

# Working for a Living, Not Living for Work

The Halifax and Antigonish  
Living Wages for 2016

Christine Saulnier, Christine Johnson and Mary-Dan Johnston





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# Summary

THIS REPORT PROVIDES two local community living wage rates for Nova Scotia. It serves as an update to the Halifax Living Wage 2015 and as a first time calculation of the living wage for Antigonish. The 2016 living wage for Halifax is \$19.17 and the living wage for Antigonish is \$17.30. This is the wage rate required to pay the necessities for a family of four with two parents working full-time. Based on 35 hours of work per week and 52 weeks of employment each year, the annual income per parent is \$34,889.40 in Halifax per person and \$31,486 in Antigonish. The wage rate is designed to first and foremost allow the family to escape financial stress, enable a family to be adequately housed and food secure. The living wage supports the healthy development of their children, and the participation of the family in the life of the community.

The living wage for Halifax decreased by almost one dollar from the \$20.10 per hour 2015 wage calculation. The main explanation is this: although the cost of living continues to rise, the additional costs have been absorbed by the new Canada Child Benefit introduced by the federal government this year. The way the living wage is calculated, the amount of income the family needs from employment income is contingent on how much the family receives in income transfers, as well as how much is deducted from their income. The decrease in the living wage shows that good public policies that boost family incomes (e.g., the new child benefit) or lower family expenses (e.g., through affordable child care), reduce pressure on the wages families need to earn to meet their needs, thus reducing pressure on employers.

# Introduction

IN JUNE OF 2015, in partnership with the United Way Halifax, the Canadian Centre for Policy Alternatives-Nova Scotia released the first ever calculation of a living wage for Halifax. This marked the first calculation of a living wage in Atlantic Canada. The full report and calculation guide details the methodology, data sources, rationale and principles that informed the living wage calculation.<sup>1</sup> The 2015 Halifax living wage report also included the voices of low-wage workers who contributed to the research through participation in focus groups. This report serves as an update of the living wage in Halifax and provides a much-needed calculation of the living wage for a rural community in Nova Scotia (also a first in Atlantic Canada). This report provides the living wage rate for 2016 for both communities.

This report is released in partnership with the Antigonish Poverty Reduction Coalition (APRC). The APRC was formed in 2010 as an alliance of individuals, groups, and organizations concerned with poverty alleviation working to address how poverty affects health and well-being in that community. The APRC led the local data collection for the Antigonish living wage and organized focus groups with low-wage workers. Interspersed in this report are the voices of those workers<sup>2</sup> and of community members in Antigonish who had previously shared their experiences of poverty in community consultations with APRC.

## The Work of the Antigonish Poverty Reduction Coalition

In 2011, the Antigonish Poverty Reduction Coalition launched their project Poverty Reduction Begins with Each of Us. This project sought to paint a picture of what poverty looks like in Antigonish Town & County and to identify actions that could address the issue. Through the project APRC asked over 100 community members:

- How could your community be even better?
- What needs to happen for health and wellbeing to be equally shared by all?

This community engagement process culminated in a 5 Year Action Plan to Address Poverty in Antigonish Town & County.<sup>3,4</sup> This action plan was created by the community, for the community. It has served as a living document, open to change and improvement, to guide work that needs to happen.

This process generated incredible momentum and direction for Antigonish. Since the development of the plan there have been some significant successes in the community including the launch of a community transit system and the construction of four (with ten more to come) affordable housing units. There remains much work to be done.

Most recently, the APRC is focusing its efforts in the area of income security. This has included exploration of Basic Income as a policy option with a presentation by Senator Art Eggleton, engagement in provincial Employment Support and Income Assistance Consultations and this calculation of a Living Wage for Antigonish Town & County. For APRC, the overall purpose of determining a Living Wage is to establish a benchmark of the amount that is required to support an adequate income for members of our community and to contribute to a broader understanding of poverty and working for low income in a rural context. In addition, we intend to use this work to illuminate policy levers and actions that can support poverty reduction as well as to broaden our partnerships within community through stakeholder engagement and discussion related to the findings.

# Background

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## Why a Living Wage?

Poverty is not having money to pay your bills. Living paycheck to paycheck. Not having enough money to support yourself. Not being able to afford the necessities. Not being able to work because of disability, and not having enough money for a normal life. Not having enough money to get the things you need, and to function properly in society. You need money to function in society.<sup>5</sup>

The stress of struggling to make ends meet takes a serious toll on people's health, and has an adverse effect on our society as a whole. The living wage is calculated to lift families out of poverty and help them avoid falling back into poverty. The living wage is an hourly amount that enables a family to cover the costs of adequate food, shelter, clothing, transportation, and other basic necessities.

A living wage is calculated to allow a dignified, decent quality of life. Paying a full-time worker 35 hours at a living wage enables people to work fewer hours at a higher rate of pay or not have to juggle multiple part-time, low-paying jobs, and have more time to spend with their family and engaged in their community.

A living wage is a call to narrow the gap between income and the cost of necessities in our communities. It is an evidence-based benchmark wage that takes into consideration not just an employer's contribution to narrowing the gap, but our societal contribution via government transfers, sub-



sidies and public services. Narrowing the gap requires increasing income and reducing costs.

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## What Is a Living Wage?

A *living wage* covers what it actually costs to live and raise a family in a specific community. A living wage is not the same as the *minimum wage*. The minimum wage is the lowest amount an employee can be paid by law in a specified jurisdiction. As of April 1, 2016, the minimum wage<sup>6</sup> for experienced workers in Nova Scotia was \$10.70 per hour and \$10.20 for inexperienced workers. This is the third lowest minimum wage of all provinces.<sup>7</sup>

In Canada, public and private employers voluntarily commit to pay a living wage to directly-employed and contract-employed workers. In jurisdictions where the living wage has been calculated and certification programs developed, there has been some momentum to sign up employers. In Ontario, 150 employers have become certified in 32 communities across the province and include a chamber of commerce, insurance company, retail outlet, bakery, roofing company, school board, city council, credit unions, and non-profit organizations.<sup>8</sup> In British Columbia, a similar diversity of 57 employers, employing 6,500 workers and covering many thousand more contracted service workers, have been certified. In 2016, the City of Vancouver committed to begin working toward implementing a living wage policy.<sup>9</sup>

A living wage is not a *guaranteed annual income or basic income*, which are direct income transfers from government. In Canada, we provide senior citizens with a guaranteed annual income through our public pension system, which has three components: a universal demogrant (the Old Age Security program), a means-tested grant (the Guaranteed Income Supplement), and a contributory, earnings-related social insurance program (the Canada Pension Plan).<sup>10</sup>

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## Benefits of the Living Wage

For me a living wage would be enjoying your life without financial worries.  
Maybe have a little money in the bank.

I think it would be living without being stressed to the max and making yourself sick.

**TABLE 1** Summary of Benefits

For Individuals and Families	For Employers and Businesses	For the Community
• Lifted out of poverty and food secure	• Increased productivity	• Better understanding of the cost of living
• Fairer compensation	• Improved service delivery	• Reduced wage disadvantages for women and minority groups
• Better health outcomes	• Lower employee turnover and training costs	• Increased social inclusion and civic participation
• Improved standard of living and quality of life	• Less absenteeism	• Promotes the benefits of social programs such as child care and public transportation
• Higher worker bargaining power	• Increased staff morale	• More spending in the local economy
• Reduces need to work multiple jobs	• Assists in recruitment	• Less reliance on social services
• Allows adults to spend more time with family and in the community	• Better customer loyalty	• Lowers family and child poverty rates

living wage equals income sufficient to cover all of the essentials but none of the extras. It means not working multiple jobs.

