

# ALBERTA LIVING WAGE REPORT

COMMUNITY CALCULATIONS  
& METHODOLOGY



November 2022

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## What is a Living Wage?

The living wage reflects what people need to earn to cover the actual costs of living in their community. It assumes that each adult is working full time (35 hours/week) and includes more than the basics of food, clothing, and shelter – it also considers unexpected costs, small investments in education, childcare, and participating in the community.

Within Alberta, it's more expensive to live in some communities than others. Unlike the minimum wage, which is the same across the province, each community has its own living wage rate. The calculations draw on community-specific data to determine the expenses, and the Alberta Living Wage Network (ALWN) works closely with community representatives to make sure the numbers make sense for their community.

ALWN has worked with the communities to develop a standard methodology and worked with [Puzzle Rock Coding](#) to calculate them.

This report provides an overview of the standard methodology. It also includes the expenses, taxes and benefits, and the resulting living wage rate for each community.



A **living wage** is the hourly wage a worker needs to earn to cover their basic expenses and participate in their community. It is re-calculated on an annual basis to ensure that it accurately reflects changing living expenses and public policy affecting



## Methodology

### Household Structure

The living wage is based on the income needs of the following three household types:

a two-parent family  
with two young children



a lone-parent family  
with one young child



a single individual  
living alone



It considers the hourly rate of pay needed for each household to maintain a modest standard of living once government transfers have been added and taxes have been subtracted. It assumes each adult is working 35 hours per week.

It is a weighted average based on how many of each household type there are in Alberta. Previous calculations were based on the Canadian Living Wage Framework, which specifies using a family of four in the calculations, but after releasing those calculations, most of the feedback we received was that basing the living wage on just a family of four is not okay – people wanted it to cover more living situations. In response, and to follow what world leader in the living wage movement are doing ([Living Wage Foundation UK](#)), as well as to be consistent with the [Ontario Living Wage Network](#), we expanded to the three household types. This reflects multiple situations where people may have access to different government benefits and taxes and would be affected differently by policy changes (e.g., improving childcare affordability will affect each household type differently).

We use a single weighted average rather than multiple living wage rates for each community because wages should not be based on family composition or lifestyle, so we are combining the numbers into just one rate per community that employers need to pay to be eligible for living wage certification.

### Shelter

Based on Canada Mortgage and Housing Corporation's (CMHC) [Housing Market Information Portal](#), which assumes a 3-bedroom rental apartment or townhouse for the family of four, a 2-bedroom unit for the lone parent family, and a 1-bedroom for the single individual. Numbers from the October 2021 CMHC Rental Market Survey were adjusted to 2022 using Statistics

Canada's [Consumer Price Index](#) for shelter in Alberta. Estimates for utilities are based on the Utilities Consumer Advocate's [Cost Comparison Tool](#) as at October 25, 2022. Tenant insurance is based on community-specific [Square One estimates](#) as at October 25, 2022. For communities where the CMHC data is not available or does not apply (e.g., if there aren't many rental apartments or townhouses in the community), rental costs were based on the [Canadian Rental Housing Index](#) or locally sourced.

## Food

Food costs are based on Health Canada's 2019 National Nutritious Food Basket (NNFB) adapted by Alberta Health Services for Alberta communities. The cost of the NNFB represents the cost of a basic, healthy diet, that meets nutrition recommendations, and reflects food habits and food purchasing patterns of the population. It is a rough estimate to help calculate the living wage. It is not intended to provide guidance on how much money individual community members should budget for food.

Registered Dietitians and trained volunteers within specified communities go to grocery stores in their community to determine how much the food basket costs in their community. The NNFB includes a mix of fresh, frozen, and minimally processed foods that can be purchased at a full-service grocery stores any time of the year. The amount of each food item required for a family or a single person scenario is determined by the age and sex of the individuals. The cost of the NNFB reflects the cost of all the food items together.

Visit [National nutritious food basket - Canada.ca](#) (Government of Canada, 2020) for more information about the National Nutritious Food Basket and a full list of its content. Please contact [publichealthnutrition@ahs.ca](mailto:publichealthnutrition@ahs.ca) for information about the data collection process.

## Transportation

Based on the Canadian Automobile Association's [Driving Costs Calculator](#) as at October 25, 2022. The costs represent the average of a lower-cost 8-year-old car, hatchback, truck, and SUV. Expenses assume mileage of 10,000 km and include depreciation, maintenance, license and registration fees, insurance costs, monthly car payments (assuming a 15% down payment), and fuel costs. Highway vs. city driving and the price of gas (the average of the last year) are specific to community.

Communities with public transit assume one vehicle and one transit pass for the family of four, one vehicle for the lone parent family, and the average of a transit pass and a vehicle for the single individual. Communities without public transit assume two vehicles for the family of four (estimated as the cost of one vehicle multiplied by 1.5), one vehicle for the lone parent family, and one vehicle for the single individual.

