

Household scenarios comparing income to monthly expenses in Hamilton 2025

Household scenario / Main source of income	Total Monthly Income*	Average monthly rent** (% of income)	Monthly cost of food*** (% of income)	Funds remaining for other expenses
Family of four (2 adults, 2 school-age children) Ontario Works	\$2,994	\$1,938 (65%)	\$1,173 (39%)	- \$117
Family of four (2 adults, 2 school-age children) Minimum wage earners	\$5,093	\$1,938 (38%)	\$1,173 (23%)	\$1,982
Family of four, refugee claimants (2 adults, 2 school-age children) Minimum wage earner	\$3,335	\$1,938 (58%)	\$1,173 (35%)	\$224
Family of four (2 adults, 2 school-age children) Median Ontario income	\$9,865	\$1,938 (20%)	\$1,173 (12%)	\$6,754
Family of three (1 adult, 2 school-age children) Ontario Works	\$2,760	\$1,938 (70%)	\$874 (32%)	- \$52
Family of two (1 adult, 1 infant - formula-fed) Ontario Works	\$2,047	\$1,632 (80%)	\$336 + \$178 infant formula [†] (25%)	- \$99
Family of two (1 adult, 1 infant - breast-fed) Ontario Works	\$2,087	\$1,632 (78%)	\$414 (20%)	\$41
Single person (adult) Ontario Works	\$892	\$1,034 (116%)	\$409 (46%)	- \$551
Single person (adult) Ontario Disability Support Program	\$1,534	\$1,034 (67%)	\$409 (27%)	\$91
Single person (older adult) Old Age Security/Guaranteed Income Supplement	\$2,120	\$1,034 (49%)	\$291 (14%)	\$795

Amounts are rounded to the nearest dollar.



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* Income includes employment earnings, Basic Allowance + Maximum Shelter Allowance (Ontario Works/Ontario Disability Support Program), Breastfeeding Supplement (Ontario Works), Old Age Security/Guaranteed Income, Ontario Guaranteed Annual Income System, Canada Child Benefit, GST/HST credit, Ontario Trillium Benefit, Canada Worker Benefit/Advanced Canada Worker Benefit, and Canada Carbon Rebate. 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 2024. 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 data collected May 2025 by Public Health Services, Healthy and Safe Communities Department, City of Hamilton (includes household size adjustment factors).

†Infant formula cost data collected August 2025 by Public Health Services, Healthy and Safe Communities Department, City of Hamilton (average cost for male and female infant 0-6 months).

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