*(Low-wage Workers in Antigonish, 2016)*

The benefits of paying working people a living wage extend further than one might think. While we know that a living wage supports the mental and physical health and wellbeing of the people who receive it, we should also remember that living wages help both employers and the wider community as well. Allowing young families to afford to raise two children would assist the province in its goal of addressing population decline and associated demographic challenges. The table summarizes some of the economic and social benefits of paying living wages for individuals and their families, the organizations and businesses they work for, and their communities.

# How Is the Living Wage Calculated?

AS WITH THE previous calculation, the living wages in this report adhere to the principles and methodology laid out in the Canadian Living Wage Framework.<sup>11</sup> The framework provides a standardized formula for key aspects of the wage rate, which allows us to compare the real differences in the cost of living between provinces, and between communities within and across provinces. This section gives an overview of the calculation as well as specific details of the actual costs used to calculate the wages in Halifax and Antigonish. The table below summarises the calculation. For those seeking more detail, a spreadsheet is published on the CCPA-NS website. For those interested in calculating the living wage in other communities in Nova Scotia, a detailed calculation guide is available upon request.

**TABLE 2** Living Wage: Summary of Calculation

Living Wage: Summary	Halifax	Antigonish
Living Wage Hourly Rates	\$19.17	\$17.30
Total Annual Income from Employment	\$69,778.80	\$62,972.00
- Government Deductions	\$11,180.67	\$8,653.17
+ Government Transfers	\$6,170.67	\$7,237.47
Equals Family Expenses*	\$64,748.99	\$61,543.71

\* doesn't add up due to rounding of living wage to nearest dollar

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## Formula

$$\text{Annual family expenses} = \text{Income from employment (living wage)} + \text{Income from government transfers} - \text{EI and CPP premiums, federal and provincial taxes}$$

- The living wage is an hourly amount that covers the costs of adequate food, shelter, clothing, transportation, and other basic necessities after accounting for government transfers (e.g. Canada Child Benefit) and deductions (e.g. income taxes and payroll deductions). In this report, the wage rates are for 2016 based on 2015 expenses, government deductions and taxes, incorporating government transfers that cover July 2015 to July 2016. The living wage amount should only be updated once a year, and ideally, released 12 months after the last time it was released, preferably in April.

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## The Methodology for Calculating the Living Wage

The living wage calculation makes the following assumptions:

- The living wage is calculated based on a reference family of four who are all assumed to be healthy and able-bodied and consists of:
  - Two adults (aged 31 to 50)
  - Two children: a four-year-old in full-time regulated child care; a seven-year-old in before-and after-school child care. The calculation also assumes that these children will require care when school is not open including on professional development days, March Break and summer vacation.
- Following the principles of a living wage, which are linked to quality of life and promoting social inclusion, the calculation assumes full-time work for each parent is 35 hours per week, and 52 weeks. (This wage presumes that employees are entitled to two weeks of paid sick time, plus the statutory requirements for paid vacation and statutory holidays under employment standards.) 35 hours is realistic given that employees paid by the hour in Nova Scotia actually work an average of 30.1 hours weekly: for service producing jobs, that number drops to 28.5 hours per week.<sup>12</sup> 35 hours (70 hours for the family) recognizes that living in poverty is not just about income — it is about a lack

**TABLE 3** Family Characteristics and Assumptions in the Living Wage Calculation 2016

<b>Adults</b>	
Number	2
Sex	1 female, 1 male
Age	Between 31 and 50
Number of parents in paid work	2
Hours of Paid Work	35 hours each
Hourly Wage	Equal for both
<b>Children</b>	
Number	2
Sex	1 male, 1 female
Age	Boy aged 7, girl aged 4

of resources, including time; the more one works, the less time one has to spend on other activities, including caring for family members, learning, leisure time and volunteering. Enabling workers to drop some hours or maybe even one of the multiple jobs they hold in order to make ends meet would also make a qualitative difference in the lives of working people; about 5% of workers in Nova Scotia hold multiple jobs (58% of those job holders are women).<sup>13</sup>

- The calculation assumes that one parent is taking two evening college courses in order to improve their employability.
- The living wage methodology does not see labour market wages as the only factor in the struggle to solve problems of poverty and social exclusion; government-funded benefits also play a critical role. The living wage calculation takes the value of government transfers taken into account, and includes the allocation of tax credits in a manner that is most beneficial to the family, while ensuring a conservative estimate of the living wage amount.

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## The Living Wage Budget

A family of two adults and two children would require two adult earners working full time (35 hours per week) at the living wage in order to cover all of the costs included in the monthly budget. However, the living wage rate covers a monthly budget that can support a diversity of families in our com-

munity *throughout the life cycle*. While it is based on a family with small children and includes considerable child care costs, as children age it enables this family to shift this budget item into saving for their children's postsecondary education, which is an important safeguard against poverty for the next generation. This budget allows young adults to plan for the financial strain of having children or perhaps to save to buy a home. These costs can also be used to save for retirement, and allow older workers to cover additional health or other supports as they age and seek to retire with a decent income. The living wage rate is also sufficient to meet the needs of a lone parent with one child and potentially two children dependent on accessing full subsidies for child care. The living wage budget does not include child support, which may assist lone parents as well.

### **Where Is the Data From?**

Many of the household expenses are sourced from the Market Basket Measure (MBM), which is a low-income measure developed by Human Resources and Skills Development Canada.<sup>14</sup> The measure is published by Statistics Canada and includes provincial rates, rates broken down by community size, and rates provided for certain specific communities, as well as by specific categories. The expense amounts in the MBM are based on the actual costs of goods and services in a given community.<sup>15</sup> The MBM is calculated for two specific communities in Nova Scotia (Halifax and Cape Breton) and then by community size based on census population: for Census Agglomerations (CAs) (communities 30,000–99,999), for communities under 30,000 and for rural areas, which includes communities with a population of less than 1,000 or with a population density less than 400 persons per square kilometer that are located outside of Census Metropolitan Areas (CMAs) or CAs.

The MBM data for the Census Municipality of Halifax is used for the Halifax living wage and the amounts for communities under 30,000 are used for the Antigonish calculation.<sup>16</sup> In order to gather sufficient data to determine a living wage that is consistent with the Canadian Living Wage Framework, the MBM is supplemented by other data sources or, in some cases, by performing price surveys. Depending on the year the data was collected, some data is adjusted for inflation to reflect 2015 costs (the excel spreadsheet available for free download on the CCPA website shows the formulas and includes all the information for the MBM for Nova Scotia).

The MBM amounts are used for the clothing and footwear, transportation, and the 'other' category, which has been split in our calculations into household expenses and social inclusion expenses. The cost of housing is from the Canada Housing and Mortgage Corporation (CMHC). Food, child care, educational expenses and part of the transportation expenses are sourced locally. The family expenses are accurate for 2015 and are based on data closest to December 2015 as could be found. In some cases, the monthly budget amounts reflect fixed monthly expenses (such as rent), while others are based on an annual total averaged over 12 months. Some of these expenses are one-time annual payments, and some fluctuate depending on the season and expense (such as utilities during the winter, or child care during school year versus the summer).

