

	2P2C				1P1C
	2016	2020	Change	%	2016
Winnipeg	\$14.54	\$16.15	\$1.61	11.1%	\$17.40
Brandon	\$14.55	\$14.19	-\$0.36	-2.5%	\$16.98
Thompson	\$15.28	\$14.27	-\$1.01	-6.6%	\$17.58

2020 Change %

\$21.20	\$3.80	21.8%
\$14.44	-\$2.54	-15.0%
\$14.93	-\$2.65	-15.1%

Summary results

WINNIPEG

Item	2P2C		Change	%	1P1C	
	2016 Annually	2020 Annually			2016 Annually	2020 Annually
Modified MBM						
Food	\$9,247.56	\$10,678.87	\$1,431.31	15.5%	\$4,579.78	\$5,606.41
Clothing and Footwear	\$1,931.12	\$2,083.50	\$152.38	7.9%	\$1,365.51	\$1,473.25
Shelter	\$16,217.55	\$18,933.56	\$2,716.01	16.7%	\$13,469.55	\$15,333.56
Transportation	\$5,852.85	\$6,083.64	\$230.80	3.9%	\$4,790.25	\$4,859.04
Other	\$8,428.72	\$9,622.83	\$1,194.10	14.2%	\$4,482.75	\$5,338.07
Subtotal	\$41,677.80	\$47,402.40	\$5,724.60	13.7%	\$28,687.83	\$32,610.33
Child Care	\$7,564.20	\$7,590.00	\$25.80	0.3%	\$6,055.40	\$6,114.55
MSP Premiums	\$0.00	\$0.00	\$0.00		\$0.00	\$0.00
Private Health Insurance	\$1,771.80	\$2,379.60	\$607.80	34.3%	\$1,771.80	\$1,064.40
Adult Education	\$1,550.00	\$1,791.20	\$241.20	15.6%	\$1,550.00	\$1,791.20
2 Weeks Pay	\$2,035.60	\$2,261.00	\$225.40	11.1%	\$1,218.00	\$1,484.00
Total	\$54,599.40	\$61,424.20	\$6,824.80	12.5%	\$39,283.03	\$43,064.48

Benefit Income	Annually	Annually			Annually	Annually
Canada CTB	\$1,457.79	\$0.00	-\$1,457.79	-100.0%	\$1,899.91	\$0.00
UCCB	\$1,320.00	\$0.00	-\$1,320.00	-100.0%	\$960.00	\$0.00
CCB	\$4,863.11	\$9,530.74	\$4,667.63	96.0%	\$3,200.00	\$6,544.54
Total child benefits	\$7,640.90	\$9,530.74	\$1,889.84	24.7%	\$6,059.91	\$6,544.54
GST	\$335.18	\$215.65	-\$119.53	-35.7%	\$415.00	\$733.00
Child Care Subs.						
RENTAID/RENTASSIT	\$0.00	\$0.00			\$2,926.85	\$591.17
Total	\$7,976.08	\$9,746.39	\$1,770.31	22.2%	\$9,401.76	\$7,868.70

	Annually	Annually			Annually	Annually
Available Annual Income	\$54,611.67	\$61,431.46	\$6,819.79	12.5%	\$39,287.41	\$43,070.83
Annual Family Expenses	\$54,599.40	\$61,424.20	\$6,824.80	12.5%	\$39,283.03	\$43,064.48
Gap	\$12.27	\$7.26			\$4.38	\$6.35

	Total	Total			Parent 1	Parent 1
Hours / Week	70	70			35	35
Wage	\$14.54	\$16.15	\$1.61	11.1%	\$17.40	\$21.20
Employment Income	\$52,925.60	\$58,786.00	\$5,860.40	11.1%	\$31,668.00	\$38,584.00
Adjustments	-\$6,244.20	-\$7,590.00	-\$1,345.80	21.6%	-\$6,055.40	-\$6,114.55
Taxable Income	\$46,681.40	\$51,196.00	\$4,514.60	9.7%	\$25,612.60	\$32,469.45
EI Premiums	\$995.00	\$952.33	-\$42.67	-4.3%	\$595.36	\$625.06
CPP Premiums	\$2,273.32	\$2,641.09	\$367.77	16.2%	\$1,394.32	\$1,789.28

Fed. Income Tax	\$2,003.49	\$2,139.58	\$136.09	6.8%	-\$267.18	\$326.72
Prov. Income Tax	\$1,018.20	\$1,367.93	\$349.73	34.3%	\$59.85	\$640.81
After Tax Income	\$46,635.59	\$51,685.07	\$5,049.48	10.8%	\$29,885.65	\$35,202.13
Monthly After Tax Inc.	\$3,886.30	\$4,307.09	\$420.79	10.8%	\$2,490.47	\$2,933.51

		BRANDON			
Change	%	2P2C		Change	%
		2016	2020		
		Annually	Annually		
\$1,026.63	22.4%	\$9,524.11	\$10,309.05	\$784.94	8.2%
\$107.75	7.9%	\$1,931.12	\$2,083.50	\$152.38	7.9%
\$1,864.01	13.8%	\$15,917.55	\$16,593.56	\$676.01	4.2%
\$68.80	1.4%	\$5,654.25	\$5,873.04	\$218.80	3.9%
\$855.32	19.1%	\$8,637.24	\$9,343.98	\$706.74	8.2%
\$3,922.50	13.7%	\$41,664.26	\$44,203.13	\$2,538.87	6.1%
\$59.15	1.0%	\$7,564.20	\$7,590.00	\$25.80	0.3%
\$0.00		\$0.00	\$0.00	\$0.00	
-\$707.40	-39.9%	\$1,771.80	\$2,379.60	\$607.80	34.3%
\$241.20	15.6%	\$1,550.00	\$1,791.20	\$241.20	15.6%
\$266.00	21.8%	\$2,037.00	\$1,986.60	-\$50.40	-2.5%
\$3,781.45	9.6%	\$54,587.26	\$57,950.53	\$3,363.27	6.2%
		Annually	Annually		
-\$1,899.91	-100.0%	\$1,457.06	\$0.00	-\$1,457.06	-100.0%
-\$960.00	-100.0%	\$1,320.00	\$0.00	-\$1,320.00	-100.0%
\$3,344.54	104.5%	\$4,860.65	\$10,493.88	\$5,633.24	115.9%
\$484.63	8.0%	\$7,637.71	\$10,493.88	\$2,856.17	37.4%
\$318.00	76.6%	\$333.36	\$572.37	\$239.01	71.7%
\$0.00	#DIV/0!	\$0.00	\$0.00	\$0.00	#DIV/0!
-\$2,335.69	-79.8%	\$0.00	\$0.00	\$0.00	#DIV/0!
-\$1,533.06	-16.3%	\$7,971.07	\$11,066.25	\$3,095.18	38.8%
		Annually	Annually		
\$3,783.42	9.6%	\$54,604.60	\$57,960.28	\$3,355.68	6.1%
\$3,781.45	9.6%	\$54,587.26	\$57,950.53	\$3,363.27	6.2%
		\$17.34	\$9.75		
		Total	Total		
		70	70		
\$3.80	21.8%	\$14.55	\$14.19	-\$0.36	-2.5%
\$6,916.00	21.8%	\$52,962.00	\$51,651.60	-\$1,310.40	-2.5%
-\$59.15	1.0%	-\$6,244.20	-\$7,590.00	-\$1,345.80	21.6%
\$6,856.85	26.8%	\$46,717.80	\$44,061.60	-\$2,656.20	-5.7%
\$29.70	5.0%	\$995.69	\$836.76	-\$158.93	-16.0%
\$394.97	28.3%	\$2,275.12	\$2,277.23	\$2.11	0.1%

