

GRANDE PRAIRIE LIVING WAGE

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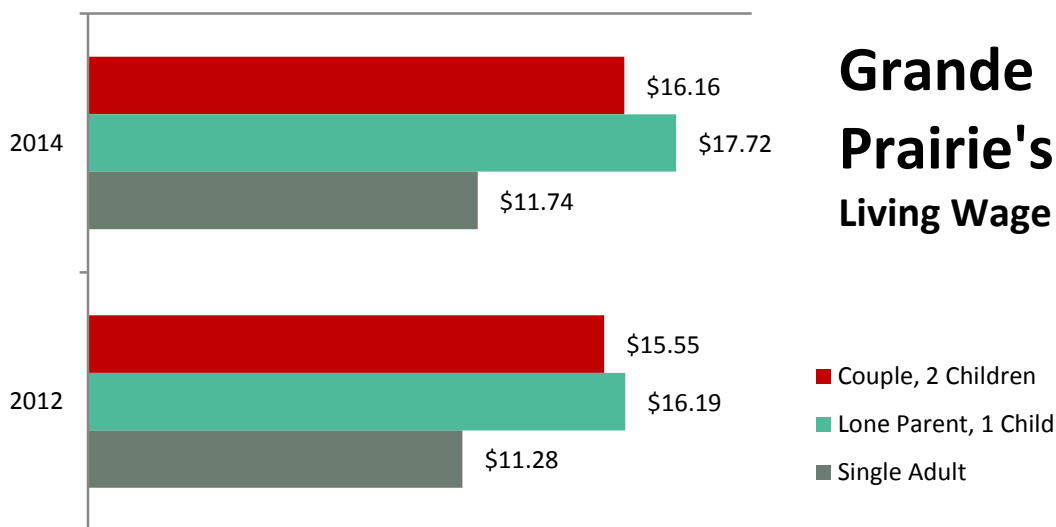
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OVERVIEW

Living Wage is

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).

The potential role of Living Wage initiatives in poverty reduction is recognized in recent poverty publications including *Poverty Policy, From Words to Action, Poverty Costs* and *Poverty Costs 2.0* reports.



In conjunction with becoming a *City Reducing Poverty* with the Vibrant Communities Canada movement, in 2013, Grande Prairie released Living Wage estimates for the City.

This report updates Grande Prairie's Living Wage estimates using the most recent data available. The resulting 2014 Living Wage estimates are compared to the 2012 estimates above.

For the couple family and single adult, the increase in Living Wage is about 4%; this is in line with anticipated inflationary impacts. However, the Living Wage rate for the Lone Parent Family increased by about 9%. This suggests that it has become increasingly difficult for lone parents living in Grande Prairie to remain above the poverty line.

GRANDE PRAIRIE'S LIVING WAGE CALCULATION

In May 2013, Vibrant Communities Canada (VCC) formally released the *Canadian Living Wage Framework* (CLWF) which provides a consistent Living Wage definition, principles, and calculation methodology. Living Wage estimates released by the City of Grande Prairie in 2013 followed the CLWF. The CLWF is again used as a guide for Grande Prairie's 2014 Living Wage Update. The approach is summarized below.

Calculation Method - Living Wage is the hourly wage rate that allows this formula to balance:

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

Reference Households



Couple, 2 Children

- Female parent age 34 & male parent age 36, both working fulltime¹
- 1 female child age 4 & 1 male child age 7



Lone Parent, 1 child

- Single Mom age 31 works fulltime
- 1 male child age 5



Single Adult

- Male age 25 works fulltime

Annual Family Expenses

Budget Inclusions

- ✓ Food
- ✓ Shelter (rental housing)
- ✓ Clothing & footwear
- ✓ Transportation
- ✓ Other household costs
 - Bank Fees
 - Personal Care Items
 - Household operation, maintenance, furnishings, & equipment
- ✓ Child care
- ✓ Health care
- ✓ Social inclusion
 - Basic Cell Phone, TV & Internet
 - Recreation, Entertainment, & Gifts
 - Vacation
- ✓ Contingency funds

