

# ***Living Wage Kingston Update***

## ***October 2016 Report***



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## **Introduction:**

In November 2011 the Kingston Roundtable on Poverty Reduction, with the assistance of the Canadian Centre for Policy Alternatives (CCPA), released the first Living Wage report for Kingston. That figure, based on a family of 4 with both parents working full time, was \$16.29 per hour. **This report announces the updated Living Wage for Kingston: \$16.58 per hour.** Below we explain the process for arriving at this figure, identify specific circumstances that have an impact on the Living Wage for Kingston, and provide supporting documentation for the financial assumptions we have made in calculating various household expenses.

## **What is a Living Wage?**

A living wage is defined as “the hourly rate at which a household can meet its basic needs, once government transfers have been added to the family’s income (such as the Canada Child Benefit - CCB)) and deductions have been subtracted (such as income taxes and Employment Insurance premiums).(1)” It is calculated based on a modest budget, which provides an estimate of what that family needs to earn to meet basic living expenses, support the healthy development of their children, and fully participate in work, family life, and community activities.

While based on a National Living Wage Framework, the methodology for calculating a living wage incorporates provincial and municipal differences. This flexibility allows communities to determine the real cost of living and the hourly wage required to meet those costs in the Municipality in which it is calculated in(2).

The living wage is not the same as the minimum wage. The minimum wage is provincially-mandated and is the lowest rate an employer can pay an employee. In 2014, the Government of Ontario introduced new legislation that tied the minimum wage to inflation, yet failed to determine an appropriate benchmark for setting the rate. Instead, the government chose to simply adjust 2010’s arbitrary rate of \$10.25 per hour by inflation.(3) On October 1, 2016, the minimum wage increased to \$11.40 per hour. Unlike the minimum wage, “the living wage takes into account the cost of basic necessities – rent, transit, food, and child care – that a working family must have to get by.(4)”

### **So what has changed since the 2011 report?**

Plenty.

In the ensuing 5 years, dozens of communities nationally have calculated their Living Wage. A National Framework for calculating the Living Wage was adopted and refined. In Ontario, a grant from the Atkinson Foundation gave birth to the Ontario Living Wage Network. The Network, with support from the Canadian Centre for Policy Alternatives, has developed a spreadsheet tool that assists communities in the Living Wage calculation. In addition, it has created a certification process where employers are recognized as paying a Living Wage. Since then, over 150 employers in Ontario have been certified as paying a Living Wage. (As of October, 2016)

**Our community is changing as well.** This is an excerpt from the 2011 report for Kingston:

*“Kingston, with a population of 117,000, is unique among Canadian cities because it contains within its boundaries seven Correctional Institutions along with the National Offices of Correctional Services Canada. Staff employed in these services total approximately 2,250. The 2006 Census indicates that 14% of the workforce in Kingston was employed in health care and social services; 12% in educational services; 12% in retail; 12% in the retail industry, and 8% in accommodation and food services.*

*Notable in Kingston’s economic profile is the degree of disparity in incomes. Over 8,000 families in Kingston earn less than \$35,000 a year, while almost double that number earn over \$75,000. It is a common mistake to assume that families in smaller cities and communities benefit from a lower cost of living. In reality, in cities such as Kingston, expenses are often on par with larger cities such as Toronto and Ottawa.*

*In 2009, rental housing costs in Kingston, in particular for families needing three-bedroom apartments, were higher than those in Ottawa and Toronto. While income data suggests that many Kingstonians earn a high income, the average income was only \$36,386, according to the City of Kingston Planning and Development Department.”*

### **What does our community look like now?**

Well, it’s certainly larger, with a metro population of approximately 171,000. The imprint of public service jobs that was so prevalent in 2011 is less so now. Layoffs and outsourcing by both the provincial and federal governments has drained hundreds of good-paying jobs from Kingston. In addition, the majority of jobs now posted in the public sector are either contract, part-time or on-call in nature.

