

What It Actually Costs to Live in Canada

Citizens Economy Report
January 2021 — June 2026

Based on real retail prices. Not government indexes.



Source: Statistics Canada Tables 18-10-0004-01, 18-10-0245-01, 18-10-0001-01 · CMHC Rental Market Survey

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+39.4%

GROCERY BASKET

Jan 2021 → June 2026

+22.9%

GOVT CPI SAYS

All-items, same period

+16.5 pts

THE GAP

What they missed

Source: Statistics Canada Tables 18-10-0004-01, 18-10-0245-01, 18-10-0001-01 • CMHC Rental Market Survey

Meet Joe & Jane



Joe • 34 years old

Grocery store worker (Loblaws / Metro / Sobeys)

Unionized • ~\$20/hr • UFCW scale

Jane • 32 years old

Tim Hortons full-time • ~\$18.50/hr

College diploma, incomplete

Together: Two kids (ages 5 and 8). Renting a 2-bedroom apartment. One used car. No investments. *Surviving — not thriving.*

Their Month at a Glance

Data period: **June 2026** (update monthly)

Expense	Jan 2021	Current Month	\$ Change	\$/year impact
Grocery basket (weekly × 4.3)	\$246/mo	\$343/mo	+\$97/mo	\$1,172 more/yr
2BR rent (national avg)	\$1,167/mo	\$1,535/mo	+\$368/mo	\$4,416 more/yr
Gas (fill-up ~50L × 3/mo)	\$167/mo	\$196/mo	+\$29/mo	\$348 more/yr
TOTAL — these 3 items	\$1,580/mo	\$2,074/mo	+\$494/mo	\$5,892 more/yr

Wage reality: Ontario minimum wage Jan 2021 = \$14.25/hr → 2026 = \$17.20/hr (+20.7%). Their combined bills grew far more than their paycheques.

Government Says vs. Reality — The Gap

Every number below is sourced from Statistics Canada or CMHC — the same government agencies that produce the CPI. The only difference is what question you ask them.

Category	Govt CPI	KTI Reality	THE GAP	Signal	Data Source
Overall cost of living	+22.9%	+39.4%	+16.5 pts	FAR ABOVE	All-items CPI vs basket
Food & groceries	+30.8%	+39.4%	+8.6 pts	ABOVE	Food CPI vs basket
Housing (2BR, national)	+28.1%	+31.5%	+3.4 pts	ABOVE	Shelter CPI vs CMHC rent
Fuel (gas per litre)	+22.9%	+17.5%	-5.4 pts	BELOW	All-items CPI vs gas

*“The government’s CPI reported **+22.9%** since January 2021. Joe and Jane’s grocery basket went up **+39.4%**. That gap — **16.5 percentage points** — represents thousands of unaccounted-for dollars every year.”*

Why the Gap Exists

The CPI measures what it is designed to measure — a weighted index across hundreds of categories including electronics (which get cheaper) and financial services. When TV prices fall 40%, that pulls the number down even if beef went up 70%. Strip the CPI down to food, rent, and transportation — what Joe and Jane actually spend — and the divergence from lived experience becomes visible. That is what the Kitchen Table Index does.

