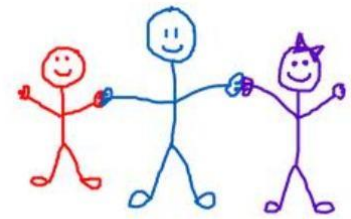


## Bruce Grey Living Wage 2017



The United Way has updated its Living Wage rate. The rate was last updated in 2015, using 2014 data. Housing costs have significantly increased total household costs. The average rent across Ontario is now \$1115 and The United Way has found that many rental units in Bruce Grey are priced over the \$1000 threshold.

### What is a Living Wage?

The living wage is the hourly wage needed for a family to afford basic everyday expenses, such as housing, food, clothing, utility bills, and child care. Our Living Wage sample family is a non-smoking single parent, with an 8-year-old son and a 15-year-old daughter, working 40 hours a week.

The Living Wage rate doesn't cover things like owning a home, saving for retirement, paying down debt or saving for a children's education. It only accounts for the bare minimum required to pay for basic necessities within a particular community. The United Way of Bruce Grey's Living Wage is the living wage required for the example family to pay for basic necessities in Bruce Grey.

Making our sample family non-smoking made the extended health benefits the cheapest possible, so we know the costs will only increase for other families.

There are no major daycare costs included in this calculation besides occasional afterschool costs. The calculation assumes if the daughter is otherwise occupied on PD days, for example. Finally, while there maybe recreational subsidies available, we did not take them into consideration because of limited accessibility-

### Questions we need to ask ourselves include?

What items would you remove from the list? Entertainment? Should our Mom, who works all year, not be able to take her children on at least one mini vacation?

YMCA pass - physical fitness is vital for our personal health care - There is not better cost effective alternative?

Food? There is a huge push on within our schools for healthy lunches. Also I believe our Moms live in fear of appearing unable to provide for their children especially within the school system. (All parents being fully aware of duty to report laws) This creates both a financial burden and a fear of stigmatization.

You can buy eggs at No Frills for 1.99 or spend 3.99 at a convenience store out of necessity because you get off work before No Frills opens.

Precarious work doesn't always allow its workers to make the better choice. Again, school lunches have to be made.

Perhaps it will be the car maintenance that gets put off? This works great until a poorly maintained car doesn't outlive the financing. Often higher interest rates are involved in "higher risk" loans.

*Feedback received on the Living Wage chart.*

## Bruce Grey Living Wage 2017

	2017		change	2014	
	Monthly Cost	Annual Cost		Monthly Cost	Annual Cost
<b>Basic needs</b>					
Food (Health Unit recommended for health eating)	\$ 572.36	\$ 6,868.32	-4%	\$ 596.35	\$ 7,156.20
Hygiene & cleaning supplies	\$ 50.00	\$ 600.00			
Shelter (rent)	\$ 1,115.00	\$ 13,380.00	35%	\$ 827.00	\$ 9,924.00
Shelter (utilities)	\$ 300.00	\$ 3,600.00	20%	\$ 250.00	\$ 3,000.00
Tenant insurance	\$ 45.00	\$ 540.00	80%	\$ 25.00	\$ 300.00
Clothing/footwear	\$ 125.00	\$ 1,500.00	67%	\$ 75.00	\$ 900.00
Transportation car (including insurance and \$200 gas)	\$ 570.00	\$ 6,840.00	10%	\$ 520.00	\$ 6,240.00
Child care	\$ 100.00	\$ 1,200.00		\$ 100.00	\$ 1,200.00
Critical Illness and Life Insurance	\$ 160.00	\$ 1,920.00			
Extended health benefits: prescription drugs & dental care	\$ 275.00	\$ 3,300.00			
<b>Items that contribute allow for fuller participation in society (also known as "social inclusion"), such as:</b>					
Recreation pass and swimming lessons for children	\$ 83.00	\$ 996.00		\$ 83.00	\$ 996.00
Monthly family outing to local tourist attraction	\$ 60.00	\$ 720.00	20%	\$ 50.00	\$ 600.00
Family vacation in Ontario (once a year)	–	\$ 1,250.00	25%	\$ 1,000.00	\$1,000.00
Gifts for family birthdays, Christmas	\$ 20.00	\$ 140.00	40%	\$ 8.33	\$ 100.00
School-related costs such as field trips and pizza days	\$ 35.00	\$ 315.00		\$ 35.00	\$ 315.00
Other items such as: bank fees	\$ 45.00	\$ 540.00	13%	\$ 40.00	\$ 480.00
Internet/cell phone	\$ 60.00	\$ 720.00		\$ 60.00	\$ 720.00
<b>Full time hourly wage</b>	<b>\$ 21.01</b>				<b>\$ 15.83</b>
<b>Based upon single parent of 8 year old, 15 year old, non-smoking home</b>					
<b>JUST the basic needs, no societal participation costs</b>	<b>\$ 19.11</b>				
<b>If teen is male add to food costs:</b>	<b>\$ 84.00</b>				



**Bruce Grey Living Wage 2017**