

Credits

Fork in the Road was developed by Feed Ontario and Renegade Digital Media, and was inspired by similar tools previously developed by Food Banks Canada and Kawartha Lakes Food Source. The development of this tool was made possible thanks to a grant from Food Banks Canada.

We would like to thank the following people for their feedback and insights on the content of this tool: John Stapleton (Open Policy Ontario), Trevor Manson (ODSP Action Coalition), Sarah Watson (North York Harvest), Dora Liptay (Community Care West Niagara), Kaitlyn Lalonde (Kanata Food Cupboard), and the Feed Ontario Advocacy Committee.

Sources

Statistics

- [32% of Canadians aged 45-64 have nothing saved for retirement](#)
- [1 in 12 people who visit a food bank in Ontario are over the age of 65](#)
- [Social housing would help reduce their housing costs, but wait lists in Ontario can be up to 14 years long](#)
- [29% of food bank visitors don't have access to the internet](#)
- [15% of Ontarians are minimum wage workers](#)
- [2 in 3 food bank visitors have less than \\$100 left after paying for housing and utilities](#)
- [A survey of low-wage workers in Ontario found that one in four workers reported working hours that they did not get paid for](#)
- [70% of low-wage workers do not have access to paid sick days](#)
- [70% of low-wage workers do not have access to health benefits like dental coverage](#)

Prices

Rental prices were determined from a combination of CMHC's Rental Market Survey, [Rentals.ca](#), [Zumper.com](#), [Maytree's The Economics of Rooming Houses](#), and [Simcoe County's Average Market Rent Survey](#).

Hydro prices were calculated through rates available from [Alectra](#), [Synergy North](#), and [Toronto Hydro](#).



The cost of groceries was based on the Nutritious Food Basket calculations done by [City of Toronto](#), [Porcupine Health Unit](#), [Windsor-Essex County Health Unit](#), and [Haliburton, Kawartha, Pine Ridge District Health Unit](#).

The cost of transit passes was taken from [Toronto Transit Commission](#), [Timmins Transit](#), and [Niagara Region Transit](#). Costs of car ownership (insurance, gas, maintenance) were based on Statistics Canada's [Survey of Household Spending](#) and assumed the characters in the profile already owned their cars outright.

Incomes

Bessy's income assumes she receives benefits from Canada Pension Plan, Old Age Security, Guaranteed Income Supplement, Guaranteed Annual Income System, Ontario Trillium Benefit, and assorted federal benefits, based on living and working in Canada for 35 years.

Dan's income assumes he works 30 hours per week at two part-time jobs for the provincial minimum wage, and receives the Canada Child Benefit, Ontario Child Benefit, Ontario Trillium Benefit, Canada Workers Benefit, and assorted federal benefits.

Angela's income assumes she receives the full Ontario Works payments for a single person with no dependents, Ontario Trillium Benefit, and assorted federal benefits. She works a part-time job for the provincial minimum wage, and her [Ontario Works benefits are clawed back](#) by 50 cents for every dollar earned, with a \$200 exemption each month.

Charlie's income assumes he receives the full Ontario Disability Support Program payments for a single person with no dependents, Ontario Trillium Benefit, and assorted federal benefits. He is also eligible for payments from Canada Pension Plan-Disability, but [100% of these payments are clawed back](#) from his ODSP benefits.