

ALBERTA LIVING WAGE REPORT

COMMUNITY CALCULATIONS
& METHODOLOGY



NOVEMBER 2023

Table of Contents

- What is a Living Wage?** 2
- Results Summary** 3
- Methodology** 4
- Brooks** 9
- Calgary** 10
- Canmore** 11
- Drayton Valley** 12
- Edmonton** 13
- Fort McMurray** 14
- Fort Saskatchewan** 15
- Grande Prairie** 16
- High River** 17
- Jasper** 18
- Lac La Biche County** 19
- Lethbridge** 20
- Medicine Hat** 21
- Red Deer** 22
- Spruce Grove** 23
- St. Albert** 24
- Stony Plain** 25
- Current Funders** 26
- Contact Us** 26



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 the living wage rates.

This report provides a summary of the results and 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 affordability.



Results Summary

Rising Costs

In recent years, the cost of living in Canadian cities has increased, and Albertans have felt the effect. This is reflected by the rising expenses across the board.

Shelter costs are the driving force behind the rising costs. The shelter crisis is one of the main reasons Alberta is seeing such rising living wages this year and why so many Albertans are struggling. Here are some examples of shelter costs in our calculations:

- Shelter costs (rent, electricity, and tenant insurance) increased in Calgary for the family of four by 17% (from \$20,451 last year to \$23,916 this year)
- Shelter costs make up 38% of the expenses in Lac La Biche County (based on the weighted average of the three household types)
- Shelter costs for the family of four are greater than \$1,500/month (\$18,000/year) in all communities except for Medicine Hat (\$16,968), and they're greater than \$2,000/month in St. Albert (\$24,955), Jasper (\$25,030), Fort McMurray (\$29,270), and Canmore (\$56,253)
- Shelter costs for the lone parent rose in Stony Plain by 29% (from \$16,615 last year to \$21,508)
- Shelter costs for the single individual rose in St. Albert by 11% (from \$17,120 to \$19,030)

New and Increased Government Benefits

While the living wage calculations factor in the rising costs, they also include government benefits (payments, subsidies, rebates, and tax relief).

This year, the provincial and federal governments created new government benefits, some of which are temporary, and we factor all of these into the calculations for the living wage to reflect all the factors that came into play over the year. Here's what we saw in this year's calculations:

- There are about \$3,000-\$4,000 of new or increased government benefits this year
- Some of these are one-time or temporary benefits that reduced the living wage for this year, but they are not long-term solutions (for example, the Alberta Affordability Payments were a one-time payment of \$1,200 to the family of four and \$600 to the lone parent family)
- Some of these were increases to existing benefits (for example, the Canada Child Benefit was increased by 6.3%, which meant about \$600-\$700 more for most families of four and over \$350 more for most lone parent families in our calculations)

- To receive some of these, people need to apply, file taxes, and/or meet certain requirements (for example, the Canada Dental Benefit pays \$650 per child, but people need to apply and their child needs to see a dentist to receive the benefit)
- These didn't affect the different households equally – single individuals barely benefited

These new and increased government benefits applied downward pressure to the living wage rates, and in some communities, they offset the rising costs and resulted in a lower living wage rate than last year.

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 the number of two-parent family households (weighted at 56.5%), one-parent family households (9.6%), and single adult households (33.9%) in Alberta as reported by the 2021 census. This approach 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. We combine the numbers into just one rate per community that employers need to pay to be eligible for living wage certification.

Shelter

For communities with a population of 10,000 or more, rental data is based on Canada Mortgage and Housing Corporation's (CMHC) [Housing Market Information Portal](#). For communities with a

population less than 10,000, rental data is based on the Government of Alberta's [2022 Apartment Vacancy and Rental Cost Survey](#). We assume 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. CMHC October 2022 rates and GoA May-July 2022 rates are adjusted to August 2022 prices using Statistics Canada's [Consumer Price Index \(CPI\)](#) for Shelter.

For communities where the CMHC/GoA 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.

Estimates for utilities are based on the Utilities Consumer Advocate's [Cost Comparison Tool](#) on September-October 2023. Tenant insurance is based on community-specific [Square One estimates](#) on September-October, 2022.

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.

The numbers are based on data collected by Nutrition Services, Alberta Health Services from September 14 to 20, 2023. Registered Dietitians and trained volunteers within specified communities collected data at 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 (35-year-old adults, a 7-year-old child in the lone parent family, and an additional 3-year-old child in the family of four – all based on the average of male and female). The cost of the NNFB reflects the cost of all the food items together.

