

# CONTENDING WITH COSTS: EDMONTON LIVING WAGE 2018 UPDATE

June 2018

# EDMONTON LIVING WAGE 2018 UPDATE

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A report in solidarity with the Canadian Living Wage Framework

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## INTRODUCTION

Income is a key determinant of standard of living and is a social determinant of health and well-being (World Health Organization, 2010). The Living Wage is intended to represent the wage required for a primary income earner to provide for themselves and their families, participate in their community, and have basic financial security (Canadian Living Wage Framework, 2015). A living wage is dissimilar from the minimum wage, which is defined as the lowest wage that the provincial government requires employers to pay all workers. Living wages are calculated for separately between jurisdictions in order to reflect the costs of living in a certain locale. Ultimately, it is a call to the private and public sector to pay substantial wages that acknowledges the requirements to live with dignity and a decent quality of life. Not only do employers and governments have a role to play, but as do service providers and community members to ensure the well-being of citizens

## THE EDMONTON LIVING WAGE HAS INCREASED

This is the fourth year that Edmonton Social Planning Council has calculated Edmonton's Living Wage. While expenses have risen over time, the Living Wage has decreased in each subsequent year largely due to changes in government transfer systems such as the improved Canada Child Benefit (CCB) and the Child Care Subsidy (CCS) (Table 1). This year, rising costs in expenses has outpaced benefits and government transfers, leading to an increase of \$0.17 from last year's living wage of \$16.48.

**Table 1. Edmonton Living Wages for a family of four**

Year	Living Wage
2015	\$17.36
2016	\$16.69
2017	\$16.31
2018	\$16.48

## OVERALL INCREASE IN HOUSEHOLD EXPENSES

Total annual expenses for a family of four has gone up. Median rent for three bedroom housing has increased, in addition to costs of continuing parent education and extended health/dental plans. Higher costs of transportation, medical benefits plans, and continuing education have led to the bulk of higher annual expenses for a family. The largest cost is due to increases in transportation, which have risen from \$483.55 to \$625.41 per month.

Average costs of childcare has also increased, although this calculation does not include the new Alberta Early Learning Childcare (ELCC) Centres. The reasons for this are elaborated on in the methodology section.

## STATIC GOVERNMENT TRANSFERS

The CCB is not set to be indexed until July, 2020 (Government of Canada, 2018a). Although there has been proposed legislation to move the indexation to July, 2018, no details have been forthcoming at time of the publication of this report. In addition, the CCS has no forecasted changes to either the benefit reduction level or the benefit reduction rate (Government of Alberta, personal communication, June 15, 2018). With the full implementation of the improved CCB in 2017, it was expected that the Living Wage would increase again as expenses caught up to the increased benefit levels (Curtis, 2017). Of the benefits that families receive, only the Alberta Family Employment Tax Credit is expected to be indexed in September of 2018. Without indexing, the living wage is expected to increase again in 2019. Increasing the size of government transfers play a large role in reducing poverty rates, especially for the most marginalized or vulnerable (Caminada, Goudswaard, & Koster, 2012; Ferrarini, Nelson, & Palme, 2016; Kenworthy, 1999). Poverty does not come cheap, as it costs Albertans \$7.1 billion to \$9.5 billion per year for extra health care, crime costs, and reduced economic opportunities (Kolkman, 2018). A recent report investigating child and family poverty rates has suggested that the CCB be increased with a progressive benefit reduction rate in order to meet the new Canada Poverty Reduction Strategy's goal of reducing child poverty by 50% by 2020 (Campaign 2000, 2018).

## MAKING THE CASE FOR LIVING WAGE

The impacts of a living wage have been researched across North America and beyond. Benefits to families and communities include enabling working families to have sufficient income to cover reasonable costs, promotion of social inclusion among the working poor, supporting health child development and preventing severe financial stress. These benefits have long been touted by living wage supporters and is elaborated on in past Living Wage reports (Curtis, 2017). More recently, a study from Hamilton, ON provides empirical evidence that employees higher affective commitment, higher organizational citizenship, and lower turnovers when a living wage (Zeng & Honig, 2017b, 2017a).