## Child Care

The family of four is assumed to have a 7-year-old child and a 3-year-old child. The lone parent is assumed to have a 7-year-old child. Includes the cost of 12 months of childcare for a 3-year old, based on each community finding the actual costs of local providers. Also includes 10 months of before- and after-school care and 2 months of day camps for a 7-year-old, based on each community finding the actual costs of local providers. The expenses are after the Affordability Grant is taken into account (\$450/month for the 3-year-old). The Alberta Childcare Subsidy is included in calculations for living wages under its income threshold of \$180,000 for a family.

## Clothing & Footwear

Based on Statistics Canada's [Survey of Household Spending](#) (SHS) for the following categories:

- Women's and girls' wear (aged 14+)
- Men's and boys' wear (aged 14+)
- Children's wear (under 14 years of age)

SHS data is reported by income quintile. The income quintile with the lowest expenditure was used, excluding the first income quintile (1st to 20th percentile of income), since many in the first income quintile would not be making a living wage.

SHS data is based on what the average household spends, so numbers were adjusted based on Statistic's Canada's 2021 Census [Profile Table for Alberta](#) (2.6 people per household; 19% aged 0–14). SHS data was adjusted to 2022 using Statistics Canada's [Consumer Price Index](#) for Clothing & Footwear.

## Health Care

Health insurance is based on the cost of the premiums for [Alberta Blue Cross](#). The plan selected is Blue Choice, with Plan B extended health benefits, dental coverage, and prescription coverage. This category also includes the cheapest life insurance available from [LowestRates.ca](#) estimates and the cheapest critical illness insurance available from [PolicyAdvisor](#).

## Tuition

The [Canadian Living Wage Framework](#) species including parent education in a living wage calculation. This is because a living wage should include the opportunity to upgrade education should one want to change occupations or advance in their career. Costs are locally sourced, based on each community representative finding the actual costs of post-secondary education options in their community. The cost assumes one course per semester (a total of two courses) for one adult in each household. A tax credit is calculated for tuition and eligible fees. Note that the post-secondary institutions in some communities have a transit pass included in tuition fees, which is taken into account in Transportation expenses for those communities.



## Other Household Items

Other household costs are made up of the following expense categories:

- Telephones and telephone services – note that the methodology did not include mobile service, so we’ve added the cost of the cheapest available mobile service as at October 25, 2022 that provides unlimited talk & text and 5GB of data on a 4G network ([Public Mobile’s \\$40/month plan](#))
- Household supplies
- Furniture, furnishings, electric appliances
- Personal care (including pharmaceutical products)
- Home entertainment, sports, and recreation – note that this category includes costs related to participating in the community, including the following: live sports events, live performing arts, museums, bicycles, sports and recreation facilities, and movie theatres
- Reading materials and supplies (including textbooks)
- Other (e.g., bank fees, postage, charity, luggage)

Based on Statistics Canada’s [Market Basket Measure](#) (MBM) multiplier for Other expenses (75.4% of food and clothing & footwear). The methodology of the multiplier is based on using the cost of a basket of items for food and clothing & footwear. While our methodology for Food is based on the cost of a basket of items, our methodology for Clothing & Footwear is based on expenditures (Survey of Household Spending), so we use Alberta’s MBM amount for Clothing & Footwear in this calculation for a family of four (and an estimate of what MBM for Clothing & Footwear would be for the lone parent and single individual households).

See page 73 of [First Comprehensive Review of the Market Basket Measure of Low Income](#) (Human Resources and Skills Development Canada) for a full list of items included.

## Contingency

We assume the need to set aside two weeks’ pay (at the living wage rate) so expenses can be covered even when unexpected situations happen and a worker needs to be away from work – whether it’s staying at home sick, moving, bereavement, etc.

## How we calculate inflation

When calculating expenses, we use the most recent data available. For most expenses, we use current prices and availability at the time of calculation, so no adjustment is needed. However, for Clothing & footwear and Shelter, we use the most recent data available and adjust using the [Consumer Price Index](#) (CPI) for Alberta. The CPI is calculated monthly. To adjust a number to 2022, we use the average of all available 2022 months at the time of calculation.

## Tax & benefit programs

The calculation considers tax deductions (e.g., childcare expenses), tax credits (e.g., tuition), taxes & deductions, and government benefits (e.g., Canada Child Benefit). Where tax and benefit amounts are determined by income, the income at the living wage rate is used.

