

CALCULATING A LIVING WAGE FOR OUR COMMUNITY

What does it cost to Live in St. Thomas & Elgin County

Executive Summary

The living wage is an hourly rate of pay that provides a household with sufficient income to cover the basic costs of daily living which includes amongst other things: housing, food, clothing, and transportation, while also allowing for participation in the community. The living wage calculation has been standardized by the Canadian Centre for Policy Alternatives (CCPA).

Full-time work is determined as 37.5 hours of work per week. For all family types, the living wage calculations are based on all adults in the family working full time. The living wage for St. Thomas was recalculated in 2017 to \$16.03 whereas in 2015 the wage was \$16.47. In a briefing note from the Canadian Centre for Policy Alternatives – Ontario, “Why is the living wage lower than before? The Canada Child Benefit.” “Starting in 2017, the Canada Child Benefit (CCB) will add...income to households raising children. Since the benefit won’t be subject to taxation, it also means families raising children in Ontario will pay less in taxes. It is an example of how good public policy can have a real impact on families.”

Acknowledgements

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Central Community Health Centre
Elgin St. Thomas Public Health
Elgin St. Thomas United Way
Employment Services Elgin
Fanshawe Career and Employment Services
Elgin/St. Thomas Small Business Enterprise Centre
St. Thomas-Elgin Social Services
West Elgin Community Health Centre
YWCA St. Thomas Elgin

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Introduction

The Living Wage committee formed in response to the launch of the 2015 living wage calculation for St. Thomas Elgin under the Pathways to Prosperity project funded by Status of Women. The living wage committee, lead by the YWCA St. Thomas-Elgin coordinates a local response and Living Wage Strategy. The committee is proud to represent one of the original communities that calculated a local living wage; part of the movement in Ontario that prompted the move to a standardized calculation to allow for comparisons across the province. The Canadian Centre for Policy Alternatives has created the Family Expense Workbook and established a peer review process.

The need for a living wage at the community level is critical for the wellbeing of the Country. “[Canadians] are worried about stringing together enough part-time jobs, rising tuition fees, and affordable housing. They are thinking about the last time they got together with friends or the next time they can take a vacation” (Canadian Index of Wellbeing, “How are Canadians Really Doing?: The 2016 CIW National Report”, 2016). The living wage is a framework that has been designed to allow families to turn their lives around and start to participate and thrive. It is a tool to lift low income earners into a life of dignity, so that they do not need to make choices between replacing worn-out clothing, heating the house, putting nutritious food on the table, or paying the rent. Families facing financial stress are not only less able to pay for basic necessities, but have fewer resources to support the healthy development of their children and to participate fully in community life.

For 2017, the living wage for St. Thomas & Elgin County has been recalculated to be \$16.03.

What is a Living Wage?

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 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.”ⁱ.

A living wageⁱⁱ:

- is a conservative, reasonable estimate
- 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
- engenders significant and wide ranging community support
- is a vehicle for promoting the benefits of social programs such as child care
- can stimulate the broader economy

Benefits of the Living Wage

There is a growing body of research which documents the positive economic and social effects of paying a Living Wageⁱⁱⁱ.

For Communities

Having more living wage employers within a community has shown to benefit the broader economy and strengthen economic development initiatives. A 2009 Goldman Sachs report confirms that increasing the income of people with lower wages has a proportionately larger stimulating effect on the economy than increasing the income of those on high incomes. Low income earners tend to spend more of their increased income than those with much higher incomes, because those with low-incomes have more essential spending needs to be met by any income increases. Higher income populations deliver only 3-5 cents increased spending per additional dollar of wealth^{iv}. As well, a 2008 study by economists at the Federal Reserve Bank of Chicago, which examined 23 years of household spending data, found that an increase in the minimum wage leads households with a minimum wage worker to significantly increase their spending over the next year: for every dollar increase in the minimum wage, families with minimum-wage workers tend to increase spending by more than \$800 per quarter^v.