Budget Exclusions

- ✗ Special dietary needs
- ✗ Owning a home
- ✗ Credit card, loan or other debt/interest payments
- ✗ Savings for retirement
- ✗ RRSP, RESP, or RDSP contributions
- ✗ Costs of caring for a disabled, seriously ill, or elderly family member
- ✗ Hobbies
- ✗ Pet ownership
- ✗ Parking
- ✗ Alcohol or tobacco costs
- ✗ Personal life or disability insurance
- ✗ Remittances to family members living abroad

¹ The CLWF recommends that the number of hours used to reflect a full-time work week in a Living Wage calculation is determined based on what typically reflects full-time hours in the province/territory. Statistics Canada data indicates that 40 hours or more per week is typical of Albertans employed fulltime; therefore a 40 hour work week is used in the calculation.

Although the CLWF recommends that the reference household(s) include a couple with two children, the framework also indicates that it is good practice to keep track of the variation in expenses faced by different family types.

The formula above is a simplified representation of the Living Wage calculation. In reality, many government transfers are dependent on income levels. Therefore, there is interdependence between variables. For this reason, the calculation of the Living Wage rate, net income levels, taxes, and government transfers are linked. The Canadian Centre for Policy Alternative (CCPA) has developed a Living Wage Calculation Spreadsheet (Canadian Centre for Policy Alternatives, 2014) to accompany its estimation of Living Wage estimates for BC communities. The spreadsheet was customized for each reference household in this study in order to reflect the Alberta and Grande Prairie context and all tax, benefit, subsidy, and benefit formulas were updated to reflect the most recent information available from government websites.



The Living Wage calculation is based on the defined household composition and specific assumptions respecting budget expenditures. In reality, there is considerable variation in household compositions as well as their budget choices and corresponding expenditures. It is not possible to account for this variation in the calculation. The assumptions made are intended to reflect a reasonable set of conservative spending choices for the specified household composition².

² It is important to keep in mind the implications that conservative spending assumptions and budget exclusions might have on some households. These include, but are not limited to:

- Hampering the ability to care for elderly or disabled family members at home
- Difficulty accommodating special dietary needs
- Decreased quality of life due to a restricted ability to partake in hobbies, athletic programs, social and culture programs
- Inability to retire early or retire without support
- Settling for living arrangements that are not preferred (i.e. single adults sharing accommodation despite a desire to live alone, lack of safe outdoor play space for children, limited private space for older children)

What is the Living Wage in Grande Prairie?

Applying the above approach results in the following 2014 Living Wage estimates.

	Living Wage	Annual Family Expenses*	=	Employment Income	+	Income from Government Transfers	-	Taxes
 Couple, 2 children	\$16.16 (each parent)	\$69,930		\$67,226		\$12,543		\$9,833
 Lone Parent, 1 child	\$17.72	\$47,937		\$36,858		\$14,290		\$3,206
 Single Adult	\$11.74	\$21,776		\$24,419		\$404		\$3,040

*Due to rounding up to the nearest cent when determining LW, each equation may not balance exactly.

The 2012 Living Wage estimates for Grande Prairie were:

- Couple, 2 Children - \$15.55
- Lone Parent, 1 child - \$16.19
- Single Adult - \$11.28

