

COMMUNITY CALCULATIONS & METHODOLOGY



November 2022

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### What is a Living Wage?

The living wage reflects what people need to earn to cover the actual costs of living in their community. It assumes that each adult is working full time and includes more than the basics of food, clothing, and shelter — it also considers unexpected costs, small investments in education, childcare, and participating in the community.

Within Alberta, it's more expensive to live in some communities than others. Unlike the minimum wage, which is the same across the province, each community has its own living wage rate. The calculations draw on community-specific data to determine the expenses, and the Alberta Living Wage Network (ALWN) works closely with community representatives to make sure the numbers make sense for their community.

ALWN has worked with the communities to develop a standard methodology and worked with <a href="Puzzle">Puzzle</a> <a href="Rock Coding">Rock Coding</a> to calculate them.

This report provides an overview of the standard methodology. It also includes the expenses, taxes and benefits, and the resulting living wage rate for each community.



A living wage is the hourly wage a worker needs to earn to cover their basic expenses and participate in their community. It is re-calculated on an annual basis to ensure that it accurately reflects changing living expenses and public policy affecting

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### Methodology

#### **Household Structure**

The living wage is based on the income needs of the following three household types:

a two-parent family with two young children



a lone-parent family with one young child



a single individual living alone



It considers the hourly rate of pay needed for each household to maintain a modest standard of living once government transfers have been added and taxes have been subtracted. It assumes each adult is working 35 hours per week.

It is a weighted average based on how many of each household type there are in Alberta. Previous calculations were based on the Canadian Living Wage Framework, which specifies using a family of four in the calculations, but after releasing those calculations, most of the feedback we received was that basing the living wage on just a family of four is not okay – people wanted it to cover more living situations. In response, and to follow what world leader in the living wage movement are doing (Living Wage Foundation UK), as well as to be consistent with the Ontario Living Wage Network, we expanded to the three household types. This reflects multiple situations where people may have access to different government benefits and taxes and would be affected differently by policy changes (e.g., improving childcare affordability will affect each household type differently).

We use a single weighted average rather than multiple living wage rates for each community because wages should not be based on family composition or lifestyle, so we are combining the numbers into just one rate per community that employers need to pay to be eligible for living wage certification.

#### Shelter

Based on Canada Mortgage and Housing Corporation's (CMHC) <u>Housing Market Information</u> <u>Portal</u>, which assumes a 3-bedroom rental apartment or townhouse for the family of four, a 2-bedroom unit for the lone parent family, and a 1-bedroom for the single individual. Numbers from the October 2021 CMHC Rental Market Survey were adjusted to 2022 using Statistics

Canada's <u>Consumer Price Index</u> for shelter in Alberta. Estimates for utilities are based on the Utilities Consumer Advocate's <u>Cost Comparison Tool</u> as at October 25, 2022. Tenant insurance is based on community-specific <u>Square One estimates</u> as at October 25, 2022. For communities where the CMHC data is not available or does not apply (e.g., if there aren't many rental apartments or townhouses in the community), rental costs were based on the <u>Canadian Rental Housing Index</u> or locally sourced.

#### Food

Food costs are based on Health Canada's 2019 National Nutritious Food Basket (NNFB) adapted by Alberta Health Services for Alberta communities. The cost of the NNFB represents the cost of a basic, healthy diet, that meets nutrition recommendations, and reflects food habits and food purchasing patterns of the population. It is a rough estimate to help calculate the living wage. It is not intended to provide guidance on how much money individual community members should budget for food.

Registered Dietitians and trained volunteers within specified communities go to grocery stores in their community to determine how much the food basket costs in their community. The NNFB includes a mix of fresh, frozen, and minimally processed foods that can be purchased at a full-service grocery stores any time of the year. The amount of each food item required for a family or a single person scenario is determined by the age and sex of the individuals. The cost of the NNFB reflects the cost of all the food items together.

Visit <u>National nutritious food basket - Canada.ca</u> (Government of Canada, 2020) for more information about the National Nutritious Food Basket and a full list of its content. Please contact <u>publichealthnutrition@ahs.ca</u> for information about the data collection process.

### Transportation

Based on the Canadian Automobile Association's <u>Driving Costs Calculator</u> as at October 25, 2022. The costs represent the average of a lower-cost 8-year-old car, hatchback, truck, and SUV. Expenses assume milage of 10,000 km and include depreciation, maintenance, license and registration fees, insurance costs, monthly car payments (assuming a 15% down payment), and fuel costs. Highway vs. city driving and the price of gas (the average of the last year) are specific to community.

Communities with public transit assume one vehicle and one transit pass for the family of four, one vehicle for the lone parent family, and the average of a transit pass and a vehicle for the single individual. Communities without public transit assume two vehicles for the family of four (estimated as the cost of one vehicle multiplied by 1.5), one vehicle for the lone parent family, and one vehicle for the single individual.

#### Child Care

The family of four is assumed to have a 7-year-old child and a 3-year-old child. The lone parent is assumed to have a 7-year-old child. Includes the cost of 12 months of childcare for a 3-year old, based on each community finding the actual costs of local providers. Also includes 10 months of before- and after-school care and 2 months of day camps for a 7-year-old, based on each community finding the actual costs of local providers. The expenses are after the Affordability Grant is taken into account (\$450/month for the 3-year-old). The Alberta Childcare Subsidy is included in calculations for living wages under its income threshold of \$180,000 for a family.

### Clothing & Footwear

Based on Statistics Canada's Survey of Household Spending (SHS) for the following categories:

- Women's and girls' wear (aged 14+)
- Men's and boys' wear (aged 14+)
- Children's wear (under 14 years of age)

SHS data is reported by income quintile. The income quintile with the lowest expenditure was used, excluding the first income quintile (1st to 20th percentile of income), since many in the first income quintile would not be making a living wage.

SHS data is based on what the average household spends, so numbers were adjusted based on Statistic's Canada's 2021 Census <u>Profile Table for Alberta</u> (2.6 people per household; 19% aged 0–14). SHS data was adjusted to 2022 using Statistics Canada's <u>Consumer Price Index</u> for Clothing & Footwear.

