

A LIVING WAGE FOR GRANDE PRAIRIE: BACKGROUND REPORT

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*A first look at
whether living
wage policy
can help
Grande Prairie
on its journey.*

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INTRODUCTION

In its Strategic Plan for 2012-2014, the City of Grande Prairie states its Mission as:

Together, building a community that we are all proud of.

Grande Prairie is not unique from other communities in that poverty and its effects can pose a challenging obstacle in the journey towards achieving its vision.

Recent reports have demonstrated that the cost of poverty to individuals, families, and communities are pervasive. As stated in a recent report on poverty in Alberta

[Poverty] wears away at the vibrancy of our communities, it reduces the size, resiliency and diversity of our economies, and it burdens our health, justice and social assistance programs. Poverty is linked causally to an increased likelihood of chronic health concerns and of educational and skill-based deficits. Growing up in poverty increases the likelihood of living in poverty as an adult and experiencing those health and educational deficits. As a result, our economies suffer a substantial loss in productivity and tax revenue (Briggs & Lee, p. 19) .

This report examines a poverty reduction tool that is gaining momentum amongst municipalities in Canada – Living Wage. The report provides information that is intended to inform discussions respecting Living Wage within Grande Prairie.

The report is organized into three main sections. The first section provides background information on living wage policy and its implementation. The next section outlines employment, income, and other socio-economic information relevant to living wage discussions. The final section presents living wage estimates for Grande Prairie and outlines the methods and data used in the calculations.

Each section follows a similar format in that information is presented in the form of responses to questions that are anticipated to be important in the discussion of Living Wage.

1.0 BACKGROUND

1.1. What is Living Wage?

Living wage has been defined in a variety of ways by different authors and organizations. Although each definition states the concept a little differently, they all convey a similar meaning.

Recent Definitions of Living Wage

A rate of pay high enough that allows families to afford a decent and dignified life (Garces, 2011).

An hourly wage that allows employees and their families to meet their basic needs (Wayland, 2011).

The amount of income an individual or family requires to meet their basic needs, to maintain a safe, decent standard of living in their communities and to save for future needs and goals (Vibrant Communities Calgary, 2012).

1.2. What is the purpose of Living Wage?

Living wage thresholds typically have a poverty reduction objective. Living wage advocates believe that current minimum wage levels are insufficient to ensure that individuals and/or families can escape poverty. There is evidence that supports this claim. According to Public Interest Alberta, one-half of Albertans living in poverty work full-time for the full year (Kolkman, Ahorro, & Moore-Kilgannon, 2012, pp. 8-9). As well, Alberta has the highest rate of food bank use by those working full-time, full-year (Alberta College of Social Workers and the Parkland Institute, 2012, p. 26).

Living wage thresholds are not intended to replace government programs that target low income households. Living wage advocates argue that, in addition to tax benefits and subsidy programs, policies which implement voluntary or mandated living rates can also play a role in ensuring that households can achieve a decent standard of living.

1.3. How is a Living Wage different from Minimum Wage?

Minimum wage is the lowest hourly rate of pay that an employer is legally permitted to pay employees. In Canada, minimum wage levels are mandated through provincial and territorial legislation. Living wages are typically higher than minimum wages and are not legislatively mandated (Garces, 2011).

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Those who argue for a living wage usually do so because they believe that the current provincial minimum wage is inadequate and does not provide enough income to cover the typical cost of housing, childcare, utilities or other basic necessities. As a result, even full-time minimum wage workers may be living below the poverty line (Trent Applied Research, 2004).

In Alberta, the current general minimum wage is currently \$9.75/hr; the minimum wage rate for employees who serve liquor as part of their employment is \$9.05/hr (Alberta Human Services, 2012). Table 1.1 compares minimum wage rates across the country.

Table 1.1. Minimum Wage Rates in Canada.

Jurisdiction	Wage (\$/hr)	Effective date	Comments
Alberta	9.75	Sept. 1, 2012	\$9.05 for liquor servers. Any further increases will be set on a yearly basis using the Consumer Price Index as well as average weekly earnings in Alberta.
Québec	9.90	May 1, 2012	Workers receiving gratuities receive \$8.55.
New Brunswick	10.00	Apr. 1, 2012	
Newfoundland and Labrador	10.00	Jul. 1, 2010	
Northwest Territories	10.00	Apr. 1, 2011	
Prince Edward Island	10.00	Apr. 1, 2012	
Saskatchewan	10.00	Dec. 1, 2012	
Nova Scotia	10.15	Apr. 1, 2012	\$9.65 for inexperienced workers (less than three months employed in the type of work they are hired to do). On April 1 of each year, this rate is to increase to reflect changes in Statistics Canada's Low Income Cut-Off figures for the previous year.
British Columbia	10.25	May 1, 2012	\$9.00 for liquor servers.
Manitoba	10.25	Oct. 1, 2012	Workers involved in construction have a higher starting minimum wage.
Ontario	10.25	Mar. 31, 2010	Students (under age 18, working 28 hours or under per week while school is in session or work when there is a school break): \$9.60. Liquor servers: \$8.90. Homeworkers (overrides the student wage): \$11.28.
Yukon	10.30	May 1, 2012	Yukon currently uses the CPI to determine annual increases (every April 1) to its minimum wage.
Nunavut	11.00	Jan. 1, 2011	Currently the highest in Canada.

Source: (Wikipedia, 2012)

1.4. How is Living Wage different from Fair Wage?

Living Wage is sometimes confused with Fair Wage. "While poverty reduction, social equality, and social inclusion are often the driving force behind Living Wage campaigns, Fair Wage policy was developed to

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ensure that local government contractors pay their workers the minimum union rates of pay and benefits, even if their workers are non-unionized. Fair Wage policy aims to reduce competition between unionized and non-unionized workers” (Garces, 2011, p. 5).

1.5. How can Living Wage be applied within a community?

There are a number of different of options available to communities contemplating implementation of a Living Wage rate. These options could be used alone or together and include:

Municipal Bylaws	Other municipalities have passed bylaws which require that all contracts that the municipality enters into with businesses include a provision that all the business' employees and all its subcontractors pay a living wage. This could be extended to all businesses that rent/lease property from the City as well as general suppliers.
Living Wage Zones	Living wages have been implemented in the United States in the form of “living wage zones” where there is high tourist traffic and the businesses have high revenue levels.
Financial Incentives for Employers	Some municipalities have encouraged living wage implementation within the local business community by offering financial incentives such as property tax or businesses license rebates.
Employer Certification	A municipality could also create a certification or recognition program for local businesses that voluntarily chose to pay above the living wage. Local businesses might find that certification is beneficial in terms of attracting and retaining customers and new employees ¹ .
Support for NGO Campaigns	There are a number of non-government organizations and campaigns in Canada that are involved in encouraging the private sector to adopt living wage thresholds. These include Public Interest Alberta, Vibrant Communities Calgary, A Living Wage for Families (BC) and several others.

Sources: (Trent Applied Research, 2004); (Garces, 2011).

¹ Vibrant Communities Calgary has developed a Living Wage Leader Program to recognize employers that pay their employees and contract service staff a living wage. For more information see: <http://www.vibrantcalgary.com/vibrant-initiatives/living-wage/living-wage-leader-program/>

1.6. What are the benefits of Living Wage implementation?

The main objective of living wage implementation is typically poverty reduction. However, several other benefits have been cited by living wage advocates and researchers.

Benefits to low income workers and the community include:

Improved Health Outcomes	According to Garces (2011, p. 14), "a living wage for the working poor can help offset the negative effects that poverty has on health and child development". Health outcomes will improve if fewer families are chronically stressed due to the challenges of making ends meet and balancing family life with the need to work long hours.
Decreased Taxes	Living wage implementation will likely decrease the number of households that rely on benefit and subsidy programs for assistance. This would, in turn, decrease the need to finance these programs through taxes.
Enhanced Community Pride	Investing in social wellbeing through local poverty reduction measures such as living wage policy can serve as a source of pride for the community.
Healthier Local Economy	Research indicates that increasing incomes amongst the working poor stimulates local spending. Also, all community residents may make greater efforts to buy goods and services from local businesses if they feel that they are supporting a local economy that benefits all residents.

Sources: (Trent Applied Research, 2004); (Wayland, 2011)

Businesses might see the benefits that include:

Improved Corporate Image	Residents respect and support businesses that participate in initiatives that benefit the greater good.
Increased Productivity	Productivity will be enhanced if higher wages are accompanied by decreased employee turnover and absenteeism and improved morale. Higher wages may also attract new employees with higher skill levels.
Improved Customer Satisfaction	Employees with higher morale and increased skill will be more likely to meet customers efficiently and with a smile.

Sources: (Trent Applied Research, 2004); (Wayland, 2011)

1.7. Are there barriers to Living Wage implementation?

There are some concerns raised in reports and articles that discuss living wage implementation. These include:

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Implementation costs for local government	Depending on the implementation approach chosen, there may be new costs that a municipality must finance. For example, the Municipal government may need to establish and administer: <ul style="list-style-type: none">• a monitoring and compliance regime;• sanctions against covered businesses;• reporting requirements, and;• grievance procedures.
Cost of Goods & Services	Some researchers argue that living wage implementation will drive up the price of labour and, subsequently, the price of goods and services.
Business Re-location	The concern that some businesses will re-locate to avoid labour cost increases has been raised.
Union Opposition	Unions may fear that living wages will decrease union relevance and cause union membership to decline.
Unemployment	Some economists argue that living wage ordinances can decrease the number of entry level jobs, and inadvertently increase unemployment amongst workers with lower skill levels.
Target Population	For a policy to be an effective poverty reduction tool, it should target the segment of the population that will benefit most. It has been argued by some researchers that this is difficult to do through living wage policy.

Some degree of new costs to government associated with living wage implementation is likely unavoidable. However, concerns over price inflation and business re-location are not supported by research. In their review of living wage literature, Trent Applied Research (2004) found evidence that when living wages are implemented, the increase in labour costs is typically very low (less than 2% of total production costs) and often counterbalanced by increases in labour productivity.

In her recent review of research, Wayland (2011) also found that the cited costs of paying a living wage “do not materialize, are counter-balanced by reduced costs in other areas (such as lower turnover rates and less sick leave among employees), or are minimal” (Wayland, 2011, p. 1). Garces (2011) states that job losses cannot be assumed to occur if wage increases occur due to living wage implementation. She indicates that no significant job losses accompanied recent minimum wage increases.

1.8. Where has Living Wage been implemented?

United States and United Kingdom have been the leaders in the implementation of living wage policies with the first municipalities implementing policies in the mid-1990s. In 2011, Wayland (2011) reported that living wage rates were in place in about 140 municipalities and counties in the United States and

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that at least 115 companies had committed to pay the London Living Wage in the United Kingdom (Wayland, 2011).

Living wage implementation is much less prevalent in Canada but is gaining momentum. In 2009, the City of Calgary considered making payment of a Living Wage a requirement for doing business with the City; however, Calgary's City Council did not support a mandatory policy and instead opted to continue to provide preference to living wage suppliers².

In 2010, New Westminster became the first municipality in Canada to adopt a living wage for its workers and contractors. The Capital Regional District of Esquimalt instituted a living wage policy in January 2011 and the Qualicum School District adopt a living wage strategy in April 2011 (Garces, 2011).

Although Canada has been slow to implementing living wage policies, some jurisdictions have taken steps towards its adoption. Furthermore, according to Ivanova and Klein (2012) a growing number of private and non-profit sector employers in BC have become living wage employers. Some of these include Vancity Credit Union, the United Way of the Lower Mainland, and the Canadian Cancer Society-BC and Yukon Division. As well, it was recently announced by the Canadian Centre for Policy Alternatives that Simon Fraser University is taking steps to become the first living wage university in Canada.

1.9. How is Living Wage estimated?

Living Wage rates are most often based on estimates of local living expenses for a pre-determined household type (most often 2 working adults with 2 children living at home). In a few cases, living wage rates have been inferred from poverty thresholds or low income measures.

Determining living wage using estimates of local living expenses is the most common approach that has been taken by municipalities in Canada and is most consistent with definitions of what living wage is intended to represent. However, for completeness, both approaches are reviewed in this section.

Using Poverty Thresholds / Low Income Measures

Although Statistics Canada does not have specific measures of poverty, the agency publishes "statistics on Canadians with low-incomes, which is a key dimension of poverty" (Statistics Canada, 2012)³.

Statistics Canada publishes three low income thresholds that are often referenced in poverty literature:

- Low Income Measure (LIM);
- Low Income Cut-off (LICO); and
- Market Basket Measure (MBM).

Table 1.2 compares Statistic Canada's description of each of these measures

² Further information and research related to the City of Calgary's decision is available at <http://www.calgary.ca/CSPS/CNS/Pages/Social-research-policy-and-resources/Living-Wage.aspx#>

³ Statistics Canada further states that it "does not define 'poor' nor does it estimate the number of poor families and individuals in Canada".

Table 1.2. Comparison of LIM, LICO and MBM.

Measure	Description	Geographic Variation	Other Variation
Low Income Measure (LIM)	A fixed percentage (50%) of median adjusted household income, where “adjusted” indicates that household needs are taken into account. Adjustment for household sizes reflects the fact that a household’s needs increase as the number of members increases... The LIMs are calculated ... using the Survey of Labour and Income Dynamics (SLID). They do not require updating using an inflation index because they are calculated using an annual survey of household income (Statistics Canada, 2012).	For Canada only	Income Type: <ul style="list-style-type: none"> • Market Income • After Tax Income • Total Income Family size: <ul style="list-style-type: none"> • 1 person • 2 persons ... • 10 persons
Low Income Cut-off (LICO)	Income thresholds below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing than the average family. The approach is essentially to estimate an income threshold at which families are expected to spend 20 percentage points more than the average family on food, shelter and clothing (Statistics Canada, 2012).	For Canada by 5 community sizes: <ul style="list-style-type: none"> • Rural areas outside CMA or CA • CAs < 30,000 • CAs 30,000 – 99,999 • CMAs 100,000 – 499,999 • CMAs 500,000 or more 	Income Type: <ul style="list-style-type: none"> • Before Tax • After Tax Family size: <ul style="list-style-type: none"> • 1 person • 2 persons ... • 7 or more persons
Market Basket Measure (MBM)	Based on the cost of a specific basket of goods and services representing a modest, basic standard of living. It includes the costs of food, clothing, footwear, transportation, shelter and other expenses for a reference family of two adults... and two children... These thresholds are compared to disposable income of families to determine low income status ⁴ (Statistics Canada, 2012).	Provincially by community size and some cities For Alberta: <ul style="list-style-type: none"> • Rural • < 30,000 • 30,000 - 99,999 • Edmonton • Calgary 	Family size: <ul style="list-style-type: none"> • 1 person • 2 persons ... • 7 or more persons

CA – Census Agglomeration; CMA – Census Metropolitan Area

Market Income is income before taxes and transfers. **Total income** is income from all sources including government transfers and before deduction of federal and provincial income taxes. It may also be called income before tax (but after transfers). **After-tax income** is total income less income tax.