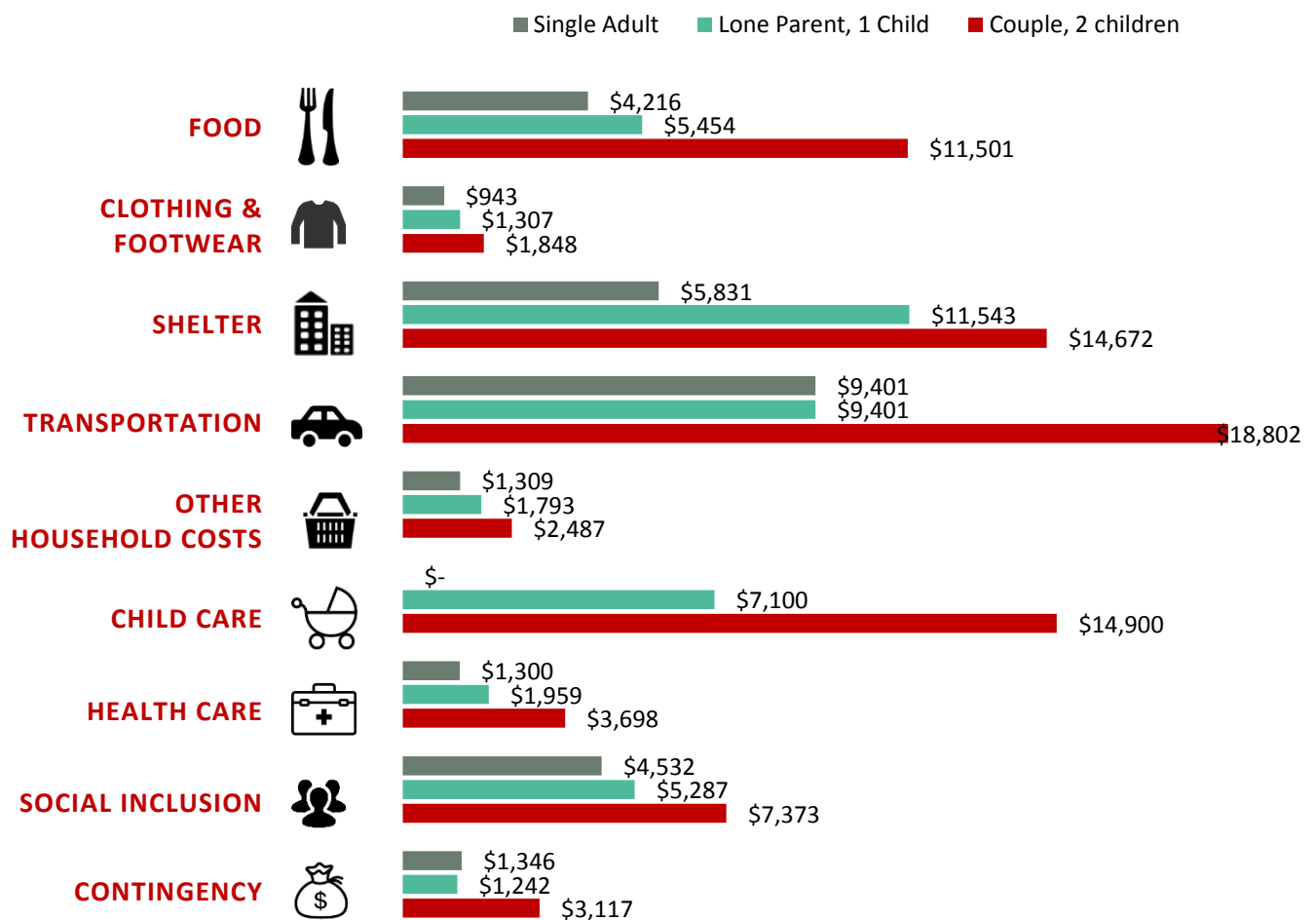
For the couple family and single adult, the increase in Living Wage is about 4%; this is in line with anticipated inflationary impacts. However, the Living Wage rate for the Lone Parent Family increased by about 9%. This suggests that it has become increasing difficult for lone parents living in Grande Prairie to remain above the poverty line.

Further detail on the elements of the 2014 Living Wage calculation is provided below.

Family Expenses

Estimation of each reference household's annual expenses requires collecting appropriate data and researching local costs. For some budget items, specific assumptions need to be made respecting household spending choices.

