

# Household scenarios comparing income to monthly expenses in Hamilton

Household scenario / Main source of income	Total Monthly Income*	Average monthly rent** (% of income)	Monthly cost of ONFB*** (% of income)	Funds remaining for other expenses
<b>Family of Four</b> (2 adults, 2 school-age children) Ontario Works	\$2,794	\$1,450 (52%)	\$1,110 (40%)	\$234
<b>Family of Four</b> (2 adults, 2 school-age children) Minimum Wage earner	\$4,160	\$1,450 (35%)	\$1,110 (27%)	\$1,600
<b>Family of Four</b> (2 adults, 2 school-age children) Median Ontario income	\$9,284	\$1,450 (16%)	\$1,110 (12%)	\$6,724
<b>Family of Three</b> (1 adult, 2 school-age children) Ontario Works	\$2,560	\$1,335 (52%)	\$816 (32%)	\$409
<b>Family of Three</b> (1 adult, 2 preschool children) Minimum Wage earner	\$4,302	\$1,335 (31%)	\$675 (16%)	\$2,292
<b>Single person (adult)</b> Ontario Works	\$865	\$920 (106%)	\$399 (46%)	<b>-\$454</b>
<b>Single person (adult)</b> Ontario Disability Support Program	\$1,369	\$1,142 (83%)	\$399 (29%)	<b>-\$172</b>
<b>Single person (older adult)</b> Old Age Security/Guaranteed Income Supplement	\$1,993	\$1,142 (57%)	\$287 (14%)	\$564

Amounts are rounded to the nearest dollar



\* Income includes employment earnings, Basic Allowance + Maximum Shelter Allowance (Ontario Works/Ontario Disability Support Program), Old Age Security/Guaranteed Income, Ontario Guaranteed Annual Income System, Canada Child Benefit, GST/HST credit, Ontario Trillium Benefit, Canada Worker Benefit, and Climate Action Incentive Payment. Employment Insurance paid and Canada Pension Plan paid are deducted from employment earnings

\*\*Average monthly apartment rental costs provided by Housing Services Division, Healthy and Safe Communities Department, City of Hamilton, based on Rental Market Report, Canada Mortgage and Housing Corporation, Fall 2022. [The Canadian Mortgage and Housing Corporation \(CMHC\) Rental Market 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 rental amounts.

\*\*\*Ontario Nutritious Food Basket survey May 2023, Public Health Services, Healthy and Safe Communities Department, City of Hamilton (includes Household Size Adjustment Factors).

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