Canadian Centre for Policy Alternatives | Nova Scotia
September 2022

# Living Wages in Nova Scotia 2022

## Working for a Living, Not Living to Work

Christine Saulnier

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**ISBN 978-1-77125-606-3**

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### ABOUT THE AUTHOR

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### ACKNOWLEDGEMENTS

This living wage work was guided first and foremost by the work done by the BC office of the Canadian Centre for Policy Alternatives and the Canadian Living Wage Framework. I want to thank the BC office for their leadership and the Ontario Living Wage network for convening a living wage community of practice and a national working group to discuss methodology. Thanks to Chelsea Driscoll and Heather Atcheson at the NB Human Development Council for their collaborative efforts and collegial support. Thanks to Jean-Philippe Bourgeois, who provides invaluable analysis for the tax and transfer calculations of the living wage rates, as he has done for the past three calculations. The living wage work in Nova Scotia builds on the first Halifax report of June 2015 (co-authored by Mary-Dan Johnston), and the first-time calculation of the living wage in Atlantic Canada was done in partnership with the United Way Halifax.

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

# 2022 Living Wages in Nova Scotia

NOVA SCOTIA'S LIVING wages are calculated annually to reflect changing living expenses. Nova Scotia's living wage rates for 2022 are: Annapolis Valley ($22.40), Cape Breton ($20.00), Halifax ($23.50), Northern ($20.40), and Southern ($22.55). The wages all increased from between 5% and 8%.

These increases are due to cost increases (for shelter, food, gas, in particular) and little improvement in tax credits or income transfers. The living wage is the hourly rate at which a household can meet its basic needs (the expenses in the living wage budget), once government transfers are added to the family's income (such as the Canada Child Benefit or GST credit), and deductions have been subtracted (such as income taxes and Employment Insurance premiums). This year's calculations underline the importance of ensuring government income transfers are adequate and that our tax system is progressive. Moreover, the calculations underscore the importance of providing non-income, non-market-based solutions for essentials.

The report explains the living wage method in more detail with the budget details outlined in Appendix 1.

## Introduction

Life should not be a constant struggle. Yet, for many Nova Scotians, that is their reality, and the challenge to make ends meet has gotten even tougher this year. Between June 2021 and June 2022, consumer prices in Nova Scotia increased 9.3%. The last time inflation was this high in the province was in July 1982 (9.8%). Year over year, rental costs increased 8.2%. Nova Scotians paid 60.5% more for gasoline in June than the previous year. Food costs increased 8.8% over last year at this time.[1]

Dealing with cost increases is possible if your income is keeping up. That is not the case for the average worker in Nova Scotia: average weekly earnings only increased by 4.1% from January-June 2021 to January-June 2022. This gap between increases in wages and inflation represents an actual cut to wages of nearly 5% on average, which is significant, especially when we have the second lowest average weekly earnings in the country after PEI ($1,000.63 or $26.89 hourly in June 2022).[2] The lowest average weekly earnings in Nova Scotia were in the accommodation/food service sector at $486.99 ($16.23 hourly).[3]

Workers have been running in place for a long time, struggling to provide for themselves and support a family, even during decades when inflation was relatively low. Median overall wage growth adjusted for inflation between 2001 to 2019 was just 11.3% ($18.75 to $20.87 expressed in 2021 dollars).[4]

Given current inflation rates, workers need immediate support, and we must ensure they share in the prosperity they produce.

Workers struggle with sharp increases in the cost of essentials like rent, food, and gas. An Early Childhood Educator told a reporter she loves her child care job, “but at the end of the day, if you don’t make enough in one paycheque to even pay your rent, it becomes very challenging to continue.” She is a single parent who works two jobs to make ends meet.[5] Labour shortages[6] in the low-waged sector are likely more about workers opting out of increasingly unreasonable working conditions characterized by low wages and gruelling hours. As one worker explained, people are tired of the ‘Shut up, do your job, make me money’ rhetoric and are more willing to work for employers who not only pay fairly but whose attitude is: ‘Yeah, we need to make money, but also, we want you to be happy. We want you to be able to afford to live.’[7] Working people want to work to live, not live to work.

The living wage is one tool to help low-wage workers bridge the gap between income and costs. It highlights what employers and governments need to do to help workers attain a good quality of life. Calling for employers to pay a living wage voluntarily complements other essential changes. These changes include a much-needed substantive increase to the minimum wage, proactive enforcement of more robust labour standards, and public investment in quality public services (including universal child care, an extension of public health care, more affordable housing, and the expansion of affordable, accessible public transit).

