Canadian Centre for Policy Alternatives | Nova Scotia
September 2023

Living wages in Nova Scotia 2023 update

Working for a living, not living to work

Christine Saulnier

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ISBN **978-1-77125-654-4**

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ABOUT THE AUTHOR

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ACKNOWLEDGMENTS

This living wage work was guided first and foremost by the work done by the BC office of the Canadian Centre for Policy Alternatives and the Canadian Living Wage Framework. Thanks to Chelsea Driscoll, who provided invaluable analysis and data/formula input to the tax and transfer calculations of the living wage rates, as well as advice and support. The living wage work in Nova Scotia builds on the first Halifax report of June 2015 (co-authored by Mary-Dan Johnston), and the first-time calculation of the living wage in Atlantic Canada was done in partnership with the United Way Halifax.

The CCPA-NS office is located in Kijipuktuk in Mi’kma’ki, the unceded, unsurrendered ancestral land of the Mi’kmaq people.

Summary

NOVA SCOTIA'S LIVING wages are calculated annually to reflect changing living expenses and updated taxes and transfers. The living wage is the hourly rate at which a household with two full-time workers and two children (ages 2 and 7) can meet its basic needs.

Nova Scotia's regional living wage rates for 2023 are:

- $25.40 for Annapolis Valley,
- $22.85 for Cape Breton,
- $26.50 for Halifax,
- $24.30 for Northern, and
- $25.05 for Southern.

The wage increases averaged 14% this year. These year-over-year increases are the most significant we have seen since we began calculating the living wage for Halifax in Nova Scotia in 2015. Such unprecedented increases are due to overall costs of living, for shelter and food, in particular. The formula used to calculate the living wage is designed to ensure that the household earns enough income to afford the expenses in the living wage budget once government transfers are added to the family's income (such as the Canada Child Benefit or GST credit), and deductions have been subtracted (such as income taxes and Employment Insurance premiums). To offset inflationary increases in costs, the formula results in an increase in income; if government benefits do not cancel the increases, then the growth is in wages, as has happened again this year. The only other way to lessen the rise to the living wage rate is if essential costs decrease or/and are provided as public or non-market-based.

This year's calculations show that our tax and transfer systems need to be more sensitive to relatively small increases in taxable income before taxes increase or/and transfers are clawed back. Living-wage earners should face a more progressive tax and transfer system that more fairly reflects their ability to pay taxes and the level of income needed to afford a decent, moderate cost of living. The progressivity of federal and provincial taxes could be improved by adding more tax brackets. As is also shown in these calculations, governments must carefully consider, and make evidence-based decisions, when setting the income levels for when transfers phase out and at what rate they do. For some of these regions, their higher incomes from last year (used to calculate transfers) resulted in clawbacks in government benefits, which, when coupled with the need to cover higher costs this year, meant the need for higher work income, which then resulted in an inordinate increase in taxes. The higher income will likely result in an additional clawback of government benefits next year because they are based on the previous year's income.

The report explains the living wage method in more detail. It provides a contextual analysis of changes since the 2022 calculation, including methodology, data and all parts of the wage calculation. The last section also highlights critical recommendations for supporting lower-waged workers.

Paying a living wage must be a priority for employers, but it is not all on their shoulders to ensure that their employees are able to access what they need. As outlined in the recommendations section, our provincial government must plan to increase the minimum wage to at least $20 and proactively enforce more robust labour standards and tenant protections. It must prioritize investment in quality public services, including expanding access to child care and public health care. It also must invest much more significantly in income transfers (expanding eligibility and the support amount). Significantly increasing investment in affordable housing with a priority on public and non-market is urgently needed. It would also help to offset transportation costs to expand affordable, accessible public transit, including inter-regional connections and active transportation.

Introduction

THE NOVA SCOTIA government needs to pay more attention to the affordability challenges facing increasing numbers of Nova Scotians. For example, there is ample evidence that the current rent control legislation has gaps,[1] with rental prices soaring, and yet the government chooses not to fill the gaps. Instead, it insists that its role is "to balance the rights and needs of tenants and landlords."[2] Landlords have no right to profit off tenants, nor do they need to do so. In contrast, tenants need housing to survive and thrive and have a right to this basic necessity. This right is clearly outlined in international covenants[3] and in the federal housing strategy to which the federal funding is tied,[4] which Nova Scotia also must abide by. Realizing housing as a human right requires government legislation and policy to counterbalance landlords' power against tenants' rights. The recommendations section of this report underlines what that counterbalance would look like, drawing on the Housing for All report.[5]

The cost of housing—including rent and utility costs—is only one part of the affordability crisis. More people are forced to pay housing costs with 'discretionary' budget items like food. Food is also taking an increasingly significant chunk of budgets because of food cost inflation. Child care is a considerable expense—especially for those not lucky enough to access licensed spaces where fees have been reduced by 50%. Another challenge for families is accessing transportation to afford where they need to go. Without universal public health care expansion, more are paying out-of-pocket health expenses. These cost pressures from essentials have meant that more people are also going into debt to meet their daily needs.[6] Climbing interest rates have made their debt more expensive as well. The ends are not meeting.