\$593.89	-222.3%		\$2,035.03	\$1,076.68	-\$958.35	-47.1%
\$580.96	970.6%		\$1,022.64	\$566.91	-\$455.73	-44.6%
\$5,316.48	17.8%		\$46,633.53	\$46,894.02	\$260.50	0.6%
\$443.04	17.8%		\$3,886.13	\$3,907.84	\$21.71	0.6%

1P1C			
	2016	2020	Change %
Annually	Annually		
	\$4,717.07	\$5,412.25	\$695.18 14.7%
	\$1,365.51	\$1,473.25	\$107.75 7.9%
	\$11,117.55	\$11,793.56	\$676.01 6.1%
	\$4,790.25	\$4,859.04	\$68.80 1.4%
	\$4,586.26	\$5,191.67	\$605.41 13.2%
	\$26,576.64	\$28,729.78	\$2,153.14 8.1%
	\$6,055.40	\$6,114.55	\$59.15 1.0%
	\$0.00	\$0.00	\$0.00
	\$1,771.80	\$1,064.40	-\$707.40 -39.9%
	\$1,550.00	\$1,791.20	\$241.20 15.6%
	\$1,188.60	\$1,010.80	-\$177.80 -15.0%
	\$37,142.44	\$38,710.73	\$1,568.29 4.2%

2P2C	
2016	2020
Annually	Annually
\$9,283.43	\$10,309.05
\$2,641.77	\$2,850.22
\$15,161.55	\$14,061.56
\$5,611.05	\$5,771.04
\$11,530.49	\$13,164.03
\$44,228.28	\$46,155.90
\$7,564.20	\$7,590.00
\$0.00	\$0.00
\$1,771.80	\$2,379.60
\$1,550.00	\$1,791.20
\$2,139.20	\$1,997.80
\$57,253.48	\$59,914.50

Annually	Annually		
\$1,946.54	\$0.00	-\$1,946.54	-100.0%
\$960.00	\$0.00	-\$960.00	-100.0%
\$3,200.00	\$6,639.00	\$3,439.00	107.5%
\$6,106.54	\$6,639.00	\$532.46	8.7%
\$415.00	\$733.00	\$318.00	76.6%
\$0.00	\$149.62	\$149.62	#DIV/0!
\$1,344.95	\$4,237.24	\$2,892.29	215.0%
\$7,866.49	\$11,758.86	\$3,892.37	49.5%

Annually	Annually
\$1,464.15	\$0.00
\$1,320.00	\$0.00
\$4,884.55	\$10,996.60
\$7,668.69	\$10,996.60
\$351.06	\$758.56
\$0.00	\$0.00
\$0.00	\$0.00
\$8,019.75	\$11,755.16

Annually	Annually		
\$37,143.75	\$38,713.77	\$1,570.02	4.2%
\$37,142.44	\$38,710.73	\$1,568.29	4.2%
\$1.32	\$3.04		

Annually	Annually
\$57,269.03	\$59,918.61
\$57,253.48	\$59,914.50
\$15.55	\$4.10

Parent 1	Parent 1		
35	35		
\$16.98	\$14.44	-\$2.54	-15.0%
\$30,903.60	\$26,280.80	-\$4,622.80	-15.0%
-\$6,055.40	-\$5,964.93	\$90.47	-1.5%
\$24,848.20	\$20,315.87	-\$4,532.33	-18.2%
\$580.99	\$425.75	-\$155.24	-26.7%
\$1,356.48	\$1,161.82	-\$194.66	-14.4%

Total	Total
70	70
\$15.28	\$14.27
\$55,619.20	\$51,942.80
-\$9,255.45	-\$11,605.00
\$46,363.75	\$40,337.80
\$1,045.64	\$841.47
\$2,406.65	\$2,292.08

-\$311.13	-\$2,074.84	-\$1,763.71	566.9%		\$1,960.38	\$562.64
\$0.00	-\$186.84	-\$186.84	#DIV/0!		\$957.25	\$83.16
\$29,277.26	\$26,954.91	-\$2,322.35	-7.9%		\$49,249.28	\$48,163.45
\$2,439.77	\$2,246.24	-\$193.53	-7.9%		\$4,104.11	\$4,013.62

THOMPSON

Change	%	1P1C		Change	%
		2016	2020		
		Annually	Annually		
\$1,025.62	11.0%	\$4,602.26	\$5,412.25	\$809.99	17.6%
\$208.45	7.9%	\$1,868.01	\$2,015.41	\$147.40	7.9%
-\$1,099.99	-7.3%	\$11,909.55	\$12,825.56	\$916.01	7.7%
\$160.00	2.9%	\$4,790.25	\$4,859.04	\$68.80	1.4%
\$1,633.54	14.2%	\$6,132.40	\$7,302.47	\$1,170.07	19.1%
\$1,927.62	4.4%	\$29,302.47	\$32,414.74	\$3,112.27	10.6%
\$25.80	0.3%	\$6,055.40	\$6,114.55	\$59.15	1.0%
\$0.00		\$0.00	\$0.00	\$0.00	
\$607.80	34.3%	\$1,771.80	\$1,064.40	-\$707.40	-39.9%
\$241.20	15.6%	\$1,550.00	\$1,791.20	\$241.20	15.6%
-\$141.40	-6.6%	\$1,230.60	\$1,045.10	-\$185.50	-15.1%
\$2,661.02	4.6%	\$39,910.27	\$42,429.99	\$2,519.72	6.3%

		Annually	Annually		
-\$1,464.15	-100.0%	\$2,063.62	\$0.00	-\$2,063.62	-100.0%
-\$1,320.00	-100.0%	\$960.00	\$0.00	-\$960.00	-100.0%
\$6,112.05	125.1%	\$3,200.00	\$6,639.00	\$3,439.00	107.5%
\$3,327.91	43.4%	\$6,223.62	\$6,639.00	\$415.38	6.7%
\$407.50	116.1%	\$415.00	\$733.00	\$318.00	76.6%
\$0.00	#DIV/0!	\$0.00	\$1,929.68	\$1,929.68	#DIV/0!
\$0.00	#DIV/0!	\$2,868.76	\$4,640.18	\$1,771.42	61.7%
\$3,735.40	46.6%	\$9,507.38	\$13,941.86	\$4,434.49	46.6%