According to the Kingston Economic Development Corporation (KEDCO), the largest employment segment in Kingston now is retail with approximately 11,000 jobs. (October 2016 report – See Note #3) Given the change in hiring practices in the public service and the dominance of the retail sector (typically part-time/minimum wage positions) Kingston’s job market is now moving solidly towards a precarious work environment.

Rental accommodations have also experienced a significant change. Since the 2011 report, the actual number of 3-bedroom units for rent has decreased, with the only new units being the high-end towers built along Ontario Street and now renting at around \$2,200 a month. Clearly much too much rent for our sample family or for most families, for that matter. We will address this issue later in the report.

### **The importance of a Living Wage in Kingston**

At first glance, the 2015 Average Personal Income for Kingston of \$48,204 seems to portray a community that is by and large pretty well off. Digging deeper into the demographics report supplied by KEDCO, we find that almost half the people (64,802) earn less than \$30,000 a year. Kingstonians working in the public service and in union-represented workplaces are doing very well relative to those in other workplaces. Combine that fact with the onset of precarious work (unstable hours of work & schedules) in lesser-paying workplaces, and we find a growing group of struggling workers.

The precarious work issue is not one to be taken lightly. The Law Commission of Ontario initially identified precarious work in a report published in 2009 and followed up with the *Vulnerable Workers and Precarious Work – Final Report* in December of 2012. The CCPA has also published a number of reports relating to precarious work in Canada. The dangers of precarious work are not simply financial; they also create issues related to the social fabric of a community and the health of the people trapped in such employment. For clarity, Living Wage is not a silver-bullet solution to all of the concerns listed above but rather one effective tool.

Additionally, the CCPA recently released a report ranking the best places in Canada for women in the workforce. Kingston fared very well in this study (3<sup>rd</sup>-best out of 25) but the result skews favorably because of the level of public service workers as described above (women typically make up 60+% of public service workplaces). Women in Kingston on average make 89 cents for every dollar a male makes when doing the same or similar work. Adopting a Living Wage policy in the workplace would at least address this gap in lower-paying positions.

### **Here are some additional points to consider:**

- **The poverty rate in Kingston in 2015 was 15.4%** (*A Primer on Food Security in Kingston, Frontenac, Lennox and Addington*, City of Kingston, September 2015), while **1 in 7 (or 4.8 million) people in Canada live in poverty** (Canada Without Poverty, 2015).
- **36% of Kingston residents earn an after-tax income of less than \$20,000/yr.** (Kingston CMA Labour Report, KEDCO, August 2015).
- **25% of youth between the ages of 15 and 24 live under the low-income thresholds** (City of Kingston).

- **People living with disabilities in Canada are twice as likely to live below the poverty line** (Canada Without Poverty).
- **1 in 5 racialized families live in poverty in Canada, as opposed to 1 in 20 non-racialized families** (Canada Without Poverty).
- **In Canada, nearly 15% of elderly single individuals live in poverty** (Canada Without Poverty).
- **Poverty costs Canada as a whole between \$72 billion and \$84 billion annually; Ontarians pay \$2,299 – \$2,895 per year** (Canada Without Poverty).
- **47.8% of Kingston households paid more than 30% of their income on rent and one in five spent 50% or more in 2011** (10 - Year Municipal Housing and Homelessness Plan in the City of Kingston and the County of Frontenac, 2013). Note: Housing is defined as affordable when a household pays no more than 30% of its income on rent.
- **The average cost of a two-bedroom apartment in Kingston is \$1,096 a month,** (Canadian Mortgage and Housing Rental Market Report, Fall 2015.)
- **For a family of four, the amount of money left after their rent has been paid for all other expenses is \$881/mon.** (*The Cost of Eating Healthy*, KFL&A Public Health).
- **Since 2009, Hydro prices for residential customers in Ontario have gone up more than 70% and have increased at a faster rate than anywhere else in North America** (Consumer Policy Institute, February 2016).
- **In 2016, household debt for Canadians climbed to \$1.68 for every \$1 of disposable income** (Stats Canada, 2016), and **59% of Canadians state “they would be in financial difficulty if their paycheque was delayed by a week”** (Canadian Payroll Association, 2010).
- **Canadians’ use of high-interest payday loans has doubled, and nearly 90% who use them do so to avoid late charges on bills or to cover necessary expenses** (Barbara Schechter, Financial Post, October 26, 2016).
- **The unemployment rate in Kingston in August 2016 was 7%** (The Canadian Press, September 9, 2016).

