

Calculating a Living Wage for the Waterloo Region

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Calculating a Living Wage for the Waterloo Region

Introduction

A living wage is not the same as the minimum wage, which is the legal minimum all employers must pay. The living wage sets a higher test – a living wage reflects what earners in a family need to bring home based on the actual costs of living in a specific community. The living wage is a call to private and public sector employers to pay wages for both direct and externally contracted employees sufficient to provide the basics to families with children.

The living wage is calculated as the hourly rate at which a household can meet its basic needs, once government transfers have been added to the family's income and deductions have been subtracted. The living wage gets families out of severe financial stress by lifting them out of poverty and providing a basic level of economic security.

A living wage:

- enables working families to have sufficient income to cover reasonable costs
- promotes social inclusion
- supports healthy child development principles

- ensures that families are not under severe financial stress
- is a conservative, reasonable estimate
- promotes significant and wide ranging community support
- is a vehicle for promoting the benefits of public programs such as child care, accessible public transit and extended health benefits
- helps to break the cycle of poverty

Based on the expenses for a family of four with both adults working full-time year-round at 37.5 hours per week, the living wage for the Waterloo Region is \$16.00 an hour.

TABLE 1 Living Wage Calculation for the Waterloo Region

Summary of Family Expenses	Monthly Cost	Annual Cost
Food	\$626.43	\$7,517.12
Clothing and Footwear	\$153.50	\$1,842.00
Shelter		
Rent	\$1,127.00	\$13,524.00
Utilities	\$30.00	\$360.00
Tenant Insurance	\$18.27	\$219.24
Household Furnishing and Equipment	\$133.92	\$1,607.00
Transportation	\$707.28	\$8,487.36
Child Care	\$1,334.40	\$16,012.75
Social Inclusion		
Phone, Cable, Internet	\$134.47	\$1,613.64
School Fees and Supplies	\$26.67	\$320.00
Recreation	\$140.91	\$1,690.92
Outings	\$66.74	\$800.88
Vacation	\$111.79	\$1,341.53
Insurance		
Disability and Life Insurance	\$234.21	\$2,810.52
Medical and Dental Insurance	\$236.00	\$2,832.00
Other		
Personal Care	\$74.17	\$890.00
Laundry	\$86.83	\$1,041.96
Parent Education	\$34.05	\$408.56
Reading and Entertainment	\$11.00	\$132.00
Bank Fees	\$14.95	\$179.40
Contingency*	\$186.48	\$2,238.00
Total	\$5,489.06	\$65,868.75

*The contingency amount is calculated after accounting for the child care subsidy.

Living wage: \$16.00 an hour.

TABLE 2 Cost of Food

Sex	Age	Weekly Food Cost
Female	37	\$42.20
Male	37	\$49.97
Male	8	\$29.88
Female	3	\$22.51
Total Weekly Cost		\$144.56
Total Monthly Cost (×52/12)		\$626.43

TABLE 3 Cost of Clothing and Footwear

Total Annual Cost	\$1,842.00
Total Monthly Cost	\$153.50

Food

The cost of food is based on the Region of Waterloo Public Health’s table for estimating the weekly cost of a Nutritious Food Basket in 2013.¹ The National Nutritious Food Basket measures the quantity of 67 nutritious foods required for basic healthy eating among different ages and genders based on dietary recommendations from Canada’s Food Guide and Dietary Reference Intakes.² The Nutritious Food Basket for the Region of Waterloo is calculated by averaging the lowest retail prices for the 67 food items in the appropriate quantities based on age and gender, and includes an additional 5% for miscellaneous food items such as seasonings and condiments¹. The calculation is also adjusted for family size. *Table 2* shows the breakdown of food cost for a family of four.

Clothing and Footwear

The Market Basket Measure provides the cost for goods and services for a basic standard of living for a family of two adults and two children.³ The amount for clothing and footwear for the living wage calculation is based on the 2011 Market Basket Measure for Ontario communities with a population from 100,000–499,999.⁴

TABLE 4 Cost of Shelter

Rent – 3 Bedroom Apartment	\$1,127.00
Utilities	\$30.00
Tenant Insurance	\$18.27
Household Furnishing & Equipment	\$133.92
Total Monthly Cost	\$1,309.19

Shelter

Rent

The cost of rent is drawn from the Rental Market Report conducted in October, 2013 by the Canada Mortgage and Housing Corporation.⁵ The Ontario Highlights section of this report provides current information on average rental rates, vacancy rates and availability rates in various locations throughout Ontario. Data for this report is collected by surveying owners, managers, or building superintendents through telephone interviews and site visits.