The 2023 amounts allocated for the living wage budget items reflect costs in June 2023. The food and shelter cost increases in the living wage calculations are higher than the overall Canadian Price Index (CPI), which was 2.8% in the first half of 2023. According to the rental survey by the Canadian Mortgage and Housing Corporation (CMHC), rent in Nova Scotia went up 8.3% in 2022 and 7% in the first half of 2023. Rent rose 4.9% in 2021, 3.9% in 2020 and 3.7% in 2019. This level of increase had not been seen in the previous thirty years.[7] Food increased by 7% in Nova Scotia, and the Market Basket Measure food basket increased by 11%. The clothing basket in the MBM also increased by 3% (with clothing inflation at 2.5%).

As I told the Nova Scotia Legislative Standing Committee on Community Services in January, this inflationary story is one of supply-side disruptions, pandemic distortions, profiteering, price-gouging,[8] and inequality. Workers' wages are not causing the current high inflation. This inflation is not a story of too much money chasing too few goods; it is not demand-driven.[9]

Working people deserve to work to live, not just live to work. The cost of living is making that even harder.

Living wage is one tool

The living wage is one tool to help low-wage workers bridge the gap between income and costs. Both employers and governments must do more to help workers attain a good quality of life.

Employers should pay a living wage and provide their employees benefits, stable working hours and decent working conditions. Profit maximizing based on the exploitation of workers will burn those workers out and result in employer costs for recruitment and training, and public costs for health care.

Workers should not have to worry about their right to good working conditions, including a fair wage. They should not have to file complaints when employment laws are broken and fight with their employers individually. It is critical that these laws be proactively enforced and that workers' right to collectively bargain either by forming a union or as a worker co-operative be made easier.

The government's role is to protect those with the least power to determine the outcome—workers, tenants, and consumers. Strengthening these protections requires repairing the social safety net and ensuring residents have secure access to necessities.

The impact of paying a living wage

IN ADDITION TO the obvious benefits to workers of paying a living wage, there is mounting international evidence of the benefits to employers. , e.g., higher retention rates, fewer sick days, better work quality, and productivity increases (summarized in Table 1).[10] A recent survey of BC-certified Living Wage Employers[11] showed similar benefits of paying a living wage resulting in increased staff morale, lowering staff turnover and making it easier to recruit. As the president of Eclipse Awards in Vancouver said, "Being a Living Wage Employer is an extension of our commitment to sustainability. It shows that we are making a long-term investment in our staff and community. It also creates value by differentiating us from other businesses."[12] With no certification program in Nova Scotia, some employers still claim to pay a living wage. Adsum for Women & Children, a provider of emergency shelter and supportive housing, was the first to declare that they were paying a living wage, and explained why: "It really falls often on women to work these really important, really satisfying jobs, but they don't often pay well and we're saying that's not OK."[13] In October 2020, the Halifax Regional Municipality's Council approved a living wage requirement for most contracted workers.[14] Councillors who voted in favour expressed why this was a moral obligation for the municipality, one that would help those struggling to make ends meet, including by working multiple jobs.

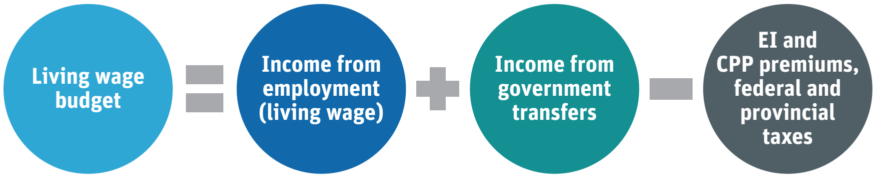
TABLE 1 Benefits of paying a living wage

Employee Benefits	Employer Benefits	Community Benefits
Lifted out of poverty and food secure	Higher employee loyalty and productivity	More social participation
Fairer compensation	Lower absenteeism	Larger taxpayer base
Better health outcomes	Decreased employee turnover	Increased consumer purchasing power
Improved standard of living and quality of life	Cost savings for staff hiring and training	Reduced costs of health care and social services
Higher worker bargaining power		Increased local investment
Reduces need to work multiple jobs		
Allows adults to spend more time with family and in the community		

As Table 1 summarizes, there are employer, employee and broader community benefits to paying a living wage. It takes a tremendous toll on workers' health when they cannot make ends meet, afford nutritious food, quality housing, and be constantly stressed. The additional health expenditures, income supports, and other social programs needed to bridge the gaps for low-wage workers also have a societal cost.

How the living wage is calculated

THE LIVING WAGE is calculated to show how much a household (with two full-time workers) must earn to cover all necessities *and* allow families to enjoy a decent quality of life. The wage should be enough for the family to avoid severe financial stress, support the healthy development of their children, and participate in their social, civic, and cultural communities. Actual expenses are used to calculate the wage to reflect the rate of pay that families need to meet their basic needs given the costs, available government supports and services, and norms of a specific region.



The living wage is *not* the government-legislated minimum employers must pay their workers. Paying a living wage is a voluntary commitment by an employer. Some provinces have non-profit organizations implementing an employer certification program to designate official living wage employers, but there is none in Atlantic Canada.

A living wage is also *not* a guaranteed annual or basic liveable income, a redistributive grant paid for via general tax revenue.