### **Health Care**

Health insurance is based on the cost of the premiums for <u>Alberta Blue Cross</u>. The plan selected is Blue Choice, with Plan B extended health benefits, dental coverage, and prescription coverage. This category also includes the cheapest life insurance available from <u>LowestRates.ca</u> estimates and the cheapest critical illness insurance available from <u>PolicyAdvisor</u>.

#### **Tuition**

The <u>Canadian Living Wage Framework</u> species including parent education in a living wage calculation. This is because a living wage should include the opportunity to upgrade education should one want to change occupations or advance in their career. Costs are locally sourced, based on each community representative finding the actual costs of post-secondary education options in their community. The cost assumes one course per semester (a total of two courses) for one adult in each household. A tax credit is calculated for tuition and eligible fees. Note that the post-secondary institutions in some communities have a transit pass included in tuition fees, which is taken into account in Transportation expenses for those communities.

#### Other Household Items

Other household costs are made up of the following expense categories:

- Telephones and telephone services note that the methodology did not include mobile service, so we've added the cost of the cheapest available mobile service as at October 25, 2022 that provides unlimited talk & text and 5GB of data on a 4G network (<u>Public Mobile</u>'s \$40/month plan)
- Household supplies
- Furniture, furnishings, electric appliances
- Personal care (including pharmaceutical products)
- Home entertainment, sports, and recreation note that this category includes costs
  related to participating in the community, including the following: live sports events, live
  performing arts, museums, bicycles, sports and recreation facilities, and movie theatres
- Reading materials and supplies (including textbooks)
- Other (e.g., bank fees, postage, charity, luggage)

Based on Statistics Canada's <u>Market Basket Measure</u> (MBM) multiplier for Other expenses (75.4% of food and clothing & footwear). The methodology of the multiplier is based on using the cost of a basket of items for food and clothing & footwear. While our methodology for Food is based on the cost of a basket of items, our methodology for Clothing & Footwear is based on expenditures (Survey of Household Spending), so we use Alberta's MBM amount for Clothing & Footwear in this calculation for a family of four (and an estimate of what MBM for Clothing & Footwear would be for the lone parent and single individual households).

See page 73 of <u>First Comprehensive Review of the Market Basket Measure of Low Income</u> (Human Resources and Skills Development Canada) for a full list of items included.

### Contingency

We assume the need to set aside two weeks' pay (at the living wage rate) so expenses can be covered even when unexpected situations happen and a worker needs to be away from work – whether it's staying at home sick, moving, bereavement, etc.

#### How we calculate inflation

When calculating expenses, we use the most recent data available. For most expenses, we use current prices and availability at the time of calculation, so no adjustment is needed. However, for Clothing & footwear and Shelter, we use the most recent data available and adjust using the <a href="Consumer Price Index">Consumer Price Index</a> (CPI) for Alberta. The CPI is calculated monthly. To adjust a number to 2022, we use the average of all available 2022 months at the time of calculation.

#### Tax & benefit programs

The calculation considers tax deductions (e.g., childcare expenses), tax credits (e.g., tuition), taxes & deductions, and government benefits (e.g., Canada Child Benefit). Where tax and benefit amounts are determined by income, the income at the living wage rate is used.

## Calgary

	Family	Lone	Single	Exceptions to standard methodology		
	of four	parent	indv.			
Living Expenses (\$)						
Food	14,640	7,485	4,559			
Clothing & footwear	3,686	1,843	850			
Shelter	20,451	19,425	16,378			
Transportation*	6,339	4,995	3,170			
Childcare**	17,397	8,505	-			
Healthcare	3,414	1,844	1,344			
Tuition	1,607	1,607	1,607			
Other household costs	13,418	6,833	4,245			
Contingency fund	3,087	2,025	1,520			
Total	11,269	9,846	7,164			
Government Benefits (\$)						
GST Credit	1	382	467			
Canada Child Benefit	8,247	4,863	-			
Climate Action Incentive	1,079	809	539			
Alberta Child and Family Benefit	-	-	-			
Alberta Child Care Subsidy	5,422	4,948	-			
Alberta Energy Affordability	300	300	300			
Fuel Tax Relief*	73	73	36			
Childcare Affordability Grant**	5,400	-	-			
Total	20,521	11,375	1,342			
Taxes (\$)						
Federal income tax	3,937	3,948	2,912			
Provincial income tax	1,888	2,264	1,573			
CCP contribution	4,176	2,802	2,054			
El contribution	1,268	832	625			
Total	11,269	9,846	7,164			
Calculator Results						
Wage to cover expenses	\$22.05	\$28.95	\$21.70			
Living Wage		\$22.40				

<sup>\*</sup>Fuel Tax Relief is already deducted from Transportation expenses

<sup>\*\*</sup>Child Care Affordability Grant is already deducted from Childcare expenses

## Canmore

Living Expenses (\$) Food Clothing & footwear Shelter	17,209 3,686	8,809 1,843	5,371 850	
Food Clothing & footwear	3,686			
Clothing & footwear	3,686			
<u> </u>		1,843	850	
Shelter	40.500			
	40.000			CMHC doesn't reflect housing market;
				used rent estimates from Canmore
	43,692	31,855	23,653	Community Housing
Transportation*	4,870	4,870	2,435	
Childcare**	18,000	9,000	-	
Healthcare	3,414	1,844	1,344	
Tuition	1,720	1,720	1,720	
Other household costs	15,354	7,832	4,857	
Contingency fund	5,062	3,302	2,030	
Total	113,006	71,074	42,260	
Government Benefits (\$)				
GST Credit	-	-	-	
Canada Child Benefit	5,024	2,911	-	
Climate Action Incentive	1,079	809	539	
Alberta Child and Family Benefit	-	-	-	
Alberta Child Care Subsidy	2,868	1,730	-	
Alberta Energy Affordability	300	300	300	
Fuel Tax Relief*	64	64	32	
Childcare Affordability Grant**	5,400	-	-	
Total	14,735	5,814	871	
Taxes (\$)				
Federal income tax	12,224	10,539	4,905	
Provincial income tax	6,745	5,533	2,807	
CCP contribution	7,000	3,500	2,809	
El contribution	1,905	953	834	
Total	27,874	20,525	11,355	
Calculator Results	<u> </u>		<u> </u>	
Wage to cover expenses	\$36.15	\$47.15	\$29.00	
Living Wage		\$32.75	<u> </u>	