# Background: The Effects of the Low-Waged Economy

LOW-WAGE WORK REPRESENTS a significant portion of the labour market in Nova Scotia. It includes more than those earning minimum wage (8.1%)[8] and those earning incomes below the poverty line.[9] Just over 10% of the labour force makes under $15 an hour, 56% of whom are women, 55% are 25 or older, and 55% have post-secondary education.[10] This year's living wage rates indicate that nearly 50% of workers in our province earn less than the living wage, with the median hourly wage in Nova Scotia at $22.80 (June 2022).[11]

In June of 2022, the Nova Scotia Standing Committee on Public Accounts asked witnesses to provide an analysis of the impact of the low-waged economy on government expenses and revenues. As one of the witnesses, I explained that the tragedy is that we are "creating an underclass, ensuring that there is a significant portion of our population who are not being assisted to reach their full potential."[12] These individuals lose out, and we all lose out as a society. People with a good and reliable paycheque do not have to work multiple jobs to get by. They can spend more time with their families and communities, volunteering their time and contributing to the life of the places they call home. In contrast, low-wage work also takes a toll on their health, and in turn effects our health care system. A low-waged economy also means the government has less revenue to pay for those services.

## Equity and the Labour Market

Nova Scotia's labour force participation and employment rates are at historic high rates. Both men and women have seen these rates recover to pre-pandemic rates (comparing January 2020 to June 2022).[13] Not all workers fare the same, however, especially regarding their wages. Though we have limited access to data to provide a fulsome analysis of demographic differences, we know the gender pay equity gap. In June 2022, men earned $24.04 as a median hourly wage, and women earned $21.75—a nearly 11% pay equity gap; for every dollar a man earns, women earn 89 cents.[14] The only disaggregated wage data available is from the Census. Though the newest data is still not out, we know from the 2016 Census that compared to the white male median wage, Black women face a pay gap that amounts to 42%, and Black men face a gap of 33%, a clear measure of the compounding impacts of racism and sexism.[15]

As I pointed out to the Standing Committee, it is crucial to examine the gender and racial make-up of the lowest paid occupations: 32.7% of racialized workers are in sales and service occupations (based on the 2015 Census).[16] While racialized workers make up 5.5% of all workers, they are over-represented in all five lowest paid occupations (making up 12% of the workforce of those occupations on average). Other than taxi drivers (26.9% of whom are racialized and 6% of whom are women), women are over-represented in the other four lowest paid occupations (making up 98% of home child care providers, 80% of cashiers, 82% of food and beverage, and 70% of food counter/kitchen helpers).[17] Addressing the low-waged economy can advance gender and racial equity.

## The Problem Isn't Just Low Wages

Everyone deserves a decent job supporting them to live, have quality time with their friends and family, and some leisure time. Workers need to recharge to be their best at work too. In Nova Scotia, the work-life balance is weighted in favour of work, as demonstrated by our weak labour standards. Consider that Nova Scotia has the longest regular work week in the country (overtime is paid only after 48 hours of work). It also has some of the least generous benefits entitlements, from sick leave (only three days unpaid) to the low number of statutory holidays, minimal or non-existent provision for other leaves, and barriers to unionization.[18] Our minimum standards are woefully inadequate; 54% of Nova Scotia workers have no access to paid sick leave;

only 20% of workers in accommodation and food services have access to paid sick leave, and 31% of workers who earn less than $25,000.[19] No worker should have to go to work sick because they risk losing wages if they stay at home. With such draconian leave provisions, parents also struggle to take care of sick children. We are treating workers as if they are cogs in a machine. This approach to work is unsustainable and partially to blame for the labour shortages. Modernizing labour standards would ensure that workers can be as productive as possible by being supported to bring their best to work.

# The Impact of Paying a Living Wage

A LIVING WAGE is a form of preventative health care: a way to address the many health risks associated with low wages. People who work for low wages often struggle to pay for medication and medical supplies, and the small health insurance contained in the living wage budget will only help a little. Costs not covered by Medicare make it difficult to manage chronic conditions or recover from acute illness. Low wages are incredibly detrimental to mental well-being and often exacerbate mental illnesses.[20] As food is not a fixed cost, people often sacrifice it to pay for shelter costs; higher quality, healthier food is usually more expensive than high-calorie foods. Food insecurity is also a detriment to good health.[21]

Empirical analysis shows that substantially increasing the minimum wage positively impacts society. A recent study examining the impact of substantial increases to the minimum wage in Ontario (from $11.60 to $14 per hour) concluded that not only did wages grow, but total employment also increased (including in low-wage sectors), and the increases reduced the racialized wage gap, especially for women.[22] While the policy debate over raising minimum wages was based on studies that used theoretical modelling, work by Nobel prize-winning economist David Card and others clearly shows that making substantial increases to minimum wage rates helps our communities.[23]

There is mounting evidence of the benefits to employers of paying a living wage, e.g., higher retention rates, fewer sick days, better work quality, and productivity increases.[24] A new study out of New Zealand finds that "The payment of living wages remains one of the most powerful routes to help people out of poverty, start to tackle inequality, realise human rights and achieve the Sustainable Development Goals (SDGs). There is growing recognition that poverty wages pose a significant barrier to progress on all these issues."[25]

# How the Living Wage is Calculated

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

The living wage is *not* the government-legislated minimum employers must pay their workers. Paying a living wage is a voluntary commitment by an employer. Some provinces have non-profit organizations implementing an employer certification program to designate official living wage employers.

A living wage is *not* a guaranteed annual income or a redistributive grant paid for via general tax revenue and most effectively administered and funded by the federal government.