### **Which Family Expenses Is the Living Wage Designed to Cover?**

The following section gives an overview of what's included in the expense categories, but for further evidence for adhering to the National Living Wage Framework, the rationale behind the methodological decisions and justification for these budget items, see the 2015 living wage report for Halifax. The living wage calculation for Nova Scotia has 11 categories of expenses:

1. Food
2. Clothing and Footwear
3. Shelter
4. Utilities
5. Transportation
6. Child care
7. Private health insurance for non-provincially insured expenses
8. A contingency/emergency fund
9. Parent education
10. Household expenses
11. Social Inclusion

## **Food**

The amount for food is based upon the provincial data available in the most recent report, which will be published by the Participatory Food Costing Project in Nova Scotia in early 2017.<sup>17</sup> Led by Dr. Patty Williams at Mount Saint Vincent University, partners of this project use an adapted National Nutritious Food Basket to conduct a survey of food costs in the province and calculated costs for specific ages and sexes. The project does publish a rural and urban food basket costing, which is used for Antigonish and Halifax respectively.

## **Clothing and Footwear**

The amount for clothing and footwear is based on the MBM and the cost of what is commonly needed for school, work and casual wear, as well as what needs to be replaced annually.

## **Shelter**

The shelter amount includes the amount for renting a 3-bedroom accommodation and the cost of basic contents insurance. It is drawn from Canada Mortgage and Housing's survey on rental housing for October 2013.<sup>18</sup> The rent amount is based on median rents for three-bedroom apartments and three-bedroom row houses for Halifax and for average rents of the same size dwelling in Antigonish (the median amounts were not available and the amount used is for the town of Antigonish not the county).

## **Utilities**

The Nova Scotia Power amount is based on the Statistics Canada data for the amount of power used by a couple-headed family with two children living in a three-bedroom apartment, at the twenty-fifth percentile (low income), after the energy rebate (10% reduction in taxes on power).<sup>19</sup> It is assumed that water is included in the rental amounts and heat is electric. No internet, telephone or other communications expenses are included in the shelter amount, but could be covered in household expenses budget based on the family's needs.



## Transportation

The amount for transportation includes the expense for both a used vehicle and a bus pass or cost of community/shared transportation as applicable. Public transportation was not considered a viable option for either families living in Halifax and certainly not for families living in Antigonish, especially when both parents work full-time and two children need to be taken to (most likely) two different places, as well as to get to the nearest community college. Most families have to travel outside of their neighbourhood for child care, and many families are not able to carpool to work together. In addition many families need to seek more affordable housing, which is often outside of city/town centres.

The private vehicle cost is averaged over 12 months and are based on owning a second hand (five-year-old) Ford Focus, and includes the costs for two adult drivers for license, registration and basic insurance, as well as tires, batteries and other automotive parts for maintenance, plus 1500 litres of gas. This cost also includes interest charges for a 36-month loan on the entire purchase amount. In addition, one parent in Halifax has access to a regular bus pass; Note that while there are discounted student fares and U-Passes, they are only for full-time students, therefore our parent does not qualify. One parent has access to community transportation in Antigonish with the allocation of funds to purchase bus tickets, though realistically given the distance to the nearest college is 58 km the family may require two cars or using taxis.

## Child Care

The ages chosen for the two children are key in determining child care costs. Following the Canadian Living Wage Framework, the children are aged 4 and 7. Since the parents are both working full-time, their children need to be in child care programs most weeks. However, it is assumed that the parents get two weeks of vacation each year, so the children would be with their parents those weeks. The four year old is in full-time day care for the full year (most centres require parents to pay regardless of vacation time), and the 7 year old is in before- and after-school care for ten months. Additionally, the 7 year old needs care in the summer, and anytime that the school is not open. This year additional care was added to better reflect the reality of the care for the 7 year old, which also now includes coverage for March Break, and professional development days. That still leaves parents to cover snow

days and December holiday and gaps that exist outside of what has been provided in the living wage budget. The median amount for child care for Halifax for the four year old is provided by the government of Nova Scotia and only includes licensed child care.<sup>20</sup> All of the Antigonish amounts, as well as the Halifax before/after school and summer and March break camp amounts were determined based on a local survey of costs and represent an average cost.

Child care subsidies were not included in the living wage calculations for many reasons; the subsidy formula is not available to the public and therefore there is no reliable way to verify the exact amount the families would qualify for, if they qualified at all. Previous communications with government officials provided an estimate that the Halifax living wage family might qualify for just over \$1/day given their annual net family income. The Antigonish family would qualify, one would assume, for slightly more. These subsidies are provided directly to child care centres and therefore do not represent an increase in income, but could potentially decrease the expense directly. Even maximum subsidies do not cover the full median fees charged, however. Moreover, the subsidies are only available to regulated centre-based care, and given the lack of spaces, the subsidies would not help those families having to find alternative care that they can afford.

### **Not Provincially Insured Health Expenses**

The cost included in this category is an estimate of health related costs that are not covered by Medicare and would include dental care, optical expenses, physiotherapy, etc. The cost is based on basic coverage for the family if they purchased the least expensive private health insurance.<sup>21</sup> Even if they purchased the health insurance as provided in the living wage budget, they would still face costs that were not covered, including deductions and co-payments for prescription drugs. One estimate of the cost of out-of-pocket health care expenses puts the figure at as much as \$3000 per year.<sup>22</sup>

### **Parent's Education**

The living wage includes the costs of education for one of the parents. The cost included in the calculation is for part-time or continuing education at the college level. The amount is a very conservative estimate of the cost of enrolment in two courses per year, and includes student fees at the Nova Scotia Community College.<sup>23</sup> It was not possible to estimate textbook costs

or other costs depending on the type of education sought, but some costs for this could be covered in the ‘other’ social inclusion category.

### **Contingency Amount**

This expense represents two weeks’ pay per parent for the year and is designated as an emergency fund. This is a very conservative estimate of what might be needed in any given year for emergency (non-budgeted items). It is designed to cover, for example, two weeks of unpaid leave because of family illness, or travel to a funeral, and can cover the two-week waiting period for Employment Insurance. This cushion is crucial to allow for a bit of economic security so that families have the opportunity to get ahead, rather than constantly going further into debt.

### **Other: Household Expenses and Social Inclusion**

These two categories are a critical part of what makes this a living wage, and what helps the family to begin to lift their heads up from the stress of just making ends meet, and allow them to work to live, rather than live to work.

The amounts for these categories are based on the ‘Other’ category in the MBM, which is described as a category designed “to cover other goods and services that would be considered necessities according to the current societal norms.”<sup>24</sup> The MBM other category is based on items from Statistics Canada’s Survey of Household Spending (2012).<sup>25</sup> No specific breakdown of costs is provided, except to allocate half of the expenditures for household expenses and half for social inclusion, which is to indicate that the two categories are equally important. We chose not to allocate any specific amounts because these categories are about allowing for a bit of choice in regards to household expenses, but also regarding social inclusion and our family’s ability to respond and recognize societal norms differ depending on cultural, neighbourhood, school, family etc.