Utilities

The cost of utilities is based on a quote from Waterloo North Hydro for a 3-bedroom apartment with non-electric heat.⁶

Tenant Insurance

The cost for tenant insurance is based on the lowest quote available on www.kanetix.ca for a replacement value of \$30,000 with a \$500 deductible. The Kanetix website provides free insurance quotes from over 40 providers in Canada⁷. The deductible is not included in the calculation for the living wage.

Household Furnishing and Equipment

The expenditure for household furnishing and equipment is based on the 2012 Survey of Household Spending for households in Ontario in the second income quintile.⁸

Table 4 shows the monthly breakdown of shelter costs for a family of four, including rent, utilities, tenant insurance, and household furnishing and equipment.

TABLE 5 Cost of Operating a Vehicle

Depreciation	\$109.00
Insurance	\$215.20
Gas	\$250.00
Winter Tires	\$19.58
Oil Changes	\$10.00
License Plate Sticker	\$7.50
Service and Repair	\$50.00
Total Monthly Cost	\$661.28

TABLE 6 Cost of Transportation

20 Bus Tickets (Grand River Transit ¹⁰)	\$46.00
Cost of Operating a Vehicle	\$661.28
Total Monthly Cost	\$707.28

Transportation

Vehicle

To calculate transportation costs, it is assumed that the family of four own one four-year-old used car. The cost of purchasing this car is not included in the living wage calculation. The amount for car insurance is based on the lowest quote available from the insurance website www.kanetix.ca.⁷ The remaining expenses for operating a vehicle are drawn from the data provided by Hugh Mackenzie.⁹ *Table 5* shows the monthly breakdown of expenses for operating a vehicle.

Public Transit

The cost for transportation includes 20 bus tickets. With only one vehicle and both parents working full time, it is assumed that the family will require the use of public transit frequently throughout the month.

Child Care

In the Waterloo Region, there are standard daily rates for home-based, centre-based, and school-based child care. The home-based and centre-based

TABLE 7 Cost of Home-Based, Centre-Based and School-Based Childcare

	Daily Rate	Total Annual Cost
Home-Based	\$30.00	(×325) \$9,750.00
Centre-Based	\$34.72	(×325) \$11,284.00
School-Based	\$24.25	(×195) \$4,728.75
Total (Home & School)		\$14,478.75
Total (Centre & School)*		\$16,012.75

* Used in the living wage calculation

rates are based on the lowest cost on the range of daily fees in the Region of Waterloo’s child care affordability report.¹¹ The school-based daily rate is the average of the rate for the Waterloo Region District School Board (\$24.50)¹² and the Waterloo Region Catholic School Board (\$24.00).¹³

Table 7 illustrates the cost of these options for a family of four with one child in daycare and one child in school who requires before and after school care as well as child care on holidays and in the summer. Calculations are based on 260 week days per year and 195 school days.¹⁴ The child in school requires the remaining 65 week days in home-based or centre-based care.

Social Inclusion

Phone, Cable and Internet

The cost for basic phone, cable and internet is based on a quote for a basic Bell bundle, which also includes long distance phone calls.¹⁵ The monthly cost for these services is \$134.47 and the annual cost is \$1,613.64.

School Fees and Supplies

The amount for school fees encompasses the school activity fee, school photos, field trips, pizza days and other fundraisers. The cost of these fees is a conservative estimate based on the 2011 Ministry of Education guidelines prohibiting some types of school fees.¹⁶ The cost of school supplies is an estimate. *Table 8* shows the costs for one child in school.

