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2024 Living Wages for Newfoundland and Labrador, Nova Scotia and Prince Edward Island

Closing the Gap between the Cost of Living and Low-Waged Employment

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Summary

As part of the Canadian Centre for Policy Alternatives' (CCPA) continuing work to support living wages, this report provides the 2024 living wage rates for Nova Scotia, Newfoundland and Labrador, and Prince Edward Island. This report provides a broad regional assessment of living wages across Atlantic Canada and provincial living wage averages for the first time. While living wages have been assessed periodically in Atlantic Canada, CCPA-NS plans to provide the annual assessments required to ensure those employers who wish to provide a living wage have accurate information regarding the costs of living across their region.

Living wage rates across Atlantic Canada are broadly comparable; there is variation across provinces, driven by differences in regional costs. The living wage is highest in the Halifax and Labrador-Northern-Peninsula regions and lowest in Prince Edward Island.

Given that shelter costs make up the largest portion of living wage budgets, it is unsurprising that they are responsible for

Table 1: NS, NL and PEI Living Wages 2024

Province	Region	Rates 2024	% Annual Change
NL	Central	$24.10	1%
	Eastern	$24.70	2%
	Western	$24.10	1%
	Labrador-Northern Peninsula	$27.30	2%
NS	Annapolis Valley	$26.20	3%
	Cape Breton	$24.00	5%
	Halifax	$28.30	7%
	Northern	$24.90	2%
	Southern	$25.20	1%
PEI	Charlottetown	$23.30	n/a
	Summerside	$22.20	n/a

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the highest wage increases compared to last year in Halifax and Cape Breton. Food costs are highest in Newfoundland and Labrador and second highest in Prince Edward Island.. Child care costs are broadly comparable across the region, though they are highest in Nova Scotia and lowest in Prince Edward Island.. Prince Edward Island has the lowest transportation costs.

The living wage is closely tied to changes in the cost of living. As those go up, the required living wage goes up unless government income support addresses the increase in the cost of living. A higher living wage is not "good news" unless actual wages keep pace. For most low-income workers, there is a growing gap between their wage and the living wage.

There are three key observations from this year's calculations:

1) Following recent years of inflation and sustained cost of living increases on household necessities, the living wage has continued to rise in Atlantic Canada. While the increases are less drastic than in previous years, partially because inflation has slowed and partially due to increased transfers from the federal government (an increase to the Canada Child Benefit and the new Canada Carbon Rebate), much more needs to be done.

2) While inflation has driven up living wages across the region, there is significant variation in living costs, suggesting that some places may feel more strain than others. While many provincial policies, for example, apply uniformly across provinces, there is growing evidence that cost-of-living challenges are more severe in urban areas, and the North – Halifax and Labrador-Northern Peninsula have uniquely high costs of living within the region. And inflation is not evenly distributed – rent prices continue to go up higher than overall inflation.

3) Government programs to help address cost-of-living challenges at both the provincial and federal levels continue to underserve low-income workers in the region. Our reference household simply cannot access or does not qualify for programs and income benefits that would substantially reduce the cost of living and improve the quality of life for working people. Without more effective government policies, ordinary households have to earn more just to keep pace with the cost of living or make very difficult choices, often sacrificing their health.

Addressing these households' challenges is vital to our community and the economy.

The calculation is a powerful tool for governments to make evidence-based labour and social market policy decisions. Achieving a living wage can come from increased wages or public programs that reduce the cost of living for low-income households, or a combination of the two. We make recommendations to address both the costs and the wages side of the equation, that would improve income security and fill the gaps in the social safety nets.

Key Recommendations:

- Employers should commit to paying the living wage.
- Provincial governments should increase the minimum wage and improve working conditions.
- Provincial and federal governments should carefully assess threshold and claw back levels for existing household supports to expand access and increase amounts.
- To improve affordability, federal and provincial governments must increase funding to expand access to key universal public services, including child care and health care, and the amount directed to non-market affordable housing, transportation, and food security.

Introduction

For the first time, this living wage report includes regional rates for Newfoundland and Labrador, Nova Scotia, and Prince Edward Island, as well as provincial average wages. The Human Development Council will soon release the 2024 living wage rates for the province of New Brunswick.[1]

Across Atlantic Canada, far too many people are struggling. Even before the spikes in inflation over the past three years, many workers' wages were far below what was needed to afford the essentials. While inflation has slowly come down overall, and there has been some real wage growth for some workers, far too many are earning less than the living wage.

For all these workers, the provincial average living wages are approaching the median hourly wage, which means close to 50 per cent of workers earn less than a living wage. The median for all industries in Newfoundland and Labrador is $27.50, $25.50 in NS, and $25 on Prince Edward Island.[2] Comparing these rates to this year's required living wages paints a bleak picture. This is not a problem touching a small percentage of our communities; it is systemic.

This gap between wages and affordability also requires careful attention to regional differences —costs are going up everywhere, but there are unique local circumstances. Calculating a regionally sensitive living wage is crucial to help employers and governments respond better to this growing problem.

What is happening to low-income working households?

The pressures of inflation on the cost of necessities of life in recent years have been well documented. Rapid increases in the price of housing, groceries and other essentials have drastically changed the context for many households in the region. Where once, it was commonly suggested that a low cost of living was an "economic advantage" or "quality of life advantage" in in Atlantic Canada, the region is now encountering a severe housing affordability crisis; food insecurity has grown, and the absence of affordable public transportation across much of the region has left households extremely vulnerable to even modest cost increases. Housing and feeding your family, getting to work, and paying for all the other necessities of life have gotten harder.

Even this year, with the rate of inflation not increasing as much as in the previous years since 2021, it is important to recognize that the cost of housing and other essentials like groceries are still going up at higher rates—current inflation almost seems to be targeting costs that low-income households cannot avoid. Reduced inflation on luxury goods and travel costs do not do a lot to help the budgets of low-income households.[3]

Access to government programs designed to help manage unavoidable essential costs remains poor. Affordable child care is not available in much of the region, and families with children find it particularly hard to navigate the current cost of living crisis. Programs supporting affordable housing have not been a priority for governments in the region, and most anti-poverty measures are targeted at levels too low to help low-income working households.

Table 2: Atlantic Provinces 2024 Average Living Wages and Minimum Wages

Province	2024 Living Wage Averages	Minimums (July 2024)
NL	$25.00	$15.60
NS	$26.53	$15.20
PEI	$22.76	$15.40

In the labour market, minimum wages have become less effective for ensuring that working people can meet their basic living costs. While minimum wages have been increased in recent years, this came after a long period of neglect in which rates fell behind the cost-of-living increases, and now a "gap" has grown between the minimum wage and the necessary living wage.[4]

For many people in Atlantic Canada, the minimum wage is now more than $10 an hour less than the living wage—less than 60 per cent of what it would need to be if we expected it to enable people to pay basic living costs (see Table 2).

While living wages vary across the region, one thing that doesn't is that a large percentage of the workforce falls far short of that income. One-third of all workers in Atlantic Canada make $20 an hour or less. Low-income people are not just "teenagers in their first job"; the overwhelming majority of these people are over the age of 20, working full-time in permanent positions for large companies. And although the rate varies across Atlantic Canada, the majority of them are women. Current economic pain is not evenly distributed. To put it bluntly, these workers aren't teenagers working in fast food restaurants; they are often people trying to raise teenagers.

The reality is simple: The economic situation for low-income working households is… bad. It is a growing source of anxiety, frustration, and ill health in our community and a problem for the economy. Employers claim they can't find workers, which is understandable given the mismatch between wages and the cost of living.

Calculating the Living Wage

The living wage is calculated as the gross hourly rate at which a reference family of two parents working full-time and two young children can meet its basic needs once federal and provincial government transfers have been added to the family's income (such as the Canada Child Benefit or GST credit) and after deductions have been subtracted (e.g., federal and provincial income taxes and premiums for Employment Insurance and Canada Pension Plan).

LIVING WAGE FORMULA

Income from employment + Income from government transfers - EI and CPP premiums, federal and provincial taxes = Annual family expenses

The hourly rate is updated annually to ensure it reflects changes to the cost of living and changes in taxes, transfers, and major government programs. The hourly rate represents a reasonable standard of living for a diversity of households, including for a single individual.

The living wage is not a legally determined and sanctioned wage like the minimum wage but a wage paid voluntarily by employers. Hundreds of employers in Canadian communities with living wage campaigns have signed on to be "living wage employers," ranging from small non-profits and for-profits to large public-sector employers.

In Atlantic Canada, the first living wage report was released in June of 2015, when the living wage report for Halifax (titled "Working for a Living, Not Living for Work")[5] and the technical calculation guide were published.