## MINIMUM WAGE AND LOW WAGE IN ALBERTA

The Alberta minimum wage is set to increase to \$15.00 in October of 2018 and in constant dollars, this is the highest value that the minimum wage has ever been. The hourly wage of \$15.00 is also the threshold at which an individual is considered a low wage earner. While these changes to the minimum wage may be laudable, it is still lower than the 2018 Living Wage.

Of those earning lower wages in Edmonton, 60.2% of those were women, translating to more than 1 in 5 employed women earning less than \$15.00 (Figure 1). This is in comparison to 14.4% of employed men (more than 1 in 8) who are low wage earners. The lowest average hourly wages are also tied to industries, as the accommodation and food services continues to have the lowest average hourly wages at \$16.23/hr as compared to the average across all industries at \$30.01/hr (Statistics Canada, 2017). In 2017, the majority of low wage earners were over the age of 19 (80.3%) which contradicts popular belief that low wage earners are teenagers or younger adults.



Figure 1. Percentage of Employed Persons Earning Low Wages by Gender (Edmonton CMA) July 2016 to June 2017 (Kolkman, 2018)

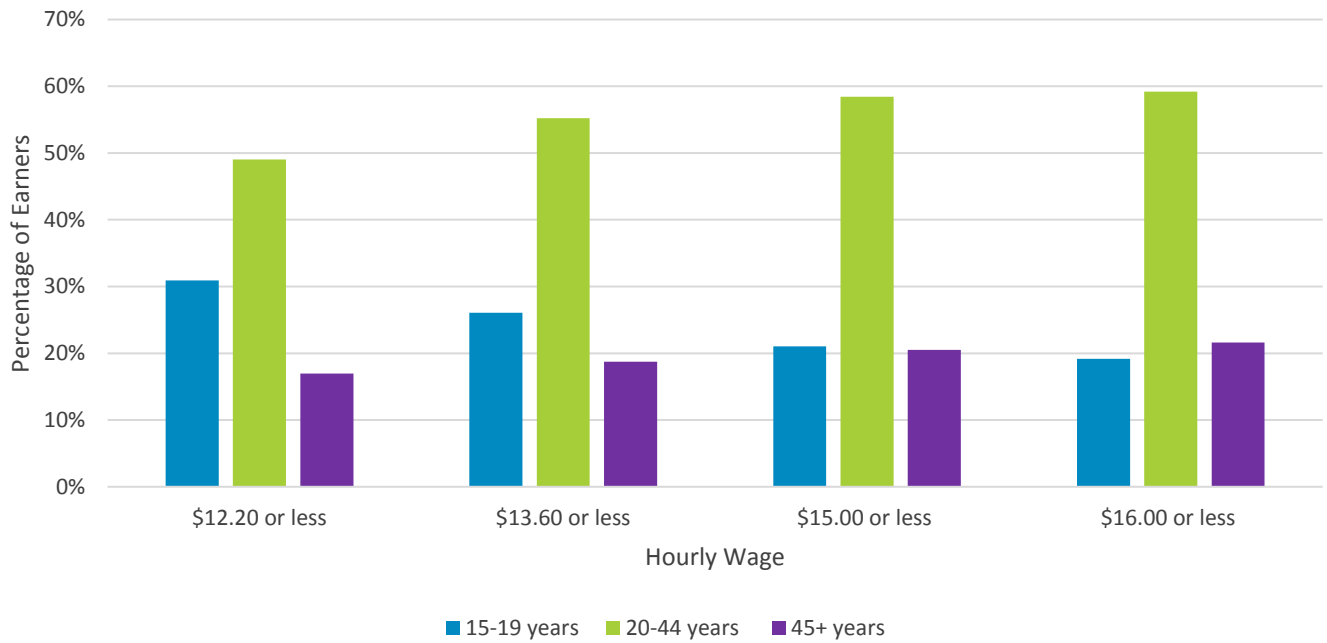


Figure 2. Age distribution of low-wage earners in (Edmonton CMA) July 2016 to June 2017 (Kolkman, 2018)