The living wage is the hourly rate at which a household can meet its basic needs once government transfers are added to the family's income (such as federal and provin¬cial child benefits) and deductions subtracted (such as income taxes and Employment Insurance premiums). For the full details on the living wage methodology and calculations, see the calculation guide and the first Halifax living wage report published in 2015.[26] The spreadsheets for the 2022 calculations are available upon request.

The 2022 living wage follows the Canadian Living Wage Framework[27] and is based on a reference family of four with two parents working full-time (35 hours) and full year (52 weeks, including two weeks of paid vacation).[28] The framework uses a four-member family, two adults with two young children (aged 2 and 7), to: "enable families who are working to escape poverty and foster healthy childhood development."[29] The living wage hourly rate would likely not be enough for some families, such as those with more children or younger children needing more expensive childcare or those with only one adult earner and more than one child. A single parent with one child and a full child care subsidy would be covered. Our tests in 2021 showed that this wage should be enough for a single individual. However, affording a one-bedroom apartment would be difficult in most of the province and might require working two more hours a week or finding a cheaper bachelor or roommates to make up the difference. We seek to cover a diversity of families and not disadvantage individuals, which is why we do regular methodological checks. However, we will never publish different wages based on other households because we do not want to have employers discriminate based on the lowest-cost family. Although we show geographic distinctions, we encourage provincial employers to use the highest living wage for all employees not to disadvantage those living in Halifax.

The living wage rate is calculated based on:

- Costs in the living wage budget as of June 2022.
- Employers providing statutory minimums for time-off. In Nova Scotia, employees are entitled to two weeks of paid vacation.
- The cost of government deductions (provincial and federal taxes, Employment Insurance premiums and Canada Pension Plan contributions) for the 2021 tax year.
- The value of government transfers, such as the Canada Child Benefit, are calculated for the year using the rates effective from July 2021 to July 2022 (but do not include any temporary payments), using last year's income.[30]

## Living Wage Budget

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

1. Food
2. Clothing and Footwear
3. Shelter (includes utilities and internet)
4. Transportation
5. Child Care
6. Health Care
7. Contingency/Emergency
8. Parent Education
9. Household Expenses
10. Social Inclusion

Expenses are accurate to June 2022 by adjusting costs for the average between January and June 2022 using the Canadian Price Index. These expenses, however, may still not reflect reality, especially regarding shelter costs. The data for rental amounts are from the Canadian Mortgage and Housing Corporation (CMHC) for October 2021. Even though these amounts are adjusted for inflation, they don't reflect currently available rentals. Vacancy rates are still low, leaving people with minimal choice. Nova Scotia's overall vacancy rate is 1.2%.[31] In addition, CMHC does not do surveys of rural costs for most small communities in Nova Scotia. Therefore, CMHC's rural cost data are based on the 2015 Census data to arrive at a rural median, which poorly reflects the current reality.

The budget does **not include:**

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

# Regional Living Wage Rates for Nova Scotia

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

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

Regional rates allow for comparison for all parts of Nova Scotia, showing the impact of costs and the availability of products and services. Regional rates allow for a larger geographic coverage than small community rates and better capture the reality of people's lives. Often because they have no choice, people might have to work in one community, use child care in another, and live in yet another.

Table 1 shows the living wage for each region for 2022 and 2021. Our calculations show that the wage needs to be 18% higher in Halifax than

**TABLE 1** Living Wages, Nova Scotia Regions, 2021 & 2022

| Region | Annapolis Valley | Cape Breton | Halifax | Northern | Southern |
|---|---|---|---|---|---|
| 2022 Hourly Living Wage | 22.40 | 20.00 | 23.50 | 20.40 | 22.55 |
| 2021 Hourly Living Wage | 21.30 | 18.45 | 22.05 | 19.20 | 21.03 |
| Percentage Change | 5% | 8% | 7% | 6% | 7% |

**TABLE 2** Budgetary Items as Percentage of Overall Annual Budget, Nova Scotia Regions, 2022

| Item | Annapolis Valley | Cape Breton | Halifax | Northern | Southern |
|---|---|---|---|---|---|
| Food | 19% | 19% | 18% | 20% | 19% |
| Clothing and Footwear | 3% | 3% | 3% | 3% | 3% |
| Shelter | 25% | 27% | 30% | 23% | 25% |
| Transportation | 11% | 7% | 7% | 11% | 11% |
| Child Care | 16% | 17% | 18% | 16% | 16% |
| Health Care | 3% | 3% | 3% | 3% | 3% |
| Contingency/Emergency | 4% | 4% | 4% | 4% | 4% |
| Parent Education | 2% | 2% | 2% | 2% | 2% |
| Household Expenses | 11% | 11% | 10% | 11% | 11% |
| Social Inclusion | 7% | 7% | 7% | 8% | 7% |

in Cape Breton, which is the lowest in the province (but also significantly higher than the current minimum wage ($13.35).

Cape Breton saw a general increase of 8% and the most significant increase in shelter costs at 14% year over year, while Halifax's shelter costs increased by 12% with a general increase of 7%. The Southern region saw a rise of 7%, 6% in the Northern region, and 5% for the Annapolis Valley. All regions saw food costs increase by 8% using the Market Basket Measure amounts adjusted for inflation. Transportation costs increased significantly for the more rural areas, including the Annapolis Valley, Southern and Northern, with the operation of passenger vehicles seeing year-over-year inflationary increases of 17%. For all regions, clothing costs increased by 1%.