### **Household Expenses**

The household expenses category allocates resources that might take a bit of stress out of their lives especially related to time poverty, and help them manage a household just a bit easier. Often purchases that are convenient are more expensive. These household expenses include those items considered necessities, but not essential basics. This expense category covers items such as bank fees, laundry, toiletries and personal care (e.g. femin-

ine hygiene, shampoo, deodorant, toothpaste), furniture, small appliances, household supplies (e.g. cleaning, paper, plastic, foil), and communication expenses (whether landline, cell phone or/and internet, cable).

### **Social Inclusion**

The social inclusion category is meant to lessen stigma and allow family members to participate fully in the life of their community, whatever form that participation takes. The category would include expenses such as school supplies and fees, reading materials, minimal recreation and sports fees or music or art classes, child's birthday gift and a small budget for entertainment (e.g. tickets for a movie, museum fees).

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## **What Is Not Included in the Budget**

The monthly budget used for the living wage calculation is still a conservative budget. There are many expenses that are not included in the living wage:

- credit card, loan or other debt repayment
- retirement savings beyond CPP
- savings for children's education
- life insurance
- mortgage payments or savings to own a home
- costs associated with any nutritional supplements, special dietary needs or food preferences including organic
- anything beyond minimal recreation, entertainment, and holidays
- pet ownership

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## **Living Wage Budget Summary: Halifax and Antigonish**

The table below summarizes the family expense for each category for Halifax and Antigonish. The living wage has been calculated based on 2015 data.

As can be seen in the table below, the key differences between Antigonish and Halifax accounting for the higher living wage in Halifax are because of child care costs and shelter costs; taken together, these two categories represent just over 40% of both budgets. Food is slightly more

**TABLE 4** Family Expenses for Halifax and Antigonish

Living Wage Budget Expenditure Category	Halifax		Antigonish		% Diff	Mthly \$ Diff
	Annual	Monthly	Annual	Monthly		
Food	\$10,180.39	\$848.37	\$10,569.89	\$880.82	-4%	-\$32.46
Clothing & Footwear	\$2,156.82	\$179.74	\$2,156.82	\$179.74	0%	\$0.00
Shelter	\$15,120.00	\$1,260.00	\$13,776.00	\$1,148.00	9%	\$112.00
Utilities	\$2,156.48	\$179.71	\$2,156.48	\$179.71	0%	\$0.00
Transportation	\$5,513.85	\$459.49	\$5,098.65	\$424.89	8%	\$34.60
Child Care	\$14,820.00	\$1,235.00	\$12,883.75	\$1,073.65	13%	\$161.35
Health Care	\$1,977.72	\$164.81	\$1,977.72	\$164.81	0%	\$0.00
Emergency	\$2,683.80	\$223.65	\$2,422.00	\$201.83	10%	\$21.82
Parent Education	\$837.67	\$69.81	\$837.67	\$69.81	0%	\$0.00
Household Expenses	\$4,651.13	\$387.59	\$4,810.70	\$400.89	-3%	-\$13.30
Social Inclusion	\$4,651.13	\$387.59	\$4,810.70	\$400.89	-3%	-\$13.30
<b>Total</b>	<b>\$64,748.99</b>	<b>\$5,395.75</b>	<b>\$61,543.71</b>	<b>\$5,128.64</b>	<b>5%</b>	<b>\$267.11</b>

expensive in Antigonish than Halifax. Transportation costs are higher in Halifax, however, transportation costs in Antigonish are likely underestimated by as much as half for some families that must own two cars (or at least use taxis some of the time) if they live outside of the town of Antigonish (the living wage calculation assumes the family rents in the town). The other budget categories (contingency, household expenses and social inclusion) are all affected by the rest of the budget expenses; household expenses and social inclusion are the ‘other’ category based on a percentage of clothing and footwear, and food as outlined in the MBM. The contingency amount is equivalent to two weeks of pay and therefore goes up or down depending on the employment income required to cover the family expenses. In addition, because of the overall formula, the family’s expenses interact with the amount of disposable income needed and therefore impact government transfers and taxes. For further discussion of the community context for introducing the living wage, see section 6 of this report, as well as the 2015 Halifax living wage report.

## Transfers

Government transfers represent a source of income for the reference family. Transfers are added to total disposable family income, decreasing

**TABLE 5** Government Transfers

Income Source	Antigonish Annual	Halifax Annual
Canada Child Benefit (6 mths)	\$4,551.89	\$3,728.93
NS Child Benefit	\$0.00	\$0.00
UCCB (6 mths)	\$1,320.00	\$1,320.00
GST Credit	\$0.00	\$0.00
NS Affordable Living Credit	\$0.00	\$0.00
Child Care Subsidy	\$0.00	\$0.00
Canada Child Tax Benefit (6 mths)	\$1,365.58	\$1,121.74
<b>Total</b>	<b>\$7,237.47</b>	<b>\$6,170.67</b>

the amount our family needs to earn through private wages. The living wage is not meant to replace government transfers and programs, but to work with them to achieve a decent standard of living. The transfers included in this calculation are six months of both the Universal Child Care Benefit and Canada Child Tax Benefit, which were both repealed and replaced by a new transfer called the Canada Child Benefit. The UCCB increased in July 2015 (after the 2015 Halifax Living Wage was calculated), went from \$100 to \$160 per month for each child under six years of age and was expanded to include an additional \$60/month for each child aged six to seventeen. The new, non-taxable Canada Child Benefit replaces the others and represents a basic benefit of \$6,400 per child under 6 and \$5,400 for a child over 6.<sup>26</sup>

The living wage families' net incomes are too high to qualify for any other federal transfers or for any provincial transfers including the GST credit and the NS Child Benefit or the NS Affordable Living Tax Credit. (see Appendix A for an explanation of all the applicable federal and provincial transfers).

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## Government Deductions and Taxes

The living wage calculation includes payroll deductions and government taxes and credits. It subtracts Employment Insurance premiums and Canada Pension Plan premiums. The formula also deducts provincial income taxes and federal income taxes from the employment income. The calculation assumes that the family claims all available expenses and tax credits, and the tax credits are allocated between the parents to maximize the

benefits. The federal tax credits claimed are for CPP and EI premiums, the Canada Employment Amount, the Public Transit Amount, Medical Expenses, the Fitness and Arts Amount (we assume \$500 is spent per child), and the Tuition, Education and Textbook amounts. One parent claims the allowable child care expense. The provincial tax credits claimed are for EI and CPP premiums, Tuition, Child Care Benefit Tax Credit, and Medical Expenses.

# The Halifax Living Wage 2016: What's Changed?

THE LIVING WAGE for Halifax<sup>27</sup> for 2016 is \$19.17 per hour, which is a decrease of almost one dollar from the \$20.10 per hour 2015 wage calculation. What explains that decrease? The main explanation is this: although the cost of living continues to rise, the additional costs have been absorbed by the new Canada Child Benefit introduced by the federal government this year. Recall that the way the living wage is calculated, the employment income amount is contingent on how much the family receives in income transfers, as well as how much is deducted from their income. The decrease in the living wage shows that good public policies that boost family incomes (e.g., the new child benefit) or lower family expenses (e.g., though affordable child care), reduce pressure on the wages families need to earn to meet their needs, thus reducing pressure on employers.