The 2024 living wage follows the principles underpinning the Canadian Living Wage Framework.[6]

What the living wage is:
It's a conservative measure of what people need to earn per hour to afford basic expenses based on the cost of living in their area.
Employers can use it to ensure their workers can achieve this basic quality of life.
Governments can use it to ensure that labour market and social policies are properly structured to help working people escape poverty traps and avoid benefit clifts.

What the living wage is not:
It's not a statutory minimum wage that the government enforces for all employers. While the living wage calculation is important for helping governments assess minimum wage levels considering the cost-of-living increases, it does not replace the minimum wage.

What it means to real households:
People working full-time are struggling to make ends meet, and there is considerable evidence of growing economic distress for households that should not be sinking further and further behind economically. This is a social and economic challenge for the entire region. Governments and employers must find a way to address the gap between what people earn in Atlantic Canada and what it costs to make ends meet.

As per the Canadian Living Wage Guide, the living wage is designed to:

- Enable working families to escape poverty,
- Foster healthy childhood development,
- Encourage gender equality,
- Alleviate severe financial stress and provide some level of economic security, and,
- Allow active participation in the community's social, cultural, and civic life.

The living wage is an important benchmark highlighting what it means to earn a living that allows people to achieve these goals. The living wage calculation provides communities with information about the costs of living and raising a family in each region: What are the most significant costs? What can be done to lower the costs? Which public policy, program or public services could have an impact on the expenses or the income?

The Process

A representative household "living wage budget" is created to measure minimum living costs based on statistical data for regional living costs. This budget is based on the reference family of four with two parents working full-time (35 hours) and full year (52 weeks, including two weeks of paid vacation).[7] 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."[8] The living wage budget includes ten expense categories, which are explained in detail in the appendices. The appendices also provide information on data and sources for each province.

In some cases, the monthly budget amounts reflect fixed monthly expenses (such as rent), while others are based on an annual total averaged over 12 months. Some of these expenses are one-time yearly payments, and some fluctuate depending on the season and expense (such as utilities during the winter or child care during the school year versus the summer).

The key point is that the household should be able to escape severe financial stress, support the healthy development of children, and participate in their community's social, civic and cultural lives. While it is designed using a four-member reference family, two adults with two young children (aged 2 and 7), the representative household tries to cover as diverse a range of households as possible. For example, a single parent with one child would also benefit from the living wage. However, the costs are conservative, and a single parent with multiple children requiring child care would need additional support. The living wage will not address all economic and social challenges; it is designed to provide a realistic assessment of what an average household needs to earn to make ends meet.

The living wage rate for 2024 is calculated based on the following assumptions:

- Costs in the living wage budget are those for June 2024.
- Employers provide statutory minimums for time off of two weeks paid vacation.
- The cost of government deductions (provincial and federal taxes, Employment Insurance premiums and Canada Pension Plan contributions) for the 2023 tax year.
- The value of government transfers, such as the Canada Child Benefit, is calculated for the year using the rates effective from the 2022 and 2023 tax years.

The Living Wage Budget

What's included in the living wage calculation

- ✓ Food
- ✓ Clothing and Footwear
- ✓ Shelter (includes utilities and internet)
- ✓ Transportation
- ✓ Child Care
- ✓ Health Care
- ✓ Contingency/Emergency
- ✓ Parent Education
- ✓ Household Expenses

What's NOT included in the living wage calculation

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

Once the required household budget is finalized, the process calculates the income required to afford that minimal living wage budget. All federal and provincial taxes and transfers are included, and the result is expressed as an hourly (gross) wage.

The essential question is: What does that household need to earn to keep its "head above water?"

Explaining the 2024 Living Wage Rates for Nova Scotia

Nova Scotia has been divided into the following economic regions to calculate living wage rates across the 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[9] 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, people might have to work in one community, use child care in another, and live in yet another.

As seen in Table 3, Halifax continues to have the highest living wage in Nova Scotia, with a gap that has increased this year. The wage is 18 per cent higher in Halifax than in Cape Breton, the lowest in the province. Table 3 shows that Halifax saw the largest year-over-year increase, twice that of the Annapolis Valley. These increases are primarily driven by rapidly increasing housing costs. Cape Breton had the second-highest increase in the living wage this year (up 5 per cent) with the second-highest increase in housing costs.

Table 3: Living Wages NS, 2023 and 2024			
Region	**Rates 2023**	**Rates 2024**	**% Annual Change**
Annapolis Valley	$25.40	$26.20	3%
Cape Breton	$22.85	$24.00	5%
Halifax	$26.50	$28.30	7%
Northern	$24.30	$24.90	2%
Southern	$25.05	$25.20	1%
Provincial weighted average: $26.53			

One key takeaway from this data is that these wage increases are lower than last year's increases, which ranged from 11 per cent to 19 per cent.[10] While inflation, in general, has slowed, costs are still increasing in many areas. This year's living wage would have increased much more in Nova Scotia were it not for several government policies that have dampened the impact of those cost increases. The new Canada Carbon Rebate, the increase in the Canada Child Benefit, and changes to the federal government's basic individual exemption and tax brackets have all helped low-income households this year. This is an important illustration of how the government could help address the gap in living wages if they chose to act more decisively in support of broad-ranging policies.

Table 4: Nova Scotia 2024 Monthly Family Expenses					
Item	Annapolis Valley	Cape Breton	Halifax	Northern	Southern
Food	$1,398.98	$1,312.08	$1,340.16	$1,398.98	$1,398.98
Clothing and Footwear	$178.46	$178.46	$178.46	$178.46	$178.46
Shelter	$1,977.22	$1,983.01	$2,522.73	$1,770.30	$1,766.46
Transportation	$712.14	$519.81	$456.67	$754.81	$754.81
Child Care	$1,099.15	$1,095.45	$1,255.50	$1,016.29	$1,093.48
Health Care	$211.43	$211.43	$211.43	$211.43	$211.43
Contingency/ Emergency	$305.67	$280.00	$330.17	$290.50	$294.00
Parent Education	$129.80	$132.72	$132.51	$138.13	$136.05
Household Expenses	$744.60	$709.67	$722.12	$744.76	$744.76
Social Inclusion	$493.02	$469.38	$478.03	$493.02	$493.02
Total	$7,250.46	$6,892.00	$7,627.76	$6,996.67	$7,071.43

Table 5: Nova Scotia 2024 Monthly Family Expenses as Portion of the Budget					
Item	Annapolis Valley	Cape Breton	Halifax	Northern	Southern
Food	19%	19%	18%	20%	20%
Clothing and Footwear	2%	3%	2%	3%	3%
Shelter	27%	29%	33%	25%	25%
Transportation	10%	8%	6%	11%	11%
Child Care	15%	16%	16%	15%	15%
Health Care	3%	3%	3%	3%	3%
Contingency/ Emergency	4%	4%	4%	4%	4%
Parent Education	2%	2%	2%	2%	2%
Household Expenses	10%	10%	9%	11%	11%
Social Inclusion	7%	7%	6%	7%	7%
Total	100%	100%	100%	100%	100%

Explaining the cost changes since 2023 for Nova Scotia regions

The most significant portion of the budget is the cost of shelter (see Table 5). Increases in rental prices for each region have driven up shelter costs—increases range from 16 per cent in Halifax, 12 per cent in Cape Breton, to 6 per cent increase in the Annapolis Valley and Northern, and 9 per cent in the Southern Region. Table 6 shows the percentage changes for total shelter, not just rent, and the changes to each budget item.

Table 6: NS Family Living Wage Budget Percentage Changes, 2024 compared to 2023					
Item	**Annapolis Valley**	**Cape Breton**	**Halifax**	**Northern**	**Southern**
Food	4%	4%	4%	4%	4%
Clothing and Footwear	-5%	-5%	-5%	-5%	-5%
Shelter	6%	12%	16%	6%	9%
Transportation	5%	16%	1%	9%	1%
Child Care	5%	5%	4%	-2%	8%
Health Care	6%	6%	6%	6%	6%
Contingency/ Emergency	3%	5%	7%	2%	1%
Parent Education	4%	7%	6%	11%	9%
Household Expenses	3%	2%	4%	3%	2%
Social Inclusion	3%	3%	3%	3%	3%
Total	4%	4%	6%	3%	2%

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Changes that were notable:

- For all communities in Nova Scotia, content insurance has gone up significantly. While this cost is a very small part of the overall budget, it is a bit of a warning flag about the cost of insurance and the fallout of the climate crisis that can be seen tangibly. The costs of power outages resulting in food loss can be a severe hardship for some households. While tenants may not have to deal with property damage, such damage may result in the loss of rental housing, with repair costs making it prohibitive to undertake, with government support delays and difficulty finding construction labour able to do the work as well.
- Core tuition did not increase for the Nova Scotia Community College, but other fees have, including the college service fees, which doubled from $50 to $100, and campus fees range.
- While we held the line on toddler child care fees across the province, we recognize that some parents are paying significantly less should they be fortunate to have access to licensed care. Summer camps and PD day child care costs increased quite a lot—this is unlicensed child care that is not subject to the set fee cap.
- Clothing and shoe expenses, as determined by Statistics Canada and found in the Market Basket Measure, did decrease.
- More affordable internet is available in communities across the province, and all communities saw a reduction in costs. However, there is a concern that the more rural parts of those regions may still not be accessing these services at the standard needed, and some families may have to pay more than the budget allocated.