We have not seen this level of increase since we started calculating the living wage in 2016. The living wages have increased because there were no permanent, substantive increases to government income benefits to offset the rising costs. We have only made a few methodological changes to the family budget (see Appendix 1).

**TABLE 3** Average Monthly Costs, Living Wage Budgets, Nova Scotia Regions, 2022

| Item | Annapolis Valley | Cape Breton | Halifax | Northern | Southern |
|---|---|---|---|---|---|
| Food | $1,213.08 | $1,137.74 | $1,162.16 | $1,213.08 | $1,213.08 |
| Clothing and Footwear | $181.65 | $181.65 | $181.65 | $181.65 | $181.65 |
| Shelter | $1,581.00 | $1,642.96 | $1,960.56 | $1,385.30 | $1,626.34 |
| Transportation | $695.46 | $434.96 | $445.06 | $655.12 | $709.12 |
| Child Care | $1,039.57 | $1,035.96 | $1,176.75 | $995.25 | $1,018.31 |
| Health Care | $190.01 | $190.01 | $190.01 | $190.01 | $190.01 |
| Contingency/Emergency | $261.33 | $233.33 | $274.17 | $238.00 | $263.08 |
| Parent Education | $114.45 | $114.45 | $114.45 | $114.45 | $114.45 |
| Household Expenses | $686.48 | $653.52 | $661.61 | $686.48 | $686.48 |
| Social Inclusion | $457.65 | $435.68 | $441.08 | $457.65 | $457.65 |
| **Total** | **$6,420.68** | **$6,060.26** | **$6,607.49** | **$6,117.00** | **$6,460.18** |

As can be seen in Table 2, the most expensive item in all regions is shelter cost which ranges from a low of 23% of the budget in the Northern region to 30% of the Halifax budget.

The second most expensive item in all regions is food, though it is tied with child care in Halifax, the third most costly item for all communities, and transportation is fourth.

Comparing expenses in the regions (Table 3), shelter and child care costs are highest in Halifax, with shelter costs second highest in Cape Breton and food highest in more rural communities (Annapolis Valley, Northern and Southern). Transportation costs are highest in the rural regions with little access to public transit. Cape Breton and Halifax use the Market Basket Measure amounts for transportation and are weighted according to public and private transportation use.

## The Cost of Child Care

The third most expensive item in all budgets is child care (in Halifax, the child care budget is $14 more than the food budget per month). Child care takes up 18% of the budget in Halifax, 17% in Cape Breton, and 16% of the other three budgets (Table 2). The costs included in the budgets are for full-time child care for a toddler plus wraparound before and after school care for a seven-year-old. These costs do not reflect availability, which is a serious concern. Many communities do not offer care for the seven-year-old

**TABLE 4** Potential Impact of Child Care Fee Reduction

| Details | Halifax Child Care Costs |
|---|---|
| Toddler | $10,764.00 |
| 7 Year old Before/After/Breaks | $3,357.00 |
| 25% toddler reduction | 2340 |
| Net Child Care Costs | $11,781.00 |
| Actual Child Care Reduction | −20% |
| Compare 2021 to 2022 Child Care Costs | −13% |
| Impact on the Living Wage 2022 | −5% |

child outside the regular school day. Our survey data suggests more after-school care is available and affordable across the province; however, few communities have before-school care. Many communities have very little available to cover Professional Development (PD) days, and some have limited options for March break and summer holidays.

For some families, child care costs decreased quite significantly. Since signing on to the Early Learning and Child Care agreement[32] with the federal government, Nova Scotia has reduced child care fees by 25% of average 2019 provincial fees by age group. For the toddler, the reduction is $9 per day,[33] which the government bases on a $36 per day 2019 provincial fee estimate. This fee reduction equals a discount of about $2340 for 260 days of toddler care (full time, full year). If all the living wage families received this discount, the living wage for Halifax would drop 5%, from $23.50 to $22.45. The reduction in child care fees in Halifax only amounts to a total child care reduction of 13% year over year, given 2021 fee rates and other costs for the other child (see table 4).

The child care fee reduction is based on provincial average fees for 2019, which does not consider that costs are higher in Halifax than in the rest of the province and that some centres already charge more. The government's current market-based approach also means new private centres could open and charge much higher fees, which is not prohibited (a market-based approach to creating additional spaces drove up costs in some communities in BC).[34]

Some lower-income families access the Nova Scotia child care subsidy program. The program has dropped the social criteria but is restricted to families who earn up to $70,080 a year, though only families who earn $35,000 or less get access to the maximum per diems. Families cannot have more than $50,000 in savings or investments to be eligible for assistance.

This program supports an estimated 4000 families.[35] The Halifax living wage family will not qualify for assistance, and the living wage families in Annapolis Valley and the Southern region might be eligible for minimal subsidy. Families in Cape Breton and the Northern region would qualify for a small subsidy. Still, without a publicly available formula, it is impossible to know how much that would be. To use the subsidy, families also must find licensed care.