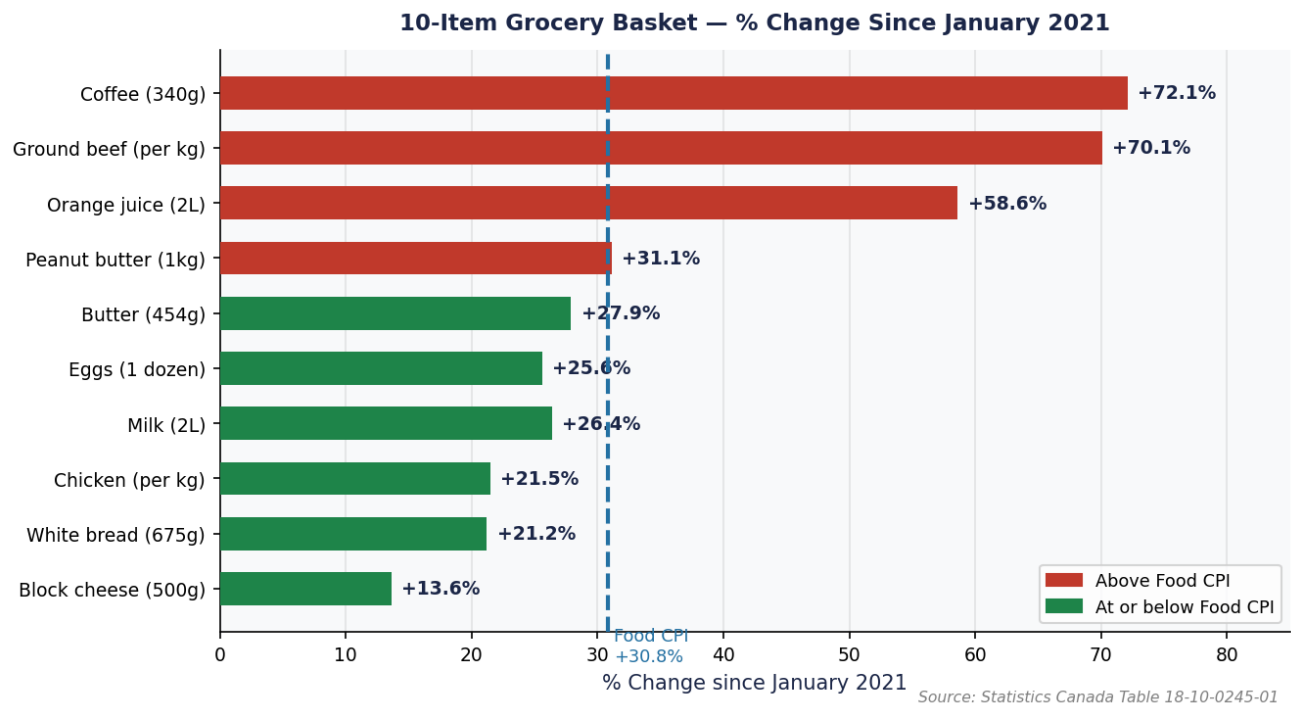
What's In Your Cart

Ten items tracked monthly from Statistics Canada Table 18-10-0245-01 — the government's own average retail price data.

Item	Jan 2021	May 2026	% Change	vs Food CPI
Coffee (340g)	\$5.48	\$9.43	+72.1%	▲ FAR ABOVE
Ground beef (per kg)	\$9.45	\$16.07	+70.1%	▲ FAR ABOVE
Orange juice (2L)	\$3.84	\$6.09	+58.6%	▲ FAR ABOVE
Peanut butter (1kg)	\$4.69	\$6.15	+31.1%	▲ ABOVE
Butter (454g)	\$4.41	\$5.64	+27.9%	▽ BELOW
Eggs (1 dozen)	\$3.86	\$4.85	+25.6%	▽ BELOW
Milk (2L)	\$4.36	\$5.51	+26.4%	▽ BELOW
Chicken (per kg)	\$12.00	\$14.58	+21.5%	▽ BELOW
White bread (675g)	\$2.97	\$3.60	+21.2%	▽ BELOW
Block cheese (500g)	\$6.17	\$7.01	+13.6%	▽ BELOW

BASKET TOTAL Jan 2021: \$57.23/wk → **\$78.93/wk** (+\$21.70 | +39.4% | +\$1,172/year)

Food CPI benchmark = +30.8%. ▲ = items exceeding Food CPI ▽ = items below Food CPI Source: StatCan 18-10-0245-01



The Worst Offenders

Three grocery items posted increases more than double the government’s Food CPI of +30.8%. These are everyday staples most Canadians buy every week.

COFFEE (340g)	GROUND BEEF (per kg)	ORANGE JUICE (2L)
+72.1%	+70.1%	+58.6%
Jan 2021: \$5.48	Jan 2021: \$9.45	Jan 2021: \$3.84
June 2026: \$9.43	June 2026: \$16.07	June 2026: \$6.09

What Happened?

Item	Jan 2021	Peak	June 2026	% Change	Key Driver
Coffee (340g)	\$5.48	\$9.64 (2023)	\$9.43	+72.1%	Brazil drought 2021, supply shocks, CAD weakness
Ground beef (/kg)	\$9.45	\$16.48 (2024)	\$16.07	+70.1%	Feed costs, drought, processing bottlenecks
Orange juice (2L)	\$3.84	\$6.21 (2025)	\$6.09	+58.6%	Florida citrus greening, Brazil harvest failures
Peanut butter (1kg)	\$4.69	\$6.24 (2023)	\$6.15	+31.1%	Crop shortfalls, packaging costs, global demand

Housing

The government’s Shelter CPI reported +28.1% between January 2021 and [June 2026](#). CMHC’s own Rental Market Survey — also government data — tells a different story.

City	2BR Rent Jan 2021	2BR Rent 2025	% Change	Shelter CPI	Gap
Canada — national	\$1,167/mo	\$1,535/mo	+31.5%	+28.1%	+3.4 pts
Toronto (GTA)	\$1,640/mo	\$2,180/mo	+32.9%	+28.1%	+4.8 pts
Calgary	\$1,350/mo	\$1,920/mo	+42.2%	+28.1%	+14.1 pts
Vancouver	\$1,798/mo	\$2,240/mo	+24.6%	+28.1%	-3.5 pts
Halifax	\$1,231/mo	\$1,720/mo	+39.7%	+28.1%	+11.6 pts

Source: CMHC Rental Market Survey (annual, 2025). Shelter CPI: StatCan 18-10-0004-01.

Fuel

Item	Jan 2021	Jan 2026	% Change	vs CPI
Regular unleaded - National avg (¢/L)	111.0 ¢/L	130.4 ¢/L	+17.5%	BELOW +22.9%

What This Means for Joe & Jane

Their combined income grew roughly +20–25% over five years. Their grocery bill grew +39.4%. Rent grew +31.5% nationally — far more in Calgary (+42%) or Halifax (+40%). The result is a household that earns more on paper but has less discretionary income in reality.