The living wage is the hourly rate at which a household can meet its basic needs once government transfers are added to the family's income (such as federal and provincial child benefits) and deductions subtracted (such as income taxes and Employment Insurance premiums). For full details on the living wage methodology and calculations, see the calculation guide and the first Halifax living wage report published in 2015.[15]

The 2023 living wage follows the principles underpinning the Canadian Living Wage Framework[16] and is based on a reference family of four with two parents working full-time (35 hours) and full year (52 weeks, including two weeks of paid vacation).[17] The framework uses a four-member family, two adults with two young children (aged 2 and 7), to: "enable families who are working to escape poverty and foster healthy childhood development."[18]

The living wage rate is calculated based on the following:

- Costs in the living wage budget as of June 2023.
- Employers provide statutory minimums for time off. In Nova Scotia, employees are entitled to two weeks of paid vacation.
- The cost of government deductions (provincial and federal taxes, Employment Insurance premiums and Canada Pension Plan contributions) for the 2022 tax year.
- The value of government transfers, such as the Canada Child Benefit, are calculated for the year using the rates effective from the 2021 to 2022 tax years (but do not include any temporary payments or the Climate Action Incentive Payment effective July 1, 2023), using last year's income.

The living wage budget is a conservative estimate. It includes ten expense categories which are explained in detail in Appendix 1:

1. Food
2. Clothing and Footwear
3. Shelter (includes utilities and internet)
4. Transportation
5. Child Care

6. Health Care

7. Contingency/Emergency

8. Parent Education

9. Household Expenses

10. Social Inclusion

The budget does **not include:**

- Credit card or loan payments,
- Savings for retirement,
- Life insurance,
- Homeownership costs such as property taxes, home maintenance, and repairs, or,
- Costs associated with a child or adult family member with disabilities or severe illness requiring care or adaptive supports.

Expenses are accurate to June 2023 by adjusting costs for the average inflation between January and June 2023 using the Canadian Price Index for Nova Scotia.

Changes in the methodology this year

Each year the costs are reviewed and consideration is given to whether there were any major changes to data availability, or concerns regarding expenses that needed to be incorporated into the living wage calculations. The tax, deductions and transfer spreadsheet is updated to reflect annual changes. Discussions are had nationally with others in the living wage movement and locally with those with expertise. This year two changes were made:

1. Rental data: The data for rental amounts are from the Canadian Mortgage and Housing Corporation (CMHC) for October 2022 for three regional rates (Cape Breton, Halifax and Northern). In the previous year's calculations, because CMHC does not do surveys of rural costs for most small communities in Nova Scotia, the data used was based on a rural median and did not accurately capture the prices and differences between these communities. This year we used county-level data for those two regions where we did not have previous community-level data from the Canadian Regional Housing

Index based on 2021 Census data. We also adjusted for inflation using CPI for rented accommodation instead of the overall index for Nova Scotia.

2. Utility Costs: Previous calculations were based on NS Power's electricity rates for a set monthly amount of Kilowatts per Hour as an estimate for a 3-bedroom apartment (1100kWh per month). This amount assumed heat is electric and that rent included the cost of water. The data for the 2023 calculation is the median amount spent on utilities (i.e. water, fuel and electricity for their principal accommodation) by NS couples with two children as reported in the 2019 Survey of Housing Spending (the latest year available). This data was purchased from Statistics Canada as a special request.

Explaining the 2023 regional living wage rates for Nova Scotia

WE USE ECONOMIC regions to calculate living wage rates for the entire province. These regions are:

- Annapolis Valley (Annapolis, Kings, and Hants counties)
- Cape Breton (Cape Breton, Inverness, Richmond, and Victoria counties)
- Halifax (Halifax County)
- Northern (Antigonish, Colchester, Cumberland, Guysborough, and Pictou counties)
- Southern (Digby, Lunenburg, Queens, Shelburne, and Yarmouth counties)

Regional rates[19] allow for comparison for all parts of Nova Scotia, showing the impact of costs and the availability of products and services. Regional rates allow for a larger geographic coverage than small community rates and better capture the reality of people's lives. Because they have no choice,

TABLE 2 Nova Scotia living wage rates, regions, 2023

Region	Annapolis	Cape Breton	Halifax	Northern	Southern
2023 Hourly Living Wage	$25.40	$22.85	$26.50	$24.30	$25.05
2022 Hourly Living Wage	$22.40	$20.00	$23.50	$20.40	$22.55
Percentage Change 2023 to 22	13%	14%	13%	19%	11%

TABLE 3 Monthly cost increases, Nova Scotia regions, living wage budget, 2023

Budget	Annapolis	Cape Breton	Halifax	Northern	Southern
Shelter	$338.86	$306.86	$287.95	$271.80	$189.78
Food	$130.19	$122.12	$124.67	$130.19	$130.19
Total Monthly Budgetary	$606.68	$567.94	$569.36	$597.15	$464.49

people might have to work in one community, use child care in another, and live in yet another.

Table 2 shows the living wage for each region for 2022 and 2023. Our calculations show that the wage needs to be 14% higher in Halifax than in Cape Breton, the lowest in the province.

The average wage increase was 14% year over year, with the largest increase in Northern and the smallest in Southern. Shelter cost increases were the most significant increases in every region's budgets, with an average increase of 18%, with the highest increase in Northern and the lowest in Southern. The second highest increases were in food costs which increased by 11% in every region using the Market Basket Measure for the nutritional food basket. Table 3 shows how these increases translate into additional monthly amounts for shelter, food and the total monthly living wage budget.