SUMMARY






Note that shelter is the largest component of annual expenses for each household.

The resulting estimates for each budget component and the specific estimation methods and data sources used are detailed below.






FOOD

	Monthly	Annually
 Couple, 2 children	\$958	\$11,501
 Lone Parent, 1 child	\$454	\$5,454
 Single Adult	\$351	\$4,216

The food estimate was determined from the June and November 2013 Alberta Nutritious Food Basket Costs (ANFB) for Grande Prairie³.






CLOTHING AND FOOTWEAR

	Monthly	Annually
 Couple, 2 children	\$154	\$1,848
 Lone Parent, 1 child	\$109	\$1,307
 Single Adult	\$79	\$943

Statistics Canada provides estimated costs for Market Basket Measure (MBM) commodity groupings. The 2011 Alberta MBM estimates for Clothing and Footwear in small urban centres (\$1,882, \$1,331, & \$941) are adjusted for inflation (using Alberta Consumer Price Index (CPI) values, clothing and footwear commodity group).







SHELTER





	Monthly	Annually
 Couple, 2 children	\$1,291	\$15,488
 Lone Parent, 1 child	\$1,185	\$14,219
 Single Adult	\$597	\$7,169

³The ANRB provides an estimate of the cost of healthy eating based on current nutrition recommendations. Food prices are collected biannually in communities throughout Alberta through a partnership between Alberta Agriculture and Rural Development (Economics & Competitiveness Division, Statistics & Data Development Branch) and Alberta Health Services, Nutrition Services, with the support of local full-service grocery stores.

The shelter estimate includes the average cost⁴ of renting an apartment (3 bdrm- \$1,275/mth, 2 bdrm- \$1,173/mth & 2 bdrm shared- \$562/mth) based on CMHC's June 2014 Rental Market Report and AMA quoted annual costs for tenant insurance (\$188, \$143, & \$131) for \$1 million in legal liability and \$40,000, \$20,000 and \$20,000 in contents, respectively.

 TRANSPORTATION		Monthly	Annually
	 Couple, 2 children	\$837	\$10,049
	 Lone Parent, 1 child	\$783	\$9,401
	 Single Adult	\$114	\$1,368

It is assumed that the couple and lone parent family own and operate a compact sedan (\$9,401 for driving 20,000 km annually in Alberta based on the Canadian Automobile Association's online car costs calculator (Canadian Automobile Association, 2014)). Also, one adult within the couple family uses a bus pass (\$54/mth (City of Grande Prairie, 2014)) to allow them to get to work independently. The single adult relies on the bus and taxi services (2 round-trips/month at \$30 each)⁵.

 OTHER HOUSEHOLD COSTS		Monthly	Annually
	 Couple, 2 children	\$247	\$2,967
	 Lone Parent, 1 child	\$149	\$1,793
	 Single Adult	\$109	\$1,309

Other household costs include: bank fees; allowance for children over 6; household operation, maintenance, furnishings, and equipment; personal care items; and reading

⁴ Note that rents reported to CMHC do not consistently include utility costs. Therefore although average rents are used, they are considered conservative estimates of the cost of apartment living.

⁵ Although Grande Prairie's bus system is a viable option as the primary mode of transportation for some families, the latest National Household Survey (2011) indicates that only 2.3% of the working population in Grande Prairie relies on public transit to commute to work.

materials. The assumptions, methods, and sources used to estimate each of these expenses are detailed below.

Bank Fees - Service fees apply to most chequing accounts. Mayo (2011) surveyed major banks websites and determined the average service fees to be \$11/month or \$132/year. Based on a review of the major bank's websites, this estimate remains valid.




Household Operation, Maintenance, Furnishings, and Equipment - Following the approach taken in City of Hamilton (2011), results from Statistic Canada's 2011 Survey of Household Spending (SHS) are used to determine the typical proportion of spending allocated to these type of expenditures⁶ for households in the second income quintile (4.43%)⁷. This proportion is then applied to the MBM applicable to Grande Prairie and adjusted for inflation. The resulting estimates are: \$1,646, \$1,163, and \$823 for the couple family, lone parent family and single person, respectively.