This Bilateral Agreement and the combined federal-provincial funding in child care is a historic, much-needed investment. The Province has promised another 25% reduction in December to eventually (by March 2026) institute a $10-day licensed child care fee.[36] Unfortunately, there are many communities where families still do not have access to discounted spaces because they do not have adequate access to licensed care.

According to CCPA Senior Economist David Macdonald, many parts of Nova Scotia can be considered child care deserts — where there are at least three children in potential competition for every licensed space (coverage of 33%).[37] In the Annapolis Valley, the highest coverage is 45% in Kentville but only 28% in Wolfville. In the Northern Region, the highest coverage is in Truro at 57%, but there is very little child care available outside of Truro. In the Southern Region, Bridgewater has 39% coverage. As is outlined in the report, "The coverage rate in Halifax is 52%. On the other hand, half of the children (48%) in Nova Scotia live in rural areas where the coverage is a much lower 34%. Provincial child care coverage is 41%.[38]

The Province states that only 78% of currently licensed spaces are filled because of costs and the impact of COVID-19 and family choice.[39] If we were to include the discount, given what we know about cover and usage, that would only be the cost for the 31% of children whose families have them in licensed care. Therefore, the 25% discount is not included in this year's calculations. The child care costs included are 2021 fees recognizing that while licensed fees have been discounted, most families are still paying full price for child care arrangements.

# Achieving a Good Quality of Life for all Nova Scotians: Role of Employers and Governments

THIS SECTION OUTLINES what it would take to ensure that low-wage workers enjoy a good quality of life in Nova Scotia. This year's calculations underline the importance of ensuring that our tax system is progressive and that government income transfers are generous. Moreover, the calculations underscore the importance of ensuring non-income, non-market-based solutions to the high cost of essentials, ensuring people pay less out of pocket for necessities. Solutions need to address the gap between the costs and needed income by tackling both the income and the costs side.

## 1. Pay a Living Wage

First and foremost, this report calls for employers to pay a living wage. Employers must also recognize that the more generous government programs, services, and income transfers are, the less employment income workers need to cover their costs. Social programs and government investments would best address many of these costs, and policy changes would better support work-life balance. Employers should play a proactive role in advocating for improvements in universal services and programs and investments in public infrastructure.

Both private and public sector employers should strive to pay all their employees, direct and contract, a living wage. Governments should not be contributing to the problem by paying poverty wages.[40] Government budgets are impacted by the high costs of poverty, whether by productivity loss or by the pressures on its budget to help people manage to live on a low income.[41] Municipalities should be living wage employers, as should hospitals and other public bodies, and all public procurement should include provision for paying contract workers a living wage.

### 2. Strengthen Employment Standards

During this pandemic, there has been a lack of health and safety protection for workers in low-wage jobs providing critical services to our community. Our government does not do enough to support them, and these workers deserve more protection. Minimally, workers deserve 10 paid sick days.[42] The provincial government should extend labour standards to all workers currently exempt and proactively enforce the standards. Workers also deserve more coverage for statutory holidays and additional paid vacation and leave to cover personal time.[43] These workers take the brunt of the rising influence of corporations and business organizations in politics, alongside the declining power of labour unions. Thus, removing barriers and making unionization easier is also part of the solution.

### 3. Raise the Minimum Wage

What does it say about the current minimum wage ($13.35) when even the lowest living wage is far above it? The minimum wage in Nova Scotia is adjusted for inflation each year based on the previous year's annual CPI. However, if there are significant increases in costs as there are this year, it creates a considerable lag before workers will see any increase. Moreover, CPI adjustments are being made to an inadequate base. The plan to reach a $15 minimum wage by April 1, 2024, is too slow. Consider that the wages on offer to hire right now are far above this rate (Nova Scotia's average is $20.90 for vacant positions in the first quarter of 2022 and the lowest average wage on offer is $15.15 for sales and service positions[44]). Some advocates are calling for a $20 minimum wage.[45] Raising the minimum helps level the playing field for all employers. As the statutory minimum, a substantial increase to the minimum wage would result in more money in the pockets of Nova Scotia's massive population of low-paid workers (106,000 workers are earning less than $15 per hour, and around another 102,000 earn between $15 and $20).[46] These workers will spend virtually every dollar they make and stimulate the economy. Strong minimum wage policies reduce the need to use the tax system for redistribution and help stimulate overall purchasing power and aggregate demand.

### 4. Generous Government Benefits

The living wage calculations show that the more generous government transfers become, the lower the private wage needed to cover costs. For example, in 2018, the Halifax wage went down because of the increase in the Canada Child Benefit, which was the case for most living wage rates across the country. Providing workers with the Community Emergency Response Benefit (CERB) was a critically important pandemic response by the federal government. There are lessons to be learned from this benefit and the COVID-19 support provided; it was needed to fill the gaps in existing services and programs like Employment Insurance. The newest Census income data shows that "benefits from COVID-19 income supports offset losses in employment income among low-wage earners." It also shows that household after-tax income grew between 2015 and 2020 (8.3% in Nova Scotia). This growth accelerated for lower-income households, "reflecting greater contributions of the Canada Child Benefit and pandemic relief benefits to the incomes of lower-income families."[47] Income inequality in Nova Scotia also shrunk. Of course, all the pandemic supports have been withdrawn, which has added to household challenges, given continued economic uncertainty and the ongoing pandemic.