We have not seen this level of increase since we started calculating the living wage in 2015. While some increased costs were due to methodological changes, most were due to inflation and cost of living increases.

Comparing expenses in the regions (Table 4), the three most significant expenses in all regions are shelter, food and child care. Halifax has the highest shelter and child care costs and Cape Breton has the lowest food and transportation costs. The lowest child care costs are in Southern, and the lowest shelter costs are in Northern (but saw the highest increases to shelter than other regions).

TABLE 4 Monthly family expenses, two adults and two children (age 2 and 7)

Item	Annapolis	Cape Breton	Halifax	Northern	Southern
Food	$1,343.27	$1,259.86	$1,286.83	$1,343.27	$1,343.27
Clothing and Footwear	$188.37	$188.37	$188.37	$188.37	$188.37
Shelter	$1,919.87	$1,949.82	$2,248.51	$1,752.06	$1,816.12
Transportation	$681.14	$448.43	$452.67	$693.47	$750.48
Child Care	$1,049.19	$1,046.75	$1,212.08	$1,034.48	$1,016.73
Health Care	$199.08	$199.08	$199.08	$199.08	$199.08
Contingency/Emergency	$296.33	$266.58	$309.17	$283.50	$292.25
Parent Education	$124.59	$124.59	$124.59	$124.59	$124.59
Household Expenses	$716.27	$681.94	$694.03	$716.27	$716.27
Social Inclusion	$477.51	$454.63	$462.69	$477.51	$477.51
Total	$6,995.62	$6,620.04	$7,178.04	$6,812.60	$6,924.67

Shelter costs may still not reflect rent increases for current units

Even though the rental amounts are based on either CMHC's rental survey or Census data,[20] are adjusted for inflation to June 2023 and include more accurate utility costs, they likely don't reflect the cost of currently available rentals in the market. Vacancy rates are very low, leaving people with minimal choice. In October 2022, Nova Scotia's overall vacancy rate was surveyed as being 1.0%, and apartments available in the bottom quartile were even less available, with rates of 0.9% and 0.8% for the second quartile. These low vacancy rates in these quartiles mean there were even fewer more affordable apartments on the market than the overall vacancy rate suggests.[21] These rates also vary depending on the size of the apartment sought, with two bedrooms having the lowest vacancy rates (0.9%) and the highest still only 1.3% for a bachelor, with slight variation in the data available by region.[22] All are low rates reflecting high rental demand and lack of supply. The vacancy rate in Halifax did not change in 2022, staying at a record low of 1%. The number of rental apartment units increased by 1,348, the lowest annual rental completions since 2016.[23]

With vacancy rates that low, turnover (move-out rates) at 11%, and without vacancy control (rent cap increases tied to the unit), it is unsurprising that the apartments that turned over in the past year saw rental increases much higher than those that did not.

For two-bedroom apartments in Nova Scotia, the average percentage change in rent between October 2021 and October 2022 for turnover units was 28% and 4% for non-turnover units, with the aver-age difference being 23%.[24] The significant gap between these two average increases also indicates that the rent cap makes a difference for those able to stay in their apartments. The average shelter costs increase in the living wage calculations was 18%, which includes the cost of utilities.

The cost of child care

The third most expensive item in all budgets is child care. Child care takes up 17% of the budget in Halifax, 16% in Cape Breton, and 15% of the other three budgets. The costs included in the budgets are full-time licensed child care for a toddler plus wraparound before and after school care for a seven-year-old. These costs do not reflect availability, which is a serious concern. Many communities do not offer care for the seven-year-old child outside the regular school day. Our survey data suggests that more after-school care is available and affordable across the province; however, only some communities have before-school care, and many communities have few options for families. Many communities have very little available to cover Professional Development (PD) days, and outside of HRM, most have limited options for March break and summer holidays. The lack of child care options in areas of the province for which significant seasonable summer employment might also contribute to lower labour market participation rates (e.g. Cape Breton's labour market participation rate is 45.6% compared to 64.1% in Halifax).[25]

The child care costs included in the budget do not reflect the deduction for licensed child care of 50% of average 2019 fees, which came into effect on December 31, 2022 (the first 25% reduction came into effect on April 1, 2022).[26] Unfortunately, at least 52% of young children do not have access to licensed child care spaces, with many families in Nova Scotia (47%) living in child care deserts (where coverage falls below 33% and at least three children are in potential competition for every licensed space).[27]

The bilateral agreement, the significant federal investment, and some provincial investment are to be applauded. The reduction in costs is significant for families who get access to the reduced fees. Table 5 illustrates the reduction in fees, which for Halifax would be an 8% reduction ($2 an hour).

TABLE 5 Potential impact of child care reduction

Details	Halifax Child Care Costs
Toddler	$10,764.00
7 Year old Before/After/Breaks	$3,781.00
25% toddler reduction	$5,382.00
Net Child Care Costs	$9,163.00
Impact on the Living Wage 2022	-8%

Some lower-income families access the Nova Scotia child care subsidy program. The program has dropped the social criteria but is restricted to families who earn up to $70,080 a year, though only families who earn $35,000 or less get access to the maximum per diems. This program supports an estimated 4000 families.[28] All of the annual income levels for the living wage family households are above the income eligibility thresholds. To use the subsidy, families also must find licensed care.

