



Local Immigration Partnership  
Partenariat local pour l'immigration  
LANARK & RENFREW

# COST OF LIVING

*Report 2025*



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&  
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# INTRODUCTION

The rising cost of living continues to affect Canadians nationwide, with 45% reporting difficulty covering basic expenses. Certain groups—such as low-income individuals, young adults, families with children, and people with disabilities<sup>1</sup>—are especially vulnerable. According to the Bank of Canada's 2025 Survey of Consumer Expectations<sup>2</sup>, many Canadians are also concerned that ongoing U.S. trade disputes may worsen inflation and lead to job losses, prompting more cautious spending.

These affordability challenges are felt locally in Lanark and Renfrew counties. The Ontario Living Wage Network (OLWN) reports<sup>3</sup> that the 2024 living wage in Eastern Ontario, where both counties are located, rose by 5.1% to \$21.65 per hour, the second-highest increase in the province. For newcomers, rising costs may pose barriers to settlement, potentially worsening labour shortages and limiting employers' ability to attract and retain talent.

In response, the Labour Market Group of Renfrew and Lanark has prepared this report to examine the annual cost of living across different household types. Using OLWN's 2024 calculations for the "East" economic region, the report outlines essential expenses such as food, shelter, and transportation for a family of four, a single parent with one child, and a single adult. Data for "Lanark" includes the counties of Lanark, Leeds, and Grenville, while data for Renfrew reflects that county alone. This analysis aims to present a clear picture of what it takes to maintain a basic standard of living in our region.

<sup>1</sup> STATISTICS CANADA. (2024, AUGUST 15). MORE THAN 4 IN 10 CANADIANS ARE STRUGGLING TO MEET FINANCIAL NEEDS. [YOUR PARAGRAPH TEXT](#)

<sup>2</sup> BANK OF CANADA. (2025, APRIL). CANADIAN SURVEY OF CONSUMER EXPECTATIONS—FIRST QUARTER OF 2025. [YOUR PARAGRAPH TEXT](#)

<sup>3</sup> ONTARIO LIVING WAGE NETWORK. (2024). LIVING WAGE RATES BY REGION. [YOUR PARAGRAPH TEXT](#)

# KEY FINDINGS: OVERVIEW

Based on the OLWN data for the eastern region, the total annual cost of living varies across communities such as Lanark, Renfrew, Ottawa, and the GTA, reflecting differences in housing, transportation, and other costs. For example, in Lanark County, the total annual expenses are estimated at \$59,829 for a family of four, \$39,274 for a single parent, and \$27,280 for an individual. In comparison, Renfrew County shows slightly lower figures: \$58,632 for a family of four, \$39,952 for a single parent, and \$27,096 for an individual. Moving to larger urban centres, Ottawa's costs are significantly higher: \$81,281 for a family of four, \$54,016 for a single parent, and \$32,688 for an individual, primarily driven by higher housing and transportation expenses. Similarly, the GTA region also has elevated costs, with a family of four needing \$87,472 annually, and single adults requiring \$36,942.

Within these regions, specific expense categories contribute to the differences. For instance, rental costs in Ottawa are substantially higher, with average rent estimates around \$28,831 for a family of four and \$22,988 for a single parent, compared to approximately \$21,814 and \$18,644 respectively in Lanark. Conversely, smaller communities like Lanark and Renfrew tend to have higher transportation costs due to the limited availability of public transportation options. In addition, these communities may face higher relative costs for certain services or amenities, influencing the total expenses differently.

Overall, the comparison illustrates a clear gradient, larger cities such as Ottawa and the GTA have significantly higher total annual expenses across household types, driven mainly by housing and transportation, while Lanark and Renfrew counties remain more affordable but still face regional cost pressures. Recognizing these differences is essential for understanding local living wages and designing policies that address the specific economic realities of each community within Ontario's Eastern region.



Figure 1. Total annual cost of living by family size.