## INCOME INEQUALITY IN ALBERTA

Income inequality continues to rise in Edmonton, with the top 1% of tax-filers earning 69.7% more in real dollars (Figure 3). Compared to the bottom 50%, who only earn 3.2% more than before, it can be inferred that the vast majority of increased wealth has gone to those who are already well off. To further put this in perspective, Figure 4 shows wealth distribution in Canada. The top quintile (fifth) of Canadians had a median net worth of \$1,034,000. The bottom quintile had one hundredth of that, with a median net worth of \$11,000. This gap has grown steadily since 1999 and shows no indication of reversing.

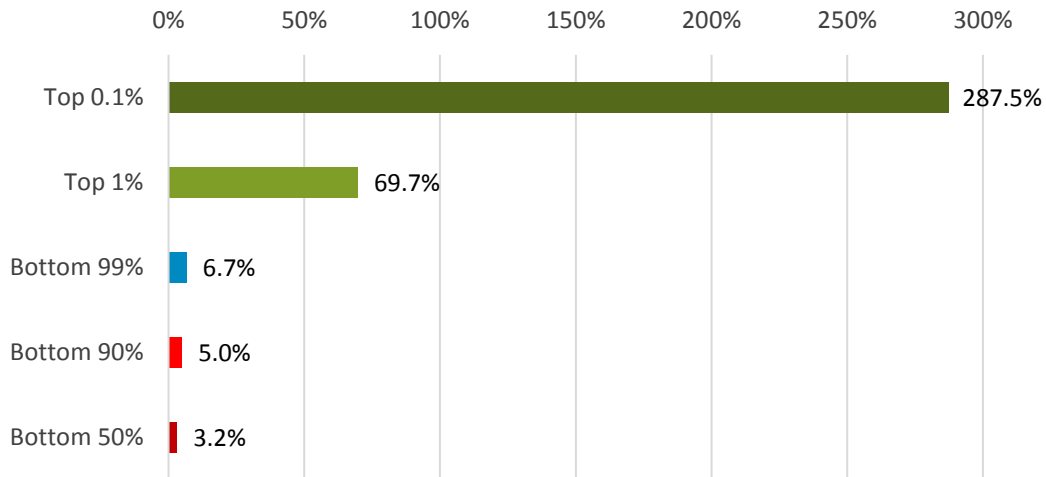


Figure 3. Real Median After-Tax Income Growth (Edmonton CMA) 1982 to 2015 (Kolkman, 2018)