Out of pocket health care costs

The living wage budget has always included the cost of a basic private health insurance plan. This insurance covers health-related expenses such as dental care and prescription drugs not covered by public health care in Nova Scotia. The family must still pay deductibles and the remaining cost after insurance, which are assumed to be covered under household expenses. This budget item is a modest estimate and would not be adequate for families with significant medical expenses, such as households where one or more family members have a severe health condition or a disability requiring expensive equipment or medications.

The one significant change to public investment in health care that might lessen out-of-pocket expenses is the Canada Dental Benefit for eligible families earning less than $90,000 per year who do not have private coverage.[29] The interim benefit is up to two tax-free payments of $260, $390, or $650 for each eligible child, depending on adjusted family net income. Should the living wage family stop paying for health insurance, the adults' health care costs, including dental for them, will exceed the benefit they might get from the new dental benefit for their children.

Taxes and transfers

One way to support families to have enough income to cover the cost of living is to increase government transfers. The more generous the government transfers, the less employment income is required to cover those costs. This year's calculations show again why it is so critical that governments carefully consider and make evidence-based decisions when setting the income levels for when transfers phase out and at what rate they are clawed back for every additional dollar earned. To qualify for the Nova Scotia Child Benefit, your adjusted family net income must be under $34,000 and under $30,000 for the Nova Scotia Affordable Living Tax credit. The MBM threshold for a family of four is $48,287 for Cape Breton (the lowest in the province) and $52,439 for those living in Halifax. There has been some optimism that the Canada Worker Benefit changes would help more workers. However, even though the threshold for the 2022 tax year increased, it was still well low with the phase-out income of $43,212 and $33,015 for an individual.[30] These thresholds exclude many families living below the poverty line.

While all the living wage households qualify for the Canada Child Benefit (CCB), to receive the full benefit, the adjusted net family income would need to be $34,863 or less (and some of these households also face an additional clawback from the second threshold which is $75,537). Even though the CCB is adjusted for inflation because of income increases, only the Annapolis regional family receives an increase in the CCB of 4%. None of the reference families receive the full benefit if they earn the living wage. This year the Northern family faces the deepest clawback, losing 6% of the CCB because their income was above the second threshold for the first time. The Northern region saw the most significant increase in the living wage of 19%.

For the first time in many years, one of the living wage households qualifies for the GST credit because its income threshold was increased to phase-out at a family net income of $42,335. The Cape Breton family is only eligible for a bit of support ($67 for the year!), but this is a step in the right direction.

For some of these regions, their higher incomes from last year (used to calculate transfers) resulted in clawbacks in government benefits. The decrease in benefits, coupled with the need to cover higher costs this year, meant the need for higher work income, which resulted in an inordinate increase in taxes.

This year's living wage calculations show that our tax and transfer systems are not sensitive enough to relatively small increases in taxable income before taxes increase or/and transfers are clawed back. A recent

TABLE 6 2023 total family income, deductions, taxes, transfers, Nova Scotia regions

	Annapolis	Cape Breton	Halifax	Northern	Southern
Total Annual Income from Employment	$92,456.00	$83,174.00	$96,460.00	$88,452.00	$91,182.00
Adjusted Family Income	$80,034.08	$70,168.69	$84,008.05	$75,995.32	$78,665.83
EI, CPP, Fed. and Prov. Taxes	$17,035.71	$13,529.54	$18,460.31	$15,590.90	$16,550.05
Equals Family Take Home Pay	$75,420.29	$69,644.46	$77,999.69	$72,861.10	$74,631.95
CCB and GST credit	$8,744.34	$9,912.06	$8,175.57	$8,891.03	$8,597.66
Total Disposable Family Income	$84,164.63	$79,556.52	$86,175.26	$81,752.13	$83,229.61

federal government report has shown that “single parents, lower-income households, and recent immigrants are more likely than other workers to lose more to the tax system for extra earnings”.[31] Those groups of workers were more likely to see 50 per cent or more of their earnings offset by higher taxes, a clawback in benefits, or a combination of the two. Women are more likely to lose more (up to 60%).

Recommendations: role of employers and governments

THIS SECTION OUTLINES what it would take to ensure that low-wage workers can afford all essentials and have a cushion to keep them above the poverty line.

Pay a Living Wage: First and foremost, this report calls for employers to pay a living wage. Employers must also recognize that the more generous government programs, services, and income transfers are, the less employment income workers need to cover their costs. Social programs and government investments would best address many of these costs, and policy changes would better support work-life balance. Employers should proactively advocate for improvements in universal services and programs and investments in public infrastructure. Both private and public sector employers should strive to pay all their employees, direct and contract, a living wage. Governments should not be contributing to the problem by paying poverty wages.[32] Government budgets are impacted by the high costs of poverty, whether by productivity loss or by the pressures on its budget to help people manage to live on a low income.[33] Municipalities should be living wage employers, as should hospitals and other public bodies, and all public procurement should include provisions for paying contract workers a living wage.