		Annually	Annually		
\$2,649.57	4.6%	\$39,912.41	\$42,432.93	\$2,520.51	6.3%
\$2,661.02	4.6%	\$39,910.27	\$42,429.99	\$2,519.72	6.3%
		\$2.15	\$2.94		

		Parent 1	Parent 1		
		35	35		
-\$1.01	-6.6%	\$17.58	\$14.93	-\$2.65	-15.1%
-\$3,676.40	-6.6%	\$31,995.60	\$27,172.60	-\$4,823.00	-15.1%
-\$2,349.55	25.4%	-\$9,066.65	-\$8,199.87	\$866.78	-9.6%
-\$6,025.95	-13.0%	\$22,928.95	\$18,972.73	-\$3,956.22	-17.3%
-\$204.17	-19.5%	\$601.52	\$440.20	-\$161.32	-26.8%
-\$114.57	-4.8%	\$1,410.53	\$1,207.30	-\$203.23	-14.4%

-\$1,397.74	-71.3%	-\$421.49	-\$2,765.69	-\$2,344.20	556.2%
-\$874.09	-91.3%	\$0.00	-\$200.27	-\$200.27	#DIV/0!
-\$1,085.83	-2.2%	\$30,405.04	\$28,491.06	-\$1,913.97	-6.3%
-\$90.49	-2.2%	\$2,533.75	\$2,374.26	-\$159.50	-6.3%

Living Wage Calculation: Winnipeg – 2020: 35 hrs/wk + 35 hrs/wk						
Two Parent, Two Children, Two Income Family						
Parent ages 25 to 44, Children ages 4 (girl) and 7 (boy), 1 Child FT CC, 1 Child Before and After School Care and Summer Care, with a car and a bus pass						
Table I: Family Expenses						
Item	Monthly	Annually	% of Total Expenses	% of Pre Tax Income		
Modified MBM						
Food	889.91	10678.87	17.4%	18.2%		
Clothing and Footwear	173.62	2083.50	3.4%	3.5%		
Shelter	1577.80	18933.56	30.8%	32.2%		
Transportation	506.97	6083.64	9.9%	32.2%		
Other	801.90	9622.83	15.7%	16.4%		
Subtotal	3950.20	47402.40	77.2%	80.6%		
Child Care	632.50	7590.00	12.4%	12.9%		
MSP Premiums	0.00	0.00	0.00%	0.00%		
Private Health Insurance	198.30	2379.60	3.9%	4.0%		
Adult Education	149.27	1791.20	2.9%	3.0%		
2 Weeks Pay	188.42	2261.00	3.7%	3.8%		
Total	5118.68	61424.20	100.0%	122.5%		
Table II: Non-Wage Income (Government Transfers)						
Income	Monthly	Annually		Formula	1st threshold	2nd threshold
CCB	794.23	9,530.74		9,530.74	31,120	67,426
Family Bonus	0.00	0.00		BC	BC Reduction	Net BC
GST	17.97	215.65		886.00	670.35	215.65
Child Care Subs.	0.00	0.00		Formula		
Rent Assist Program	0.00	0.00		0.00		
Total	812.20	9746.39		TAD	Fee Charged	
				22504.00	22380.00	
Table III: Family Income Less Family Expenses						
		Annually				
Available Annual Income		61431.46				
Annual Family Expenses		61424.20				
Gap		7.26				
Table IV: The Living Wage and Government Deductions and Taxes						
	Parent 1	Parent 2	Total			
Hours / Week	35	35	70			
Wage	16.15	16.15				
Employment Income	29393.00	29393.00	58786.00		Federal Tax	
Adjustments	-7590.00		-7590.00		Parent	Txble Inc x Rate
Taxable Income	21803.00	29393.00	51196.00		1	3270.45
EI Premiums	476.17	476.17	952.33		2	4408.95
CPP Premiums	1320.54	1320.54	2641.09			

Fed. Income Tax	262.47	1877.11	2139.58		Provincial Tax	
Prov. Income Tax	923.62	444.31	1367.93		Parent	Txble Inc x Rate
After Tax Income	26410.20	25274.87	51685.07		1	2354.72
Monthly After Tax Inc.	2200.85	2106.24	4307.09		2	3174.44

Table V: Family Income less Gov't Deductions and Taxes plus Gov

Total Annual Income from Employment			58786.00			
- EI, CPP, Fed. and Prov. Taxes			7100.93			
Equals Family Take Home Pay			51685.07			
+ CCB and GST			9746.39			
Equals Total Disposable Family Income			61431.46			
- Family Expenses			61424.20			
Equals Income less expenses			7.26			

Living Wage Calculation: Winnipeg – 2016: 35 hrs/wk + 35 hrs/wk					
Two Parent, Two Children, Two Income Family					
Parent ages 25 to 44, Children ages 4 (girl) and 7 (boy), 1 Child FT CC, 1 Child Before and After School Care and Summer Care, with a Car and Bus P					
Table I: Family Expenses					
Item	Monthly	Annually	% of Total	% of Pre Tax	
Modified MBM			Expenses	Income	
Food	770.63	9247.56	16.9%	17.5%	
Clothing and Footwear	160.93	1931.12	3.5%	3.6%	
Shelter	1351.46	16217.55	29.7%	30.6%	
Transportation	487.74	5852.85	10.7%	30.6%	
Other	702.39	8428.72	15.4%	15.9%	
Subtotal	3473.15	41677.80	76.3%	78.7%	
Child Care	630.35	7564.20	13.9%	14.3%	
MSP Premiums	0.00	0.00	0.00%	0.00%	
Private Health Insurance	147.65	1771.80	3.2%	3.3%	
Adult Education	129.17	1550.00	2.8%	2.9%	
2 Weeks Pay	169.63	2035.60	3.7%	3.8%	
Total	4549.95	54599.40	100.0%	118.9%	
Table II: Non-Wage Income (Government Transfers)					
Income	Monthly	Annually		Formula	BR at FNI
Canada CTB (6 months)	242.97	1,457.79		2,915.58	44,701
UCCB (6 months)	220.00	1320.00		Formula	1st threshold
6 months new CCB	810.52	4,863.11		9,726.21	30,000
Family Bonus	0.00	0.00		BC	BC Reduction
GST	27.93	335.18		830.00	494.82
Child Care Subs.	0.00	0.00		Formula	
RENTAID	0.00	0.00		0.00	
Total	1301.41	7976.08		TAD	Fee Charged
				22504.00	20122.70
Table III: Family Income Less Family Expenses					
		Annually			
Available Annual Income		54611.67			
Annual Family Expenses		54599.40			
Gap		12.27			
Table IV: The Living Wage and Government Deductions and Taxe					
	Parent 1	Parent 2	Total		
Hours / Week	35	35	70		
Wage	14.54	14.54			
Employment Income	26462.80	26462.80	52925.60		Federal Tax
Adjustments	-6244.20		-6244.20		Parent
Taxable Income	20218.60	26462.80	46681.40		Txble Inc x Rate
EI Premiums	497.50	497.50	995.00		1
CPP Premiums	1136.66	1136.66	2273.32		2
					3032.79
					3969.42