## Calgary

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
<b>Living Expenses (\$)</b>				
<i>Food</i>	14,640	7,485	4,559	
<i>Clothing &amp; footwear</i>	3,686	1,843	850	
<i>Shelter</i>	20,451	19,425	16,378	
<i>Transportation*</i>	6,339	4,995	3,170	
<i>Childcare**</i>	17,397	8,505	-	
<i>Healthcare</i>	3,414	1,844	1,344	
<i>Tuition</i>	1,607	1,607	1,607	
<i>Other household costs</i>	13,418	6,833	4,245	
<i>Contingency fund</i>	3,087	2,025	1,520	
<i>Total</i>	<i>84,039</i>	<i>54,561</i>	<i>33,673</i>	
<b>Government Benefits (\$)</b>				
<i>GST Credit</i>	-	382	467	
<i>Canada Child Benefit</i>	8,247	4,863	-	
<i>Climate Action Incentive</i>	1,079	809	539	
<i>Alberta Child and Family Benefit</i>	-	-	-	
<i>Alberta Child Care Subsidy</i>	5,422	4,948	-	
<i>Alberta Energy Affordability</i>	300	300	300	
<i>Fuel Tax Relief*</i>	73	73	36	
<i>Childcare Affordability Grant**</i>	5,400	-	-	
<i>Total</i>	<i>20,521</i>	<i>11,375</i>	<i>1,342</i>	
<b>Taxes (\$)</b>				
<i>Federal income tax</i>	3,937	3,948	2,912	
<i>Provincial income tax</i>	1,888	2,264	1,573	
<i>CCP contribution</i>	4,176	2,802	2,054	
<i>EI contribution</i>	1,268	832	625	
<i>Total</i>	<i>11,269</i>	<i>9,846</i>	<i>7,164</i>	
<b>Calculator Results</b>				
<i>Wage to cover expenses</i>	\$22.05	\$28.95	\$21.70	
<b>Living Wage</b>	<b>\$22.40</b>			

\*Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses



## Canmore

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
<b>Living Expenses (\$)</b>				
<i>Food</i>	17,209	8,809	5,371	
<i>Clothing &amp; footwear</i>	3,686	1,843	850	
<i>Shelter</i>	43,692	31,855	23,653	CMHC doesn't reflect housing market; used rent estimates from Canmore Community Housing
<i>Transportation*</i>	4,870	4,870	2,435	
<i>Childcare**</i>	18,000	9,000	-	
<i>Healthcare</i>	3,414	1,844	1,344	
<i>Tuition</i>	1,720	1,720	1,720	
<i>Other household costs</i>	15,354	7,832	4,857	
<i>Contingency fund</i>	5,062	3,302	2,030	
<i>Total</i>	<b>113,006</b>	<b>71,074</b>	<b>42,260</b>	
<b>Government Benefits (\$)</b>				
<i>GST Credit</i>	-	-	-	
<i>Canada Child Benefit</i>	5,024	2,911	-	
<i>Climate Action Incentive</i>	1,079	809	539	
<i>Alberta Child and Family Benefit</i>	-	-	-	
<i>Alberta Child Care Subsidy</i>	2,868	1,730	-	
<i>Alberta Energy Affordability</i>	300	300	300	
<i>Fuel Tax Relief*</i>	64	64	32	
<i>Childcare Affordability Grant**</i>	5,400	-	-	
<i>Total</i>	<b>14,735</b>	<b>5,814</b>	<b>871</b>	
<b>Taxes (\$)</b>				
<i>Federal income tax</i>	12,224	10,539	4,905	
<i>Provincial income tax</i>	6,745	5,533	2,807	
<i>CCP contribution</i>	7,000	3,500	2,809	
<i>EI contribution</i>	1,905	953	834	
<i>Total</i>	<b>27,874</b>	<b>20,525</b>	<b>11,355</b>	
<b>Calculator Results</b>				
<i>Wage to cover expenses</i>	\$36.15	\$47.15	\$29.00	
<b>Living Wage</b>	<b>\$32.75</b>			

\*Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

## Cochrane

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
<b>Living Expenses (\$)</b>				
<i>Food</i>	17,153	8,784	5,409	
<i>Clothing &amp; footwear</i>	3,686	1,843	850	
<i>Shelter</i>	21,429	17,076	13,542	
<i>Transportation*</i>	5,595	4,995	2,798	
<i>Childcare**</i>	18,522	7,882	-	
<i>Healthcare</i>	3,414	1,844	1,344	
<i>Tuition</i>	1,522	1,522	1,522	
<i>Other household costs</i>	15,312	7,813	4,886	
<i>Contingency fund</i>	3,538	1,939	1,402	
<i>Total</i>	90,171	53,698	31,753	
<b>Government Benefits (\$)</b>				
<i>GST Credit</i>	-	493	467	
<i>Canada Child Benefit</i>	7,283	5,020	-	
<i>Climate Action Incentive</i>	1,079	809	539	
<i>Alberta Child and Family Benefit</i>	-	531	-	
<i>Alberta Child Care Subsidy</i>	4,434	4,948	-	
<i>Alberta Energy Affordability</i>	300	300	300	
<i>Fuel Tax Relief*</i>	75	75	37	
<i>Childcare Affordability Grant**</i>	5,400	-	-	
<i>Cochrane Connect Card</i>	-	350	222	Lone parent and single individual have <a href="#">Cochrane Connect Card</a> Level 2 Eligibility
<i>Total</i>	18,571	12,526	1,565	
<b>Taxes (\$)</b>				
<i>Federal income tax</i>	5,606	3,640	2,482	
<i>Provincial income tax</i>	3,001	2,058	1,286	
<i>CCP contribution</i>	4,844	2,674	1,878	
<i>EI contribution</i>	1,453	797	576	
<i>Total</i>	14,904	9,169	6,222	
<b>Calculator Results</b>				
<i>Wage to cover expenses</i>	\$25.25	\$27.70	\$20.05	
<b>Living Wage</b>	<b>\$22.35</b>			