As shown in Table 1.2, LIM is calculated on a national basis only. LICO is also calculated nationally but for 5 community sizes; this variability is intended to capture differences in the cost of living amongst community sizes across Canada. The MBM is the only sub provincial measure. It provides thresholds for

⁴ Disposable income is defined as the sum remaining after deducting the following from total family income: total income taxes paid; the personal portion of payroll taxes; other mandatory payroll deductions such as contributions to employer-sponsored pension plans, supplementary health plans, and union dues; child support and alimony payments made to another family; out-of-pocket spending on child care; and non-insured but medically prescribed health-related expenses such as dental and vision care, prescription drugs, and aids for persons with disabilities.

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different community sizes within each province as well as for selected CMAs. For this reason, the MBM is probably the best of Statistics Canada's three income thresholds in accounting for geographic differences in the cost of goods and services and the subsequent impact on the level of income needed to attain an acceptable living standard. However, it is clear that even communities of similar size within the same province can experience different cost of goods and services due to various factors related to location and local conditions. The most recent Alberta Spatial Price Survey produced by Alberta Finance and Enterprise illustrates the range of these differences can be significant (Alberta Finance and Enterprise, 2010).

Using a Household Budget Approach

The household budget approach to calculating Living Wage was developed in recognition of the importance of considering local conditions and prices when determining the level of income (and corresponding wage) needed to attain a decent standard of living within a community. The Canadian Centre for Policy Alternatives (CCPA) has developed a detailed guide on the use of this type of approach to calculate the Living Wage for a specific community and has applied the approach to several communities within Canada⁵.

The approach estimates the hourly wage rate that allows the following formula to balance:

$$\text{Annual Expenses} = \text{Employment Income} + \text{Income from Government Transfers} - \text{Taxes}$$

Or in the words of a recent CCPA living wage report for Metro Vancouver:

The living wage is calculated as the hourly rate at which a household can meet its basic needs, once government transfers have been added to the family's income (such as the Universal Child Care Benefit) and deductions have been subtracted (such as income taxes and Employment Insurance premiums)
(Ivanova & Klein, 2012, p. 2)

Before the hourly wage rate that provides the level of employment income needed to balance the equation can be determined the other components of the equation – annual budget expenses, income from government transfers, and taxes - need to be estimated for the reference household(s). CCPA provides a template spreadsheet on its website that allows the process can be undertaken using the following steps:

Step 1: Determine Budget Items

Step 2: Estimate Budget Expenditures

Step 3: Determine Government Transfers and Taxes

Step 4: Calculate Available Income

Step 5: Adjust Employment Income to Balance Budget Expenditures and Available Income

⁵ The detailed guide is available at
http://www.policyalternatives.ca/sites/default/files/uploads/publications/BC_Office_Pubs/bc_2008/ccpa_bc_living_wage_2008.pdf

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Before applying the approach and completing the spreadsheet, a number of assumptions must be made regarding the reference household(s). These assumptions include, but are not limited to:

- household composition (i.e. number of adults and number of children);
- number of hours in a typical work week for each adult within the family;
- budget items to include in the determination of living expenses;
- transportation modes utilized (i.e. private vehicle, public transit or a combination of both);
- type of childcare utilized during the school year and during summer; and,
- whether the employer provides health and other benefits or whether such benefits must be paid for out-of-pocket and form part of household expenses.

The Hamilton's Living Wage Working Group recently chose to use CCPA's methodology to calculate the living wage in Hamilton because:

The CCPA is an independent, non-partisan research institute concerned with issues of social, economic and environmental justice. This methodology has been "field tested" in several areas of the country and thereby has acquired some legitimacy, and it can be readily adapted... (City of Hamilton, 2011, p. 5).

1.10. Are Living Wage estimates available for Alberta?

From 2007 to 2009, the City of Calgary investigated Living Wage implementation options but, as noted above, Calgary City Council decided not to make payment of a living wage a requirement for doing business with the City (The City of Calgary, 2013). The background research that informed the decision included review of the possible costs and benefits and calculation methods (The City of Calgary, 2009); (The City of Calgary, 2009); (The City of Calgary, 2009); (The City of Calgary, 2008). Calgary's 2008 living wage for a single person with benefits was calculated at \$12.00 per hour based on the before tax Low Income Cut-Off (LICO) for a single person (The City of Calgary, 2013) and used the following formula:

$$\text{Living Wage} = \text{LICO} / 52 \text{ weeks per year} / 35 \text{ hours per week}$$

Vibrant Communities Calgary's Living Wage Action Team has updated Calgary's Living Wage estimate. For 2011, it was estimated that the living wage for an adult living in Calgary and working full-time with no dependents to be \$14.50 without benefits or \$13.00 with benefits⁶. The estimate was based on Statistics Canada's before tax LICO for 2011 (\$23,298).

The validity of Living Wage estimates based on LICOs would be challenged by living wage advocates that support the Household Budget Approach to living wage estimation.

⁶ Note that although these living wage estimates are provided on the Vibrant Communities Calgary website, the result of using the 2011 before tax LICO for Calgary actually results in slightly different values, namely \$12.80 for a single person.

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In addition to Vibrant Communities Calgary, there are several organizations in Alberta that are active advocates of living wage implementation. These include Public Interest Alberta and Edmonton Social Planning Council.

Although Public Interest Alberta (PIA) has not calculated living wage rates for specific communities in Alberta, PIA researched family needs and living costs in Alberta a number of years ago. In 2006 PIA utilized surveys and focus groups to ask residents across Alberta to estimate how much an individual and family need to spend on basic needs and other goods and services (Public Interest Alberta, 2006). The survey results are presented in PIA's 2007 report, *Working poor or Making a Living? The Reality of Low Wages in Alberta*. An important aspect of the findings related to the type of expenses that respondents included as "fair monthly expenditures" needed to "maintain a safe, healthy standard of living" (Public Interest Alberta, 2006). In addition to basic costs like food, housing, transportation and utilities, "all respondents included other costs... like recreation, education and retirement savings" (Public Interest Alberta, 2007, p. 12)⁷.

PIA did not use its 2006 spending estimates to determine the implied living wage rate within each these regions⁸. Instead, PIA compared estimated expenditures to the after tax income that would be received from the minimum wage at the time and a wage of \$12/hour. This comparison was used to conclude that many Albertans were earning far below the living wage for their region⁹.

PIA also concluded that:

The solution to low-income issues must first be defined at a local level... Costs of living do vary across the province. Each municipality must work to define a living wage policy. (Public Interest Alberta, 2007, p. 12)

In 2011 Low-Wage Statistic Fact Sheets for Alberta and its cities, PIA suggests that a "living wage in most of Alberta is considered to be about \$12.25 for a single person working full time" (Public Interest Alberta, 2011). However, the estimation method is not indicated.

Several Alberta cities including Calgary, Medicine Hat and Lethbridge have participated in the Living Wage Community of Practice hosted by Tamarack – An Institute for Community Engagement¹⁰. Continued involvement in this group may lead to further work on Living Wage implementation in these communities and calculation of local Living Wage estimates.

⁷ For the region that captured Grande Prairie — "Other Mid-Sized Urban Area" — expenditures in 2006 were estimated by respondents to be: \$2,610 monthly or \$31,320 annually for an individual; and, \$3,774 monthly or \$45,288 annually for a family of 4.

⁸ It is interesting to note that the annual expenditure estimates for 2006 from PIA's Report are still in excess of Statistic Canada's current low income thresholds.

⁹ It should be kept in mind that financial support received from tax and subsidy programs was not factored into PIA's comparisons.

¹⁰ See http://tamarackcommunity.ca/g2_CofP.html#lw for more information.

1.11. What is the Living Wage in other Canadian Cities?

Living Wage has been calculated for several Canadian cities in other provinces. All these local living wage estimates were based on estimates of local living expenses. All except the Kingston and Metro Victoria calculation projects were assisted by the expertise of the CCPA.

Table 1.3. Living Wage Calculations from Canadian Cities.

City	Family Type	Year	Living Wage (/hr)	Organization
Abbotsford	2 working parents, 2 children	2011	\$16.42	
Cranbrook	2 working parents, 2 children	2011	\$14.16	Cited in CCPA Report (Ivanova & Klein, 2012)
Hamilton	2 working parents, 2 children	2011	\$15.05 (no benefits)	Poverty Roundtable Living Wage Working Group
	1 parent, 1 child		\$14.85 (no benefits)	
	1 adult, no dependents		\$14.90 (no benefits)	
	Average		\$14.95 (no benefits)	
Kamloops	2 working parents, 2 children	2012	\$17.95	Kamloops Homelessness Action Plan
Kelowna	2 working parents, 2 children	2011	\$16.98	Cited in CCPA Report, (Ivanova & Klein, 2012)
Kingston	2 working parents, 2 children	2011	\$16.29	The Kingston Community Roundtable on Poverty Reduction, Living Wage Working Group
Metro Vancouver	2 working parents, 2 children	2012	\$19.14	Canadian Centre for Policy Alternatives
Parksville/Qualicum	2 working parents, 2 children	2012	\$16.94	District 69 Living Wage Coalition
Sunshine Coast	2 working parents, 2 children	2011	\$18.80	Cited in CCPA Report, (Ivanova & Klein, 2012)
Toronto	2 working parents, 2 children	2008	\$16.60	Canadian Centre for Policy Alternatives
Victoria	2 working parents, 2 children	2012	\$18.07	Greater Victoria Social Planning Council
Waterloo Region		2007	\$13.65	
Winnipeg	2 working parents, 2 children	2009	\$13.44	Winnipeg Harvest & Social Planning Council of Winnipeg
Williams Lake		2011	\$15.77	Cited in CCPA Report, (Ivanova & Klein, 2012)

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In 2012, the Winnipeg Harvest and Social Planning Council estimated the Acceptable Living Level (ALL) in Winnipeg (Winnipeg Harvest & the Social Planning Council of Winnipeg, 2012). ALL and living wage are similar concepts. ALL is an estimate of the “disposable income is required... to buy a basket of goods and services that can sustain a fair, modest and acceptable living level” (p. 20). For a reference family including two adults and two children, the study estimated ALL to be \$52,548 in 2012.

2.0 GRANDE PRAIRIE CONTEXT

This section uses information available from Statistics Canada's online databases and other published sources to outline employment, wage and income levels, and working conditions in Grande Prairie. The intent is to provide context to the discussion of living wage implementation and the calculation of living wage rates in Grande Prairie.

Unless otherwise stated, the source of all data presented in this section is Statistic Canada's online socioeconomic database, CANSIM¹¹.

2.1. How many people in Grande Prairie work?

Figure 2.1 compares the labour force participation rate for males and females in Grande Prairie to national and provincial rates. The labour force participation rate includes both individuals that are working as well as those actively looking for work.

Figure 2.1. Labour Force Participation (Age 15 and over), 2010.

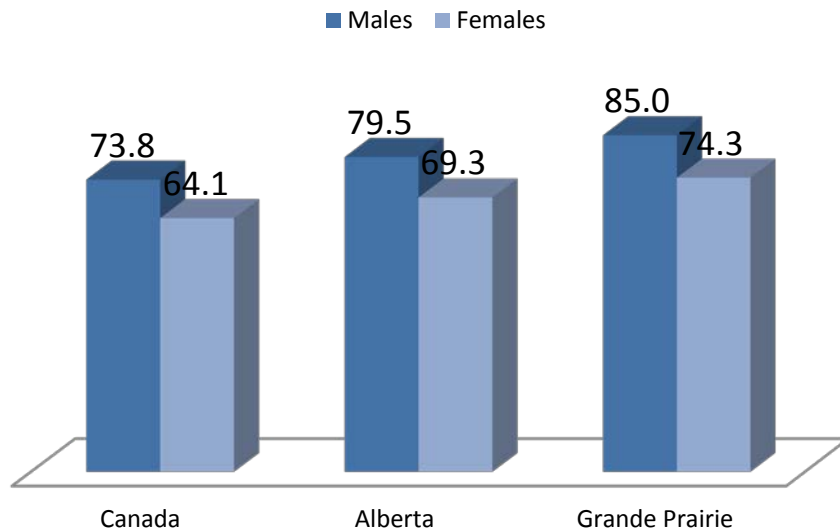


Figure 2.1 shows that:

- Of Grande Prairie residents over age 15, 85.0% of males and 74.3% of females are part of the labour force; and,
- Both these rates exceed corresponding provincial and national rates.

Unemployment data for 2011 (CANSIM Table 109-5324) indicates that just 5.3% of the labour force in northern Alberta was unsuccessful in securing employment compared to 5.5% in Alberta and 7.5% in Canada.

¹¹ Available at: <http://www5.statcan.gc.ca/cansim/home-accueil?lang=eng>

2.2. What type of work are people in Grande Prairie employed in and what do they earn?

A recent breakdown of employment by occupation category is not available for Grande Prairie specifically. However, Statistics Canada's labour force survey estimates for 2012 include employment by economic region. Figure 2.2 shows employment by occupation category for the Athabasca-Grande Prairie-Peace River economic region.

Figure 2.2. Employment by Occupation Category, 2012, Athabasca-Grande Prairie-Peace River.

