

Making Ends Meet

Toronto's 2015 Living Wage

Kaylie Tiessen





CCPA

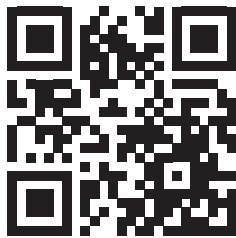
CANADIAN CENTRE
for POLICY ALTERNATIVES
ONTARIO OFFICE

ISBN 978-1-77125-197-6

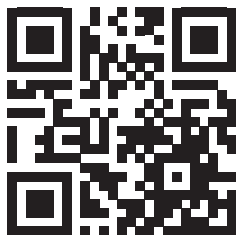
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ACKNOWLEDGEMENTS

Toronto's living wage calculation is based on the National Living Wage Framework – a document outlining a national methodology to ensure consistency across the country. The methodology was developed based on the work of researchers in Ontario and British Columbia who refined their method based on feedback from focus groups of persons living on low-income and other representatives. Further discussion, development, and refinement of the calculation was conducted by the Toronto living wage working group – a committed group of individuals representing labour, business, the public sector, social justice organizations, and civil society.

This group met several times to discuss the family expenditures that inform the calculation. Thank you to the group for providing leadership, context, support, and validation to the living wage calculation. Working group members include:

John Cartwright (co-chair) – President, Toronto & York Region Labour Council
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Liyu Guo – Program Administrator, Campaign 2000 and Family Service Toronto
Trish Hennessy – Director, CCPA-Ontario
Tim Maguire – President, CUPE Local 79
Hugh Mackenzie – Economist and Research Associate, CCPA-Ontario
Keith Taylor – Assistant Vice President, Strategic Social Impact, DUCA Credit Union
Dena Warman – Policy Development Officer, City of Toronto

A special acknowledgement to John Cartwright for co-chairing this process. Thank you to Hugh Mackenzie, Jim Stanford, and Trish Hennessy for their important contributions to this work.

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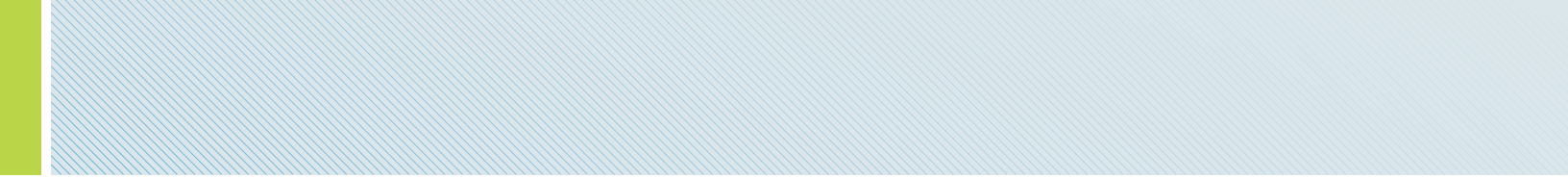
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Making Ends Meet:

Toronto's 2015 Living Wage

Executive Summary

It has been six years since Toronto's living wage estimate was calculated at \$16.60 in 2008.

Since then, the cost of living has gone up: the cost of child care has risen by 30 per cent; rent has increased by 13 per cent; the cost of public transit has grown by 36 per cent.

This report updates Toronto's living wage to reflect what it takes for two working parents with two children to make ends meet in 2015. It's based on the needs of a family with two parents and two young children ages 7 and 3. Each of those parents needs to earn \$18.52 per hour, and work 37.5 hours per week, in order to afford the basics in life in this very expensive city.

The updated Toronto living wage calculation is rooted in real life necessities and responsibilities. It draws on the national living wage framework, a guideline developed by living wage leaders from across the country that incorporates these basic principles into a consistent definition and methodology to ensure uniformity of approach. However, taxes, transfers, and even hours of work vary widely from province to province. For this reason, there is variation in some elements of the calculation, particularly relating to the social supports available to individuals and families. In Ontario, the CCPA developed a living wage calculator that takes into account the tax and transfer rules in the province.

The most important ingredient in any living wage calculation is the list (and accompanying cost) of necessary expenses for a family of four to meet its basic needs, participate in the economic and social fabric of their community, and purchase items that can help them escape marginal subsistence. The list of family expenses contains no extravagances. It doesn't allow families to save for their childrens' post-secondary

education; it doesn't acknowledge that many working families also carry debt obligations. But it does recognize that things like rent, transportation, child care, food, clothing, internet, and laundry costs are part of the basics that every family strives to meet.

Once total family expenses have been added up, the calculation moves to the income side of the equation, which consists of both employment income and government transfers. The living wage incorporates relevant government assistance, such as child care benefits and the Working Income Tax Benefit. The next step is to calculate the employment income this family needs in order to meet both family expenditures and pay taxes as well as payroll deductions.

The final step is to divide total employment income by the annual number of hours worked (3,900 based on a 37.5 hour work week).

Tables 1 and 2 break down Toronto's 2015 living wage.

What's the value of an updated living wage calculation for Toronto? It can serve as a guide to any employer in the public or private sector that opts to become a living wage employer – to raise the floor for the lowest paid workers under their employ. It can inform the City of Toronto's fair wage policy. But even social service and grant-making agencies, school boards, and the province itself could adopt a living wage policy to raise the bar for low-waged workers in the city.

In 2013, Toronto was home to three million workers. That same year Toronto's average hourly wage was \$24.92; Toronto's median wage was \$21 an hour. That means that the Toronto CMA was home to more than 1.5 million people earning less than \$21 per hour that year. Many lower waged workers are concentrated in the retail and service sector in Toronto. The median wage in the retail sector in 2013 was \$12.95 an hour. The median wage for administrative support services was \$14 an hour. The median wage for accommodation and food services was \$11.50 an hour. A living wage of \$18.52 an hour would make a huge difference in the lives of families who work in retail and food service jobs. But they're not the only potential beneficiaries of a living wage.

In the 2014 provincial budget, the Ontario government committed to ensuring that all personal support workers in Ontario earn at least \$16.50 by 2017 and that child care workers receive a raise as well.

This was a step in the right direction, but in Toronto, the move still leaves these and many other workers earning less than a living wage. All governments, including the City of Toronto, employ individuals through third party contractors in order to keep costs low. But many of these workers do not earn

enough money to make ends meet. The list of potential beneficiaries goes on: gasoline station attendants (median wage \$10.25), auto parts retailers (median wage \$15.50), textile workers (median wage \$15.58).