\*Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

## Drayton Valley

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
<b>Living Expenses (\$)</b>				
<i>Food</i>	15,536	7,953	4,837	
<i>Clothing &amp; footwear</i>	3,686	1,843	850	
<i>Shelter</i>	20,067	17,116	12,235	No CMHC data; used Canadian Rental Housing Index for rent
<i>Transportation*</i>	7,138	4,759	4,759	
<i>Childcare**</i>	13,895	4,895	-	
<i>Healthcare</i>	3,414	1,844	1,344	
<i>Tuition</i>	27	27	27	<a href="#">Zero Fee Tuition Program</a> covers all fees except student union and alumni fees
<i>Other household costs</i>	14,093	7,186	4,455	
<i>Contingency fund</i>	2,854	1,524	1,328	
<i>Total</i>	<b>80,709</b>	<b>47,146</b>	<b>29,835</b>	
<b>Government Benefits (\$)</b>				
<i>GST Credit</i>	-	773	467	
<i>Canada Child Benefit</i>	9,065	5,768	-	
<i>Climate Action Incentive</i>	1,079	809	539	
<i>Alberta Child and Family Benefit</i>	-	1,186	-	
<i>Alberta Child Care Subsidy</i>	5,910	4,895	-	
<i>Alberta Energy Affordability</i>	300	300	300	
<i>Fuel Tax Relief*</i>	96	64	64	
<i>Childcare Affordability Grant**</i>	5,400	-	-	
<i>Zero Fee Tuition Program</i>	1,600	1,600	1,600	A ballpark estimate based on what other communities typically pay for tuition; already deducted from Tuition expenses
<i>Total</i>	<b>23,450</b>	<b>15,395</b>	<b>2,970</b>	
<b>Taxes (\$)</b>				
<i>Federal income tax</i>	3,321	2,333	2,434	
<i>Provincial income tax</i>	1,523	1,187	1,254	
<i>CCP contribution</i>	3,831	2,059	1,769	
<i>EI contribution</i>	1,172	626	546	
<i>Total</i>	<b>9,847</b>	<b>6,205</b>	<b>6,003</b>	
<b>Calculator Results</b>				
<i>Wage to cover expenses</i>	\$20.40	\$21.75	\$18.95	
<b>Living Wage</b>	<b>\$19.65</b>			

\*Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

## Drumheller

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
<b>Living Expenses (\$)</b>				
<i>Food</i>	16,945	8,676	5,280	
<i>Clothing &amp; footwear</i>	3,686	1,843	850	
<i>Shelter</i>	17,685	14,900	13,077	No CMHC data, used local source (Century21) for rent
<i>Transportation*</i>	7,482	4,988	4,988	Used locally sourced data for gas prices (local gas station)
<i>Childcare**</i>	11,738	4,238	-	
<i>Healthcare</i>	3,414	1,844	1,344	
<i>Tuition</i>	1,720	1,720	1,720	
<i>Other household costs</i>	15,156	7,731	4,788	
<i>Contingency fund</i>	2,817	1,587	1,513	
<i>Total</i>	<b>80,642</b>	<b>47,527</b>	<b>33,561</b>	
<b>Government Benefits (\$)</b>				
<i>GST Credit</i>	-	773	467	
<i>Canada Child Benefit</i>	9,026	5,607	-	
<i>Climate Action Incentive</i>	1,079	809	539	
<i>Alberta Child and Family Benefit</i>	-	1,001	-	
<i>Alberta Child Care Subsidy</i>	6,410	4,238	-	
<i>Alberta Energy Affordability</i>	300	300	300	
<i>Fuel Tax Relief*</i>	96	64	64	
<i>Childcare Affordability Grant**</i>	5,400	-	-	
<i>Total</i>	<b>22,311</b>	<b>12,792</b>	<b>1,370</b>	
<b>Taxes (\$)</b>				
<i>Federal income tax</i>	3,125	2,416	2,869	
<i>Provincial income tax</i>	1,346	1,243	1,544	
<i>CCP contribution</i>	3,775	2,152	2,042	
<i>EI contribution</i>	1,157	652	621	
<i>Total</i>	<b>9,403</b>	<b>6,463</b>	<b>7,076</b>	
<b>Calculator Results</b>				
<i>Wage to cover expenses</i>	\$20.20	\$22.65	\$21.60	
<b>Living Wage</b>	<b>\$21.20</b>			