Fed. Income Tax	741.93	1261.56	2003.49		Provincial Tax	
Prov. Income Tax	868.31	149.89	1018.20		Parent	Txble Inc x Rate
After Tax Income	23218.40	23417.19	46635.59		1	2183.61
Monthly After Tax Inc.	1934.87	1951.43	3886.30		2	2857.98
Table V: Family Income less Gov't Deductions and Taxes plus Go						
Total Annual Income from Employment			52925.60			
- EI, CPP, Fed. and Prov. Taxes			6290.01			
Equals Family Take Home Pay			46635.59			
+ CCTB, UCCB and GST			7976.08			
Equals Total Disposable Family Income			54611.67			
- Family Expenses			54599.40			
Equals Income less expenses			12.27			

SS				
Pre Tax Inc.	52925.60		Child care calc	Days
Gov't Trans.	7976.08		work days = 243	243
Total Inc.	60901.68		school days = 183	183
			full day care for 7 yr old = 45	45
Family Taxes	3021.69		Total	
Gov't Trans	7976.08		+fees for single parent	
Difference	-4954.39			
EI+CPP	3268.32			
Net Contr.	-1686.07			
No NCBS at FNI				
	44,695			
No CTB at FNI				
	189,123			
S				
NRTC x Rate	RTC x Rate			
	2290.86		0.00	
	2707.86			

Living Wage Calculation: Winnipeg – 2020: 35 hrs/wk					
		Single (Female) Parent Family, One Child			
		Parent age 25-44, Child age 4, FT CC, with a Car			
Table I: Family Expenses					
Item	Monthly	Annually	% of Total Expenses	% of Pre Tax Income	
Modified MBM					
Food	467.20	5606.41	13.0%	14.5%	
Clothing and Footwear	122.77	1473.25	3.4%	3.8%	
Shelter	1277.80	15333.56	35.6%	39.7%	
Transportation	404.92	4859.04	11.3%	12.6%	
Other	444.84	5338.07	12.4%	13.8%	
Subtotal	2717.53	32610.33	75.7%	84.5%	
Child Care	509.55	6114.55	14.2%	15.8%	
MSP Premiums	0.00	0.00	0.00%	0.00%	
Private Health Insurance	88.70	1064.40	2.5%	2.8%	
Adult Education	149.27	1791.20	4.2%	4.6%	
2 Weeks Pay	123.67	1484.00	3.4%	3.8%	
Total	3588.71	43064.48	100.0%	107.8%	
Table II: Non-Wage Income (Government Transfers)					
Income	Monthly	Annually			
				Formula	1st threshold 2nd threshold
CCB	545.38	6544.54		6,544.54	31,120 67,426
Family Bonus	0.00	0.00		BC	BC Reduction Net BC
GST	61.08	733.00		733.00	0 733.00
Child Care Subs.	0.00	0.00		RentAssist calc	
Rent Assist Program	49.26	591.17		49.26	
Total	655.73	7868.70		TAD	Fee Charged
				16420	12041.73
Table III: Family Income Less Family Expenses					
		Annually			
Available Annual Income		43070.83			
Annual Expenses		43064.48			
Gap		6.35			
Table IV: The Living Wage and Government Deductions and Taxes					
	Parent 1				
Hours / Week	35				
Wage	21.20				
Pre Tax Income	38584.00				Federal Tax
Adjustments	-6114.55				Parent Taxable Inc x Rate
Taxable Income	32469.45				1 4870.42
EI Premiums	625.06				
CPP Premiums	1789.28				

Fed. Income Tax	326.72				Provincial Tax	
Prov. Income Tax	640.81				Parent	able Inc x Rat
After Tax Income	35202.13				1	3506.70
Monthly After Tax Inc	2933.51					
Family Income less Gov't Deductions and Taxes plus Gov't Transfers						
Total Annual Income from Employment			38584.00			
- EI, CPP, Fed. and Prov. Taxes			3381.87			
Equals Family Take Home Pay			35202.13			
+ CCB and GST			7868.70			
Equals Total Disposable Family Income			43070.83			
- Family Expenses			43064.48			
Equals Income less expenses			6.35			

Living Wage Calculation: Winnipeg – Nov 2016: 35 hrs/wk

Single (Female) Parent Family, One Child

Parent age 25-44, Child age 4, FT CC, with a Car

Table I: Family Expenses

Item	Monthly	Annually	% of Total Expenses	% of Pre Tax Income
Modified MBM				
Food	381.65	4579.78	11.7%	14.5%
Clothing and Footwear	113.79	1365.51	3.5%	4.3%
Shelter	1122.46	13469.55	34.3%	42.5%
Transportation	399.19	4790.25	12.2%	15.1%
Other	373.56	4482.75	11.4%	14.2%
Subtotal	2390.65	28687.83	73.0%	90.6%
Child Care	504.62	6055.40	15.4%	19.1%
MSP Premiums	0.00	0.00	0.00%	0.00%
Private Health Insurance	147.65	1771.80	4.5%	5.6%
Adult Education	129.17	1550.00	3.9%	4.9%
2 Weeks Pay	101.50	1218.00	3.1%	3.8%
Total	3273.59	39283.03	100.0%	120.2%

Table II: Non-Wage Income (Government Transfers)

Income	Monthly	Annually	Formula	BR at FNI	\$0 at FNI
Canada CTB 6 months	316.65	1,899.91	3,799.82	44,701	118,251
UCCB 6 months	160.00	960.00	Total CB	Formula	1st threshold 2nd threshold
CCB 6 months	533.33	3200.00	6,059.91	6,400.00	30,000 65,000
Family Bonus	0.00	0.00	BC	BC Reduction	Net BC
GST	34.58	415.00	415.00	0	415.00
Child Care Subs.	0.00	0.00	RentAssist calc		
RENTASSIST	243.90	2926.85	243.90		
Total	1288.47	9401.76	TAD	Fee Charged	
			16420	8613.30	

Table III: Family Income Less Family Expenses

	Annually
Available Annual Income	39287.41
Annual Expenses	39283.03
Gap	4.38

Table IV: The Living Wage and Government Deductions and Taxes

	Parent 1
Hours / Week	35
Wage	17.40
Pre Tax Income	31668.00
Adjustments	-6055.40
Taxable Income	25612.60
EI Premiums	595.36
CPP Premiums	1394.32
	Federal Tax
	Parent
	 taxable Inc x Rate
	1 3841.89

Fed. Income Tax	-267.18				Provincial Tax	
Prov. Income Tax	59.85				Parent	able Inc x Rat
After Tax Income	29885.65				1	2766.16
Monthly After Tax Inc	2490.47					
Family Income less Gov't Deductions and Taxes plus Gov't Transfers						
Total Annual Income from Employment			31668.00			
- EI, CPP, Fed. and Prov. Taxes			1782.35			
Equals Family Take Home Pay			29885.65			
+ CCTB, UCCB and GST			9401.76			
Equals Total Disposable Family Income			39287.41			
- Family Expenses			39283.03			
Equals Income less expenses			4.38			