Comprehensive Canadian Retail Price Comparison

93 Grocery & Household Items · Baseline: Jan 2021 · StatCan: May 2026 · Walmart CA: July 2026 · Avg Inflation: **+35.2%**

MEAT & PROTEIN

Item	Unit	Jan 2021	May 2026	Walmart CA	% Chg
Ground beef	/kg	\$9.45	\$16.07	~\$17.57/kg	+70.1%
Chicken breasts	/kg	\$12.00	\$14.58	~\$16.38/kg	+21.5%
Chicken thighs	/kg	\$9.51	\$13.72	~\$19.80/kg	+44.3%
Bacon	500g	\$6.01	\$7.29	~\$7.96	+21.3%
Wieners	400-450g	\$3.44	\$4.18	\$3.97	+21.5%
Deli ham	175g	\$3.49	\$4.99	\$13.97 (Family)	+43.0%
Salmon fillet	/kg	\$22.04	\$27.36	~\$37.19/kg	+24.1%
Shrimp (frozen)	300g	\$6.98	\$7.44	\$9.97	+6.6%
Canned tuna	170g	\$1.60	\$1.69	\$1.88	+5.6%

DAIRY & EGGS

Item	Unit	Jan 2021	May 2026	Walmart CA	% Chg
Milk	4L	\$5.36	\$7.00	\$7.97	+30.6%
Butter	454g	\$4.41	\$5.64	\$5.47	+27.9%
Block cheese	500g	\$6.17	\$7.03	\$7.47	+13.9%
Yogurt	500g	\$2.65	\$3.92	\$3.97	+47.9%
Eggs	1 doz	\$3.86	\$4.85	\$5.47	+25.6%
Ice cream	1.5L	\$5.49	\$7.99	\$7.97	+45.5%

BREAD & BAKERY

Item	Unit	Jan 2021	May 2026	Walmart CA	% Chg
White bread	675g	\$2.97	\$3.60	\$3.97	+21.2%
Whole wheat bread	675g	\$2.99	\$3.79	\$3.97	+26.8%
Hamburger buns	8-pk	\$2.79	\$3.99	\$3.47	+43.0%
Hot dog buns	8-pk	\$2.49	\$3.49	\$2.97	+40.2%
Bagels	6-pk	\$3.49	\$4.99	\$4.47	+43.0%
English muffins	6-pk	\$2.79	\$3.79	\$3.97	+35.8%
Crackers	200g	\$2.48	\$2.89	\$3.47	+16.5%
Cookies	300g	\$2.68	\$3.39	\$3.97	+26.5%

FRESH FRUIT

Item	Unit	Jan 2021	May 2026	Walmart CA	% Chg
Apples	/kg	\$4.76	\$6.17	\$4.39/kg	+29.6%
Oranges	/kg	\$3.69	\$4.74	\$4.39/kg	+28.5%
Bananas	/kg	\$1.63	\$1.88	\$1.77	+15.3%
Pears	/kg	\$4.73	\$5.51	\$4.39/kg	+16.5%
Grapes	/kg	\$5.94	\$9.51	\$8.79/kg	+60.1%
Strawberries	454g	\$4.27	\$4.41	\$4.97	+3.3%
Avocado	each	\$1.55	\$2.02	\$1.97	+30.3%

FRESH VEGETABLES

Item	Unit	Jan 2021	May 2026	Walmart CA	% Chg
Potatoes	4.54kg	\$4.47	\$5.21	\$5.97 (5lb)	+16.6%
Tomatoes	/kg	\$6.44	\$6.95	\$4.97	+7.9%
Carrots	1.36kg	\$3.19	\$4.68	~\$5.24	+46.7%
Cucumber	each	\$1.90	\$1.38	\$1.47	-27.4%
Mushrooms	227g	\$2.16	\$2.22	\$2.47	+2.8%
Romaine lettuce	each	\$3.22	\$4.24	\$4.47 (3pk)	+31.7%
Broccoli	each	\$2.77	\$3.39	\$2.97	+22.4%
Bell peppers	/kg	\$8.39	\$8.00	\$3.97 ea	-4.6%
Onions	/kg	\$4.27	\$5.33	\$2.92/kg	+24.8%

FROZEN FOODS

Item	Unit	Jan 2021	May 2026	Walmart CA	% Chg
Frozen french fries	750g	\$2.39	\$3.49	\$4.97	+46.0%

Frozen mixed vegs	750g	\$3.05	\$4.22	\$3.97	+38.4%
Frozen peas	750g	\$2.86	\$3.78	\$3.47	+32.2%
Frozen pizza	390g	\$4.23	\$4.64	\$4.97	+9.7%
Frozen lasagna	900g	\$4.99	\$7.49	\$8.97	+50.1%
Fish sticks	400g	\$5.99	\$7.99	\$7.97	+33.4%
Frozen waffles	8-pk	\$3.49	\$4.79	\$4.97	+37.2%