\*Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

## Edmonton

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
<b>Living Expenses (\$)</b>				
<i>Food</i>	15,306	7,830	4,793	
<i>Clothing &amp; footwear</i>	3,686	1,843	850	
<i>Shelter</i>	20,341	18,593	15,579	
<i>Transportation*</i>	5,378	4,978	2,689	
<i>Childcare**</i>	14,448	7,066	-	
<i>Healthcare</i>	3,414	1,844	1,344	
<i>Tuition</i>	2,037	2,037	2,037	Includes <a href="#">U-Pass</a> (taken into account in Transportation)
<i>Other household costs</i>	13,920	7,094	4,421	
<i>Contingency fund</i>	2,829	1,919	1,488	
<i>Total</i>	<i>81,360</i>	<i>53,204</i>	<i>33,202</i>	
<b>Government Benefits (\$)</b>				
<i>GST Credit</i>	-	519	467	
<i>Canada Child Benefit</i>	9,152	5,056	-	
<i>Climate Action Incentive</i>	1,079	809	539	
<i>Alberta Child and Family Benefit</i>	29	548	-	
<i>Alberta Child Care Subsidy</i>	6,410	4,948	-	
<i>Alberta Energy Affordability</i>	300	300	300	
<i>Fuel Tax Relief*</i>	73	73	36	
<i>Childcare Affordability Grant**</i>	5,400	-	-	
<i>Total</i>	<i>22,443</i>	<i>12,253</i>	<i>1,342</i>	
<b>Taxes (\$)</b>				
<i>Federal income tax</i>	2,925	3,488	2,724	
<i>Provincial income tax</i>	1,290	1,957	1,448	
<i>CCP contribution</i>	3,794	2,645	2,005	
<i>EI contribution</i>	1,162	788	611	
<i>Total</i>	<i>9,171</i>	<i>8,878</i>	<i>6,788</i>	
<b>Calculator Results</b>				
<i>Wage to cover expenses</i>	\$20.20	\$27.40	\$21.25	
<b>Living Wage</b>	<b>\$21.40</b>			

\*Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

## Fort McMurray

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
<b>Living Expenses (\$)</b>				
Food	15,280	7,817	4,780	
Clothing & footwear	3,686	1,843	850	
Shelter	23,267	20,299	17,360	
Transportation*	5,614	4,966	2,807	
Childcare**	18,458	7,302	-	
Healthcare	3,414	1,844	1,344	
Tuition	1,488	1,488	1,488	
Other household costs	13,900	7,084	4,412	
Contingency fund	3,225	1,899	1,510	
<b>Total</b>	<b>88,333</b>	<b>54,541</b>	<b>34,552</b>	
<b>Government Benefits (\$)</b>				
GST Credit	-	747	467	
Canada Child Benefit	8,576	5,374	-	
Climate Action Incentive	1,187	890	593	
Alberta Child and Family Benefit	-	733	-	
Alberta Child Care Subsidy	5,422	4,948	-	
Alberta Energy Affordability	300	300	300	
Fuel Tax Relief*	73	73	36	
Childcare Affordability Grant**	5,400	-	-	
<b>Total</b>	<b>20,958</b>	<b>13,065</b>	<b>1,396</b>	
<b>Taxes (\$)</b>				
Federal income tax	3,618	2,875	2,273	
Provincial income tax	1,675	1,548	1,147	
CCP contribution	4,380	2,615	2,039	
EI contribution	1,325	780	620	
<b>Total</b>	<b>10,998</b>	<b>7,818</b>	<b>6,079</b>	
<b>Calculator Results</b>				
Wage to cover expenses	\$23.05	\$27.15	\$21.60	
<b>Living Wage</b>	<b>\$22.50</b>			

\*Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

Note: Northern Residents Deductions (Zone B) included (tax deduction)

## Grande Prairie

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
<b>Living Expenses (\$)</b>				
<i>Food</i>	14,669	7,509	4,586	
<i>Clothing &amp; footwear</i>	3,686	1,843	850	
<i>Shelter</i>	19,308	17,625	15,661	For utilities, assumes the 2- and 3-bedrooms units are paying the Aquatera fee half the time (added half the approximate Aquatera fee)
<i>Transportation*</i>	5,999	5,171	3,000	
<i>Childcare**</i>	14,030	8,416	-	
<i>Healthcare</i>	3,414	1,844	1,344	
<i>Tuition</i>	1,882	1,882	1,882	
<i>Other household costs</i>	13,439	6,851	4,265	
<i>Contingency fund</i>	2,416	1,773	1,418	
<i>Total</i>	<b>78,844</b>	<b>52,915</b>	<b>33,007</b>	
<b>Government Benefits (\$)</b>				
<i>GST Credit</i>	735	773	467	
<i>Canada Child Benefit</i>	11,415	5,602	-	
<i>Climate Action Incentive</i>	1,187	890	539	
<i>Alberta Child and Family Benefit</i>	1,119	995	-	
<i>Alberta Child Care Subsidy</i>	7,396	4,948	-	
<i>Alberta Energy Affordability</i>	300	300	300	
<i>Fuel Tax Relief*</i>	77	77	77	
<i>Childcare Affordability Grant**</i>	5,400	-	-	
<i>Total</i>	<b>27,629</b>	<b>13,585</b>	<b>1,383</b>	
<b>Taxes (\$)</b>				
<i>Federal income tax</i>	1,394	2,347	2,730	
<i>Provincial income tax</i>	561	1,196	1,452	
<i>CCP contribution</i>	3,182	2,429	1,998	
<i>EI contribution</i>	993	728	609	
<i>Total</i>	<b>6,130</b>	<b>6,700</b>	<b>6,789</b>	
<b>Calculator Results</b>				
<i>Wage to cover expenses</i>	\$17.25	\$25.35	\$20.25	
<b>Living Wage</b>	<b>\$19.65</b>			

