

Living Wage Calculation: Brandon - 2012: 35 hrs/wk + 35 hrs/wk						
Two Parent, Two Children, Two Income Family						
Parent ages 25 to 44, Children ages 4 (girl) and 7 (boy), 1 Child FT CC, 1 Child Before and After School Care and Summer Care, with a Car and						
Table I: Family Expenses						
Item	Monthly	Annually	% of Total	% of Pre Tax		
Modified MBM			Expenses	Income		
Food	729.08	8748.97	18.0%	17.9%		
Clothing and Footwear	180.75	2168.97	4.5%	4.4%		
Shelter	966.55	11598.62	23.9%	23.8%		
Transportation	466.83	5602.02	11.5%	23.8%		
Other	686.01	8232.12	16.9%	16.9%		
Subtotal	3029.22	36350.70	74.8%	74.5%		
Child Care	603.85	7246.20	14.9%	14.8%		
MSP Premiums	0.00	0.00	0.00%	0.00%		
Private Health Insurance	141.05	1692.60	3.5%	3.5%		
Adult Education	119.26	1431.11	2.9%	2.9%		
2 Weeks Pay	156.45	1877.40	3.9%	3.8%		
Total	3893.38	48598.01	100.0%	108.0%		
Table II: Non-Wage Income (Government Transfers)						
Income	Monthly	Annually		BB	BB Reduction	NCBS Basic
Canada CTB	255.94	3071.26		2810.00	0.00	4103.00
UCCB	100.00	1200.00				
Family Bonus	0.00	0.00		BC	BC Reduction	Net BC
GST	34.16	409.89		794.00	384.11	409.89
Child Care Subs.	0.00	0.00				
Total	390.10	4681.15		TAD	Fee Charged	
				22504.00	7453.10	
Table III: Family Income Less Family Expenses						
		Annually				
Available Annual Income		48607.14				
Annual Family Expenses		48598.01				
Gap		9.13				
Table IV: The Living Wage and Government Deductions and Tax						
	Parent 1	Parent 2	Total			
Hours / Week	35	35	70			
Wage	13.41	13.41				
Employment Income	24406.20	24406.20	48812.40		Federal Tax	
Adjustments	-6046.20				Parent	Txble Inc x Rate
Taxable Income	18360.00	24406.20	42766.20		1	2754.00
EI Premiums	446.63	446.63	893.27		2	3660.93
CPP Premiums	1034.86	1034.86	2069.71			
Fed. Income Tax	293.06	855.26	1148.31		Provincial Tax	
Prov. Income Tax	538.28	236.83	775.12		Parent	Txble Inc x Rate
After Tax Income	22093.37	21832.62	43925.99		1	1982.88
Monthly After Tax Inc.	1841.11	1819.38	3660.50		2	2635.87

	Table V: Family Income less Gov't Deductions and Taxes plus G					
Total Annual Income from Employment			48812.40			
- EI, CPP, Fed. and Prov. Taxes			4886.41			
Equals Family Take Home Pay			43925.99			
+ CCTB, UCCB and GST			4681.15			
Equals Total Disposable Family Income			48607.14			
- Family Expenses			48598.01			
Equals Income less expenses			9.13			

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