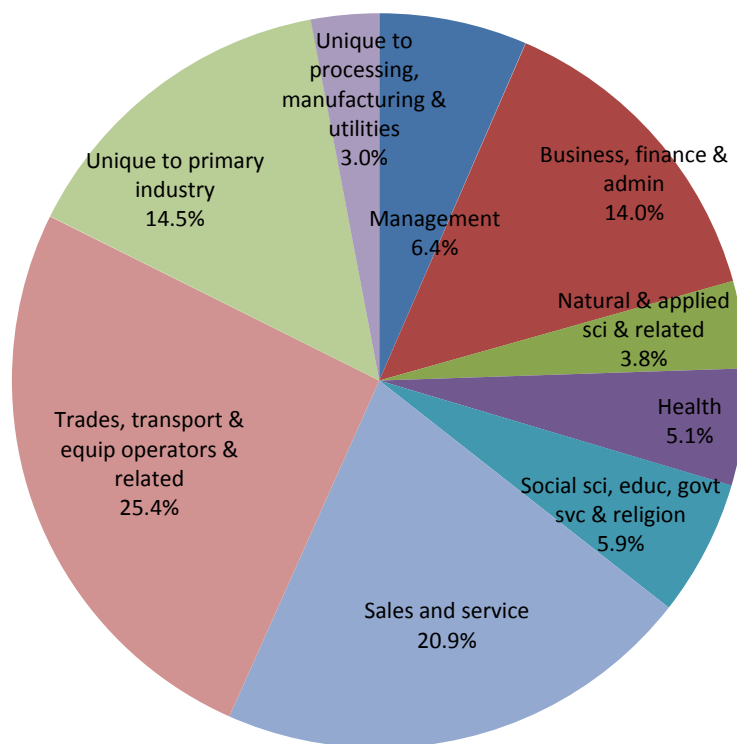


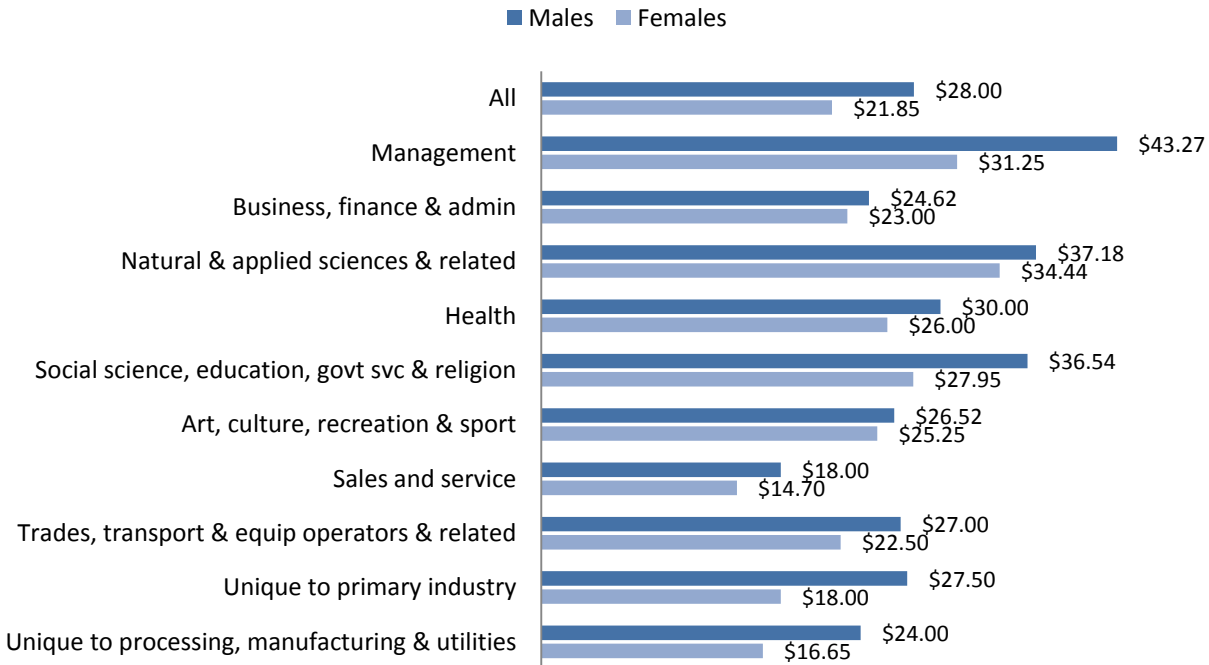
Figure 2.2 shows that:

- About 1 in 4 workers in the Athabasca-Grande Prairie-Peace River economic region are employed in occupations related to trades, transport, and equipment operation; and,
- About 1 in 5 workers are in sales and service occupations.

A sense of what workers in different occupations earn can be gained from comparing hourly wages rates by occupation category. The finest geographic scale for which comparative wage information is available online from Statistics Canada's online database is the provincial/territorial level. Figure 2.3 compares median hourly wage rate for male and female full-time employees in Alberta by occupation category.

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**Figure 2.3. Median Hourly Wage Rate for Full-time Employees
by Occupation Category, 2012, Alberta.**



Source: CANSIM Table 282-0070.

Figure 2.3 indicates that:

- Females earn lower wages than males within the same occupation category; and
- Wages are lowest in sales and service occupations.

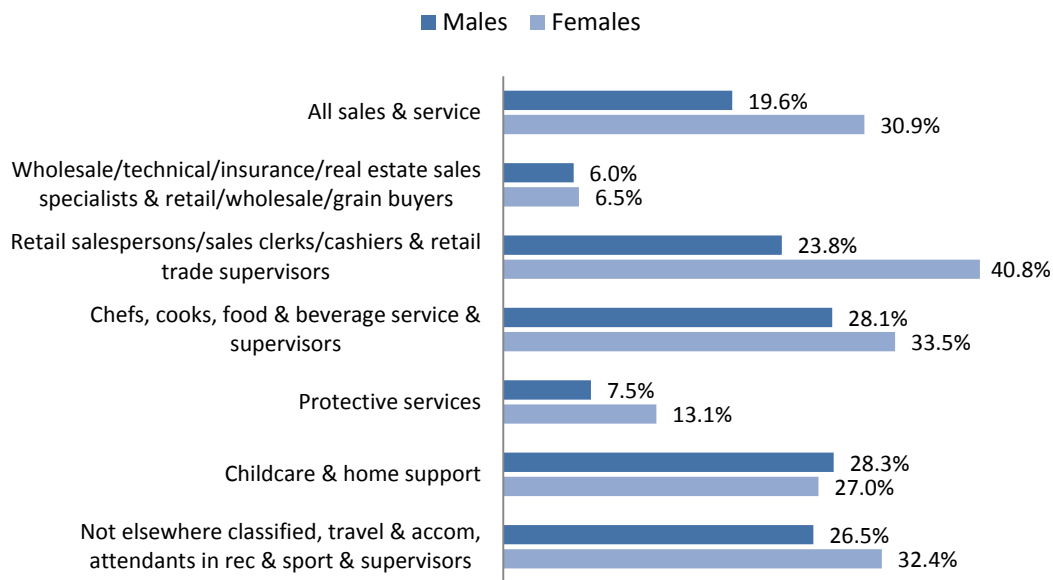
Using custom data tabulations purchased from Statistics Canada, Public Interest Alberta (2011) further describes low-wage workers in the Grande Prairie/Athabasca/Peace River Region. PIA's Factsheet indicates that:

- the number of low-wage workers in the region is slightly higher than the provincial average;
- 14.2% of employed persons in the region earned less than \$12 per hour in 2010;
- 66% of low-wage workers in the region are women; and,
- 63% of workers earning less than \$12 per hour are in their prime earning years (over age 20) and trying to go to post-secondary institutions or support themselves and their families (Public Interest Alberta, 2011).

2.3. What type of jobs do low-wage workers do?

As shown above, wages tend to be lowest in the sales and service occupation category. It is possible useful to take a closer look at wages earned by occupations within the sales and service category. Statistics Canada publishes wage distribution data but only at the national level. Using national data, the percentage of male and female full-time workers earning below \$12 per hour is compared for sales and service occupations in Figure 2.4.

Figure 2.4. Percentage of Full-time Sales and Service Employees Earning Under \$12/hour by Occupation Type, December 2012, Canada.



Source: CANSIM Table 282-0206.

Figure 2.4 reveals that in Canada:

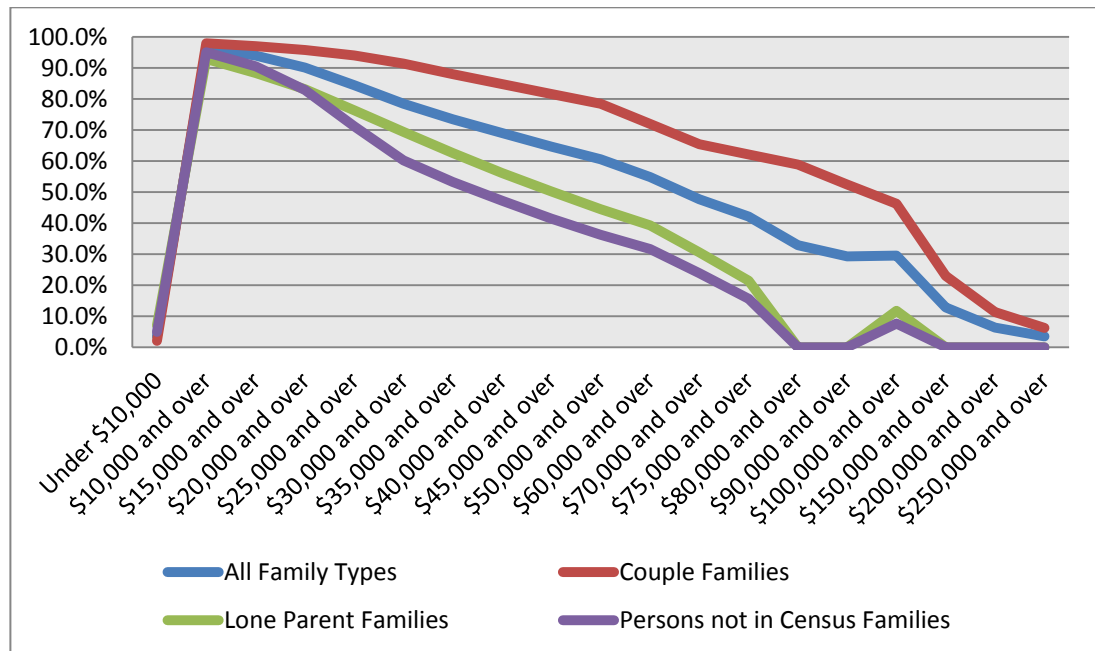
- About 3 in 10 female sales and service employees earn below \$12 per hour;
- About 2 in 10 male sales and service employees earn below \$12 per hour;
- Wage rates below \$12 per hour are most common for employees working in:
 - Retail sales and service;
 - Food and beverage sales and service;
 - Childcare and home support; and,
 - Other sales and service occupations including those in travel and accommodation and sport and recreation.

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2.4. What is the income level of Grande Prairie households?

Wage and employment data help to paint a picture of where individuals work and how much they earn. However, given that there may be more than one person employed in a household, to get an idea of how income levels compare across households, and household income data needs to be examined. The most recent household income data available online from Statistics Canada for the census agglomeration (CA) level is 2010¹². Income distribution by household type is provided for Alberta and Grande Prairie CA below.

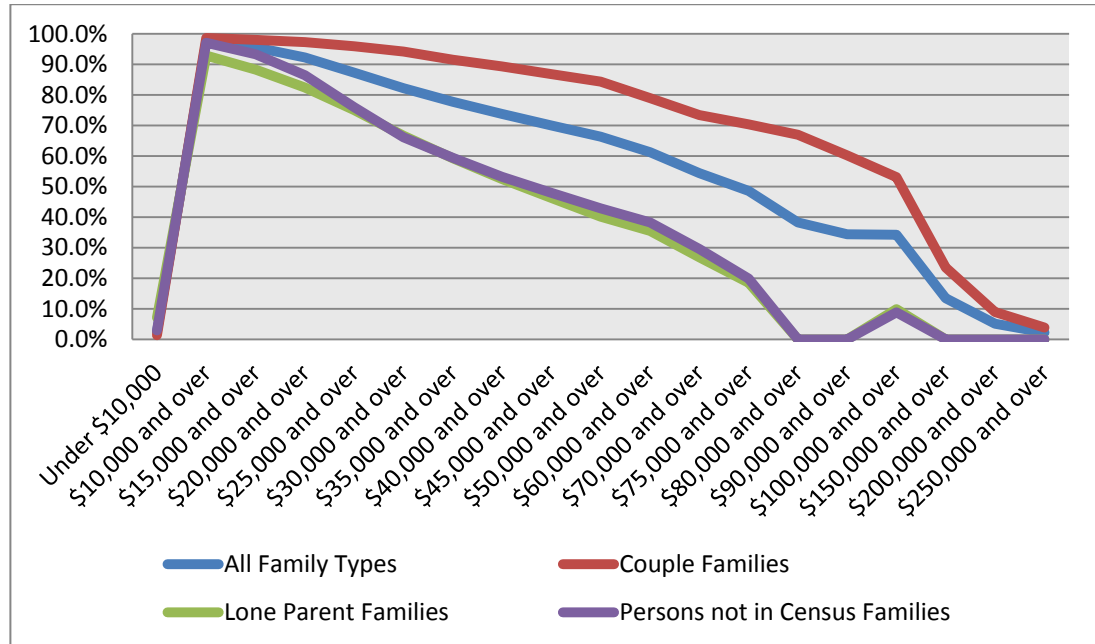
Figure 2.5.
Income
Distribution
by Household
Type, 2010,
Alberta.



¹² Census agglomeration is the smallest geographic unit for which income data is available. Note that the boundaries of the Grande Prairie CA changed significantly in 2011. Census data for 2011 reflects the new CA boundaries which now exclude the following census subdivisions: Beaverlodge Town (4819009); Grande Prairie County No. 1 (4819006); Horse Lakes 152B Indian Reserve (4819815); Hythe Village (4819008); Sexsmith Town (4819014); and, Wembley Town (4819011).

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Figure 2.6
Income
Distribution
by Household
Type, 2010,
Grande
Prairie CA.



Figures 2.5 and 2.6 show that:

- In both Alberta and Grande Prairie, couple families have the highest income levels;
- In Alberta, the majority of each household type has incomes below \$100,000;
- In Grande Prairie, on the other hand, more than half of couple families have incomes over \$100,000;
- In Alberta, lone parent families tend to have higher income levels than persons not in census families whereas in Grande Prairie lone parent families' income levels tend to be the same or slightly less than persons not in census families; and,
- A greater percentage of lone parent families have income levels below \$10,000 in Grande Prairie than Alberta-wide.

Figures 2.5 and 2.6 also suggest that Alberta and Grande Prairie have different median income levels by household type. This is confirmed in Figure 2.7.

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Figure 2.7. Median Total Income, 2010, Alberta and Grande Prairie CA.