Note that the Food numbers this year are not comparable with the numbers in last year's report due to a data error last year.

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 for information about the data collection process.

Transportation

Based on the Canadian Automobile Association's [Driving Costs Calculator](#) as of September–October 2023. 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 January to August 2023) are specific to community. The price of gas was estimated using [GasBuddy](#) and [Statistics Canada](#).

Communities with adequate public transit assume one vehicle and one transit pass for the family of four and one vehicle for the lone parent family. Depending on the community, the single individual is assumed to have a vehicle (if it would be difficult to commute or participate in the community using public transit only) or the average of a transit pass and a vehicle (if relying on public transit wouldn't be a barrier to commuting or participating in the community for a significant proportion of the population). 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. The 3-year-old is assumed to need 12 months of full-time childcare, while the 7-year-old needs 10 months of before- and after-school care and two months of full-time care or summer programs. Members of ALWN's council collected data on the actual costs of local providers through websites, email, or phone calls. The expenses are after the Affordability Grant is deducted (\$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 2023 using Statistics Canada's [CPI](#) 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 [Manulife CoverMe](#).

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 on the ALWN council finding the actual costs of post-secondary education options in their community. If there are no local options, the cost of Athabasca University is used, as it is online learning and can be taken from anywhere. 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 on September–October 2023 that provides unlimited talk & text and at least 5GB of data on a 4G network ([Public Mobile's](#) \$40/month plan, which includes 30GB of data at 5G speed)
- 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 without pay (e.g., staying at home sick, moving, bereavement, caring for a sick family member).

Tax & benefit programs

The calculation considers tax deductions (child care expenses and northern residents deductions), tax credits (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.

Brooks

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	14,588	7,464	4,492	
Clothing & footwear	3,714	1,857	856	
Shelter	19,009	16,849	14,697	
Transportation*	8,400	5,600	5,600	
Childcare**	11,322	5,277		
Healthcare	3,586	1,939	1,410	
Tuition	1,266	1,266	1,266	
Other household costs	13,390	6,824	4,197	
Contingency fund	2,410	1,482	1,507	
Total	77,685	48,558	34,025	
Government Benefits (\$)				
GST Credit	172	667	496	
Grocery Rebate		314	234	
Canada Child Benefit	10,489	6,042		
Canada Dental Benefit	1,300	650		
Climate Action Incentive	1,544	1,158	772	
CAI Rural Supplement	154	116	77	
Canada Workers Benefit		709		
Canada Housing Benefit				
Alberta Child and Family Benefit	385	1,146		
Alberta Child Care Subsidy	7,396	4,948		
Alberta Adult / Child Health Benefit				
Alberta Energy Affordability	200	200	200	
Alberta Affordability Payments	1,200	600		
Alberta Fuel Tax Relief Program*	176	117	117	
Childcare Affordability Grant**	5,400			
Total	28,416	16,667	1,896	
Tax deduction: Child care expenses	3,926	329		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	2,647	2,560	2,785	
Alberta provincial income tax	838	1,243	1,393	
CCP contribution	3,312	2,084	2,123	
EI contribution	1,021	628	639	
Total	7,818	6,515	6,940	
Calculator Results				
Wage to cover expenses	\$17.21	\$21.17	\$21.53	
Living Wage	\$19.05			

*Alberta Fuel Tax Relief Program is already deducted from Transportation expenses

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

Calgary

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	14,652	7,490	4,524	
Clothing & footwear	3,714	1,857	856	
Shelter	23,916	22,419	19,224	
Transportation*	7,019	5,675	3,509	
Childcare**	16,967	7,907		
Healthcare	3,586	1,939	1,410	
Tuition	1,705	1,705	1,705	
Other household costs	13,441	6,845	4,222	
Contingency fund	3,104	2,175	1,690	
Total	88,104	58,012	37,140	
Government Benefits (\$)				
GST Credit		117	415	
Grocery Rebate			130	
Canada Child Benefit	9,081	4,981		
Canada Dental Benefit	1,300	650		
Climate Action Incentive	1,544	1,158	772	
CAI Rural Supplement				
Canada Workers Benefit				
Canada Housing Benefit				
Alberta Child and Family Benefit		385		
Alberta Child Care Subsidy	5,422	4,704		
Alberta Adult / Child Health Benefit				
Alberta Energy Affordability	200	200	200	
Alberta Affordability Payments	1,200	600		
Alberta Fuel Tax Relief Program*	124	124	62	
Childcare Affordability Grant**	5,400			
Total	24,271	12,919	1,579	
Tax deduction: Child care expenses	11,545	3,203		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	3,946	4,630	3,401	
Alberta provincial income tax	1,704	2,623	1,804	
CCP contribution	4,386	3,156	2,407	
EI contribution	1,316	922	716	
Total	11,352	11,331	8,328	
Calculator Results				
Wage to cover expenses	\$22.17	\$31.07	\$24.15	
Living Wage	\$23.70			