Decent wages are a critical component of individual and family well-being. Higher wages mean a better standard of living for workers and their families. A living wage ensures that workers earn enough to meet the basic necessities of life and to participate in their community.

Living wage employers are finding that higher wages lead to more productive employees, lower turnover and increased employee morale. In the service sector, this can lead to improved customer service and higher profitability.

At \$18.52 per hour, Toronto’s living wage sets a modest standard to ensure that workers earn enough money from work to provide for the material necessities of a healthy, sustainable life with full civic and economic participation in the local community.

TABLE 1: Toronto’s Living Wage: Summary of Family Income

Household Income, Taxes, and Payroll Deductions	Annual Amount
Household Employment Income	\$72,241.55
Universal Child Care Benefit	\$1,200.00
Canada Child Tax Benefit	\$2,159.00
Child Care Subsidy	\$0.00
Working Income Tax Benefit	\$0.00
Ontario Child Benefit	\$0.00
PLUS Total Government Transfers	\$3,359.00
Federal and Provincial Tax after Credits	\$5,142.00
CPP Contributions	\$3,230.00
EI Contributions	\$1,358.00
MINUS Total Taxes and Payroll Deductions	\$9,730.00
Household Expenditures	\$65,870.55
Toronto’s Living Wage	\$18.52

TABLE 2: Toronto's Living Wage: Summary of Family Expenses

	Annual Amount
Food	\$7,639.29
Clothing and Footwear	\$1,888.06
Shelter	
Rent 2 bedroom	\$14,220.00
Hydro	\$937.92
Tenant Insurance	\$297.96
Household Items and Furniture	\$599.21
Transportation	
Vehicle	\$6,506.60
Public Transit	\$1,682.50
Child Care	\$16,999.45
Social Inclusion	
Cell Phone	\$1,200.00
Internet	\$539.88
Recreation	\$1,164.00
Personal Care	\$899.75
Reading	\$134.96
Laundry	\$1,037.16
School Supplies and Fees	\$335.45
Monthly Family Outings	\$833.84
Family Vacation	\$1,036.76
Other	
Non-OHIP Medical Insurance	\$2,938.68
Parent Education	\$1,230.80
Bank Fees	\$155.40
Other	\$1,059.40
Contingency	2,533.48
Total Family Expenses	\$65,870.55

Introduction

A living wage in Canada is calculated based on the hourly wage necessary for a family consisting of two working parents with two children to meet the basic needs after taxes, transfers, and payroll deductions are taken into account. It provides an estimate of what that family needs to earn in order to meet basic needs and participate in the civic and social life of their community¹. The calculation is not national, it's not provincial – it's done municipally by municipality to reflect real local living costs and the hourly wage required to meet those basic costs.

The living wage is not the same as the minimum wage. The minimum wage is the provincially mandated minimum an employer is required to pay in a given jurisdiction. As it stands today the minimum wage in Ontario is tied to inflation, but \$11 an hour doesn't take into account the basic requirements a family needs to get by. In fact, even with the scheduled October 1 increase in Ontario's minimum wage by 25 cents an hour (an adjustment for inflation since the last increase), Ontario's minimum wage legislation still leaves workers earning far below the poverty line – particularly if they are supporting dependents.

That's where the living wage comes in: it sets a higher test by asking what workers need to earn based on the cost of living in their community. The living wage calculation is rooted in real life necessities and responsibilities. It takes into account the amount of money a family needs in order to pay for non-discretionary bills, like rent, transportation, food, and child care.

Over the past 10 years, a growing number of Canadian communities have been engaging in the exercise of calculating what a local living wage is, to help evaluate the adequacy – or inadequacy – of pay for a significant swath of low-wage workers. In Ontario, there is a growing movement among communities across the province to promote their local living wage calculation as a tool to improve the lives of its poorest workers.

TABLE 3: Differences Between a Statutory Minimum Wage and a Living Wage

	Minimum Wage	Living Wage
Objective	Sets a wage floor below which employers cannot pay	Sets an expectation that work should provide enough to meet basic material and immaterial needs
Operationalization	Legislation	Voluntary/aspirational
Jurisdiction	Provincial	Local
Quality of life considerations	Does not take into account the material needs of a healthy, sustainable life	Reflective of the basic necessities of life
Cost of living considerations	Adjusted for inflation (Ontario)	Adjusted annually as costs increase, sometimes faster than inflation

Some communities, such as Waterloo region and Hamilton, have expanded their activities and created recognition programs for employers who pay and champion a living wage.

It's been several years since Toronto developed its first living wage calculation. That calculation was completed for Toronto by the Canadian Centre for Policy Alternatives in 2008. At the time, the living wage was estimated at \$16.60 per hour². Since then, the cost of living in one of Ontario's most expensive cities has increased. The cost of child care has risen by 30 per cent. Rent has increased by 13 per cent, the cost of public transit by 36 per cent.

It is for these reasons that Toronto's living wage calculation has been updated to reflect the reality of the cost of living in the city in 2015.³

But there are other good reasons for cities like Toronto to spur a local conversation about what it actually takes for workers to get by.

Decent wages are the gateway to a better quality of life; they also contribute to well-being. A living wage supports full participation of families in the economic and social life of their community. For example, the living wage calculation includes modest amounts to cover non-OHIP medical insurance, to take the family on a one-week camping trip, and to allow parents to upgrade their skills through education.

The living wage proposed for Toronto is by no means a luxury wage. Many items that could be considered an essential component of a decent quality

of life are not included in the calculation. Toronto's living wage makes no provision for savings for a child's education, retirement, home ownership, or even debt repayment.

There are benefits for business, too. Higher wages can be an important contributor to worker productivity and success in business. Higher wages also tend to reduce employee turnover, reduce company expenditures on training and improve morale, which can lead directly to improved customer service.

Increasingly, these laudable social and economic objectives are recognized in efforts to implement living wage policies among public and private sector employers. They're also informing efforts to increase the provincially mandated minimum wage to ensure it lifts workers out of poverty.

The living wage movement highlights an important element of work that is often overlooked in conversations about pay: what do workers need to earn in order to meet basic needs? Most people depend entirely on employment as a means to improve their standard of living. Pay is an important ingredient for policy makers focused on ensuring a future built on the promise of decent work. That includes higher wages for Ontario workers.