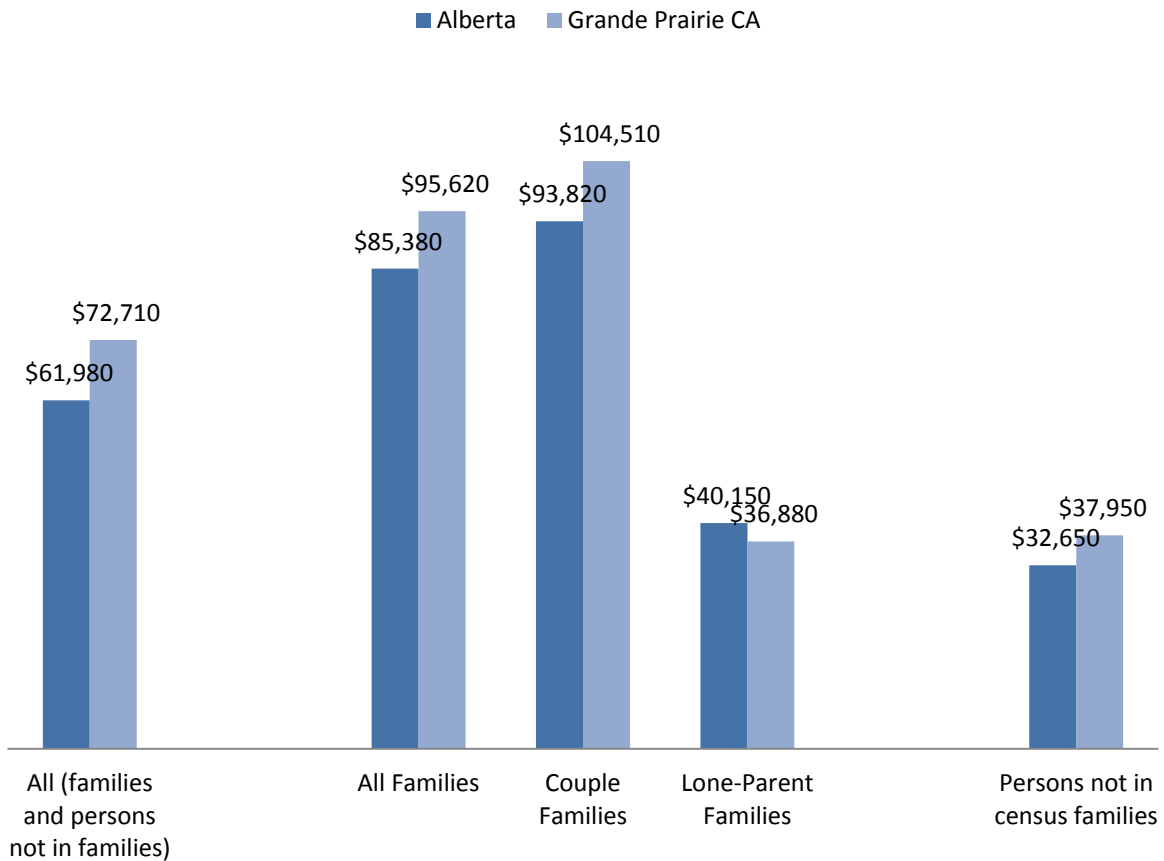


Figure 2.7 shows that compared to Alberta, median total income in Grande Prairie CA is:

- *higher* for couple families and persons not in census families; and,
- *lower* for lone parent families by more than \$3,000.

2.5. Which household types are most common in Grande Prairie?

Figure 2.8 shows the proportion of married couple families, lone parent families and persons not in census families in 2010 for the Grande Prairie CA. Figure 2.9 presents the same information using data from the 2011 census which utilized new boundaries for the Grande Prairie CA (see footnote 1).

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Figure 2.8. Relative Proportion of Couple Families, Lone Parent Families and Persons not in Census Families, 2010.

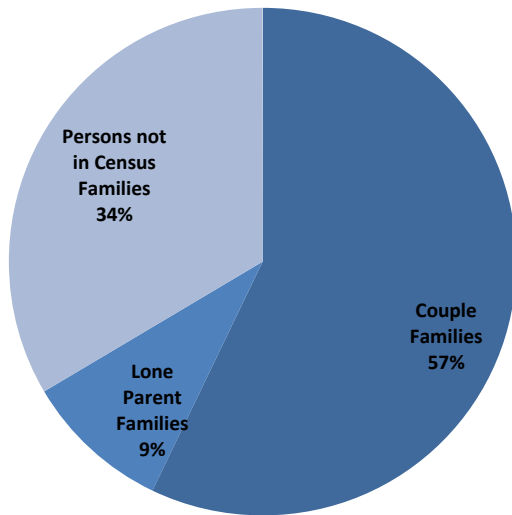
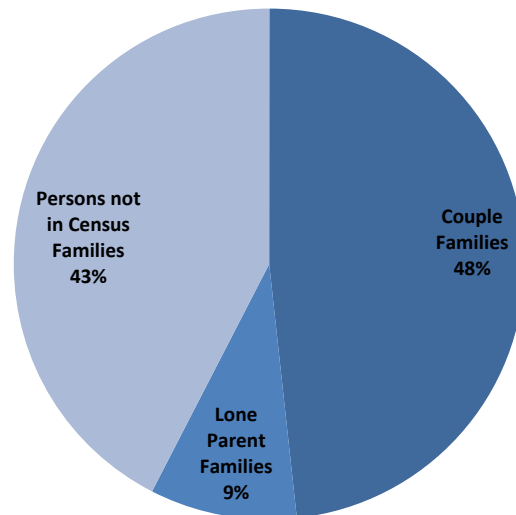


Figure 2.9. Relative Proportion of Couple Families, Lone Parent Families and Persons not in Census Families, 2011.



The removal of outlying communities from the Grande Prairie CA has changed the relative proportion of couple families and persons not in census families, significantly. However, together these two household groups continue account for approximately 90% of households.

Using the 2011 Census profile for the Grande Prairie CA¹³, the composition of couple and lone parent families is compared in Figures 2.10 and 2.11. The table indicates that:

- 45% of couple families have no children at home;
- Amongst couple families that have children at home, about the same number have one child as have two children;
- Most lone parent families have just one child; and,
- For both family types, having 3 or more children is not common.

¹³ Available at <http://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/index.cfm?Lang=E>

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Figure 2.10. Composition of Couple Families, 2011.

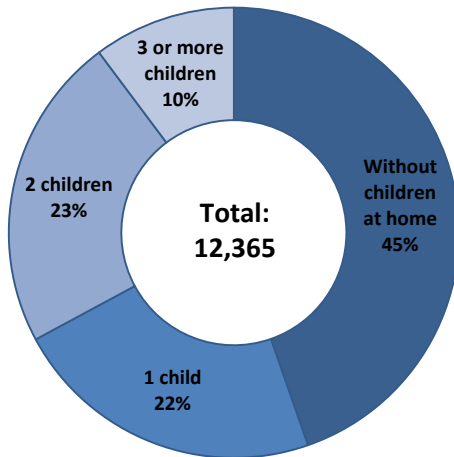
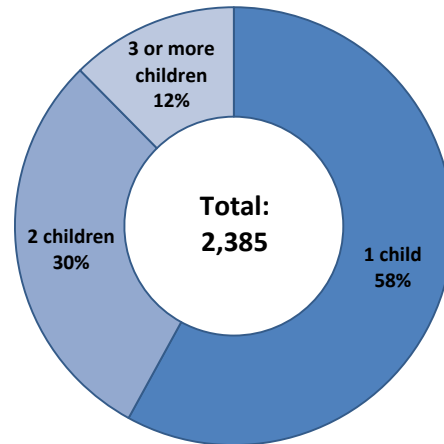


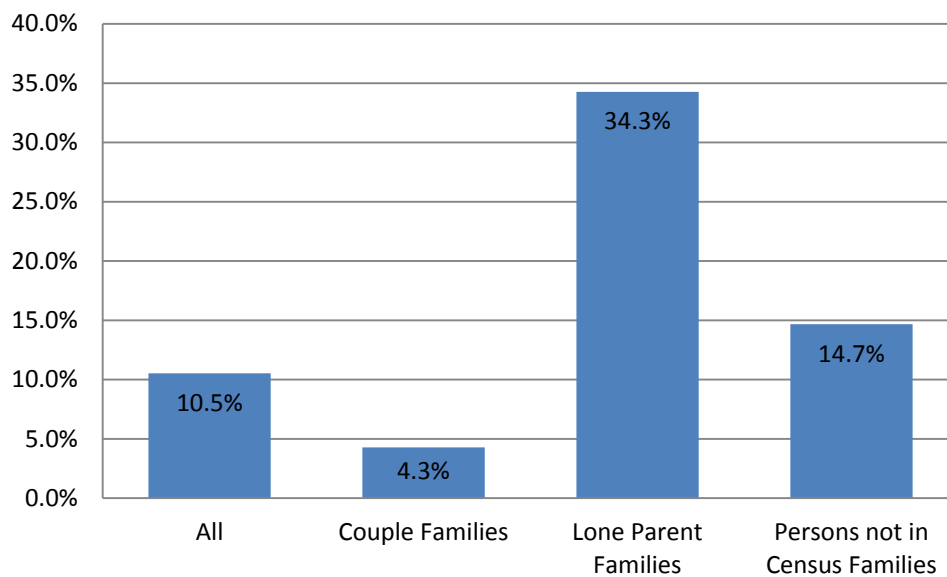
Figure 2.11. Composition of Lone Parent Families, 2011.



2.6. How many low-income households are there in Grande Prairie?

Statistics Canada utilizes its low income measure (LIM) to determine whether a household (families and persons not in census families) is categorized as low income. As noted above, income data from the 2011 Census has not yet been realized so 2010 data for the Grande CA (before the 2011 boundary change) is presented. Figure 2.12 illustrates the percentage of low income households by family type.

Figure 2.12. Percent of Families and Persons Not in Census Families with Low Income Status, Grande Prairie CA, 2010.



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Figure 2.12 shows that:

- Approximately 1 of every 10 households are categorized as low income;
- Low income status is least common amongst couple families; and,
- Lone parent families are the household type most likely to be categorized as low income— just over one third (34.3%) have income levels below the relevant low income threshold for their family size.

Figure 2.13 examines the relative proportion of couple families, lone parent families and persons not in census families categorized as low income. Figure 2.14 compares low income families by presence of children.

Figure 2.13. Breakdown of Low Income Households, Grande Prairie CA, 2010.

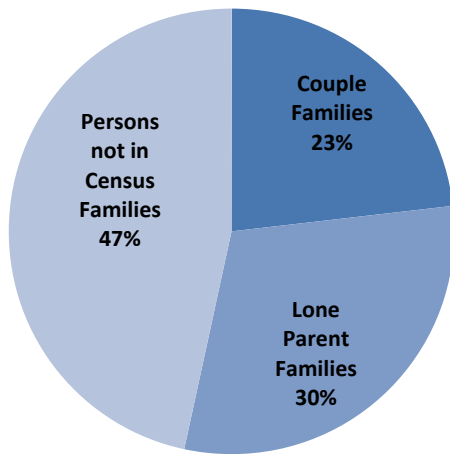


Figure 2.14. Breakdown of Low Income Families by Presence of Children, Grande Prairie CA, 2010.

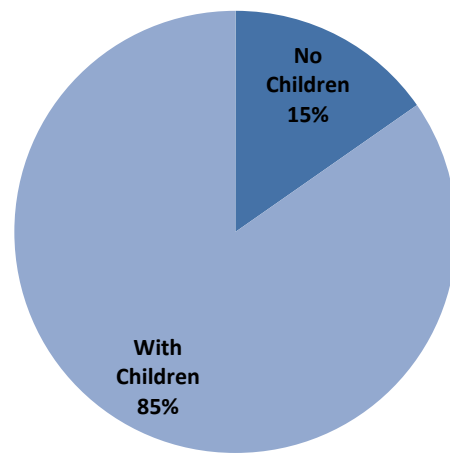


Table 2.1 provides further detail on how the incidence of low income varies with the number of children within a family.

Table 2.1. Low Income Families and Persons in Not in Census Families, Grande Prairie CA, 2010.

	Family Composition	Total Number	Number of Low Income	% Low Income
All (Families & Persons not in Census Families)	With or without children	34,760	3,660	10.5%
	No Children	20,380	2,010	9.9%
	1 Child	6,130	700	11.4%
	2 children	5,310	540	10.2%
	3 or more children	2,940	420	14.3%

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Couple Families	With or without children	19,860	850	4.3%
	No Children	8,720	300	3.4%
	1 Child	4,310	170	3.9%
	2 children	4,360	180	4.1%
	3 or more children	2,470	200	8.1%
Lone Parent Families		3,240	1,110	34.3%
	1 Child	1,820	530	29.1%
	2 children	950	360	37.9%
	3 or more children	470	220	46.8%
Persons not in Census Families		11,660	1,710	14.7%

Source:

Figures 2.13 and 2.14 and Table 2.1 reveal that in Grande Prairie CA:

- Persons not in Census Families make up 47% of low income households;
- More than half (53%) of low income households are families;
- 85% of low income families have one or more child living at home;
- Of low income families, the majority (57%) are headed by a single parent; and,
- Lone parent families with 3 or more children are at greatest risk of not having enough income to meet their needs.

2.7. Is there published data related to the living costs faced by low-income households in Grande Prairie?

Living costs are dependent on the specific purchasing decisions of each household and therefore are difficult to determine without making a large number of assumptions. Unfortunately, there is no comprehensive, regularly published comprehensive measure of basic living costs for Grande Prairie. Statistics Canada publishes data related to the cost of purchasing a specific pre-determined basket of basic goods but this “market basket measure” is only available for Alberta’s smaller urban centres (including Grande Prairie) as a group.

Statistics Canada also publishes data, at varying levels of geographic resolution related to the price of goods and services, household spending and household expenditures, but for the most part this data is not available for the Grande Prairie specifically. Alberta Finance and Enterprise has published spatial price indices data that compares the *relative* price of different commodity groups in different Alberta municipalities, but the actual expenditure information used to calculate the indices is not available¹⁴.

There are a few other regularly published reports available online that include price, spending or expenditure data specific to Grande Prairie. Of these, one of the most relevant to basic living costs is the

¹⁴ This was confirmed through an online inquiry sent to the Office of Statistical Information, Government of Alberta.

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Canada Housing and Mortgage Corporation's (CMHC) Alberta Market Rental Reports which compare the cost of renting an apartment in selected municipalities within the province¹⁵.

Below Statistic Canada's market basket measure data and the most recent Alberta Spatial Price Survey and CMHC Alberta Market Rental Reports are reviewed.

Market Basket Measure (MBM)

The MBM is

based on the cost of a specific basket of goods and services representing a modest, basic standard of living. It includes the costs of food, clothing, footwear, transportation, shelter and other expenses for a reference family of two adults... and two children... (Statistics Canada, 2012).

The MBM is published for different community sizes within each province as well as for selected CMAs. Table 2.2 lists the value of Alberta MBMs in recent years. Grande Prairie falls within the 30,000 to 99,999 persons category.