## BREAKDOWN OF COSTS: FAMILY OF 4

For a family of four in Lanark County, according to the OLWN's annual expense data, the largest expenses are shelter at approximately \$21,814 (including rent, hydro, telephone, tenant insurance, internet and Netflix) and transportation at \$15,168. Food, clothing, footwear and other expenses<sup>4</sup> total around \$4,730. Child care before subsidy is a significant expense at \$10,992. Non-OHIP medical costs total \$3,293, life and critical illness insurance is \$403, and a contingency amount (to cover unexpected expenses) adds \$3,174.

In Renfrew County, a family of four faces similar annual expenses in shelter (\$18,504) and transportation (\$15,168). However, child care before subsidy is notably higher at \$13,151. Other costs like food, clothing, footwear, and other expenses are similar to Lanark, totaling around \$4,730. Non-OHIP medical is also \$3,293, insurance costs total \$403, and the contingency is \$2,995. The main difference in annual expenses for families lies in the cost of shelter and child care before subsidy.

Category	Lanark County	Percentage	Renfrew County	Percentage
<b>Total</b>	<b>\$59,829</b>		<b>\$58,632</b>	
Shelter	\$21,814	36.5%	\$18,504	31.6%
Transportation	\$15,168	25.4%	\$15,168	25.9%
Food, clothing, footwear	\$3,039	5.1%	\$3,039	5.2%
Other expenses	\$1,691	2.8%	\$1,691	2.9%
Non-OHIP medical	\$3,293	5.5%	\$3,293	5.6%

Table 1. Breakdown of costs for a family of four.

[4] Other expenses include money spent on toiletries, personal care, laundry, furniture, household supplies, school supplies and fees, bank fees, reading materials, recreation and entertainment, vacation, gifts, etc.

# BREAKDOWN OF COSTS: SINGLE PARENT

A single parent in Lanark County spends about \$39,274 in total annual expenses. Key expenses include shelter at approximately \$18,644, transportation at \$7,584, and child care before subsidy at \$6,401. food, clothing, footwear + other expenses category total around \$2,605. Non-OHIP medical costs are \$1,766, life and critical illness insurance is \$199, and the contingency amount is \$1,511.

In Renfrew County, the total annual expenses for a single parent are slightly higher at \$39,952. Shelter costs are approximately \$18,000, transportation is \$7,584, and child care before subsidy is higher at \$7,697. Food, clothing, footwear + other expenses costs are similar to Lanark at around \$2,605. Non-OHIP medical is \$1,766, insurance is \$199, and the contingency is \$1,537. The primary difference in annual expenses for single parents is the higher cost of child care before subsidy in Renfrew County.

Category	Lanark County	Percentage	Renfrew County	Percentage
Total	39,274		39,952	
Shelter	\$18,644	47.5%	\$18,000	45.1%
Transportation	\$7,584	19.3%	\$7,584	19.0%
Child care (before subsidy)	\$6,401	16.3%	\$7,697	19.3%
Food, clothing, footwear	\$1,674	4.3%	\$1,674	4.2%
Other expenses	\$931	2.4%	\$931	2.3%
Non-OHIP medical	\$1,766	4.5%	\$1,766	4.4%

**Table 2.** Breakdown of costs for a single parent.

# BREAKDOWN OF COSTS: SINGLE INDIVIDUAL

For an individual living alone, the total annual expenses in Lanark County are \$27,280. Significant expenses include shelter at approximately \$15,861, transportation at \$7,584, and food, clothing, footwear + other expenses at around \$820. Non-OHIP medical costs are \$1,176, life and critical illness insurance is \$225, and the contingency amount is \$1,049.

In Renfrew County, the total annual expenses for an individual is \$27,096, which is slightly lower than Lanark. Shelter costs are approximately \$15,685, transportation costs \$7,584, and food, clothing, footwear + other expenses are similar at around \$820. Non-OHIP medical is \$1,176, insurance is \$225, and the contingency is \$1,042. The main differences in annual expenses for individuals in Lanark County vs Renfrew County are found in shelter and the contingency amount.

