

ALBERTA LIVING WAGE REPORT

COMMUNITY CALCULATIONS
&
METHODOLOGY

NOVEMBER 2024



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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 (35 hours/week) 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 [Puzzle Rock Coding](#) to calculate the living wage rates.

This report provides a summary of the results and 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 affordability.



Results Summary

Decreasing Costs

Over the last year, some expenses have drastically decreased across the board:

- **Childcare: A decrease of about \$2,000 in daycare costs for the 3-year-old.** The family of four in our calculations assumes one 3-year-old child in full-time care at a daycare centre. The federal-provincial child care agreement increased the affordability grant for the 3-year-old from \$450/month last year to \$626/month this year, which is an annual savings of \$2,122. At the same time as the increased grant, the government has frozen the base rates, making sure that families experience the decreased childcare costs. On top of this affordability grant that all families get regardless of income, there is an additional child care subsidy based on income for families with a combined gross income under \$180,000 a year. Families below \$120,000 gross income get the maximum subsidy of \$266/month, which represents a total fee reduction of \$892/month when combined with the affordability grant.
- **Electricity: A decrease of \$1,000–1,500.** The regulated rates for electricity, regulated by the Alberta Utilities Commission, have decreased drastically over the last year—it more than halved from 19.396 cents per kWh in October 2023 to 9.937 in October 2024. Most communities saw a decrease of \$1,000 to \$1,500 for the year, based on the average household's electricity usage.
- **Clothing & footwear: A decrease of \$1,308 for the family of four.** According to Statistics Canada's Survey of Household Spending (SHS), Albertans have drastically reduced their spending on clothing. Statistics Canada skipped the survey in 2020. The most recent data last year was from 2019, which we adjusted by CPI Clothing & Footwear to get the 2023 number. The most recent data this year is from 2021, which we adjusted using the most recent CPI Clothing and Footwear available, September 2024. The decrease in spending was likely due to shopping less during the pandemic, cheaper clothing options becoming more available, and trends towards thrifting and upcycling. To counteract the pandemic effect while still using the most recent SHS data available, we used the spending of the third income quintile for our estimates, when last year we used whichever quintile spent the least other than the first quintile (the Ontario Living Wage Network also switched to the third quintile). This still resulted in a decrease of \$1,308 for the family of four, \$654 for the lone-parent family with one child, and \$210 single individual.

These major decreases in costs over the last year have resulted in many communities seeing a lower living wage rate this year compared to last.

Increasing Costs

Increasing rent over the last year is the driving force behind rising costs. The shelter crisis is one of the main reasons so many Albertans are struggling. There are some communities with a higher living wage rate this year than last year, and it's mainly because their rental costs have gone up so much. Here are some examples of increased rental costs in our calculations, using rental rates from [Canada Mortgage and Housing Corporation \(CMHC\)](#) (unadjusted by CPI):

- In Calgary, the average rent for a 1-bedroom unit increased by 20%, from \$1,224/month in October 2022 to \$1,468/month in October 2023.
- In Stony Plain, the average rent for a 3-bedroom unit increased by 18%, from \$1,355/month in October 2022 to \$1,598 in October 2023.
- In Medicine Hat, the average rent for a 2-bedroom unit increased by 10%, from \$978/month in October 2022 to \$1,080

Some other costs, such as health care, food, tuition, and tenant insurance, have seen relatively small absolute increases in some communities, but these smaller increases combined with increasing rent have contributed higher living wage rates in some communities.

Government Benefits

The living wage calculations factor in government benefits meant to make life more affordable (payments, subsidies, rebates, and tax relief).

The household types are not affected equally by government benefits. Most of the large benefits are associated with having children, so the single individual doesn't get them. For example, in Special Areas, at the wage required for the household to cover expenses, the single individual household would receive \$1,599 in government benefits while the family of four would get sixteen times more at \$25,720.

Although the child care grant increased by about \$2,000 this year, many other benefits from last year no longer exist because they were either temporary or one-time benefits. These include the following:

- There were no Alberta Affordability Payments this year. Last year, the family of four received a one-time payment of \$1,200 and the lone parent family got \$600.
- There was no Alberta Energy Affordability program this year, which saved \$200 off the electricity bill last year.
- There was no Alberta Fuel Tax Relief Program this year, which reduced or removed provincial tax at the gas pump for part of last year.
- There was no Grocery Rebate this year.
- There was no Canada Housing Benefit this year.

The absence of these government benefits this year applied upward pressure to the living wage rates compared to last year.

Improved Transportation Methodology

Last year, all communities assumed 10,000 km mileage. This year, rural communities with no public transit increased assumed 20,000 km mileage to more driving due to accessing amenities outside of the community. This applied upward pressure to the living wage rates of rural communities compared to last year.

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 the number of two-parent family households (weighted at 56.5%), one-parent family households (9.6%), and single adult households (33.9%) in Alberta as reported by the 2021 census. This approach 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. We combine the numbers into just one rate per community that employers need to pay to be eligible for living wage certification.

Shelter

For communities with a population of 10,000 or more, rental data is based on Canada Mortgage and Housing Corporation's (CMHC) [Housing Market Information Portal](#). For communities with a population less than 10,000, rental data is based on the Government of Alberta's (GoA) [2023 Apartment Vacancy and Rental Cost Survey](#). We assume 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. CMHC October 2023 rates and GoA June–August 2023 rates are adjusted to September 2024 prices using Statistics Canada's [Consumer Price Index \(CPI\)](#) for Rented Accommodation.