Table 2.2. MBM for Reference Family of 2 adults and 2 children, Alberta, 2008-2010.

	2008	2009	2010
Rural	29,228	30,602	30,912
Less than 30,000 persons	31,083	32,551	32,851
30,000 - 99,999 persons	29,386	31,225	31,356
Edmonton	29,685	31,498	31,120
Calgary	31,007	32,783	32,502

Alberta Spatial Price Survey

Using many different data sources including primary surveys, the 2010 Alberta Spatial Price Survey estimates price levels for a fixed basket of goods and services in selected Alberta communities compared to Edmonton in summer 2010. (Edmonton prices provide the reference and therefore Edmonton indices are set at 100). These indices give an idea of relative cost differences at the time the price survey was conducted. Table X compares the reported 2010 commodity indices for Grande Prairie and cities of similar size in Alberta. It is interesting to note that although each of these communities falls within the same grouping for purposes of the MBM (i.e. 30,000 to 99,999) price levels vary considerably across the communities.

¹⁵ The City of Edmonton's Residential Property Taxes and Utility Charges Survey is another data source but only relevant to homeowners, few of whom are likely to be fall into the low-income category compared to renters.

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Table 2.3. Spatial Price Indices for Grande Prairie, Fort McMurray, Lethbridge, Medicine Hat, and Red Deer.

Index	Grande Prairie	Fort McMurray	Lethbridge	Medicine Hat	Red Deer
All Commodity	101.1	111.7	95.9	95.7	98.6
Food	102.6	105.3	96.1	96.1	100.5
Non-Food	100.8	113.0	95.9	95.6	98.2
Personal Care Products	105.6	103.5	98.7	100.0	99.5
Household Supplies	105.8	107.0	100.9	101.8	104.7
Household Services	88.0	105.9	98.7	101.2	99.1
Household Equipment	96.8	103.9	101.7	91.1	100.1
Recreation & Leisure	104.5	102.6	100.2	99.0	102.4
Transportation	111.1	105.3	96.4	107.3	107.3
Clothing	92.4	95.7	94.0	94.9	95.2
Shelter	93.2	139.7	87.0	82.5	94.4
Utilities	107.3	102.5	107.1	87.5	99.9

Table 2.3 shows that:

- The cost of goods and services varies within Alberta even amongst communities of similar size and the range of these differences can be significant;
- The cost of transportation and utilities were be considerably higher in Grande Prairie than in Edmonton in 2010; and
- The cost of household services and equipment, clothing and shelter were lower in Grande Prairie than in in Edmonton in 2010.

CMHC Alberta Market Rental Reports

Shelter is considered a basic necessity and the cost of shelter often forms a large proportion of many household budgets. The housing situation and rental market within a community can have a significant impact on the ability of households, particularly those that include low-wage earners, to make ends meet.

CMHC bi-annually reports vacancy rates and average rents within CMAs and CAs in each province. Table 2,4 compares CMHC reports vacancy rates and rent in Grande Prairie CA between April 2011 and October 2012. Note that CMHC defines rent as “the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking, and hot water. For available and vacant units, the rent is the amount the owner is asking for the unit”.

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**Table 2.4. Grande Prairie Apartment Rents and Vacancy Rates,
October 2011 – October 2012.**

	April 2011		October 2011		April 2012		October 2012	
Type (Private Apartment)	Cost (/month)	Vacancy Rate	Cost (/month)	Vacancy Rate	Cost (/month)	Vacancy Rate	Cost (/month)	Vacancy Rate
Bachelor	\$636	1.6%	\$650	4.3%	\$689	0.8%	\$724	2.9%
1 Bedroom	\$723	2.2%	\$764	2.0%	\$788	0.7%	\$859	1.7%
2 Bedroom	\$866	6.9%	\$891	4.9%	\$966	1.5%	\$1,004	1.8%
3+ Bedrooms	\$927	5.5%	\$946	3.7%	\$1,106	0.0%	\$1,132	**

Sources: (Canada Mortgage and Housing Corporation, 2011); (Canada Mortgage and Housing Corporation, 2012)

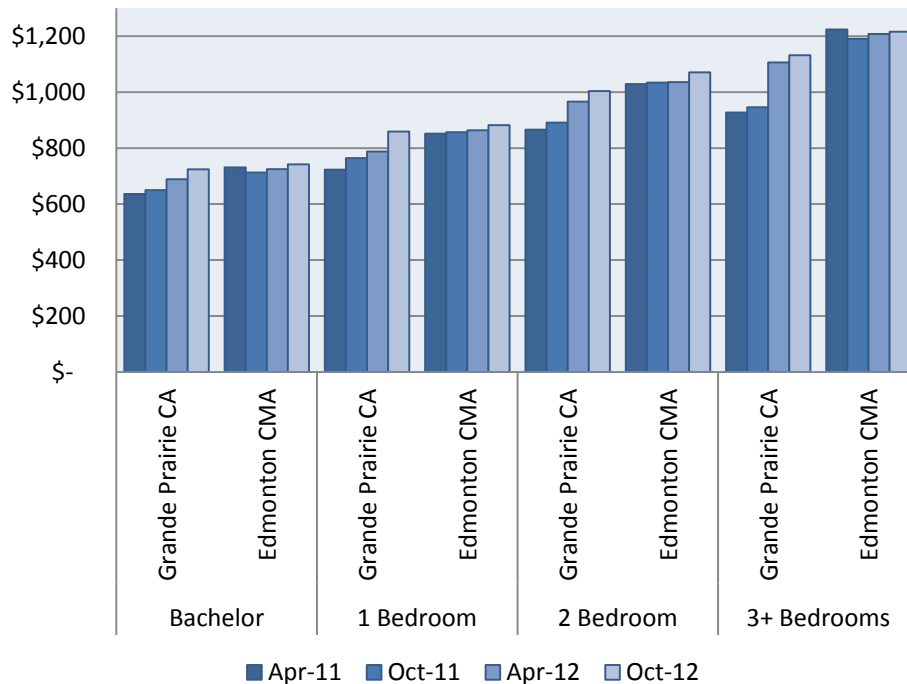
**Data suppressed to protect confidentiality or data not statistically reliable.

Table 2.4 shows that:

- Apartment vacancy rates fell considerably in 2011 and remained low in 2012;
- Between April 2011 and October 2012, apartment rental rates increased significantly;
- Both nominally and proportionally, rents have increased most for apartments with 3+ bedrooms.

It is also interesting to note that in 2011 and 2012, Grande Prairie consistently had average rents below those of Edmonton. However, in the last year the gap has narrowed significantly as illustrated in Figure 2.15 (Canada Mortgage and Housing Corporation, 2012).

**Figure 2.15. Comparison of Edmonton and Grande Prairie Rents,
April 2011-October 2012.**



3.0 GRANDE PRAIRIE LIVING WAGE CALCULATION

3.1. How is the Living Wage calculated for Grande Prairie?

For the sake of comparison, this section will determine the living wage in Grande Prairie using Statistics Canada's low income measures as well as the more involved household budget approach.

To apply these approaches, the reference year(s) and household composition(s) must be selected. Both 2011 and 2012 will be used as reference years; however, given that some of Statistics Canada's data is still only available for 2010, data will be used and inflated using appropriate indices.

Several living wage reports have utilized a family of four with two working adults and 2 children as a reference household; some other living wage reports use several reference households and calculate the living wage for each.

In Grande Prairie CA, Statistics Canada data shows that unattached individuals and lone parent families make up a greater proportion of low income households than couple families. In order to allow comparability to other studies but to also determine the living wage for household types that are appear to be at highest risk of low income status (and potentially poverty) in our community, the following reference or model households have been selected¹⁶:

- Couple with 2 Children
- Lone Parent with 1 Child
- Single Adult

In order to undertaken the local family expense approach, additional assumptions about these families need to be made. These assumptions will be outlined in that section.

3.2. What is the Living Wage rate that results from using Low Income Measures?

The most recent values of each of Statistics Canada's low income measures relevant to a Grande Prairie CA (i.e. CAs 30,000 – 99,999) for each of the selected model households are provided in Table 3.1.

¹⁶ These household types were also used in Mayo (2011) in order to "show that there are similarities in budgets for many households" (p. 2).

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Table 3.1. Low Income Measures Relevant to Grande Prairie.

Year	Measure	Couple with 2 children 4 persons	Lone Parent with 1 Child 2 persons	Single Adult 1 person
2010	LIM (Market Income)	37,920	26,813	18,960
2011	LICO Before Tax	37,053	24,824	19,941
2010	MBM (Alberta)	31,356	22,172	15,678

From these measures, an implied 2011 and 2012 living wage rate (per hour) is determined. To bring all measures to 2011 values, CPI data for Alberta is used to inflate the 2010 LIM and MBM values to 2011 and 2012¹⁷. In the calculation, it is assumed that, each adult is paid for an average of 35 hours per week. Note that this means that both adults in the couple household receive the indicated wage. The results are shown in Figure 3.1.

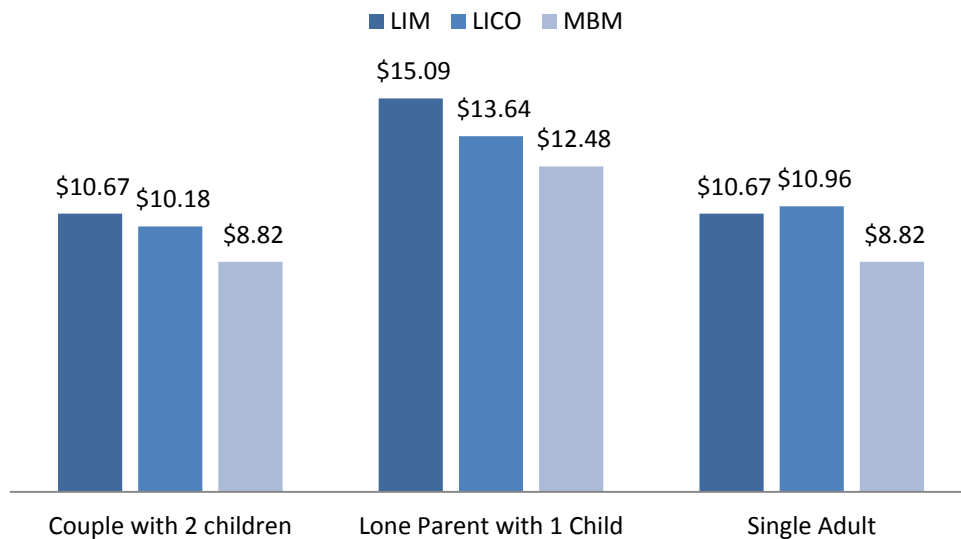
Figure 3.1. Implied 2011 Living Wage Rates using Low Income Thresholds.


Figure 3.1 indicates that:

- Calculations using the MBM result in the lowest implied wage for each household type;
- Implied wages for the lone parent household (2 persons) are highest; and,
- Implied wage estimates for the single adult (1 person) and each adult in the couple with 2 children (4 persons but 2 incomes) are the same or similar for each measure.

¹⁷ Statistics Canada reports CPI for Alberta as 122.7 in 2010 and 125.7 in 2011. This indicates an annual inflation rate of 2.4%.

3.3. What is the Living Wage rate that results from using the Household Budget Approach?

As described in Section 1 of this report, the Household Budget Approach involves five main steps: 1) Determine Budget Items; 2) Estimate Budget Expenditures; 3) Determine Taxes and Transfers; 4) Calculate Available Income; and, 5) Adjust Employment Income to Balance Budget Expenditures and Available Income.

To apply the approach to Grande Prairie, the living wage calculation template spreadsheet available from the Canadian Centre for Policy Alternatives' website was used. The spreadsheet was customized for each of the three reference households for 2011 and 2012 (6 spreadsheets in total).

The key tasks that were undertaken to customize the spreadsheets for the Grande Prairie were:

- Change budget items to reflect those assumed to be part of the budgets of the Grande Prairie reference households (see Appendix A for details);
- Insert budget expenditures estimated for Grande Prairie reference households (see Appendix B for methodology and data source details); and,
- Make revisions and additions to taxes and transfers to reflect Alberta programs and tax and subsidy rates relevant to Grande Prairie (see Appendix C for a description of the tax credit, benefit, and subsidy programs incorporated).

Table 3.2 summarizes the household budget estimates that were incorporated in the living wage calculations.

Table 3.2. Living Wage Budget Summary (\$).

		Couple with 2 children		Lone Parent with 1 Child		Single Adult	
		2011	2012	2011	2012	2011	2012
Food		9,825	10,021	4,652	4,534	3,637	3,710
Clothing & Footwear		1,897	1,884	1,341	1,332	948	943
Shelter		11,431	13,615	10,686	11,958	5,405	6,036
Transportation		8,372	8,508	7,724	7,860	1,368	1,368
Other*		2,157	2,197	1,529	1,557	1,121	1,140
Subtotal		33,682	36,225	25,932	27,241	12,479	13,197
Child Care		13,350	13,450	6,900	7,050	-	-
Health Care		3,321	3,321	1,700	1,700	1,190	1,190
Phone, Cable, & Internet		1,260	1,260	1,260	1,260	1,260	1,260
School Fees & Education		2,667	2,667	1,301	1,301	1,246	1,246
Recreation & Entertainment		2,564	3,104	1,398	1,784	1,031	1,289
Vacation		205	205	103	103	198	198
Gifts		460	460	220	220	120	120
Contingency		1,968	2,177	1,010	1,133	737	790
Total		59,478	62,869	39,824	41,792	18,261	19,289

*Other includes household operation and maintenance, personal care items, and banking fees.