Table 7: Annual Changes 2024 compared to 2023 NS Regions: Family Income less Government Deductions and Taxes plus Government Transfers

	Halifax	Annapolis Valley	Cape Breton	Northern	Southern
Employment Income (gross)	7%	3%	5%	2%	1%
Government Deductions	10%	3%	9%	4%	-2%
Family Take Home Pay	6%	3%	4%	2%	1%
Government Transfers	9%	6%	5%	8%	9%
Total Disposable Family Income	6%	4%	4%	3%	2%
Family Expenses	6%	4%	4%	3%	2%

There were also some differences in each region, as seen in Table 7.

- The Annapolis Valley saw a 6 per cent claw back in the CCB, but the Carbon Rebate with the Rural Supplement makes enough of a difference that the wage only increases by 3 per cent, even though expenses increased by 4 per cent. The additional income needed to cover expenses came from the rebate though half of that increase covered tax increases.
- Cape Breton's shelter costs increased by 12 per cent, with its total overall budget increasing by 4 per cent. The wage in Cape Breton also increased by 5 per cent because the living wage income last year had pushed this household over the eligibility threshold for the GST credit; they no longer qualify for it and had a further reduction in the CCB of 5 per cent and a further increase in taxes. The Carbon Rebate plus Rural Supplement does help this household by providing an additional 5 per cent net in transfers, keeping the wage increase to 5 per cent, but ensure it covers taxes and payroll premiums.
- The shelter costs for the Southern region increased by 9 per cent, with the overall budget only increasing by 2 per cent. The Southern region saw the smallest increase in employment income of 1 per cent, with the carbon rebate making up the difference to cover the additional 1 per cent increase in expenses, with the smallest CCB reduction.
- Northern shelter costs increased by 6 per cent, but the overall budget only increased by 3 per cent. Northern only needed a 2 per cent increase in employment income, because of the 8 per cent net increase in transfers with 11 per cent from the carbon rebate, but a 3 per cent decrease in the CCB.

Halifax 2024 compared to 2023

The situation in Halifax warrants special attention. The increased income from the new Canada Carbon Rebate from the federal government and changes in federal taxes have reduced the increase in the required living wage this year. However, this masks the fact that costs are still going up—the trend is worrying.

Compared to last year, shelter costs in Halifax increased by 16 per cent to June 2024, pushing the entire budget up because shelter costs are now 33 per cent of the budget.

This is notable. According to Canada Mortgage and Housing Corporation (CMHC), affordable housing (rent plus utilities) should cost "less than 30 per cent of a household's before-tax income."[12] Shelter costs for the reference household now consume 28 per cent of the before-tax household living wage income in Halifax.

The Canada Mortgage and Housing Corporation's rental market report for Halifax (census municipality)[13] for 2023 found that compared to 2022:

- The vacancy rate remained unchanged at 1 per cent despite a record number of new rentals.
- The turnover rate dropped to its lowest level in six years, indicating tenants' reduced tendency to move.
- The average rent increase of 11.9 per cent was the highest single-year increase and four times above the average historical growth rate (2023 compared to 2022).
- Rental affordability continued to deteriorate for low-income households.

The high vacancy rate and lower overall average turnover rate of 10.5 per cent (versus 11.1 per cent in 2022) have put increased pressure on those seeking rentals in the Halifax market. This is the third year the vacancy rate has been at 1 per cent and under 2 per cent since 2017.[14] There are insufficient three-bedroom apartments being built with a vacancy rate of 0.5 per cent—more options for families are needed, with only 12 per cent of the rental stock comprising three plus bedrooms.

While these problems are most apparent in Halifax, shelter costs are rising rapidly everywhere, and low-income households are confronting them.

Explaining the 2024 Living Wage Rates for Newfoundland and Labrador

Table 8: Living Wages NL, 2023 and 2024			
Region	Rates 2023	Rates 2024	% Annual Change
Central	$23.95	$24.10	1%
Eastern	$24.20	$24.70	2%
Western	$23.80	$24.10	1%
Labrador-Northern Peninsula	$26.80	$27.30	2%
Provincial Weighted Average: $25.00			

In assessing the living wage for Newfoundland and Labrador, we divide the province into four regions, Eastern, Central and Western and a "northern" region, including Labrador and part of the northern peninsula. There are several reasons for doing this. Even though the living wage varies less across the Eastern, Central and Western regions, there are significant differences in living costs within those regions – essentially, shelter is more expensive in the Eastern region, but lower costs for some other household expenses partially offset this.

The key takeaway from this year's assessment for Newfoundland and Labrador is that the living wage increase is a bit smaller than in other regions. Some of this reflects a slowing rate of inflation – though the inflation story is more complex. Some of this reflects significant changes in federal transfers to households (the impact of the increase to the Canada Child Benefit, the effect of the Canada Carbon Rebate and provincial and federal income tax changes all help "blunt" the impact of cost-of-living increases on low-income working households.

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Table 9: Living Wage Monthly Family Expenses, NL, Regions, 2024				
Item	Central	Eastern	Western	Labrador-Northern Peninsula
Food	$1,609.98	$1,601.06	$1,667.96	$2,270.03
Clothing and Footwear	$167.06	$167.06	$167.06	$167.06
Shelter	$1,716.74	$1,881.59	$1,653.59	$1,774.60
Transportation	$572.86	$570.82	$572.86	$769.30
Child Care	$1,024.96	$1,009.33	$1,032.25	$1,024.96
Health Care	$211.43	$211.43	$211.43	$211.43
Contingency/ Emergency	$281.17	$288.17	$281.17	$318.50
Parent Education	$100.25	$100.25	$100.25	$100.25
Household Expenses	$721.22	$693.82	$721.22	$721.22
Social Inclusion	$480.82	$462.55	$480.82	$480.82
Total	$6,886.48	$6,986.08	$6,888.60	$7,838.16

Table 10: NL Family Living Wage Cost Percentage Changes, 2024 compared to 2023				
Item	**Central**	**Eastern**	**Western**	**Labrador-Northern Peninsula**
Food	1.8%	1.8%	5.5%	5.0%
Clothing and Footwear	-5.6%	-5.6%	-5.6%	-5.6%
Shelter	8.0%	8.8%	5.3%	6.5%
Transportation	2.4%	10.2%	2.7%	2.0%
Child Care	1.5%	0.0%	2.3%	3.0%
Health Care	6.2%	6.2%	6.2%	6.2%
Contingency/ Emergency	0.6%	2.1%	1.3%	1.9%
Parent Education	2.5%	2.5%	2.5%	2.5%
Household Expenses	2.3%	2.5%	2.3%	2.3%
Social Inclusion	7.8%	7.6%	7.8%	7.8%
Total	3.6%	4.4%	4.0%	4.3%

In terms of household budgets, while inflation has slowed in the province, our data suggest there are still some key problems and emerging issues. Much like the rest of Atlantic Canada, increases in the cost of housing and groceries are much higher than the general rate of inflation—this really hurts low-income households. For example, rent increased by 11 per cent in the Eastern and Central regions, and 8 per cent in Western and the Labrador-Northern Peninsula regions (where it was already notably high). Food costs are up by 5.5 per cent in Western and 5 per cent in Labrador-Northern Peninsula. Table 10 shows these percentage changes. Note that shelter costs include rent, internet, utilities and content insurance.

The only budget items with significant reductions were for clothes and footwear. The reference household budget increased considerably this year across the province—inflation is still having an impact, and inflationary pressures are clearly greater on necessities for low-income households like groceries and shelter. Household costs, on average, went up by about 4 per cent this year, straining an already difficult situation.

However, there is some good news for low-income households. Government transfers increased considerably. The Canada Child Benefit went up, and the Canada Carbon Rebate has a big impact on low-income households. Depending on where you live, our reference household receives about $1400 a year from the Canada Carbon Rebate alone. This has a big positive impact on the ability of low-income households to cover continuing cost-of-living increases.

Our reference household also benefits from federal and provincial income tax changes this year. Federally, the increase in the basic personal exemption and the adjustments to tax bracket floors has a small redistributive impact to the benefit of low-income households. Provincially, the inflation-driven shift of tax brackets upwards also has a small positive effect.

When the impact of tax and transfer changes are combined, our reference household is left with considerably more after-tax income. In Central, for example, this means an additional $2500 in 2024. These changes dull the impact of inflationary pressures on household budgets this year, reducing the growth in the required living wage.