*Alberta Fuel Tax Relief Program is already deducted from Transportation expenses

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

Canmore

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	16,098	8,227	4,974	
Clothing & footwear	3,714	1,857	856	
Shelter	56,253	37,657	31,166	CMHC missing data: Used listings data from Canmore Community Housing for rent
Transportation*	5,611	5,611	2,805	
Childcare**	16,640	7,100		
Healthcare	3,586	1,939	1,410	
Tuition	1,812	1,812	1,812	
Other household costs	14,528	7,399	4,560	
Contingency fund	5,556	3,457	2,463	
Total	123,798	75,059	50,046	
Government Benefits (\$)				
GST Credit				
Grocery Rebate				
Canada Child Benefit	5,033	3,129		
Canada Dental Benefit		260		
Climate Action Incentive	1,544	1,158	772	
CAI Rural Supplement	154	116	77	
Canada Workers Benefit				
Canada Housing Benefit				
Alberta Child and Family Benefit				
Alberta Child Care Subsidy	2,556	1,242		
Alberta Adult / Child Health Benefit				
Alberta Energy Affordability	200	200	200	
Alberta Affordability Payments	1,200	600		
Alberta Fuel Tax Relief Program*	110	110	55	
Childcare Affordability Grant**	5,400			
Total	16,197	6,815	1,104	
Tax deduction: Child care expenses	13,000	5,000		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	14,204	11,027	6,782	
Alberta provincial income tax	7,635	5,733	3,666	
CCP contribution	7,509	3,754	3,603	
EI contribution	2,005	1,002	1,002	
Total	31,353	21,516	15,053	
Calculator Results				
Wage to cover expenses	\$39.69	\$49.38	\$35.19	
Living Wage	\$38.80			

*Alberta Fuel Tax Relief Program is already deducted from Transportation expenses

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

Drayton Valley

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	14,971	7,658	4,623	
Clothing & footwear	3,714	1,857	856	
Shelter	20,085	14,715	12,748	Used Canadian Rental Housing Index for rent to better reflect community's housing
Transportation*	8,136	5,424	5,424	
Childcare**	13,100	5,900		
Healthcare	3,586	1,939	1,410	
Tuition	1,812	1,812	1,812	
Other household costs	13,679	6,969	4,296	
Contingency fund	2,692	1,300	1,419	
Total	81,775	47,574	32,588	
Government Benefits (\$)				
GST Credit		667	496	
Grocery Rebate		314	234	
Canada Child Benefit	9,807	6,275		
Canada Dental Benefit	1,300	650		
Climate Action Incentive	1,544	1,158	772	
CAI Rural Supplement	154	116	77	
Canada Workers Benefit		1,512		
Canada Housing Benefit				
Alberta Child and Family Benefit	57	1,576		
Alberta Child Care Subsidy	6,908	4,948		
Alberta Adult / Child Health Benefit				
Alberta Energy Affordability	200	200	200	
Alberta Affordability Payments	1,200	600		
Alberta Fuel Tax Relief Program*	166	111	111	
Childcare Affordability Grant**	5,400			
Total	26,736	18,127	1,890	
Tax deduction: Child care expenses	6,192	952		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	3,248	1,707	2,378	
Alberta provincial income tax	1,239	675	1,122	
CCP contribution	3,747	1,802	1,987	
EI contribution	1,141	551	601	
Total	9,375	4,735	6,088	
Calculator Results				
Wage to cover expenses	\$19.23	\$18.57	\$20.27	
Living Wage	\$19.55			

*Alberta Fuel Tax Relief Program is already deducted from Transportation expenses