Create Decent Working Conditions: Nova Scotia has the longest regular work week in the country (overtime is paid only after 48 hours of work). It also has some of the least generous benefits entitlements, from sick leave (only three days unpaid) to the low number of statutory holidays, minimal or non-existent provision for other leaves, and barriers to unionization.[34] Our minimum standards need to be revised; 54% of Nova Scotia workers have no access to paid sick leave, only 20% of workers in accommodation and food services have access to paid sick leave, and 31% of workers earn less than $25,000.[35] No worker should have to go to work sick because they risk losing wages if they stay at home. Minimally, workers deserve 10 paid sick days.[36] With such draconian leave provisions, parents also struggle to take care of sick children. Workers also deserve more coverage for statutory holidays and additional paid vacation and leave to cover personal time.[37] The provincial government should extend labour standards to all workers currently exempt and proactively enforce the standards. It should also seek to remove barriers to unionization. Modernizing labour standards would ensure that workers are safe and healthy, able to be as productive as possible by being supported to bring their best to work.

Raise the Minimum Wage: The gap between the minimum and living wages is ever widening. The minimum wage in Nova Scotia is adjusted for inflation each year based on the previous year's annual CPI. However, if there are significant increases in costs, as in the past few years, it creates a considerable lag before workers will see any growth. Moreover, CPI adjustments are being made to an inadequate base. The minimum will finally reach $15 on October 1, 2023, but this is too little too late. The living wage provides evidence to support the call for a $20 minimum wage.[38] Raising the minimum helps level the playing field for all employers. As the statutory minimum, a substantial increase to the minimum wage would result in more money in the pockets of Nova Scotia's massive population of low-paid workers; 33% of one-person households are earning the equivalent of a full-time minimum wage job, and 22% of two or more persons households have an income equal or below the equivalent of two full-year, full-time minimum wage job.[39] Strong minimum wage policies reduce the need to use the tax and transfer system for redistribution. In addition, these workers will spend their additional earnings and stimulate the economy.

Expand Government Income Benefits: The living wage calculations show that the more generous government transfers become, the lower the private wage needed to cover costs. For example, in 2018, the Halifax wage went down because of the increase in the Canada Child Benefit, which was the case for most living wage rates across the country.[40] Small increases to insignificant transfers will not help enough to offset the cost-of-living reality. The current income thresholds used to determine who is eligible for the various government benefits and the thresholds for phasing out those transfers should be much higher. The tax-transfer system must be improved and made more sensitive to what happens when small earnings increase results in steep reductions in public benefits. The living wage calculations should inform decisions about the level of income benefits, thresholds, and clawback provisions that would support families to stay out of poverty and the stress accompanying it. Increasing these thresholds to the MBM level would be an improvement. Governments need to raise the income level at which families or individuals no longer receive the maximum benefit amount (phase-out threshold) and raise the threshold when they are no longer eligible for any benefit (the ineligibility threshold).[41] The maximum amount of support provided must also increase to meaningfully contribute to bridging the income and costs gap. Phase-out amounts should at least match the Market Basket Measure ($26,219 for an individual living in Halifax and $52,439 for a family of four in 2022)[42].

Progressive Taxation Reform: To ensure sufficient government revenue to support more public benefits, we should shift away from regressive forms of taxation (including consumption taxes, government user fees, and property taxes) and towards a more progressive income and wealth taxation system.[43] We should ensure that our tax system is responsive to the reality of what income levels are needed to afford essentials and better reflect the ability to pay given costs, and thus not penalize low and middle waged workers, by introducing more tax brackets, for example. Lowering taxes on one group and increasing benefits would require ensuring those in a much more advantageous income and wealth bracket pay more of their fair share, including instituting additional taxes on wealth and fully taxing capital gains.

Build a Seamless Public Child Care System: Building a child care system that families can rely on will require additional and continued investments to prioritize retaining and recruiting Early Childhood Educators, while also addressing high fees and lack of spaces. Nova Scotia has set a $10 a day target as its goal by March 2026. However, as Macdonald and Friendly caution, "what is affordable for families with different income levels, different numbers and ages of children, and different circumstances also needs to be taken into account."[44] As for spaces, as outlined in the Bilateral Agreement, the goal for child care expansion is to reach 59% child care coverage for those under six by 2025.[45] We do not assume that 100% of families will choose licensed child care. However, 59% coverage does not seem adequate considering Nova Scotia's labour market participation numbers of mothers with children (74.1% of those with children under two and 79% of those with children aged 3-5).[46] As for ECEs, the 2023 living wage rates further highlight the inadequacy of the wage grid that has been proposed,[47] and found to be especially problematic for its lack of recognition of long-tenured ECEs.[48] Enhancement of their wages, and a generous compensation package are required for the system to be built.

Expand Public Services and Infrastructure: Aside from child care, the other highest cost items in all the living wage families' budgets are housing, food, and transportation, which can be addressed by government policy directly or/and by decreasing other costs and shifting budgets.