			Childcare fees			
Pre Tax Inc.	31668.00		Days	max per da	max	min per day
Gov't Trans.	9401.76		243	20.8	5054.4	2
Total Inc.	41069.76				1001	
Family Taxes	-207.32				6055.4	
Gov't Trans	9401.76					
Difference	-9609.08					
EI+CPP	1989.67					
Net Contr.	-7619.41					
No NCBS at FNI						
44,695						
No CTB at FNI						
189,123						
NRTC x Rate	RTC x Rate					
4235.78	267.18					

2020 2P2C Bran

Living Wage Calculation: Brandon – 2020: 35 hrs/wk + 35 hrs/wk
Two Parent, Two Children, Two Income Family

Parent ages 25 to 44, Children ages 4 (girl) and 7 (boy), 1 Child FT CC, 1 Child Before and After School Care and Summer Care, wit

Table I: Family Expenses

Item	Monthly	Annually	% of Total	% of Pre Tax
Modified MBM			Expenses	Income
Food	859.09	10309.05	17.8%	20.0%
Clothing and Footwear	173.62	2083.50	3.6%	4.0%
Shelter	1382.80	16593.56	28.6%	32.1%
Transportation	489.42	5873.04	10.1%	32.1%
Other	778.66	9343.98	16.1%	18.1%
Subtotal	3683.59	44203.13	76.3%	85.6%
Child Care	632.50	7590.00	13.1%	14.7%
MSP Premiums	0.00	0.00	0.00%	0.00%
Private Health Insurance	198.30	2379.60	4.1%	4.6%
Adult Education	149.27	1791.20	3.1%	3.5%
2 Weeks Pay	165.55	1986.60	3.4%	3.8%
Total	4829.21	57950.53	100.0%	129.1%

uses median ar

0.058165548

Table II: Non-Wage Income (Government Transfers)

Income	Monthly	Annually	Formula	1st threshold
CCB	874.49	10,493.88	10,493.88	31,120
Family Bonus	0.00	0.00	BC	BC Reduction
GST	47.70	572.37	886.00	313.63
Child Care Subs.	0.00	0.00	Formula	
Rent Assist Program	0.00	0.00	0.00	
Total	922.19	11066.25	TAD	Fee Charged
			22504.00	18812.80

Table III: Family Income Less Family Expenses

	Annually
Available Annual Income	57960.28
Annual Family Expenses	57950.53
Gap	9.75

Table IV: The Living Wage and Government Deduction:

	Parent 1	Parent 2	Total
Hours / Week	35	35	70

2020 2P2C Bran

Wage	14.19	14.19		
Employment Income	25825.80	25825.80	51651.60	
Adjustments	-7590.00		-7590.00	
Taxable Income	18235.80	25825.80	44061.60	
EI Premiums	418.38	418.38	836.76	
CPP Premiums	1138.62	1138.62	2277.23	
Fed. Income Tax	-301.31	1377.99	1076.68	
Prov. Income Tax	518.02	48.88	566.91	
After Tax Income	24052.09	22841.93	46894.02	
Monthly After Tax Inc.	2004.34	1903.49	3907.84	

Federal Tax
Parent
 1
 2

Provincial Tax
Parent
 1
 2

Table V: Family Income less Gov't Deductions and Tax

Total Annual Income from Employment	51651.60
- EI, CPP, Fed. and Prov. Taxes	4757.58
Equals Family Take Home Pay	46894.02
+ CCB and GST	11066.25
Equals Total Disposable Family Income	57960.28
- Family Expenses	57950.53
Equals Income less expenses	9.75

2020 2P2C Bran

h a car and a bus pass

	Pre Tax Inc.	51651.60
	Gov't Trans.	11066.25
	Total Inc.	62717.85
0.43	Family Taxes	1643.59
	Gov't Trans	11066.25
	Difference	-9422.66
	EI+CPP	3113.99
	Net Contr.	-6308.68

Child care calc
 work days = 243
 school days = 186
 full day care for 7 yr old =
 +fees for single parent

0.24

2nd threshold	No CTB at FNI
67,426	67,427
Net BC	
572.37	

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s and Taxes

2020 2P2C Bran

Txble Inc x Rate	NRTC x Rate	RTC x Rate	Federal Tax	
			Parent	Basic personal amount
2735.37	2502.08	534.60	1	12069.00
3873.87	2495.88		2	12069.00

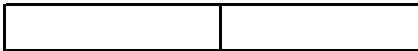
Txble Inc x Rate	NRTC x Rate	MB Credits	Provincial Tax	
			Parent	Basic personal amount
1969.47	1451.44	0.00	1	9626
2789.19	2038.92	701.38	2	9626

ces plus Gov't Transfers

2020 2P2C Bran

per day

20.8	5054.4
8.6	1599.6
20.8	936
	7590
	1001



2020 2P2C Bran

ada Employment amodical Expense Amou	1222.00	1832.526	-1820.192	0	534.6
ada Worker Ben	1222.00				
dable Medex					
ite Action Incentive					

extbook and education		423.778	1832.526		
Family Tax Benefit	2451.20	5244.678		1.384	700
ical Expense Am					
rsonal Tax Cre					
hool tax Credit					

2016 2P2C Bran

Living Wage Calculation: Brandon – 2016: 35 hrs/wk + 35 hrs/wk
Two Parent, Two Children, Two Income Family

Parent ages 25 to 44, Children ages 4 (girl) and 7 (boy), 1 Child FT CC, 1 Child Before and After School Care and Summer Care, 1

Table I: Family Expenses

Item	Monthly	Annually	% of Total	% of Pre Tax
Modified MBM			Expenses	Income
Food	793.68	9524.11	17.4%	18.0%
Clothing and Footwear	160.93	1931.12	3.5%	3.6%
Shelter	1326.46	15917.55	29.2%	30.1%
Transportation	471.19	5654.25	10.4%	30.1%
Other	719.77	8637.24	15.8%	16.3%
Subtotal	3472.02	41664.26	76.3%	78.7%
Child Care	630.35	7564.20	13.9%	14.3%
MSP Premiums	0.00	0.00	0.00%	0.00%
Private Health Insurance	147.65	1771.80	3.2%	3.3%
Adult Education	129.17	1550.00	2.8%	2.9%
2 Weeks Pay	169.75	2037.00	3.7%	3.8%
Total	4548.94	54587.26	100.0%	118.6%

uses median ar

0.085011186

Table II: Non-Wage Income (Government Transfers)

Income	Monthly	Annually
Canada CTB (6 months)	242.84	1,457.06
UCCB (6 months)	220.00	1320.00
6 months new CCB	810.11	4,860.65
Family Bonus	0.00	0.00
GST	27.78	333.36
Child Care Subs.	0.00	0.00
RENTAID	0.00	0.00
Total	1300.73	7971.07

Formula	BR at FNI
2,914.13	44,701
Formula	1st threshold
9,721.30	30,000
BC	BC Reduction
830.00	496.64
Formula	
0.00	
TAD	Fee Charged
22504.00	20140.90

Table III: Family Income Less Family Expenses

	Annually
Available Annual Income	54604.60
Annual Family Expenses	54587.26
Gap	17.34

