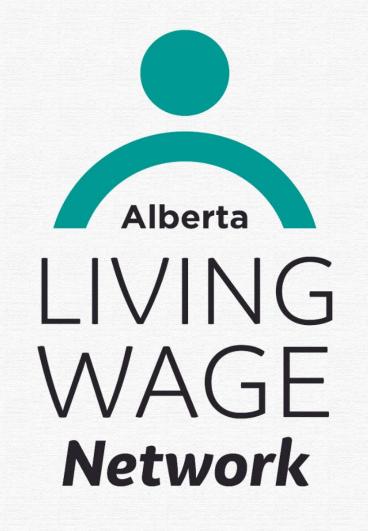
# ALBERTA LIVING WAGE REPORT

COMMUNITY CALCULATIONS

8
METHODOLOGY

NOVEMBER 2024



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### What is a Living Wage?

The living wage reflects what people need to earn to cover the actual costs of living in their community. It assumes that each adult is working full time (35 hours/week) and includes more than the basics of food, clothing, and shelter—it also considers unexpected costs, small investments in education, childcare, and participating in the community.

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

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

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



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



### **Results Summary**

### **Decreasing Costs**

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

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

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

### **Increasing Costs**

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

• In Calgary, the average rent for a 1-bedroom unit increased by 20%, from \$1,224/month in October 2022 to \$1,468/month in October 2023.



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

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

### **Government Benefits**

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

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

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

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

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

### Improved Transportation Methodology

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



### Methodology

### **Household Structure**

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

a two-parent family with two young children



a lone-parent family with one young child



a single individual living alone



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

It is a weighted average based on the number of two-parent family households (weighted at 56.5%), one-parent family households (9.6%), and single adult households (33.9%) in Alberta as reported by the 2021 census. This approach reflects multiple situations where people may have access to different government benefits and taxes and would be affected differently by policy changes (e.g., improving childcare affordability will affect each household type differently).

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

### Shelter

For communities with a population of 10,000 or more, rental data is based on Canada Mortgage and Housing Corporation's (CMHC) <u>Housing Market Information Portal</u>. For communities with a population less than 10,000, rental data is based on the Government of Alberta's (GoA) <u>2023</u> <u>Apartment Vacancy and Rental Cost Survey</u>. We assume a 3-bedroom rental apartment or townhouse for the family of four, a 2-bedroom unit for the lone-parent family, and a 1-bedroom for the single individual. CMHC October 2023 rates and GoA June—August 2023 rates are adjusted to September 2024 prices using Statistics Canada's <u>Consumer Price Index (CPI)</u> for Rented Accommodation.



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

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

Estimates for utilities are based on the Utilities Consumer Advocate's <u>Cost Comparison Tool</u> using September or October 2024 rates. Tenant insurance is based on community-specific <u>Square One estimates</u> on September–November 2024.

### Food

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

The numbers are based on data collected by Nutrition Services, Alberta Health Services from September 12 to 18, 2024. Registered Dietitians and trained volunteers within specified communities collected data at grocery stores in their community to determine how much the food basket costs in their community. The NNFB includes a mix of fresh, frozen, and minimally processed foods that can be purchased at a full-service grocery stores any time of the year. The amount of each food item required for a family or a single person scenario is determined by the age and sex of the individuals (35-year-old adults, a 7-year-old child in the lone parent family, and an additional 3-year-old child in the family of four—all based on the average of male and female). The cost of the NNFB reflects the cost of all the food items together.

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

### **Transportation**

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



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

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

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

### Child Care

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



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

### Clothing & Footwear

Clothing and footwear costs are based on Statistics Canada's <u>Survey of Household Spending</u> (SHS) for the following categories:

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

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

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

### Health Care

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

### **Tuition**

The <u>Canadian Living Wage Framework</u> specifies including parent education in a living wage calculation. This is because a living wage should include the opportunity to upgrade education should one want to change occupations or advance in their career. Costs are locally sourced, based on each community representative on the ALWN council finding the actual costs of post-secondary education options in their community. If there are no local options, only the cost of Athabasca University is used, as it is online learning and can be taken from anywhere. The cost assumes one course per semester (a total of two courses) for one adult in each household. A tax credit is calculated for tuition and eligible fees. Note that the post-secondary institutions in some communities have a transit pass included in tuition fees, which is accounted for in Transportation expenses for those communities.