For communities where the CMHC/GoA data is not available or is not appropriate (e.g., if rental apartments or townhouses make up a tiny portion of the rentals in the community), rental costs are based on the [Canadian Rental Housing Index](#).

Note that these rental figures are based on what people already living in the community are paying for the apartments/townhouses they already live in. It's not a reflection of the price of listings for vacant units, which would tend to be much higher.

Estimates for utilities are based on the Utilities Consumer Advocate's [Cost Comparison Tool](#) using September or October 2024 rates. Tenant insurance is based on community-specific [Square One estimates](#) on September–November 2024.

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.

The numbers are based on data collected by Nutrition Services, Alberta Health Services from September 12 to 18, 2024. Registered Dietitians and trained volunteers within specified communities collected data at 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 (35-year-old adults, a 7-year-old child in the lone parent family, and an additional 3-year-old child in the family of four—all based on the average of male and female). The cost of the NNFB reflects the cost of all the food items together.

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

Transportation

The cost of driving is based on the Canadian Automobile Association's [Driving Costs Calculator](#) as of September–November 2024. The costs represent the average of a lower-cost 8-year-old car, hatchback, truck, and SUV. Expenses include depreciation, maintenance, license and registration fees, insurance costs, monthly car payments (assuming a 15% down payment), and fuel costs. Highway vs. city driving, the price of gas, and mileage are specific to community. The price of gas was estimated using the most recent data on [GasBuddy](#) at the time of calculation.

Improved methodology: Whereas last year communities made judgement calls about the vehicles/transit assigned to each household type, this year the following assumptions were standardized across communities:

- Communities with advanced public transit (Edmonton and Calgary, which each have bus and LRT service with hours that start relatively early and end relatively late with adequate frequency):
 - Vehicle mileage: 10,000 km at 70% city driving and 30% highway
 - Family of four: One vehicle and one transit pass
 - Lone parent family: One vehicle
 - Single individual: The average cost of a vehicle and a transit pass (to reflect that some people can access all they need by transit while others need a vehicle—we take an average to not favour one situation over the other)
- Communities with limited public transit (public transit exists, but not as advanced as Calgary and Edmonton):
 - Vehicle mileage: 10,000 km
 - 50% city driving and 50% highway driving for commuter communities (on the outskirts of Edmonton or Calgary)
 - 70% city driving and 30% highway for non-commuter communities
 - Family of four: One vehicle and one transit pass
 - Lone parent family: One vehicle
 - Single individual: One vehicle
- Rural communities with no public transit
 - Vehicle mileage: 20,000 km at 30% city driving and 70% highway driving to reflect increased driving due to accessing amenities outside of the community
 - Family of four: Two vehicles, which is estimated as the cost of one vehicle multiplied by 1.5 to reflect that the secondary vehicle may be older/cheaper, be used less so have less mileage and maintenance, and not all expenses are doubled (e.g., the cost to insure two vehicles would be less than double the cost to insure one)
 - Lone parent family: One vehicle
 - Single individual: One vehicle

Effect on living wage rates: Last year, all communities assumed 10,000 km mileage. This year, transportation costs for rural communities with no public transit increased significantly due to the new 20,000 km mileage assumption, which applied upward pressure to their living wage rates compared to last year.

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 only. The 3-year-old is assumed to need 12 months of full-time childcare, while the 7-year-old needs 10 months of before- and after-school care and two months of full-time care or summer programs. Members of ALWN's council collected data on the actual costs of local providers through websites, emails, or phone calls. The expenses are after the Affordability Grant is deducted (\$626/month for the 3-year-old). The Alberta Childcare

Subsidy is included in calculations for living wages under its household income threshold of \$180,000.

Clothing & Footwear

Clothing and footwear costs are 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)

The most recent SHS data available is 2021. Data is reported by income quintile. Note that last year the most recent SHS data available was 2019 (Statistics Canada skipped 2020), and we used the income quintile with the lowest expenditure, excluding the first income quintile. This year, we shifted to the third income quintile to counteract the fact that the data was collected during 2021, which would've resulted in decreased in-person shopping due to the pandemic (the Ontario Living Wage Network also switched to the third quintile). Even with this shift, the expenses on clothing and footwear decreased drastically compared to last year.

SHS data is based on what the average household spends, so numbers were adjusted based on Statistic's Canada's 2021 [Census Profile Table for Alberta](#) (2.6 people per household; 19% aged 0–14). SHS data was adjusted to September 2024 using Statistics Canada's [CPI](#) Clothing and Footwear.

Health Care

Health insurance is based on the cost of the premiums for a personal [Alberta Blue Cross](#) plan. The plan selected is Blue Choice, with Plan B extended health benefits, dental coverage, and prescription coverage. In addition to the Alberta Blue Cross coverage, we also include the cost of the cheapest life insurance available from [LowestRates.ca](#) estimates and the cheapest critical illness insurance available from [Manulife CoverMe](#).