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## Cost of Living Changes

As can be seen in the above summary comparing the changes in the living wage budget, there was an actual increase in the monthly budgetary expenses of the family of just over \$100 per month. The overall increase was despite lower costs for clothing and footwear, as well as a very slightly lower cost in transportation due to gas prices, and slightly lower utilities.



**TABLE 6** Halifax Family Expenses: Comparing 2015 to 2016

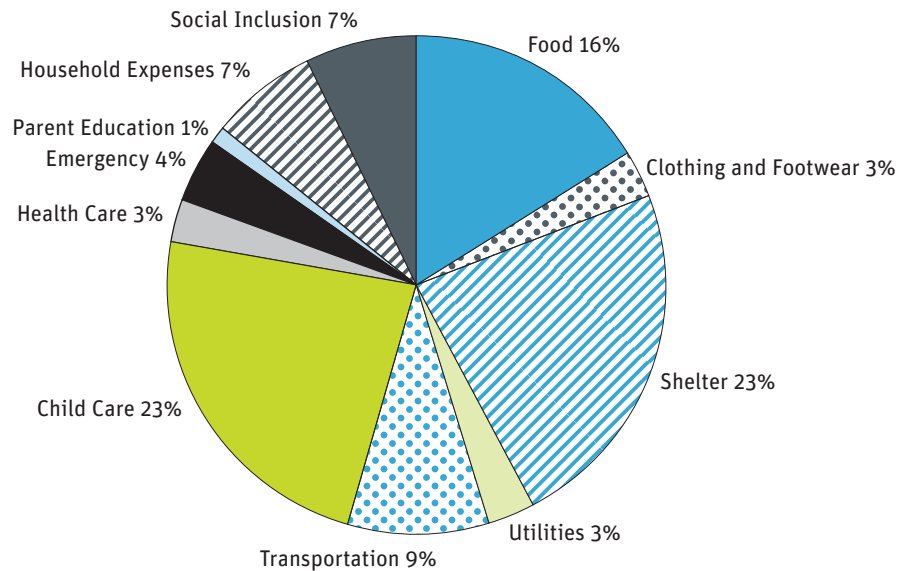
Item	2015 Annual	2016 Annual	% Change	\$ change/mth
Food	\$9,812.54	\$10,180.39	4%	\$30.65
Clothing and Footwear	\$2,708.16	\$2,156.82	-26%	-\$45.95
Shelter	\$14,640.00	\$15,120.00	3%	\$40.00
Utilities	\$2,176.57	\$2,156.48	-1%	-\$1.67
Transportation	\$5,713.98	\$5,513.85	-4%	-\$16.68
Child Care	\$13,592.58	\$14,820.00	8%	\$102.28
Health Insurance	\$1,864.00	\$1,977.72	6%	\$9.48
Contingency/Emergency	\$2,755.20	\$2,683.80	-3%	-\$5.95
Parent Education	\$837.67	\$837.67	0%	\$0.00
Household Expenses	\$4,720.31	\$4,651.13	-1%	-\$5.76
Social Inclusion	\$4,720.31	\$4,651.13	-1%	-\$5.76
<b>Total</b>	<b>\$63,541.31</b>	<b>\$64,749.00</b>	<b>2%</b>	<b>\$100.64</b>

While the most significant percentage decline was in clothing, this represents a small expense in the entire budget. Also note that the decline in the clothing amount likely has more to do with having access to better data than actually a significant decline in clothing costs.<sup>28</sup>

The three most significant increases comparing the 2015 Living Wage Budget to the 2016 were to food, shelter and to child care. The median rent for a 3 bedroom which is included in the family budget went up by 3% since last year (a \$40 per month increase). Shelter and utilities together account for 27% of the budget, the single largest expense, which points to the urgent need for affordable housing units that serve the diversity of needs in the community.

The second largest expense in the family budget is child care. The child care budget saw the only significant increase in terms of proportion of the budget going from 21% of the budget in 2015 to 23% of the overall budget in 2016. Child care saw an increase of 8% or \$102 per month. Child care fees for the preschooler increased from \$781 to \$785 per month (median).<sup>29</sup> The amount used for the school-aged costs was \$20/day (median).<sup>30</sup> While there was a slight increase in the cost of before and after school care, the increase also reflects an expansion of what was included for the school-aged child's care. Following the CC-PA-BC's lead, and what living wage families told us about their struggles to fill in all of the gaps for care when school is not open, fees to cover March Break were added, along with full-day fees for PD days and some of the December holiday (the total amount for the year for the school aged child is \$5,400 compared to \$4,220 last year). This still leaves gaps for many families who cannot

**FIGURE 1** Halifax Living Wage Budget Expenses 2016



find adequate child care during the summer months to cover their work day (summer camps often don't have early drop-off or late pick-up). Parents still have to cover snow day closures and any non-statutory holidays.

The Nova Scotia government made an announcement this year<sup>31</sup> about changes to child care, including capping the percentage that centres could increase their fees and an expanding child care subsidies. While the fee cap increase may help our reference family next year, this is only the case if the family can find suitable centre-based care to access. The changes made by government only tinker at a patchwork of programs available to families. With a lack of regulated child care spaces (there are only enough for about 25% of children who would be eligible) there is growing concern that some centres will have to close if they can't raise additional revenue to cover their expenses. These centres are under additional pressure to increase wages dictated by government, but not fully supported by additional government funding. Our living wage budget does not include any deductions for the child care subsidy. Even if it were included, the approximate subsidy for the Halifax reference family would be \$1.71 per day and might decrease the child care fees for the four year old by just over \$500 per year (which would be reflected by a by 30 cents per hour reduction to the living wage). The seven-year-old's child care expenses may not qualify for a subsidy unless the family arranged for before- and after-school care at a regulated child care centre, where fees are significantly higher (\$575 compared

to \$294 per month); given the high cost of child care, cost tends to dictate child care choices for many families, even though regulated child care centres, supervisors are trained in early childhood education, and there is a lower ratio of children to child care workers. As currently structured, the child care subsidy won't reduce the living wage by much, if at all (see further explanation of the child care subsidy in Appendix A).

Without an increase in income in 2016, a family would have to make some difficult decisions about how to pay for necessities especially food. The living wage budget's food costs increased by 4% amounting to just over \$30 per month. According to the Canadian Community Health Survey, 15.1% of Halifax households experienced food insecurity in 2014.<sup>32</sup> The most recent Feed Nova Scotia data released as part of the Hunger Count<sup>33</sup> release (data from March 2016) reveals a shocking 49.3% increase in Halifax since 2015<sup>34</sup> (31% of users are children).<sup>35</sup> We also know employment income is the primary source of income for 10% of Halifax's food bank users.<sup>36</sup>

## Government Transfer Changes

The cost of living increases for the Halifax living wage budget were absorbed mainly by the increase in the child transfer from the federal government. The family qualifies for \$6,170.67 this year versus \$3,433.54 last year (an 80% increase). This increase amounts to an additional \$228 per month. The income comes from 6 months of each of these transfers: the Universal Child Care Benefit (UCCB), the Canada Child Tax Benefit (CCTB) and the Canada Child Benefit (CCB). The Canada Child Benefit was introduced in July 2016 to replace the UCCB and the CCTB.