A living wage also benefits communities by^{vi}:

- Increasing spending power of individuals which stimulates local economy
- Increasing civic engagement
- Improving overall health of the community as a whole

For Employers:

There are many obvious benefits to workers who receive a Living Wage, especially when it boosts working poor people and their families out of poverty. But what does living wage mean for employers?

- Reducing absenteeism
- Reducing staff turn-over
- Decreasing costs associated with recruitment and training of staff
- Improving employee morale, productivity and loyalty.
- Improving profile in community (i.e. brand recognition, consumer loyalty, etc.)

Employers looking for research and reports on evidence-based outcomes are encouraged to visit www.livingwagecanada.ca.

For Employees:

A living wage helps households reduce financial stress and also provides individuals with a better chance to improve their health and enrich child development outcomes^{vii}. These outcomes also enhance the overall wellbeing of a community.

A living wage benefits employees by^{viii}:

- Paid fair compensation for their work
- Reducing the risk of poverty
- Improving their overall standard of living and quality of life
- Improving their overall health
- Increasing their ability to seek skills advancement opportunities and other education or training

Using the Living Wage Calculation: Moving Forward as a Community

Achieving a living wage for low wage earners could help reduce health inequities, ensure the healthy development of children and allow individuals to fully participate in their work, family life and communities. There have been several communities that have adopted or made advancements towards adopting a living wage; these communities have embarked on their journey towards advocacy and implementation by engaging various stakeholders within local government, as well as community stakeholders including small businesses and corporations. The role of different stakeholders is identified as^{ix}:

Living Wage Task Force:

- Recruit community champions to help raise awareness and inspire collective action
- Partner with Provincial and Federal Living Wage initiatives.
- Advocate for policy shifts that focus on improving (or maintaining) government benefits and social supports (child care, subsidies, etc.)
- Adopt a local living wage policy and encourage businesses in the community to adopt a living wage
- Encourage workplaces to apply innovative practices such as flexible work hours, to help employees minimize the impact of costs associated with child care: i.e. before and after school child care
- Recognize local Living Wage Employer in coordination with the Ontario Living Wage Network
- Recalculate the wage every two years

Non-Profit Organizations:

- Recruit community champions to help raise awareness and inspire collective action
- Advocate for policy shifts that focus on improving (or maintaining) government benefits and social supports (child care, subsidies, etc.)
- Encourage workplaces to apply innovative practices such as flexible work hours, to help employees minimize the impact of costs associated with child care: i.e. before and after school child care

Municipalities and Local Chambers of Commerce:

- Adopt a local living wage policy and encourage businesses in the community to implement a living wage
- Build awareness within communities and businesses around the implementation of a living wage
- Facilitate a living wage employer recognition program to encourage more workplaces to pay a living wage

Employers with Small Businesses, Corporations, and Unions

- Adopt and enforce a living wage policy
- Champion a living wage within the business community
- Advocate for improved government benefits and social supports
- Provide employees annual benefits (e.g. Non-OHIP health benefits, subsidies for public transportation, child care, etc.)

The Living Wage Calculation: A Scenario

The living wage calculation is designed to capture a snapshot in time. Prices like food and gas are variable throughout the year. For these variable expenses, an average for the year is used. The calculation is conducted based on key expense areas as established by the Canadian Centre for Policy Alternatives. With the development of the family expense workbook, some expense areas are standard for all communities.

The household composition includes a family of four: two parents working full-time (75 hours combined) with two children aged three and seven with full time child care for one child and before and after school care for the other. The family does not own their home, but rather rents a three-bedroom dwelling. When applicable, the social determinants of health are considered in the allocation of expenses. Specifically, this is a factor in determining the funds for healthcare, education and shelter. There are also considerations for tax credits and returns, and government benefits when applicable. The main areas that create variability between communities are: transportation, child care, and social inclusion.

Family Expenses

The Family Expenses were calculated based on the guidelines from other CCPA living wage communities.