Personal Care Items - As above, results from Statistic Canada's 2011 SHS are used to determine the typical proportion of spending allocated to personal care item expenditures for households in the second income quintile (1.87%). This proportion is then applied to the MBM applicable to Grande Prairie and adjusted for inflation. The resulting estimates are: \$694, \$490, and \$346 for the couple family, lone parent family and single person, respectively.

Reading Materials - It is assumed that each household relies on the internet and the Grande Prairie Public Library to access reading materials. Membership fees are: \$15 for a family, \$7.50 per adult, \$2 for children in grades 7-12, \$1 for children in grades 1-6, and free for preschoolers (Grande Prairie Public Library, 2014).



CHILD CARE

	Monthly	Annually
 Couple, 2 children	\$1,242	\$14,900
 Lone Parent, 1 child	\$592	\$7,100
 Single Adult	-	-

⁶ Excluding spending on pets, gardening, and communications.

⁷ The second income quintile was chosen because the average household expenditures this quintile (\$59,600 in 2011) best corresponds to the annual family expenses for the family of four in this study.

With parents working full-time, it is assumed child care is needed for all children. The couple pays for after school care for the older child and a spot in a family day home for the younger child. The lone parent's child attends kindergarten and kindercare.




Program	Monthly Rates
City Family Day Home Program (City of Grande Prairie, 2014)	\$675 (100-180 hours/month)
YMCA Kindercare (YMCA, 2014)	\$690-\$695
YMCA Out-of-School Care (7 am – 6 pm) (YMCA, 2014)	\$545-\$560 full time (includes non-school days); \$220 before school only; \$360 after school only

The City offers summer camps (\$100/week) that run from 9 am to 4 pm and playground programs (\$62/week) for children age 6 to 11 that run from 9 am to 3 pm. Below, cost information is combined with program assumptions to determine child care budget estimates.

	Couple, 2 Children	Lone Parent, 1 Child
Fall/Winter/ Spring Care	Day Home Program (12 mths): \$8,700 Out of School Program: \$5,600	Kindercare Program: \$6,900
Summer Care	Assumptions No care required for 2 week vacation but to maintain day home spot full month must be paid. Family or friend watches 7 yr old outside of summer camp hours of 9 am - 4 pm. City summer camps (6 wks): \$600	Assumptions No care during 2 week vacation. Child spends 4 weeks of summer with other parent. Family or friend watches child outside of summer program hours of 9 am to 4 pm. City summer program (2 wks): \$200
Total	\$14,900	\$7,100



HEALTH CARE

	Monthly	Annually
 Couple, 2 children	\$308	\$3,698
 Lone Parent, 1 child	\$163	\$1,959
 Single Adult	\$108	\$1,300

The health care budget estimates includes the cost of health insurance premiums and assumed out-of-pocket expenses.

Health Insurance Premiums - The cost of health and dental insurance premiums is based on rates provided by Alberta Blue Cross in June 2014 for their "C" plan.

Alberta Blue Cross Rate Chart: Personal Choice Plans

(Monthly rates for **each** family member as of June 2014)




Plan Type	Age 4 & under	Age 5 - 20	Age 21 - 34	Age 35 - 44	Age 45 - 54	Age 55 - 64
C	\$16	\$46	\$84	\$96	\$121	\$143

Source: (Alberta Blue Cross, 2014)

Out-of-Pocket Health and Dental Expenses – Coverage limitations are such that an individual or family is likely to incur additional out-of-pocket expenses. Assumptions respecting out-of-pocket expenses are outlined below.