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

Edmonton

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	15,400	7,874	4,763	
Clothing & footwear	3,714	1,857	856	
Shelter	22,105	20,175	17,042	
Transportation*	5,964	5,564	2,982	
Childcare**	16,008	8,017		
Healthcare	3,586	1,939	1,410	
Tuition	2,023	2,023	2,023	Includes U-Pass (taken into account in Transportation)
Other household costs	14,006	7,134	4,402	
Contingency fund	2,941	2,053	1,559	
Total	85,747	56,636	35,037	
Government Benefits (\$)				
GST Credit		269	496	
Grocery Rebate		52	216	
Canada Child Benefit	9,458	5,194		
Canada Dental Benefit	1,300	650		
Climate Action Incentive	1,544	1,158	772	
CAI Rural Supplement				
Canada Workers Benefit				
Canada Housing Benefit				
Alberta Child and Family Benefit		489		
Alberta Child Care Subsidy	5,910	4,948		
Alberta Adult / Child Health Benefit				
Alberta Energy Affordability	200	200	200	
Alberta Affordability Payments	1,200	600		
Alberta Fuel Tax Relief Program*	124	124	62	
Childcare Affordability Grant**	5,400			
Total	25,136	13,684	1,746	
Tax deduction: Child care expenses	10,098	3,069		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	3,530	4,153	2,869	
Alberta provincial income tax	1,426	2,305	1,449	
CCP contribution	4,134	2,967	2,204	
EI contribution	1,247	870	661	
Total	10,337	10,295	7,183	
Calculator Results				
Wage to cover expenses	\$21.01	\$29.33	\$22.27	
Living Wage	\$22.25			

*Alberta Fuel Tax Relief Program 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
Living Expenses (\$)				
Food	14,786	7,558	4,580	
Clothing & footwear	3,714	1,857	856	
Shelter	29,270	21,682	18,895	
Transportation*	6,475	5,665	5,665	
Childcare**	17,881	7,794		
Healthcare	3,586	1,939	1,410	
Tuition	1,587	1,587	1,587	
Other household costs	13,539	6,894	4,263	
Contingency fund	3,360	1,948	1,724	
Total	94,198	56,924	38,980	
Government Benefits (\$)				
GST Credit		595	496	
Grocery Rebate		215	209	
Canada Child Benefit	9,186	5,651		
Canada Dental Benefit	1,300	650		
Climate Action Incentive	1,544	1,158	772	
CAI Rural Supplement	154	116	77	
Canada Workers Benefit				
Canada Housing Benefit				
Alberta Child and Family Benefit		711		
Alberta Child Care Subsidy	4,922	4,948		
Alberta Adult / Child Health Benefit				
Alberta Energy Affordability	200	200	200	
Alberta Affordability Payments	1,200	600		
Alberta Fuel Tax Relief Program*	124	124	124	
Childcare Affordability Grant**	5,400			
Total	24,030	14,968	1,878	
Tax deduction: Child care expenses	12,959	2,846		
Tax deduction: Northern residents	6,023	4,015	4,015	
Taxes (\$)				
Federal income tax	3,840	3,238	2,924	
Alberta provincial income tax	1,633	1,695	1,486	
CCP contribution	4,782	2,805	2,459	
EI contribution	1,424	826	731	
Total	11,679	8,564	7,600	
Calculator Results				
Wage to cover expenses	\$24.00	\$27.83	\$24.63	
Living Wage	\$24.50			

*Alberta Fuel Tax Relief Program is already deducted from Transportation expenses

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

Fort Saskatchewan

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	14,356	7,348	4,414	
Clothing & footwear	3,714	1,857	856	
Shelter	20,895	18,510	16,578	
Transportation*	8,503	5,668	5,668	
Childcare**	18,494	6,869		
Healthcare	3,586	1,939	1,410	
Tuition	2,023	2,023	2,023	
Other household costs	13,216	6,736	4,138	
Contingency fund	3,016	1,795	1,661	
Total	87,803	52,745	36,748	
Government Benefits (\$)				
GST Credit		546	453	
Grocery Rebate		191	149	
Canada Child Benefit	9,531	5,582		
Canada Dental Benefit	1,300	650		
Climate Action Incentive	1,544	1,158	772	
CAI Rural Supplement				
Canada Workers Benefit				
Canada Housing Benefit				
Alberta Child and Family Benefit		678		
Alberta Child Care Subsidy	5,910	4,948		
Alberta Adult / Child Health Benefit				
Alberta Energy Affordability	200	200	200	
Alberta Affordability Payments	1,200	600		
Alberta Fuel Tax Relief Program*	204	136	136	
Childcare Affordability Grant**	5,400			
Total	25,289	14,689	1,710	
Tax deduction: Child care expenses	12,584	1,921		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	3,420	3,373	3,249	
Alberta provincial income tax	1,353	1,785	1,703	
CCP contribution	4,249	2,569	2,362	
EI contribution	1,278	761	704	
Total	10,300	8,488	8,018	
Calculator Results				
Wage to cover expenses	\$21.54	25.65	23.73	
Living Wage	\$22.70			

*Alberta Fuel Tax Relief Program is already deducted from Transportation expenses