### Other Household Items

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

- Telephones and telephone services note that the methodology did not include mobile service, so we've added the cost of the cheapest available mobile service that provides unlimited talk & text and at least 5GB of data on a 4G network (<u>Public Mobile</u>'s \$23/month plan, which includes 6GB of data at 4G speed, was available at the time of research, September 2024)
- Household supplies
- Furniture, furnishings, electric appliances
- Personal care (including pharmaceutical products)
- Home entertainment, sports, and recreation note that this category includes costs related to participating in the community, including the following: live sports events, live performing arts, museums, bicycles, sports and recreation facilities, and movie theatres
- Reading materials and supplies (including textbooks)
- Other (e.g., bank fees, postage, charity, luggage)

The cost is estimated based on Statistics Canada's Market Basket Measure (MBM) multiplier for Other expenses (75.4% of food and clothing & footwear). The methodology of the multiplier is based on using the cost of a basket of items for food and clothing & footwear. While our methodology for Food is based on the cost of a basket of items, our methodology for Clothing & Footwear is based on expenditures (Survey of Household Spending), so we use Alberta's MBM amount for Clothing & Footwear in this calculation for a family of four (and an estimate of what MBM for Clothing & Footwear would be for the lone parent and single individual households, since Statistics Canada doesn't calculate MBM for Clothing & Footwear for any household type other than the family of four).

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

### Contingency

We assume the need to set aside two weeks' pay (at the wage rate where each household can cover its expenses) so expenses can be covered even when unexpected situations happen and a worker needs to be away from work without pay (e.g., staying at home sick, moving, bereavement, caring for a sick family member).

### Tax & benefit programs

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



# Airdrie

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

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



# Barrhead

	Family	Lone	Single	Exceptions to standard methodology
	of four	parent	indv.	,
Living Expenses (\$)				
Food	16,655	8,518	5,134	New to ALWN, no AHS data available;
Clothing & footwear	2,406	1,203	646	used Lac La Biche data as proxy
Shelter	17,081	13,725	12,579	
Transportation	12,029	8,019	8,019	
Childcare*	21,714	10,868	0,019	
Healthcare	3,883	2,100	1,527	
Tuition	1,857	1,857	1,857	
Other household costs	14,505	7,396	4,521	
Contingency fund	3,514	1,886	1,601	
Total	93,643	55,571	35,884	
Government Benefits (\$)	33,013	33,371	33,001	
GST Credit		698	519	
Canada Child Benefit	8,707	6,043	313	
Canada Dental Care Plan	780	754		
Canada Carbon Rebate (CRR)	1,800	1,350	900	
CRR Rural Supplement	360	270	180	
Canada Workers Benefit				
Alberta Child and Family Benefit		717		
Alberta Child Care Subsidy	4,434	4,948		
Alberta Adult / Child Health Benefit	·	•		
Child Care Affordability Grant*	7,512			
Total	23,593	14,780	1,599	
Tax deduction: Childcare expenses	13,000	5,000		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	4,922	3,115	2,914	
Alberta provincial income tax	2,332	1,602	1,468	
CCP contribution	5,019	2,709	2,269	
El contribution	1,516	814	691	
Total	13,789	8,240	7,342	
Calculator Results				
Wage to cover expenses	\$25.10	\$26.94	\$22.87	
Living Wage		\$24.50		

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



# Bonnyville

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

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



# Brooks

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

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



# Calgary

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

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



# Cold Lake

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

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



# **Drayton Valley**

	Family	Lone	Single	Exceptions to standard
	of four	parent	indv.	methodology
Living Expenses (\$)				
Food	15,474	7,916	4,765	
Clothing & footwear	2,406	1,203	646	
Shelter	18,038	15,300	13,960	
Transportation	11,846	7,897	7,897	
Childcare*	10,988	5,900		
Healthcare	3,883	2,100	1,527	
Tuition				Zero Fee Tuition Program covers all
				fees except student union and alumni
	100	100	100	fees
Other household costs	13,615	6,942	4,243	
Contingency fund	2,531	1,505	1,560	
Total	78,881	48,863	34,697	
Government Benefits (\$)	1	1	I	
GST Credit	168	698	519	
Canada Child Benefit	10,953	6,452		
Canada Dental Care Plan	1,300	754		
Canada Carbon Rebate (CRR)	1,800	1,350	900	
CRR Rural Supplement	360	270	180	
Canada Workers Benefit		710		
Alberta Child and Family Benefit	195	1,170		
Alberta Child Care Subsidy	6,908	4,948		
Alberta Adult / Child Health Benefit				
Child Care Affordability Grant*	7,512			
Zero Fee Tuition Program				A ballpark estimate based on what
				other communities typically pay for
	1 700	1 700	1 700	tuition; already deducted from Tuition
T-+-/	1,700	1,700	1,700	expenses
Total	30,896	18,052	3,299	
Tax deduction: Childcare expenses	4,080	952		
Tax deduction: Northern residents				
Taxes (\$)	2.075	2.500	2.025	
Federal income tax	2,975	2,598	3,035	
Alberta provincial income tax	1,034	1,258	1,549	
CCP contribution	3,498	2,120	2,205	
El contribution	1,092	650	673	
Total	8,599	6,626	7,462	
Calculator Results	440	404	400	
Wage to cover expenses	\$18.08	\$21.50 <b>\$19.85</b>	\$22.29	
Living Wage				

