

Living Wage Calculation: Winnipeg - 2008: 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 Expenses	% of Pre Tax Income	
Modified MBM					
Food	707.91	8494.93	17.5%	17.4%	
Clothing and Footwear	180.75	2168.97	4.5%	4.4%	
Shelter	1154.55	13854.62	28.5%	28.3%	
Transportation	477.83	5734.02	11.8%	28.3%	
Other	670.05	8040.58	16.5%	16.4%	
Subtotal	3191.09	38293.11	78.7%	78.2%	
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	156.92	1883.00	3.9%	3.8%	
Total	4055.25	48663.02	100.0%	116.0%	
Table II: Non-Wage Income (Government Transfers)					
Income	Monthly	Annually	BB	BB Reduction	NCBS Basic
Canada CTB	253.15	3037.78	2810.00	0.00	4103.00
UCCB	100.00	1200.00			
Family Bonus	0.00	0.00	BC	BC Reduction	Net BC
GST	33.55	402.61	794.00	391.39	402.61
Child Care Subs.	0.00	0.00			
Total	386.70	4640.39	TAD	Fee Charged	
			22504.00	18237.90	
Table III: Family Income Less Family Expenses					
		Annually			
Available Annual Income		48681.81			
Annual Family Expenses		48663.02			
Gap		18.79			
Table IV: The Living Wage and Government Deductions and Taxes					
	Parent 1	Parent 2	Total		
Hours / Week	35	35	70		
Wage	13.45	13.45			
Employment Income	24479.00	24479.00	48958.00	Federal Tax	
Adjustments	-6046.20			Parent	Txble Inc x Rate
Taxable Income	18432.80	24479.00	42911.80	1	2764.92
EI Premiums	447.97	423.49	871.45	2	3671.85
CPP Premiums	1038.46	1038.46	2076.92		
Fed. Income Tax	583.46	589.21	1172.67	Provincial Tax	
Prov. Income Tax	10.89	784.63	795.53	Parent	Txble Inc x Rate
After Tax Income	22398.22	21643.21	44041.43	1	1990.74
Monthly After Tax Inc.	1866.52	1803.60	3670.12	2	2643.73

	Table V: Family Income less Gov't Deductions and Taxes plus G					
Total Annual Income from Employment			48958.00			
- EI, CPP, Fed. and Prov. Taxes			4916.57			
Equals Family Take Home Pay			44041.43			
+ CCTB, UCCB and GST			4640.39			
Equals Total Disposable Family Income			48681.81			
- Family Expenses			48663.02			
Equals Income less expenses			18.79			

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