TABLE 8 Cost of School Fees and Supplies

School Activity Fee	\$60.00
School Photos	\$30.00
Field Trips	\$100.00
Pizza Day & Other Fundraisers	\$60.00
School Supplies	\$70.00
Total Annual Cost	\$320.00
Total Monthly Cost	\$26.67

TABLE 9 Cost of Recreation

Adult	\$57.97
Adult	\$49.28
Youth	\$16.83
Youth	\$16.83
Total Monthly Cost	\$140.91

TABLE 10 Cost of Outings

Museum Membership (The Museum ¹⁸)	\$120.00
Movie Nights (Galaxy Cinemas ¹⁹)	\$153.60
Meals	\$527.28
Total Annual Cost	\$800.88
Total Monthly Cost	\$66.74

Recreation

The amount for recreation includes the cost of 2 annual adult memberships and 2 annual youth memberships at the YMCA.¹⁷

Outings

The amount for outings is calculated based on family membership at a museum, four family trips to the movies per year, and an estimate for modest meals at a restaurant once every two months (approximately \$22 per person per meal).

TABLE 11 Cost of Vacation

Camping (One Week) ²¹	\$346.08
Canada's Wonderland Tickets ²²	\$175.45
Parking ²³	\$20.00
Gas	\$50.00
Entertainment and Food	\$250.00
Day Trips During Staycation	\$500.00
Total Annual Cost	\$1,341.53
Total Monthly Cost	\$111.79

TABLE 12 Cost of Insurance

Disability Insurance	\$187.57
Life Insurance	\$46.64
Medical and Dental Insurance	\$236.00
Total Monthly Cost	\$470.21

Vacation

The amount allotted for vacation is based on two weeks of vacation per year. One week is a staycation including a day trip to Canada's Wonderland, and the second week is a camping trip at an Ontario Park. The cost of gas, day trips during the staycation, and entertainment and food is based on an estimate from the living wage calculation for Guelph and Wellington.²⁰

Insurance

Disability and Life Insurance

A quote for disability and life insurance was provided by Brian Stuebing Financial Services in November 2013.²⁴ The disability insurance is based on the Canada Life Independence Plan, which provides \$1,875 in coverage per month after a 120-day elimination period. The life insurance is based on the Canada Life Simply Preferred Term insurance for a 20-year term, providing \$250,000 in coverage for each parent and includes a child term rider.

TABLE 13 Cost of Personal Care

Total Annual Cost	\$890.00
Total Monthly Cost	\$74.17

TABLE 14 Cost of Laundry

Washer	\$39.00
Dryer	\$39.00
Detergent	\$7.53
Dryer Sheets	\$1.30
Total Monthly Cost	\$86.83

Medical and Dental Insurance

The cost for medical and dental insurance is taken from the Blue Cross Choice Balance plan. This plan includes 70% prescription coverage to maximum of \$5,000 per person and 70% dental coverage to a maximum of \$500 per person.²⁵ The quote obtained for a family with two adults and two children is \$236 per month.

Other

Personal Care

The cost for personal care is based on the Survey of Household Spending.⁸ Personal care includes items such as personal cleaning supplies, first aid supplies and haircuts.

Laundry

The cost for laundry is based on six loads per week, where the cost of washing a load is \$1.50 and the cost of drying a load is \$1.50.²⁶ The cost of detergent and dryer sheets is based on the price for Tide pods and Bounce dryer sheets for six loads per week.²⁷

TABLE 15 Cost of Parent Education

Tuition	\$358.09
Administrative Fee	\$19.58
Resources Enhancement Fee	20.88
Student Priority Fee	\$10.01
Total Annual Cost	\$408.56
Total Monthly Cost	\$34.05

TABLE 16 Cost of Reading and Entertainment

Total Annual Cost	\$132.00
Total Monthly Cost	\$11.00

Parent Education

The inclusion of parent education in the living wage calculation assumes that one parent will take a three-credit course in one year in order to improve their employment opportunities and for personal development. The cost for a three-credit course at Conestoga College was determined by averaging the tuition costs from a sample of four courses from accounting, business, human resources, and health. Continuing education incidental fees were then added to this average cost.²⁸ *Table 15* shows the breakdown of fees.

Reading and Entertainment

The amount for reading and entertainment is based on the Survey for Household Spending for households in Ontario in the second income quintile.⁸ Reading and entertainment includes items such as newspapers, magazines, and holiday and birthday decorations.