The current income thresholds to be eligible for the various government benefits and the thresholds for phasing out of those transfers are very low. None of the households earning a living wage across the province qualify for most of the tax credits because the living wage incomes required to cover costs are above the income eligibility cutoffs for assistance. The reference family's adjusted living wage household income for all regions (which ranges from $60,920 and $72,147) is too high to qualify for the Nova Scotia Affordable Living Tax Credit and the Nova Scotia Child Benefit.[48] To qualify for the NS Child Benefit, your adjusted family net income must be under $34,000 and under $30,000 for the NS Affordable Living Tax credit (NSALTC).

Currently available benefits are small. The NSALTC provides $255 for an individual or couple per year plus $60 per child. The NSCB provides $77.08 for the first child and $68.75 for the second child per month. While all the households qualify for the Canada Child Benefit (CCB), to receive the full Canada Child Benefit, the adjusted net family income would need to be $32,028 or less (and the Halifax family faced a second phaseout at $69,395). None of the reference families receive the full benefit if they earn the living wage, and the Halifax family faces the deepest claw-back. None of the households earning a living wage qualify for the GST credit (with an income threshold of $38,892) or the Canada Worker Benefit ($42,197).[49]

The tax-transfer system must be improved and made more sensitive to the benefit cliff, which happens when small increases in earnings result in sudden, drastic reductions in public benefits. The living wage calculations should inform decisions about the level of income benefits, thresholds, and claw-back provisions that would support families to stay out of poverty and the stress accompanying it. A detailed consideration of how to address the shortcomings of the Canada Worker Benefit published by Maytree illustrates the kind of analysis governments should do for all their benefits.[50]

## 5. Progressive Taxation Reform

To ensure sufficient government revenue to support more public benefits, we should shift away from regressive forms of taxation (including consumption taxes, government user fees, and property taxes) and towards a more progressive income taxation system.[51] We should ensure that our tax system is responsive to the reality of what income levels are needed to afford essentials and better reflect the ability to pay given costs. To lower taxes on one group would require ensuring those who are in a much more advantageous income and wealth bracket pay more of their fair share, including instituting additional taxes on wealth and fully taxing capital gains.

## 6. Support Families with Children

Families with children have additional costs that are not just related to child care, though this is a high cost for those with children under four and a high budgetary cost for older children (aged 5–12). As outlined in the Bilateral Agreement, the goal for child care expansion is to reach 59% child care coverage for those under six by 2025.[52] We do not assume that 100% of families will choose licensed child care. However, 59% does not seem adequate considering the labour market participation numbers of mothers with children (74.1% of those with children under two and 79% of those with children aged 3–5).[53] Both the federal and provincial governments need to strengthen social policy and better support families through more generous and lengthier leave policies. The current coverage rate through Employment Insurance leaves any low-waged workers either unable to take maternity or parental leave or to live in poverty if they do (which may partially explain the high poverty rates for infants).[54] In terms of the affordability goal, while Nova Scotia has set a $10 a day target as its goal by March 2026, as Macdonald and Friendly caution, "what is affordable for families with different income levels, different numbers and ages of children, and different circumstances also needs to be taken into account."[55]

## 7. Expand Public Services

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

- Fund more accessible, affordable public transportation within communities and between communities.
- Build more affordable housing through the public and community (non-profit and co-operative) housing sectors, introduce permanent rent control for all units (not tied to tenants), and implement a plan with targets to eliminate homelessness and core housing needs.[56]
- Invest in supporting local, sustainable, affordable food production and distribution.
- Expand public health care to include universal pharmacare, dental care, and mental health supports, decreasing out-of-pocket expenses.
- Invest in making post-secondary education, both university, and college, free. While governments work toward that goal, they must reduce tuition and allow more people to upgrade their skills and education without taking on a considerable debt load. More part-time college options should be available to support workers who want to remain in the workforce.

### 8. More Provincial and Community Level Data

The living wage calculations use the best available data that provides the most realistic and reliable cost estimations possible but are often inadequate. However, there are limitations that the Province could address. It could undertake more provincial data collection and request oversampling for some Statistics Canada data, thus, providing more and better data for smaller communities and intersectional analysis. Reinstating a robust community-based data system like Community Accounts[57] would enable more evidence-based decision-making. One example of needed data is rental data, which is inconsistently available outside the Halifax Regional Municipality. Very few communities have rental rates available through CMHC's data portal, with communities with populations less than 10,000 having no annual rental market data collected by CMHC. The data should also reflect what is or is not included in the rent (i.e., CMHC doesn't specify whether their rental data include utilities in the cost or not).[58] Because of a lack of community data, using provincial pooled data for the Southern and Annapolis Valley regional calculations does not sufficiently reflect the differences in rental rates in local areas and relies on 2016 Census data.