The other difference that helped offset some of the increases in expenses was the increase of the federal child care expense tax deduction, which allows families to deduct an additional \$1,000 in child care fees for each child from their taxable income.

**TABLE 7** Government Benefit Changes: 2015–2016

Income from Transfers	2015 Annual	2016 Annual
Canada Child Benefit	\$0.00	\$3,728.93
UCCB	\$1,200.00	\$1,320.00
Canada Child Tax Benefit	\$2,233.54	\$1,121.74
<b>Total</b>	<b>\$3,433.54</b>	<b>\$6,170.67</b>

# A Living Wage for Antigonish: The Community Context

IT IS IMPORTANT to understand the community context in which the living wage is being calculated, and thus consider its potential for advancing positive change. This report provides an updated calculation for Halifax (Census Metropolitan Area) with a population of 390,328 as captured by the 2011 Census. For more information on the community context of Halifax, see the 2015 Halifax Living Wage report. This section will mainly focus on Antigonish, but will include some updated, comparative data on Halifax.

The living wage calculated for the Antigonish Census Division (which includes Antigonish Town & County), which is located on the northeastern shore of Nova Scotia. Located halfway between Halifax and Sydney, it has a population of just over 19,000 people with about 4,500 of those living in the town itself.<sup>37</sup> Antigonish is home to St. Francis Xavier University and St. Martha's Regional Hospital, its two largest employers which account for almost half of all jobs in the area. Like many other areas of our province, Antigonish faces facing some significant social and economic challenges, which are impacting the health and well-being of our people. These challenges are not always experienced the same by everyone. For example, within our region we see that those living in the Tracadie, Pomquet and Paq'tnkek First Nation are experiencing the greatest rates of material deprivation, while

those in Antigonish Town, Lower South River and Paq'tnkek First Nation experience higher rates of psychosocial deprivation.<sup>38</sup> The poverty rate from the 2011 Census for Antigonish was 14.4%, with a higher rate for females of 16.4% compared to 12.1% for males.<sup>39</sup>

I feel that the healthcare system is too focused on treatment. We know that poverty is responsible for poor health, but we are doing such minimal work on poverty. And then the healthcare system has to absorb the costs of treating chronic illness and such, but we're not putting anything in prevention. (*Antigonish Poverty Reduction Coalition, 2012*)

Poverty and related challenges to meet basic needs have a significant impact on people's health. Data from local surveys (Antigonish, Guysborough, Strait areas) has shown that those living on low incomes are most likely to experience higher rates of chronic physical and mental illness and are less able to participate in health-promoting activities such as eating nutritious food, exercising and visiting the dentist. For example, 8% of survey respondents in the lowest income households were living with diabetes as compared to only 5% of those in the highest income households. Further, 32% of those living in households with incomes less than \$20,000 per year found their sense of belonging to be very weak and experienced higher rates of mood disorders.<sup>40</sup>

Here is how the low-wage workers in Antigonish explained the impact struggling to make ends meet has on them and their ability to work:

And that's what a lot of employers don't understand is why their employees are coming to work and they're cranky and they're snappy and they just don't understand it's frustrating.

When you are stressed you can't sleep and if your shift starts at 6 in the morning and you're not getting enough sleep you're going to work tired and then you're crabby and cranky and snappy at people and people are like why is she being such a \_\_\_\_\_. And then well put yourself in my shoes and you might understand. It's more or less you're going to work miserable.

In addition to alleviating severe financial stress and providing some level of economic security, the living wage is also designed to:

1. Ensure food security
2. Enable access to safe, affordable housing
3. Foster healthy childhood development

4. Promote social inclusion
5. Advance equality

The rest of the section will consider these issues in the context of Antigonish and thus the potential for the living wage to affect changes in these areas.

## 1. Food Insecurity

The living wage budget includes a basic nutritious food basket in order to address food security. In 2014, 15.4% of Nova Scotians experienced food insecurity in 2014 and 22% of children in Nova Scotia live in food insecure households. We know that 54.2% of insecure households relied on wages for their main source of income in Nova Scotia.<sup>41</sup> We also know that food insecurity tends to be higher in rural communities; almost one in five households surveyed in our region (Antigonish, Guysborough, Strait) have experienced food insecurity. Food insecurity can mean that people are missing meals or going days without eating (reported by 5% of respondents), but more often means people do not have the kind and quality of food they need (reported by half of respondents in the lowest income households in Antigonish).<sup>42</sup>

Food banks are not the answer to food insecurity. The most recent survey of food banks in Nova Scotia shows that there has been an 18.9% increase in food bank usage in 2016 compared to 2015 in Antigonish-Pictou-Guysborough (30% of users are children).<sup>43</sup> In Antigonish-Pictou-Guysborough, 9% reported wages being their primary source of income.<sup>44</sup>

Low-wage workers in Antigonish described how difficult it is to buy food:

I really can't afford full priced products in the store. I usually go and buy whatever's on sale. I just get whatever I can and I either.....or just make the best of it.

Well you take the kids grocery shopping and they're there and they're like, 'mommy I want apples' and 'mommy I want fruit' and you look at the cost of fruit and you look at the cost of a bag of chips, it's cheaper to buy the bag of chips than it is to buy the fruit. So I can't buy a lot of fruit because if something has to go that month without getting paid it does. But I'd rather not feed them stuff that's going to hurt their stomach, like junk and stuff.  
(*Low-wage Workers, Antigonish, 2016*)

## 2. Lack of Affordable Housing

The living wage budget also covers the cost of appropriate housing costs for the reference family. It is not straightforward to factor in realistic rental shelter costs when only 21.5% of private dwellings are rentals.<sup>45</sup> Antigonish has some specific pressures on its housing market. The area's largest employers include St Francis Xavier University and St. Martha's Regional Hospital are in the town of Antigonish and their respective students and employees have created significant demand for housing. As a result, relative to other communities of a similar size, high housing costs in the town lead some individuals and families to move to outlying areas in the county and they may find it more affordable to purchase. This may reduce direct housing costs, but often presents additional challenges due to the reliance on transportation to access basic services and can contribute to isolation. There is evidence of residents having difficulty with high rental costs when in Antigonish-Pictou-Guysborough 73% of food bank users were renters (70% in Halifax), with 12% of food bank users (and 7% in Halifax) reporting that they own their own homes.<sup>46</sup> From the 2011 Census, we also know that 38.5% of renters in Antigonish County spend 30% or more of their budget on shelter costs.<sup>47</sup>

There is a significant demand for public housing. As of January 2016 there were approximately 200 people on the waiting list for Eastern Mainland Housing Authority affordable housing.<sup>48</sup> There are more people waiting for housing than the number of housing units that actually exist.

There are also concerns about the quality of housing that people can afford.

Like where I live they dug a hole like right across my back yard so you can't put up a trampoline, you can't put up a swing set up there and you're scared if the kids go out in the back yard and they're running that they're going to trip. It's almost like a little gully and they never really explained what it is they just done it and that was quite a few years ago. And it's just like they just destroyed the back yard.

Even with the affordable housing they don't keep the maintenance up on their houses um... They're in my opinion they're very neglectful of keeping, like you can call them like me I need new windows because you can see like I can look through cracks in the sides of the windows and you can see outside. So my furnace is always kicking in.

I think, affordable are sometimes houses that are not very safe or nice...so affordable has come to mean sub-standard.