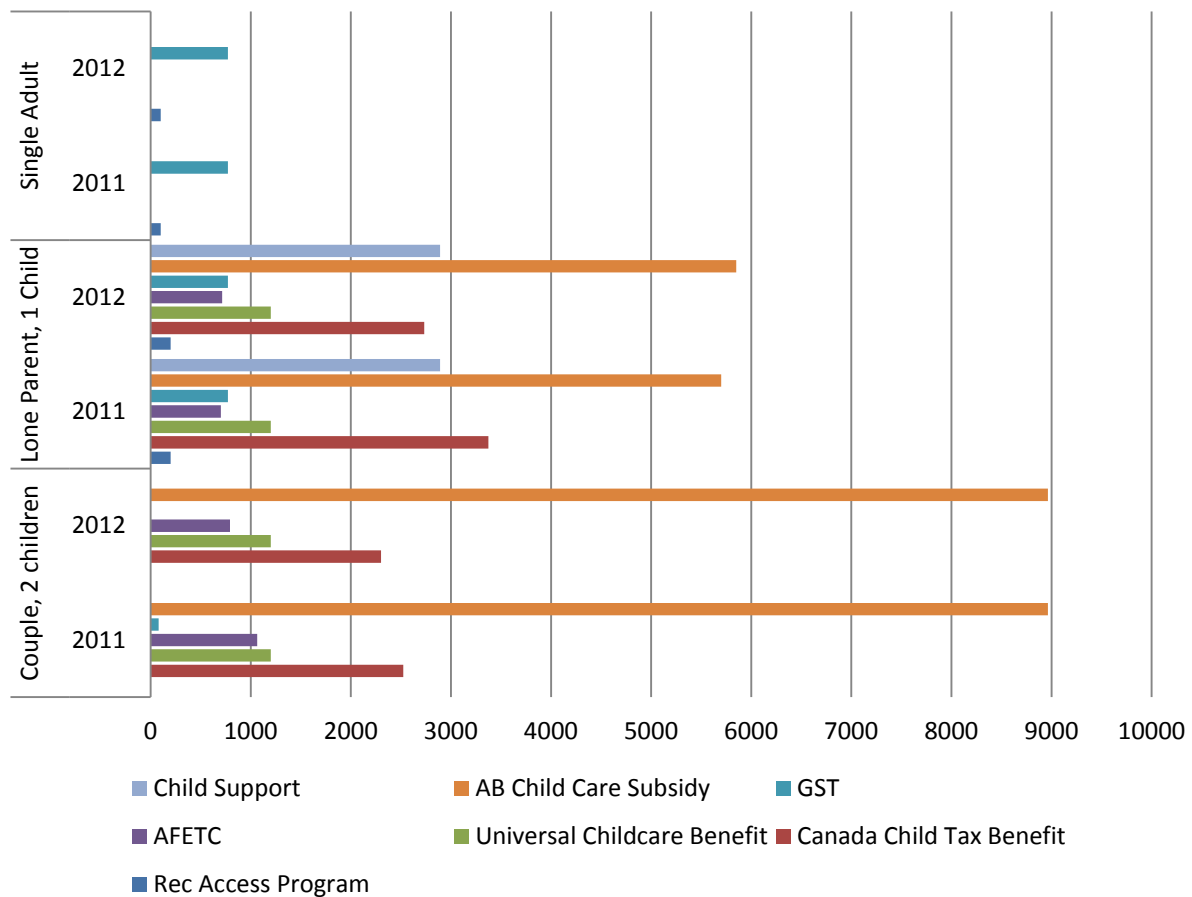
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Table 3.2 shows that:

- Estimated budget expenditures in 2011 and 2012 were lowest for the Single Adult household and highest for the Couple with 2 Children;
- For each reference household, estimated budget expenditures are significantly higher in 2012 compared to 2011; and,
- The Couple with 2 Children experienced the largest budget increase, followed by the Lone Parent with 1 Child household.

When reviewing Table 3.2 and the budget allocations that follow, it is important to keep in mind that the budget figures do not account for subsidies and payments that each household received to help offset expenses. Figure 3.2 summarizes the type of amount of financial assistance that each household received in the form of subsidies, rent supplements, tax benefits and tax credits.

Figure 3.2. Benefits, Credits, Payments and Subsidies Received, by Reference Household, 2011 and 2012.



Figures 3.3, 3.4, and 3.5 illustrate the proportional allocation of each reference household's budget in 2011. Figures 3.6, 3.7, and 3.8 show budget allocations in 2012.

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Figure 3.3.
2011 Household
Budget Allocation:
Couple, 2 Children.

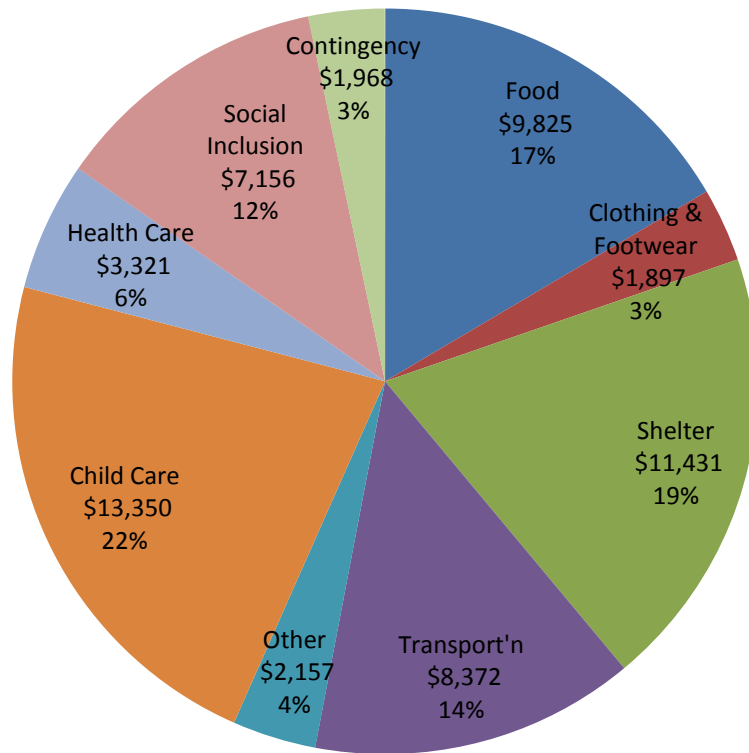
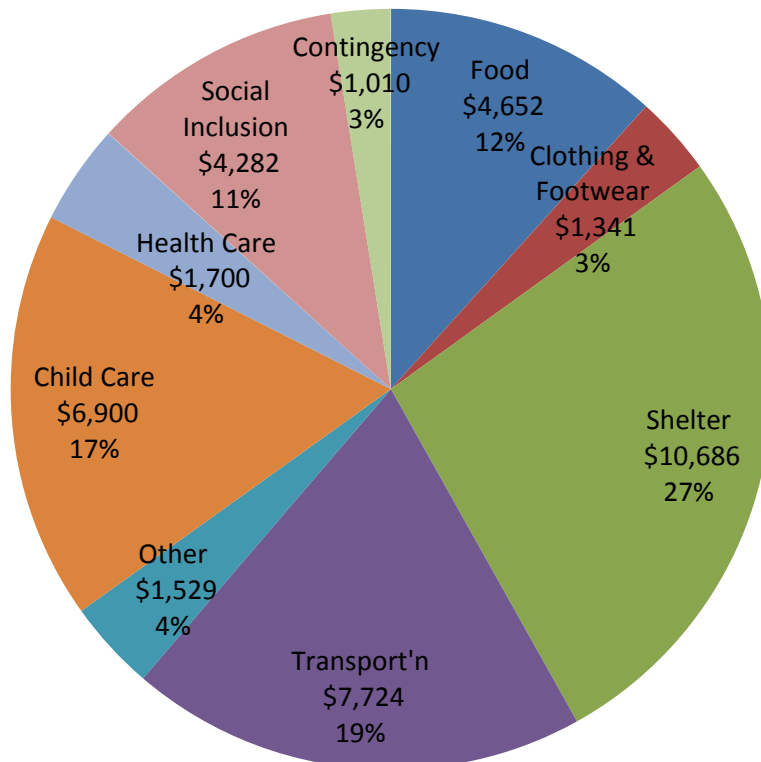


Figure 3.4.
2011 Household
Budget Allocation:
Lone Parent, 1
Child.



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Figure 3.5.
2011 Household
Budget Allocation:
Single Adult.

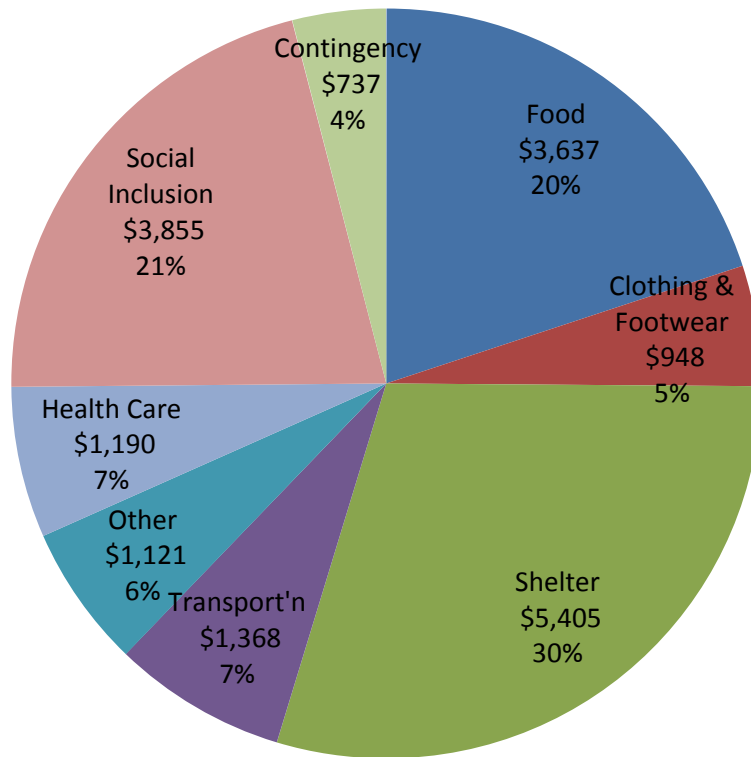
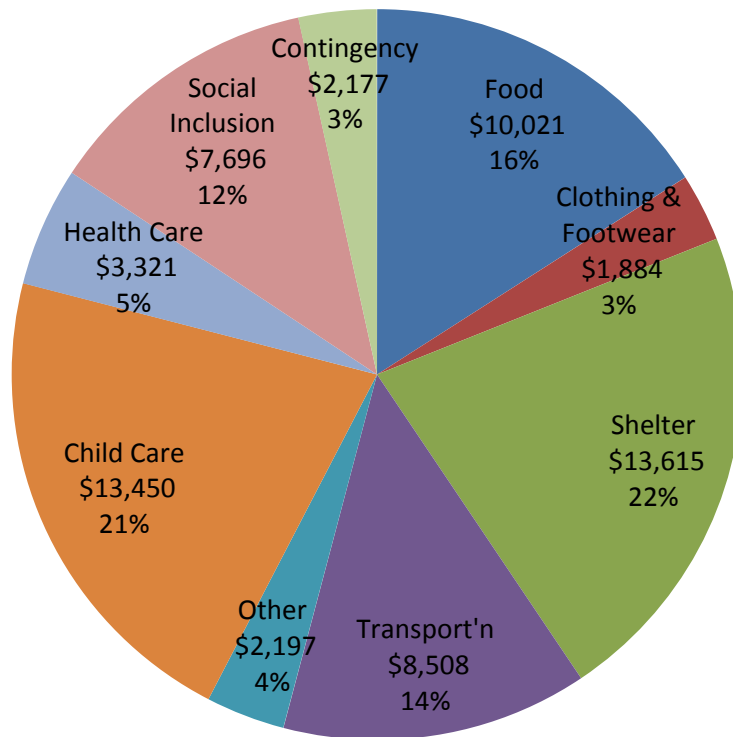


Figure 3.6.
2012 Household
Budget Allocation:
Couple, 2 Children.



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Figure 3.7.
2012 Household
Budget Allocation:
Lone Parent, 1
Child.

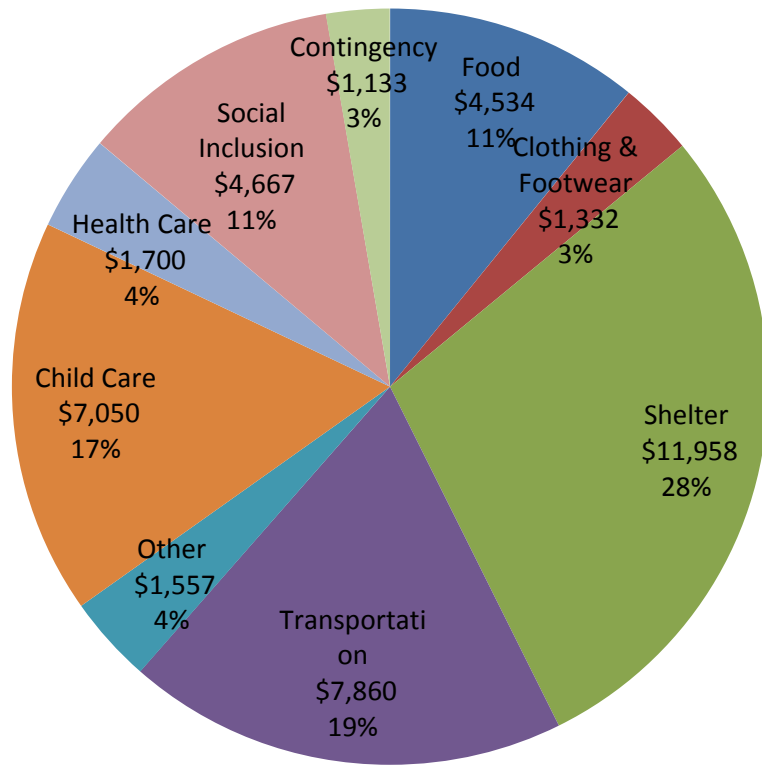
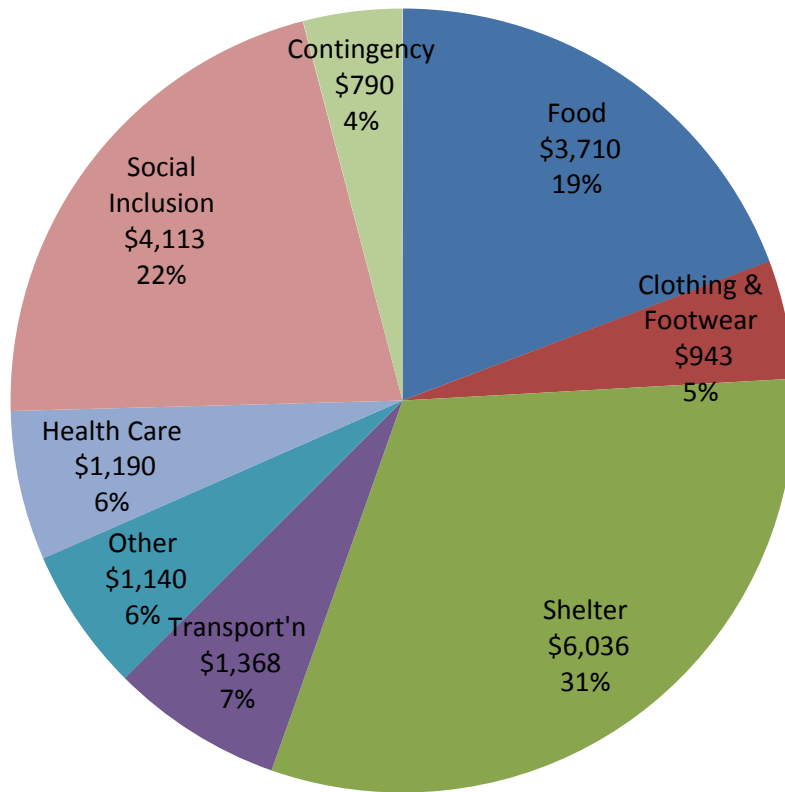


Figure 3.8.
2012 Household
Budget Allocation:
Single Adult.