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

Grande Prairie

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	14,739	7,526	4,569	
Clothing & footwear	3,714	1,857	856	
Shelter	21,757	19,116	16,935	
Transportation*	6,512	5,684	3,256	
Childcare**	14,491	8,828		
Healthcare	3,586	1,939	1,410	
Tuition	1,548	1,548	1,548	
Other household costs	13,504	6,870	4,255	
Contingency fund	2,432	1,706	1,461	
Total	82,283	55,074	34,290	
Government Benefits (\$)				
GST Credit	603	667	496	
Grocery Rebate	210	314	234	
Canada Child Benefit	11,654	6,164		
Canada Dental Benefit	1,300	650		
Climate Action Incentive	1,544	1,158	772	
CAI Rural Supplement	154	116	77	
Canada Workers Benefit		971		
Canada Housing Benefit				
Alberta Child and Family Benefit	946	1,286		
Alberta Child Care Subsidy	7,396	4,948		
Alberta Adult / Child Health Benefit				
Alberta Energy Affordability	200	200	200	
Alberta Affordability Payments	1,200	600		
Alberta Fuel Tax Relief Program*	125	125	62	
Childcare Affordability Grant**	5,400			
Total	30,732	17,199	1,841	
Tax deduction: Child care expenses	7,095	3,880		
Tax deduction: Northern residents	6,023	4,015	4,015	
Taxes (\$)				
Federal income tax	1,343	2,193	1,962	
Alberta provincial income tax	432	998	844	
CCP contribution	3,345	2,430	2,052	
EI contribution	1,031	723	619	
Total	6,151	6,344	5,477	
Calculator Results				
Wage to cover expenses	\$17.37	\$24.37	\$20.87	
Living Wage	\$18.90			

*Alberta Fuel Tax Relief Program is already deducted from Transportation expenses

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

High River

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	16,027	8,195	4,962	
Clothing & footwear	3,714	1,857	856	
Shelter	18,601	17,674	15,741	
Transportation*	8,526	5,684	5,684	
Childcare**	14,428	7,300		
Healthcare	3,586	1,939	1,410	
Tuition	1,812	1,812	1,812	
Other household costs	14,476	7,374	4,552	
Contingency fund	2,835	1,847	1,655	
Total	84,005	53,682	36,672	
Government Benefits (\$)				
GST Credit		500	462	
Grocery Rebate		168	154	
Canada Child Benefit	9,550	5,518		
Canada Dental Benefit	1,300	650		
Climate Action Incentive	1,544	1,158	772	
CAI Rural Supplement	154	116	77	
Canada Workers Benefit				
Canada Housing Benefit				
Alberta Child and Family Benefit		647		
Alberta Child Care Subsidy	6,410	4,948		
Alberta Adult / Child Health Benefit				
Alberta Energy Affordability	200	200	200	
Alberta Affordability Payments	1,200	600		
Alberta Fuel Tax Relief Program*	182	121	121	
Childcare Affordability Grant**	5,400			
Total	25,940	14,626	1,786	
Tax deduction: Child care expenses	8,018	2,352		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	3,492	3,528	3,254	
Alberta provincial income tax	1,401	1,889	1,706	
CCP contribution	3,969	2,649	2,351	
EI contribution	1,202	783	701	
Total	10,064	8,849	8,012	
Calculator Results				
Wage to cover expenses	\$20.25	\$26.39	\$23.64	
Living Wage	\$21.70			

*Alberta Fuel Tax Relief Program is already deducted from Transportation expenses

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

Jasper

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	17,206	8,798	5,317	
Clothing & footwear	3,714	1,857	856	
Shelter	25,030	21,793	18,577	
Transportation*	6,099	5,619	3,050	
Childcare**	15,391	5,371		
Healthcare	3,586	1,939	1,410	
Tuition	1,812	1,812	1,812	
Other household costs	15,365	7,829	4,819	
Contingency fund	3,420	2,192	1,710	
Total	91,623	57,210	37,551	
Government Benefits (\$)				
GST Credit			390	
Grocery Rebate			118	
Canada Child Benefit	8,054	4,773		
Canada Dental Benefit	780	650		
Climate Action Incentive	1,544	1,158	772	
CAI Rural Supplement	1	116	77	
Canada Workers Benefit				
Canada Housing Benefit				
Alberta Child and Family Benefit		284		
Alberta Child Care Subsidy	4,922	4,704		
Alberta Adult / Child Health Benefit				
Alberta Energy Affordability	200	200	200	
Alberta Affordability Payments	1,200	600		
Alberta Fuel Tax Relief Program*	110	110	55	
Childcare Affordability Grant**	5,400			
Total	22,211	12,595	1,612	
Tax deduction: Child care expenses	10,469	667		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	5,257	5,234	3,460	
Alberta provincial income tax	2,578	2,917	1,843	
CCP contribution	4,875	3,183	2,437	
EI contribution	1,450	929	725	
Total	14,160	12,263	8,465	
Calculator Results				
Wage to cover expenses	\$24.43	\$31.31	\$24.43	
Living Wage	\$24.90			