<sup>\*</sup>Fuel Tax Relief is already deducted from Transportation expenses

<sup>\*\*</sup>Child Care Affordability Grant is already deducted from Childcare expenses

## Cochrane

	Family	Lone	Single	Exceptions to standard methodology
	of four	parent	indv.	
Living Expenses (\$)				
Food	17,153	8,784	5,409	
Clothing & footwear	3,686	1,843	850	
Shelter	21,429	17,076	13,542	
Transportation*	5,595	4,995	2,798	
Childcare**	18,522	7,882	-	
Healthcare	3,414	1,844	1,344	
Tuition	1,522	1,522	1,522	
Other household costs	15,312	7,813	4,886	
Contingency fund	3,538	1,939	1,402	
Total	90,171	53,698	31,753	
Government Benefits (\$)				
GST Credit	-	493	467	
Canada Child Benefit	7,283	5,020	-	
Climate Action Incentive	1,079	809	539	
Alberta Child and Family Benefit	-	531	-	
Alberta Child Care Subsidy	4,434	4,948	-	
Alberta Energy Affordability	300	300	300	
Fuel Tax Relief*	75	75	37	
Childcare Affordability Grant**	5,400	-	-	
Cochrane Connect Card	_	350	222	Lone parent and single individual have  Cochrane Connect Card Level 2 Eligibility
Total		330	222	Cochiane Connect Cara Level 2 Engisting
, octar	18,571	12,526	1,565	
Taxes (\$)				
Federal income tax	5,606	3,640	2,482	
Provincial income tax	3,001	2,058	1,286	
CCP contribution	4,844	2,674	1,878	
El contribution	1,453	797	576	
Total	14,904	9,169	6,222	
Calculator Results				
Wage to cover expenses	\$25.25	\$27.70	\$20.05	
Living Wage		\$22.35		

<sup>\*</sup>Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

## **Drayton Valley**

	Family	Lone	Single	Exceptions to standard methodology
	of four	parent	indv.	
Living Expenses (\$)				
Food	15,536	7,953	4,837	
Clothing & footwear	3,686	1,843	850	
Shelter				No CMHC data; used Canadian Rental
	20,067	17,116	12,235	Housing Index for rent
Transportation*	7,138	4,759	4,759	
Childcare**	13,895	4,895	-	
Healthcare	3,414	1,844	1,344	
Tuition				Zero Fee Tuition Program covers all fees
	27	27	27	except student union and alumni fees
Other household costs	14,093	7,186	4,455	
Contingency fund	2,854	1,524	1,328	
Total	80,709	47,146	29,835	
Government Benefits (\$)				
GST Credit	-	773	467	
Canada Child Benefit	9,065	5,768	-	
Climate Action Incentive	1,079	809	539	
Alberta Child and Family Benefit	-	1,186	-	
Alberta Child Care Subsidy	5,910	4,895	-	
Alberta Energy Affordability	300	300	300	
Fuel Tax Relief*	96	64	64	
Childcare Affordability Grant**	5,400	-	-	
Zero Fee Tuition Program				A ballpark estimate based on what other
				communities typically pay for tuition;
	1,600	1,600	1,600	already deducted from Tuition expenses
Total	23,450	15,395	2,970	
Taxes (\$)	ı	1	T	
Federal income tax	3,321	2,333	2,434	
Provincial income tax	1,523	1,187	1,254	
CCP contribution	3,831	2,059	1,769	
El contribution	1,172	626	546	
Total	9,847	6,205	6,003	
Calculator Results				
Wage to cover expenses	\$20.40	\$21.75	\$18.95	
Living Wage		\$19.65		
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<sup>\*</sup>Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