Table IV: The Living Wage and Government Deductio

	Parent 1	Parent 2	Total
Hours / Week	35	35	70

2016 2P2C Bran

Wage	14.55	14.55		
Employment Income	26481.00	26481.00	52962.00	
Adjustments	-6244.20		-6244.20	
Taxable Income	20236.80	26481.00	46717.80	
EI Premiums	497.84	497.84	995.69	
CPP Premiums	1137.56	1137.56	2275.12	
Fed. Income Tax	744.56	1290.47	2035.03	
Prov. Income Tax	870.37	152.27	1022.64	
After Tax Income	23230.67	23402.86	46633.53	
Monthly After Tax Inc.	1935.89	1950.24	3886.13	

Federal Tax
Parent
1
2
Provincial Tax
Parent
1
2

Table V: Family Income less Gov't Deductions and Taxes

Total Annual Income from Employment	52962.00
- EI, CPP, Fed. and Prov. Taxes	6328.47
Equals Family Take Home Pay	46633.53
+ CCTB, UCCB and GST	7971.07
Equals Total Disposable Family Income	54604.60
- Family Expenses	54587.26
Equals Income less expenses	17.34

2016 2P2C Bran

with a Car and Bus Pass

	Pre Tax Inc.	52962.00
	Gov't Trans.	7971.07
	Total Inc.	60933.07
0.37	Family Taxes	3057.67
	Gov't Trans	7971.07
	Difference	-4913.40
	EI+CPP	3270.80
	Net Contr.	-1642.60

Child care calc	per day
work days = 243	20.8
school days = 183	8.6
full day care for 7 yr old =	20.8

+fees for single parent

0.17

\$0 at FNI	No NCBS at FNI
118,251	44,695
2nd threshold	No CTB at FNI
65,000	189,123
Net BC	
333.36	

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ns and Taxes

2016 2P2C Bran

Txble Inc x Rate	NRTC x Rate	RTC x Rate
3035.52	2290.96	0.00
3972.15	2681.68	

Txble Inc x Rate	NRTC x Rate	MB Credits
2185.57	1315.20	0.00
2859.95	2019.66	688.02

axes plus Gov't Transfers

2016 2P2C Bran

5054.4
1573.8
936
7564.2
1001



2020 1P1C Bran

Living Wage Calculation: Brandon - 2020: 35 hrs/wk
 Single (Female) Parent Family, One Child
 Parent age 25-44, Child age 4, FT CC, with a Car

Table I: Family Expenses

Item	Monthly	Annually	% of Total	% of Pre Tax
Modified MBM			Expenses	Income
Food	451.02	5412.25	14.0%	20.6%
Clothing and Footv	122.77	1473.25	3.8%	5.6%
Shelter	982.80	11793.56	30.5%	44.9%
Transportation	404.92	4859.04	12.6%	18.5%
Other	432.64	5191.67	13.4%	19.8%
Subtotal	2394.15	28729.78	74.2%	109.3%
Child Care	509.55	6114.55	15.8%	23.3%
MSP Premiums	0.00	0.00	0.00%	0.00%
Private Health Insura	88.70	1064.40	2.7%	4.1%
Adult Education	149.27	1791.20	4.6%	6.8%
2 Weeks Pay	84.23	1010.80	2.6%	3.8%
Total	3225.89	38710.73	100.0%	143.5%

Table II: Non-Wage Income (Government Transfers)

Income	Monthly	Annually
CCB	553.25	6639.00
Family Bonus	0.00	0.00
GST	61.08	733.00
Child Care Subs.	12.47	149.62
Rent Assist Program	353.10	4237.24
Total	979.90	11758.86

Formula	1st threshold	2nd threshold
6,639.00	31,120	67,426
BC	BC Reduction	Net BC
733.00	0	733.00
Rent assist calc		
353.10		
TAD	Fee Charged	
16420	5964.93	

Table III: Family Income Less Family Expenses

	Annually
Available Annual Income	38713.77
Annual Expenses	38710.73
Gap	3.04

Table IV: The Living Wage and Government Deductions and Taxes

	Parent 1
Hours / Week	35
Wage	14.44

2020 1P1C Bran

Pre Tax Income	26280.80
Adjustments	-5964.93
Taxable Income	20315.87
EI Premiums	425.75
CPP Premiums	1161.82
Fed. Income Tax	-2074.84
Prov. Income Tax	-186.84
After Tax Income	26954.91
Monthly After Tax Inc	2246.24

Federal Tax
Parent Taxable Inc x Rat
 1 3047.38

Provincial Tax
Parent Taxable Inc x Rat
 1 2194.11

Family Income less Gov't Deductions and Taxes plus Gov't Transfers

Total Annual Income from Employment	26280.80
- EI, CPP, Fed. and Prov. Taxes	-674.11
Equals Family Take Home Pay	26954.91
+ CCB and GST	11758.86
Equals Total Disposable Family Income	38713.77
- Family Expenses	38710.73
Equals Income less expenses	3.04

2020 1P1C Bran

Pre Tax Inc.	26280.80	Childcare fees			
Gov't Trans.	11758.86	Days	max per day	max	
Total Inc.	38039.66		243	20.8	5054.4
					1060.15
Family Taxes	-2261.68				6114.55
Gov't Trans	11758.86				
Difference	-14020.54				
EI+CPP	1587.57				
Net Contr.	-12432.97				

No CTB at FNI
188,456

2020 1P1C Bran

NRTC x Rate	RTC x Rate
4110.37	2074.84

Federal Tax

Parent	al + eligible depencanada	Employment amou
1	24138.00	1222.00

NRTC x Rate	MB Credits
2759.97	186.84

Provincial Tax

Parent	al + eligible depenc textbook and education :
1	18760 2451.20

min per da min
2 486

2020 1P1C Bran

al Expense Ar da Worker B dable Med eate Action Incentive

454.924 1224.3 450.14 400.4

mily Tax Beneal Expense Aisonal Tax Crchool tax Credit

2301.57 454.924 186.84 0

Living Wage Calculation: Brandon - Nov 2016: 35 hrs/wk
 Single (Female) Parent Family, One Child
 Parent age 25-44, Child age 4, FT CC, with a Car

Table I: Family Expenses

Item	Monthly	Annually	% of Total	% of Pre Tax
Modified MBM			Expenses	Income
Food	393.09	4717.07	12.7%	15.3%
Clothing and Footw	113.79	1365.51	3.7%	4.4%
Shelter	926.46	11117.55	29.9%	36.0%
Transportation	399.19	4790.25	12.9%	15.5%
Other	382.19	4586.26	12.3%	14.8%
Subtotal	2214.72	26576.64	71.6%	86.0%
Child Care	504.62	6055.40	16.3%	19.6%
MSP Premiums	0.00	0.00	0.00%	0.00%
Private Health Insura	147.65	1771.80	4.8%	5.7%
Adult Education	129.17	1550.00	4.2%	5.0%
2 Weeks Pay	99.05	1188.60	3.2%	3.8%
Total	3095.20	37142.44	100.0%	116.3%