- **While Ontario’s minimum wage was raised on October 1, 2014, and then tied to inflation to raise it to \$11.40 on October 1, 2016, that wage still leaves full-time workers significantly below the poverty line** (Workers’ Action Centre, 2016).
- **Average food prices in Canada increased by four per cent from January 2015 to January 2016, while prices in the rest of the world dropped 14.5%** (CBC News, March 3, 2016).
- **A Point-in-Time Food Count in 2016 showed that 30 emergency food organizations served over 4000 free or low-cost meals and snacks in Kingston every day** (2016 PIT Food Count, Susan Belyea, Queen’s University).
- **Typically, about 75% of those experiencing food insecurity will NOT use a food bank or meal program** (PROOF: Food Insecurity Policy Research, October 13, 2015).

### Calculating our Living Wage

The basis for the calculation is actually fairly straight-forward. Yearly expenses are calculated for our sample family. We then add other expenses such as income tax and EI/CPP contributions. We then reduce this expense amount by funds that are coming in such as the Canada Child Benefit (CCB) and municipal Childcare Subsidies. The amount left after this calculation is the gross amount of income the two parents need to earn to cover all of their expenses for the year.

**Our sample family:** Our sample family is a family of 4. Both parents are 35 years old and both work 37.5 hours per week (full-time). They have a 7-year-old son and a 4-year-old daughter. Both attend school full time. They live in a 2-bedroom apartment and the children attend a licensed daycare before and after school . The assumption is that the parents will receive the appropriate municipal childcare subsidy from the City of Kingston. These last 3 assumptions are different from the 2011 report and those changes will be addressed later in the report. First, let’s present the summary of expenses and incomes that make up the Living Wage calculation:

#### Table 1: Household Expenses

Food	\$8,970
Clothing and Footwear	3,923
Shelter Rent	13,152
Hydro	1,231
Telephone	1,075
Tenant Insurance	463
Internet and Cable	1,344

Household Items and Furniture	541
Transportation: Vehicle & misc. transit	8,584
<b>Other</b> 2-wk. family vacation	2,127
Monthly family dinner and movie	1,428
Personal care	1,330
Recreation	1,205
School Supplies and school fees	335
Reading and Entertainment Supplies	124
Bank Fees	143
Laundry	1,113
Education (adults)	791
Child care (before subsidy)	14,376
Other expenses	1,151
Non OHIP medical	2,884
Contingency amount	<u>2,652</u>
<b>Total Family Expenses</b>	<b>\$68,942</b>

**Table 2: Non-wage Income ( Government Transfers)**

Income	
Canada Child Benefit (CCB)	\$7,400
Child Care Subsidy (City of Kingston)	<u>5,598</u>
Total Income from Transfers	\$12,998

**Table 3: Living Wage and Government Deductions and Taxes**

Household Employment Income	\$64,664
Federal Income Tax	3,576
Provincial Income Tax	<u>1,074</u>
Total Government Taxes	(4,651)
Income after taxes and credits	60,013
Less: CPP and EI Contributions	(4,070)
Plus: Total Government Transfers	<u>12,998</u>
Income after tax and transfers	<b>\$68,942</b>
<b>Living Wage amount</b> (for EACH parent)	\$16.58/hr.