*Alberta Fuel Tax Relief Program is already deducted from Transportation expenses

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

Lac La Biche County

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	16,259	8,315	5,008	
Clothing & footwear	3,714	1,857	856	
Shelter	23,007	18,165	14,403	No rent data from CMHC/GoA; local ALWN council member collected rent data by calling local multi-unit complexes
Transportation*	7,227	4,818	4,818	
Childcare**	10,445	4,700		
Healthcare	3,586	1,939	1,410	
Tuition	1,505	1,505	1,505	
Other household costs	14,650	7,465	4,586	
Contingency fund	2,961	1,706	1,508	
Total	83,354	50,470	34,094	
Government Benefits (\$)				
GST Credit		566	496	
Grocery Rebate		201	234	
Canada Child Benefit	8,639	5,611		
Canada Dental Benefit	780	650		
Climate Action Incentive	1,544	1,158	772	
CAI Rural Supplement	154	116	77	
Canada Workers Benefit				
Canada Housing Benefit				
Alberta Child and Family Benefit		692		
Alberta Child Care Subsidy	5,910	4,700		
Alberta Adult / Child Health Benefit				
Alberta Energy Affordability	200	200	200	
Alberta Affordability Payments	1,200	600		
Alberta Fuel Tax Relief Program*	147	98	98	
Childcare Affordability Grant**	5,400			
Total	23,974	14,592	1,877	
Tax deduction: Child care expenses	4,535			
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	4,534	3,409	2,752	
Alberta provincial income tax	2,096	1,809	1,371	
CCP contribution	4,164	2,430	2,124	
El contribution	1,255	723	639	
Total	12,049	8,371	6,886	
Calculator Results				
Wage to cover expenses	\$21.15	\$24.37	\$21.54	
Living Wage	\$21.60			

*Alberta Fuel Tax Relief Program is already deducted from Transportation expenses

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

Lethbridge

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	14,577	7,454	4,511	
Clothing & footwear	3,714	1,857	856	
Shelter	19,888	17,535	16,326	
Transportation*	6,704	5,780	5,780	
Childcare**	14,822	8,093		
Healthcare	3,586	1,939	1,410	
Tuition	1,597	1,597	1,597	
Other household costs	13,382	6,816	4,211	
Contingency fund	2,564	1,767	1,642	
Total	80,834	52,838	36,333	
Government Benefits (\$)				
GST Credit	171	644	478	
Grocery Rebate	\$ -	240	162	
Canada Child Benefit	10,486	5,720		
Canada Dental Benefit	1,300	650		
Climate Action Incentive	1,544	1,158	772	
CAI Rural Supplement				
Canada Workers Benefit		20		
Canada Housing Benefit				
Alberta Child and Family Benefit	384	776		
Alberta Child Care Subsidy	6,908	4,948		
Alberta Adult / Child Health Benefit				
Alberta Energy Affordability	200	200	200	
Alberta Affordability Payments	1,200	600		
Alberta Fuel Tax Relief Program*	125	125	125	
Childcare Affordability Grant**	5,400			
Total	27,718	15,081	1,737	
Tax deduction: Child care expenses	7,914	3,145		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	2,591	3,146	3,248	
Alberta provincial income tax	800	1,634	1,702	
CCP contribution	3,550	2,525	2,332	
EI contribution	1,087	749	696	
Total	8,028	8,054	7,978	
Calculator Results				
Wage to cover expenses	\$18.32	\$25.24	\$23.46	
Living Wage	\$20.60			

*Alberta Fuel Tax Relief Program is already deducted from Transportation expenses