Expense Type	Expense Item	Monthly Cost	Yearly Cost
Food		\$670	\$8,030
Clothing and Footwear		\$203	\$2,436
Shelter	Rent, Utilities, Furniture, Insurance	\$1,430	\$17,145
Communication	Mobile Phone, Internet, Cable	\$172	\$2,065
Transportation	Car Ownership, Government mandated items	\$840	\$10,038
Child care (After subsidy)	Full time Child care, Before and After Schools Care, PD, Summer and March break camps	\$522	\$6,260
Education (Adult)	Two courses + text books	\$76	\$910
Insurance	Health, Disability, Life	\$290	\$3,480
Social Inclusion and Other Expenses	Vacation, Family Outings, Entertainment, Laundry	\$772	\$9,267
Contingency Amount		\$227	\$2,727
Total Expenses		\$5,197	\$62,358

Food

Each year Elgin St. Thomas Public Health conducts a Nutritious Food Basket calculation (NFB), as mandated by the Ontario Ministry of Health and Long Term Care. The Nutritious Food Basket is calculated using local costs to feed a family based on recommendations from Canada's Food Guide.

Food: Annual expense \$8,030, 11% of total expenses

Clothing and Footwear

Clothing and footwear are an important area of consideration specifically considering the age of the children and needs related to climate. The value used for the annual Clothing and Footwear is based on the Survey of Household Spending (SHS 2015) and adjusted for inflation with the Consumer Price Index (CANSIM Table 326-0020), using the annual average of 2016. The clothing and footwear values for each family member are separately calculated and combined.

Clothing and Footwear: Annual expense \$2,436, 4% of total expenses

Shelter

The cost for shelter, which includes rent, utilities, tenant insurance, and household items, is a large expense for the family. There are limited housing options appropriate for families in St. Thomas and Elgin County (with one male child & one female child, our scenario required a three-bedroom apartment). When apartment rental units are not available, other options include older homes, which lead to increased costs for utilities due to less efficient systems.

Rent

The Primary Rental Market Statistics report from the Canadian Mortgage and Housing Corporation (CMHC), has suppressed rental data since 2013, this is due to a low supply of apartments of this size. The calculation group adjusted the rental rate using CPI to reflect the current housing market. The rental expense used for the calculation is \$1022.

Rent: Annual expense \$12,264

Utilities

The rental rates provided by CMHC do not track the inclusion of utilities in the rates. For this calculation, it is assumed that they are not included. In a local survey conducted, over half of the respondents indicated that their rent did not include utilities. This justified the inclusion of monthly funds to cover the basic utilities needed. Many available rental options for a family of 4 in St. Thomas and Elgin County are older homes. While these homes provide adequate space for families, they often have poor insulation, older windows, and inefficient modes of heating. Furthermore, houses will not benefit from residual heat from neighbouring spaces like apartments do, driving the price of heating up. It is common for electric or oil heat to be the only available options, these forms of heating would drive up the utility costs in the winter months, this value is not reflected in the calculation.

The value used was calculated from the average of the rates for 750 kWh from the three local Energy Providers: St. Thomas Energy Inc., Hydro One, and Erie Thames Energy

In addition to hydro there was an allocation for water expenses including consumption and sewer expenses.

Utilities: Annual expense \$2,760

Home insurance

In order to rent an apartment tenants must acquire home insurance. The insurance estimate assumes a value of \$35,000 with \$500 deductible. There are no provisions in the living wage calculation for the deductible; in the case of a claim, money from the contingency amount is used.

Insurance: Annual expense \$305

Household Items and Furniture Expense

There are some provisions for furniture for the house. This expense does not include equipment, as it is assumed it will be provided with the rent. The expense is derived from the Survey of Household Spending (2015) and adjusted for inflation using the Consumer Price Index average for 2016.

Household Items: Annual expense \$1816

Shelter and Utilities: Annual expense \$17,145, 24% of total expenses

Communication

The communication category includes expenses like phones, internet and cable, this value is calculated using the Survey of Household Spending (2015) and adjusted for inflation using the Consumer Price Index.

Communication: Annual expense \$2,065, 3% of total expenses

Transportation

Transportation poses a great barrier in St. Thomas and especially Elgin County. Currently, a transit system with five routes is available in St. Thomas, however the frequency of the buses is limited and the hours are restrictive. There are no Sunday buses and service ends at 6pm daily; making it unavailable for individuals employed in shift work. Individuals living outside of St. Thomas have no access to public transportation.