The LW amount is the Household Employment Income (\$64,664) divided by the total number of yearly working hours for both parents (1950 x 2 = 3900)

### **Individual Monthly Family Expenses Breakdown:**

#### **1. Food**

Girl ages 4-8           \$33.04

Boy ages 4-8           34.12

Males ages 31-50    57.11

Females ages 31-50 48.36

Total weekly           172.63 X 4.33 weeks x 12 months = \$8,970/yr.

Based on the KFL&A Health Unit Food Basket, 2015.

<https://www.kflaph.ca/en/healthy-living/Cost-of-Healthy-Eating.aspx>

2. **Rent** -- 2-Bedroom Apt.       \$1,096 per month    x 12 months = \$13,152/yr.  
CMHC Housing Market Survey -- Fall 2015 (See Note #2)

3. **Hydro:** \$102.56 per month x 12 months = \$1,230.72/yr.

Based on May 2016 Utilities Kingston sample bill with average of 414 KW/month usage as per Living Wage guideline. Hydro was not a cost listed in the 2011 Living Wage calculation. However, because the CMHC statistics do not specify whether various apartment rents include utilities or not, the National Framework was adjusted to include one part of utilities, that being hydro.

4. **Tenant Insurance:**    \$38.61 per month x 12 months = \$463.32/yr.

Lowest quote through Kanetix.ca based on \$40,000 replacement value with \$500 deductible

5. **Household Furnishings and Equipment:**       \$541/yr.

Calculation change from 2011. Fixtures and furniture now assumed to be already part of apartment upon move in. Expense adjusted accordingly as per CCPA.

6. **Clothing & Accessories:**    \$326.90 per month x 12 months = \$3,922.80/yr.

Stats Canada 2014 Household Expense Report adjusted up by 1% for 2015 CPI increase.

7. **Vehicle Depreciation:** \$221.67 per month x 12 months = \$2,660/yr.

Imperial 2012 Chevrolet Cruze LS 4 Door



Value: \$10,914. Canadian Black Book Average Asking Price on December 2015 (\$2,660 per year)

\*\*sourced from Peterborough Living Wage Report 2016

8. **Vehicle Insurance:** \$87.00 per month x 12 months = \$1,044/yr.  
Insurance: Comprehensive and Collision \$500 deductible, \$2,000,000 liability is \$1,044 per year (as per Kanetix.ca)
9. **Vehicle Service & Repairs:** \$75 per month x 12 months = \$900/yr.  
Given the vehicle is now 4 years old, certain items will begin to have a wear factor such as brakes, exhaust, etc. Costs will only increase with time. We are allowing \$900 a year including \$150 for Rust Check body seal.
10. **Vehicle Winter Tires:** \$21.50 per month x 12 months = \$257.99/yr.  
Canadian Tire  
Continental ContiPro Contact 2012 Chevrolet Cruze 4 Dr Sedan LS: 215/60R16  
Regular Price: \$129.99 each. Cost based on replacement every 4 years plus yearly cost of \$128 to do tire changeover.  $(129.99 + 128.00 = 257.99 / 12 \text{ months} = \$21.50)$
11. **Vehicle Gasoline:** \$122.21 per month x 12 months = \$1,466.52/year  
30 km X 240 actual working days = 7200km + 10,000 km personal travel (200 km week) = 17,200 km. annually; vehicle gas consumption rating = 8.12L/100km cost of gas = \$1.05/L Total cost is \$1,466.47 Commutes to work 15 km. one way – five days per week. Vacation driving accounted for in vacation budget.
12. **Vehicle Oil Changes:** \$18.65 per month x 12 months = \$223.80/yr. Based on 4 changes a year. Upgrade package checking and topping up fluids and levels. \$49.95 plus 12% tax X 4 visits = \$227.53
13. **Vehicle Registration/Licence:** \$108/year registration for vehicle
14. **Public Transit:** \$79.50 per month x 12 months = \$954.00/yr.  
Based on one Monthly Pass for one of the parents (\$72.00/month), plus 3 rides per month for the 7 year old.  $(3 \times 2.50 = \$7.50)$ . Transit is free for the 4 year old.
15. **Downtown Parking Permit:** \$80.85 per month x 12 months = \$970.20/yr.