Tuition

The [Canadian Living Wage Framework](#) specifies 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 on the ALWN council finding the actual costs of post-secondary education options in their community. If there are no local options, only the cost of Athabasca University is used, as it is online learning and can be taken from anywhere. 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 accounted for 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 that provides unlimited talk & text and at least 5GB of data on a 4G network ([Public Mobile’s](#) \$23/month plan, which includes 6GB of data at 4G speed, was available at the time of research, September 2024)
- 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)

The cost is estimated based on Statistics Canada’s [Market Basket Measure](#) (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, since Statistics Canada doesn’t calculate MBM for Clothing & Footwear for any household type other than the family of four).

See page 73 of [First Comprehensive Review of the Market Basket Measure of Low Income](#) (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 wage rate where each household can cover its expenses) so expenses can be covered even when unexpected situations happen and a worker needs to be away from work without pay (e.g., staying at home sick, moving, bereavement, caring for a sick family member).

Tax & benefit programs

The calculation considers tax deductions (childcare expenses and northern residents deductions), tax credits (tuition), taxes & deductions, and government benefits (e.g., Canada Child Benefit). [Puzzle Rock Coding](#) developed a program that calculated all taxes and benefits at every wage to account for the fact that the taxes and many benefits differ based on income.

Airdrie

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	14,794	7,566	4,579	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	26,121	22,793	19,504	
<i>Transportation</i>	7,340	5,762	5,762	
<i>Childcare*</i>	13,980	8,904		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	1,791	1,791	1,791	
<i>Other household costs</i>	13,102	6,678	4,103	
<i>Contingency fund</i>	3,075	2,195	1,838	
<i>Total</i>	86,492	58,992	39,751	
Government Benefits (\$)				
<i>GST Credit</i>		271	345	
<i>Canada Child Benefit</i>	9,582	5,425		
<i>Canada Dental Care Plan</i>	780	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>				
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>		410		
<i>Alberta Child Care Subsidy</i>	5,910	4,704		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	25,584	12,914	1,245	
<i>Tax deduction: Childcare expenses</i>	8,070	4,200		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	4,084	4,394	3,804	
<i>Alberta provincial income tax</i>	1,773	2,455	2,061	
<i>CCP contribution</i>	4,340	3,187	2,636	
<i>EI contribution</i>	1,327	974	793	
<i>Total</i>	11,524	11,010	9,294	
Calculator Results				
<i>Wage to cover expenses</i>	\$21.96	\$31.35	\$26.26	
Living Wage	\$24.30			

*Child Care Affordability Grant is already deducted from Childcare expenses

Barrhead

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	16,655	8,518	5,134	New to ALWN, no AHS data available; used Lac La Biche data as proxy
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	17,081	13,725	12,579	
<i>Transportation</i>	12,029	8,019	8,019	
<i>Childcare*</i>	21,714	10,868		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	1,857	1,857	1,857	
<i>Other household costs</i>	14,505	7,396	4,521	
<i>Contingency fund</i>	3,514	1,886	1,601	
<i>Total</i>	93,643	55,571	35,884	
Government Benefits (\$)				
<i>GST Credit</i>		698	519	
<i>Canada Child Benefit</i>	8,707	6,043		
<i>Canada Dental Care Plan</i>	780	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>	360	270	180	
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>		717		
<i>Alberta Child Care Subsidy</i>	4,434	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	23,593	14,780	1,599	
<i>Tax deduction: Childcare expenses</i>	13,000	5,000		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	4,922	3,115	2,914	
<i>Alberta provincial income tax</i>	2,332	1,602	1,468	
<i>CCP contribution</i>	5,019	2,709	2,269	
<i>EI contribution</i>	1,516	814	691	
<i>Total</i>	13,789	8,240	7,342	
Calculator Results				
<i>Wage to cover expenses</i>	\$25.10	\$26.94	\$22.87	
Living Wage	\$24.50			

*Child Care Affordability Grant is already deducted from Childcare expenses

Bonnyville

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,514	7,956	4,771	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	21,142	18,118	15,821	
<i>Transportation</i>	12,002	8,002	8,002	
<i>Childcare*</i>	13,800	4,224		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	1,617	1,617	1,617	
<i>Other household costs</i>	13,644	6,973	4,247	
<i>Contingency fund</i>	3,123	1,834	1,748	
<i>Total</i>	87,131	52,027	38,379	
Government Benefits (\$)				
<i>GST Credit</i>		530	463	
<i>Canada Child Benefit</i>	9,453	5,787		
<i>Canada Dental Care Plan</i>	780	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>	360	270	180	
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>		590		
<i>Alberta Child Care Subsidy</i>	5,422	4,224		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	25,327	13,505	1,543	
<i>Tax deduction: Childcare expenses</i>	8,378			
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	4,244	3,733	3,496	
<i>Alberta provincial income tax</i>	1,880	2,014	1,856	
<i>CCP contribution</i>	4,415	2,629	2,495	
<i>EI contribution</i>	1,348	792	754	
<i>Total</i>	11,887	9,168	8,601	
Calculator Results				
<i>Wage to cover expenses</i>	\$22.31	\$26.20	\$24.97	
Living Wage	\$23.60			