## Drumheller

Description   Description		Family	Lone	Single	Exceptions to standard methodology
Food		of four	parent	indv.	
Clothing & footwear   3,686   1,843   850     Shelter     17,685   14,900   13,077   (Century21) for rent   Used locally sourced data for gas prices   (local gas station)   Childcare**   11,738   4,238   -	Living Expenses (\$)				
Shelter	Food	16,945	8,676	5,280	
17,685   14,900   13,077   (Century21) for rent	Clothing & footwear	3,686	1,843	850	
Transportation*         7,482         4,988         4,988         Used locally sourced data for gas prices (local gas station)           Childcare**         11,738         4,238         -           Healthcare         3,414         1,844         1,344           Tuition         1,720         1,720         1,720           Other household costs         15,156         7,731         4,788           Contingency fund         2,817         1,587         1,513           Total         80,642         47,527         33,561           Government Benefits (\$)         5,607         -           GST Credit         -         773         467           Canada Child Benefit         9,026         5,607         -           Climate Action Incentive         1,079         809         539           Alberta Child Care Subsidy         6,410         4,238         -           Alberta Energy Affordability         300         300         300           Fuel Tax Relief*         96         64         64           Childcare Affordability Grant**         5,400         -         -           Total         22,311         12,792         1,370           Taxes (\$)         7         2,	Shelter				No CMHC data, used local source
7,482    4,988    4,988    (local gas station)		17,685	14,900	13,077	
Childcare**       11,738       4,238       -         Healthcare       3,414       1,844       1,344         Tuition       1,720       1,720       1,720         Other household costs       15,156       7,731       4,788         Contingency fund       2,817       1,587       1,513         Total       80,642       47,527       33,561         Government Benefits (\$)       -       773       467         Canada Child Benefit       9,026       5,607       -         Climate Action Incentive       1,079       809       539         Alberta Child and Family Benefit       -       1,001       -         Alberta Child Care Subsidy       6,410       4,238       -         Alberta Energy Affordability       300       300       300         Fuel Tax Relief*       96       64       64         Childcare Affordability Grant**       5,400       -       -         Total       22,311       12,792       1,370         Taxes (\$)         Federal income tax       1,346       1,243       1,544         CCP contribution       3,775       2,152       2,042         EI contribution       1,157	Transportation*				
Healthcare       3,414       1,844       1,344         Tuition       1,720       1,720       1,720         Other household costs       15,156       7,731       4,788         Contingency fund       2,817       1,587       1,513         Total       80,642       47,527       33,561         Government Benefits (\$)       -       773       467         Canada Child Benefit       9,026       5,607       -         Climate Action Incentive       1,079       809       539         Alberta Child Care Subsidy       6,410       4,238       -         Alberta Energy Affordability       300       300       300         Fuel Tax Relief*       96       64       64         Childcare Affordability Grant**       5,400       -       -         Total       22,311       12,792       1,370         Taxes (\$)         Federal income tax       3,125       2,416       2,869         Provincial income tax       1,346       1,243       1,544         CCP contribution       1,157       652       621         Total       9,403       6,463       7,076         Calculator Results         W				4,988	(local gas station)
Tuition         1,720         1,720         1,720           Other household costs         15,156         7,731         4,788           Contingency fund         2,817         1,587         1,513           Total         80,642         47,527         33,561           Government Benefits (\$)         -         773         467           Canada Child Benefit         9,026         5,607         -           Climate Action Incentive         1,079         809         539           Alberta Child and Family Benefit         -         1,001         -           Alberta Child Care Subsidy         6,410         4,238         -           Alberta Energy Affordability         300         300         300           Fuel Tax Relief*         96         64         64           Childcare Affordability Grant**         5,400         -         -           Taxes (\$)           Federal income tax         3,125         2,416         2,869           Provincial income tax         1,346         1,243         1,544           CCP contribution         3,775         2,152         2,042           El contribution         1,157         652         621           Total				-	
Other household costs         15,156         7,731         4,788           Contingency fund         2,817         1,587         1,513           Total         80,642         47,527         33,561           Government Benefits (\$)         -         773         467           Canada Child Benefit         9,026         5,607         -           Climate Action Incentive         1,079         809         539           Alberta Child and Family Benefit         -         1,001         -           Alberta Energy Affordability         300         300         300           Fuel Tax Relief*         96         64         64           Childcare Affordability Grant**         5,400         -         -           Total         22,311         12,792         1,370           Taxes (\$)         Federal income tax         1,346         1,243         1,544           CCP contribution         3,775         2,152         2,042           EI contribution         1,157         652         621           Total         9,403         6,463         7,076           Calculator Results           Wage to cover expenses         \$20.20         \$22.65         \$21.60	Healthcare	3,414	1,844		
Contingency fund         2,817         1,587         1,513           Total         80,642         47,527         33,561           Government Benefits (\$)         -         773         467           Canada Child Benefit         9,026         5,607         -           Climate Action Incentive         1,079         809         539           Alberta Child and Family Benefit         -         1,001         -           Alberta Child Care Subsidy         6,410         4,238         -           Alberta Energy Affordability         300         300         300           Fuel Tax Relief*         96         64         64           Childcare Affordability Grant**         5,400         -         -           Total         22,311         12,792         1,370           Taxes (\$)         -         -         -           Federal income tax         3,125         2,416         2,869           Provincial income tax         1,346         1,243         1,544           CCP contribution         1,157         652         621           Total         9,403         6,463         7,076           Calculator Results           Wage to cover expenses <td< td=""><td>Tuition</td><td>1,720</td><td>1,720</td><td>1,720</td><td></td></td<>	Tuition	1,720	1,720	1,720	
Total         80,642         47,527         33,561           Government Benefits (\$)         5           GST Credit         -         773         467           Canada Child Benefit         9,026         5,607         -           Climate Action Incentive         1,079         809         539           Alberta Child and Family Benefit         -         1,001         -           Alberta Child Care Subsidy         6,410         4,238         -           Alberta Energy Affordability         300         300         300           Fuel Tax Relief*         96         64         64           Childcare Affordability Grant**         5,400         -         -           Total         22,311         12,792         1,370           Taxes (\$)         Federal income tax         3,125         2,416         2,869           Provincial income tax         1,346         1,243         1,544           CCP contribution         3,775         2,152         2,042           El contribution         1,157         652         621           Total         9,403         6,463         7,076           Calculator Results           Wage to cover expenses         \$20.20 <td>Other household costs</td> <td>15,156</td> <td>7,731</td> <td>4,788</td> <td></td>	Other household costs	15,156	7,731	4,788	
Government Benefits (\$)  GST Credit - 773 467  Canada Child Benefit 9,026 5,607 -  Climate Action Incentive 1,079 809 539  Alberta Child and Family Benefit - 1,001 -  Alberta Child Care Subsidy 6,410 4,238 -  Alberta Energy Affordability 300 300 300  Fuel Tax Relief* 96 64 64  Childcare Affordability Grant** 5,400  Total 22,311 12,792 1,370  Taxes (\$)  Federal income tax 3,125 2,416 2,869  Provincial income tax 1,346 1,243 1,544  CCP contribution 3,775 2,152 2,042  El contribution 1,157 652 621  Total 9,403 6,463 7,076  Calculator Results  Wage to cover expenses \$20.20 \$22.65 \$21.60	Contingency fund	2,817	1,587	1,513	