- Fund more accessible, affordable public transportation within communities and between communities.
- Build much more affordable housing through the public and community (non-profit and co-operative) housing sectors, and implement a plan with targets to eliminate homelessness and core housing needs.[49] The significant gap between the average rent increases between apartments that turned over and those that did not (23%), also indicates that the rent cap makes a difference for those able to stay in their apartments (they faced a 4% increase on average versus 28% for those moving into a different apartment or having to sign a new fixed term lease).[50] It is critical that the government keep the rent cap at 2% but introduce permanent vacancy control, which is rent control for all units (not tied to tenants) and that they address the loopholes regarding fixed term leases.[51]
- Invest in supporting local, sustainable, affordable food production and distribution.
- Expand public health care to include universal pharmacare, dental care, and mental health supports, decreasing out-of-pocket expenses. While the Canada Dental Benefit is the most significant investment in publicly funded health care in many decades, it is, unfortunately a patchwork that only builds onto the existing market system. A universal dentalcare program would be the most cost-efficient while addressing inequities to access for all.[52]

- Invest in making post-secondary education, both university and college, free. While governments work toward that goal, they must reduce tuition and allow more people to upgrade their skills and education without taking on a considerable debt load. More part-time college options should be available to support workers who want to remain in the workforce.

More Provincial and Community Level Data: The living wage calculations use the best available data that provides the most realistic and reliable cost estimations possible, but are often inadequate. However, there are limitations that the provincial government could address. It could undertake more provincial data collection and request oversampling for some Statistics Canada data, thus, providing more and better data for smaller communities and intersectional analysis. Reinstating a robust community-based data system like Community Accounts[53] would enable more evidence-based decision-making. One example of needed data is rental data, which is inconsistently available outside the Halifax Regional Municipality. Very few communities have rental rates available through CMHC's data portal, while communities with populations less than 10,000 have no annual rental market data collected by CMHC. A better, more robust rental survey would also reflect what is or is not included in the rent (i.e., CMHC doesn't specify whether their rental data include utilities in the cost or not).[54]

Conclusion

SOLUTIONS TO SUPPORT low wage workers must address the gap between the costs and needed income by tackling both the income—and the costs-side. Governments can lessen the load on employers' shoulders by directly providing more income benefits to employees or by investing in lowering the costs for working people. Employers do need to increase their wages, as well as address working conditions, to attract and retain employees. Employers paying a living wage is critical to moving us toward a province where everyone can reach their full potential. However, this year's calculations underline the importance of ensuring that our tax system is progressive and that government income transfers are generous.

Moreover, the calculations underscore the importance of ensuring non-income, non-market-based solutions to the high cost of essentials, ensuring people pay less out of pocket for necessities. Even if the inflationary pressures ease somewhat, the multiple crises facing Nova Scotians will likely worsen. The additional implications of climate change and the lack of urgent, bold action by governments at all levels to invest in public services and infrastructure that help mitigate the adverse outcomes and prevent them through building a green, caring economy.

Appendix: Living wage budget expenses details

THE COSTS INCLUDED in the living wage budget reflect prices in June of 2023. The living wage is meant to provide a modest standard of living, many expenses are calculated using Statistics Canada's Market Basket Measure (MBM), which is Canada's official poverty measure, and represents a basket of goods needed by a family of four consisting of two adults and two children (aged 9 and 13). We use the most recent MBM (2018 base) amounts for 2022 for four subcomponents: food, clothing, transportation, and the "other" necessities costs for all communities. These MBM costs are adjusted for inflation based on the average Canadian Price Index (CPI) data for Nova Scotia (or Halifax when available) for January to June 2023 to arrive at a 2023 amount. The MBM "other" necessities category is "meant to represent the costs of goods and services other than food, shelter, transportation, and clothing."[55] We use the MBM "other" necessities category to allocate expense amounts for two budget items: household expenses (60% of other necessities) and social inclusion (40% of the MBM other necessities amount) for all communities. Other living wage budgetary items are drawn from local surveys of costs, using median prices as applicable depending on the category and as explained below.

The living wage budget items included in calculating the reference family's expenses are as follows:

Food: Statistics Canada bases the MBM (2018 base) food costs for the items in the 2019 National Nutritious Food Basket, with prices collected for 38 cities across Canada. The MBM food budget does not cover additional costs for special dietary needs, cultural or other food preferences, or eating out. The MBM's family composition has older kids than included in the living wage family, but this is the best available food costing data. When food costing data was collected locally via Dr. Patti Williams's work, we could provide costs per each living wage family member and include more local data. This data is no longer available without sufficient funding to cover the participatory costing collection.[56] The 2022 MBM food costs are adjusted for inflation using the average CPI index for "food" for Nova Scotia for the first half of 2023.

Clothing and Footwear: Clothing and footwear costs are drawn from the MBM and cover the MBM's family cost of clothes and footwear for school, work, and play, including replacement costs for growth and wear. The 2022 MBM clothing costs are adjusted for inflation using the average CPI index for "clothing and footwear" for Nova Scotia for the first half of 2023.

Shelter: The shelter amount includes renting a 3-bedroom accommodation, the cost of basic tenant contents insurance, utilities, and internet.

- **Rent:** The rent amount is based on average rents for three-bedroom apartments and three-bedroom row houses using data from Canada Mortgage and Housing's survey on rental housing for October 2022.[57] The regional rental rates represent the costs in the community with the highest calculated expenses as determined in Summer 2021. For some rural regions, there are no CMHC annual rental surveys; the Canadian Rental Housing Index data (which draws data from Census 2021) was used for the Southern and Annapolis Valley regional calculations. The rental amounts are then adjusted for inflation using the overall average rental accommodation for NS CPI for the first half of 2023 (January to June).