*Child Care Affordability Grant is already deducted from Childcare expenses

Brooks

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	14,687	7,516	4,545	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	19,468	18,129	15,740	
<i>Transportation</i>	8,558	5,706	5,706	
<i>Childcare*</i>	9,210	5,277		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	1,281	1,281	1,281	
<i>Other household costs</i>	13,021	6,640	4,078	
<i>Contingency fund</i>	2,171	1,564	1,564	
<i>Total</i>	74,684	49,415	35,087	
Government Benefits (\$)				
<i>GST Credit</i>	498	698	519	
<i>Canada Child Benefit</i>	11,843	6,302		
<i>Canada Dental Care Plan</i>	1,300	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>	360	270	180	
<i>Canada Workers Benefit</i>		389		
<i>Alberta Child and Family Benefit</i>	633	994		
<i>Alberta Child Care Subsidy</i>	7,896	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	31,842	15,705	1,599	
<i>Tax deduction: Childcare expenses</i>	1,314	329		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	1,894	2,722	2,859	
<i>Alberta provincial income tax</i>	313	1,340	1,432	
<i>CCP contribution</i>	2,942	2,211	2,211	
<i>EI contribution</i>	937	675	675	
<i>Total</i>	6,086	6,948	7,177	
Calculator Results				
<i>Wage to cover expenses</i>	\$15.51	\$22.34	\$22.34	
Living Wage	\$18.50			

*Child Care Affordability Grant is already deducted from Childcare expenses

Calgary

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	14,997	7,671	4,635	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	25,785	24,611	21,520	
<i>Transportation</i>	6,889	5,509	3,444	
<i>Childcare*</i>	14,908	7,823		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	1,791	1,791	1,791	
<i>Other household costs</i>	13,255	6,758	4,145	
<i>Contingency fund</i>	3,085	2,307	1,825	
<i>Total</i>	86,998	59,773	39,533	
Government Benefits (\$)				
<i>GST Credit</i>		96	362	
<i>Canada Child Benefit</i>	9,672	5,180		
<i>Canada Dental Care Plan</i>	780	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>				
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>		289		
<i>Alberta Child Care Subsidy</i>	5,910	4,204		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	25,674	11,873	1,262	
<i>Tax deduction: Childcare expenses</i>	8,998	3,619		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	3,977	4,928	3,755	
<i>Alberta provincial income tax</i>	1,702	2,793	2,029	
<i>CCP contribution</i>	4,356	3,360	2,616	
<i>EI contribution</i>	1,331	996	788	
<i>Total</i>	11,366	12,077	9,188	
Calculator Results				
<i>Wage to cover expenses</i>	\$22.03	\$32.96	\$26.08	
Living Wage	\$24.45			

*Child Care Affordability Grant is already deducted from Childcare expenses

Cold Lake

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	14,360	7,349	4,434	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	22,328	18,777	16,080	
<i>Transportation</i>	5,638	5,638	5,638	
<i>Childcare*</i>	13,638	6,090		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	1,617	1,617	1,617	
<i>Other household costs</i>	12,774	6,515	3,993	
<i>Contingency fund</i>	2,372	1,665	1,584	
<i>Total</i>	79,016	50,954	35,519	
Government Benefits (\$)				
<i>GST Credit</i>	428	698	519	
<i>Canada Child Benefit</i>	11,800	6,175		
<i>Canada Dental Care Plan</i>	1,300	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>	360	270	180	
<i>Canada Workers Benefit</i>		117		
<i>Alberta Child and Family Benefit</i>	612	845		
<i>Alberta Child Care Subsidy</i>	7,396	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	31,208	15,157	1,599	
<i>Tax deduction: Childcare expenses</i>	6,242	1,142		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	1,853	2,926	2,888	
<i>Alberta provincial income tax</i>	286	1,476	1,450	
<i>CCP contribution</i>	3,254	2,367	2,242	
<i>EI contribution</i>	1,024	719	684	
<i>Total</i>	6,417	7,488	7,264	
Calculator Results				
<i>Wage to cover expenses</i>	\$16.95	\$23.78	\$22.63	
Living Wage	\$19.55			

*Child Care Affordability Grant is already deducted from Childcare expenses

Drayton Valley

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,474	7,916	4,765	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	18,038	15,300	13,960	
<i>Transportation</i>	11,846	7,897	7,897	
<i>Childcare*</i>	10,988	5,900		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	100	100	100	Zero Fee Tuition Program covers all fees except student union and alumni fees
<i>Other household costs</i>	13,615	6,942	4,243	
<i>Contingency fund</i>	2,531	1,505	1,560	
<i>Total</i>	78,881	48,863	34,697	
Government Benefits (\$)				
<i>GST Credit</i>	168	698	519	
<i>Canada Child Benefit</i>	10,953	6,452		
<i>Canada Dental Care Plan</i>	1,300	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>	360	270	180	
<i>Canada Workers Benefit</i>		710		
<i>Alberta Child and Family Benefit</i>	195	1,170		
<i>Alberta Child Care Subsidy</i>	6,908	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Zero Fee Tuition Program</i>	1,700	1,700	1,700	A ballpark estimate based on what other communities typically pay for tuition; already deducted from Tuition expenses
<i>Total</i>	30,896	18,052	3,299	
<i>Tax deduction: Childcare expenses</i>	4,080	952		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	2,975	2,598	3,035	
<i>Alberta provincial income tax</i>	1,034	1,258	1,549	
<i>CCP contribution</i>	3,498	2,120	2,205	
<i>EI contribution</i>	1,092	650	673	
<i>Total</i>	8,599	6,626	7,462	
Calculator Results				
<i>Wage to cover expenses</i>	\$18.08	\$21.50	\$22.29	
Living Wage	\$19.85			