GST Credit       -       773       467         Canada Child Benefit       9,026       5,607       -         Climate Action Incentive       1,079       809       539         Alberta Child and Family Benefit       -       1,001       -         Alberta Child Care Subsidy       6,410       4,238       -         Alberta Energy Affordability       300       300       300         Fuel Tax Relief*       96       64       64         Childcare Affordability Grant**       5,400       -       -         Total       22,311       12,792       1,370         Taxes (\$)         Federal income tax       3,125       2,416       2,869         Provincial income tax       1,346       1,243       1,544         CCP contribution       3,775       2,152       2,042         El contribution       1,157       652       621         Total       9,403       6,463       7,076         Calculator Results         Wage to cover expenses       \$20.20       \$22.65       \$21.60	Total	80,642	47,527	33,561	
Canada Child Benefit         9,026         5,607         -           Climate Action Incentive         1,079         809         539           Alberta Child and Family Benefit         -         1,001         -           Alberta Child Care Subsidy         6,410         4,238         -           Alberta Energy Affordability         300         300         300           Fuel Tax Relief*         96         64         64           Childcare Affordability Grant**         5,400         -         -           Total         22,311         12,792         1,370           Taxes (\$)         Federal income tax         3,125         2,416         2,869           Provincial income tax         1,346         1,243         1,544           CCP contribution         3,775         2,152         2,042           El contribution         1,157         652         621           Total         9,403         6,463         7,076           Calculator Results           Wage to cover expenses         \$20.20         \$22.65         \$21.60	Government Benefits (\$)				
Climate Action Incentive       1,079       809       539         Alberta Child and Family Benefit       -       1,001       -         Alberta Child Care Subsidy       6,410       4,238       -         Alberta Energy Affordability       300       300       300         Fuel Tax Relief*       96       64       64         Childcare Affordability Grant**       5,400       -       -         Total       22,311       12,792       1,370         Taxes (\$)       Federal income tax       3,125       2,416       2,869         Provincial income tax       1,346       1,243       1,544         CCP contribution       3,775       2,152       2,042         El contribution       1,157       652       621         Total       9,403       6,463       7,076         Calculator Results         Wage to cover expenses       \$20.20       \$22.65       \$21.60	GST Credit	-	773	467	
Alberta Child and Family Benefit       -       1,001       -         Alberta Child Care Subsidy       6,410       4,238       -         Alberta Energy Affordability       300       300       300         Fuel Tax Relief*       96       64       64         Childcare Affordability Grant**       5,400       -       -         Total       22,311       12,792       1,370         Taxes (\$)       -       -         Federal income tax       3,125       2,416       2,869         Provincial income tax       1,346       1,243       1,544         CCP contribution       3,775       2,152       2,042         El contribution       1,157       652       621         Total       9,403       6,463       7,076         Calculator Results         Wage to cover expenses       \$20.20       \$22.65       \$21.60	Canada Child Benefit	9,026	5,607	-	
Alberta Child Care Subsidy       6,410       4,238       -         Alberta Energy Affordability       300       300       300         Fuel Tax Relief*       96       64       64         Childcare Affordability Grant**       5,400       -       -         Total       22,311       12,792       1,370         Taxes (\$)       Federal income tax       3,125       2,416       2,869         Provincial income tax       1,346       1,243       1,544         CCP contribution       3,775       2,152       2,042         El contribution       1,157       652       621         Total       9,403       6,463       7,076         Calculator Results         Wage to cover expenses       \$20.20       \$22.65       \$21.60	Climate Action Incentive	1,079	809	539	
Alberta Energy Affordability       300       300       300         Fuel Tax Relief*       96       64       64         Childcare Affordability Grant**       5,400       -       -         Total       22,311       12,792       1,370         Taxes (\$)       -       -         Federal income tax       3,125       2,416       2,869         Provincial income tax       1,346       1,243       1,544         CCP contribution       3,775       2,152       2,042         El contribution       1,157       652       621         Total       9,403       6,463       7,076         Calculator Results         Wage to cover expenses       \$20.20       \$22.65       \$21.60	Alberta Child and Family Benefit	-	1,001	-	
Fuel Tax Relief*       96       64       64         Childcare Affordability Grant**       5,400       -       -         Total       22,311       12,792       1,370         Taxes (\$)       -       -         Federal income tax       3,125       2,416       2,869         Provincial income tax       1,346       1,243       1,544         CCP contribution       3,775       2,152       2,042         El contribution       1,157       652       621         Total       9,403       6,463       7,076         Calculator Results         Wage to cover expenses       \$20.20       \$22.65       \$21.60	Alberta Child Care Subsidy	6,410	4,238	-	
Childcare Affordability Grant**       5,400       -       -         Total       22,311       12,792       1,370         Taxes (\$)       -       -         Federal income tax       3,125       2,416       2,869         Provincial income tax       1,346       1,243       1,544         CCP contribution       3,775       2,152       2,042         El contribution       1,157       652       621         Total       9,403       6,463       7,076         Calculator Results         Wage to cover expenses       \$20.20       \$22.65       \$21.60	Alberta Energy Affordability	300	300	300	
Total       22,311       12,792       1,370         Taxes (\$)       Federal income tax         Provincial income tax       3,125       2,416       2,869         Provincial income tax       1,346       1,243       1,544         CCP contribution       3,775       2,152       2,042         El contribution       1,157       652       621         Total       9,403       6,463       7,076         Calculator Results         Wage to cover expenses       \$20.20       \$22.65       \$21.60	Fuel Tax Relief*	96	64	64	
Taxes (\$)         Federal income tax       3,125       2,416       2,869         Provincial income tax       1,346       1,243       1,544         CCP contribution       3,775       2,152       2,042         El contribution       1,157       652       621         Total       9,403       6,463       7,076         Calculator Results         Wage to cover expenses       \$20.20       \$22.65       \$21.60	Childcare Affordability Grant**	5,400	-	-	
Federal income tax       3,125       2,416       2,869         Provincial income tax       1,346       1,243       1,544         CCP contribution       3,775       2,152       2,042         El contribution       1,157       652       621         Total       9,403       6,463       7,076         Calculator Results         Wage to cover expenses       \$20.20       \$22.65       \$21.60	Total	22,311	12,792	1,370	
Provincial income tax       1,346       1,243       1,544         CCP contribution       3,775       2,152       2,042         El contribution       1,157       652       621         Total       9,403       6,463       7,076         Calculator Results         Wage to cover expenses       \$20.20       \$22.65       \$21.60	Taxes (\$)				
CCP contribution       3,775       2,152       2,042         El contribution       1,157       652       621         Total       9,403       6,463       7,076         Calculator Results         Wage to cover expenses       \$20.20       \$22.65       \$21.60	Federal income tax	3,125	2,416	2,869	
CCP contribution       3,775       2,152       2,042         El contribution       1,157       652       621         Total       9,403       6,463       7,076         Calculator Results         Wage to cover expenses       \$20.20       \$22.65       \$21.60	Provincial income tax	1,346	1,243	1,544	
Total         9,403         6,463         7,076           Calculator Results           Wage to cover expenses         \$20.20         \$22.65         \$21.60	CCP contribution		2,152	2,042	
Calculator Results Wage to cover expenses \$20.20 \$22.65 \$21.60	EI contribution	1,157	652	621	
Calculator Results Wage to cover expenses \$20.20 \$22.65 \$21.60	Total	9,403	6,463	7,076	
	Calculator Results				
	Wage to cover expenses	\$20.20	\$22.65	\$21.60	
Living Wage \$21.20	Living Wage		\$21.20		

