is conducted in urban areas with populations of 10,000 or more. The survey includes both new and existing units in privately initiated structures with at least 3 rental units. The cost for a new tenant would likely be higher, as current tenants are protected from large annual increases by Ontario's [residential rent increase guideline](#). Utility costs (e.g., heat, electricity, hot water) may or may not be included in the rental amounts.

Data Source: Canadian Mortgage and Housing Corporation (January 2023). [Rental Market Survey: London, 2022, Table 1.1.2 Private Apartment Average Rents \(\\$\), by Zone and Bedroom Type - London CMA](#). Accessed October 12, 2023 from <https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/housing-data/data-tables/rental-market/rental-market-report-data-tables>.

Food³

Food costs are calculated using the Ontario Nutritious Food Basket (ONFB) survey tool, which is based on the [National Nutritious Food Basket](#) (NNFB). The ONFB survey tool is revised annually by the Ontario Dietitians in Public Health (ODPH), in collaboration with Public Health Ontario (PHO). The ONFB measures the cost of basic eating that represents current nutrition recommendations and average food purchasing patterns.

The NNFB is based on Canada's Food Guide. The NNFB and Canada's Food Guide are not inclusive for all religious and cultural groups. In addition, the ONFB does not reflect sourcing of traditional Indigenous foods. These are significant limitations of this data collection and may limit the generalizability and relevance of the food costs to different population groups.

Volunteers completed the food costing, supported by a Health Unit Registered Dietitian and Brescia Dietetic Practicum Student. Costing was conducted in May/June 2023 at 10 full-service grocery stores in Middlesex County and the City of London, both online and in person, including premium and discount stores. Average costs were calculated for 61 food items.

An adjustment factor is applied to the food costs depending on the household size in the scenario to account for the additional costs per person to feed a small group and the lower costs per person to feed a larger group.

2023 food costs are not comparable to previous years due to methodology changes (e.g., different stores selected for costing in 2023, introduction of online costing in 2022, change in food items and food item descriptions in 2019). Local food costing was not completed in 2020 or 2021.

Data Source: 2023 Ontario Nutritious Food Basket data for Middlesex-London Health Unit.

What's Left?⁴

People still need additional funds for utilities, Internet, phone, transportation, household operations and supplies, personal care items, clothing, school supplies, gifts, recreation and leisure, out of pocket medical and dental costs, education, savings, and other costs.