Calculating a living wage for Toronto

A living wage calculation examines the expenditures necessary to meet basic needs and to participate both economically and socially in the community. The resulting hourly wage represents the income necessary to meet both family expenditures and pay taxes and payroll deductions.

The most important ingredient in any living wage calculation is the list (and accompanying cost) of necessary expenses for a family of four to meet its basic needs, participate in the civic, economic, and social fabric of their community, and buy the things that can help them escape marginal subsistence. The list of family expenses contains no extravagances. It doesn't allow families to save for their children's post-secondary education; it doesn't acknowledge that many working families also carry debt obligations. But it does recognize that things like rent, transportation, child care, food, clothing, internet, and laundry costs are part of the basics that every family strives to meet.

Once total family expenses have been added up, the calculation moves to the income side of the equation, which consists of both employment income and government transfers. The living wage incorporates relevant government

assistance, such as child care benefits and the Working Income Tax Benefit. The next step is to calculate the employment income this family needs to meet both family expenditures and pay taxes as well as payroll deductions.

The national living wage framework, a guideline developed by living wage leaders from across the country, incorporates these basic principles into a consistent definition and methodology that is being deployed across the country to ensure uniformity of approach.⁴ However, taxes, transfers, and even hours of work vary widely from province to province. For this reason, there is variation in some elements of the calculation from province to province, particularly relating to the social supports available to individuals and families. In Ontario, the CCPA developed a living wage calculator that takes into account the tax and transfer rules in the province.

The following lays out a detailed outline of each element of the Toronto living wage calculation, beginning with family composition.

Family Composition

The living wage calculation is based on the needs of a family with two parents and two young children ages 7 and 3. This calculation would also support this family throughout the life cycle, as young children get older. It's also a wage that ensures young workers are not priced out of having children as a result of low wages. In this scenario, each parent is working 37.5 hours a week. *Table 4* outlines the make up of this composite family.

TABLE 4: Family Composition⁵

Family Member	Hours Worked
Parent A	37.5
Parent B	37.5
Child A	Attends school and before & after school care
Child B	Is in child care full-time, full-year

Family Expenditures

In order to calculate the living wage for a particular jurisdiction, it is necessary to first determine the expenditures necessary to support a decent quality of life and to participate in the economic and social fabric of a community. The expenditures identified for a family of four living in Toronto are outlined below. They include healthy food, recreation, shelter, non-OHIP medical insurance, a modest family vacation, and civic and social participation in community life.

The remainder of this section provides a detailed description of how each expense was calculated.

Healthy Food

Nutritious food is an important part of a healthy life. In Ontario, public health units are required to calculate the weekly cost of healthy food for individuals and families of all ages and combinations. The cost of food is based on the cost to purchase appropriate quantities of up to 60 healthy foods that represent a nutritious diet in different age and gender groups.⁶ In Toronto, this information is posted on the City of Toronto's website.⁷ The monthly cost of food for a family of four with two adults, both aged 35, and two children, one aged seven, the other aged three, is \$636.61.⁸ Table 5 provides a breakdown of the cost of nutritious food for a family of four.

TABLE 5: Healthy Food

Family Member	Monthly Cost	Annual Cost
Parent A	\$184.57	\$2,214.78
Parent B	\$218.41	\$2,620.86
Child A	\$133.01	\$1,596.07
Child B	\$100.63	\$1,207.58
Total	\$636.61	\$7,639.29

Clothing and Footwear

The cost of clothing and footwear is taken from Statistics Canada’s Market Basket Measure (MBM). The MBM provides an estimate of what a family of four with an income somewhere close to low-income adequacy spends on particular basic items.⁹ As a result, the estimate for clothing and footwear is a conservative estimate in comparison to the values that underpin the living wage. The value for Toronto’s living wage calculation is taken from the 2011 MBM estimates for Toronto and adjusted for inflation using Statistics Canada’s consumer price index for clothing and footwear. The annual cost of clothing and footwear is calculated at \$1,888.06. *Table 6* shows the monthly breakdown.

TABLE 6: Clothing and Footwear

	Monthly Cost	Annual Cost
Market Basket Measure Estimate	\$157.34	\$1,888.06

Shelter

The cost of shelter includes rent, utilities, tenant insurance, and household furnishings. It is assumed that parking is included in the cost of rent for this family. *Table 7* outlines the shelter costs for this family of four.

Rent

The Canadian Mortgage and Housing Corporation (CMHC) provides updated information on median rental costs in rental markets across the country. The cost of rent for this living wage calculation is drawn from CMHC’s Fall 2014 Rental Market Report for Ontario.¹⁰ The cost is based on a two-bedroom apartment.

The decision to use the cost of a two-bedroom apartment as opposed to a three-bedroom apartment, as many other communities have done, was not made lightly. The Toronto living wage working group had lengthy discussions about the expectation that two children would share a room. To

be clear, a family with two children might opt for a three-bedroom apartment and that would increase the living wage calculation required to support that option. Opting for a three-bedroom apartment increases the living wage calculation by more than \$1 per hour.

Utilities

The cost of utilities was estimated based on the average monthly energy usage of a unit in a low- or high-rise apartment building. The cost was then estimated using the online utility electricity calculator for Toronto Hydro-electric System Limited on the Ontario Energy Board's website. The monthly cost of electricity is estimated at \$78.16.¹¹

Of course the efficiency of the building in which one's apartment is situated will have an effect on the cost of heat and electricity. For many low-income people, an apartment in a high efficiency building may be out of the realm of possibility. This means that the cost of utilities could be higher than is reflected in the 2015 living wage calculation.

Tenant Insurance

Tenant insurance is an important component of any renter's shelter costs because if fire or flooding damages the content of an apartment, a low-income family is especially hard-placed to be able to afford to replace their possessions. The cost of tenant insurance for this family is based on the lowest quote available from www.kanetix.ca for a replacement value of \$40,000 (minimum requirement) and a deductible of \$500.¹² The annual cost of tenant insurance is \$297.96, though that cost will vary based on where the apartment is located, whether the apartment is in a basement or not, and other factors. In other words, this could likely underestimate the true cost of tenant's insurance for many families but it's the most representative number available.