<sup>\*</sup>Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

### Edmonton

	Family	Lone	Single	Exceptions to standard methodology			
	of four	parent	indv.				
Living Expenses (\$)							
Food	15,306	7,830	4,793				
Clothing & footwear	3,686	1,843	850				
Shelter	20,341	18,593	15,579				
Transportation*	5,378	4,978	2,689				
Childcare**	14,448	7,066	-				
Healthcare	3,414	1,844	1,344				
Tuition	2,037	2,037	2,037	Includes <u>U-Pass</u> (taken into account in Transportation)			
Other household costs	13,920	7,094	4,421				
Contingency fund	2,829	1,919	1,488				
Total	81,360	53,204	33,202				
Government Benefits (\$)							
GST Credit	-	519	467				
Canada Child Benefit	9,152	5,056	-				
Climate Action Incentive	1,079	809	539				
Alberta Child and Family Benefit	29	548	-				
Alberta Child Care Subsidy	6,410	4,948	-				
Alberta Energy Affordability	300	300	300				
Fuel Tax Relief*	73	73	36				
Childcare Affordability Grant**	5,400	-	-				
Total	22,443	12,253	1,342				
Taxes (\$)							
Federal income tax	2,925	3,488	2,724				
Provincial income tax	1,290	1,957	1,448				
CCP contribution	3,794	2,645	2,005				
El contribution	1,162	788	611				
Total	9,171	8,878	6,788				
Calculator Results	Calculator Results						
Wage to cover expenses	\$20.20	\$27.40	\$21.25				
Living Wage	1.6 -	\$21.40					

<sup>\*</sup>Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

## Fort McMurray

	Family	Lone	Single	Exceptions to standard methodology		
	of four	parent	indv.			
Living Expenses (\$)						
Food	15,280	7,817	4,780			
Clothing & footwear	3,686	1,843	850			
Shelter	23,267	20,299	17,360			
Transportation*	5,614	4,966	2,807			
Childcare**	18,458	7,302	-			
Healthcare	3,414	1,844	1,344			
Tuition	1,488	1,488	1,488			
Other household costs	13,900	7,084	4,412			
Contingency fund	3,225	1,899	1,510			
Total	88,333	54,541	34,552			
Government Benefits (\$)						
GST Credit	-	747	467			
Canada Child Benefit	8,576	5,374	-			
Climate Action Incentive	1,187	890	593			
Alberta Child and Family Benefit	-	733	-			
Alberta Child Care Subsidy	5,422	4,948	-			
Alberta Energy Affordability	300	300	300			
Fuel Tax Relief*	73	73	36			
Childcare Affordability Grant**	5,400	-	-			
Total	20,958	13,065	1,396			
Taxes (\$)						
Federal income tax	3,618	2,875	2,273			
Provincial income tax	1,675	1,548	1,147			
CCP contribution	4,380	2,615	2,039			
EI contribution	1,325	780	620			
Total	10,998	7,818	6,079			
Calculator Results						
Wage to cover expenses	\$23.05	\$27.15	\$21.60			
Living Wage		\$22.50				

<sup>\*</sup>Fuel Tax Relief is already deducted from Transportation expenses

Note: Northern Residents Deductions (Zone B) included (tax deduction)

<sup>\*\*</sup>Child Care Affordability Grant is already deducted from Childcare expenses

### **Grande Prairie**

	Family	Lone	Single	Exceptions to standard methodology
	of four	parent	indv.	
Living Expenses (\$)				
Food	14,669	7,509	4,586	
Clothing & footwear	3,686	1,843	850	
Shelter	19,308	17,625	15,661	For utilities, assumes the 2- and 3- bedrooms units are paying the Aquatera fee half the time (added half the approximate Aquatera fee)
Transportation*	5,999	5,171	3,000	
Childcare**	14,030	8,416	-	
Healthcare	3,414	1,844	1,344	
Tuition	1,882	1,882	1,882	
Other household costs	13,439	6,851	4,265	
Contingency fund	2,416	1,773	1,418	
Total	78,844	52,915	33,007	
Government Benefits (\$)				
GST Credit	735	773	467	
Canada Child Benefit	11,415	5,602	-	
Climate Action Incentive	1,187	890	539	
Alberta Child and Family Benefit	1,119	995	-	
Alberta Child Care Subsidy	7,396	4,948	-	
Alberta Energy Affordability	300	300	300	
Fuel Tax Relief*	77	77	77	
Childcare Affordability Grant**	5,400	-	-	
Total	27,629	13,585	1,383	
Taxes (\$)				
Federal income tax	1,394	2,347	2,730	
Provincial income tax	561	1,196	1,452	
CCP contribution	3,182	2,429	1,998	
El contribution	993	728	609	
Total	6,130	6,700	6,789	
Calculator Results				
Wage to cover expenses	\$17.25	\$25.35	\$20.25	
Living Wage		\$19.65		