This is an important point and something we emphasized in last year's Living Wage Report for Newfoundland and Labrador:[15] Governments can do more to help these households. There are many paths to reducing the gap between what people earn and what they need to earn to make ends meet.

Unfortunately, the problem is that governments aren't doing enough. Some of the changes that have helped in the province are essentially "one-time only," and the required living wage still went up. Worryingly, based on current trends in inflation, the living wage will increase considerably more next year.

Addressing the gap between what people earn and what they need to earn requires far more sustained effort.

There are several key takeaways from this year's data for the province:

1) While increased transfers and tax treatment of low-income households in the province helped to blunt the cost of living increases this year—basically covering about half of the impact of inflation - there are still huge problems with federal and provincial programs designed to either reduce poverty or increase economic equality. Because the required living wage has grown so much, our reference case households do not qualify for a range of supports to reduce the cost of living.

   Provincially, our reference household does not qualify for the Newfoundland and Labrador Child Benefit. Most residents do not have access to affordable public transit, which helps manage transportation costs in other parts of Canada, and education and tuition costs have increased considerably. The provincial government has a great deal of work to do to address these issues.

   Federally, the reference household does not qualify for the full benefit from the Canada Child Benefit (CCB) or any of the Canada Worker Benefit as they make too much money – something we focused on last year – many residents feel that they get punished for trying to move out of the lowest levels of poverty.

   Access to affordable child care is still extremely problematic - Child Care Now NL's work on this topic highlights the state of the problem.[17] The impact of the federal Dental Care Plan and Pharmacare programs are unclear. If the federal government were to fully fund these programs to ensure that low-income working households could access them across the province, this would have a big impact on cost-of-living challenges.

2) Much like in the rest of Atlantic Canada, housing costs are a major problem. They continue to go up at rates that low-income households just can't manage. While much government action on housing is focused on home ownership, those measures don't do much for low-income households. Decades of neglect in supporting subsidized low-income rental housing have left the province in a poor position to manage the current crisis. While the province needs to "build more homes" it needs to build more affordable housing, especially non-profit and social housing.

3) Labrador-Northern Peninsula, as we explored in last year's report[17] is a unique challenge in the province. Costs of living are high there – comparable to many urban areas of the country. While increased government transfers this year have temporarily slowed the impact of inflation in the region, more needs to be done to address household costs in the region.

Explaining the 2024 Living Wage Rates for Prince Edward Island

Living wage rates have not been calculated for Prince Edward Island in some time. This means we lack comparative data, but the trends in the province are similar to those elsewhere.

The Prince Edward Island living wage rates are regional and not strictly rates for the communities of Charlottetown and Summerside. The Charlottetown wage includes the entire census area, while the Summerside wage represents the rest of Prince Edward Island, including the more rural areas. Summerside is a more populated community than many smaller, more rural areas, but data availability prevents us from calculating a smaller regional wage. Both regional wages are then

Table 11: PEI Living Wages, 2024

Region	Rates 2024
Charlottetown	$23.30
Summerside	$22.20
Provincial weighted average: $22.76	

weighted according to the Census 2021 population to arrive at a provincial-weighted average. Regional rates allow for a more extensive geographic coverage than specific community rates and better capture the reality of people's lives; people might have to work in one community, use child care in another, and live in yet another. The living wage calculations are regional to better capture the reality and differences between areas depending on the availability of products and services, and the costs of essentials including apartments, food, transportation, internet, and clothing. For example, the more rural wages often capture higher transportation costs as people live and work further from amenities, while more urban rates often highlight higher housing costs.

These wages are calculated first and foremost to encourage employers to pay their employees a living wage. Therefore, we encourage employers with employees in Charlottetown to use the higher wage. The provincial wage provides an important comparator to the provincial minimum wage.

Prince Edward Island Living Wage Costs

Table 12 provides the monthly expense amounts for both regions. Appendix C explains in detail what is included in these budget items and what data sources are used to determine the amounts. The primary sources of data are Statistics Canada and the Market Basket Measure for food, clothing, transportation, household expenses, and social inclusion. The rental data is from the Canadian Mortgage and Housing Corporation.

The top two most expensive budget items for the two regions (see Table 12), like for all regions across all three provinces are shelter and food. Rental costs and food comprise significant portions of the budgets, with shelter taking up 27 per cent of Charlottetown's budget and 25 per cent of Summerside's budget, while food is 22 per cent.

As with the other provinces, the most significant budget item is housing costs, but it is important to underline the lack of affordable options. Comparing Charlottetown's 2024 budget allocation for shelter to the 2020 amount (the last available data) shows that rent has increased by 17 per cent. The CMHC rental survey report for Prince Edward Island,[18] shows a 0.5 per cent vacancy rent for Charlottetown, the lowest amongst any community across the three provinces. The vacancy rate for Prince Edward Island is 1.1 per cent, with Summerside's estimated at 4.2 per cent. It is important to note that a significant portion of this data must be used with caution – there are data gaps in CMHC's work. As we note in the recommendations section, more provincial and local data is needed on many of these

Table 12: PEI 2024 Living Wage Monthly Family Expenses		
Item	**Charlottetown**	**Summerside**
Food	$1,440.90	$1,440.90
Clothing and Footwear	$180.66	$180.66
Shelter	$1,789.47	$1,629.21
Transportation	$395.45	$566.34
Child Care	$993.29	$814.58
Health Care	$210.62	$210.62
Contingency/ Emergency	$271.83	$259.00
Parent Education	$94.33	$94.33
Household Expenses	$731.09	$731.09
Social Inclusion	$487.39	$487.39
Total	$6,595.04	$6,414.13

budgetary items, including rental and local food data.

As the second most expensive item, the food cost data is drawn from the Market Basket Measure, which shows no differences between rural Prince Edward Island and Charlottetown. In 2013, a local food costs survey was done by independent researchers from the University of Prince Edward Island, but this was a pilot.[19] The food costs are higher than in NS, but lower than in NL. As seen in Table 13, food costs comprise 22 per cent of the living wage budget each month.

We have used less expensive internet for the Charlottetown area, but not for the more rural areas of the province. As we discuss in the recommendations, more needs to be done to ensure a standard of fast, reliable internet is available across all parts of these provinces. In Newfoundland and Labrador, too many communities within the regions cannot access the more affordable internet options yet, for us to justify using those lower amounts in our calculations there.

The Prince Edward Island government is also commended for its investments in making public transit and inter-regional transportation more affordable and more available, which leaves Prince Edward Island regions with the lowest amounts for transportation in their living wage budgets.[20] The Charlottetown transportation is a weighted average of transit and private car usage based on the MBM amounts, recognizing that there is still a need to expand bus service outside of the main corridors.[21] The transportation costs in the Summerside and more rural regional living wage has a higher amount allocated for travel using a vehicle, but also includes interregional bus costs, and taxi to enable the family to get to child care, work, and to college classes, as well as access essential services.

Child care on Prince Edward Island

Child care is the third most expensive cost in this household budget. Child care includes the cost of licensed, regulated child care for the toddler (aged two) and the care needed for the seven-year-old when they are not in school (before and after school, professional development days, March break, holiday break and summer break). The Prince Edward Island government is to be commended for the funding that it has invested and for entering into the bilateral agreement with the federal government,[22] which has invested even more significantly in this sector. These investments have helped reduce child care costs for families accessing the licensed, regulated care.

While Prince Edward Island has done more than other provinces to expand child care, many gaps and risks are still built into the system. Prince Edward Island has the fewest child care "deserts" in Canada (only 4 per cent of children in one area of the province live in such a desert, defined as a community where there are three or more children for each available space).[23] There are still many communities that lack the coverage necessary. The highest coverage is in downtown/Southeast Charlottetown with spaces for 93 per cent of children. Prince County and Montague have coverage rates of 38 per cent.[24] The planned coverage rate for Prince Edward Island is 59 per cent, but this is much lower than the labour force participation rates would suggest is needed, with 85.8 per cent of mothers with children under the age of five in the workforce and 85.5 per cent of mothers in the labour force who have children between the ages of 6-12 (in 2021).[25] The patchwork of programs, with pre-kindergarten being part-time, and the lack of a seamless, planned, non-profit, public system, is not one that parents can easily rely upon or afford.