PANTRY STAPLES

Item	Unit	Jan 2021	May 2026	Walmart CA	% Chg
Breakfast cereal	400g	\$3.24	\$4.13	\$4.47	+27.5%
Oatmeal	1kg	\$3.99	\$5.79	\$5.97	+45.1%
Pasta	500g	\$2.50	\$3.40	\$2.27	+36.0%
White rice	2kg	\$8.52	\$9.82	\$7.97	+15.3%
All-purpose flour	2.5kg	\$4.79	\$5.41	\$5.93	+12.9%
White sugar	2kg	\$2.13	\$3.07	\$4.97	+44.1%
Vegetable oil	3L	\$5.40	\$9.83	\$11.57	+82.0%
Canola oil	3L	\$6.90	\$9.83	\$7.97	+42.5%
Olive oil	1L	\$7.77	\$11.43	\$10.97	+47.1%
Peanut butter	1kg	\$4.69	\$6.15	\$7.97	+31.1%
Jam	500mL	\$3.49	\$4.99	\$4.97	+43.0%
Mayonnaise	890mL	\$4.53	\$5.73	\$6.97	+26.5%
Ketchup	1L	\$3.41	\$4.83	\$4.47	+41.6%
Canned tomatoes	796mL	\$1.45	\$2.09	\$2.27	+44.1%
Canned soup	284mL	\$1.18	\$1.44	\$1.57	+22.0%
Canned beans	540mL	\$1.30	\$1.68	\$1.97	+29.2%
Pasta sauce	650mL	\$2.29	\$3.42	\$4.47	+49.3%
Salsa	418mL	\$3.40	\$4.95	\$4.47	+45.6%

BEVERAGES

Item	Unit	Jan 2021	May 2026	Walmart CA	% Chg
Orange juice	2L	\$3.84	\$6.09	\$6.97 (1.75L)	+58.6%
Coffee (ground)	340g	\$5.48	\$9.43	\$9.97	+72.1%
Tea bags	20-pk	\$3.54	\$4.53	\$4.27 (72pk)	+28.0%
Soft drink (cola)	2L	\$2.49	\$3.15	\$2.97	+26.5%
Bottled water	24x500mL	\$3.99	\$4.99	\$3.97	+25.1%
Beer	24x355mL	\$34.99	\$39.99	\$42.47	+14.3%

SNACKS

Item	Unit	Jan 2021	May 2026	Walmart CA	% Chg
Potato chips	200g	\$3.49	\$4.99	\$4.97	+43.0%
Chocolate bar	100g	\$1.99	\$3.49	\$2.97	+75.4%
Granola bars	6-pk	\$3.99	\$5.99	\$5.47	+50.1%
Microwave popcorn	3-pk	\$2.99	\$4.49	\$5.47	+50.2%

PERSONAL CARE

Item	Unit	Jan 2021	May 2026	Walmart CA	% Chg
Deodorant	85g	\$5.15	\$8.23	\$7.97 (74g)	+59.8%
Toothpaste	100mL	\$3.07	\$4.44	\$4.97	+44.6%
Shampoo	400mL	\$5.33	\$7.22	\$7.47	+35.5%
Conditioner	370mL	\$4.49	\$6.79	\$7.47	+51.2%
Body wash	532mL	\$3.99	\$5.99	\$6.97	+50.1%
Bar soap	6-bar	\$4.99	\$6.99	\$7.97	+40.1%
Disposable razors	5-pk	\$6.99	\$9.99	\$7.97	+42.9%
Feminine pads	28-pk	\$5.99	\$8.99	\$8.97	+50.1%
Infant formula	900g	\$29.58	\$50.24	\$49.97	+69.8%
Laundry detergent	4.43L	\$13.80	\$13.94	\$13.97	+1.0%

HOUSEHOLD & CLEANING

Item	Unit	Jan 2021	May 2026	Walmart CA	% Chg
Toilet paper	12-roll	\$8.99	\$14.99	\$14.97	+66.7%
Paper towels	6-roll	\$7.49	\$10.99	\$11.97	+46.7%
Facial tissue	200-ct	\$3.49	\$4.99	\$5.47	+43.0%

Dish soap	638mL	\$2.99	\$4.99	\$5.47	+66.9%
Dishwasher pods	20-pk	\$6.99	\$9.99	\$9.97	+42.9%
All-purpose cleaner	650mL	\$3.49	\$4.99	\$4.97	+43.0%
Bleach	1.89L	\$3.49	\$4.99	\$4.47	+43.0%
Garbage bags	20-pk	\$6.99	\$9.99	\$7.97	+42.9%
Dryer sheets	80-pk	\$6.49	\$9.99	\$9.97	+53.9%

Category Averages

Category	Items	Avg Jan 2021	Avg May 2026	Avg % Change
MEAT & PROTEIN	9	\$8.28	\$10.81	+28.7%
DAIRY & EGGS	6	\$4.66	\$6.07	+31.9%
BREAD & BAKERY	8	\$2.83	\$3.74	+31.6%
FRESH FRUIT	7	\$3.80	\$4.89	+26.2%
FRESH VEGETABLES	9	\$4.09	\$4.60	+13.4%
FROZEN FOODS	7	\$3.86	\$5.20	+35.3%
PANTRY STAPLES	18	\$3.94	\$5.44	+38.1%
BEVERAGES	6	\$9.05	\$11.36	+37.4%
SNACKS	4	\$3.12	\$4.74	+54.7%
PERSONAL CARE	10	\$8.34	\$12.28	+44.5%
HOUSEHOLD & CLEANING	9	\$5.60	\$8.43	+49.9%

Appendix A — CPI Trend: 2021-2026

Monthly CPI (2002=100) from StatCan 18-10-0004-01. % changes from January 2021 baseline.