\*Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

Note: Northern Residents Deductions (Zone B) included (tax deduction)



## Lethbridge

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
<b>Living Expenses (\$)</b>				
<i>Food</i>	15,946	8,163	4,931	
<i>Clothing &amp; footwear</i>	3,686	1,843	850	
<i>Shelter</i>	17,906	15,497	14,293	
<i>Transportation*</i>	5,944	5,020	2,972	
<i>Childcare**</i>	14,456	7,968	-	
<i>Healthcare</i>	3,414	1,844	1,344	
<i>Tuition</i>	1,285	1,285	1,285	
<i>Other household costs</i>	14,403	7,344	4,525	
<i>Contingency fund</i>	2,717	1,752	1,410	
<i>Total</i>	<i>79,757</i>	<i>50,716</i>	<i>31,611</i>	
<b>Government Benefits (\$)</b>				
<i>GST Credit</i>	43	736	467	
<i>Canada Child Benefit</i>	9,546	5,360	-	
<i>Climate Action Incentive</i>	1,079	809	539	
<i>Alberta Child and Family Benefit</i>	218	716	-	
<i>Alberta Child Care Subsidy</i>	6,410	4,948	-	
<i>Alberta Energy Affordability</i>	300	300	300	
<i>Fuel Tax Relief*</i>	73	73	36	
<i>Childcare Affordability Grant**</i>	5,400	-	-	
<i>Total</i>	<i>23,069</i>	<i>12,942</i>	<i>1,342</i>	
<b>Taxes (\$)</b>				
<i>Federal income tax</i>	2,685	2,978	2,546	
<i>Provincial income tax</i>	1,053	1,617	1,329	
<i>CCP contribution</i>	3,628	2,397	1,889	
<i>EI contribution</i>	1,116	720	579	
<i>Total</i>	<i>8,482</i>	<i>7,712</i>	<i>6,343</i>	
<b>Calculator Results</b>				
<i>Wage to cover expenses</i>	\$19.40	\$25.05	\$20.15	
<b>Living Wage</b>	<b>\$20.30</b>			

\*Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

## Medicine Hat

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
<b>Living Expenses (\$)</b>				
<i>Food</i>	15,619	7,998	4,895	
<i>Clothing &amp; footwear</i>	3,686	1,843	850	
<i>Shelter</i>	15,539	13,038	12,013	Utilities Consumer Advocate doesn't have utilities estimates; used <a href="#">City of Medicine Hat data</a>
<i>Transportation*</i>	7,435	4,957	2,901	
<i>Childcare**</i>	11,352	4,375	-	
<i>Healthcare</i>	3,414	1,844	1,344	
<i>Tuition</i>	1,292	1,292	1,292	
<i>Other household costs</i>	14,156	7,220	4,498	
<i>Contingency fund</i>	2,252	1,334	1,267	
<i>Total</i>	<b>74,744</b>	<b>43,900</b>	<b>29,060</b>	
<b>Government Benefits (\$)</b>				
<i>GST Credit</i>	565	773	467	
<i>Canada Child Benefit</i>	10,954	5,903	-	
<i>Climate Action Incentive</i>	1,079	809	539	
<i>Alberta Child and Family Benefit</i>	897	1,541	-	
<i>Alberta Child Care Subsidy</i>	7,896	4,375	-	
<i>Alberta Energy Affordability</i>	300	300	300	
<i>Fuel Tax Relief*</i>	71	71	35	
<i>Childcare Affordability Grant**</i>	5,400	-	-	
<i>Total</i>	<b>27,162</b>	<b>13,772</b>	<b>1,341</b>	
<b>Taxes (\$)</b>				
<i>Federal income tax</i>	1,227	1,515	2,016	
<i>Provincial income tax</i>	418	641	976	
<i>CCP contribution</i>	2,939	1,777	1,678	
<i>EI contribution</i>	925	548	521	
<i>Total</i>	<b>5,509</b>	<b>4,481</b>	<b>5,191</b>	
<b>Calculator Results</b>				
<i>Wage to cover expenses</i>	\$16.10	\$19.05	\$18.10	
<b>Living Wage</b>	<b>\$17.50</b>			