# Conclusion

THIS YEAR'S LIVING wage calculations underline the importance of ensuring that our tax system is progressive and that government income transfers are generous. Moreover, the calculations emphasize the importance of ensuring there are non-income, non-market-based solutions to the high cost of essentials. These solutions include expanding universal programs and, for example, ensuring people pay less out of pocket for health care, making child care or public transportation more accessible and affordable across the province, or investing in non-profit, co-operative, affordable housing. Solutions need to address the gap between the costs and needed income by tackling both the income- and the costs-side. Governments can lessen the load on employers' shoulders by directly providing more income benefits to employees or by investing in lowering the costs for working people. Employers do need to increase their wages, as well as address working conditions, to attract and retain employees. To build a province where everyone can reach their full potential requires employers to do their part and pay wages compatible with supporting workers to enjoy a good quality life.

# Appendix 1

## Living Wage Budget Expenses Details

THE COSTS INCLUDED in the budget reflect prices in June of 2022. Many expenses are calculated using the Market Basket Measure (MBM). We use the most recent MBM amounts (2020) adjusted for inflation based on the average CPI for January to June 2022 to arrive at a 2022 amount for food, clothing, footwear, and private transportation costs for all communities. The MBM "other" category is "meant to represent the costs of goods and services other than food, shelter, transportation, and clothing.[59] We use the MBM "other" category to calculate two budget items: household expenses (60% of other) and social inclusion (40%) for all communities.

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

### Food

Statistics Canada bases the MBM food costs on the National Nutritious Food Basket, which covers 38 cities across Canada for a slightly different family of four than the living wage family (the MBM children are 9 and 13). The MBM food budget does not consider special dietary needs, cultural or other food preferences, or eating out.

### Clothing and Footwear

Clothing and footwear costs are drawn from the MBM. The 2018-base MBM covers the cost of clothes and footwear for school, work, and play.

### Shelter

The shelter amount includes renting a 3-bedroom accommodation, the cost of basic tenant contents insurance, utilities, and internet. The rent amount is based on median rents for three-bedroom apartments and three-bedroom row houses using data available from Canada Mortgage and Housing's survey on rental housing for October 2021.[60] The regional rental rates represent the costs in the community, with the highest calculated expenses as determined in Summer 2021. For rural regions with no CMHC annual rental surveys, the provincial pooled median rental rate for small centres (population between 2500–10,000) was used. The cost of utilities (1100/kWh per month) assumes heat is electric and that rent includes the cost of water. Also included in the shelter amount is the cost of high-speed internet (50/10 Mbps at least, with unlimited data, and includes installation fees). The rental amounts are then adjusted for inflation using the average CPI for the first half of 2022 (January to June).

### Transportation

This budget item may include the cost of maintaining a second-hand car,[61] a monthly bus pass if available, and a modest budget for a limited number of taxi trips, but it differs by region. With two parents working and two kids needing to get to child care and school, plus a parent taking community college classes, the transportation budget is to enable the family to ensure timely travel daily, plus having quality time at home. The budget includes additional taxi trips for communities without buses or minimal service. It is reasonable to assume there would be instances aside from attending community college where one parent may have the vehicle and when transit may not be convenient for the parent (if it is available at all). This year, the transportation amounts for Cape Breton and Halifax use the MBM without modification, representing a weighted cost of public transit and private transportation based on the mode of transportation used in the community (based on the Census). The public transportation costs for these communities use the MBM transportation costs for communities whose population is under 30,000, which covers the cost of passes for two adults and one child plus 12 round trips in a taxi, and the private transportation (second-hand car loan, maintenance, annual expenses).[62]

### Child Care

This expense includes the cost of full-time, full-year child care for the two-year-old, before and after school care for the seven-year-old, as well as additional fees for when the older child would need full-time care, such as during the summer and winter breaks, on PD days, and non-statutory holidays. The toddler's average child care fees in Halifax are from the CCPA's annual report on child care fees.[63] Toddler fees for the other regions, as well as fees for the school-aged child, are from our independent cost survey in 2021.[64] The child care calculations also assume the parents use their vacation time to cover some of the costs for the seven-year-old.

### Health Care

The budget includes the cost of a basic private health insurance plan. This insurance covers health-related expenses such as dental care and prescription drugs not covered by public Medicare. The family must still pay deductibles and the remaining cost after insurance. This expense is a modest estimate and would not be adequate for families with large medical expenses, such as households where one or more family members has a severe health condition or a disability requiring expensive equipment or medications.

### Contingency/Emergency

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

### Parent Education

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

### Household Expenses

This covers necessary items, including toiletries and personal care (e.g., toothbrush, toothpaste, deodorant, shampoo, menstrual products), furni¬ture, small kitchen appliances, or kitchen tools, household supplies (e.g., clingwrap, foil, cleaning supplies), bank fees and laundry costs. The MBM "other necessities" category now includes a precise amount for cell phone service.[65] This expense represents 60% of the MBM's "other" category.