Household Furnishings

The annual expenditure on household furnishings comes from Statistics Canada's 2013 Survey of Household Spending for households with an income in the second quintile. The cost of household furnishings includes furniture, rugs and mats, textiles and linens. The estimated adjusted annual cost is \$599.21.¹³

TABLE 7: Shelter Costs

	Monthly Cost	Annual Cost
Rent - 2 bedroom apartment	\$1,185.00	\$14,220.00
Utilities	\$78.16	\$937.92
Tenant Insurance	\$24.83	\$297.96
Household Furnishings	\$49.93	\$599.21
Total	\$1,337.92	\$16,055.09

Transportation

In a large city such as Toronto, residents have a number of transportation options. For example, the city has a public transportation system that reaches all parts of the Greater Toronto Area. Taxis are also readily available, as well as a few auto share options, depending on one's neighbourhood of residence. This calculation has assumed the family of four will own one four-year-old car and purchase one TTC pass on a monthly basis. *Table 8* provides a breakdown of the transportation expense for this family.

Vehicle

The cost of owning and operating a vehicle includes: depreciation costs over a five-year period,¹⁴ the annual cost of a license plate sticker,¹⁵ car insurance,¹⁶ gasoline,¹⁷ and maintenance. The cost of purchasing the car is not included in the living wage calculation; instead, average depreciation over a five-year period is included in the cost of vehicle operation. The cost of insurance is drawn from the lowest quote provided by www.kanetix.ca for full coverage with a \$500 deductible.

The cost of gas is estimated at \$1,664.50 per year and is based on average yearly kilometres driven: 18,000. The average price of gas per litre is based on the average retail price of gas per litre in 2014.¹⁸ The cost of parking is taken directly from the City of Toronto website.¹⁹

Public Transit

With only one vehicle and two parents working, the calculation assumes that one parent will commute to work via public transit. The monthly cost of a TTC pass is \$141.75, beginning on March 1, 2015.²⁰ In 2015, Toronto also

made the decision to eliminate the cost of riding the TTC for children under 12 years old. The kids ride free initiative means that trips on the TTC for families with young children have become significantly less expensive.

TABLE 8: Transportation Expenses

Vehicle	Monthly Cost	Annual Cost
Depreciation	\$173.20	\$2,078.40
Insurance	\$145.92	\$1,751.00
Gas	\$138.71	\$1,664.50
Oil Changes	\$14.00	\$168.00
License Plate Sticker	\$8.17	\$98.00
Street Parking	\$14.55	\$174.60
Service and Repair	\$47.70	\$572.40
Total Cost to Operate a Vehicle	\$542.24	\$6,506.90
Public Transit	Monthly Cost	Annual Cost
Transit Pass	\$140.21	\$1,682.50
Total Transportation Cost	\$682.45	\$8,189.40

Child Care

The City of Toronto reports the standard daily rates for home-based and centre-based child care.²¹

Child care is the most expensive item on the list of annual expenses for a family with small children. And Toronto has the highest child care fees in Canada.²² Toronto also has long wait list for child care subsidies.

Both full-time as well as before- and after-school care are essential when two parents are working full-time jobs. This calculation has assumed the family chose to use home-based care for their children. Home-based care is much cheaper than centre-based care, though many families would opt

for professionally run child care centres if they had the means. In Toronto, many families are priced out of this option. That’s why affordable child care is a crucial element of reducing family expenses.

Parents in Ontario have the option to apply for a child care subsidy based on family income. In many cities in Ontario, a family automatically receives the subsidy if their income is low enough to qualify.

This is not the case in Toronto, where the wait list for a child care subsidy reached upwards of 18,700 in 2013.²³ As a result of this unaddressed backlog, the subsidy was not included in the Toronto living wage calculation. The roundtable decided a non-subsidized space was a more realistic reflection of the financial pressures facing Toronto families with small children.

This family will spend almost \$17,000 a year on child care. *Table 9* provides a detailed breakdown of the child care expense. Although the cost might appear high to people whose families are not currently participating in the child care system, it is important to note that at \$27,400 annually, centre-based care is significantly more expensive. Opting for centre-based care would increase family expenditures by more than \$10,000 per year and lead to a living wage that is \$4.35 higher.

TABLE 9: Cost of Home-Based Child Care

Child	Home-Based Care	Number of Days	Daily Fee	Annual Cost
3-year-old Child	Full-day care	260	\$45.51	\$11,832.60
School-age Child	Before and after school care	195	\$17.56	\$3,424.20
School-age Child	Full-day care	65	\$26.81	\$1,742.65
Total Child Care Expenses				\$16,999.45

Economic and Community Participation

The ability to participate in the social aspects of community life is an important component of a living wage calculation. After all, dignity and respect includes the ability to communicate with neighbours and friends, taking regular outings as a family, having enough money to take a modest

vacation each year, and ensuring your children have the ability to participate in school activities. *Tables 10 thru 15* outline the cost of economic and community participation in the city of Toronto.

Cell Phone

The Toronto living wage working group decided this family would rely on two smart phones for their communication needs. The cost of a cell phone is based on the cost of a basic plan through Wind Mobile, which includes Canada and U.S. long distance, global wide texting, and a modest data plan. Each phone costs \$50 per month. This calculation assumes that each parent will purchase a phone at no extra cost above the monthly bill.

Internet

The cost of internet is drawn from TekSavvy, a low-cost internet provider covering most of Ontario. TekSavvy offers a high speed, unlimited DSL package for \$39.99 per month plus an additional \$5 per month charge to activate a landline to service the DSL line.²⁴

TABLE 10: Communication

	Monthly Cost	Annual Cost
Cell Phones (2)	\$100.00	\$1,200.00
Internet	\$44.99	\$539.88
Total Communication	\$144.99	\$1,739.88

Personal Care

Personal care includes items such as soap, shampoo, cosmetics, oral hygiene, and haircuts. The amount for personal care is taken from Statistics Canada’s 2013 Survey of Household Spending and is adjusted for inflation. In 2015, it is estimated that a family of four will spend \$899.75 on personal care products. *Table 11* outlines the estimate for personal care.

Laundry

This calculation assumes that the family will utilize a local laundromat once a week to launder clothes and linens. The estimated cost of washing and drying a load is a total of \$3.00. The cost of detergent and dryer sheets is included as an additional \$0.35 per load. Over the course of a year, a family of four will spend an estimated \$1,037.16 on laundry. The estimate for laundry can be found in *Table 11*.

Reading

The cost of additional reading materials is based on the 2012 Survey of Household Spending for Ontario households in the second income quintile. The annual cost of reading and entertainment is \$134.95, after adjusting for inflation. This cost includes books, magazines, and newspapers and can be found in *Table 11*.