For families unable to access the designated Early Years Centres (EYC), which are required to set daily fees, there are no set fees for non-Early Years Centres and homes. As of October 2022, the maximum fee in the more publicly managed EYC system was further reduced to $20/day. The fees in the living wage budget do not reflect the set fees but rather what is being charged in the market in 2024 for the school-aged child and based on 2021 toddler fees for Charlottetown.[26]

The other risk in the patchwork of child care programs on Prince Edward Island is that the province also has one of the country's highest for-profit provisions of child care at 72 per cent.[27] For-profit provision brings uncertainty for parents and educators, because like any other business, the owner can close-up shop without any notice. Owners can also sell their businesses, with the worst-case scenario being out-of-province or even international conglomerates increasingly interested in purchasing, especially given public funding available to subsidize profits. ECE wages for a good portion of the workforce are also below a living wage, with everyone with less than level 2, three years of experience ($22.41 is the hourly wage on the 2023 wage grid), earning less than $22.76 as the Prince Edward Island living wage for 2024.[28]

The child care subsidy is also not considered in our living wage households because the adjusted net income is higher than the phase-out income of the subsidy of $59,100 for a family of four.[29] Even if the households could get access, the subsidy would not be included in the calculations because the policy is unnecessarily restrictive, requiring minimal assets and liquidation of assets otherwise), and moreover, requiring parents to be working or in school or somehow fulfilling the list of requirements that privilege access to those children they deem worthy.[30] Child care should be made available to all children based on family decisions. Child care and early learning should be treated like public education (kindergarten to grade twelve), as a universal right that benefits us all, especially the children, no matter the status of their parents. This subsidy program has built-in punitive barriers to accessing it.

Table 13: PEI 2024 Monthly Family Expenses as a Portion of the Budget

Item	Charlottetown	Summerside
Food	22%	22%
Clothing and Footwear	3%	3%
Shelter	27%	25%
Transportation	6%	9%
Child Care	15%	13%
Health Care	3%	3%
Contingency/ Emergency	4%	4%
Parent Education	1%	1%
Household Expenses	11%	11%
Social Inclusion	7%	8%
Total	100%	100%

Comparing Charlottetown 2020 to 2024

While it is difficult to make a straightforward comparison to the living wage rate released in 2020 for Charlottetown, some trends can be noted, as seen in Table 14. Family expenses increased by 17 per cent, but the wage increased by 21 per cent, with the higher transfers not making up for the higher expenses and increases in taxes and payroll premiums. The largest percentage increase in costs was for food (34 per cent) and rent (17 per cent).

Table 14: Charlottetown Living Wage, Percentage Change, 2020 vs 2024	
Total Annual Income from Employment	21%
- EI, CPP, Fed. and Prov. Taxes	41%
Equals Family Take Home Pay	17%
+ CCB, GST, PEISTC	18%
Equals Total Disposable Family Income	17%
- Family Expenses	17%

Like in the other two provinces, the income eligibility for provincial income support programs phase-out at much too low incomes. For example, the living wage households do not qualify for the Prince Edward Island Sales Tax Credit because their incomes are too high. The Prince Edward Island government just announced a new child benefit, which "will be an income-tested program for families with a net income under $80,000, who'll receive up to $30 per month per child."[31] The living wage calculations in 2025 will determine the impact of this new transfer, which will undoubtedly help some families. It is not likely to have a very significant effect, given that the adjusted living wage household incomes this year are just under $72,000 and $68,000, and given how small the full amount is per child.

While this is the first province-wide assessment of living wages, which complicates comparison, the takeaways are similar to the rest of Atlantic Canada. The living wage required to help households keep their heads above water has increased considerably. Housing and food costs, in particular, are hitting low-income households hard, and there is a lack of programs that target the challenges these households face. While the government has done some good work around public transportation and child care, more remains to be done.

Policy Recommendations for Atlantic Canada: Supporting Working People

Wages and Working Conditions

First and foremost, this report calls for employers to pay a living wage. All 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. 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. 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. Moreover, governments must ensure that grant agreements with non-profit service providers are sufficient to enable them to pay their employees a living wage.

Recommendations:

- All employers should pay a living wage
- All levels of government ensure that all their direct and contract employees are paid a living wage, and paying a living wage should be included as a provision for all public procurement and grants

Private employers must also recognize that the more generous government programs, services, and income transfers are, the less 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.

Raising the Minimum Wage

Recommendation:

- Provincial governments should plan to increase the minimum wage to $20 as soon as possible.

As CCPA-NS has noted in recent reports,[33] workers in the Atlantic provinces bring home some of the lowest wages in the country and face a large gap between what they earn and what they need to earn to afford basic expenses. This "living wage gap" has increased again this year due to the living wage increases. One-third of Atlantic Canada's workers make less than $20 an hour, and minimum wages in the region range from $15.20 to $15.60 an hour.

Minimum wages have historically been too low to allow workers to meet the basic cost of living, which is made worse by recent inflation. For most provinces, minimum wages peaked in the late 1970s and stagnated for decades. A significant increase in the minimum wage is a crucial response to the living wage gap.

As was made clear in the Atlantic low-wage worker report:[34]

- Businesses always oppose minimum wage increases claiming they simply "increase inflation" and lead to "job losses". Since the 1990s, real-world evidence—not theoretical modeling or anecdotal stories—has shown that even significant increases in the minimum wage have little to no effect on job loss.[35]
- A recent analysis of the impacts of a significant minimum wage increase found employment grew even in sectors known for low wages and precarious work; overall unemployment fell, and wages rose, with significant gains for racialized workers in particular.[36]
- As for inflation, businesses only transfer a fraction of the increase in labour costs to higher prices; the increase largely depends on demand and supply, not just a simple cause-and-effect relationship. Broader macroeconomic factors overwhelmingly determine costs and employment levels.

The fact is that raising the minimum wage is a key action to reduce income inequality and gender and racial inequalities. We cannot underestimate the positive impacts of providing workers with a living wage and standards on their health and ability to bring their best to the workplace—nor can we underestimate the negative impacts of a low-wage economy on government revenue and expenses and on our society.[37]

In a recent submission to a review of minimum wage by Newfoundland and Labrador's provincial government, CCPA-NS recommended a $20 minimum wage, because the existing "base amount of the current minimum wage does not sufficiently reflect the cost of living as captured by the living wage calculations.[38]

A $20 minimum wage would be an important market reset to the base rate, narrowing the gap between minimum and living wages.

Improve Working Conditions

Living wages are only part of creating decent working conditions. Governments must better protect and support workers' fundamental rights to organize and have input into their working conditions, improving productivity while making workplaces safer and healthier. Calculating a living wage is not meant to displace the collective bargaining process in any way. The living wage calculations could be a point of evidence for collective bargaining.

An exhaustive recent report prepared for the Government of Newfoundland and Labrador on why provinces are struggling to find nurses and health care workers, argues that the key solution is to pay those workers more, provide better working conditions and treat them with respect.[39] This is a broad problem that the labour movement has been trying to address for years–fighting against workers' rights has been counterproductive.

No worker should have to go to work sick because they risk losing wages if they stay at home - minimally, workers deserve ten paid sick days, but this is the reality for many people.[40] With such draconian leave provisions, parents also struggle to take care of sick children. Workers deserve more coverage for statutory holidays and additional paid vacation and leave to cover personal time.[41]

It takes a minimum wage worker over 15 years at one employer to earn the right to a third mandatory vacation week.

Provincial governments in Atlantic Canada should extend labour standards to all workers currently exempt and proactively enforce them. They should also seek to remove barriers to unionization. Modernizing labour standards would ensure that workers are safe and healthy and able to be as productive as possible by supporting them to bring their best to work. The provincial governments must also strengthen pay equity, extend it to cover the private sector, not just the public sector, and enact pay transparency legislation.[42]

Recommendations:

Provincial governments must strengthen labour standards to better protect workers' health, safety, and work-life balance and proactively enforce these standards. These governments should also seek to remove barriers to unionization to improve workers' say over their conditions.

Government Taxes and Transfers

Governments need to do more to help low-income working households by using various measures. Transfers designed, in theory, to help low-income people are not reaching real households.

For example, the Canada Child Benefit (CCB) has been undoubtedly important for households with children. The maximum available benefit from the CCB is $7,787 per year for each eligible child under the age of 6 and $6,570 per year ($547.50 per month) for each eligible child aged 6 to 17 in 2024-25.[43] This year's adjustment for inflation of the CCB was significant because the high inflation in 2022, saw the rates in 2023 increase by 6.3 per cent for the 2023-24 rates and 4.7 per cent for the 2024-25 rates.

However, the actual allowable benefit is reduced when the adjusted family net income goes over $36,502[44] which is the case for our reference household. This threshold is too low. It undermines the purpose of the CCB and the federal government should adjust it.

Provincially, while Newfoundland and Labrador has introduced a child benefit, Prince Edward Island will introduce one in 2025, and Nova Scotia already has one; the income cut-offs are too low to support families earning a living wage and, indeed, are too low to support all those families living below the poverty line. Even if these households could get access, the additional income support is not enough to make a significant difference. And the base amount needs to be adjusted for inflation annually. As it stands these programs do little to help real, low-income working families.

There is little support for households without children. In theory, the Canada Workers Benefit could help working single adults, but most low-income people working full-time just don't qualify—the threshold is too low. None of the households get access to the GST credit, either.