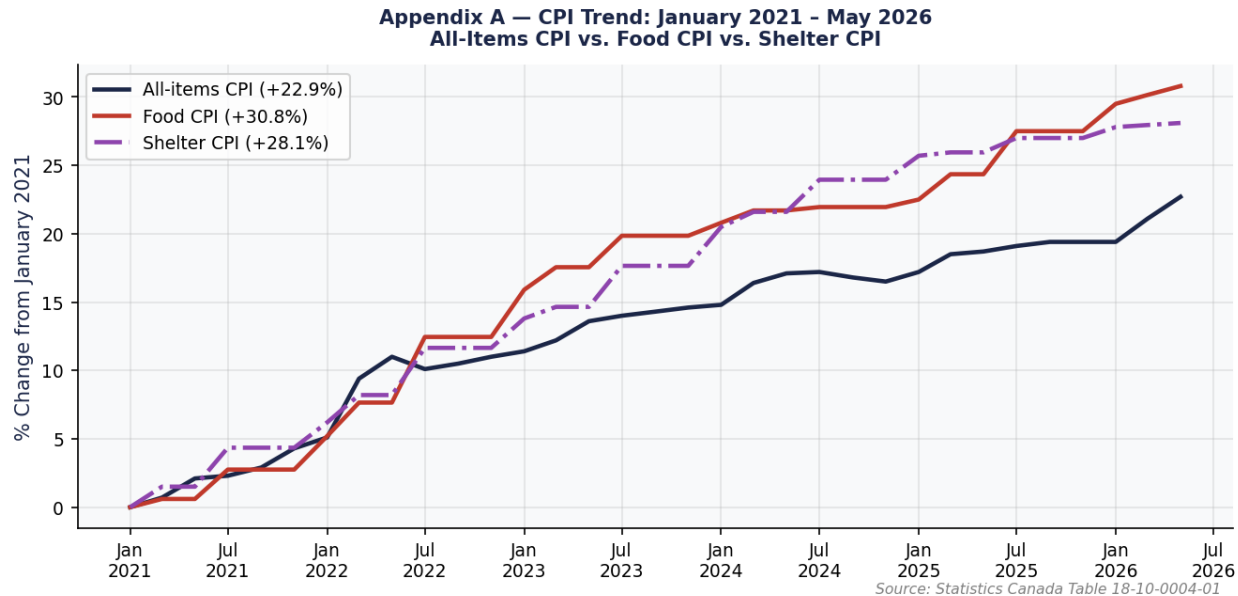


Chart note: Line chart: All-items CPI (+22.9%), Food CPI (+30.8%), Shelter CPI (+28.1%). Food CPI exceeds All-items since mid-2021. Insert chart from KTI_Master_v2.xlsx.

Appendix B — KTI Basket Total vs. CPI: 2021-2026

Compares 10-item basket % change vs CPI All-items and Food CPI. All indexed to January 2021 = 0%.

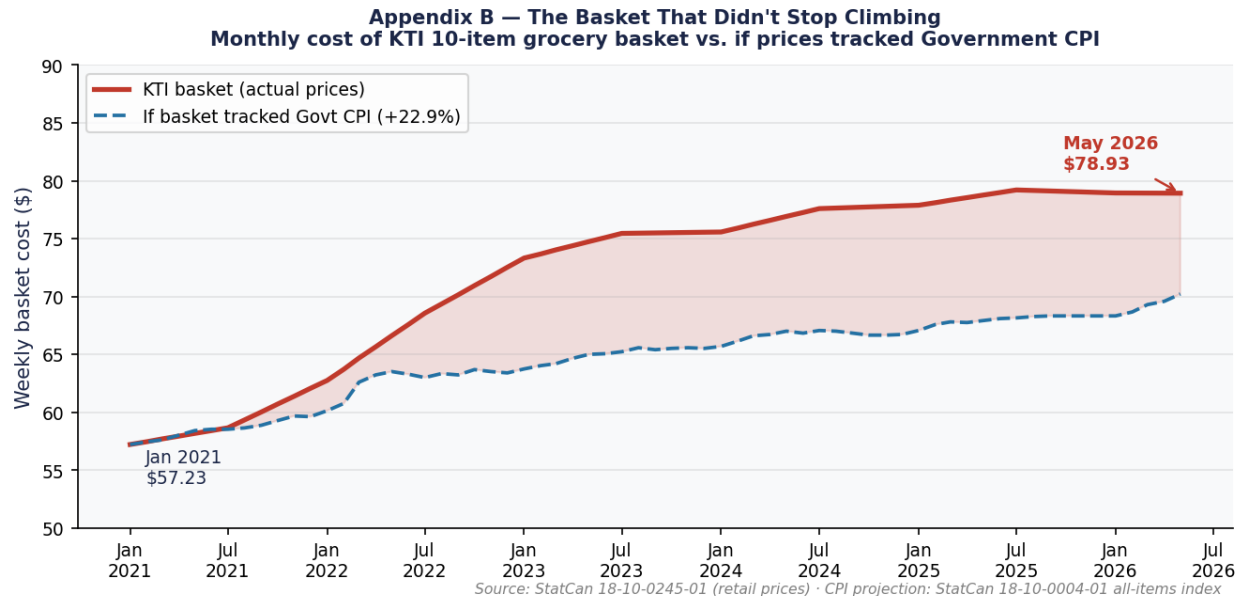


Chart note: Basket consistently exceeds both CPI lines since mid-2022, gap widening through 2025-2026. Insert chart from KTI_Master_v2.xlsx.