*Child Care Affordability Grant is already deducted from Childcare expenses

Edmonton

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,106	7,726	4,660	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	22,071	20,236	16,692	
<i>Transportation</i>	6,026	5,626	3,013	
<i>Childcare*</i>	14,849	8,128		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	2,114	2,114	2,114	Includes U-Pass (taken into account in Transportation)
<i>Other household costs</i>	13,337	6,799	4,164	
<i>Contingency fund</i>	2,664	1,979	1,521	
<i>Total</i>	82,455	55,911	34,337	
Government Benefits (\$)				
<i>GST Credit</i>	188	500	519	
<i>Canada Child Benefit</i>	11,007	5,746		
<i>Canada Dental Care Plan</i>	1,300	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>				
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>	222	569		
<i>Alberta Child Care Subsidy</i>	6,908	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	28,937	13,867	1,419	
<i>Tax deduction: Childcare expenses</i>	7,941	3,180		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	2,593	3,709	2,582	
<i>Alberta provincial income tax</i>	780	1,998	1,247	
<i>CCP contribution</i>	3,704	2,854	2,145	
<i>EI contribution</i>	1,150	854	657	
<i>Total</i>	8,227	9,415	6,631	
Calculator Results				
<i>Wage to cover expenses</i>	\$19.03	\$28.28	\$21.73	
Living Wage	\$20.85			

*Child Care Affordability Grant is already deducted from Childcare expenses

Fort McMurray

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	14,972	7,650	4,640	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	29,781	21,400	18,035	
<i>Transportation</i>	6,448	5,638	5,638	
<i>Childcare*</i>	15,850	8,218		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	1,787	1,787	1,787	
<i>Other household costs</i>	13,236	6,741	4,149	
<i>Contingency fund</i>	3,179	1,884	1,668	
<i>Total</i>	91,542	56,620	38,090	
Government Benefits (\$)				
<i>GST Credit</i>		698	519	
<i>Canada Child Benefit</i>	10,349	6,207		
<i>Canada Dental Care Plan</i>	1,300	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>	360	270	180	
<i>Canada Workers Benefit</i>		184		
<i>Alberta Child and Family Benefit</i>		882		
<i>Alberta Child Care Subsidy</i>	5,422	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	26,743	15,293	1,599	
<i>Tax deduction: Childcare expenses</i>	10,428	3,270		
<i>Tax deduction: Northern residents</i>	6,023	4,015	4,015	
Taxes (\$)				
<i>Federal income tax</i>	3,244	2,762	2,549	
<i>Alberta provincial income tax</i>	1,213	1,367	1,225	
<i>CCP contribution</i>	4,501	2,706	2,372	
<i>EI contribution</i>	1,372	813	720	
<i>Total</i>	10,330	7,648	6,866	
Calculator Results				
<i>Wage to cover expenses</i>	\$22.70	\$26.91	\$23.82	
Living Wage	\$23.50			

*Child Care Affordability Grant is already deducted from Childcare expenses

Grande Prairie

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	14,993	7,669	4,623	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	21,778	18,915	16,717	
<i>Transportation</i>	6,714	5,886	5,886	
<i>Childcare*</i>	12,009	8,385		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	1,593	1,593	1,593	
<i>Other household costs</i>	13,251	6,756	4,136	
<i>Contingency fund</i>	2,198	1,642	1,595	
<i>Total</i>	78,825	54,148	36,723	
Government Benefits (\$)				
<i>GST Credit</i>	903	698	519	
<i>Canada Child Benefit</i>	12,937	6,570		
<i>Canada Dental Care Plan</i>	1,300	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>	360	270	180	
<i>Canada Workers Benefit</i>		1,151		
<i>Alberta Child and Family Benefit</i>	1,171	1,412		
<i>Alberta Child Care Subsidy</i>	7,896	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	33,879	17,153	1,599	
<i>Tax deduction: Childcare expenses</i>	4,113	3,437		
<i>Tax deduction: Northern residents</i>	6,023	4,015	4,015	
Taxes (\$)				
<i>Federal income tax</i>	744	1,880	2,320	
<i>Alberta provincial income tax</i>	21	778	1,072	
<i>CCP contribution</i>	2,984	2,332	2,259	
<i>EI contribution</i>	949	709	688	
<i>Total</i>	4,698	5,699	6,339	
Calculator Results				
<i>Wage to cover expenses</i>	\$15.70	\$23.46	\$22.78	
Living Wage	\$18.85			