Byron Lot (Queen north of Wellington)

16. **Childcare:** \$1,198.00 per month x 12 months = \$14,376/yr.

Before & after school child care (for 4 year- old) based on average of 8 LICENSED providers selected from across the greater Kingston area. (\$27.38/day x 5 days/week x 40 weeks = \$5,476.00/yr. or \$136.90 a week

Summer care for 4 year old (\$50.00/day x 5 days x 10 weeks) = \$2500. or \$250/week

Before and After School care for 7 Year old (\$13.50+\$11.00) x 5 days x 40 weeks = \$4,900.00 or \$122.50/week

Summer care for 7 year old (\$50.00/day x 5 days x 10 weeks) = \$2500 or \$250/week

There are no childcare costs for the 2-week family vacation. City of Kingston subsidy applied for.

17. **Parent Cell Phones:** \$89.60 per month x 12 months = \$1075.20/yr.

Based on each parent having one cell phone with basic package: \$40 per month for 250 minutes, 1 GB of Shock-Free Data Unlimited messaging All plans include:

Unlimited evenings and weekends (5pm) 1

Unlimited messaging (text & picture) 3

Call Display, Voicemail, Call Waiting, Conference Calling and Unlimited Canada-wide Family Calling \$40/month plus GST

18. **Internet, Cable & Phone bundle:** \$111.99 per month x 12 = \$1,343.88/yr.

Your Rogers Ignite 30 Internet + Basic TV + Local Home Phone bundle includes: (\$99.99/month plus HST)

Guaranteed price for 2 years\* on a 2-yr. term

Nextbox™ HD box rental included

Powerful Wi-Fi modem rental

Rogers Home Phone (including unlimited local calling)

Subscription to Rogers NHL GameCentre LIVE1

Rogers TechXpert™ Whole Home2 support

19. **Personal Care:** \$110.85 per month x 12 months = \$1,330.20/yr.

Stats Canada 2014 Household Expense Report adjusted up by 1% for 2015 CPI increase

20. **Laundry:** \$92.76 per month x 12 months = \$1,113.12/yr.

Based on the National Living Wage Framework. This calculation assumes that the family will do 4 loads of laundry per week at a local laundromat. The estimated cost of

washing and drying a load is \$5.00 and the cost of detergent and dryer sheets is included at an additional \$0.35 per load. The annual cost of laundry for the living wage reference family is \$1,112.80 (\$92.73 per month). \*\*As per Living Wage 2015 Guelph & Wellington County

21. **Reading:** \$10.35 per month x 12 months = \$124.20/yr.  
Stats Canada 2014 Household Expense Report adjusted up by 1% for 2015 CPI increase.
22. **School Fees & Supplies:** (for 1 child: \$27.95 per month x 12 months = \$335.40/yr. 2011 Report, Social Planning Toronto; 2011 cost adjusted for inflation to 2015.
23. **Family Outings:** \$119.00 per month x 12 months = \$1,428/yr.  
Based on once-a-month outings. Movie and snacks (2x11.00 + 2 X 8.50 +15.00) plus dinner at 4 different level restaurants averaging out to \$65 each outing.
24. **Recreation:** \$100.42 per month x 12 months = \$1,205./yr.  
Calculation based on family member ship to City of Kingston recreation facilities, 2 new bicycles a year (\$150. each) and one league soccer registration for the 7 year old. (\$75 registration, plus \$50. for jersey)  
Fit Pass - access to City recreation centres for one full year.  
Facilities: Tomlinson Aqua Park, INVISTA Fitness & Wellness Centre, Artillery Park Aquatic Centre, all municipal arenas and Belle Park Golf Course.  
Includes: Cardio/weight room, gymnasium, member fitness & aqua fit classes, recreational swims, public skating and a five-round green fee package OR five large buckets of balls at Belle Park Golf Course.  
Family Package: \$780/yr.25.
25. **2-Weeks' Vacation:** \$2,126.60/yr.  
2011 Kingston Living Wage report allowed for \$2,000 for a two-week family vacation. We have adjusted this amount upward by the change in CPI (6.33%) to \$2,126.60  
Significant travel and accommodation costs expected.
26. **Non-OHIP Medical Coverage:** \$240.30/ mon. x 12 months = \$2,883.60/yr.  
This is a full benefit package appropriate for a family of 4 with young children. It has a value of \$1.48 in terms of the Living Wage. That is to say, if an employee provides a full benefits plan like this one to one of the parents, the Living Wage threshold for employer recognition would decrease from \$16.58 to \$15.10 (Full details of plan below in Note #1)