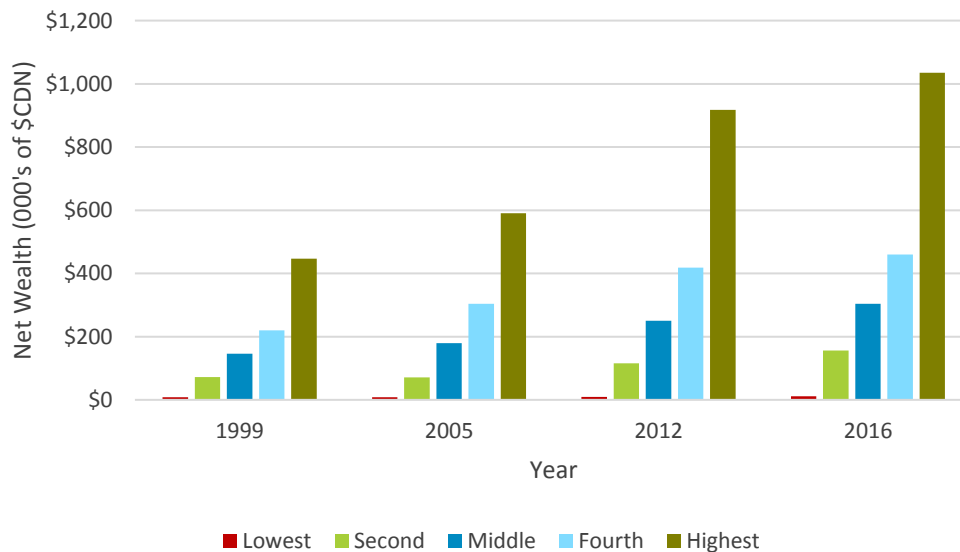


Figure 4. Distribution of Wealth (Net Worth) by Quintile, (Current \$), in Canada (Kolkman, 2018)

## CAMPAIGNING FOR A LIVING WAGE

Providing a living wage is not as easily done in every industry. For example in the UK, it was found that accrediting certain businesses as living wage providers was much easier in high paying industries such as the professional, financial, scientific, technical, information and communication services (Heery, Hann, & Nash, 2017). These industries are able to maintain the higher cost structure as they are both profitable and employ relatively few low-wage earners. In retail and hospitality industries that pay lower wages, revenue margins are much smaller. There is potential for Living Wage campaigns to generate ripple effects throughout the economy as it can be used to shape wage policies of employers and give low wage earners a basis to negotiate their pay.

Closer to home, the Edmonton Social Planning Council will be working with stakeholders across community organizations and municipalities to establish an Alberta Living Wage Network. The Network has been granted preliminary funding and will encourage employers and policymakers to implement a living wage and best practices across industries. Members will share expertise and messaging in advocacy to local governments, as well as pool resources to maintain up to date living wage calculations and information.

## METHODOLOGY

Living wage methodologies are based off of the proposed framework from the Canadian Centre for Policy Alternatives (CCPA) (Canadian Living Wage Framework, 2015). The Living Wage integrates public policies such as subsidized childcare or public transportation, in addition to tax and transfer schemes that are specific to different jurisdictions. It is an hourly rate that employers pay permanent and contract workers while being sensitive to changes in the market and in government policy that affect people's incomes. The methodology is consistent between communities in order to ensure comparisons can be made. The most common scenario includes a family of four with two parents working full-time and two children.

The methodology used for the 2018 Living Wage is based primarily off of the latest calculation guide from the Canadian Centre for Policy Alternatives (Ivanova & Reaño, 2017). Tabulations for expenses are derived from Statistics Canada and independent research on costs of goods and services, while government transfers are based off of previous Edmonton Living Wage calculations (Curtis, 2017; Escoto, 2015; Sharifi, 2016) and federal and provincial tax schemes (Government of Canada, 2018b).

## WHAT IS INCLUDED

One of the key factors that determines a family's quality of life are the expenses that a family incurs from goods and services. This includes maintaining a household, clothing, food, education, childcare, etc. Higher costs mean that it is more difficult to support the same standard of living. Insufficient income to cover costs means that physical and mental health, as well as the social well-being are strained or may even deteriorate (Kolkman, 2018). The living wage is intended to include expenses that allow for a decent standard of living and is not a poverty measure that includes only necessities.

In the past, private transportation costs were based off of the Market Basket Measure, which community has criticized as unrealistically low. The MBM is a measure of low income based on the cost of a specified basket of goods and services representing a modest, basic standard of living (Statistics Canada, 2016). The assumption for the family of four is that with both parents working full-time, one of them also attending school part-time, and one child is in full-time child care and the other in out of school care. Therefore, they would require one vehicle and one adult bus pass to meet their transportation needs. The Market Basket Measure calculation for the cost of a private vehicle seems unrealistically low and insufficient to cover the rising cost of fuel, registration, insurance, depreciation and vehicle servicing and repairs. The second quintile cost from the SHS (which applies to Albertans making from 20% to 40% of median household income) tracks actual household expenditures (Statistics Canada, 2017) and so more accurately reflects household behaviors. For the 2018 report, a decision was made to average the MBM and SHS costs in order to align with the feedback received.