*Child Care Affordability Grant is already deducted from Childcare expenses

High River

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,900	8,133	4,906	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	19,417	18,154	15,299	
<i>Transportation</i>	8,578	5,719	5,719	
<i>Childcare*</i>	15,523	7,595		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	1,857	1,857	1,857	
<i>Other household costs</i>	13,935	7,106	4,349	
<i>Contingency fund</i>	2,788	1,818	1,602	
<i>Total</i>	84,287	53,684	35,904	
Government Benefits (\$)				
<i>GST Credit</i>	86	683	519	
<i>Canada Child Benefit</i>	10,731	6,001		
<i>Canada Dental Care Plan</i>	1,300	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>	360	270	180	
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>	86	696		
<i>Alberta Child Care Subsidy</i>	6,410	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	28,285	14,702	1,599	
<i>Tax deduction: Childcare expenses</i>	9,113	2,647		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	2,864	3,227	2,918	
<i>Alberta provincial income tax</i>	998	1,677	1,471	
<i>CCP contribution</i>	3,896	2,605	2,270	
<i>EI contribution</i>	1,203	785	692	
<i>Total</i>	8,961	8,294	7,351	
Calculator Results				
<i>Wage to cover expenses</i>	\$19.91	\$25.98	\$22.89	
Living Wage	\$21.50			

*Child Care Affordability Grant is already deducted from Childcare expenses

Jasper

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	17,130	8,762	5,267	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	30,918	28,141	25,364	Average 3-bedroom rental cost in GoA report was based on just a sample of 2 and is not reliable; took the difference between 1-bedroom and 2-bedroom and added it to the 2-bedroom number to estimate 3-bedroom (assumed linear increase)—GoA contact approved by phone
<i>Transportation</i>	8,648	8,168	8,168	
<i>Childcare*</i>	13,368	4,980		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	1,857	1,857	1,857	
<i>Other household costs</i>	14,863	7,580	4,622	
<i>Contingency fund</i>	3,896	2,827	2,433	
<i>Total</i>	96,968	65,619	49,885	
Government Benefits (\$)				
<i>GST Credit</i>				
<i>Canada Child Benefit</i>	7,921	4,103		
<i>Canada Dental Care Plan</i>		452		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>	360	270	180	
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>				
<i>Alberta Child Care Subsidy</i>	3,192	3,218		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	20,785	9,393	1,080	
<i>Tax deduction: Childcare expenses</i>	10,176	1,762		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	6,760	8,053	6,362	
<i>Alberta provincial income tax</i>	3,557	4,312	3,495	
<i>CCP contribution</i>	5,611	3,868	3,556	
<i>EI contribution</i>	1,682	1,049	1,049	
<i>Total</i>	17,610	17,282	14,462	
Calculator Results				
<i>Wage to cover expenses</i>	\$27.83	\$40.39	\$34.76	
Living Wage	\$31.40			

*Child Care Affordability Grant is already deducted from Childcare expenses

Lethbridge

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	14,942	7,642	4,627	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	19,388	18,031	16,336	
<i>Transportation</i>	6,753	5,829	5,829	
<i>Childcare*</i>	14,658	8,418		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	1,683	1,683	1,683	
<i>Other household costs</i>	13,213	6,735	4,140	
<i>Contingency fund</i>	2,387	1,803	1,645	
<i>Total</i>	79,312	53,444	36,433	
Government Benefits (\$)				
<i>GST Credit</i>	515	698	519	
<i>Canada Child Benefit</i>	11,888	6,087		
<i>Canada Dental Care Plan</i>	1,300	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>				
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>	656	742		
<i>Alberta Child Care Subsidy</i>	7,396	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	31,067	14,579	1,419	
<i>Tax deduction: Childcare expenses</i>	7,262	3,470		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	1,745	3,073	3,107	
<i>Alberta provincial income tax</i>	241	1,574	1,597	
<i>CCP contribution</i>	3,276	2,581	2,336	
<i>EI contribution</i>	1,030	778	710	
<i>Total</i>	6,292	8,006	7,750	
Calculator Results				
<i>Wage to cover expenses</i>	\$17.05	\$25.75	\$23.50	
Living Wage	\$20.00			

*Child Care Affordability Grant is already deducted from Childcare expenses

Lloydminster (AB/SK)

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	14,541	7,440	4,492	
<i>Clothing & footwear</i>	2,271	1,136	570	Used AB & SK data weighted by population
<i>Shelter</i>	20,066	17,080	15,935	Used AB & SK rental data weighted by population
<i>Transportation</i>	8,372	5,581	5,581	Used AB & SK car cost data weighted by population
<i>Childcare*</i>	10,926	5,838		
<i>Healthcare</i>	3,629	2,102	1,405	Used AB & SK data on personal benefit plans weighted by population (used Saskatchewan Blue Cross estimates for SK)
<i>Tuition</i>	1,611	1,611	1,611	
<i>Other household costs</i>	12,911	6,583	4,013	
<i>Contingency fund</i>	2,262	1,466	1,566	
<i>Total</i>	76,589	48,836	35,174	
Government Benefits (\$) – calculator programmed for AB benefits; provincial benefits on the SK side will differ				
<i>GST Credit</i>	465	698	519	
<i>Canada Child Benefit</i>	11,754	6,519		
<i>Canada Dental Care Plan</i>	1,300	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>	360	270	180	
<i>Canada Workers Benefit</i>		854		
<i>Alberta Child and Family Benefit</i>	590	1,249		
<i>Alberta Child Care Subsidy</i>	7,896	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	31,677	16,642	1,599	
<i>Tax deduction: Childcare expenses</i>	3,030	890		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	1,966	2,223	2,837	
<i>Alberta provincial income tax</i>	361	1,007	1,416	Calculator programmed for AB provincial income tax; provincial tax on the SK side will differ)
<i>CCP contribution</i>	3,083	2,060	2,215	
<i>EI contribution</i>	976	633	676	
<i>Total</i>	6,386	5,923	7,144	
Calculator Results				
<i>Wage to cover expenses</i>	\$16.16	\$20.95	\$22.37	
Living Wage	\$18.75			