### Social Inclusion

The social inclusion category is meant to lessen stigma and allow family members to participate fully in the life of their community. What form that participation could take could "depend on the structure, age, location or other circumstances of a family."[66] This category could be used for expenses such as school supplies and fees, reading materials, minimal recreation and sports fees, art or music classes, child's birthday or holiday gifts, a small budget for entertainment (e.g., tickets for a movie, museum fees), restaurant meals, family day-trips or children's toys or games. This expense represents 40% of the MBM's "other" category.

# Notes

**1** Statistics Canada. (2022). *Consumer Price Index, monthly, not seasonally adjusted*. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1810000401

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**3** Statistics Canada. (2022). *Employee wages by industry, monthly, unadjusted for seasonality*. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410006301 DOI: https://doi.org/10.25318/1410006301-eng

**4** Statistics Canada. (2022). Employee wages by industry. Table: 14-10-0064-01 (formerly CANSIM 282-0072).

**5** McLernon, W. (2022). N.S. *Early childhood educator works 2 jobs to survive while waiting for promised wage increase*. CBC Nova Scotia. https://www.cbc.ca/news/canada/nova-scotia/ns-early-childhood-educatopr-works-two-jobs-to-make-living-wage-1.6520992

**6** The highest number of job vacancies are in sales and service, which also has the lowest wages on offer for these jobs at $15.15 per hour. NS Department of Finance, Daily Statistics. (June 2022). *Job Vacancies and Wages, Q1 2022*. https://novascotia.ca/finance/statistics/archive_news.asp?id=17916&dg=&df=&dto=0&dti=3

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**8** Covering April 2020 to March 2021. Notably, 60% of minimum wage earners are female, 74% are non-students, 34% are over the age of 35, 43% are employed full time, and 53% have post-secondary education. NS Department of Labour, Skills and Immigration. (2021). *The Nova Scotia Minimum Wage Review Committee Report*. https://novascotia.ca/lae/pubs/docs/Minimum-Wage-Review-Committee-Report-December-2021.pdf

**9** Using the Market Basket Measure for Halifax, the wage would be $12.37, using the Low Income Measure After Tax, the wage would be $14.36 (based on 1850 hours worked per year). (The Low Income Cut Off (LICO) has not been recalculated to reflect changes in spending patterns since 1992.)

For the MBM, Statistics Canada, Table 11-10-0066-01 Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110006601; Statistics Canada. Table 11-10-0232-01 Low income measure (LIM) thresholds by income source and household size; https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110006601

**10** Statistic Canada. (2021). *Labour Force Survey PUMF*. https://www150.statcan.gc.ca/n1/en/catalogue/71M0001X Thanks to Ryan Romard for doing this analysis.

**11** Statistics Canada. (2022). *Employee wages by industry, monthly, unadjusted for seasonality*. OPCIT.

**12** Nova Scotia House of Assembly. (June 8, 2022). Hansard, Standing Committee on Public Accounts, *Impact of a Low Wage Economy on Government Revenue and Expenses*. Christine Saulnier quoted, pg. 10. https://nslegislature.ca/sites/default/files/pdfs/committees/pa/pa_20220608.pdf

**13** Statistics Canada. (2022). *Labour force characteristics, monthly, seasonally adjusted and trend-cycle, last 5 months*. Table 14-10-0287-01 Labour force characteristics, monthly, seasonally adjusted and trend-cycle, last 5 months DOI: https://doi.org/10.25318/1410028701-eng

**14** Statistics Canada. (2022). *Employee wages by industry, monthly, unadjusted for seasonality*. OPCIT.

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**21** Household Food Insecurity in Canada. *Understanding Household Food Insecurity*. (PROOF, Food Insecurity Policy Research). https://proof.utoronto.ca/food-insecurity/

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**26** Johnston, M-D., & Saulnier, C. (2015). OPCIT.

**27** Living Wage Canada. (nd). *Canadian Living Wage Framework: A National Methodology For Calculating The Living Wage In Your Community.* Canadian_Living_Wage_Framework.pdf (d3n8a8pro7vhmx.cloudfront.net).

**28** 35 hours is chosen as way to answer to the goal of ensuring that people have time for life outside of work.

**29** Living Wage Canada. OPCIT.

**30** The spreadsheet shows the formulas for calculating taxes, transfers, and credits. For a step-by-step explanation of how the wage is calculated, see the calculation guide CCPA-NS published when we first published the living wage calculations, available here: https://www.policyalternatives.ca/publications/reports/working-living-not-living-work For an up-to-date guide, see the one published by the CCPA-BC (we follow their method very closely). www.policyalternatives.ca/livingwage2021

**31** Canada Mortgage and Housing Commission (CMHC). (October 2021). *Housing Information Portal*. https://www03.cmhc-schl.gc.ca/hmip-pimh/en#TableMapChart/12/2/Nova%20Scotia

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**63** Macdonald, D., & Friendly, M. (2022). OPCIT.

**64** For all communities except Halifax, 3–5 child care providers were contacted to gather cost data.

**65** It includes the cost based on average provincial expenditure on cell phones for the second decile in the Survey of Household Spending (1999). DJidel, et al., (2020). OPCIT, p. 20.

**66** Djidel et al., (2020). OPCIT, p. 11.

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