The team at ESPC has chosen to include cable TV subscriptions. According to a survey completed in late 2017, subscription rates have fallen due to the rise in Netflix and the Internet (Oliveira, 2018). However, 73% of Canadians still are subscribers. Therefore, having cable TV is still typical and a basic package was included in our calculations.



## WHAT IS EXCLUDED

The living wage does not include employer benefits. If an employer pays for 50% of employee benefits, then the living wage would decrease to \$15.60. The living wage also does not include credit card, loan or other debt/interest payments, saving for retirement, owning a home, savings for children's future education or anything beyond minimal recreation, entertainment and holidays. There is also minimal cushion for shocks or emergencies, and the costs of caring for a disabled, seriously ill, or elderly family member are not taken into consideration.

It is also important to note that the living wage is not applicable to all subpopulations. For example, those who are unable to work 35 hours a week or other forms of family structures that are not the nuclear prototype often reported on (e.g. Indigenous and/or racialized groups).

Lastly, as mentioned above, the final calculation does not include the effects of the new \$25/day daycare subsidy linked to ELCC Centres. In December of 2017, the provincial and federal governments agreed to jointly provide \$136 million over the course of three years to support the expansion of the ELCC Centre pilot. Edmonton is estimated to receive 1,847 of these childcare spaces, in which parents of children aged 0 – 5 may receive childcare for only \$25/day (Government of Alberta, 2018a). There are 16,236 licensed childcare spaces in Edmonton available to children aged 0 to 5 (Government of Alberta, 2018b) and so ELCC Centres represent only 11.4% of total available spaces. Therefore, the childcare subsidy is not accessed by the majority of Edmontonians and so has been omitted from the living wage calculation.

## FORMULA

The final living wage calculation is based on the following formula. Each component is calculated separately based on best available information, and the living wage is based off of equating expenses to income less premiums and taxes.

$$\begin{array}{|c|} \hline \text{Annual family} \\ \text{expenses} \\ \hline \end{array} = \begin{array}{|c|} \hline \text{Income from} \\ \text{employment} \\ \text{(living wage)} \\ \hline \end{array} + \begin{array}{|c|} \hline \text{Income from} \\ \text{government} \\ \text{transfers} \\ \hline \end{array} - \begin{array}{|c|} \hline \text{EI and CPP} \\ \text{premiums, federal} \\ \text{and provincial taxes} \\ \hline \end{array}$$

## FAMILY CHARACTERISTICS

We assume the following family structure:

Table 2: Family Characteristics and Assumptions in the Living Wage 2017 Calculation

Family Characteristics	Edmonton Living Wage Assumption
<b>Parents</b>	
<b>Number</b>	2
<b>Gender</b>	1 male, 1 female
<b>Age</b>	Between 31 and 50
<b>Number of parents in paid work</b>	2
<b>Hours of paid work for each parent</b>	35 hours each week
<b>Hourly wage</b>	Equal for both - \$16.48/hour
<b>Number of parents upgrading education</b>	1
<b>Number of courses</b>	4 (3 credit hour courses) over an 8 month period
<b>Children</b>	
<b>Number</b>	2
<b>Gender</b>	1 male, 1 female
<b>Age</b>	Boy aged 7, girl aged 3
<b>Childcare</b>	Full-time care for 3 year old; out of school care for 7 year old

## EXPENSES

The following expenses are calculated for the living wage:

Table 3: Calculated family expenses

Expense	Monthly	Annually	% of Total Expenses
<b>Food</b>	\$887.51	\$10,650.12	14.4%
<b>Clothing and footwear</b>	\$136.75	\$1,641.00	2.2%
<b>Shelter</b> (3 bedroom apartment)	\$1,401.17	\$16,814.04	22.8%
<b>Transportation</b> (cost of owning a car + bus pass for 12 months)	\$625.41	\$7,504.86	10.2%
<b>Utilities</b> (water, fuel and electricity)	\$221.03	\$2,652.34	3.6%
<b>Bank Fees</b>	\$26.16	\$313.91	0.4%
<b>Communications</b> (cable, internet, and two cell-phones with data)	\$261.45	\$3,137.40	4.2%
<b>Child Care</b> (full-time day care for 3 year old and out of school care for 7 year old)	\$1,505.00	\$18,060.00	24.5%
<b>Extended Health/Dental</b>	\$349.00	\$4,188.00	5.7%
<b>Child School Fees</b> (field trips, agenda, lunch)	\$13.58	\$163.00	0.2%
<b>Parent Education</b> (four three-credit hour courses per year plus textbooks, NorQuest College)	\$213.92	\$2,567.00	3.5%
<b>Household Furnishing/Equipment, Cleaning Supplies, Personal Care Products, Recreation Services, Reading Materials</b>	\$416.98	\$5,003.71	6.8%
<b>Contingency Fund</b> (one week saving per parent - 70 hours total)	\$96.13	\$1,153.60	1.6%
<b>TOTAL FAMILY EXPENSES</b>	<b>\$6,154.08</b>	<b>\$73,848.98</b>	<b>100.0%</b>

## GOVERNMENT TRANSFERS

The following government transfers are calculated in the living wage:

Table 4. Eligibility and amounts for government transfers

Government Transfer	Eligibility/Inclusion	Monthly	Annually
Canada Child Benefit (CCB)	Yes	\$792.23	\$9,506.73
Goods and Services Tax (GST) Credit	No	\$0.00	\$0.00
Alberta Child Care Subsidy (CCS)	Yes	\$786.00	\$9,432.00
Rent Supplement	No	\$0.00	\$0.00
Alberta Family Employment Tax Credit (AFETC)	Yes	\$81.50	\$977.98
Carbon Levy Rebate	Yes	\$45.00	\$540.00
Alberta Child Benefit (ACB)	No	\$0.00	\$0.00
Working income tax benefit (WITB)	No	\$0.00	\$0.00
<b>TOTAL NON-WAGE INCOME</b>		<b>\$1,704.73</b>	<b>\$20,456.71</b>

## GOVERNMENT DEDUCTIONS AND TAXES

The following government deductions and taxes are calculated in the living wage:

Table 5. Calculated government deductions and taxes

	Formula	Parent 1	Parent 2	Household
<b>Hours/Week</b>		35	35	70
<b>Wage</b>		\$16.48	\$16.48	\$32.96
<b>Employment Income</b>		\$29,993.60	\$29,993.60	\$59,987
<b>Total Income</b>	Employment Income	\$29,993.60	\$29,993.60	\$59,987
<b>Adjustments</b>	Child care expenses claimed	-\$13,000.00	\$0.00	-\$13,000
<b>Net Income</b>	Employment Income + Adjustments	\$16,993.60	\$29,993.60	\$46,987
<b>Employment Insurance (EI) Premiums</b>	Employment Income * EI Premium Rate	\$497.89	\$497.89	\$996
<b>Canada Pension Plan (CPP) Premiums</b>	(Employment Rate – Yearly Exemption Rate) * CPP Premium Rate	\$1,311.43	\$1,311.43	\$2,623
<b>Final Provincial Income Tax (PIT)</b>	Provincial Income Tax – (Provincial Tax Credit * Provincial Tax Rate)	\$0.00	\$278.51	\$279
<b>Taxable Income * Provincial Tax Rate</b>	Net Income * Provincial Tax Rate	\$1,699.36	\$2,999.36	\$4,699
<b>Provincial Tax Credits</b>	Basic Personal Amount + EI + CPP + Medical Expenses + Education Credit	\$20,724.33	\$27,208.52	\$47,933
<b>Basic Personal Amount</b>	Based on CRA Yearly Benefit	\$18,915.00	\$18,915.00	\$37,830
<b>EI Premiums + CPP Premiums</b>	EI + CPP Premiums	\$1,809.33	\$1,809.33	\$3,619
<b>Tuition, Education, and Textbook Credit</b>	Cost of Tuition + \$212 monthly credit	\$0.00	\$3,196.00	\$3,196
<b>Medical Expenses</b>	Annual Health Expense – (Net Income * 0.03)	\$0.00	\$3,288.19	\$3,288