Bank Fees

The amount for bank fees is based on the TD Canada Trust Unlimited Chequing Account.²⁹ The monthly fee for this account is \$14.95 and includes all transactions. It is assumed that the two adults in the family of four are sharing an account.

TABLE 17 Summary of Income

Household Employment Income	\$62,320.00
Universal Child Care Benefit	\$1,200.00
Child Tax Benefit	\$2,448.00
Child Care Subsidy	\$7,684.75
Working Income Tax Benefit	\$0.00
Ontario Child Benefit	\$0.00
Total Income	\$73,652.75

Contingency

The contingency amount is calculated as 4% of total expenditures, which is approximately two weeks of income. This amount is intended to be set aside for emergencies and unexpected events such as the illness of a family member or transition between jobs. It can also be used to towards savings for expenses that have not been considered in our living wage calculation. This can include a down payment on a home, retirement savings, or savings for education. The contingency amount is \$186.49 per month.

Living Wage Calculation

Summary of Income

Household Employment Income

The total for household employment income is the amount required to cover the living wage expenses after taking into account benefits, taxes, and Canada Pension Plan (CPP) and Employment Insurance (EI) contributions. This amount is based on the CCPA-Ontario model.⁹

Universal Child Care Benefit

The Universal Child Care Benefit (UCCB) is provided for all Canadian families for children under 6 years of age; it is paid in monthly instalments of \$100.³⁰ The family in the living wage calculation has one child under the age of six, so they will receive \$1,200 of the UCCB over the period of one year.

Child Tax Benefit

The Canada Child Tax Benefit (CCTB) is available for eligible families with children under the age of 18 to help them with the costs of raising children.³¹ It is a tax-free monthly payment. According to the CCPA-Ontario model, the family of four making a living wage would receive \$2,448 of the CCTB over the period of one year.

Child Care Subsidy

The child care subsidy is available through the Region of Waterloo, where a parental contribution for subsidized child care is calculated based on the family's income.³² It is assumed that this family will qualify for subsidized daycare and will be able to attain a space in a subsidized child care setting as there is currently no waiting list in the Region of Waterloo for children within these age groups. The monthly parental contribution for this family based on their household employment income is \$694 per month, which is \$8,328 per year. This translates to a child care subsidy of \$7,684.75.

Working Income Tax Benefit

The working income tax benefit (WITB) is available for eligible individuals and families who are working and making a low income.³³ It is also intended as an incentive to encourage more people to join the workforce. The family in the living wage calculation does not qualify for this benefit.

Ontario Child Benefit

The Ontario Child Benefit provides some financial support for families with low income to help provide for their children.³⁴ The family in the living wage calculation does not qualify for this benefit.

Table 17 shows the summary of income for the family of four.

TABLE 18 Summary of Deductions

Tax After Credits	\$3,874.00
CPP and EI Contributions	\$3,910.00
Total Deductions	\$7,784.00

TABLE 19 Summary of Net Income

Total Income	\$73,652.75
Total Deductions	-\$7,784.00
Net Income	\$65,868.75

Summary of Deductions

Tax after credits

The amount of tax that this family of four must pay was calculated by using the CCPA-Ontario model and it is based on the household employment income and any taxable credits that the family receives.

Canada Pension Plan and Employment Insurance contributions

Every person who works in Canada and is over the age of 18, with few exceptions, must contribute to the Canada Pension Plan (CPP) if they earn more than \$3,500 per year.³⁵ Every person must also deduct employment insurance (EI) premiums from each dollar of insurable earnings up to the yearly maximum.³⁶ The CPP and EI contributions for this family are based on the CCPA-Ontario model.

The Living Wage

In order to earn the before-tax income necessary for the expenses for a family of four, both adults in the family must work full-time year-round at 37.5 hours per week at \$16.00 an hour. Therefore, **the living wage for the Region of Waterloo is \$16.00 an hour.**

Conclusion

A living wage provides families with a basic level of economic security and lifts them out of poverty and severe financial stress. Paying a living wage results in healthier communities where individuals and families have the resources to fully participate in community life.

The living wage is different from community to community as it is based on the cost of living. In the Region of Waterloo, the living wage is \$16 an hour. To learn more about how you can support the living wage in the Region of Waterloo, please visit our website, <http://livingwagewr.org/>

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