Appendix C — Item Price History (Quarterly, 2021-2026)

Item	Jan'21	Jul'21	Jan'22	Jul'22	Jan'23	Jul'23	Jan'24	Jul'24	Jan'25	Jul'25	Jan'26	May'26	Chg
Ground beef	\$9.45	\$9.97	\$11.42	\$13.38	\$14.10	\$14.94	\$15.03	\$15.61	\$15.64	\$16.02	\$15.89	\$16.07	+70.1%
Chicken	\$12.00	\$12.18	\$12.93	\$13.19	\$14.12	\$13.60	\$13.57	\$13.93	\$14.14	\$14.52	\$14.38	\$14.58	+21.5%
Milk 2L	\$4.36	\$4.39	\$4.56	\$4.82	\$5.27	\$5.52	\$5.49	\$5.55	\$5.44	\$5.51	\$5.50	\$5.51	+26.4%

Butter 454g	\$4.41	\$4.51	\$5.44	\$5.88	\$5.57	\$5.75	\$5.65	\$5.85	\$5.68	\$5.82	\$5.79	\$5.64	+27.9%
Cheese 500g	\$6.17	\$6.29	\$6.55	\$7.00	\$6.93	\$7.18	\$7.11	\$7.20	\$7.18	\$7.16	\$7.16	\$7.01	+13.6%
Eggs doz	\$3.86	\$3.94	\$4.16	\$4.22	\$4.77	\$4.93	\$4.69	\$4.80	\$4.72	\$4.78	\$4.80	\$4.85	+25.6%
Bread 675g	\$2.97	\$3.01	\$3.12	\$3.46	\$3.62	\$3.75	\$3.64	\$3.64	\$3.63	\$3.68	\$3.62	\$3.60	+21.2%
OJ 2L	\$3.84	\$4.10	\$4.47	\$4.74	\$5.07	\$5.35	\$6.02	\$6.04	\$5.96	\$6.02	\$6.02	\$6.09	+58.6%
Coffee 340g	\$5.48	\$5.65	\$6.52	\$7.57	\$8.70	\$9.10	\$9.02	\$9.29	\$9.27	\$9.54	\$9.50	\$9.43	+72.1%
PB 1kg	\$4.69	\$4.85	\$5.09	\$5.59	\$5.93	\$6.12	\$6.01	\$6.10	\$6.07	\$6.15	\$6.10	\$6.15	+31.1%

Appendix D — Government CPI Data (Monthly, 2021–2026)

StatCan Table 18-10-0004-01. Canada. Index: 2002=100. January 2021–May 2026 (65 months). % changes from January 2021 baseline.