*Child Care Affordability Grant is already deducted from Childcare expenses

Medicine Hat

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	14,691	7,514	4,534	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	18,021	16,084	14,935	Used City of Medicine data, since they provide electricity to residents (it's much cheaper than what people in other communities pay to their utility providers)
<i>Transportation</i>	6,275	5,429	5,429	
<i>Childcare*</i>	9,237	4,767		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	1,348	1,348	1,348	
<i>Other household costs</i>	13,024	6,639	4,069	
<i>Contingency fund</i>	1,852	1,315	1,503	
<i>Total</i>	70,736	46,400	33,991	
Government Benefits (\$)				
<i>GST Credit</i>	681	698	519	
<i>Canada Child Benefit</i>	12,336	6,570		
<i>Canada Dental Care Plan</i>	1,300	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>	360	270	180	
<i>Canada Workers Benefit</i>		1,309		
<i>Alberta Child and Family Benefit</i>	876	1,498		
<i>Alberta Child Care Subsidy</i>	8,140	4,767		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	33,005	17,216	1,599	
<i>Tax deduction: Childcare expenses</i>	3,128			
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	1,385	1,854	2,639	
<i>Alberta provincial income tax</i>	42	761	1,285	
<i>CCP contribution</i>	2,832	1,826	2,117	
<i>EI contribution</i>	906	568	649	
<i>Total</i>	5,165	5,009	6,690	
Calculator Results				
<i>Wage to cover expenses</i>	\$15.00	\$18.79	\$21.47	
Living Wage	\$17.55			

*Child Care Affordability Grant is already deducted from Childcare expenses

Red Deer

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	14,712	7,526	4,534	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	20,544	17,494	15,036	
<i>Transportation</i>	6,578	5,678	5,678	
<i>Childcare*</i>	12,578	7,130		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	1,718	1,718	1,718	
<i>Other household costs</i>	13,040	6,648	4,069	
<i>Contingency fund</i>	2,283	1,620	1,539	
<i>Total</i>	77,742	51,118	34,747	
Government Benefits (\$)				
<i>GST Credit</i>	520	698	519	
<i>Canada Child Benefit</i>	11,904	6,329		
<i>Canada Dental Care Plan</i>	1,300	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>	360	270	180	
<i>Canada Workers Benefit</i>		446		
<i>Alberta Child and Family Benefit</i>	663	1,026		
<i>Alberta Child Care Subsidy</i>	7,896	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	31,955	15,821	1,599	
<i>Tax deduction: Childcare expenses</i>	4,682	2,182		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	1,745	2,585	2,707	
<i>Alberta provincial income tax</i>	214	1,249	1,330	
<i>CCP contribution</i>	3,115	2,298	2,173	
<i>EI contribution</i>	985	699	664	
<i>Total</i>	6,059	6,831	6,874	
Calculator Results				
<i>Wage to cover expenses</i>	\$16.31	\$23.15	\$21.99	
Living Wage	\$18.90			

*Child Care Affordability Grant is already deducted from Childcare expenses

Rocky Mountain House

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,290	7,819	4,730	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	19,492	19,927	20,565	
<i>Transportation</i>	11,924	7,950	7,950	
<i>Childcare*</i>	10,089	7,479		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	1,857	1,857	1,857	
<i>Other household costs</i>	13,476	6,869	4,217	
<i>Contingency fund</i>	2,704	2,094	2,056	
<i>Total</i>	81,122	57,297	43,546	
Government Benefits (\$)				
<i>GST Credit</i>		331	63	
<i>Canada Child Benefit</i>	10,222	5,508		
<i>Canada Dental Care Plan</i>	1,300	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>	360	270	180	
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>		452		
<i>Alberta Child Care Subsidy</i>	6,908	4,704		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	28,102	13,369	1,143	
<i>Tax deduction: Childcare expenses</i>	3,181	2,775		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	3,475	4,233	4,593	
<i>Alberta provincial income tax</i>	1,368	2,348	2,587	
<i>CCP contribution</i>	3,767	3,031	2,972	
<i>El contribution</i>	1,167	904	887	
<i>Total</i>	9,777	10,516	11,039	
Calculator Results				
<i>Wage to cover expenses</i>	\$19.32	\$29.92	\$29.37	
Living Wage	\$23.75			