Expense	Assumptions	Coverage	Out-of-Pocket Expenditures		
			Couple, 2 Children	Lone Parent, 1 Child	Single Person
Adult Eye Exam	1 exam /household \$85 at Costco less	\$250 in vision expenses /plan participant/2 years	\$0	\$0	\$0
Eye Glasses	1 pair per adult/yr \$200/pair	\$250 in vision expenses /plan participant/2 years	\$70	\$35	\$35
Prescriptions	\$150/person	80%	\$120	\$60	\$30
Physiotherapy	3 visits /adult at \$75 each	\$50/visit	\$150	\$75	\$75
Chiropractor	3 visits/adult at \$60 each	\$35/visit	\$150	\$75	\$75
Dental	2 check-ups/ yr/person at \$192/visit	80% to a max of \$600/participant	\$304	\$154	\$77
Budget Estimate			\$794	\$399	\$292

*Dental costs were obtained from Sunlife Financial's Alberta Dental Fee Finder and represent minimum for NW Alberta.

SOCIAL INCLUSION			Monthly	Annually
			\$575	\$6,894
			Couple, 2 children	
		Lone Parent, 1 child	\$426	\$5,118
		Single Adult	\$349	\$4,184

Social inclusion expenses relate to spending on goods and services that allow for fuller participation in society. Expenditures for cell phones for each adult, basic TV and internet service, adult education, recreation, entertainment, a modest vacation, and conservative spending on gifts are included.

Cell Phone(s), Cable and Internet - In June 2014, Telus Mobility offered Telus Lite 55 (voice + basic data plan) for \$55/month and FIDO advertised a comparable voice and data plan for \$39/month. An average cost (with GST) of \$47/month per adult is used. Regular monthly fees (to the nearest dollar) for basic TV and internet bundles advertised online in June were: Telus- \$84 and Eastlink- \$89. An average cost (with GST) of \$88/month is used.

Adult Education - The CLWF suggests assuming that one adult household member enrolls in evening classes at a local college. In this case, it is assumed that an adult in each household takes two courses per year at Grande Prairie Regional College (GPRC). Estimated program costs (tuition, fees and books) for business administration 2014/15 are \$347.88/course for tuition, \$200/course for books, and \$50.52/course for fees (GPRC, 2014)⁸.

Recreation and Entertainment - The City of Grande Prairie coordinates several no-admission, family-friendly activities throughout the year that each household is assumed to participate in. It is also assumed that both families and the single adult attain annual membership (monthly installment plan) for the EastLink Centre (City of Grande Prairie, 2014) and each adult participates on one adult sports team. Six movie theatre and twelve restaurant outings are also assumed during the year.

Each household is assumed to have one computer which is used to access the internet for academic research, homework, reading materials, news, online games, etc. Computer costs are based on the 2011 SHS value for 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.

	Couple, 2 children	Lone Parent, 1 Child	Single Adult
EastLink Centre Membership	Family: \$1,544	Adult: \$772 Child: \$377	Adult: \$772
Adult Sports League	\$200	\$100	\$100
Children's Toys	\$61	\$31	
Computer equipment, software, & supplies	\$240	\$240	\$240
Movie theater outings (6)*	\$273	\$137	\$80
Restaurant Meals (12) (Assume cost/meal is \$25 for an adult & \$15 for a child)	\$960	\$480	\$300

⁸ Additional student fees may apply for full-time study.

Budget Estimate	\$3,278	\$2,137	\$1,432
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*Admission only based on Cineplex.com – 3 regular movies for \$11.50/Adult; \$8/child; 3 3D movies - \$14.50/Adult; \$11/child

Vacation - A two week (10 night) camping vacation is assumed. The couple family and lone parent families use their vehicle for transportation. For the Lone Parent family and Single Adult, the cost of the campground site is shared evenly with another family or friend. Nightly site fees posted in the Alberta Campground Guide (Alberta Hotel and Lodging Association) are used.