The one transfer that made a difference this year was the Canada Carbon Rebate. While politically unpopular, it helps low-income households deal with cost-of-living increases. In our calculation, the carbon rebate amounts per region draw from the provincial amounts for 2023-24 and 2024-25 (April 2023 to April 2024),[45] with lower amounts starting in April 2024 because of the temporary pause of the carbon tax on home heating oil for Nova Scotia, Newfoundland and Labrador and Prince Edward Island, effective November 2023.[46] Also, the carbon rebate rural supplement applies to all regions in Nova Scotia, Newfoundland and Labrador and Prince Edward Island, except for the Halifax and St. John's census areas.[47] This rural supplement provided an additional 10 per cent on the rebate for 2023-24, and starting April 2, 2024, it was an additional 20 per cent. Because the rebate is universal and not subject to claw back as incomes rise, it has a large positive effect for these households.

Similar issues exist with the tax system. We need a more progressive income and wealth taxation system to ensure sufficient government revenue to support public programs.[48] We should also ensure that our tax system is responsive to the reality of what income levels are needed to afford essentials and thus not penalize low—and middle-waged workers by introducing more tax brackets, for example.

A more redistributive tax system helps households below the living wage by increasing after-tax household income. This year, many households benefited from small changes in the tax system, which illustrates that key point: progressivity helps. Federal and provincial governments could do much more to use this tool to combat inequality and reduce the gap between what people earn and what they need to earn.

For example, even this year, the small benefits from changes in the tax system were partially wiped out by increases in Employment Insurance and Canada Pension Plan (CPP) contributions.[49] There are many complicated arguments about the challenges facing the CPP. Retirees are also facing inflation, but there are equity issues with placing the burden of increased pension costs on low-income workers in the current economy.

It is also important to point out that while politically popular, calls for across-the-board "lowering" or "axing" taxes are a poor way to address the living wage problem. It drains revenue needed for public services, and the benefits of those cuts are not targeted at people who really need them. While many things could be done to make the tax system fairer, from the perspective of the living wage gap, measures that target low-income households through enhanced progressivity or using specific transfers could help considerably.

Recommendations:

- Governments should address the eligibility thresholds for measures designed to combat poverty and inequality and raise the cut-off and claw back levels, taking into consideration the annual living wage incomes
- Governments should also improve the progressivity of taxation systems

Public Services

Housing

Shelter costs, which include rent and utilities in our calculations, are the most expensive items in the living wage calculations and make up the most significant portion of the living wage budgets across the Atlantic region. The cost of housing has become a crisis requiring much greater attention—it is the single biggest driver of increases in the living wage.

Support for affordable housing has been neglected across Atlantic Canada for a long time, as policy-makers have comfortably assumed there was a "cost of living advantage" in the region. Much of the response to the current situation seems to rely on hopes that federal government initiatives, which tend to focus heavily on propping up homeownership, will address the issue. However, action on housing requires cooperation across all levels of government – and crucially, it needs to focus far more on supporting the construction of affordable rental housing – public, non-market housing is vital to damping inflation in housing costs. Governments also need to explore the range of options commonly used to limit the frequency and level of rent increases. Where such systems exist in Atlantic Canada (Nova Scotia), they aren't currently designed to work effectively.[50]

Recommendations:

- Invest in rental subsidy support as a critical immediate policy that can help renters who have to spend more than 30 per cent of their income on housing.
- Institute vacancy control that caps the annual increases for a unit to once every 12 months.[51]
- Use legislative changes and funding to support tenants' organizing efforts while ensuring landlords are licensed and proactive enforcement of tenants' rights prevents renovictions and tenant displacement.
- Substantially increase the funding of affordable housing, which must be directed to the public and community (non-profit and co-operative) housing sectors, with a plan that has targets to eliminate homelessness and core housing needs.[52]

Child Care

The third most expensive item in all budgets across the region is child care. 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 across the Atlantic region, most severely in Newfoundland and Labrador. In some places, people just can't get child care.

Child care costs included in the reference household budget do not reflect the deduction for licensed child care in these provinces. While Prince Edward Island has the best coverage, there are still issues access the most affordable options, as outlined in that section of the report. In Nova Scotia, families with access to licensed, regulated child care have received a reduction of 50 per cent of average 2019 fees, which came into effect on December 31, 2022 (the first 25 per cent reduction came into effect on April 1, 2022).[53] But, unfortunately, at least 52 per cent of young children in Nova Scotia do not have access to licensed child care spaces, with many families in Nova Scotia (47 per cent) living in child care "deserts" (where the majority of children can't get a licensed space).[54]

Similarly, as we identified in last year's living wage report for Newfoundland and Labrador, most people cannot access affordable 10-a-day child care. While the government has made efforts to recruit more early childhood educators (ECEs) and suggested more plans for supporting licensed child care facilities, the needle isn't moving. Ensuring all families could access affordable child care remains one of the most tangible things that could be done to reduce the required living wage.

In general, across all three provinces, many communities also do not effectively offer care for the seven-year-old child in our reference household outside the regular school day. In collecting the data for this cost in the living wage budget, we found that only some communities have before-school care, and many communities have few options for after-school care to bridge the gap between school and end of the work day. Many communities have very little available to cover Professional Development (PD) days, and outside of more urban areas, most have limited options for March break and summer holidays. And, the options that are available are becoming increasingly expensive.

The federal-provincial bilateral agreements, the significant federal investment ($30 billion), and provincial investment are all to be applauded. The reduction in costs is significant for families who get access to the reduced fees. The 50 per cent reduction in fees in licensed spaces is important and bringing these fees to an average of $10 a day by 2026 will provide significant savings to families from estimates of an average of as much as $6,300 in Newfoundland and Labrador, $6,000 in Nova Scotia, $4,170 in Prince Edward Island if governments "get there".[55]

Governments must commit to sustained investment to expand the availability of quality licensed and regulated, non-profit universal care in communities across all provinces. Quebec implemented a universal program back in the late 1990s, and researchers are still providing evidence of the tremendous impact of this program. We know, for example, that for every dollar invested in early childhood education, the broader economy receives between $1.50 and $2.80 in return.[56] This is an economic "winner" for the region.

Importantly, we can't have more spaces without more Early Childhood Educators, and we risk reducing quality if we don't ensure that they are properly supported, financially in terms of income, but also pensions and health benefits—retaining those we have. In terms of recruitment and training, we need to ensure that we are bolstering public postsecondary options and not 'streamlining' training (by using private colleges), putting a much heavier supervisory load on educators already facing short staffing. Investment in expansion must put educators' working and learning conditions at the forefront.

Recommendations:

All governments must continue and intensify efforts to solve the child care problem. More sustained, long-term investment is needed to ensure families can access quality licensed and regulated, non-profit universal care in communities across all provinces and regions. More investment is needed to retain current ECE workers and recruit new ones with publicly funded wage grids that guarantee decent living wages and benefits for all early childhood educators

Health Care

The living wage 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 all three provinces. 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 Canada Dental Benefit is not a universal program for the entire household and thus was not included in our calculations. A universal dental care program would help lessen out-of-pocket expenses and be the most cost-efficient while addressing inequities in access for all.[57] How current initiatives unfold could have a positive impact on household medical costs.

Similarly, pharmacare initiatives are also important. The federal government's limited investment in a partial pharmacare plan (covering contraception and diabetes treatments), illustrates that helping low-income people with drug costs is a good idea – but the scope is simply too narrow. While some provinces also have limited pharmacare options for very low-income populations, these programs don't do much for most households below the living wage—they just don't qualify. Essentially, government programs in pharmacare are a simple, fully funded universal system would be better, costing low-income households less and providing better benefits.

Dental and pharmacare programs are conceptually what governments should be doing to respond to the living wage problem, but governments need to fund them and get those benefits into real houses more quickly.

Canadians know what Medicare does for them, and we know that expanding efficient universal health care is one way to reduce the cost of living.

Recommendations:

- Stop privatizing health care and end the patchwork that only builds onto the existing market system.
- Expand universal public health care to cover full free access to dental care, prescription drugs, mental health, eye care, hearing aids, assistive devices/products, and harm reduction support for substance use disorders and drug use.

Post-secondary education

Post-secondary education is vital to helping people move out of lower-income employment, and employers and governments are constantly concerned about skills shortages, but "up-front" costs (tuition, in particular) have increased, reducing access across the region. This is a poor strategy. We know that affordable public education has been a key part of Canada's economic strategy for decades – it's an economic ladder, and it's not clear why governments want to kick that ladder out from under young people.

Recommendations:

- Remove barriers to post-secondary education.
- Reduce or eliminate tuition fees and encourage the development of part-time program options that respond to current challenges for workers.

Cost of Living Measures

As this report highlights, inflation is still a major problem in the region. Price increases are highest on things households cannot avoid. While governments talk a great deal about wanting to combat this type of inflation, little has been done–and there are options to consider.