Table II: Non-Wage Income (Government Transfers)

Income	Monthly	Annually
Canada CTB 6 monthl	324.42	1,946.54
UCCB 6 months	160.00	960.00
CCB 6 months	533.33	3200.00
Family Bonus	0.00	0.00
GST	34.58	415.00
Child Care Subs.	0.00	0.00
RENTAID	112.08	1344.95
Total	1164.42	7866.49

Formula	BR at FNI	\$0 at FNI
3,893.08	44,701	118,251
Formula	1st threshold	2nd threshold
6,400.00	30,000	65,000
BC	BC Reduction	Net BC
415.00	0	415.00
Rentaid calc		
112.08		
TAD	Fee Charged	
16420	8231.10	

Table III: Family Income Less Family Expenses

	Annually
Available Annual Income	37143.75
Annual Expenses	37142.44
Gap	1.32

Table IV: The Living Wage and Government Deductions and Taxes

	Parent 1
Hours / Week	35
Wage	16.98

2016 1P1C Bran

Pre Tax Income	30903.60
Adjustments	-6055.40
Taxable Income	24848.20
EI Premiums	580.99
CPP Premiums	1356.48
Fed. Income Tax	-311.13
Prov. Income Tax	0.00
After Tax Income	29277.26
Monthly After Tax Inc	2439.77

Federal Tax
Parent Taxable Inc x Rat
 1 3727.23

Provincial Tax
Parent Taxable Inc x Rat
 1 2683.61

Family Income less Gov't Deductions and Taxes plus Gov't Transfers

Total Annual Income from Employment	30903.60
- EI, CPP, Fed. and Prov. Taxes	1626.34
Equals Family Take Home Pay	29277.26
+ CCTB, UCCB and GST	7866.49
Equals Total Disposable Family Income	37143.75
- Family Expenses	37142.44
Equals Income less expenses	1.32

2016 1P1C Bran

Pre Tax Inc.	30903.60	Childcare fees			
Gov't Trans.	7866.49	Days	max per day	max	
Total Inc.	38770.09		243	20.8	5054.4
					1001
Family Taxes	-311.13				6055.4
Gov't Trans	7866.49				
Difference	-8177.62				
EI+CPP	1937.47				
Net Contr.	-6240.15				

No NCBS at FNI

44,695

No CTB at FNI

189,123

2016 1P1C Bran

NRTC x Rate	RTC x Rate
4231.39	311.13

NRTC x Rate	MB Credits
2710.58	0.00

min per da min
2 486

Living Wage Calculation: Thompson – 2020: 35 hrs/wk + 35 hrs/wk
Two Parent, Two Children, Two Income Family

Parent ages 25 to 44, Children ages 4 (girl) and 7 (boy), 1 Child FT CC, 1 Child Before and After School Care and Summer Care, with a

Table I: Family Expenses

Item	Monthly	Annually	% of Total	% of Pre Tax
Modified MBM			Expenses	Income
Food	859.09	10309.05	17.2%	19.8%
Clothing and Footwear	237.52	2850.22	4.8%	5.5%
Shelter	1171.80	14061.56	23.5%	27.1%
Transportation	480.92	5771.04	9.6%	27.1%
Other	1097.00	13164.03	22.0%	25.3%
Subtotal	3846.33	46155.90	77.0%	88.9%
Child Care	632.50	7590.00	12.7%	14.6%
MSP Premiums	0.00	0.00	0.00%	0.00%
Private Health Insurance	198.30	2379.60	4.0%	4.6%
Adult Education	149.27	1791.20	3.0%	3.4%
2 Weeks Pay	166.48	1997.80	3.3%	3.8%
Total	4992.88	59914.50	100.0%	127.5%

-98

Table II: Non-Wage Income (Government Transfers)

Income	Monthly	Annually
CCB	916.38	10,996.60
Family Bonus	0.00	0.00
GST	63.21	758.56
Child Care Subs.	0.00	0.00
Rent Assist Program	0.00	0.00
Total	979.60	11755.16

Formula	1st threshold
10,996.60	31,120
BC	BC Reduction
886.00	127.44
Formula	
0.00	
TAD	Fee Charged
26399.00	15003.40

Table III: Family Income Less Family Expenses

	Annually
Available Annual Income	59918.61
Annual Family Expenses	59914.50
Gap	4.10

Table IV: The Living Wage and Government Deductions

	Parent 1	Parent 2	Total
Hours / Week	35	35	70

2020 2P2C Thom

Wage	14.27	14.27		
Employment Income	25971.40	25971.40	51942.80	
Adjustments	-9597.50	-2007.50	-11605.00	
Taxable Income	16373.90	23963.90	40337.80	
EI Premiums	420.74	420.74	841.47	
CPP Premiums	1146.04	1146.04	2292.08	
Fed. Income Tax	-534.60	1097.24	562.64	Federal Tax
Prov. Income Tax	291.75	-208.59	83.16	Parent
After Tax Income	24647.47	23515.98	48163.45	1
Monthly After Tax Inc.	2053.96	1959.66	4013.62	2

Table V: Family Income less Gov't Deductions and Taxe

Total Annual Income from Employment	51942.80
- EI, CPP, Fed. and Prov. Taxes	3779.35
Equals Family Take Home Pay	48163.45
+ CCB and GST	11755.16
Equals Total Disposable Family Income	59918.61
- Family Expenses	59914.50
Equals Income less expenses	4.10

2020 2P2C Thom

i Car and Bus Pass

Pre Tax Inc.	51942.80
Gov't Trans.	11755.16
Total Inc.	63697.96
Family Taxes	645.80
Gov't Trans	11755.16
Difference	-11109.36
EI+CPP	3133.56
Net Contr.	-7975.81

Child care calc per day
 work days = 243 20.8
 school days = 186 8.6
 full day care for 7 yr c 20.8
 +fees for single parent

2nd threshold	No CTB at FNI
67,426	67,427
Net BC	
758.56	

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and Taxes

2020 2P2C Thom

Northern R Federal Tax						
Txble Inc x Rate	NRTC x Rate	RTC x Rate	2007.5 Parent		Basic personal amount	la Employment ar
2456.09	2511.92	534.60		1	12069.00	1222.00
3594.59	2497.35			2	12069.00	1222.00

Provincial Tax						
Txble Inc x Rate	NRTC x Rate	MB Credits	Parent		Basic personal amount	:book and educati
1768.38	1476.63	0.00		1	9626	
2588.10	2058.07	738.62		2	9626	2451.20

s plus Gov't Transfers

5054.4
1599.6
936
7590
1001



2020 2P2C Thom

Medical Expense Amou	anada Worker Benef	efundable Medexpen	imate Action Incentive
1888.383	-1855.136	0	534.6

Family Tax Benefit	Medical Expense Amou	Personal Tax Credit	School tax Credit
591.349	1888.383		
5412.249		38.622	700

Living Wage Calculation: Thompson – Nov 2016: 35 hrs/wk + 35 hrs.
Two Parent, Two Children, Two Income Family