	Couple, 2 children	Lone Parent, 1 Child	Single Adult
Vacation details & costs	Musreau Lake Provincial Recreation Area – 5 nights at \$24/night Pipestone Creek Park – 5 nights at \$20/night		
	Costs fully incurred	Cost-shared with another family	Cost-shared with a friend
Budget Estimate	\$220	\$110	\$110

Gifts – Conservative spending on gifts is assumed. Costs are assumed to be \$25 per child gift and \$40 per adult gift. For birthday parties, \$15 per gift is assumed.

	Couple, 2 children	Lone Parent, 1 Child	Single Adult
Christmas Gifts (1 for each child, spouse to spouse gifts)	\$130	\$25	
Birthday Gifts (1 for each child, spouse to spouse gifts)	\$130	\$25	
Birthday Party Gifts (each child attends 4 parties)	\$120	\$60	
Other Gifts (3) (Baby showers, weddings, etc.)	\$120	\$120	\$120
Budget Estimate	\$500	\$230	\$120



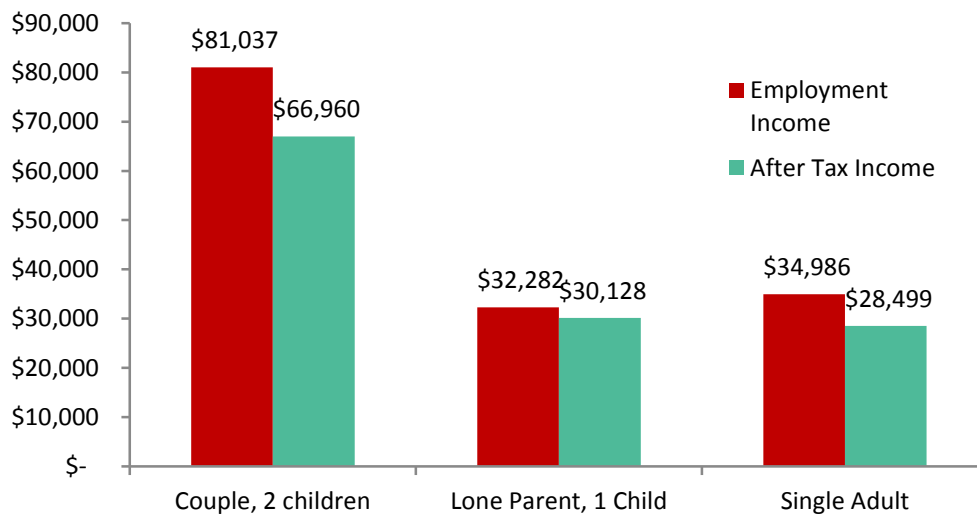
CONTINGENCY

	Monthly	Annually
 Couple, 2 children	\$175	\$2,098
 Lone Parent, 1 child	\$102	\$1,221
 Single Adult	\$68	\$819

In order to be prepared for emergencies and unforeseen expenses, each household puts aside a small amount of their income each month. The total annual amount is based on two weeks of employment income (before-tax).

Employment Income

The chart below compares employment income and after-tax income for the reference households included in the Living Wage calculation.



Income from Government Transfers

The family expense estimates above do not reflect subsidies and payments that each household receives to help offset expenses. Below are the subsidies, benefits, and transfers that potentially apply to low income households in Grande Prairie.

Subsidy, Benefit, and Transfer Programs⁹

Federal:

Canada Child Tax Benefit (CCTB)

Goods and Services Tax (GST) Credit

Universal Child Care Benefit (UCCB)

Provincial:

Alberta Adult Health Benefit (AAHB)

Alberta Child Health Benefit (ACHB)

Alberta Child Care Subsidy (ACCS)