Take the cost of groceries, for example. Food insecurity is the inadequate or insecure access to food due to financial constraints. Evidence shows that "low-income status increases the risk of food insecurity and makes affording housing a challenge. In fact, food and housing insecurities are interconnected; those living in unaffordable housing often compromise their food purchasing."[58] Generally, rates of food insecurity have been higher in Atlantic Canada than in other parts of the country and markedly high in Newfoundland and Labrador.

The main way to address food insecurity is to address income insecurity using the solutions we have outlined above. School food programs should be available to all and should include community benefits for local producers, distributors, and makers, as critical to children's learning through funding for the public education system, just as is provided at child care centres. Support for a broader "food security strategy" is needed to get at the root causes of food insecurity.[59] This strategy should have funding to encourage more local food production to reduce the dependency on expensive imports by the large grocery chains, which could help address affordability and accessibility. Governments could do more than just talk about "greedflation". Canada, and Atlantic Canada specifically, does not have a competitive grocery market. Every Canadian who goes to the grocery store has reason to question whether they are getting a fair deal.

There are similar cost challenges around other vital services. Households cannot participate in the economy or society without internet and phone services. Canadians pay some of the highest costs in the world for these

Recommendations:

- Invest in supporting local, sustainable, affordable food production and distribution, while addressing food insecurity by improving income security. And, use the tools available to government to combat anti-competitive practices and price gouging.
- Tackle the digital divide by expanding programs that support low-income households' access to affordable internet and phone services. Take steps to ensure that household costs for these services are fair and reasonable.

services. Much like the situation with groceries, governments could do more to reduce those prices by using their regulatory power. Indeed, governments know this is a problem and they know that limited options for alternative services in some regions need to be addressed, but the response is a patchwork. For example, the federal "Connecting Families Benefit" offers families who receive the maximum Canada Child Benefit to cover high internet costs.[60] However, as noted above, many households below the living wage do not qualify for the maximum benefit. Governments know this is a problem, but not much is done to bring these costs down.

Evidence-based Decisions

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 governments could address. Provinces could undertake more provincial data collection and request oversampling for some Statistics Canada data, thus providing more and better data for smaller communities and allowing for an intersectional analysis disaggregating data by geography, gender, race, and immigration status.

One example of needed data is information on rent, which is inconsistently available across the Atlantic region except for 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).[61]

Recommendation:

Invest to support more provincial, local, and regional research that makes more robust, disaggregated, and timely data on the costs of essentials available to inform policy decisions.

Newfoundland and Labrador has developed its own Market Basket Measure that better captures that province's local and regional realities, but it relies heavily on the Census. In some provinces, the dietician's association does regular collection of food costing, data that is then used in calculating the living wage.[62] The Prince Edward Island researchers who did the food costing in 2013 as a pilot concluded that "the cost of the PEI Nutritious Food Basket should be monitored annually by the provincial government, using standardized and valid methods. Annual reports should be made available to the public."[63] Participatory food costing was supported for many years in Nova Scotia, but public funding ceased.

Conclusion

While living wage rates across the region increased more moderately this year, inflation continues to drive minimum household costs up.

As noted above, inflation in housing and food costs would have expanded the "living wage gap" even further than it has this year had it not been for some of the broad changes in taxation and transfers; but more needs to be done. The living wage rate is now approaching the median for wages—far too many people are below this line.

The bottom line is that we know that rapidly increasing housing costs are a key challenge for low-income working households. Governments have done very little for decades to address the need for affordable housing. Federal policies disproportionately focus on home ownership, a goal that our reference household would not be able to achieve. All levels of government need to recognize that housing costs are literally pricing low-income workers out of the community—that's a social problem and a serious economic problem in a region increasingly struggling with labour shortages. Governments can do more to help these households. There are many paths to reducing the gap between what people earn and what they need to earn to make ends meet.

Employers also have a responsibility here as well, and that goes for public, private, large and small ones. No public employer should be responsible for creating working conditions that do not allow for a decent standard of living.

Business groups work to keep wages down—paying people less is always an easy way to deal with economic challenges. This makes it harder for people to make ends meet. Those same groups also oppose government investments (for example in housing and child care) that would help their workers make ends meet. Our labour market seems trapped in a model that relies on there being a big gap between what people earn and what they need to earn to keep a roof over their headsand food on their table. The result is that people are struggling and something has to give.

This report has tried to diagnose what is going on for workers in low-income households in Atlantic Canada, what is happening with their real costs of living, and we have offered a suite of suggestions about what employers and governments should be doing differently. The gap between wages and costs exists, and governments must tackle it.

Addressing the gap between what people earn and what they need to earn, requires far more sustained effort.

Appendix A: Newfoundland and Labrador Household Expenses for 2024

The regions for Newfoundland and Labrador are as follows:

1) **Eastern:** Including the Avalon, Burin and Bonavista Peninsulas.
2) **Central:** Including the communities of Fogo Island, Gander, Grand Falls-Windsor, the south coast and the Notre Dame Bay region.
3) **Western:** Stretching from Port aux Basques southeast to Francois, northwest to Bartlett's Harbour, and on the eastern boundary north to Jackson's Arm.
4) **Labrador-Northern Peninsula:** Including all of Labrador and the Northern Peninsula.

Expense sources and explanations

Food: Costs are drawn from the Newfoundland Labrador Market Basket Measure (NLMBM) using the food component's weighted average for regions for 2023, the most recent data.[64] The 2023 Newfoundland and Labrador's Nutritious Food Basket (NLNFB) comprises 61 foods from the 2019 Canada's Food Guide. The prices of specific amounts of these foods, combined with the nutrient needs of individuals and families, determine the basket's cost. The NLMBM does not cover additional costs for special dietary needs, cultural or other food preferences, or eating out. To arrive at 2024 costs, the 2023 NLMBM highest food costs for each living wage region are adjusted for inflation using the average Consumer Price Index (CPI) index for "food" for Newfoundland and Labrador for the first half of 2024 (January to June).

Clothing and Footwear: Clothing and footwear costs are drawn from the national MBM for Newfoundland and Labrador and cover the MBM's family cost of clothes and footwear for school, work, and play, including replacement costs for growth and wear. The 2023 MBM clothing costs are adjusted for inflation using Newfoundland and Labrador's average CPI index for "clothing and footwear" for the first half of 2024.

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

The four regions' rental rates represent the community's costs within the geographic region with the highest calculated median rent. Most living wage calculations in Canada use CMHC annual rental survey data. The smaller the community, the less likely that CMHC data available. In the case of Newfoundland and Labrador, the only available CMHC data are for Gander, Grand Falls-Windsor, and St. John's.[65] The rental rates for all regions except Eastern (St. John's CMHC data is used), is drawn from the Canadian Rental Housing Index data based on 2021 census data. The rental amounts are then adjusted for inflation using the overall average rental accommodation for the Newfoundland and Labrador CPI for the first half of 2024 (January to June) to arrive at 2024 rental cost amounts.

Tenant Insurance costs are based on quotes for various addresses within each region to provide insurance coverage of $30,000 in contents. The median quote was used.

Utilities costs for 2024 are based on the median amount spent on utilities (i.e., water, fuel and electricity) by Newfoundland and Labrador couples with two children, as reported in the 2019 Survey of Household 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 2024.

Internet cost is based on a survey of the least expensive residential high-speed internet plans 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. The budget also covers the modem cost, installation fees and taxes as applicable. This service is necessary for ensuring families can work, play, and do school from home. The level of service (the speeds and data access) also reflects the federal government's target minimum plan for all Canadians aimed at closing the digital divide.[66]

Transportation: This budget item is calculated to cover transportation for daily needs, including shopping, work, getting kids to child care, and attending college. The included costs are drawn from the NLMBM, which captures the significant differences between those living on the Eastern region and those living in Labrador and those in communities that may be coastal, rural, or remote. The regional transportation costs use the weighted averages for the (old) health regions within the geographic boundaries drawn for the four living wage rates (Eastern; Western, Central and Northern). The budget may include maintaining a second-hand car or monthly bus passes (only for St. John's). Based on the 2016 Census work on commuting habits, some communities also have coverage for ferry trips. Northern Labrador communities include costs to cover air travel plus cab fees to service centres. Mud Lake residents are assumed to use snowmobiles and boats for transportation.[67] The NLMBM 2020 transportation costs for these regions are adjusted for inflation using the Newfoundland and Labrador average CPI index for “transportation” for January to June 2024.

Child Care: This covers the cost of 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 has additional fees for when the older child would need full-time care, such as during the March, summer and winter breaks, Professional Development/administrative days, and non-statutory holidays. The toddler’s average child care fees in St. John’s are from the CCPA’s annual report on child care fees for 2019 and are used as a proxy for all communities.[68] Unfortunately, given limited options for child care across the province, very few families can access licensed child care, and thus, the $ 10-a-day discounted care is not included in these calculations.