*(Low-wage Workers, Antigonish, 2016).*

### 3. Child and Family Poverty

The use of the reference family ensures that a living wage would help to address family poverty, and child poverty in particular. The most recent data show that 22.5% of families with children are struggling to make ends meet in Nova Scotia, and 18.8% in Halifax. The Antigonish Census Division (county) rate is 17.9%.<sup>49</sup> The rates are even higher for those with young children (between the ages of 0–6). The living wage is based the principle that families in our community deserve the best chance possible to ensure their kids have a healthy environment to grow up in and are supported to nurture and care for them. Just like low-wage workers in Halifax, those in Antigonish also talked about how parents working for low-wage s do whatever they can to provide for their children as best they can, but instead of being able to enjoy quality time or provide what they know their children need, they are constantly struggling and stressed.

Enabling families to have accessible, affordable, regulated, quality *child care* is one of the contributors to achieving this principle. Low-wage workers in Antigonish said this of child care:

They don't give you the subsidy right away you have to apply for it and do the application which takes time and meanwhile you have to pay full time.

Most baby sitter's charge \$10, whatever minimum wage is per child.

If you're lucky enough to get full child care the government will pay \$24/day but you still pay \$11/day for child and that is still not cheap. And day-care workers aren't getting paid well and they're looking after your children.

The living wage includes the costs of appropriate child care, and also transfers such as the Canada Child Benefit, which are designed to support families with the extra costs that come with raising children. The living wage also includes some funds under the category of 'social inclusion' to enable families to participate in the community such as in recreational and sport activities, which are integral to health and wellbeing of children as well as adults.

### 4. Social Exclusion

Community members who are struggling to make ends meet cannot easily participate in the life of their community. Community participation can take many forms depending which community (ie. School, cultural, neighborhood). The response to feeling like you don't fit in or can't fit in may appear



to be a choice to not be involved, but if people don't feel they have options or face stigma or other barriers to participate, then they are being excluded. The living wage is designed to help lower those barriers. For low-wage workers in Antigonish that would mean being able to afford to put your child in hockey (something the living wage budget likely doesn't allow). Family entertainment can be very expensive — as one worker said: *“If you did family movie night like for a family of four, I haven't gone to the movies in a while, it would be about \$100.”*

For some families, gifts are often very difficult to fit into a budget — as this worker said; *“And how about birthday parties?... If you have to buy gifts for your child's friend or what if you're having a friend over for dinner and things like Christmas, Christmas is huge. Thanksgiving, valentines, all of them.”* Or something as basic as seasonal fun when the weather gets warm: *“Like in summer to fill a little pool in back for the kids or let water run for them to run through the sprinkler.”*

The living wage budget also includes an expense category that covers a broad range of household expenses related to social inclusion, but also recognizing that there are so many expenses that are considered not to be essential that really are essential. For example, the living wage budget category household expense includes communication expenses as an option, but doesn't specifically allocate an amount for this expense. As one low-wage worker in Antigonish said: *“You need phone and internet in your home, you need that to stay in touch with whatever to get a job, you can't go to a job without a phone.”* Being isolated can certainly take a toll, as one low-wage worker said: *“Like they have no phone, no internet, in most cases that person does not have a car either so that's...you're very cut off and isolated.”*

## **5. Gender, Race, Aboriginal, Ability and Income Inequality**

Increasing wages to a living wage would have an added benefit of equality as well. There is a lack of reliable current data that is disaggregated by race or by Aboriginal identity, or by (dis)ability, but what we do know is that these groups all face income inequality when compared to the average Canadian or average Nova Scotian. For example, the median annual total income of men in Nova Scotia was \$34,073 in 2011, and \$22,347 for women, but Aboriginal women's was \$18,008, immigrant women's \$23,651 and racialized women was \$17,456.<sup>50</sup>

Underlying systemic and structural issues including continued low-wage ghettos dominated by women, and gender and race discrimination,

## What Could an Antigonish Without Poverty Look Like?

Imagine an Antigonish where fire departments have all the volunteers that they need, people move home from out west because they can get a good paying job here, families are reunited. People are able to take time to volunteer and help others within the community and continue the social action movements that Antigonish is known for. This would be ideal; however, this cannot happen without income security and appropriate social policies. A living wage is one component of achieving this vision. For example, a living wage would allow people to seek out jobs in the area, stimulating the economy and strengthening social capital. People would be able to take time to volunteer as they would not need to work an extra job just to put food on the table. Antigonish would flourish, both on an individual and community level. The economy would be stimulated and grow and businesses would prosper. There could be a breakdown of stereotypes and judgements.

in addition to discrimination based on parental status, impact women's earning potential. We know that the labour market is colour-coded.<sup>51</sup> Many of these groups face higher than proportionate unemployment and lower labour market participation. The rate of involuntary part-time work for women in Nova Scotia was 31.1% in 2014.<sup>52</sup> More women than men work in low-wage work, therefore, the living wage has an important gender equality dimension. In Nova Scotia, 61% of employees that earn minimum wage or less are women. Women in Nova Scotia represent 100% of those employed in 6 of the 10 lowest paying occupations in Nova Scotia.<sup>53</sup> As Sheri Lecker says of her decision to become a living wage employer in Halifax (of a non-profit organization providing services to women, families, youth and trans-persons during periods of homelessness): "It really falls often on women to work these really important, really satisfying jobs, but they don't often pay well and we're saying that's not OK."<sup>54</sup> The living wage is also allocated equally to the two earners in a household, which in a heterosexual couple would not be the norm. The median employment income in Antigonish in 2011 was \$10,000 less per year than men.<sup>55</sup>

# Achieving a Living Wage

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## Role of Employers

The calculation is a call to employers to pay a living wage. Some employers in Nova Scotia are already paying a living wage to their workers: they have employees working at least 35 hours per week at the appropriate hourly wage. Indeed, despite there not being a certification/recognition program in Nova Scotia several employers have voluntarily increased their wages to be in line with the living wage. We have heard from employers that paying a living wage is part of aligning their corporate vision and values with how they treat their employees. As was stated in their press release: “Becoming a Living Wage Employer aligns with co-operative principles and our mission, which is to contribute to the financial security of Canadians and their communities,” said Bernie Mitchell, Senior Vice-President, Human Resources and Workplace Services for The Co-operators. “We believe in building a more equitable and inclusive society, in which everyone enjoys a standard of living that allows them to thrive.”<sup>56</sup> The Co-operators ensured that all its corporate employees across earn at least a living wage; it used the living wage calculated for Halifax for all its employees in Atlantic Canada.

As we have witnessed across the country, living wage employers come in many sizes and business models. The first Nova Scotia employer to declare that it will pay all its employees a living wage was Adsum for Women & Children, a non-profit organization employing 40 people in Halifax. As Executive Director, Sheri Lecker said of this decision: “It speaks to the value we place on people who work here, and the respect we have for the work they do.”<sup>57</sup>

While increasing their wage rate to reflect a living wage is the goal of any campaign, each campaign also recognizes that the wage is calculated to consider ‘discounts’ and that there are other ways employers can narrow the gap between their employee’s income and costs. Employers can:

- Support flexibility in the workplace to keep costs down. For example, offer parents an earlier or later shift so they can avoid paying for before or after school care for their children.
- Provide other extended benefits that help with costs such as subsidized bus passes or extended health benefits, paid professional development/education/training. Living wage campaigns often formerly discount the hourly wage rate to include these benefits.<sup>58</sup>
- Be advocates for policy changes that improve government benefits and social programs.