Month	All-Items CPI	% vs Jan 2021	Food CPI	% vs Jan 2021	Shelter CPI	% vs Jan 2021
2021-01 (BASE)	138.2	+0.0%	155.0	+0.0%	148.4	+0.0%
2021-02	138.7	+0.4%	155.3	+0.2%	148.6	+0.1%
2021-03	139.2	+0.7%	155.7	+0.5%	149.0	+0.4%
2021-04	140.2	+1.4%	156.2	+0.8%	149.4	+0.7%
2021-05	141.2	+2.2%	156.6	+1.0%	150.4	+1.3%
2021-06	141.4	+2.3%	156.8	+1.2%	152.8	+3.0%
2021-07	141.4	+2.3%	157.3	+1.5%	153.2	+3.2%
2021-08	141.6	+2.5%	157.8	+1.8%	153.7	+3.6%
2021-09	142.2	+2.9%	158.0	+1.9%	154.2	+3.9%
2021-10	143.2	+3.6%	158.6	+2.3%	154.8	+4.3%
2021-11	144.2	+4.3%	159.9	+3.2%	155.4	+4.7%
2021-12	144.0	+4.2%	161.6	+4.3%	156.8	+5.7%
2022-01	145.3	+5.1%	163.0	+5.2%	157.6	+6.2%
2022-02	146.8	+6.2%	164.8	+6.3%	158.6	+6.9%
2022-03	151.2	+9.4%	166.8	+7.6%	159.7	+7.6%
2022-04	152.7	+10.5%	168.0	+8.4%	160.9	+8.4%
2022-05	153.3	+10.9%	169.6	+9.4%	162.3	+9.4%
2022-06	152.9	+10.6%	170.6	+10.1%	163.6	+10.2%
2022-07	152.2	+10.1%	171.7	+10.8%	165.0	+11.2%
2022-08	153.0	+10.7%	172.6	+11.4%	165.8	+11.7%
2022-09	152.7	+10.5%	174.2	+12.4%	166.5	+12.2%
2022-10	153.8	+11.3%	175.9	+13.5%	167.2	+12.7%
2022-11	153.4	+11.0%	176.8	+14.1%	167.5	+12.9%
2022-12	153.1	+10.8%	177.9	+14.8%	167.8	+13.1%
2023-01	154.0	+11.4%	179.6	+15.9%	168.9	+13.8%
2023-02	154.7	+11.9%	180.4	+16.4%	169.5	+14.2%
2023-03	155.0	+12.2%	181.1	+16.8%	169.8	+14.4%
2023-04	156.2	+13.0%	182.0	+17.4%	170.2	+14.7%
2023-05	157.0	+13.6%	183.6	+18.5%	170.8	+15.1%
2023-06	157.2	+13.7%	184.8	+19.2%	171.4	+15.5%
2023-07	157.6	+14.0%	185.4	+19.6%	172.0	+15.9%
2023-08	158.4	+14.6%	186.0	+20.0%	172.8	+16.4%
2023-09	158.0	+14.3%	186.3	+20.2%	175.2	+18.1%
2023-10	158.2	+14.5%	186.5	+20.3%	176.4	+18.9%
2023-11	158.4	+14.6%	186.7	+20.5%	177.1	+19.3%
2023-12	158.3	+14.5%	186.8	+20.5%	177.8	+19.8%
2024-01	158.6	+14.8%	187.3	+20.8%	178.8	+20.5%
2024-02	159.8	+15.6%	187.6	+21.0%	180.4	+21.6%
2024-03	160.8	+16.4%	187.9	+21.2%	181.2	+22.1%
2024-04	161.2	+16.6%	188.4	+21.5%	181.8	+22.5%
2024-05	161.8	+17.1%	189.2	+22.1%	182.0	+22.6%
2024-06	161.4	+16.8%	190.0	+22.6%	182.1	+22.7%
2024-07	162.0	+17.2%	190.4	+22.8%	183.0	+23.3%
2024-08	161.8	+17.1%	189.8	+22.5%	183.6	+23.7%
2024-09	161.4	+16.8%	189.5	+22.3%	184.2	+24.1%
2024-10	161.0	+16.5%	188.8	+21.8%	185.0	+24.7%
2024-11	161.0	+16.5%	188.4	+21.5%	185.4	+24.9%
2024-12	161.2	+16.6%	188.0	+21.3%	185.8	+25.2%
2025-01	162.0	+17.2%	189.8	+22.5%	186.4	+25.6%
2025-02	163.2	+18.1%	190.8	+23.1%	187.0	+26.0%
2025-03	163.8	+18.5%	191.7	+23.7%	187.4	+26.3%
2025-04	163.6	+18.4%	193.0	+24.5%	187.8	+26.5%
2025-05	164.0	+18.7%	194.5	+25.5%	187.0	+26.0%
2025-06	164.4	+19.0%	195.6	+26.2%	187.3	+26.2%
2025-07	164.6	+19.1%	196.8	+27.0%	188.0	+26.7%
2025-08	164.8	+19.2%	197.6	+27.5%	188.4	+27.0%
2025-09	164.9	+19.3%	198.2	+27.9%	188.9	+27.3%
2025-10	165.0	+19.4%	198.8	+28.3%	189.2	+27.5%
2025-11	165.0	+19.4%	199.3	+28.6%	189.5	+27.7%
2025-12	165.0	+19.4%	199.7	+28.8%	189.7	+27.8%
2026-01	165.0	+19.4%	200.7	+29.5%	189.6	+27.8%
2026-02	165.9	+20.0%	200.8	+29.5%	189.5	+27.7%
2026-03	167.4	+21.1%	201.5	+30.0%	190.1	+28.1%
2026-04	168.0	+21.6%	201.3	+29.9%	190.2	+28.2%

2026-05 (LATEST)	169.6	+22.7%	202.8	+30.8%	190.1	+28.1%
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Source: Statistics Canada Table 18-10-0004-01. Open Data Licence.

Appendix E — Monthly Gas Prices (2021–2026)

StatCan Table 18-10-0001-01. Regular unleaded, national average, cents per litre. January 2021–January 2026 (61 months). Baseline: Jan 2021 = 111.0 ¢/L.