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 Newfoundland and Labrador. The family must still pay deductibles and the remaining costs after insurance, which are assumed to be covered under household expenses. The amount used province-wide is the 2024 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 cushion for emergencies can make a big difference in averting further problems.

Parent Education: Part-time education for one parent at the College of the North Atlantic is included in the budget. This expense covers the 2024 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. It covers a cell phone,[69] and money for toiletries and personal care (e.g., toilet paper, tissue paper, 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 per cent of the MBM’s “other” category and adjusting it for inflation Newfoundland and Labrador “all-items” average CPI for January to June 2024.

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.”[71] 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 per cent of the MBM’s “other” category using the 2024 MBM “other” amount adjusted for inflation using Newfoundland and Labrador all-items average CPI for January to June 2024.

Appendix B: Nova Scotia Household Expenses for 2024

The costs included in the living wage budget reflect prices in June of 2024. 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 2023 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 2024 to arrive at a 2024 amount. The MBM "other" necessities category is "meant to represent the costs of goods and services other than food, shelter, transportation, and clothing." We use the MBM "other" necessities category to allocate expense amounts for two budget items: household expenses (60 per cent of other necessities) and social inclusion (40 per cent of the MBM other necessities amount) for all communities. Other living wage budgetary items are drawn from local surveys of costs, depending on the category and as explained below.

There were no methodological changes made this year. The only change to the budget items was to move internet to add it to household expense from the shelter budget line.

The living wage budget costs and data used for calculating the reference family's expenses are as follows:

Food: Statistics Canada bases the MBM (2018 base) food costs for the items in the 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.[73] The 2023 MBM food costs are adjusted for inflation using the average CPI index for "food" for Nova Scotia for the first half of 2024.

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 2023 MBM clothing costs are adjusted for inflation using the average monthly CPI index for “clothing and footwear” for Nova Scotia for the first half of 2024.

Shelter: The shelter amount includes renting a 3-bedroom accommodation, the cost of basic tenant contents insurance, and utilities (water, fuel, electricity).

- **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 2023 for Halifax Cape Breton and Northern rates.[74] The regional rental rates represent the costs in the community with the highest calculated expenses as determined in Summer 2021 when we tested these. 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 Nova Scotia CPI for the first half of 2024 (January to June).
- **Tenant Insurance:** We obtained several quotes for the least expensive insurance for various addresses within the region for coverage of $30,000 in contents. The median quote for these addresses was used.
- **Utilities:** The data for the 2024 calculation is based on data on the median amount spent on utilities (i.e., water, fuel and electricity for their principal accommodation) by Nova Scotia 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 and adjusted for inflation using average CPI for “water, fuel and electricity” for January to June 2024. This was also used in last year’s calculation.

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 the transit system available. With two parents working, two kids needing to get to child care and school, and one 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 for communities of between 3000-90000 communities, 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).[75] The MBM 2023 transportation costs for these communities are adjusted for inflation using the Nova Scotia average CPI index for "transportation" for January to June 2024. The other regional rates use the MBM transportation costs for rural communities, which is the cost for private transportation only, and then adjusted for inflation using the Nova Scotia CPI for "Operation of passenger Vehicles" for 2024 (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 Nova Scotia Community College) were collected in June 2024.

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 toddler's average child care fees in Halifax are from the CCPA's annual report on child care fees for 2021.[76] Toddler fees for the other regions and the school-aged child are from our independent cost survey in 2021 and reflect median prices.[77] These amounts have not been adjusted recognizing that while some parents have access to licensed child care where fees have been reduced significantly, other parents must rely on private care, which is more expensive. The budget also includes the additional fees for when the older child Is not in school and would need full-time care, such as during the March, summer and winter breaks, Professional Development days, and non-statutory holidays. The child care calculations also assume the parents can cover some of the time for the seven-year-old given four weeks of parental vacation. The median cost for summer and March break camps, as well as PD days, is from a survey of options in communities in those regions (collected in June 2024).

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 costs after insurance, which are assumed to be covered under household expenses. The amount used province-wide is the 2024 cost of purchasing Blue Cross, assuming two adults who are 37 and two young dependents.

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 2024 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,[78] 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 per cent of the MBM's "other" category using the 2023 MBM "Other" category and adjusting it for inflation Nova Scotia all-items average CPI for January to June 2024. The cost of internet service is added to this budget line as it is considered essential. The amount 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 and not be based on promotional amounts.

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."[79] 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 per cent of the MBM's "other" category using the 2023 MBM "other" amount adjusted for inflation using Nova Scotia all-items average CPI for January to June 2024.

Appendix C: Prince Edward Island Household expenses for 2024

The costs included in the living wage budget reflect prices in June of 2024. 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 2023 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 Prince Edward Island for January to June 2024 to arrive at a 2024 amount. The MBM “other” necessities category is “meant to represent the costs of goods and services other than food, shelter, transportation, and clothing.”[80] We use the MBM “other” necessities category to allocate expense amounts for two budget items: household expenses (60 per cent of other necessities) and social inclusion (40 per cent of the MBM other necessities amount) for all communities. Other living wage budgetary items are drawn from local surveys of costs, depending on the category and as explained below.

The living wage budget costs and data used for calculating the reference family’s expenses are as follows:

Food: Statistics Canada bases the MBM (2018 base) food costs for the items in the 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. The 2023 MBM food costs are adjusted for inflation using the average CPI index for “food” for Prince Edward Island for the first half of 2024. The MBM food costs are the same across the province.

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 2023 MBM clothing costs are adjusted for inflation using the average monthly CPI index for “clothing and footwear” for Prince Edward Island for the first half of 2024. There is no variation in the cost of clothing and footwear across the province in the MBM.

Shelter: The shelter amount includes renting a 3-bedroom accommodation, the cost of basic tenant contents insurance, and utilities (water, fuel, electricity).

- **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 2023 for Charlottetown and the provincial rates.[81] The rental amounts are then adjusted for inflation using the overall rental accommodation for Prince Edward Island CPI for the first half of 2024 (January to June).
- **Tenant Insurance:** We obtained several quotes for the least expensive insurance for various addresses within the region for coverage of $30,000 in contents. The median quote for these addresses was used.
- **Utilities:** The data for the 2024 calculation is based on data on the median amount spent on utilities (i.e., water, fuel and electricity for their principal accommodation) by Prince Edward Island 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 and adjusted for inflation using average CPI for "water, fuel and electricity" for Prince Edward Island from January to June 2024.

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 the transit system available. With two parents working, two kids needing to get to child care and school, and one 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 Charlottetown use the MBM budget for Charlottetown, 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).[82] The MBM 2023 transportation costs for these communities are adjusted for inflation using the Prince Edward Island average CPI index for "transportation" for January to June 2024. The other regional rates use the MBM transportation costs for rural communities, which is the cost for private transportation only, and then adjusted for inflation for 2024 (January to June average). Added to the MBM transportation costs for these communities are a bus pass for the year for one adult and one child plus and 12 round trips in a taxi . The actual costs of buses and estimates of taxi rides (to Holland College) were collected in June 2024.

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 toddler's average child care fees in Charlottetown are from the CCPA's annual report on child care fees for 2021.[83] Toddler fees for the other regions and the school-aged child are from our independent cost survey in 2024 and reflect median prices. These amounts have not been adjusted recognizing that while some parents have access to licensed child care where fees have been reduced significantly, other parents must rely on private, unregulated care, which is more expensive. The budget also includes the additional fees for when the older child Is not in school and would need full-time care, such as during the March, summer and winter breaks, Professional Development days, and non-statutory holidays. The child care calculations also assume the parents can cover some of the time for the seven-year-old given four weeks of parental vacation. The median cost for summer and March break camps, as well as PD days, is from a survey of options in communities in those regions (collected in June 2024).

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. The family must still pay deductibles and the remaining costs after insurance, which are assumed to be covered under household expenses. The amount used province-wide is the 2024 cost of purchasing Blue Cross, assuming two adults who are 37 and two young dependents.

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 Holland College is within budget. This expense covers the 2024 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,[84] but would also be used for toiletries and personal care (e.g., toothbrush, toothpaste, deodorant, shampoo, menstrual products), furni¬ture, small kitchen appliances, or kitchen tools, household supplies (e.g., clingwrap, foil, cleaning supplies), bank fees and laundry costs. This expense represents 60 per cent of the MBM's "other" category using the 2023 MBM "Other" category and adjusting it for inflation Prince Edward Island all-items average CPI for January to June 2024. The cost of internet service is added to this budget line as it is considered essential. The amount 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 and not be based on promotional amounts.

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."[85] 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 per cent of the MBM's "other" category using the 2023 MBM "other" amount adjusted for inflation using Prince Edward Island all-items average CPI for January to June 2024.

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