Parent ages 25 to 44, Children ages 4 (girl) and 7 (boy), 1 Child FT CC, 1 Child Before and After School Care and Summer Care, w

Table I: Family Expenses

Item	Monthly	Annually	% of Total	% of Pre Tax
Modified MBM			Expenses	Income
Food	773.62	9283.43	16.2%	16.7%
Clothing and Footwear	220.15	2641.77	4.6%	4.7%
Shelter	1263.46	15161.55	26.5%	27.3%
Transportation	467.59	5611.05	9.8%	27.3%
Other	960.87	11530.49	20.1%	20.7%
Subtotal	3685.69	44228.28	77.2%	79.5%
Child Care	630.35	7564.20	13.2%	13.6%
MSP Premiums	0.00	0.00	0.00%	0.00%
Private Health Insurance	147.65	1771.80	3.1%	3.2%
Adult Education	129.17	1550.00	2.7%	2.8%
2 Weeks Pay	178.27	2139.20	3.7%	3.8%
Total	4771.12	57253.48	100.0%	116.3%

Table II: Non-Wage Income (Government Transfers)

Income	Monthly	Annually	Formula	BR at FNI
Canada CTB (6 months)	244.02	1,464.15	2,928.29	44,701
UCCB (6 months)	220.00	1320.00	Formula	1st threshold
6 months new CCB	814.09	4,884.55	9,769.09	30,000
Family Bonus	0.00	0.00	BC	BC Reduction
GST	29.26	351.06	830.00	478.9375
Child Care Subs.	0.00	0.00	Formula	
RENTAID	0.00	0.00	0.00	
Total	1307.37	8019.75	TAD	Fee Charged
			26399.00	18016.38

Table III: Family Income Less Family Expenses

	Annually
Available Annual Income	57269.03
Annual Family Expenses	57253.48
Gap	15.55

Table IV: The Living Wage and Government Deduction

	Parent 1	Parent 2	Total
Hours / Week	35	35	70

2016 2P2C Thom

Wage	15.28	15.28		
Employment Income	27809.60	27809.60	55619.20	
Adjustments	-7749.83	-1505.63	-9255.45	Federal Tax
Taxable Income	20059.78	26303.98	46363.75	Parent
EI Premiums	522.82	522.82	1045.64	1
CPP Premiums	1203.33	1203.33	2406.65	2
Fed. Income Tax	703.59	1256.79	1960.38	Provincial Tax
Prov. Income Tax	839.16	118.09	957.25	Parent
After Tax Income	24540.70	24708.58	49249.28	1
Monthly After Tax Inc.	2045.06	2059.05	4104.11	2

Table V: Family Income less Gov't Deductions and Ta

Total Annual Income from Employment	55619.20
- EI, CPP, Fed. and Prov. Taxes	6369.92
Equals Family Take Home Pay	49249.28
+ CCTB, UCCB and GST	8019.75
Equals Total Disposable Family Income	57269.03
- Family Expenses	57253.48
Equals Income less expenses	15.55

/wk

with a Car and Bus Pass

Pre Tax Inc.	55619.20
Gov't Trans.	8019.75
Total Inc.	63638.95
Family Taxes	2917.63
Gov't Trans	8019.75
Difference	-5102.13
EI+CPP	3452.29
Net Contr.	-1649.83

Child care calc	per day
work days = 243	20.8
school days = 183	8.6
full day care for 7 yr old =	20.8

+fees for single parent

\$0 at FNI	No NCBS at FNI
118,251	44,695
2nd threshold	No CTB at FNI
65,000	189,123
Net BC	
351.06	

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ns and Taxes

2016 2P2C Thom

Txble Inc x Rate	NRTC x Rate	RTC x Rate	Northern Res deduction
3008.97	2305.37	0.00	1505.63
3945.60	2688.81		

Txble Inc x Rate	NRTC x Rate	MB Credits
2166.46	1327.30	0.00
2840.83	2031.18	691.56

xes plus Gov't Transfers

5054.4
1573.8
936
7564.2
1001



Living Wage Calculation: Thompson - 2020: 35 hrs/wk
 Single (Female) Parent Family, One Child
 Parent age 25-44, Child age 4, FT CC, with a Car

Table I: Family Expenses

Item	Monthly	Annually	% of Total	% of Pre Tax
Modified MBM			Expenses	Income
Food	451.02	5412.25	12.8%	19.9%
Clothing and Footv	167.95	2015.41	4.7%	7.4%
Shelter	1068.80	12825.56	30.2%	47.2%
Transportation	404.92	4859.04	11.5%	17.9%
Other	608.54	7302.47	17.2%	26.9%
Subtotal	2701.23	32414.74	76.4%	119.3%
Child Care	509.55	6114.55	14.4%	22.5%
MSP Premiums	0.00	0.00	0.00%	0.00%
Private Health Insura	88.70	1064.40	2.5%	3.9%
Adult Education	149.27	1791.20	4.2%	6.6%
2 Weeks Pay	87.09	1045.10	2.5%	3.8%
Total	3535.83	42429.99	100.0%	152.3%

Table II: Non-Wage Income (Government Transfers)

Income	Monthly	Annually
CCB	553.25	6639.00
Family Bonus	0.00	0.00
GST	61.08	733.00
Child Care Subs.	160.81	1929.68
Rent Assist Program	386.68	4640.18
Total	1161.82	13941.86

Formula	1st threshold	2nd threshold
6,639.00	31,120	67,426
BC	BC Reduction	Net BC
733.00	0	733.00
Rent assist calc		
386.68		
TAD	Fee Charged	
18637	4184.87	

Table III: Family Income Less Family Expenses

	Annually
Available Annual Income	42432.93
Annual Expenses	42429.99
Gap	2.94

Table IV: The Living Wage and Government Deductions and Taxes

	Parent 1
Hours / Week	35
Wage	14.93

2020 1P1C Thom

Pre Tax Income	27172.60
Adjustments	-8199.87
Taxable Income	18972.73
EI Premiums	440.20
CPP Premiums	1207.30
Fed. Income Tax	-2765.69
Prov. Income Tax	-200.27
After Tax Income	28491.06
Monthly After Tax Inc	2374.26

Federal Tax
Parent Taxable Inc x Rat
 1 2845.91

Provincial Tax
Parent Taxable Inc x Rat
 1 2049.06

Family Income less Gov't Deductions and Taxes plus Gov't Transfers

Total Annual Income from Employment	27172.60
- EI, CPP, Fed. and Prov. Taxes	-1318.46
Equals Family Take Home Pay	28491.06
+ CCB and GST	13941.86
Equals Total Disposable Family Income	42432.93
- Family Expenses	42429.99
Equals Income less expenses	2.94

2020 1P1C Thom

Childcare calculation

Childcare fees

Pre Tax Inc. 27172.60
Gov't Trans. 13941.86
Total Inc. 41114.46

Child care calc
work days = 243
+fees for single parent

Days max per day
243 20.8

Family Taxes -2965.96
Gov't Trans 13941.86
Difference -16907.82
EI+CPP 1647.50
Net Contr. -15260.33

No CTB at FNI

188,456