<sup>\*</sup>Fuel Tax Relief is already deducted from Transportation expenses

Note: Northern Residents Deductions (Zone B) included (tax deduction)

<sup>\*\*</sup>Child Care Affordability Grant is already deducted from Childcare expenses

## Lethbridge

	Family	Lone	Single	Exceptions to standard methodology		
	of four	parent	indv.			
Living Expenses (\$)			•			
Food	15,946	8,163	4,931			
Clothing & footwear	3,686	1,843	850			
Shelter	17,906	15,497	14,293			
Transportation*	5,944	5,020	2,972			
Childcare**	14,456	7,968	-			
Healthcare	3,414	1,844	1,344			
Tuition	1,285	1,285	1,285			
Other household costs	14,403	7,344	4,525			
Contingency fund	2,717	1,752	1,410			
Total	79,757	50,716	31,611			
Government Benefits (\$)						
GST Credit	43	736	467			
Canada Child Benefit	9,546	5,360	-			
Climate Action Incentive	1,079	809	539			
Alberta Child and Family Benefit	218	716	-			
Alberta Child Care Subsidy	6,410	4,948	-			
Alberta Energy Affordability	300	300	300			
Fuel Tax Relief*	73	73	36			
Childcare Affordability Grant**	5,400	-	-			
Total	23,069	12,942	1,342			
Taxes (\$)						
Federal income tax	2,685	2,978	2,546			
Provincial income tax	1,053	1,617	1,329			
CCP contribution	3,628	2,397	1,889			
El contribution	1,116	720	579			
Total	8,482	7,712	6,343			
Calculator Results						
Wage to cover expenses	\$19.40	\$25.05	\$20.15			
Living Wage		\$20.30				

<sup>\*</sup>Fuel Tax Relief is already deducted from Transportation expenses

<sup>\*\*</sup>Child Care Affordability Grant is already deducted from Childcare expenses

### Medicine Hat

	Family	Lone	Single	Exceptions to standard methodology			
	of four	parent	indv.				
Living Expenses (\$)							
Food	15,619	7,998	4,895				
Clothing & footwear	3,686	1,843	850				
Shelter				Utilities Consumer Advocate doesn't have			
				utilities estimates; used <u>City of Medicine</u>			
	15,539	13,038	12,013	<u>Hat data</u>			
Transportation*	7,435	4,957	2,901				
Childcare**	11,352	4,375	-				
Healthcare	3,414	1,844	1,344				
Tuition	1,292	1,292	1,292				
Other household costs	14,156	7,220	4,498				
Contingency fund	2,252	1,334	1,267				
Total	74,744	43,900	29,060				
Government Benefits (\$)		I	1				
GST Credit	565	773	467				
Canada Child Benefit	10,954	5,903	-				
Climate Action Incentive	1,079	809	539				
Alberta Child and Family Benefit	897	1,541	-				
Alberta Child Care Subsidy	7,896	4,375	-				
Alberta Energy Affordability	300	300	300				
Fuel Tax Relief*	71	71	35				
Childcare Affordability Grant**	5,400	-	-				
Total	27,162	13,772	1,341				
Taxes (\$)							
Federal income tax	1,227	1,515	2,016				
Provincial income tax	418	641	976				
CCP contribution	2,939	1,777	1,678				
El contribution	925	548	521				
Total	5,509	4,481	5,191				
Calculator Results	Calculator Results						
Wage to cover expenses	\$16.10	\$19.05	\$18.10				
Living Wage		\$17.50					

<sup>\*</sup>Fuel Tax Relief is already deducted from Transportation expenses

<sup>\*\*</sup>Child Care Affordability Grant is already deducted from Childcare expenses

### **Red Deer**

	Family	Lone	Single	Exceptions to standard methodology		
	of four	parent	indv.			
Living Expenses (\$)						
Food	16,087	8,238	5,033			
Clothing & footwear	3,686	1,843	850			
Shelter	16,820	15,098	12,916			
Transportation*	5,688	4,818	2,844			
Childcare**	14,930	7,130	-			
Healthcare	3,414	1,844	1,344			
Tuition	1,689	1,689	1,689			
Other household costs	14,509	7,401	4,857			
Contingency fund	2,644	1,673	1,365			
Total	79,467	49,734	30,899			
Government Benefits (\$)						
GST Credit	139	773	467			
Canada Child Benefit	9,803	5,503	-			
Climate Action Incentive	1,079	809	539			
Alberta Child and Family Benefit	343	882	-			
Alberta Child Care Subsidy	6,908	4,948	-			
Alberta Energy Affordability	300	300	300			
Fuel Tax Relief*	64	64	32			
Childcare Affordability Grant**	5,400	-	-			
Total	24,036	13,279	1,338			
Taxes (\$)						
Federal income tax	2,363	2,631	2,327			
Provincial income tax	869	1,386	1,183			
CCP contribution	3,519	2,280	1,823			
El contribution	1,086	687	561			
Total	7,837	6,984	5,894			
Calculator Results						
Wage to cover expenses	\$18.90	\$23.90	\$19.50			
Living Wage		\$19.65				

<sup>\*</sup>Fuel Tax Relief is already deducted from Transportation expenses

<sup>\*\*</sup>Child Care Affordability Grant is already deducted from Childcare expenses