TABLE 11: Personal Maintenance

	Monthly Cost	Annual Cost
Personal Care	\$74.98	\$899.75
Laundry	\$86.43	\$1,037.16
Reading	\$11.25	\$134.96
Total	\$172.66	\$2,071.87

School Fees and Supplies

A 2011 study conducted by Social Planning Toronto²⁵ found that a family of four in Toronto spent at least \$320 a year on additional fees and participation in school activities, including field trips, pizza days, fundraisers, and school photographs. To arrive at the 2015 cost, the 2011 number was adjusted for inflation. *Table 12* breaks down the amount of money spent on school fees and supplies.

TABLE 12: Cost of School Fees and Supplies

	Monthly Cost	Annual Cost
School Activity Fee	\$5.24	\$62.90
School Photos	\$2.62	\$31.45
Field Trips	\$8.74	\$104.83
Pizza Day & Other Fundraisers	\$5.24	\$62.90
Schools Supplies	\$6.12	\$73.38
Total Cost	\$27.95	\$335.45

Family Outings

The living wage framework assumes that a family will spend a modest amount of money on outings over the course of the year. This calculation assumes the family will go out to eat six times per year – dramatically lower than the national average, which shows that 60% of Canadians eat out one or more times a week.²⁶ It also assumes the family will attend four movies per year and purchase a family membership to the Ontario Science Centre.²⁷ Once again, this is not a luxurious estimate.

TABLE 13: Cost of Recreation and Family Outings

	Individual or Family Fee	Annual Cost
Membership at the Ontario Science Centre	\$130.00	\$130.00
4 movies per year (adult)	\$12.99	\$103.92
4 movies per year (kid)	\$8.99	\$71.92
6 meals out	\$22.00	\$528.00
Total Cost of Family Outings	\$69.49	\$833.84
YMCA Membership	\$97.00	\$1,164.00
Total	\$166.49	\$1,997.84

Recreation

Recreation is another important component of a healthy, vibrant life. The amount for recreation is the cost of a family membership at Toronto’s YMCA.²⁸ The City of Toronto also offers many free recreational activities and a multitude of green space where residents can enjoy the outdoors and participate in community life. That said, there are many recreational activities that this living wage calculation does not reflect, including children’s participation in sports or owning a bicycle, illustrating just how minimal a living wage calculation is.

Two Weeks Vacation

The calculation assumes the family will take a modest vacation every year. One week is spent camping at a provincial park; the other is taken as a “staycation,” in which the family will take modest trips to local attractions such as the Toronto Zoo or Canada’s Wonderland. *Table 14* provides a detailed break down of the two-week vacation expense.

The cost of the camping trip includes seven nights at a mid-quality campsite²⁹ with no electricity, but access to a shower. The cost of food is assumed to be included in the nutritious food basket above. The cost of a camping trip does not include the cost to purchase or rent camping equipment for the trip.

The cost of a week of staycation includes one trip to the Toronto Zoo for a family of four and additional dollars for four other day trips.³⁰ \$50 per day is included for food on each day trip.

TABLE 14: Cost of Two-Week Vacation

	Daily Fee	Cost over Vacation
Campsite	\$40.68	\$284.76
Tickets to Toronto Zoo (adult)	\$28.00	\$56.00
Tickets to Toronto Zoo (child)	\$18.00	\$36.00
Parking at the Zoo	\$10.00	\$10.00
Food on Day Trips		\$250.00
Other Day Trips		\$400.00
Total		\$1,036.76

Other Family Expenditures

The expenditures listed above fall into the category of general expenses required for survival and community participation. There are, however, other expenditures than those general expenses that allow a family to escape subsistence and fully realize a lifestyle above this level. *Table 15* outlines the other expenses included in this calculation.

Non-OHIP Medical Insurance

Non-OHIP medical expenses, including dental care, vision care, and prescription drugs can quickly add up over the course of a year. For this reason, it is assumed that workers will purchase non-OHIP medical insurance to cover regular non-OHIP health expenses, though we appreciate this is not always the case. The cost of non-OHIP medical insurance is based on an estimate from the Blue Cross Blue Choice Balance Plan. It includes 70 per cent prescription drug coverage to a maximum of \$5,000 per person and 70 per cent dental coverage to a maximum \$500 per person, \$150 per person in vision care and various health practitioner expenses such as registered massage therapy, acupuncture, and chiropractic care.

Notable fact: if an employer in Toronto provides non-OHIP medical coverage as part of an overall compensation package, the wage an employer is required to pay in order to be recognized as a living wage employer is reduced by approximately one dollar. That means that a living wage can be paid through a combination of wages and non-monetary benefits.

Many living wage calculations also include disability and life insurance in the list of family expenditures. Toronto's living wage working group agrees that disability and life insurance are important components of building stability in one's life. Disability and life insurance could easily be afforded on

TABLE 15: Other Family Expenditures

	Monthly Cost	Annual Cost
Non-OHIP Medical Insurance	\$244.89	\$2,938.68
Parent Education	\$102.57	\$1,230.82
Bank Fees	\$12.95	\$155.40
Other	\$88.28	\$1,059.40
Contingency	\$211.12	\$2,533.48
Total	\$659.82	\$7,917.78

this wage if the family was guaranteed access to a child care subsidy – another good reason to support a public policy agenda that makes more affordable, regulated child care a public priority.

Parent Education

Improving one's skills is an important component of ensuring the ability to compete in the globalized labour market. The living wage calculation assumes that one parent will complete two three-credit courses over the course of a year. The amount for parent education is based on the average cost of four courses at Seneca College from the accounting, business human resources, and health departments. The cost of textbooks was also added to the average cost. The total annual cost of parent education is \$1,230.82. This number is meant as a proxy for parent education. Other skills upgrading options could be sought out with this money, including re-accreditation or courses at other colleges, universities, or training programs.

Bank Fees

The annual expenditure on bank fees is based on the monthly cost of Scotiabank's Scotia One account with a fee of \$12.95 per month.³¹ This calculation assumes that both parents share one account.

Other

The amount for other comes from the 2013 Survey of Household spending and is based on the expenditures of Ontario families in the second income quintile. The expense includes items such as computer equipment, television equipment and even gifts. These are regular family expenses not included in the rest of the 'other' calculation. The total annual expense on this type of equipment is \$1,059. Given the average useful life of such equipment, this is an exceptionally modest amount.