Category	Lanark County	Percentage	Renfrew County	Percentage
Total	27,280		27,096	
Shelter	\$15,861	58.1%	\$15,685	57.9%
Transportation	\$7,584	27.8%	\$7,584	27.9%
Food, clothing, footwear	\$527	1.9%	\$527	1.9%
Other expenses	\$293	1.0%	\$293	1.1%
Non-OHIP medical	\$1,176	4.3%	\$1,176	4.3%

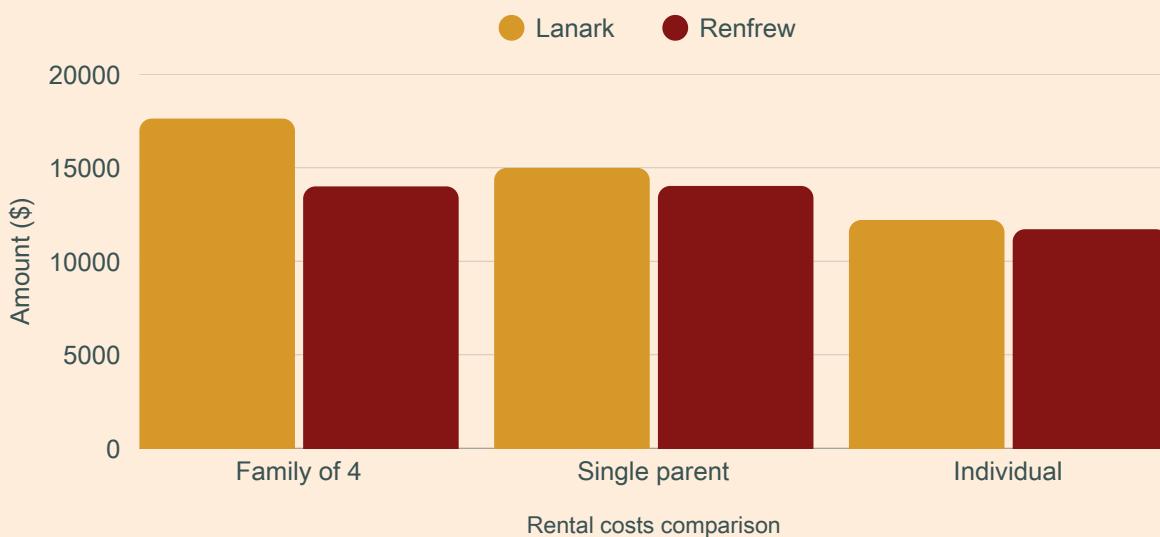
Table 3. Breakdown of costs for an individual.

# IN-DEPTH ANALYSIS: SHELTER COSTS

Shelter costs, (which includes rent, hydro, telephone, tenant insurance, and internet) represent a substantial portion of the annual expenses in both Lanark and Renfrew counties. The OLWN acknowledges a potential gap between CMHC data and current market rates, which is a relevant consideration. For families of four, total annual shelter expenses are higher in Lanark (\$21,814) compared to Renfrew (\$18,504).

Single parents also face higher annual shelter expenses in Lanark County (\$18,644) than in Renfrew County (\$18,000), though the difference is smaller. Single individuals see slightly higher annual shelter expenses in Lanark County (\$15,861) compared to Renfrew County (\$15,685). Other shelter-related costs like hydro, telephone, tenant insurance, internet, and Netflix, also sourced by the OLWN, show some variation, with internet being notably higher in Renfrew across all household types. The higher rent figures in Lanark County appear to be a key driver of the higher overall shelter costs calculated for that county.

The figure below shows the annual rental costs by family size in both counties.



**Figure 2.** Annual costs of rent by family size.

# IN-DEPTH ANALYSIS: CHILDCARE AND EDUCATION

Child care costs are a significant annual expense for families with young children and single parents, and the data shows a notable difference between the counties. For a family of four, child care before subsidy is considerably higher in Renfrew County (\$13,151) compared to Lanark County (\$10,992). Similarly, single parents in Renfrew County face higher annual child care costs before subsidy (\$7,697) than those in Lanark County (\$6,401). This suggests that the cost of child care before subsidy may be a more significant financial burden in Renfrew.

