Household scenarios comparing incomes to cost of housing and food in Hamilton 2026

Household scenario / Main source of income	Total monthly income[a]	Monthly cost of rent[b] (% of income)	Monthly cost of food[c] (% of income)	Funds remaining for other expenses
1. Family of four renting a 3-bedroom apartment *(2 adults, 2 school-age children)* **Ontario Works**	$2,989	$1,692 (57%)	$1,247 (42%)	**$50**
2. Family of four renting a 3-bedroom apartment *(2 adults, 2 school-age children)* **1 full time + 1 part time minimum wage earner**	$5,138	$1,692 (33%)	$1,247 (24%)	**$2,199**
3. Family of four, refugee claimants, renting a 3-bedroom apartment *(2 adults, 2 school-age children)* **1 full time minimum wage earner**	$3,359	$1,692 (50%)	$1,247 (37%)	**$420**
4. Family of four renting a 3-bedroom apartment *(2 adults, 2 school-age children)* **Median Ontario income**	$10,507	$1,692 (16%)	$1,247 (12%)	**$7,568**
5. Family of three renting a 3-bedroom apartment *(1 adult, 2 school-age children)* **Ontario Works**	$2,766	$1,692 (61%)	$929 (34%)	**$145**
6. Family of three renting a 2-bedroom apartment *(1 adult, 2 preschool-age children)* **Ontario Works**	$2,969	$1,527 (51%)	$728 (25%)	**$714**
7. Family of two renting a 2-bedroom apartment *(1 adult, 1 formula-fed infant)* **Ontario Works**	$2,018	$1,527 (76%)	$534 (26%)	**−$43**
8. Family of two renting a 2-bedroom apartment *(1 adult, 1 breast-fed infant)* **Ontario Works**	$2,058	$1,527 (74%)	$441 (21%)	**$90**
9. Single adult renting a studio apartment **Ontario Disability Support Program**	$1,750	$1,052 (60%)	$435 (25%)	**$263**

Household scenario / Main source of income	Total monthly income[a]	Monthly cost of rent[b] (% of income)	Monthly cost of food[c] (% of income)	Funds remaining for other expenses
10. Single pregnant adult renting a studio apartment Ontario Disability Support Program	$1,790	$1,052 (59%)	$459 (26%)	**$279**
11. Single adult renting a studio apartment Ontario Works	$864	$1,052 (122%)	$435 (50%)	**−$623**
12. Single adult renting a studio apartment Ontario Works + minimum wage earner (average 15 hours/week)	$1,713	$1,052 (61%)	$435 (25%)	**$226**
13. Single adult renting a studio apartment Minimum wage earner	$2,318	$1,052 (45%)	$461 (20%)	**$805**
14. Single older adult renting a studio apartment Old Age Security, Guaranteed Income Supplement, Ontario Guaranteed Annual Income System	$2,233	$1,052 (47%)	$308 (14%)	**$873**

Amounts are rounded to the nearest dollar.

a

Income includes employment earnings, Basic Allowance + Maximum Shelter Allowance (Ontario Works/Ontario Disability Support Program), Breastfeeding Supplement (Ontario Works), Old Age Security/Guaranteed Income Supplement/Ontario Guaranteed Annual Income System, Canada Child Benefit (for all scenarios with children except Refugee Claimant family), one-time GST/HST top-up payment (June 2026) + Canada Groceries and Essentials Benefit, Canada Disability Benefit, Ontario Trillium Benefit, and Canada Worker Benefit/Advanced Canada Worker Benefit. Employment Insurance paid, Canada Pension Plan paid, and Ontario Works employment earnings deduction are deducted from employment earnings where applicable.

b

Private Apartment Average Rents from Primary Rental Market Statistics – Hamilton (C), October 2025. Canada Mortgage and Housing Corporation. Accessible from: cmhc-schl.gc.ca/hmip-pimh.

c

Ontario Nutritious Food Basket and Infant Formula survey data collected May 2026 in Hamilton grocery stores by Hamilton Public Health Registered Dietitians.

For complete data, please contact Mary Ellen Prange, Hamilton Public Health, Healthy Environments Division, maryellen.prange@hamilton.ca.

Scenario considerations

Apartment sizes for all household scenarios are based on the National Occupancy Standard. Housing is suitable when parents and opposite-sex children over age five have their own bedroom, with a maximum of two per bedroom. A studio apartment with no separate bedroom is suitable for a one-person household.

Average monthly private apartment rental rates 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.

Average rental rates reflect both existing and new tenants. They may underestimate current market rents because they include long-term tenancies protected by Ontario's residential rent increase guideline. Utility costs (e.g., heat, electricity, hot water) may or may not be included in rental amounts.

Scenarios do not consider housing subsidies, portable housing benefits, or families with children who have disabilities.

The Ontario Nutritious Food Basket (ONFB) survey is used to collect data on food costs in Hamilton grocery stores. The ONFB reflects nutrition recommendations in Canada's Food Guide. Religious and cultural foods, foods for special dietary needs, and convenience foods are not included in the ONFB. Traditional or country foods sourced through Indigenous procurement practices are not considered.

The ONFB survey tool calculates weekly food costs for 22 age and sex categories, including pregnant and breastfeeding age groups.

Household size adjustment factors are used in calculating the monthly ONFB cost for a household. These take into account that households of fewer than four people (over 2 years old) have higher per-person food costs, while households of more than four people (over 2 years old) have lower per-person food costs.

An infant formula costing survey is used to calculate the average weekly cost of basic, powdered infant formula for male and female infants for the period after birth to 6 months, before solid foods are introduced.

Monthly income estimates for each scenario are calculated as of May/June 2026 corresponding with when ONFB and infant formula cost data are collected.

Income calculations reflect maximum family and tax benefit entitlements based on 2024 tax returns. Actual incomes may be lower if individuals/families do not file taxes or claim all credits.

The monthly income calculation for scenarios with employment represent after-tax income. These include scenarios 2, 3, 4, 10, and 12.

Monthly income calculations for scenarios with social assistance are not subject to tax. These include scenarios 1, 5a, 5b, 6, 8, 9, 10, 11 and 13.

Old Age Security (OAS) portion of income is taxable and amounts from Guaranteed Income Supplement (GIS) and Ontario Guaranteed Annual Income System (GAINS) are non-taxable. For scenario 14 (older adult receiving public pensions), total income is low enough that it is not subject to income tax.

Housing is considered affordable if it represents less than 30% of a household's before-tax income. For all scenarios except the family of four with median Ontario income (scenario 4), average rental rates exceed this threshold. When housing costs are high and fixed, families/individuals often reduce spending on flexible expenses—especially food—to manage household budgets.

There is no reference percentage of income to define food as "affordable." The greater the percentage of income needed to purchase food, the less affordable it becomes. For all scenarios, except the family of four with median Ontario income (scenario 4) and the older adult receiving public pensions (scenario 14), 20% or more of monthly household income is needed to purchase basic nutritious food.

Households with minimum wage employment, receiving social assistance, or public old-age pensions are unlikely to be able to afford housing and food. Except for the family of four with median Ontario income (scenario 4), all scenarios illustrate situations where families or individuals are likely to be struggling financially, even with the maximum tax credit amounts and entitlements. Households with inadequate incomes are constantly forced to make trade-offs. Spending on adequate quantity and quality of food is often compromised.