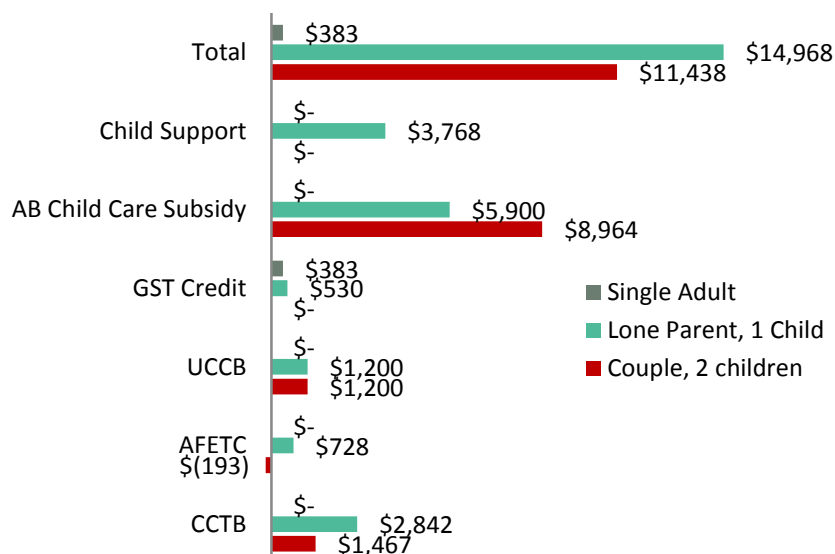
Alberta Direct to Tenant Rent Subsidy

Alberta Family Employment Tax Credit (AFETC)

Municipal:

Low Income Recreation Assistance Program

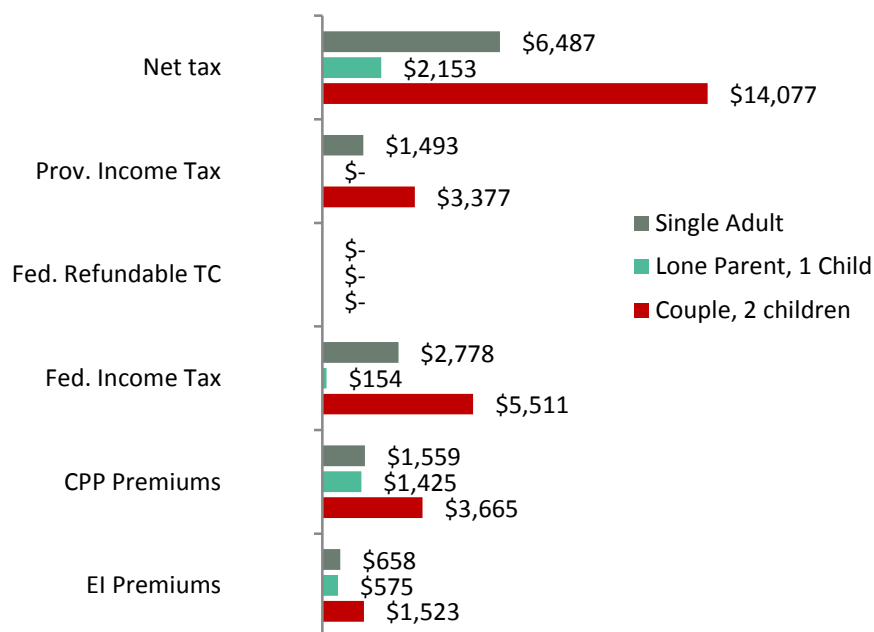
The reference households are not eligible for the Low Income Recreation Assistance Program, AAHB, ACHB, or the Alberta Direct to Tenant Rent Subsidy program because their income levels are too high. The estimated benefit levels received by each household through the other programs are compared below.



⁹Descriptions and relevant eligibility requirements for these programs are available online at <http://www.cra-arc.gc.ca/bnfts/menu-eng.html>, <http://www.health.alberta.ca/services/benefits-supplementary.html>, and <http://www.cityofgp.com/index.aspx?page=1675>

Taxes

Taxes are also a component of the LW calculation equation. Published tax formulas and indexing values were used to determine the tax contributions and credits applicable to each reference household (Alberta Treasury Board and Finance, 2014); (Canada Revenue Agency, 2014).



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