Figures 3.3 to 3.8 show that:

- Shelter accounts for the largest component of each household's budget in both 2011 and 2012;
- Childcare is the second largest budget expenditure for the two family households;
- Food accounts for 10-20% of each household's budget in 2011 and 2012; and,
- Social inclusion expenditures are a significant portion of the estimated household budgets.

Figure 3.9 compares the Grande Prairie Living Wage rate estimates for 2011 and 2012. These estimates account for the financial assistance that each household receives through the various government programs as illustrated in Figure 3.2.

Figure 3.9. Living Wage Rates Using the Household Budget Approach.

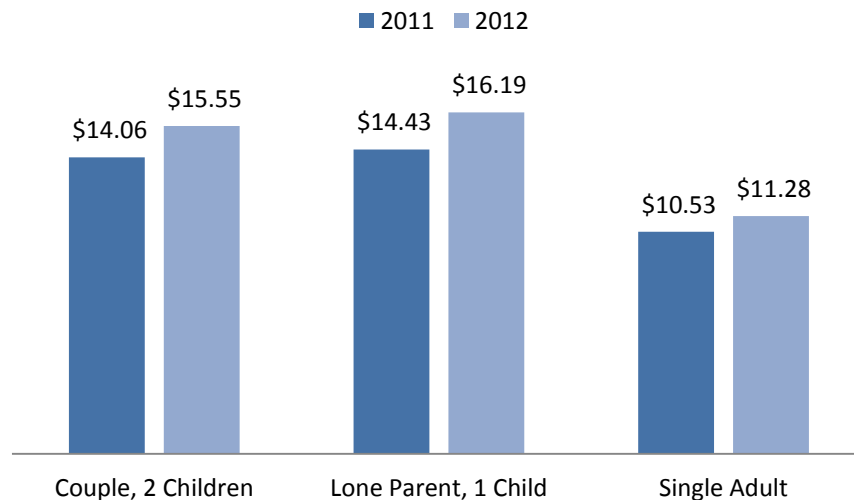


Figure 3.9 indicates that:

- In concordance with the increase in budget expenditures from 2011 to 2012, Grande Prairie's Living Wage rates have also increased;
- The Living Wage rate is estimated to be highest in both 2011 and 2012 for the Lone Parent Family with 1 Child;
- The Living Wage rates for each household type are significantly above the current minimum wage rate.

Figure 3.10 compares the impact of non-wage income in the form of tax benefits, tax credits, payments, and/or subsidies received by each household type in 2011 and 2012.

For each household type, government programs play a significant role in helping to offset their expenses. However, the above Living Wage estimates suggest that for families in particular (both couples and lone parents), government programs are not going far enough to allow them to afford even

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the very basic lifestyle that was assumed in this study. This suggests that there may be a role for Living Wages or other community actions to address poverty in Grande Prairie.

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APPENDIX A: Determination of Budget Items

The household budgets included in the Grande Prairie living wage calculation include the following items:

- Food
- Shelter (including tenant's insurance)
- Clothing and Footwear
- Childcare
- Transportation
- Other household costs:
 - Household operation, maintenance, furnishings, and equipment
 - Personal care items
 - Bank fees
- Health care plan premiums (assumes no employer paid health or dental benefits)
- Contingency for emergencies and unforeseen expenses (4% of household budget or about 2 weeks of pay)
- Social inclusion expenses related to:
 - Basic phone, cable and internet services;
 - Engaging in recreation and entertainment;
 - Purchasing gifts for family birthdays and Christmas;
 - Vacationing within the province.

Following the approach taken by Mayo (2011) in the calculation of the living wage for Hamilton, expenditures that allow for fuller participation in society are grouped into "social inclusion" expenditures. By including these expenditures, it is assumed that participating in these types of activities is an important part of living decently in Grande Prairie.

Budget Items not included that have been incorporated in living wage calculations for other Canadian municipalities are:

- Allowance for children over 10 (in this study the reference families do not include any children over 10);
- Reading and entertainment supplies (it is assumed that free reading materials are accessed on the internet or at the local library and that entertainment supplies are not purchased); and,
- Skill development/continuing education for adult household members (this is not assumed to be a typical expense for Grande Prairie households).

As has been the case with other living wage calculations, the budgets used in this study exclude many expenses that are part of the budgets of many Grande Prairie households. Some households would be able to live decently without including these items in their budget; others would not. These include expenses related to:

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- Student loan re-payments;
- Owning and caring for pets;
- Hobbies;
- Having a parking stall;
- Making RRSP or RESP contributions;
- Smoking and drinking alcohol;
- Special dietary needs;
- Saving for or owning a home;
- Cell phones;
- Caring for ill or disabled family members;
- Personal life or disability insurance; and,
- Remittances to family members abroad.

APPENDIX B: Budget Expenditure Estimates

Methodology and Data Source Details

To determine budget expenditures for the three reference households, estimation methods used in other living wage calculations were consulted. Data sources included local agencies and businesses, government and business websites, Statistics Canada databases, and Canada Housing and Mortgage Corporation reports. Estimation methods and data sources are detailed by budget item below.

Food

The Government of Alberta's Agriculture and Rural Development Department publishes nutritious food basket costs for Edmonton (Alberta Agriculture and Rural Development, 2012); the costs are provided for different age groups for each gender for 2011. The 2011 values are escalated to 2012 using Alberta CPI data specific to food (CANSIM Table 326-0021). Utilizing this information and the latest spatial food price index for Grande Prairie relative to Edmonton (Alberta Finance and Enterprise, 2010), annual food costs for each reference household are determined.

		Couple with 2 Children	Lone Parent with 1 Child	Single Person
Age & Gender Assumptions		Female Adult, age 31-50 Male Adult, age 31-50 Female Child, age 4 Male Child, age 7	Female Adult, age 31-50 Male Child, age 5	Male, age 19-30
Edmonton Avg	2011	\$184.17	\$87.20	\$68.18
Weekly Cost				
Spatial Food Index		1.026	1.026	1.026
Grande Prairie	2011	\$188.95	\$89.47	\$69.95
Avg Weekly Cost	2012	\$192.72	\$91.25	\$71.35

Clothing and Footwear

Statistics Canada provides estimated costs for commodity groupings included in the Alberta MBM. The 2010 Alberta MBM estimates for Clothing and Footwear costs in small urban centres are adjusted for inflation (using CPI values for Alberta for the clothing and footwear commodity group) to arrive at estimates for 2011 and 2012.

		Couple with 2 Children	Lone Parent with 1 Child	Single Person
Alberta MBM (2010), population 30,000-99,999		\$1,939	\$1,371	\$970
Budget Estimate	2011	\$1,897	\$1,341	\$948
	2012	\$1,884	\$1,332	\$943

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Shelter

It is assumed that each reference household rents an apartment within the city.

Table X indicates the assumed apartment sizes and rents for each. The cost of tenant's insurance for each household was estimated using quoted costs provided by AMA for \$1 million in legal liability and different levels of contents coverage as noted. It is assumed that each household receives the standard 10% discount for utilizing the same insurance provider for both home and auto coverage.

		Couple with 2 children	Lone Parent with 1 Child	Single Person
Accommodation Type		3 Bedroom Apartment	2 Bedroom Apartment	2 Bedroom Apartment (shared)
Avg Monthly Rent	2011	\$937	\$879	\$440
	2012	\$1,119	\$985	\$493
Annual Rent	2011	\$11,244	\$10,548	\$5,274
	2012	\$13,428	\$11,820	\$5,905
Tenant's Insurance		\$187	\$138	\$131
		(\$40,000 of contents)	(\$20,000 of contents)	(\$15,000 of contents)
Budget Estimate (before subsidies)	2011	\$11,431	\$10,686	\$5,405
	2012	\$13,615	\$11,958	\$6,036

*Average of CMHC Report values for April and October of the respective year.

Transportation

Grande Prairie's transit is not as well developed as those in larger cities. Service on the 6 routes is reduced to hourly midday and evenings and only occurs during midday on Sundays. Winter weather and road conditions often delay buses and make bus stoppage times unpredictable. For these reasons it would a challenge for families with children to rely solely on public transit for their transportation needs. However, it is assumed that the single person relies mainly on the public transit system for their transportation needs as well as utilizing taxi services twice per month.

In Grande Prairie, a monthly adult bus pass costs \$54; however, three times per year riders have the option of purchasing a "pass pak" that includes four monthly passes for the cost of three (City of Grande Prairie, 2011). However, low-income households may have not have the flexibility in their monthly to be able to afford a "pass pak". For this reason, it is assumed that monthly passes are purchased.

In the case of the Lone Parent with 1 Child household and the Couple with 2 Children, it is assumed that each household owns and operates a vehicle. One adult within the Couple with 2 Children household also utilizes a bus pass to allow them to get to work independently.

	Couple with 2 children	Lone Parent with 1 Child	Single Person
Adult Bus Pass	\$648		\$648
Taxi Fare (2 round-trips/month at \$30 each)			\$720
All Ownership & Operating Costs for a Compact Sedan (Canadian Automobile Association, 2012)	\$7,724	\$7,724	

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Budget Estimate	2011	\$8,378	\$7,724	\$1,368
	2012	\$8,508	\$7,860	\$1,368

Other Household Costs

- Bank Fees**

Service fees apply to most chequing accounts. There are no fee accounts but these typically require the account holder to maintain a minimum balance of \$1,500 or more. Mayo (2011) surveyed major banks websites and determined the average service fees to be \$11/month or \$132/year.

- Household Operation, Maintenance, Furnishings, and Equipment**

Determining a household budget for household operation, maintenance, furnishings and equipment is a difficult task given that necessary expenditures will vary from year to year for households. Several other living wage reports have utilized existing cross-sectional data to approximate expected expenditures. Following the approach taken in City of Hamilton (2011), results from Statistic Canada's 2011 Survey of Household Spending are used to determine the typical proportion of spending allocated to these type of expenditures for households in the second quintile (excluding spending on pets, gardening, and communications). This proportion is then applied to the inflation adjusted MBM.

		Couple with 2 children	Lone Parent with 1 Child	Single Person
Inflation Adjusted Alberta MBM	2011	\$32,123	\$22,172	\$15,678
	2012			
Proportion from SHS (for households in 2 nd income quintile)			4.43%	
Budget Estimate	2011	\$1,423	\$982	\$695
	2012	\$1,445	\$997	\$705

- Personal Care Items**

		Couple with 2 children	Lone Parent with 1 Child	Single Person
Inflation Adjusted Alberta MBM	2011	\$32,123	\$22,172	\$15,678
	2012			
Proportion from SHS (for households in 2 nd income quintile)			1.87%	
Budget Estimate	2011	\$602	\$415	\$294
	2012	\$620	\$428	\$303

Childcare

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Like other communities, there is a range of childcare options within Grande Prairie. Unfortunately there is not a comprehensive directory of local providers and their fees available. However, it is assumed that low income households utilize programs that meet the requirements of the Alberta Childcare Subsidy Program. One of the eligibility requirements is that the child attends a Licensed Nursery School or other Early Childhood Development Program, Licensed Day Care Centre, an Approved Family Day Home or a Licensed out of School Care Centre, with a Direct Care Provider.

The cost of several of the larger and more affordable licensed daycare/day home providers in Grande Prairie and the cost of out-of-school provided through local YMCA child care programs are provided below.

Cost of Full-time Care for Non-School Age Children				
Program			Monthly Rate	Source
City of Grande Prairie Family Day Home Program		2011 & 2012	\$625 (over 100 hours) **Max 10 hours/day	http://www.cityofgp.com/index.aspx?page=1496
Kid's Care Day Care		2012	\$680	http://www.cityofgp.com/index.aspx?page=480
Watch Me Grow Family Day Home Program		2011	\$565 - \$680 (100-200 hours) *Most families paid in the middle of this range	Personal communication with program staff
		2012	\$730	
Stepping Stones Day Care	Day Home Care Program	2011	\$645 (over 100 hours/month)	Personal communication with program staff
		2012	\$695 (over 100 hours/month)	
	Day Care Program	2011	19- 36 month olds: \$740 37+ months: \$720	
		2012	19- 36 month olds: \$800 37+ months: \$755	

Cost of Before /After-School Care			
Program		Type of Care & Monthly Rate	Source
YMCA Child Care Programs Before School (7-9 am), after-school (3-6 pm) and professional development days:	2011	Kindercare: \$670 Grade 1-6 students: \$525	Communication with program staff
	2012	Kindercare: \$685 Grade 1-6 students: \$535	

The City of Grande Prairie offers relatively inexpensive summer camp (\$100/week) and playground programs (\$60/week) for children five and over in July and August. Although morning and afternoon half-day programming is offered for children age 3-5, no lunch coverage is provided which would make this option difficult for working parents.

	Couple with 2 Children	Lone Parent with 1 Child	Single Person
Childcare Needs & Costs	Female Child, age 4 City of GP Family Day Home for 12 months: 2011 - \$7,500	Male Child, age 5 Kindercare for 10 months: 2011 - \$6,700 2012 - \$6,850	NA

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<div> <div> 2012 - \$7,500 <u>Male Child, age 9</u> YMCA After-school program for 10 months: 2011 - \$5,250 2012 - \$5,350 </div> <div> City summer camp for 2011 - \$600 2012 - \$600 </div> <div> Assumptions: - no care required for 2 weeks of family vacation but to secure day home spot full month must be paid - family or friend watches 9 year old outside of summer camp hours of 9 am to 4 pm </div> </div>				
<div> City summer program for 2 weeks: 2011 - \$200 2012 - \$200 </div> <div> Assumptions: - family or friend watches child outside of summer camp hours of 9 am to 4 pm - assumes 2 week family vacation when no care needed - child spends 4 weeks of summer with other parent </div>				
Budget Estimate	2011	\$13,350	\$6,900	NA
	2012	\$13,450	\$7,050	NA

Health Care

The cost of health and dental coverage is based on rates provided by Alberta Blue Cross in Table X. These are the rates currently in effect. Alberta Blue Cross was not able to provide its historical rates but did indicate that premiums had increase by a few dollars per person per month in the last couple of years (Sobol, 2013).