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

Medicine Hat

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	14,218	7,271	4,396	
Clothing & footwear	3,714	1,857	856	
Shelter	16,968	14,759	13,929	Utilities Consumer Advocate doesn't have utilities estimates; used City of Medicine data
Transportation*	8,504	5,669	5,669	
Childcare**	11,268	4,686		
Healthcare	3,586	1,939	1,410	
Tuition	1,478	1,478	1,478	
Other household costs	13,112	6,678	4,124	
Contingency fund	2,139	1,196	1,465	
Total	74,987	45,533	33,327	
Government Benefits (\$)				
GST Credit	497	667	496	
Grocery Rebate	157	314	234	
Canada Child Benefit	11,366	6,275	\$ -	
Canada Dental Benefit	1,300	650	\$ -	
Climate Action Incentive	1,544	1,158	772	
CAI Rural Supplement	154	116	77	
Canada Workers Benefit		1,775		
Canada Housing Benefit				
Alberta Child and Family Benefit	808	1,717		
Alberta Child Care Subsidy	7,896	4,686		
Alberta Adult / Child Health Benefit				
Alberta Energy Affordability	200	200	200	
Alberta Affordability Payments	1,200	600		
Alberta Fuel Tax Relief Program*	186	124	124	
Childcare Affordability Grant**	5,400			
Total	30,708	18,282	1,903	
Tax deduction: Child care expenses	3,372			
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	1,725	1,517	2,599	
Alberta provincial income tax	223	548	1,269	
CCP contribution	2,892	1,641	2,059	
EI contribution	906	507	621	
Total	5,746	4,213	6,548	
Calculator Results				
Wage to cover expenses	\$15.28	\$17.08	\$20.93	
Living Wage	\$17.35			

*Alberta Fuel Tax Relief Program 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 indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	14,159	7,246	4,357	
<i>Clothing & footwear</i>	3,714	1,857	856	
<i>Shelter</i>	19,043	16,601	14,555	
<i>Transportation*</i>	6,527	5,627	5,627	
<i>Childcare**</i>	14,690	7,130		
<i>Healthcare</i>	3,586	1,939	1,410	
<i>Tuition</i>	1,484	1,484	1,484	
<i>Other household costs</i>	13,067	6,659	4,095	
<i>Contingency fund</i>	2,331	1,524	1,496	
<i>Total</i>	78,601	50,067	33,880	
Government Benefits (\$)				
<i>GST Credit</i>	444	667	496	
<i>Grocery Rebate</i>	130	314	234	
<i>Canada Child Benefit</i>	11,223	6,094		
<i>Canada Dental Benefit</i>	1,300	650		
<i>Climate Action Incentive</i>	1,544	1,158	772	
<i>CAI Rural Supplement</i>	154	116	77	
<i>Canada Workers Benefit</i>		821		
<i>Canada Housing Benefit</i>				
<i>Alberta Child and Family Benefit</i>	739	1,206		
<i>Alberta Child Care Subsidy</i>	7,396	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Alberta Energy Affordability</i>	200	200	200	
<i>Alberta Affordability Payments</i>	1,200	600		
<i>Alberta Fuel Tax Relief Program*</i>	124	124	124	
<i>Childcare Affordability Grant**</i>	5,400			
<i>Total</i>	29,854	16,898	1,903	
<i>Tax deduction: Child care expenses</i>	7,294	2,182		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	1,839	2,402	2,715	
<i>Alberta provincial income tax</i>	308	1,138	1,346	
<i>CCP contribution</i>	3,189	2,150	2,107	
<i>EI contribution</i>	988	646	634	
<i>Total</i>	6,324	6,336	6,802	
Calculator Results				
<i>Wage to cover expenses</i>	\$16.65	\$21.78	\$21.38	
Living Wage	\$18.75			

*Alberta Fuel Tax Relief Program 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>
Living Expenses (\$)				
<i>Food</i>	14,594	7,464	4,490	
<i>Clothing & footwear</i>	3,714	1,857	856	
<i>Shelter</i>	21,254	20,565	17,964	
<i>Transportation*</i>	6,280	5,492	3,140	
<i>Childcare**</i>	14,253	7,459		
<i>Healthcare</i>	3,586	1,939	1,410	
<i>Tuition</i>	2,023	2,023	2,023	Includes U-Pass (taken into account in Transportation)
<i>Other household costs</i>	13,395	6,824	4,196	
<i>Contingency fund</i>	2,655	1,994	1,596	
<i>Total</i>	81,754	55,617	35,675	
Government Benefits (\$)				
<i>GST Credit</i>	25	317	496	
<i>Grocery Rebate</i>		76	192	
<i>Canada Child Benefit</i>	10,092	5,262		
<i>Canada Dental Benefit</i>	1,300	650		
<i>Climate Action Incentive</i>	1,544	1,158	772	
<i>CAI Rural Supplement</i>				
<i>Canada Workers Benefit</i>				
<i>Canada Housing Benefit</i>				
<i>Alberta Child and Family Benefit</i>	194	522		
<i>Alberta Child Care Subsidy</i>	6,908	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Alberta Energy Affordability</i>	200	200	200	
<i>Alberta Affordability Payments</i>	1,200	600		
<i>Alberta Fuel Tax Relief Program*</i>	117	117	59	
<i>Childcare Affordability Grant**</i>	5,400			
<i>Total</i>	26,980	13,850	1,719	
<i>Tax deduction: Child care expenses</i>	7,345	2,511		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	2,906	4,020	3,008	
<i>Alberta provincial income tax</i>	1,011	2,216	1,542	
<i>CCP contribution</i>	3,691	2,876	2,261	
<i>EI contribution</i>	1,125	845	677	
<i>Total</i>	8,733	9,957	7,488	
Calculator Results				
<i>Wage to cover expenses</i>	\$18.96	\$28.48	\$22.80	
Living Wage	\$21.00			