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



# Edmonton

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

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



# Fort McMurray

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

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



# **Grande Prairie**

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

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



# High River

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

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



# Jasper

	Family	Lone	Single	Exceptions to standard methodology
	of four	parent	indv.	
Living Expenses (\$)				
Food	17,130	8,762	5,267	
Clothing & footwear	2,406	1,203	646	
Shelter	20.010	20.141	25.264	Average 3-bedroom rental cost in <u>GoA report</u> was based on just a sample of 2 and is not reliable; took the difference between 1-bedroom and 2-bedroom and added it to the 2-bedroom number to estimate 3-bedroom (assumed linear
T	30,918	28,141	25,364	increase)—GoA contact approved by phone
Transportation	8,648	8,168	8,168	
Childcare*	13,368	4,980		
Healthcare	3,883	2,100	1,527	
Tuition	1,857	1,857	1,857	
Other household costs	14,863	7,580	4,622	
Contingency fund	3,896	2,827	2,433	
Total	96,968	65,619	49,885	
Government Benefits (\$)	T	T.		
GST Credit				
Canada Child Benefit	7,921	4,103		
Canada Dental Care Plan		452		
Canada Carbon Rebate (CRR)	1,800	1,350	900	
CRR Rural Supplement	360	270	180	
Canada Workers Benefit				
Alberta Child and Family Benefit				
Alberta Child Care Subsidy	3,192	3,218		
Alberta Adult / Child Health Benefit				
Child Care Affordability Grant*	7,512			
Total	20,785	9,393	1,080	
Tax deduction: Childcare expenses	10,176	1,762		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	6,760	8,053	6,362	
Alberta provincial income tax	3,557	4,312	3,495	
CCP contribution	5,611	3,868	3,556	
El contribution	1,682	1,049	1,049	
Total	17,610	17,282	14,462	
Calculator Results				
Wage to cover expenses	\$27.83	\$40.39	\$34.76	
Living Wage		\$31.40		

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



# Lethbridge

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

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



# Lloydminster (AB/SK)

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

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



# Medicine Hat

	Family	Lone	Single	Exceptions to standard
	of four	parent	indv.	methodology
Living Expenses (\$)				
Food	14,691	7,514	4,534	
Clothing & footwear	2,406	1,203	646	
Shelter	18,021	16,084	14,935	Used <u>City of Medicine</u> data, since they provide electricity to residents (it's much cheaper than what people in other communities pay to their utility providers)
Transportation	6,275	5,429	5,429	active providers)
Childcare*	9,237	4,767	3,123	
Healthcare	3,883	2,100	1,527	
Tuition	1,348	1,348	1,348	
Other household costs	13,024	6,639	4,069	
Contingency fund	1,852	1,315	1,503	
Total	70,736	46,400	33,991	
Government Benefits (\$)	,	,	,	
GST Credit	681	698	519	
Canada Child Benefit	12,336	6,570		
Canada Dental Care Plan	1,300	754		
Canada Carbon Rebate (CRR)	1,800	1,350	900	
CRR Rural Supplement	360	270	180	
Canada Workers Benefit		1,309		
Alberta Child and Family Benefit	876	1,498		
Alberta Child Care Subsidy	8,140	4,767		
Alberta Adult / Child Health Benefit				
Child Care Affordability Grant*	7,512			
Total	33,005	17,216	1,599	
Tax deduction: Childcare expenses	3,128			
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	1,385	1,854	2,639	
Alberta provincial income tax	42	761	1,285	
CCP contribution	2,832	1,826	2,117	
El contribution	906	568	649	
Total	5,165	5,009	6,690	
Calculator Results				
Wage to cover expenses	\$15.00	\$18.79	\$21.47	
Living Wage		\$17.55		

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



# Red Deer

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

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



# Rocky Mountain House

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

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



# **Special Areas**

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

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



# Spruce Grove

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

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



# St. Albert

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

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



# Stony Plain

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

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



### **Funders**

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