	Formula	Parent 1	Parent 2	Household
<b>Final Federal Income Tax (FIT)</b>	Federal Income Tax – (FNRT * Federal Income Tax Rate) + (FRTC * Federal Income Tax Rate)	\$13.06	\$2,231.29	\$2,244
<b>Taxable Income * Federal Tax Rate</b>	Net Income * Federal Tax Rate	\$2,549.04	\$4,499.04	\$7,048
<b>Federal Non-Refundable Tax Credit (FNRTC)</b>	Basic Personal Amount + EI + CPP + Working Credit + Education Credit	\$16,906.52	\$15,118.33	\$32,025
<b>Basic Personal Amount</b>	\$11,474	\$11,809.00	\$11,809.00	\$23,618
<b>EI Premiums + CPP Premiums</b>	EI + CPP Premium	\$1,809.33	\$1,809.33	\$3,619
<b>Tuition, Education, and Textbook Credit</b>	Tuition	\$0.00	\$1,500.00	\$0
<b>Medical Expenses</b>	Annual Health Expense – (Net Income * 0.03)	\$3,288.19	\$0.00	\$0
<b>Carbon Levy</b>		\$225.00	\$225.00	\$450
<b>Annual After Tax Income</b>	Employment Income – EI Premiums – CPP Premiums – Federal Income Tax – Provincial Income Tax	\$27,946.21	\$25,449.47	\$53,396
<b>Monthly After Tax Income</b>	After Tax Income/12	\$2,328.85	\$2,120.79	\$4,450

## FINAL CALCULATIONS

The final calculations for the 2018 Living Wage is as follows:

Table 6. Family income less government deductions and taxes plus government transfers

	Formula	Parent 1	Parent 2	Household
<b>Employment Income</b>	$(\text{Living Wage} * 35) * 2$	\$29,993.60	\$29,993.60	\$59,987
<b>Taxes</b>	Final Federal Tax + Final Provincial Tax + CPP + EI	\$1,822.39	\$4,319.13	\$6,142
<b>After-Tax Income</b>	Employment Income - Taxes	\$27,946.21	\$25,449.47	\$53,846
<b>Non-Wage Income</b>	Annual Government Transfers	\$10,228.35	\$10,228.35	\$20,457
<b>Available Income</b>	After-tax Income + Non-Wage Income	\$38,174.56	\$35,677.83	\$73,852
<b>Family Expenses</b>	--	--	--	\$73,849
<b>Gap</b>	Available Income – Family Expenses	--	--	\$3
<b>LIVING WAGE</b>	$(\text{Employment Income}/52)/35$	\$16.48	\$16.48	\$32.96

## CONCLUSION

The Edmonton Living Wage for 2018 is \$16.48, an increase from last year's living wage of \$16.31. The ESPC hopes that the Living Wage remains a call to action for governments, communities, and employers to come together and ensure the well-being of Edmontonians.

The main question moving forward with the Edmonton Living Wage is whether or not indexation of benefits and government transfers will keep pace with rising costs of living. With no news of an indexation for the CCS or the CCB, the ability of low and modest income families to maintain a decent standard of living is called into question.

With its focus on providing high quality and timely research, the ESPC maintains a commitment to a living wage that is reflective of how people live and work while following best practices set out by our partners. The establishment of an Alberta Living Wage Network is a positive development and will lend momentum to the living wage campaign.

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