\*Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

## Red Deer

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
<b>Living Expenses (\$)</b>				
<i>Food</i>	16,087	8,238	5,033	
<i>Clothing &amp; footwear</i>	3,686	1,843	850	
<i>Shelter</i>	16,820	15,098	12,916	
<i>Transportation*</i>	5,688	4,818	2,844	
<i>Childcare**</i>	14,930	7,130	-	
<i>Healthcare</i>	3,414	1,844	1,344	
<i>Tuition</i>	1,689	1,689	1,689	
<i>Other household costs</i>	14,509	7,401	4,857	
<i>Contingency fund</i>	2,644	1,673	1,365	
<i>Total</i>	79,467	49,734	30,899	
<b>Government Benefits (\$)</b>				
<i>GST Credit</i>	139	773	467	
<i>Canada Child Benefit</i>	9,803	5,503	-	
<i>Climate Action Incentive</i>	1,079	809	539	
<i>Alberta Child and Family Benefit</i>	343	882	-	
<i>Alberta Child Care Subsidy</i>	6,908	4,948	-	
<i>Alberta Energy Affordability</i>	300	300	300	
<i>Fuel Tax Relief*</i>	64	64	32	
<i>Childcare Affordability Grant**</i>	5,400	-	-	
<i>Total</i>	24,036	13,279	1,338	
<b>Taxes (\$)</b>				
<i>Federal income tax</i>	2,363	2,631	2,327	
<i>Provincial income tax</i>	869	1,386	1,183	
<i>CCP contribution</i>	3,519	2,280	1,823	
<i>EI contribution</i>	1,086	687	561	
<i>Total</i>	7,837	6,984	5,894	
<b>Calculator Results</b>				
<i>Wage to cover expenses</i>	\$18.90	\$23.90	\$19.50	
<b>Living Wage</b>	<b>\$19.65</b>			

\*Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

## Rocky Mountain House

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
<b>Living Expenses (\$)</b>				
<i>Food</i>	16,365	8,373	5,105	
<i>Clothing &amp; footwear</i>	3,686	1,843	850	
<i>Shelter</i>	21,249	16,646	13,238	No CMHC data; used data from Housing Coordinator for rent
<i>Transportation*</i>	7,227	4,818	4,818	
<i>Childcare**</i>	12,075	7,479	-	
<i>Healthcare</i>	3,414	1,844	1,344	
<i>Tuition</i>	1,720	1,720	1,720	
<i>Other household costs</i>	14,718	7,503	4,656	
<i>Contingency fund</i>	3,039	1,844	1,494	
<i>Total</i>	<i>83,494</i>	<i>52,069</i>	<i>33,224</i>	
<b>Government Benefits (\$)</b>				
<i>GST Credit</i>	-	617	467	
<i>Canada Child Benefit</i>	8,291	5,193	-	
<i>Climate Action Incentive</i>	1,079	809	539	
<i>Alberta Child and Family Benefit</i>	-	615	-	
<i>Alberta Child Care Subsidy</i>	5,910	4,948	-	
<i>Alberta Energy Affordability</i>	300	300	300	
<i>Fuel Tax Relief*</i>	96	64	64	
<i>Childcare Affordability Grant**</i>	5,400	-	-	
<i>Total</i>	<i>21,076</i>	<i>12,546</i>	<i>1,370</i>	
<b>Taxes (\$)</b>				
<i>Federal income tax</i>	3,890	3,257	2,799	
<i>Provincial income tax</i>	1,856	1,803	1,497	
<i>CCP contribution</i>	4,105	2,533	2,015	
<i>EI contribution</i>	1,248	757	614	
<i>Total</i>	<i>11,099</i>	<i>8,350</i>	<i>6,925</i>	
<b>Calculator Results</b>				
<i>Wage to cover expenses</i>	\$21.70	\$26.35	\$21.35	
<b>Living Wage</b>	<b>\$21.85</b>			

\*Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

## Spruce Grove

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
<b>Living Expenses (\$)</b>				
<i>Food</i>	14,892	7,616	4,631	
<i>Clothing &amp; footwear</i>	3,686	1,843	850	
<i>Shelter</i>	18,882	18,739	15,902	
<i>Transportation*</i>	5,700	4,912	2,850	
<i>Childcare**</i>	13,268	7,523	-	
<i>Healthcare</i>	3,414	1,844	1,344	
<i>Tuition</i>	2,037	2,037	2,037	Includes <a href="#">U-Pass</a> (taken into account in Transportation)
<i>Other household costs</i>	13,608	6,932	4,299	
<i>Contingency fund</i>	2,479	1,932	1,500	
<b>Total</b>	<b>77,967</b>	<b>53,379</b>	<b>33,414</b>	
<b>Government Benefits (\$)</b>				
<i>GST Credit</i>	353	503	467	
<i>Canada Child Benefit</i>	10,383	5,033	-	
<i>Climate Action Incentive</i>	1,079	809	539	
<i>Alberta Child and Family Benefit</i>	622	537	-	
<i>Alberta Child Care Subsidy</i>	7,396	4,948	-	
<i>Alberta Energy Affordability</i>	300	300	300	
<i>Fuel Tax Relief*</i>	68	68	34	
<i>Childcare Affordability Grant**</i>	5,400	-	-	
<b>Total</b>	<b>25,601</b>	<b>12,198</b>	<b>1,340</b>	
<b>Taxes (\$)</b>				
<i>Federal income tax</i>	1,694	3,534	2,768	
<i>Provincial income tax</i>	622	1,988	1,477	
<i>CCP contribution</i>	3,274	2,663	2,023	
<i>EI contribution</i>	1,018	794	616	
<b>Total</b>	<b>6,608</b>	<b>8,979</b>	<b>6,884</b>	
<b>Calculator Results</b>				
<i>Wage to cover expenses</i>	\$17.70	\$27.60	\$21.40	
<b>Living Wage</b>	<b>\$20.70</b>			