**27. Parent Education:** \$59.93 per month x 12 months = \$791.12/yr.  
Based on one continuing education course taken by each parent at St. Lawrence College per year. Typical course is 36 hours in length at a cost of \$7.21 per hour. Add \$100. to each parent's cost for textbooks, materials, college fees and other misc. costs. (72 X \$7.21) + \$200. = \$719.12 per year

**28. Bank Fees:** Kiss Plus Package Account - \$11.95 /Month = \$143.40/yr.  
Kingston Community Credit Union: Value Package Features and Benefits  
Unlimited free debits  
First order of personalized cheques is free  
No Fee MasterCard (OAC)  
No commission on traveller's cheques  
\$5 off annual Safe Deposit Box rental  
Free certified cheques  
Free Canadian bank drafts  
Free record keeping  
Free bill payments  
Free MemberDirect® online/mobile banking  
Free Me-2-Me transfers  
Email money transfers (via MemberDirect® )  
Access to Online/Mobile/Smart phone banking app  
Access to surcharge-free ATM network (The Exchange®))  
Interest paid monthly, calculated on minimum daily balance

**29. Miscellaneous Other Expenses:** \$95.92 per month x 12 months = \$1,151/yr.  
Based on 2011 Kingston living Wage report (\$1,082) and adjust by change in CPI (6.33%) for a new total of \$1,151.00.

**30. Contingency Fund:** 4% of income (\$66, 290) = \$2, 652.00 /yr.

Although most financial experts recommend having savings equivalent to 3 months' salary, the reality is most families are not able to accomplish that. We have allowed for two weeks' salary (4% of gross) as a contingency fund for any unexpected expenses that could/will occur.

## Summary

Kingston's Living Wage increased from \$16.29 in 2011 to \$16.58 in 2016, an increase of 29 cents per hour for the wage of both parents. It would be easy to conclude that the cost of living in Kingston has risen very little. That conclusion would be incorrect. The significant increase in the Canada Child Benefit has offset much of the increase in the cost of living for those making modest incomes. In addition, we decided to deviate from the National Framework and use a 2-bedroom apartment as the home for our sample family. The reasons are valid and explained in Note #2 below. That decision reduced rental expense by \$4,476/yr. Had the 3-bedroom standard been maintained, Kingston's Living Wage would be well over \$18.00 per hour. That is serious food for thought. The committee has made every effort to calculate a Living Wage based on realistic assumptions that are specific to our city. We feel we have accomplished that, with the caveat that the costs of raising a family in Kingston continues to rise.

## Notes

### **Note 1: Prescription Drugs**

Generic drug plan (name brand allowed but price paid will be deemed to be the generic equivalent price)

Full coverage of reasonable and customary dispensing fees

Percentage Paid      To a maximum of  
(per anniversary year)

On your first \$750 of eligible prescription costs	70%	\$525
On your next \$4,972 of eligible prescription costs	90%	\$4,475
Total benefits payable per person per anniversary year		\$5,000

Exclusions - smoking cessation drugs, birth control drugs, fertility drugs, erectile dysfunction drugs, over-the-counter drugs and drugs not requiring a prescription.