*Alberta Fuel Tax Relief Program is already deducted from Transportation expenses

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

St. Albert

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	15,400	7,874	4,763	Not included in AHS data; used Edmonton numbers as proxy
Clothing & footwear	3,714	1,857	856	
Shelter	24,955	21,439	19,030	
Transportation*	6,004	5,528	3,240	
Childcare**	14,978	7,142		
Healthcare	3,586	1,939	1,410	
Tuition	2,023	2,023	2,023	Includes U-Pass (taken into account in Transportation)
Other household costs	14,003	7,132	4,401	
Contingency fund	3,171	2,123	1,704	
Total	87,834	57,057	37,427	
Government Benefits (\$)				
GST Credit		145	398	
Grocery Rebate			122	
Canada Child Benefit	8,579	5,021		
Canada Dental Benefit	780	650		
Climate Action Incentive	1,544	1,158	772	
CAI Rural Supplement				
Canada Workers Benefit				
Canada Housing Benefit				
Alberta Child and Family Benefit		405		
Alberta Child Care Subsidy	5,422	4,704		
Alberta Adult / Child Health Benefit				
Alberta Energy Affordability	200	200	200	
Alberta Affordability Payments	1,200	600		
Alberta Fuel Tax Relief Program*	117	117	59	
Childcare Affordability Grant**	5,400			
Total	23,242	13,000	1,551	
Tax deduction: Child care expenses	9,556	2,438		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	4,454	4,513	3,408	
Alberta provincial income tax	2,043	2,545	1,809	
CCP contribution	4,489	3,077	2,428	
El contribution	1,344	900	722	
Total	12,330	11,035	8,367	
Calculator Results				
Wage to cover expenses	\$22.65	\$30.34	\$24.34	
Living Wage	\$23.80			

*Alberta Fuel Tax Relief Program is already deducted from Transportation expenses

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

Stony Plain

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	14,594	7,464	4,490	Not included in AHS data; used Spruce Grove numbers as proxy
Clothing & footwear	3,714	1,857	856	
Shelter	21,185	21,508	17,899	
Transportation*	6,280	5,492	3,140	
Childcare**	14,846	7,020		
Healthcare	3,586	1,939	1,410	
Tuition	2,023	2,023	2,023	Includes U-Pass (taken into account in Transportation)
Other household costs	13,395	6,824	4,196	
Contingency fund	2,676	2,051	1,592	
Total	82,299	56,178	35,606	
Government Benefits (\$)				
GST Credit	27	221	496	
Grocery Rebate		28	194	
Canada Child Benefit	10,097	5,128		
Canada Dental Benefit	1,300	650		
Climate Action Incentive	1,544	1,158	772	
CAI Rural Supplement				
Canada Workers Benefit				
Canada Housing Benefit				
Alberta Child and Family Benefit	196	457		
Alberta Child Care Subsidy	6,908	4,948		
Alberta Adult / Child Health Benefit	\$ -			
Alberta Energy Affordability	200	200	200	
Alberta Affordability Payments	1,200	600		
Alberta Fuel Tax Relief Program*	117	117	59	
Childcare Affordability Grant**	5,400			
Total	26,989	13,507	1,721	
Tax deduction: Child care expenses	7,938	2,072		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	2,893	4,301	2,993	
Alberta provincial income tax	1,002	2,404	1,532	
CCP contribution	3,724	2,965	2,255	
El contribution	1,134	869	675	
Total	8,753	10,539	7,455	
Calculator Results				
Wage to cover expenses	\$19.12	29.30	22.75	
Living Wage	\$21.10			

*Alberta Fuel Tax Relief Program 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 council members](#), the Alberta Living Wage Network is grateful to be funded by the following foundations:



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