*Child Care Affordability Grant is already deducted from Childcare expenses

Special Areas

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	18,122	9,267	5,588	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	16,409	13,942	10,980	
<i>Transportation</i>	12,576	8,384	8,384	
<i>Childcare*</i>	11,782	9,172		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	1,857	1,857	1,857	
<i>Other household costs</i>	15,611	7,961	4,864	
<i>Contingency fund</i>	3,054	1,925	1,575	
<i>Total</i>	85,700	55,811	35,422	
Government Benefits (\$)				
<i>GST Credit</i>		622	519	
<i>Canada Child Benefit</i>	9,358	5,917		
<i>Canada Dental Care Plan</i>	780	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>	360	270	180	
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>		654		
<i>Alberta Child Care Subsidy</i>	5,910	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	25,720	14,515	1,599	
<i>Tax deduction: Childcare expenses</i>	5,872	4,224		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	4,340	3,382	2,817	
<i>Alberta provincial income tax</i>	1,944	1,780	1,403	
<i>CCP contribution</i>	4,308	2,770	2,228	
<i>EI contribution</i>	1,318	831	680	
<i>Total</i>	11,910	8,763	7,128	
Calculator Results				
<i>Wage to cover expenses</i>	\$21.81	\$27.51	\$22.50	
Living Wage	\$22.60			

*Child Care Affordability Grant is already deducted from Childcare expenses

Spruce Grove

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,220	7,781	4,710	
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	21,116	18,888	17,101	
<i>Transportation</i>	5,998	5,458	5,458	
<i>Childcare*</i>	12,401	7,808		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	2,114	2,114	2,114	Includes U-Pass (taken into account in Transportation)
<i>Other household costs</i>	13,423	6,840	4,202	
<i>Contingency fund</i>	2,447	1,854	1,696	
<i>Total</i>	79,006	54,045	37,453	
Government Benefits (\$)				
<i>GST Credit</i>	323	648	519	
<i>Canada Child Benefit</i>	11,370	5,952		
<i>Canada Dental Care Plan</i>	1,300	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>				
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>	401	672		
<i>Alberta Child Care Subsidy</i>	7,396	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
<i>Total</i>	30,102	14,324	1,419	
<i>Tax deduction: Childcare expenses</i>	5,005	2,860		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	2,219	3,291	3,233	
<i>Alberta provincial income tax</i>	566	1,720	1,681	
<i>CCP contribution</i>	3,370	2,659	2,415	
<i>EI contribution</i>	1,056	800	732	
<i>Total</i>	7,211	8,470	8,061	
Calculator Results				
<i>Wage to cover expenses</i>	\$17.48	\$26.48	\$24.23	
Living Wage	\$20.65			

*Child Care Affordability Grant is already deducted from Childcare expenses

St. Albert

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,106	7,726	4,660	Not included in AHS data; used Edmonton numbers as proxy
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	22,417	21,829	18,938	
<i>Transportation</i>	6,047	5,571	5,571	
<i>Childcare*</i>	11,639	6,894		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	2,114	2,114	2,114	Includes U-Pass (accounted for in Transportation)
<i>Other household costs</i>	13,337	6,799	4,164	
<i>Contingency fund</i>	2,518	2,043	1,815	
Total	79,466	56,278	39,434	
Government Benefits (\$)				
<i>GST Credit</i>	192	356	375	
<i>Canada Child Benefit</i>	11,018	5,544		
<i>Canada Dental Care Plan</i>	1,300	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>				
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>	227	469		
<i>Alberta Child Care Subsidy</i>	7,396	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	7,512			
Total	29,445	13,421	1,275	
<i>Tax deduction: Childcare expenses</i>	4,243	1,946		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	2,597	4,136	3,676	
<i>Alberta provincial income tax</i>	782	2,283	1,976	
<i>CCP contribution</i>	3,480	2,952	2,600	
<i>EI contribution</i>	1,087	882	783	
Total	7,946	10,253	9,035	
Calculator Results				
<i>Wage to cover expenses</i>	\$17.99	\$29.18	\$25.93	
Living Wage	\$21.75			

*Child Care Affordability Grant is already deducted from Childcare expenses

Stony Plain

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,220	7,781	4,710	Not included in AHS data; used Spruce Grove numbers as proxy
<i>Clothing & footwear</i>	2,406	1,203	646	
<i>Shelter</i>	21,139	18,939	18,662	
<i>Transportation</i>	5,998	5,458	5,458	
<i>Childcare*</i>	13,276	7,396		
<i>Healthcare</i>	3,883	2,100	1,527	
<i>Tuition</i>	2,114	2,114	2,114	Includes U-Pass (accounted for in Transportation)
<i>Other household costs</i>	13,423	6,840	4,202	
<i>Contingency fund</i>	2,492	1,839	1,796	
Total	79,950	53,670	39,115	
Government Benefits (\$)				
<i>GST Credit</i>	309	646	401	
<i>Canada Child Benefit</i>	11,333	5,950		
<i>Canada Dental Care Plan</i>	1,300	754		
<i>Canada Carbon Rebate (CRR)</i>	1,800	1,350	900	
<i>CRR Rural Supplement</i>				
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>	382	671		
<i>Alberta Child Care Subsidy</i>	7,396	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Child Care Affordability Grant*</i>	5,880	2,448		
Total	30,032	14,319	1,301	
<i>Tax deduction: Childcare expenses</i>	7,938	2,072		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	2,272	3,299	3,604	
<i>Alberta provincial income tax</i>	565	1,725	1,928	
<i>CCP contribution</i>	3,438	2,636	2,570	
<i>EI contribution</i>	1,075	794	775	
Total	7,350	8,454	8,877	
Calculator Results				
<i>Wage to cover expenses</i>	\$17.80	26.27	25.65	
Living Wage	\$21.30			

*Child Care Affordability Grant is already deducted from Childcare expenses

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