## Rocky Mountain House

	Family	Lone	Single	Exceptions to standard methodology	
	of four	parent	indv.		
Living Expenses (\$)					
Food	16,365	8,373	5,105		
Clothing & footwear	3,686	1,843	850		
Shelter				No CMHC data; used data from Housing	
	21,249	16,646	13,238	Coordinator for rent	
Transportation*	7,227	4,818	4,818		
Childcare**	12,075	7,479	-		
Healthcare	3,414	1,844	1,344		
Tuition	1,720	1,720	1,720		
Other household costs	14,718	7,503	4,656		
Contingency fund	3,039	1,844	1,494		
Total	83,494	52,069	33,224		
Government Benefits (\$)					
GST Credit	-	617	467		
Canada Child Benefit	8,291	5,193	-		
Climate Action Incentive	1,079	809	539		
Alberta Child and Family Benefit	-	615	-		
Alberta Child Care Subsidy	5,910	4,948	-		
Alberta Energy Affordability	300	300	300		
Fuel Tax Relief*	96	64	64		
Childcare Affordability Grant**	5,400	-	-		
Total	21,076	12,546	1,370		
Taxes (\$)					
Federal income tax	3,890	3,257	2,799		
Provincial income tax	1,856	1,803	1,497		
CCP contribution	4,105	2,533	2,015		
El contribution	1,248	757	614		
Total	11,099	8,350	6,925		
Calculator Results					
Wage to cover expenses	\$21.70	\$26.35	\$21.35		
Living Wage		\$21.85			

<sup>\*</sup>Fuel Tax Relief is already deducted from Transportation expenses

<sup>\*\*</sup>Child Care Affordability Grant is already deducted from Childcare expenses

## Spruce Grove

	Family	Lone	Single	Exceptions to standard methodology	
	of four	parent	indv.	,	
Living Expenses (\$)					
Food	14,892	7,616	4,631		
Clothing & footwear	3,686	1,843	850		
Shelter	18,882	18,739	15,902		
Transportation*	5,700	4,912	2,850		
Childcare**	13,268	7,523	-		
Healthcare	3,414	1,844	1,344		
Tuition				Includes <u>U-Pass</u> (taken into account in	
	2,037	2,037	2,037	Transportation)	
Other household costs	13,608	6,932	4,299		
Contingency fund	2,479	1,932	1,500		
Total	77,967	53,379	33,414		
Government Benefits (\$)					
GST Credit	353	503	467		
Canada Child Benefit	10,383	5,033	-		
Climate Action Incentive	1,079	809	539		
Alberta Child and Family Benefit	622	537	-		
Alberta Child Care Subsidy	7,396	4,948	-		
Alberta Energy Affordability	300	300	300		
Fuel Tax Relief*	68	68	34		
Childcare Affordability Grant**	5,400	-	-		
Total	25,601	12,198	1,340		
Taxes (\$)					
Federal income tax	1,694	3,534	2,768		
Provincial income tax	622	1,988	1,477		
CCP contribution	3,274	2,663	2,023		
El contribution	1,018	794	616		
Total	6,608	8,979	6,884		
Calculator Results					
Wage to cover expenses	\$17.70	\$27.60	\$21.40		
Living Wage		\$20.70			

<sup>\*</sup>Fuel Tax Relief is already deducted from Transportation expenses

<sup>\*\*</sup>Child Care Affordability Grant is already deducted from Childcare expenses

### St. Albert

	Family	Lone	Single	Exceptions to standard methodology
	of four	parent	indv.	
Living Expenses (\$)				
Food				Not included in NNFB; used Edmonton's
	15,306	7,830	4,793	numbers as a proxy
Clothing & footwear	3,686	1,843	850	
Shelter	20,689	19,689	17,120	
Transportation*	5,451	4,987	2,725	
Childcare**	14,465	6,900	-	
Healthcare	3,414	1,844	1,344	
Tuition	2,037	2,037	2,037	Includes <u>U-Pass</u> (taken into account in Transportation)
Other household costs	13,920	7,094	4,421	
Contingency fund	2,861	1,992	1,585	
Total	81,829	54,216	34,876	
Government Benefits (\$)				
GST Credit	-	424	397	
Canada Child Benefit	9,040	4,923	-	
Climate Action Incentive	1,079	809	539	
Alberta Child and Family Benefit	-	484	-	
Alberta Child Care Subsidy	6,410	4,948	-	
Alberta Energy Affordability	300	300	300	
Fuel Tax Relief*	73	73	36	
Childcare Affordability Grant**	5,400	-	-	
Total	22,302	11,961	1,272	
Taxes (\$)				
Federal income tax	3,041	3,760	3,088	
Provincial income tax	1,328	2,138	1,691	
CCP contribution	3,841	2,753	2,150	
EI contribution	1,175	818	651	
Total	9,385	9,469	7,580	
Calculator Results				
Wage to cover expenses	\$20.45	\$28.45	\$22.65	
Living Wage		\$22.40		

<sup>\*</sup>Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

## Stony Plain

	Family	Lone	Single	Exceptions to standard methodology
	of four	parent	indv.	
Living Expenses (\$)				
Food	14,892	7,616	4,631	
Clothing & footwear	3,686	1,843	850	
Shelter	19,124	16,615	15,571	
Transportation*	5,700	4,912	2,850	
Childcare**	13,176	6,826	-	
Healthcare	3,414	1,844	1,344	
Tuition	2,037	2,037	2,037	Includes <u>U-Pass</u> (taken into account in Transportation)
Other household costs	13,608	6,932	4,299	
Contingency fund	2,533	1,709	1,480	
Total	78,171	50,335	33,062	
Government Benefits (\$)				
GST Credit	282	773	467	
Canada Child Benefit	10,191	5,439	-	
Climate Action Incentive	1,079	809	539	
Alberta Child and Family Benefit	529	808	-	
Alberta Child Care Subsidy	6,908	4,948	-	
Alberta Energy Affordability	300	300	300	
Fuel Tax Relief*	68	68	34	
Childcare Affordability Grant**	5,400	-	-	
Total	24,757	13,145	1,340	
Taxes (\$)				
Federal income tax	1,895	2,701	2,695	
Provincial income tax	690	1,432	1,428	
CCP contribution	3,355	2,333	1,994	
El contribution	1,041	702	608	
Total	6,981	7,168	6,725	
Calculator Results				
Wage to cover expenses	\$18.10	\$24.40	\$21.15	
Living Wage		\$20.40		

<sup>\*</sup>Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

### **Current Funders**

In addition to financial contributions from <u>our members</u>, the Alberta Living Wage Network is grateful to be funded by the following foundations:





### Contact us

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