Education costs for adults are listed as the same in both counties for all household types (\$1,128 for a family of 4, and \$564 for both a single parent and an individual), indicating that based on this data, the cost of adult education programs included in this calculation does not differ between the two areas. Note that for the eastern region, the costs of education are calculated by the OLWN based on Fleming College's cost of continuing education course per adult.

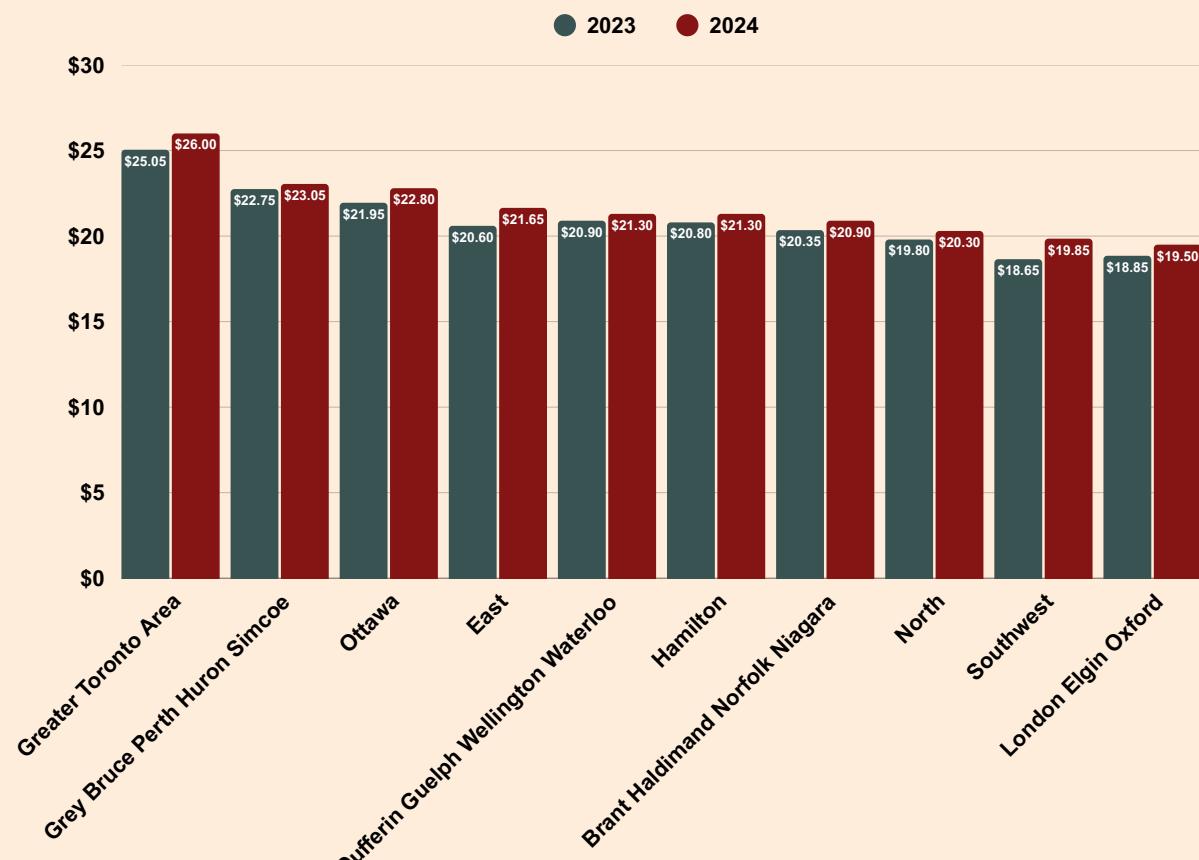
# IN-DEPTH ANALYSIS: TRANSPORTATION AND OTHER EXPENSES

Transportation costs are listed as identical in both Lanark and Renfrew counties for all household types: \$15,168 for families of four and \$7,584 for both single parents and individuals. This suggests that the cost assumptions for vehicle ownership and miscellaneous transit are consistent across these two areas in this dataset.