Careful attention was paid during the calculation to the fact that this scenario may not fit all families in our communities especially those living in more rural parts of Elgin – a group that comprises 51% of the population. For those living on the further ends of Elgin County, public and/or active transportation are not realistic options. Due to these factors, the group used the scenario of two vehicles: a fuel-efficient

reliable vehicle that can be taken further distances and an older vehicle used for local driving. The calculation of transportation costs could therefore be higher for those in more rural areas.

Automobiles

The living wage working group selected a 2012 Hyundai Elantra that is depreciated 30% over 5 years. The family will also have a second car that is an older model. The second car is for local driving and is driven by the adult who is working in the community.

Government mandated Expenses

Government mandated expenses for transportation that are included are Insurance for both drivers, drivers license fees, License plate fees, a car seat for the 3-year-old and booster seat for the 7-year-old.

Gasoline

Gasoline for the year is an estimated combined driving distance for the two cars of 100km/day. Many people in St. Thomas and Elgin commute to neighbouring cities for work. The car used to calculate fuel consumption is a 2012 Elantra with a fuel efficiency of 8.4l/100km. This distance is calculated based on Commuting Flow information from The 2011 National Household Survey from Statistics Canada (National Household Survey 2011 Table [99-012-X2011032](#)).

The value used for monthly fuel expenses pose strong restrictions to individuals who have a longer commute to work, in that there is less available for family errands. The values represented in the table below are the average travel distance; there are some individuals who travel more than 70 km one way to their place of employment. For the smaller rural communities many errands are completed when the families are in the larger centres or on route from work, and there is the potential for less commuting to extra-curricular activities since they can be closer to home.

Community of Residents	Labour Force	Average Commuting Distance to and from work
West Elgin	1,605	82 km
Bayham	1,890	68 km
St. Thomas	14,115	46 km

Car Maintenance

Expenses for the upkeep of the cars were also included. Oil change costs are an average of local prices. Maintenance costs were included based on the Survey of Household spending (2015) and adjusted for inflation with the Consumer Price Index (CANSIM Table, 326-0020), using the annual average of the 2016.

Parking

There are many free parking options in St. Thomas and Elgin County therefore no amount was allocated to this expense.

Transportation: Annual expense \$10,036, 14% of total expenses

Child Care

Child care is a significant expense for a family. This cost alone is often the deciding factor for one parent to stay home as opposed to returning to the paid workforce. For a dual income family, full time child care is a required expense. The calculation included one child in before and after school care, summer camps, PD days and other holiday care and the other in full time child care. The child care rate was based on an average of the local licenced providers in the community; only licenced child care was used in order for the family to qualify for a subsidy.

Child care: Annual expense \$14,757 before subsidy, 21% of total expenses

Child care: Annual expense \$6,260 after subsidy, 10% of total expenses

Parent Education

One of the leading social determinants of health is level of education. Education allows for more employment opportunities, skill development and greater independence. The calculation for St. Thomas-Elgin assumes that each parent will take one college course per year through Fanshawe College either online or at the campus. The tuition and course material expense is the average cost of two popular courses at the local Fanshawe College campus, Accounting and Hazard Management. These courses can be used in two different professional settings and fit the industries in the region.

Parent Education: Annual expense \$910, 1% of total expenses

Insurance – Medical, Life and Disability

Although OHIP covers many expenses, provisions need to be made for items not covered provincially by purchasing medical and life and disability insurance. The medical insurance was estimated to include extended healthcare, paramedical, prescription drugs, dental care, and vision care.

In addition to medical insurance, the calculation also includes life and disability insurance. This package was chosen as medium level package based on a quote from Manulife.

While not all families will make the choice to pay for healthcare outside of what is covered through OHIP, including these expenses in a basic budget for a family provides for planning and preparation for important healthcare costs, including dental coverage.

To calculate the Living Wage Rate for employers, the total employee compensation package, wage and benefits, is considered and the living wage is adjusted.