Dental coverage is for fillings, cleanings, scalings, examinations, polishing and certain extractions

Recall visits every 9 months, per person.

Percentage Paid      To a maximum of  
(per anniversary year)

On your first \$400 of eligible services	80%	\$320
On your next \$860 of eligible services	50%	\$430
Total benefits payable per person per anniversary year		\$750

Coverages are designed to coincide with your current provincial Dental Association Fee Guide for General Practitioners. The Flexcare ComboPlus Dental coverage will be adjusted to match any increases in the fee guide.

The following Core benefits are also included with ComboPlus Basic:

Vision (Basic)

\$250 maximum per person per 2 consecutive benefit years to cover the costs towards prescription lenses, frames, contact lenses and laser eye surgery  
\$60 maximum for Optometrist fees per person per 2 consecutive benefit years (payable only after Government Health Insurance Plan maximum has been reached, if applicable)  
Preferred Vision Services (PVS) - allows you to take advantage of discounts available through a specific network of providers and retailers. You can save up to 20% on eyewear purchases made at participating optical retailers, which includes lenses, frames and contact lenses, depending on where you shop. PVS discounts are also available for laser eye surgery. The complete listing of participating retailers and practitioners across Canada is easily accessible online or over-the-phone.

#### Extended Health Care (Basic)

Lifetime Maximum - \$250,000 per person

Health Service Navigator® - With Health Service Navigator, you and your eligible family members can quickly and easily get answers to your questions and access to support services. Easily accessible on the web or with a simple call to a dedicated toll-free line, you will be connected to Health Service Navigator where you can receive information, medical coordination services and resources on how to navigate the Canadian health care system. And, if you want a second opinion from a world-class hospital, Health Service Navigator will help you get it.

Chiropractor, Chiropodist, Osteopath, Naturopath, Podiatrist, Registered Massage Therapist, Acupuncturist - \$20 maximum per visit, 20 visit maximum per person per discipline per anniversary year

Chiropractic X-ray - \$35 maximum per person per anniversary year

Psychologist - \$80 maximum first visit, \$65 maximum subsequent visits, 15-visit maximum per person per anniversary year

Physiotherapist - \$250 maximum per person per anniversary year

Homecare and Nursing, Prosthetic Appliances, Durable Medical Equipment - \$3,500 maximum per person per anniversary year, for each of these 3 categories of benefits separately

Custom-made Orthotics - \$225 maximum per person per anniversary year

Speech Pathologist/Therapist - \$65 maximum first visit, \$45 maximum subsequent visits, 10 visit maximum per person per anniversary year

Lifeline® Personal Response Service - maximum of 6 months of service per person per 3 anniversary years.

Accidental Dental - \$2,000 maximum per person per anniversary year

Ambulance - unlimited ground and air transportation

Hearing Aid - \$400 maximum per person per 4 consecutive benefit years.

Preferred Vision Services (PVS) discounts offer the added advantage of a 10% deduction, depending on the province of residence and hearing practitioner participation in the PVS network.

Extended Health Care benefits are payable only after Government Health Insurance Plan maximums have been reached, as applicable.

#### Travel

\$5,000,000 emergency health coverage per person for trips lasting a maximum of 9 days. (A \$100 deductible applies per claim.)

Additional coverage for either 8 or 21 days can be purchased as an Add-On.

Note: Coverage may be limited or excluded for any illness or condition that first manifested itself within the 9 month period immediately preceding each departure date. Not available to persons age 65 and over.

#### Accidental Death & Dismemberment (Basic)

Up to \$25,000 upon the Accidental Death or Dismemberment of an adult under 65; up to \$10,000 upon the Accidental Death or Dismemberment of an adult 65 and over, or a child.

Additional coverage can be purchased as an Add-On.

#### Survivor Benefit

Provides for coverage to be continued for 1 year, following the death of an adult policyholder.