The 'Other Expenses' category, calculated by the OLWN following the MBM (Market Basket Measure) convention as 75.4% of the cost of food, clothing, and footwear, is the same in both counties for each household size. This category is intended to cover various essential expenses like toiletries, household supplies, and modest recreation. Non-OHIP medical costs and Life and Critical Illness Insurance, sourced by the OLWN through providers like Manulife, are also consistent between the counties. The contingency amount, calculated as 4% of total expenses as part of the OLWN methodology, shows slight variations reflecting the differences in total costs, being slightly higher in Lanark County for families and individuals, but slightly higher in Renfrew County for single parents.

# LIVING WAGE TRENDS ACROSS ONTARIO (2023-2024)

The \$21.65 living wage in Ontario's East region, covering Lanark and Renfrew counties, highlights rising household costs and the growing gap between minimum wage and actual living expenses. Unlike the politically set minimum wage, the living wage is based on local costs—housing, food, transportation, childcare, and modest community participation—ensuring individuals can meet basic needs and maintain dignity through recreation and family life.



[https://www.ontariolivingwage.ca/updated\\_2024\\_living\\_wage\\_rates](https://www.ontariolivingwage.ca/updated_2024_living_wage_rates)

The bar chart shows regional changes in Ontario's living wages from 2023 to 2024. The East region's wage increased by 5.1%, among the highest in the province. While the Greater Toronto Area remains the highest at \$26.00/hour, the Southwest region experienced the largest percentage rise at 6.4%, despite its lower base rate. These increases highlight ongoing affordability pressures and confirm that full-time minimum wage work still doesn't meet basic needs in both urban and rural communities.

# IMPLICATIONS AND CONSIDERATIONS

The OLWN data shows that while overall annual expenses for a basic standard of living are broadly similar between Lanark and Renfrew Counties, notable differences in shelter and childcare impact household budgets. Shelter costs, particularly rent, are a larger burden in Lanark (\$21,814 annually for a family of four), while Renfrew faces higher childcare costs before subsidies (\$13,151 vs. \$10,368 in London-Elgin-Oxford). These differences reflect variations in housing markets and childcare service availability, shaping the financial demands on households.

It should also be noted that OLWN does not publish separate food cost data for Lanark and Renfrew. To provide locally accurate figures, this report draws from Health Unit publications in Renfrew County and Leeds, Grenville & Lanark. This explains why food costs here may not align exactly with OLWN's regional totals, which use a standardized basket applied across Ontario.

This report focuses on expenses only and does not include income factors such as government transfers or taxes. Programs like the Canada Child Benefit and Ontario CARE Benefit can offset household costs, reducing the net financial burden. Considering these supports is important for employers seeking living wage certification, as it helps ensure that employees can reasonably afford housing, childcare, and other essentials.

Recognizing these regional differences and available supports is crucial for designing policies and employer practices that reflect real-world conditions. By doing so, communities can promote financial security, equitable standards of living, and inclusive economic growth across Lanark, Renfrew, and the surrounding region.

# CONCLUSION

The analysis reveals that while costs in Renfrew and Lanark counties present some challenges, there are clear opportunities to leverage the region's strengths to attract and retain residents. The region's relative affordability compared to larger surrounding cities like Ottawa, provides a strong foundation for enhancing community building efforts, especially when complemented by targeted investments in housing and childcare support. Additionally, the availability of government programs offers a valuable buffer that, when complemented by fair wages and community initiatives, can significantly improve affordability.

These factors highlight the region's potential to become an increasingly attractive place for newcomers to settle, work, and thrive. By focusing on improving affordability and supporting local families, Renfrew and Lanark counties can foster resilient and vibrant communities where economic opportunity and quality of life can flourish together. With strategic planning and community collaboration, the region can position itself as a welcoming, sustainable place to call home for generations to come.

# ACKNOWLEDGEMENTS



The material contained in this report has been prepared by the Labour Market Group of Renfrew and Lanark, and is drawn from sources considered to be reliable. We make no representation of warranty, expressed or implied, as to its accuracy or completeness. In providing this material, the Labour Market Group of Renfrew and Lanark does not assume any responsibility or liability.

The views expressed in this document do not necessarily reflect those of the Labour Market Group of Renfrew and Lanark, and the Local Immigration Partnership Lanark and Renfrew.

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