Alberta Blue Cross Rate Chart: Personal Choice Plans (Monthly rates for each family member as of January 2013)						
PLAN TYPE	AGE					
	4 & under	5 - 20	21 - 34	35 - 44	45 - 54	55 - 64
A	\$11	\$30	\$48	\$49	\$57	\$67
B	\$12	\$33	\$62	\$66	\$78	\$91
C	\$14	\$40	\$75	\$79	\$103	\$122

Source: (Alberta Blue Cross, 2013)

For the purpose of determining a health care budget estimate for each reference household, the cost of Plan C is used. Note that even under Plan C which is the most expensive and has the most extensive plan, the coverage limitations (e.g. 80% for prescription drugs, \$30 per physiotherapist visit, \$50 maximum for an eye exam) are such that an individual or family household is likely to incur additional out-of-pocket expenses. Therefore, out-of-pocket expenses are also estimated.

	Couple with 2 Children	Lone Parent with 1 Child	Single Person
Age & Gender Assumptions (same as those used to determine food expenses)	Female Adult, age 33 Male Adult, age 36 Female Child, age 4 Male Child, age 7	Female Adult, age 31 Male Child, age 5	Male, age 21-30

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Health Care Premium	Monthly	\$218	\$115	\$75
	Annual	\$2,616	\$1,380	\$900
Out-of-Pocket Expenses	1 Adult Eye Exam	\$45 (95 at Costco less \$50 coverage/plan participant)	\$45	\$45
	Eye Glasses*	2 pairs \$100 (200/pair less remaining \$150 coverage/plan participant/2 years)	1 pair \$50	1 pair \$50
	Prescriptions	\$120 (150/person and 80% coverage)	\$60	\$30
	Physiotherapy	\$180 (3 visits per adult at \$60 each; \$30/visit covered)	\$90	\$90
	Chiropractor	\$150 (3 visits per adult at \$50 each; \$25/visit covered)	\$75	\$75
	Dental Check-ups*	\$160 (2 check-ups/year/person at \$256.88/visit less \$236.70 claim maximum)	\$80	\$40
	Total	\$705	\$320	\$290

***Dental coverage based on Alberta Blue Cross Dental Fee Schedule. Dental procedure costs were obtained using on Sunlife Financial's Alberta Dental Fee Finder and represent minimum for the the Grande Prairie central region. Social Inclusion Expenses**

- **Phone, Cable and Internet**

In Grande Prairie, Telus and Eastlink are the only two providers of home phone service and have generally remained the least cost providers of internet and TV service, particularly through bundled service contracts. Both companies offered various promotional packages during 2011 and 2012, therefore it is difficult to provide an exact cost estimate. However, based on a casual survey, most households paid about \$100/month (or \$105 with GST) for a basic bundle of home, TV and internet service during both years.

- **School Fees & Adult Education**

In Grande Prairie, both catholic and public schools require each student to attain a set of supplies based on pre-determined classroom needs. The cost of purchasing these supplies typically escalates with grade level. Several schools in Grande Prairie now offer the SchoolStart service. Using this service allows the full package of designated supplies to be purchased online and includes delivery directly to the school. Other expenses associated with school attendance include school photos and pizza and/or hot dog days.

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	Couple with 2 children (1 school age child)	Lone Parent with 1 Child	Single Person
School Supplies*	\$45	\$25	NA
School Photos (\$30/student)	\$30	\$30	NA
Hot Dog and Pizza Lunches (Available for Grades 1-12 for \$5 biweekly)	\$100	NA	NA
Budget Estimate – 2011 & 2012	\$175	\$55	NA

*Based on parent reported SchoolStart cost for grade 3 supplies at a local public school.

For many low-wage earners, lack of post-secondary education limits access to employment opportunities that might allow them to step out of poverty. For this reason, many living wage calculations assume that one adult household member is engaged in a post-secondary or continuing education program through evening classes at a local college. In this case, it is assumed that each adult takes two courses per year at Grande Prairie Regional College. GPRC's estimated program costs (tuition, fees and books) for 2012-13 for full time study in Business Administration is \$6,213.30 (\$3,441 for tuition of, \$772 for fees, and \$2,000 for books). This amount is used to determine the average cost per course.

	Couple with 2 children (1 school age child)	Lone Parent with 1 Child	Single Person
Tuition, Fees, and Books for:	4 courses	2 courses	2 courses
Tuition	\$1,376	\$688	\$688
Fees	\$309	\$154	\$154
Books	\$800	\$400	\$400
Budget Estimate – 2011 & 2012	\$2,492	\$1,246	\$1,246

- **Recreation and Entertainment**

The City of Grande coordinates a number of no-admission, family-friendly activities throughout the year. It is assumed that each household is able to participate in these activities at no additional expense. In terms of accessing other recreation and entertainment activities, it is assumed that each household obtained annual passes for the Leisure Centre (2011) and Eastlink Centre (2012) and each adult participates on one adult sports team each year at at cost of \$100 each (estimate based on author's person experience). As well as six movie theatre and twelve restaurant outings are assumed during each year.

It is further assumed that each household has one computer which is used to access the internet for reading materials, news, children's online games, etc. A computer is also needed for homework in many cases. Computer costs are based on the estimate from the 2011 Survey of Household Spending for Canadian households in the second income quintile (CANSIM Table 203-0022). An estimate of the cost of children's toys is taken from the same source and split in half for the Lone Parent family with 1 child.

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	Couple with 2 children	Lone Parent with 1 Child	Single Person
Leisure Centre Access – 2011 (Personal Communication with Staff)	Family membership: \$833.20	Adult Membership: \$412.95 Child Membership: \$199.65	Adult Membership: \$412.95
Eastlink Centre Access - 2012	Family membership: \$1,372.80	Adult Membership: \$670.80 Child Membership: \$327.60	Adult Membership; \$670.80
Adult Sports League	\$200	\$100	\$100
Children's Toys	\$61	\$30.50	
Computer equipment, software, & supplies	\$240	\$240	\$240
Movie theater outings (6) (Admission only based on Cineplex.com - 3 regular movies for \$11.50/Adult; \$8/child; 3 3D movies - \$14.50/Adult; \$11/child)	\$270	\$135	\$78
Restaurant Meals (12) (Assume avg cost per meal is \$25 for an adult and \$15 for a child)	\$960	\$480	\$300

- **Vacation**

Very basic 2 week vacations are assumed for each reference household. The two family households use this time to take camping trips during the summer months and use their vehicle for transportation. It is assumed that a total of 5 nights are spent at Pipestone Creek Park and 5 nights at Musreau Lake Provincial Recreation Area both of which are near Grande Prairie. In case of the Lone Parent family, it is assumed that trips are coordinated with another family or friend and the cost of the campground site is shared evenly. Current nightly site fees posted in the Alberta Campground Guide (Alberta Hotel and Lodging Association) are used and assumed to be similar to those that applied in 2011 and 2012.

The single person uses their vacation time to take a trip to Edmonton to visit friends and/or relatives. Since the single person has been assumed not have a vehicle, the current online advance purchase cost of a return Greyhound bus ticket is used (Greyhound Canada, 2013). It is assumed that during the trip, the individual relies on friends/family for transportation some of the time and makes use of LRT and bus system. A highlight of the trip is going to an Oilers game with friends/family. Oilers ticket prices currently range from \$60 to \$300 (NHL.COM NETWORK, 2013); it is assumed that a one of the less expensive seats is purchased at a cost of \$85.

	Couple with 2 children (1 school age)	Lone Parent with 1 Child	Single Person
Vacation details and costs	Camping for 10 nights: Musreau – 5 nights at \$21/night Pipestone – 5 nights at \$20/night Costs fully incurred	Cost-shared with	Edmonton Trip Bus ticket - \$90 Edmonton Transit Ticket 10 Pack -\$22.80

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		another family	Oiler Ticket - \$85
Budget Estimate – 2011 & 2012	\$205	\$102.50	\$197.80

- Gifts for Family Birthdays, Christmas, and other Occasions**

A conservative cost estimate of \$20 per child gift and \$40 per adult gift or other occasion is assumed. For birthday parties, \$15 per gift is assumed.

	Couple with 2 children (1 school age child)	Lone Parent with 1 Child	Single Person
Christmas Gifts (1 for each child, spouse to spouse gifts)	\$120	\$20	
Birthday Gifts (1 for each child, spouse to spouse gifts)	\$100	\$20	
Birthday Party Gifts (each child attends 4 parties)	\$120	\$60	
Other Gifts (3) (Baby showers, weddings, etc.)	\$120	\$120	\$120
Budget Estimate – 2011 & 2012	\$460	\$220	\$120

Appendix C: Subsidies, Taxes, and Transfers

Recreation Access Program

The City of Grande Prairie administers as recreation access program aimed at making participation in leisure activities more affordable for low income households. Through the program, low-income Grande Prairie families and individuals may be eligible to receive a \$100 credit per individual to access any City of Grande Prairie recreation facilities and registered programs. Households must meet the following income thresholds:

2010 Low-income Cut off plus %30	1 PERSON	2 PERSONS	3 PERSONS	4 PERSONS
	\$24,630	\$30,709	\$37,753	\$45,839

Alberta Family Employment Tax Credit (AFETC)

If you meet the following criteria, you qualify for the AFETC:

- Resident of Alberta for at least one month,
- Parent of one or more children under 18,
- More than \$2,760 annual family *working* income, and
- A family *net* income of less than \$52,772 for families with one child, \$69,022 for families with two children, \$78,772 for families with three children, and \$82,022 for families with four or more children.

The maximum amounts (as of July 1, 2012) are as follows:

- first child - \$715;
- second child - \$650;
- third child - \$390;
- fourth child - \$130 (Alberta Treasury Board and Finance, 2013)

Alberta Childcare Subsidy

The Ministry of Human Services provides financial assistance to eligible lower-income families using:

- Licensed day care centres
- Licensed group family child care
- Approved family day homes
- Licensed out-of-school care centres
- Licensed pre-schools and

- Approved early childhood development programs (Alberta Human Services, 2012)

Maximum subsidy rates vary by program type and the age of child attending child care. On April 1, 2012, the household income threshold to receive the maximum child care subsidy increased from \$35,000 to \$50,000. As a result, an estimated 9,000 more families qualified for a full or partial subsidy.

Alberta Direct to Tenant Rent Subsidy

Subsidy is based on the difference between 30 percent of a household's income and an agreed upon market rent, to a maximum subsidy established by the housing operator. Applicants must have a household income below the relevant Core Need Income Threshold (CNIT) for their community (Alberta Municipal Affairs, 2012). For Grande Prairie, the CNITs were:

	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
2011	28,000	30,000	36,500	46,000
2012	29,500	35,000	40,000	52,500

The CNITs are applied to an applicant's Total Annual Income to determine eligibility. Total Annual Income is the total gross income, including self-employment income from all sources of all members of the household 15 years of age or older.

To determine the appropriate subsidy level Adjusted Income is used. Adjusted income results from deducting any Child Tax benefit, Family Employment tax credit, Goods & Services Tax credits, and other payments and subsidies (but excluding the Alberta Child Care Subsidy) from total annual income.

Alberta Child Health Benefit (ACHB)

The ACHB program helps pay health care bills for families with limited incomes. For families that qualify, the plan pays for health services, such as eyeglasses, prescription drugs and dental care that are not available through standard Alberta Health Care Insurance. The health plan is for children up to age 18, and up to age 20 if they live at home and are attending high school up to grade 12.

Based on the Alberta Health Benefit page on Alberta Human Services website (Alberta Human Services, 2012), the relevant income eligibility thresholds for 2011 and 2012 were:

Family Type	Maximum Qualifying Income (effective August 1, 2008)
Single parent with 1 child	\$24,397
Single parent with 2 children	\$29,073
Single parent with 3 children	\$34,056
Single parent with 4 children	\$39,336

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Couple with 1 child	\$29,285
Couple with 2 children	\$34,346
Couple with 3 children	\$38,997
Couple with 4 children*	\$44,000

*For each additional child, add \$4,663

Alberta Adult Health Benefit (AAHB)

The Alberta Adult Health Benefit program may be accessible to some low income individuals and families if they:

- are pregnant and have limited income
- have high ongoing prescription drug needs, and limited income
- leave Income Support and you have income from employment, self-employment, or the Canada Pension Plan Disability program
- leave Assured Income for the Severely Handicapped (AISH) and have income from employment, self-employment, or the Canada Pension Plan Disability program.

Income eligibility requirements for families are the same as those listed above for the ACHB. If you are a single individual, your income must be under \$15,545 to qualify (Alberta Human Services, 2012).

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Appendix D: Low Income Thresholds

LIM by income source and household size, 2010

	Income Source		
	Market Income	After-tax income	Total Income
1 person	18,960	19,161	21,772
2 persons	26,813	27,098	30,790
3 persons	32,840	33,188	37,710
4 persons	37,920	38,322	43,544
5 persons	42,396	42,845	48,684
6 persons	46,442	46,935	53,330
7 persons	50,163	50,695	57,603
8 persons	53,627	54,195	61,581
9 persons	56,880	57,483	65,316
10 persons	59,957	60,592	68,849

Low Income Cut-offs by Household Size, 2011

	Census Agglomeration (CA)			Census Metropolitan Area (CMA)	
	Rural areas outside CMA or CA	Less than 30,000 inhabitants	Between 30,000 and 99,999 inhabitants	Between 100,000 and 499,999 inhabitants	500,000 inhabitants or more
Before Tax					
1 person	16,038	18,246	19,941	20,065	23,298
2 persons	19,966	22,714	24,824	24,978	29,004
3 persons	24,545	27,924	30,517	30,707	35,657
4 persons	29,802	33,905	37,053	37,283	43,292
5 persons	33,800	38,454	42,025	42,285	49,102
6 persons	38,122	43,370	47,398	47,692	55,378
7 or more persons	42,443	48,285	52,770	53,097	61,656
After Tax					
1 person	12,629	14,454	16,124	16,328	19,307
2 persons	15,371	17,592	19,625	19,872	23,498
3 persons	19,141	21,905	24,437	24,745	29,260
4 persons	23,879	27,329	30,487	30,871	36,504
5 persons	27,192	31,120	34,717	35,154	41,567
6 persons	30,156	34,513	38,502	38,986	46,099
7 or more persons	33,121	37,906	42,286	42,819	50,631