

Food Affordability in Oxford, Elgin, and St. Thomas: 2024 SWPH Income Scenarios

Southwestern Public Health monitors food affordability in Oxford, Elgin, and St. Thomas using the Ontario Nutritious Food Basket survey. The table below compares different household income scenarios with the cost of food and rent in the region.

	Family of 4, Ontario Works	Family of 4, Full-time Minimum Wage Earner	Family of 4, Median Ontario Income (after tax)	Single Parent with 2 Children, Ontario Works	One Person, Ontario Works	One Person, Ontario Disability Support Program	One Person, Old Age Security/ Guaranteed Income Supplement	Single Pregnant Person, Ontario Disability Support Program
Total Monthly Income^a	\$2908	\$4507	\$9685	\$2670	\$881	\$1465	\$2069	\$1505
Average Monthly Rent^b	3 Bedroom \$1683	3 Bedroom \$1683	3 Bedroom \$1683	2 Bedroom \$1479	Bachelor \$959	1 Bedroom \$1186	1 Bedroom \$1186	1 Bedroom \$1186
Monthly Food Cost^c	\$1231	\$1231	\$1231	\$920	\$426	\$426	\$307	\$452
Monthly Income Remaining for Other Expenses	-\$6	\$1593	\$6771	\$271	-\$504	-\$147	\$576	-\$133
% of Income for Rent	58%	37%	17%	55%	109%	81%	57%	79%
% of Income for Food	42%	27%	13%	34%	48%	29%	15%	30%

Note: SWPH’s 2024 Income Scenario food costing data cannot be compared to previous years due to changes in costing methods and foods costed.

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^a Total monthly income data 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/Advanced Canada Worker Benefit, and Canada Carbon Rebate. Employment Insurance paid and Canada Pension Plan paid are deducted from employment earnings.

^b Average monthly apartment rental costs are based on Canada Mortgage and Housing Corporation's (CMHC) Rental Market Surveys for Ontario, Fall 2023. Data is based on the London CMA, which covers sections of Elgin and St. Thomas. 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.

^c Ontario Nutritious Food Basket (ONFB) survey data was collected by Southwestern Public Health in May 2024. When conducting food costing, there are several food items on the ONFB that may have more than one option listed. The 'preferred item' is the top choice. In the event 'preferred items' are unavailable 'proxy items' of similar nutrition and price may be used. Please note there may be minor differences between nutrition and/or price between the 'preferred' and 'proxy items'. Food cost data includes household size adjustment factors.