- **Tenant Insurance:** We obtained several quotes for various addresses within the region for coverage of $30,000 in contents. The median quote was used.

- **Utilities:** The data for the 2023 calculation is based on data on the median amount spent on utilities (i.e. water, fuel and electricity for their principal accommodation) by NS couples with two children as reported in the 2019 Survey of Housing Spending (the latest year available). The data were obtained from a Statistics Canada custom tabulation in 2022 and adjusted for inflation using average CPI for "water, fuel and electricity" for January to June 2023. This is new data this year.

- **Internet:** This cost is based on a survey of the least expensive residential high-speed internet plan available in each region and accessible to residents across the region. The service must also provide a minimum speed of 50/10 Mbps and unlimited data, including the modem cost, installation fees and taxes as applicable.
- **Phones:** Cell phone costs are now included in the "other" essentials category for the Market Basket Measure since it was rebased in 2018, and thus this cost is no longer included as an additional expense and falls under the household expenses budget item.

Transportation: This budget item is calculated to cover transportation for daily needs, including shopping, work, and other daily necessities. The included costs in this budget differ by region and may include the cost of maintaining a second-hand car, monthly bus passes if available, and a modest budget for a limited number of taxi trips depending on how extensive the transit system is. With two parents working and two kids needing to get to child care and school, plus a parent taking community college classes, the transportation budget enables the family to ensure timely travel daily, plus having quality time at home. It is reasonable to assume there would be instances aside from attending community college where one parent may have the vehicle and when transit may not be convenient for the parent (if available). The transportation amounts for Cape Breton, and Halifax use the MBM budget, which represents a weighted average cost of public transit and private transport (based on the Census data on the method of commuting to work). The MBM public transportation costs for these communities cover the cost of passes for two adults and one child plus 12 round trips in a taxi, and the private transportation reflects the cost of second-hand car loan, maintenance, and all annual expenses, including 1200 litres of gas).[58] The MBM 2022 transportation costs for these communities are adjusted for inflation using NS average CPI index for "transportation" for January to June 2023. The other regional rates use the MBM transportation costs for communities under 30,000, which is the cost for private transportation only, and then adjusted for inflation using the NS CPI for "Operation of passenger Vehicles" for 2023 (January to June average). Added to the MBM transportation costs for these communities are a bus pass for one adult and one child plus (if available) and at least 16 roundtrips in a taxi (or more or fewer taxi trips, depending on the availability of busses). The actual costs of buses and estimates of taxi rides (to the nearest grocery store and the NSCC) were collected in June 2023.

Child Care: This expense includes full-time, full-year child care for the two-year-old and before and after-school care for the seven-year-old for all teaching days. The budget also includes the additional fees for when the older child would need full-time care, such as during the March, summer and winter breaks, Professional Development days, and non-statutory holidays. The toddler's average child care fees in Halifax are from the CCPA's annual report on child care fees for 2021.[59] Toddler fees for the other regions and the school-aged child are from our independent cost survey in 2021 and reflect median prices.[60] The child care calculations also assume the parents can cover some of the time for the seven-year-old. The median cost for summer and March break camps is from a survey of camps available in communities in those regions (collected in June 2023). We assume they need seven weeks of total coverage, with parents taking vacation to cover the remainder of that time and during Christmas break.

Health Expenses: The budget includes the cost of a basic private health insurance plan. This insurance covers health-related expenses such as dental care and prescription drugs not covered by public health care in Nova Scotia. The family must still pay deductibles and the remaining cost after insurance, which are assumed to be covered under household expenses. The amount used province-wide is the 2023 cost of purchasing Blue Cross, assuming the oldest person is 37.

Contingency/Emergency: A modest allowance for unforeseen circumstances is included in the family budget, equivalent to two weeks' pay per parent per year, and is a small percentage of the overall household budget. A small cushion for emergencies can make a big difference in averting further problems.

Parent Education: Part-time education for one parent at Nova Scotia Community College is within budget. This expense covers the 2023 tuition cost of two courses for the year, a small textbook allowance, and part-time student fees. The living wage framework recognizes that additional education and skills could assist low-wage workers in finding higher-paying jobs.

Household Expenses: This budget item covers other essentials not included elsewhere and includes a cell phone,[61] but would also be used for toiletries and personal care (e.g., toothbrush, toothpaste, deodorant, shampoo, menstrual products), furniture, small kitchen appliances, or kitchen tools, household supplies (e.g., clingwrap, foil, cleaning supplies), bank fees and laundry costs. This expense represents 60% of the MBM's "other" category using the 2022 MBM "Other" category and adjusting it for inflation NS all-items average CPI for January to June 2023.

Social Inclusion: The social inclusion category is meant to include costs that help lessen stigma and allow family members to participate fully in the life of their community. What form that participation could take could "depend on the structure, age, location or other circumstances of a family."[62] This category could be used for expenses such as school supplies and fees, reading materials, minimal recreation and sports fees, art or music classes, a child's birthday or holiday gifts, a small budget for entertainment (e.g., tickets for a movie, museum fees), restaurant meals, family day-trips or children's toys or games. This expense represents 40% of the MBM's "other" category using the 2022 MBM "other" amount adjusted for inflation using NS all-items average CPI for January to June 2023.

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