Month	¢/L	% vs Jan 2021
2021-01 (BASE)	111.0	+0.0%
2021-02	112.9	+1.7%
2021-03	119.2	+7.4%
2021-04	122.0	+9.9%
2021-05	128.4	+15.7%
2021-06	133.7	+20.5%
2021-07	136.4	+22.9%
2021-08	138.0	+24.3%
2021-09	138.8	+25.0%
2021-10	140.8	+26.8%
2021-11	140.5	+26.6%
2021-12	140.0	+26.1%
2022-01	146.6	+32.1%
2022-02	155.5	+40.1%
2022-03	175.2	+57.8%
2022-04	182.3	+64.2%
2022-05	194.8	+75.5%
2022-06 (PEAK)	207.2	+86.7%
2022-07	192.4	+73.3%
2022-08	172.1	+55.0%
2022-09	162.0	+45.9%
2022-10	157.8	+42.2%
2022-11	147.5	+32.9%
2022-12	143.6	+29.4%
2023-01	148.2	+33.5%
2023-02	150.4	+35.5%
2023-03	148.6	+33.9%
2023-04	158.4	+42.7%
2023-05	162.0	+45.9%
2023-06	161.6	+45.6%
2023-07	162.4	+46.3%
2023-08	168.2	+51.5%
2023-09	168.0	+51.4%
2023-10	158.4	+42.7%
2023-11	148.0	+33.3%
2023-12	145.4	+31.0%
2024-01	144.1	+29.8%
2024-02	150.2	+35.3%
2024-03	158.6	+42.9%
2024-04	169.8	+53.0%
2024-05	168.4	+51.7%
2024-06	162.4	+46.3%
2024-07	166.5	+50.0%
2024-08	162.8	+46.7%
2024-09	152.4	+37.3%
2024-10	148.0	+33.3%
2024-11	142.4	+28.3%
2024-12	140.8	+26.8%
2025-01	156.7	+41.2%
2025-02	158.4	+42.7%
2025-03	152.0	+36.9%
2025-04	148.4	+33.7%
2025-05	144.2	+29.9%
2025-06	140.7	+26.8%
2025-07	138.4	+24.7%
2025-08	136.0	+22.5%
2025-09	132.8	+19.6%
2025-10	130.4	+17.5%
2025-11	128.8	+16.0%

2025-12	129.6	+16.8%
2026-01 (LATEST)	130.4	+17.5%

Peak: 207.2 ¢/L June 2022 (Ukraine conflict/supply shock). Source: Statistics Canada Table 18-10-0001-01.

Methodology & Sources

Baseline period: [January 2021](#). All changes measured to [June 2026](#) unless otherwise stated.

Grocery basket

StatCan Table 18-10-0245-01. Canada-wide averages. Ground beef, chicken, milk, butter, cheese, eggs, bread, OJ, coffee, peanut butter.

CPI

StatCan Table 18-10-0004-01. Canada, base year 2002=100. All-items, Food, and Shelter sub-indices.

Gas prices

StatCan Table 18-10-0001-01. Regular unleaded, national average, cents per litre.

Rent

CMHC Rental Market Survey. Annual. Average two-bedroom private market apartment.

Data management

All source data in KTI_Master_v2.xlsx with RAW sheets, CALC_Baseline (cross-referenced formulas), and REPORT sheets that auto-calculate. Updated monthly.

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Chapter: Unemployment & Job Market

Data source: Statistics Canada Labour Force Survey, [June 2026](#) (released 2026-07-10)



Labour Market at a Glance — June 2026

Indicator	June 2026	vs. June 2025	Notes
Unemployment rate (Canada)	6.5%	-0.3 pts	Below 7% for first time since Feb 2024
Youth unemployment (15–24)	12.2%	-0.8 pts	Historically 2× the overall rate
Participation rate	65.3%	+0.1 pts	Edging toward pre-pandemic norms
Full-time employment change	+18,400 jobs	—	Net new full-time positions
Part-time employment change	-4,200 jobs	—	Slight pullback in part-time
Avg hourly wages (employees)	\$35.27/hr	+3.8% YoY	Wage growth slowing vs 2023 peak

Provincial Unemployment Rates — June 2026

Province	June 2026	June 2025	Trend
Newfoundland & Labrador	10.8%	11.2%	↓ Improving slowly — structural challenges remain
Prince Edward Island	7.2%	7.8%	↓ Improving
Nova Scotia	6.8%	7.1%	↓ Improving
New Brunswick	7.4%	7.9%	↓ Improving
Quebec	5.9%	6.3%	↓ Below national average
Ontario	6.7%	6.9%	↓ Marginally improving
Manitoba	5.4%	5.6%	↓ Among lowest in Canada
Saskatchewan	5.1%	5.4%	↓ Lowest provincial rate
Alberta	6.2%	6.8%	↓ Energy sector recovery helping
British Columbia	5.8%	5.9%	→ Stable

What This Means for Joe & Jane

Joe and Jane’s household has jobs — but the data reveals a fragile picture. Wage growth of +3.8% sounds positive until you remember their grocery basket grew +39.4% since 2021 and rent grew +31.5%. Real wages — adjusted for actual household costs — are still negative for millions of working Canadians.

The “employed but struggling” phenomenon: Canada’s 6.5% unemployment understates the picture. Underemployment (part-time workers wanting full-time) adds another 3–4 points. Many working Canadians are a single missed paycheck away from financial crisis.

Key Definitions

Term	Definition
Unemployment rate	Share of the labour force actively seeking work but unable to find it
Participation rate	Share of working-age population either employed or actively seeking work
Underemployment	Part-time workers who want full-time + marginally attached workers
Real wage growth	Nominal wage growth minus inflation — actual change in purchasing power

Source: StatCan Labour Force Survey, Table 14-10-0287-01. Non-commercial sharing permitted with attribution. [citizenstance.ca](#)