Healthcare: Annual expense \$3,480, 6% of total expenses

Social Inclusion and Other Expenses

The Social Inclusion category considers expenses associated with participating in the community and includes two weeks' vacation (camping and a staycation), monthly family outings, school supplies and fees, recreation, and reading, and entertainment. Access to opportunities that promote self-development, positive relationships and healthy behaviours is crucial to establishing quality of life and provide opportunities to enhance the healthy development of children.

This category also demonstrates how a living wage can enable families to contribute further to the economy through their spending habits with local attractions and tourism.

The other expenses considered are reoccurring expenses that do not fall into the previous categories. This includes expenses like: personal care, laundry, bank fees, and other residual costs. These expenses were calculated using the Survey of Household Spending (2015) and adjusted for inflation with the Consumer Price Index (CANSIM Table 326-0020), using the 2016 annual average value.

Two week Family Vacation

Two weeks of vacationing were calculated: one week at a local campsite and one week as a staycation. The campsite cost came from the average cost on the Ontario Parks website for 2015 and adjusted for inflation with the Consumer Price Index (CANSIM Table 326-0020), using the average of the 2016 annual average value. The cost for the staycation was calculated by allocation entrance costs for five local attractions and adding additional provisions for food those days.

Laundry

This expense was calculated by averaging the cost of a load of laundry at local laundry mats and adding the cost of laundry soap. It is estimated that the family will do six loads a week, but could also accommodate some dry-cleaning costs if the need arises. Alternatively, if a family has access to laundry equipment in their homes this allocation will help offset additional utility costs.

Social Inclusion and Other Expenses: Annual expense \$9,266, 13% of total expenses

Contingency Amount

From time to time unexpected costs arise for families. Without money set aside, families are required to take from the monthly budget which can lead to increased financial stress and fewer resources to participate in community life.

To take this into account, the calculation includes a contingency amount of 4% of total expenses, roughly two weeks of family income. There are no other allocations for saving considered in the family expenses.

Contingency: Annual expense \$2,727, 4% of total expenses

What is Not Included in the Living Wage?

The calculation for the living wage in St. Thomas and Elgin was compiled to account for the basic expenses of a family of four engaged in the community. Often throughout the calculation process it was tempting to decrease allocations, justifying the cuts with notions that the family in the scenario may be able to make savings through other means (i.e. coupons, relationships etc.). This living wage value is not meant to represent families that are cutting corners and making sacrifices, this number is meant to demonstrate what it would take to ensure the families in our community don't need to live with the burden of falling short of their budget. However, the expenses considered do not account for many of

the common expenses that may be incurred by many household budgets. With these exclusions the living wage is an approximation and would still be a challenging income for some residents to sustain their households on. The items not included in the living wage calculation are listed below:

- Debt payments (e.g. student or other loans)
- Savings that can support long-term goals (e.g. down payment for a house, RESP, RRSP)
- Home ownership
- Discretionary meals (e.g. takeout meals) or special dietary requirements (e.g. Diabetic, Kosher or Halal diets, Gluten or allergen free ingredients)
- Difficulty securing or receiving child support payments
- Costs that might relate to a disability that is not covered by an insurance plan
- Pets
- Social outings with friends outside a monthly family dinner and outing
- Personal lifestyle behaviours (smoking or alcohol budget)
- Satellite, upgraded internet

Government Transfers and Subsidies

Government transfers are transfers of monetary assets or tangible capital assets from the government to the reference family. Transfer payments work to increase the representative family's income and reduce the living wage.

Relevant transfers:

- **Canada Child Benefit (CCB)**
The Canada Child Benefit is a tax-free monthly payment made to eligible families to help shoulder the cost of raising children under the age of 18. This benefit replaced the Canada Child Tax Benefit (CCTB) and the Universal Child Care Benefit (UCCB) effective July 2016. The CCB is paid over 12 months from July of one year to June of the next year.
- **Ontario Child Care Subsidy**
A monthly benefit paid to child care providers of eligible families (be they employed, in school or in a training program) whose children are under 12 years old. The subsidy is provided by Ontario government through municipal governments and First Nations communities.
- **The family did not qualify for the following transfers:**
 - GST/HST Credit
 - Working income tax benefit (WITB)
 - Ontario Child Benefit

Income & Payroll Deductions

Government taxes and deductions are calculated based on the annual household employment of the reference family. Higher taxes and deductions increase the living wage, whereas tax credits decrease the living wage.