\*Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

## St. Albert

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
<b>Living Expenses (\$)</b>				
<i>Food</i>	15,306	7,830	4,793	Not included in NNFB; used Edmonton's numbers as a proxy
<i>Clothing &amp; footwear</i>	3,686	1,843	850	
<i>Shelter</i>	20,689	19,689	17,120	
<i>Transportation*</i>	5,451	4,987	2,725	
<i>Childcare**</i>	14,465	6,900	-	
<i>Healthcare</i>	3,414	1,844	1,344	
<i>Tuition</i>	2,037	2,037	2,037	Includes <a href="#">U-Pass</a> (taken into account in Transportation)
<i>Other household costs</i>	13,920	7,094	4,421	
<i>Contingency fund</i>	2,861	1,992	1,585	
<i>Total</i>	<b>81,829</b>	<b>54,216</b>	<b>34,876</b>	
<b>Government Benefits (\$)</b>				
<i>GST Credit</i>	-	424	397	
<i>Canada Child Benefit</i>	9,040	4,923	-	
<i>Climate Action Incentive</i>	1,079	809	539	
<i>Alberta Child and Family Benefit</i>	-	484	-	
<i>Alberta Child Care Subsidy</i>	6,410	4,948	-	
<i>Alberta Energy Affordability</i>	300	300	300	
<i>Fuel Tax Relief*</i>	73	73	36	
<i>Childcare Affordability Grant**</i>	5,400	-	-	
<i>Total</i>	<b>22,302</b>	<b>11,961</b>	<b>1,272</b>	
<b>Taxes (\$)</b>				
<i>Federal income tax</i>	3,041	3,760	3,088	
<i>Provincial income tax</i>	1,328	2,138	1,691	
<i>CCP contribution</i>	3,841	2,753	2,150	
<i>EI contribution</i>	1,175	818	651	
<i>Total</i>	<b>9,385</b>	<b>9,469</b>	<b>7,580</b>	
<b>Calculator Results</b>				
<i>Wage to cover expenses</i>	\$20.45	\$28.45	\$22.65	
<b>Living Wage</b>	<b>\$22.40</b>			

\*Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses

## Stony Plain

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
<b>Living Expenses (\$)</b>				
<i>Food</i>	14,892	7,616	4,631	Not included in NNFB; used Spruce Grove's numbers as a proxy
<i>Clothing &amp; footwear</i>	3,686	1,843	850	
<i>Shelter</i>	19,124	16,615	15,571	
<i>Transportation*</i>	5,700	4,912	2,850	
<i>Childcare**</i>	13,176	6,826	-	
<i>Healthcare</i>	3,414	1,844	1,344	
<i>Tuition</i>	2,037	2,037	2,037	Includes <a href="#">U-Pass</a> (taken into account in Transportation)
<i>Other household costs</i>	13,608	6,932	4,299	
<i>Contingency fund</i>	2,533	1,709	1,480	
<i>Total</i>	<b>78,171</b>	<b>50,335</b>	<b>33,062</b>	
<b>Government Benefits (\$)</b>				
<i>GST Credit</i>	282	773	467	
<i>Canada Child Benefit</i>	10,191	5,439	-	
<i>Climate Action Incentive</i>	1,079	809	539	
<i>Alberta Child and Family Benefit</i>	529	808	-	
<i>Alberta Child Care Subsidy</i>	6,908	4,948	-	
<i>Alberta Energy Affordability</i>	300	300	300	
<i>Fuel Tax Relief*</i>	68	68	34	
<i>Childcare Affordability Grant**</i>	5,400	-	-	
<i>Total</i>	<b>24,757</b>	<b>13,145</b>	<b>1,340</b>	
<b>Taxes (\$)</b>				
<i>Federal income tax</i>	1,895	2,701	2,695	
<i>Provincial income tax</i>	690	1,432	1,428	
<i>CCP contribution</i>	3,355	2,333	1,994	
<i>EI contribution</i>	1,041	702	608	
<i>Total</i>	<b>6,981</b>	<b>7,168</b>	<b>6,725</b>	
<b>Calculator Results</b>				
<i>Wage to cover expenses</i>	\$18.10	\$24.40	\$21.15	
<b>Living Wage</b>	<b>\$20.40</b>			

\*Fuel Tax Relief is already deducted from Transportation expenses

\*\*Child Care Affordability Grant is already deducted from Childcare expenses



## Current Funders

In addition to financial contributions from [our members](#), the Alberta Living Wage Network is grateful to be funded by the following foundations:



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