Contingency Amount

A contingency amount is included to cover any emergency above and beyond what is covered by non-OHIP medical insurance or the regular cost of operating a vehicle. This amount is also meant to cover the 30 per cent of any medical treatments not covered by the insurance plan. The contingency amount is calculated as four per cent of total family expenditures or roughly two weeks' pay. The contingency amount in this calculation is \$2,533 annually.

Summary of Income

One important component of the living wage calculation is its ability to incorporate the role of federal benefits, such as the Universal Child Care Benefit and the Canada Child Tax Benefit, and provincial benefits like the Ontario Child Benefit and the province’s refundable credits for energy and property and sales tax, as well as federal and provincial taxes and other deductions. By incorporating the full suite of income and expenditures, the Toronto living wage calculation provides the most accurate estimate of the actual pre-tax-and-transfer employment income necessary to meet the family expenditures outlined in this calculation.

Here’s an important point: as the value of public benefits is increased – say, more affordable housing and regulated, subsidized child care – the dollar amount required for the living wage decreases. For example, provincially provided, universal extended health benefits and a universal child care program would both result in a reduction in the living wage calculation.

The role of publicly provided services can be illuminating: the more public services we provide as a society, the lower the amount that workers have to earn in order to attain the standard of living outlined by the living wage.

TABLE 16: Toronto’s Living Wage: Summary of Family Income

	Household Employment Income	\$72,241.55
PLUS	Total Government Transfers	\$3,359.00
	Universal Child Care Benefit	\$1,200.00
	Canada Child Tax Benefit	\$2,159.00
	Child Care Subsidy	\$0.00
	Working Income Tax Benefit	\$0.00
	Ontario Child Benefit	\$0.00
EQUALS	Gross Income	\$75,600.55

TABLE 17: Toronto's Living Wage: Summary of Family Expenses

	Annual Amount
Food	\$7,639.29
Clothing and Footwear	\$1,888.06
Shelter	
Rent 2 bedroom	\$14,220.00
Hydro	\$937.92
Tenant Insurance	\$297.96
Household Items and Furniture	\$599.21
Transportation	
Vehicle	\$6,506.60
Public Transit	\$1,682.50
Child Care	\$16,999.45
Social Inclusion	
Cell Phone	\$1,200.00
Internet	\$539.88
Recreation	\$1,164.00
Personal Care	\$899.75
Reading	\$134.96
Laundry	\$1,037.16
School Supplies and Fees	\$335.45
Monthly Family Outings	\$833.84
Family Vacation	\$1,036.76
Other	
Non-OHIP Medical Insurance	\$2,938.68
Parent Education	\$1,230.80
Bank Fees	\$155.40
Other	\$1,059.40
Contingency	2,533.48
Total Family Expenses	\$65,870.55

So for businesses concerned about their ability to meet living wage standards, one of their options is to consider championing more affordable public services (child care, housing, transit, dental care and pharmacare, to name a few).

The point is, quality of life is supported by many factors, including income and public services.

The following section provides a detailed breakdown of the taxes, transfers, and other payroll deductions associated with this income level.

Universal Child Care Benefit

The Universal Child Care Benefit provides a monetary benefit for every Canadian family with a child less than six years of age. A monthly benefit of \$100 is paid for each child under 6.³³ The living wage family includes one child under 6, so the calculation includes UCCB income of \$100/month or \$1,200 per year. Unfortunately, this income supplement replaced the creation of a national, affordable, regulated child care system, which would have a far greater impact, not only on the availability of quality child care options but, also, on the living wage calculation in communities across Canada.

Canada Child Tax Benefit

The Canada Child Tax Benefit is a tax-free benefit provided to all eligible Canadian families and is meant to provide financial assistance for raising children.³⁴ In Toronto, a family of four with two parents earning a living wage would qualify to receive \$2,159 in the form of CCTB over the course of one year. Once again, this benefit pales in comparison to the benefits of a national, affordable child care program.

Child Care Subsidy

In Ontario, the provincial government provides lump sum funding to municipalities across the province to provide child care subsidies for families in need. The subsidy works on a sliding scale, offering greater support for families with low income. In many Ontario cities, the subsidy is automatically provided if a family qualifies. This is not the case in Toronto. Instead, eligible families are put on a wait list in the hope of receiving the subsidy at some point. In 2013, the most recent data available, the wait list reached upwards of 18,000 spaces in Toronto. Given the inadequacy of Toronto's ability to meet the overwhelming demand for subsidized child care, a child care subsidy is not included in the Toronto living wage calculation.

Important to note: in other municipalities where meeting the demand for subsidized child care is a reality, it influences their local living wage calculation.

Another important note: if the child care subsidy was included, the family could afford a three-bedroom apartment, providing more space for the children. Given that one of the goals of a living wage is social inclusion, they could also possibly put their children in recreation activities that they currently cannot afford to participate in.

Working Income Tax Benefit

The Working Income Tax Benefit is a refundable tax credit. The benefit was created as a way to reduce the barriers faced by low-income people as they move from receiving social assistance to employment.³⁵ The family in the living wage calculation is not eligible to receive the WITB, so this benefit is not relevant in terms of calculating a living wage.

Ontario Child Benefit

The Ontario Child Benefit is provided to eligible Ontario families to provide financial assistance in raising their children. The income necessary to meet basic needs in Toronto means that the family will earn an income higher than the low-income cut-off for OCB eligibility. In Toronto, workers earning a living wage do not qualify for this benefit.

Federal and Provincial Income Tax

Each living wage calculation also takes into account the amount of money an income earner pays in federal and provincial taxes, after all credits and deductions, including the child care deduction. At the level of income for a living wage family, a family of four in Toronto will pay a total of \$5,142 combined federal and provincial income tax.

Canada Pension Plan and Employment Insurance contributions

With few exceptions, every person who is employed and earns over \$3,500 in Canada must contribute to the Canadian Pension Plan. Employees must also contribute to the Employment Insurance fund. Both contributions are subject to a yearly maximum. Generally, both contributions are deducted directly from one's paycheque.

TABLE 18: Summary of Deductions

Federal and Provincial Tax After Credits	\$5,142.00
CPP Contributions	\$3,230.00
EI Contributions	\$1,358.00
Total Deductions	\$9,730.00

TABLE 19: Summary of Net Income

Gross Income	\$75,600.55
Total Deductions	\$9,730.00
Net Income	\$65,870.55

Toronto's Living Wage

The National Living Wage Framework sets out the basic living wage calculation: it consists of **household employment income + government transfers (UCCB, WITB) - EI premiums, CPP premiums, federal and provincial taxes = annual family expenses**. After accounting for government taxes, transfers, and payroll deductions, it is possible to calculate the household employment income necessary to meet basic family expenditures. This family must earn a net employment income of \$72,241.55 to afford the basic expenses calculated as necessary to make ends meet in the city of Toronto.