Relevant Government Taxes, Deductions and Tax Credits:

- **Federal and Provincial income taxes**

The amount of tax paid at the federal and provincial level depends on the amount of taxable income, the tax rate and applicable credits. ¹ The family paid a total of \$4,671 in taxes to the federal and provincial governments.

- **Canada Pension Plan (CPP) Premiums**

Any working person in Canada (outside of Quebec) ages 18-70, earning more than \$3,500 must pay CPP contributions. Employers deduct from the pensionable earnings of employees. The family contributed \$2,748 to CPP.

- **Employment Insurance (EI) Premiums**

Any working person must also pay employment insurance contributions on each dollar of insurable earnings. The family paid \$1,176 to EI.

- **Ontario Trillium Benefit Ontario Energy and Property Tax Credit**

This credit from the Ontario Trillium Benefit helps low- to moderate-income individuals with property taxes and the sales tax on energy. The family received a \$99 credit.

- **The family did not qualify for the following credits:**

- Public Transit Credit
- Children's Fitness Tax Credit
- Children's arts amount
- Ontario Children's Activity Tax Credit
- Ontario Trillium Benefit Ontario Sales Tax Credit

Final Calculation

After the compilation of the values for the family's expenses and the tax and government transfer income are included, the hourly living wage is calculated. The CCPA assisted in calculating the final income after tax deductions and government transfers. The family requires an employment before-tax income of \$62,524 in order to cover the family expenses of \$70,905.

¹ For further information, visit <http://www.cra-arc.gc.ca/ndvdlS-fmls/menu-eng.html>

Summary of Net Income	
Household Employment Income	\$62,524
plus tax credits	\$99
minus Tax after Credit	\$(4,671)
Income after tax and credit	\$57,853
minus CPP and EI contributions	\$(3,924)
plus CCB	\$8,479
plus Child Care Subsidy	\$8,497
Income after Tax and Benefit	\$70,905
Living Wage	\$16.03

TOTAL EXPENSES + INCOME & PAYROLL TAXES – GOVERNMENT TRANSFERS = A LIVING WAGE OF \$70,905 OR \$16.03 AN HOUR

Conclusion

The recalculation of a “Living Wage” for St. Thomas-Elgin, is an evidence based calculation of local costs of living based on the CCPA standardized living wage guide.

What happens next is up to stakeholders, communities and individuals to consider the steps that are needed for the social and economic well-being of friends, family, and neighbours. “...a Living Wage isn’t just about meeting basic needs – it’s also about enabling people to participate in their society and giving them opportunities to shape their own lives and define their communities. It’s about promoting dignity and opportunity in the workplace. It’s about building stronger, healthier, motivated, and innovative communities and about encouraging economic prosperity for all.”^x

ⁱ <http://livingwagecanada.ca/index.php/about-living-wage/>

ⁱⁱ Living Wage Canada. (2013). *Canadian Living Wage Framework*.

ⁱⁱⁱ http://livingwagecanada.ca/files/7213/8269/9483/Living_Wage_doc...pdf

^{iv} Goldman Sachs, 2009.

^v Aaronson et al. 2008

^{vi} Living Wage Canada. (2013) *Canadian Living Wage Framework*

^{vii} Living Wage Canada. (2013) *Canadian Living Wage Framework*

^{viii} Living Wage Canada. (2013) *Canadian Living Wage Framework*

^{ix} Income Security Action Group of the Guelph & Wellington Task Force for Poverty Elimination. (2013). *LIVING WAGE SERIES: A call to action for Guelph & Wellington*. Available at:

http://www.livingwagecanada.ca/_les/3813/8366/9751/A-Call-to-Action-FINAL.pdf

^x (www.policyalternatives.ca/publications/monitor/it-pays-pay-living-wage).