#### **Note #2 Rent Expense**

The 2015 CMHC report of Rental properties show a total of 633 three bedroom units available, a 5% decrease from the previous year. The average vacancy rate for those units was 3%, indicating that on average at any one time there were 21 units available to rent. The reality is most of those units exist at the high end of the price spectrum, well out of range of our sample family. The reality is the inventory of 3-bedroom units in Kingston is so small that it's unlikely our sample family would even find one to rent. Therefore, we have allocated a 2-bedroom unit to the sample family for Living Wage costing purposes.

#### Note #3

### **Demographics (Last update October 20, 2016) \*\*As per KEDCO**

Total estimated population:	170, 898
Census population, 2011:	159,561

#### **Labour Force Stats (Last update October 20, 2016)**

Total population, 15 and over	145,058
In the labour force	93,931
Employed	87, 463
Unemployed	6,468
Not in the labour force	51,127
Participation rate	64.75%
Employment rate	60.3%

Unemployment rate	6.89%
Canada's unemployment rate (July 2016)	4.9%

### **Labour Force by Industry**

Agriculture, forestry, fishing, hunting	729
Mining and oil and gas extraction	88
Utilities	571
Construction	5,432
Manufacturing	4,473
Wholesale trade	2,032
Retail trade	10,836
Transportation and warehousing	2,818
Information and cultural industries	1,460
Finance and insurance	2,741
Real estate, rental, leasing	1,731
Professional, scientific, technical services	4,304

**SOURCE: KINGSTON ECONOMIC DEVELOPMENT (KEDCO)**

### **Income for Persons Aged 15 Years & Over (2016) \*\*as per KEDCO**

Total population 15 and over	145,058
Population 15 and over without income	5,537
Population 15 and over with income	139,521
Median 2015 total income	\$37,598
Average 2015 total income	\$48,204
Median 2015 total income for males	\$43,425
Average 2015 total income for males	\$55,292
Median 2015 total income for females	\$31,803
Average 2015 total income for females	\$41,691

Under \$5,000	12,425
\$5,000 to \$9,999	9,703
\$10,000 to \$14,999	11,895
\$15,000 to \$19,999	12,270
\$20,000 to \$29,999	18,509
\$30,000 to \$39,999	16,663
\$40,000 to \$49,999	15,708
\$50,000 to \$59,999	11,856
\$60,000 to \$79,999	13,879
\$80,000 to \$99,999	8,367



\$100,000 and over	8,246
\$100,000 to \$124,999	4,590
\$125,000 and over	3,657

**Households & Household Income (2016) \*\*as per KEDCO**

Total number of households	72,187
Median household income	\$74,464
Average household income	\$89,815

Under \$5,000	1,481
\$5,000 to \$9,999	1,362
\$10,000 to \$14,999	2,540
\$15,000 to \$19,999	3,615
\$20,000 to \$29,999	5,900
\$30,000 to \$39,999	6,188
\$40,000 to \$49,999	6,688
\$50,000 to \$59,999	6,708
\$60,000 to \$79,999	9,473
\$80,000 to \$99,999	8,275
\$100,000 to \$124,999	7,675
\$125,000 to \$149,999	5,962
\$150,000 and over	6,319

Average # of persons in household	2.33
Dwelling Information	
Total number of occupied dwellings	72,187
Number of dwellings owned	48,290
Number of dwellings rented	23,897

**Introduction Credits:**

- 1 (Living Wage Canada)
- 2 (Living Wage Canada)
- 3 (Tiessen, Raising the Bar: Revisiting the Benchmark Question for Ontario's Minimum Wage)
- 4 (Tiessen, Raising the Bar: Revisiting the Benchmark Question for Ontario's Minimum Wage)
- 5 (Tiessen, Making Ends Meet: Toronto's 2015 Living Wage)

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<https://www.policyalternatives.ca/offices/ontario>

<http://www.ontariolivingwage.ca>