For a family of four to live a decent quality of life in Toronto, two parents each need to earn **\$18.52 per hour** based on 37.5 hours of work a week.

In 2013, Toronto was home to three million workers. That same year Toronto's average wage was \$24.92; Toronto's median wage was \$21 an hour. That means that the Toronto CMA was home to more than 1.5 million people earning less than \$21 per hour in 2013. Many lower waged workers are concentrated in the retail and service sector in Toronto. The median wage in the retail sector in 2013 was \$12.95 an hour. The median wage for administrative support services was \$14 an hour. The median wage for accommodation and food services was \$11.50 an hour.³⁶ A living wage of \$18.52 an hour would

make a huge difference in the lives of families who work in retail and food service jobs. But they're not the only potential beneficiaries of a living wage.

In the 2014 provincial budget, the Ontario government committed to ensuring that all personal support workers in Ontario earn at least \$16.50 by 2017 and that child care workers receive a raise as well.³⁷ This was a step in the right direction, but in Toronto, the move still leaves these and many other workers earning less than a living wage. All governments, including the City of Toronto, employ individuals through third party contractors in order to keep costs low. But many of these workers do not earn enough money to make ends meet. The list of potential beneficiaries goes on: gasoline station attendants (median wage \$10.25), auto parts retailers (median wage \$15.50), textile workers (median wage \$15.58).

Compared to Toronto's living wage, the median wages outlined above are inadequate. More than half of the workers in these sectors do not earn enough money to live a decent quality of life that the living wage aspires to. At the same time, the living wage still falls short of Toronto's average wage and the median wage. The living wage is meant to be a tool offering employers a consistent, reliable measure of basic adequacy, but is by no means a luxury wage. Instead, the minimum wage and the living wage are important components of the tool kit available to policy makers and employers who are committed to raising the bar for the lowest paid workers in our society. Paying a living wage is a first step toward greater shared prosperity, but it is certainly not the last.

The living wage is a call to public and private sector employers to make work pay, to ensure that work is a pathway out of poverty, and to adopt a business model that takes worker well-being into account.

A Way Forward

Who should pay a living wage? This section covers a range of possibilities.

- **Municipal government:** The City of Toronto could adopt a living wage strategy in all employment and procurement policies to ensure that all staff and contract workers, workers hired by third party contractors, and all staff of the city's agencies and boards are paid a living wage. This policy could be integrated into fair wage policy to ensure it covers all workers under the umbrella of the city and its agencies, boards, and commissions.

- **Provincial government:** Personal support workers and early childhood educators take care of Toronto’s most vulnerable people – children and the elderly. Building on the province’s announcement to increase wages for child care workers outside of the public education system and for personal support workers across Ontario, the province could ensure that all of the lowest paid workers in the broader public service are paid, at minimum, a living wage in the city where they work. In Toronto, this would result in an additional top up for all child care workers and personal support workers, among others.
- **Community, social service, and granting agencies:** Many employers in Toronto, including many non-profit organizations, offer employment opportunities that are funded by some combination of government institutions and community foundations. These granting agencies have considerable influence over the pay offered through their grants as they seek to support programs that provide the highest level of service for the lowest cost possible. Moving forward, it is recommended that grantors consider the quality of the jobs supported by the funding on offer and move to ensure that every employment opportunity includes a living wage.
- **Broader Public Service:** The broader public service, including hospitals and post-secondary institutions, has been under strict funding pressure. As the Ontario government continues to limit spending increases to 1% per year, the broader public service continues to face cost pressures that have led to outsourcing, contracting out, and hiring contract staff instead of permanent employees – all practices that put downward pressure on wages and other components of job quality. Here, the broader public service could adopt a living wage strategy that ensures all staff and contract workers are paid a living wage. Part of this strategy includes the provincial government providing appropriate funding increases to support this decision.
- **Private sector employers:** There is a growing and strong argument that private sector employers have much to gain by embracing the living wage movement and a good jobs strategy. Although public debate over a higher minimum wage is often subject to employer objections that the demands are too great, there is much evidence to suggest that the choice to pay low-paid workers higher wages is good for business, good for the community and, of course, good for workers.

Some important findings include:³⁸

- Income is one of the most important determinants of health. Higher wages mean healthier employees and healthier employees mean more productive workers.
- Higher wages make it more desirable to work hard and retain a job.
- Higher wages lead to reduced turnover, which means lower training and recruitment costs.
- Workers earning higher wages are less stressed – they are able to focus more on work because they are no longer worried about putting food on the table and paying the rent.
- Recognizing employees' contribution to the company's bottom line by compensating them with higher wages and other employee supports arguably enhances a business' reputation among consumers.

There are other avenues for employer engagement as well: for instance, living wage employers can become advocates of the benefits of higher wages and promote both the living wage and higher minimum wages. This would make a significant contribution to the discussion about how to help 'working families' and how to abolish the phenomenon of working poverty in Ontario. In addition, government supports such as child care and extended health benefits could impact the amount that living wage employers are required to pay to ensure a decent quality of life. Advocating for a combination of higher wages and stronger social supports that improve the quality of life of low income people is part of the equation that talking about what it takes to make a living wage helps bring to light.

Conclusion

Decent wages are a critical component of individual and family well-being. Higher wages mean a better standard of living for workers and their families. A living wage ensures that workers earn enough to meet the basic necessities of life and to participate in their community.

Living wage employers are finding that higher wages lead to more productive employees, lower turnover, and increased employee morale. In the service industry, this can lead to improved customer service and higher profitability.

At \$18.52 per hour, Toronto's living wage sets a modest standard to ensure that workers earn enough money from work to provide for the material necessities of a healthy, sustainable life with full civic and economic participation in the local community.

The ultimate goal of the living wage movement is to ensure that all workers have the resources they need to live a life with dignity, respect, and community participation. This is a goal that cannot be achieved by the living wage alone. However, a strong group of living wage employers, coupled with adequate social supports, a vibrant labour movement, and a robust minimum wage can go a long way to making this vision a reality.

Notes

- 1** Richards, T., Cohen, M., Klein, S., and Littman, D. (2008). *Working for a Living 2008: Making paid work meet basic family needs in Vancouver and Victoria*. Vancouver: CCPA-BC. Retrieved from: https://www.policyalternatives.ca/sites/default/files/uploads/publications/BC%20Office/2014/04/ccpa_bc_living_wage_2008.pdf
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- 3** All expenditures are based on 2014 prices.
- 4** For more information on the National Living Wage Framework, visit www.livingwagecanada.ca/index.php/about-living-wage/about-canadian-living-wage-framework/
- 5** This representative family is made up of two parents – one male, one female, and two children – a boy aged seven and a girl aged three.
- 6** Health Canada. (2015). *Food and Nutrition: National Nutritious Food Basket*. Ottawa: Government of Canada. Retrieved from: <http://www.hc-sc.gc.ca/fn-an/surveill/basket-panier/index-eng.php>
- 7** City of Toronto. (2013). *Nutrition and Food Access: Nutritious Food Basket*. Toronto: City of Toronto. Retrieved on February 25, 2015 from <http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=5bcoce7e2b322410VgnVCM10000071d6of89RCRD&vgnextchannel=7209ce7e2b322410VgnVCM10000071d6of89RCRD>
- 8** The value for food was calculated using the 2013 nutritious food basket information for a family of four with two adults, a man and a woman both age 35, and two children, a boy age seven and a girl age three. The cost of the basket is adjusted for inflation using Statistics Canada's Ontario CPI for food (CANSIM v 326-0020).
- 9** The Market Basket Measure is defined as a measure of low income based on the cost of a specific basket of goods and services representing expenditures on only the most basic of needs.
- 10** Canadian Mortgage and Housing Corporation. (2014). *Housing Market Information Portal*. Ottawa: Retrieved from: <https://www03.cmhc-schl.gc.ca/hmiportal/#Profile/2270/3/Toronto>
- 11** The 2011 Survey of Household Energy Use (SHEU-2011) was conducted as a joint project between Statistics Canada and Natural Resources Canada. The annual low-rise and high-rise total electricity consumption is divided by the number of households living in these types of dwellings to find the average consumption of electricity per household. The annual household usage is divided by 12 to find the monthly usage. It is important to note that the report use gigajoule

(GJ) as a level of measurement which was converted to kilowatt hour (kWh) $1\text{kWh} = 0.0036\text{ GJ}$. According to our calculations, the average monthly electricity usage per household in Ontario is 414 kWh. To calculate the cost of electricity, the Ontario Energy Board's "Your utility electricity calculator" is used to calculate the cost of electricity according to tiered pricing plan for each city, county. Available from: <http://www.ontarioenergyboard.ca/OEB/Consumers/Electricity/Your+Electricity+Utility>

12 Kanetix is a free, online insurance estimator providing estimates for over 40 insurance providers across Canada.

13 Statistics Canada. Table 203-0022 - *Survey of Household Spending (SHS), household spending, Canada, regions and provinces, by household income quintile, annual (dollars)*, CANSIM (database). (accessed: 2015-02-22)

14 Depreciation is calculated on the basis of a 30% annual declining balance where both the purchase price of a four-year-old Hyundai elantra and estimated sale price five years later are taken from the Canadian Black Book for Toronto and surrounding area.

15 Service Ontario. (2015). Register a vehicle (permit, license plate and sticker). Ontario: Government of Ontario. Retrieved from: <https://www.ontario.ca/driving-and-roads/register-vehicle-permit-licence-plate-and-sticker>

16 The cost of car insurance is based on the lowest quote from Kanetix.ca – a free service providing quotes from over 40 Canadian insurance companies.

17 The annual cost of gasoline is calculated based on an estimated of 18,000 kms driven annually. The Hyundai Elantra is estimated to have a mileage of approximately 7.2 litres per 100 kms, for a total of 1,296 litres of gasoline purchased per year. The price per litre is based on Statistics Canada, CANSIM Table 326-0009, which provides estimates of the price per litre of gasoline on a monthly basis. The average price for 2014 was used.

18 Statistics Canada. Table 326-0009 - *Average retail prices for gasoline and fuel oil, by urban centre, monthly (cents per litre)*, CANSIM (database). (accessed: 2015-02-22)

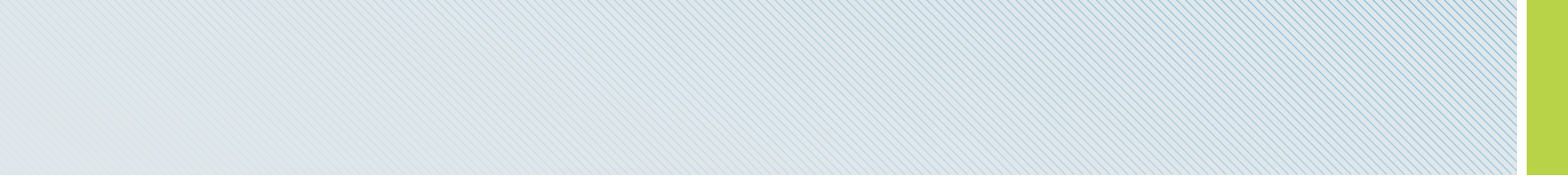
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20 Toronto Transit Commission. (2015). Fares and Passes: Prices. Retrieved on February 23, 2015 from: https://www.ttc.ca/Fares_and_passes/Prices/index.jsp

21 City of Toronto. (2015a). Children's Services: Hours, Fees and Registration. Retrieved on January 15, 2015 from: <http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=924ad25ed83ae310VgnVCM10000071d60f89RCRD>

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- 23** City of Toronto (2015b). Child Care - Vacant Licensed Spaces and Wait List for Fee Subsidy. Open Data Project. Retrieved on February 23, 2015 from: <http://www1.toronto.ca/wps/portal/contentonly?vgnextoid=bece8950ca338310VgnVCM1000003dd6of89RCRD&vgnextchannel=1a66e03bb8d1e310VgnVCM10000071d6of89RCRD>
- 24** TekSavvy. (2015). *High Speed DSL 7*. Retrieved on February 23, 2015 from: <http://teksavvy.com/en/residential/internet/dsl/high-speed-dsl-7>
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- 31** Scotiabank. (2015). *Get it all with Scotia One*. Retrieved on February 25, 2015 from: <http://www.scotiabank.com/ca/en/o.,51.00.html>
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