Other employers may be paying their employees the living wage hourly rate but without sufficient hours to allow the employee to cover their expenses. Still more employers are paying their employees far less than the living wage. Some employers may choose to work toward the goal of becoming a living wage employer.

Other employers may feel that this wage is financially not possible for them to offer. These employers need to do everything they can to address economic security, which would benefit both employees and employers. The challenge of precarious employment cannot be understated. At a minimum, employers should seek to provide employees more and stable hours. Low-wage workers in Antigonish said this about hours worked:

I would love to have full time at my job but I don’t know if I’ll ever get it you know, it’s just hard. I mean I’m married and I have another income from my husband but I mean it’s still just with the two of us it’s still not enough.

...it’s also consistency so that you know what you’re getting. Like going week-by-week and month-by-month sometimes being okay and other times not being okay and sometimes getting a little and sometimes getting more.

That piece about having enough hours that seems to be a very common theme these days and even with jobs like teaching and so on now there are so many what they’re calling precarious jobs where you may get hired on for a year, you’re new in the field, you get hired on for a year but you don’t feel like you can stick your neck out, take out a loan to buy a car or do any-

thing like that...so I mean your wings are really clipped with jobs like that and a lot of cases these days like if it's these hours or no guarantees of long term employment or whatever it's stressful.

Employers who cannot find ways to pay their employees a living wage (whether through direct compensation or the arrangement of benefits for workers) have a responsibility to at least advocate for other ways to decrease the gap that workers face between income and costs.

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## Role of the Government

It is important to first consider raising wages to reflect the living wage. However, the other way to achieve a living wage is to decrease the costs that need to be covered by that wage, costs that could be addressed at a societal level through social programs and public infrastructure, funded through fair taxation.

This year's living wage for Halifax shows just what a difference government transfers can make. However, changes could be made to expand eligibility for other government transfers. Currently, the family's net income is too high to qualify for the NS Affordable Living Tax Credit, or the Nova Scotia Child Benefit. Our families also do not qualify for the full Canada Child Benefit or the GST credit. In addition to direct income transfers, public services can also have a significant impact on the cost of living.

- **Early Learning and Child care:** If Nova Scotia had a system<sup>59</sup> of public early learning and child care that cost \$10 a day for families, the hourly living wage would be significantly lower. For example, if we had a universal \$10/day child care program, our living wage could be as much as \$3 less/hour. A publicly funded universal child care program would help working people with young children to pursue training opportunities and re-enter the workforce more easily.
- **Improve public transportation, and reduce fees:** This family's expenses could be decreased if the U-Pass was available to part-time students and not just full-time students in Halifax. Transportation costs could be significantly decreased if public transit was a more accessible and viable alternative in our province.

- **Provide more affordable housing:** Another significant expense for this family is housing. If our government made more affordable housing available to families, the hourly living wage could be lower.
- **Prioritize food security:** The nutritious food basket also represents a significant expense for the reference family; a food strategy in our province that addresses the affordability and accessibility of food while ensuring that those who produce food locally are supported to do so, would go a long way to assist this family.<sup>60</sup>
- **Extend Public Health Care:** Out of pocket expenses for many health-related costs could be lessened slightly if our public health care system included a robust pharmacare program (national), and covered dental costs and other essential health care costs not currently covered. Oral health care was one of the challenges that the low-wage workers in Antigonish mentioned, as one said: *“I think the last time I saw a dentist I was in grade 7. I graduated in 2003. And I’m now 32. I haven’t seen a dentist in that long because I can’t afford it.”* As the low-wage workers in Antigonish said, prescription costs be very high: *“My daughter is on a medication and just one of her medications is \$200 a month and that’s not covered.”*

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## Role of the Community

In Canada and around the world, communities have come together to build support for a voluntary living wage. Living Wage campaigns generally draw their organizing teams from a variety of stakeholder groups: people working for poverty wages join together with academics, health and social service providers, and representatives of labour and the business community to craft strategies for moving forward.

# Conclusion

PAYING A LIVING wage is a voluntary commitment made by public or private employers. Once the wage is calculated there are sometimes campaigns developed to certify living wage employers.

As the living wage calculation shows, government policies and programs have a direct impact on our standard of living; the more generous government transfers or public services, the less the private wage has to be to cover costs.

In addition to income transfers, government services and infrastructure can also help lessen costs on the shoulders of low-wage workers. A living wage is designed to work with, not replace government programs and services targeted for the working poor.

Calculating the living wage provides private and public employers with a credible wage level that provides income sufficient to cover the costs of living in our community, which helps address severe financial stress, and provides a basic level of economic security. This wage level has been proven to increase productivity, decrease turnover, and allow workers to fully contribute, in the workplace and beyond.

A living wage could bring about financial and economic prosperity as well as social prosperity through the increase of social capital and environmental prosperity as people could start gearing towards making their lives more environmentally sustainable as they would have a more flexible income to do so. This benefits everyone, even those who already earn well above a living wage. It could even contribute to a more vibrant culture, as a

living wage would allow people to focus on their roots and lead a life that is culturally appropriate, including their food and social interactions. Everyone's health is decreased when people live below the poverty line. When everyone lives above the poverty line then everyone's health improves, even those who were already living above it.



# Appendix A: Federal and Provincial Transfers 2015/2016

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## Federal Transfers

- **Canada Child Tax Benefit (CCTB):** This is an income-tested benefit for children under 18 years of age. The amount is affected by two factors: number of children; and family's net income. The CCTB reduction begins at family net income of \$44,701 and therefore the reference family only qualifies for a partial benefit. The **National Child Benefit Supplement (NCBS)** ceases at two-child family net income of \$44,695 and therefore the reference family's income is too high to qualify to receive it.<sup>61</sup> These two benefits ended in July 2016 and were replaced by the CCB.
- **Universal Child Care Benefit (UCCB):** This is not income-tested; this benefit is \$160/month for each child under six years of age and \$60/month for each child aged six to seventeen. This is a taxable benefit, and thus this is not a net benefit. The enhanced UCCB replaced the Canada Child Care Tax Credit for the 2015 tax year. The UCCB ended in July 2016 and replaced by the CCB.

- **Canada Child Benefit (CCB):** is non-taxable transfer that replaces the CCTB and the UCCB and represents a basic benefit of \$6,400 per child under 6 and \$5,400 for a child over 6. These amounts start being reduced when the adjusted family net income is over \$30,000.<sup>62</sup>
- **GST/HST Credit:** is income-tested. The basic credit is \$272 per adult and \$143 per child. For a two-parent, two-child family, the GST/HST credit ceases at a family net income of \$52,852, therefore the reference family does not qualify to receive it.<sup>63</sup>

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## Provincial Transfers

- **Nova Scotia Child Benefit (NSCB):**<sup>64</sup> To qualify for this full transfer, a family must have a net income below \$18,000, and *families whose net income is between \$18,000 and \$26,000 will receive partial benefits*. The reference family does not qualify because its net income is too high.
- **Nova Scotia Affordable Living Tax Credit (NSALTC):**<sup>65</sup> is income tested and provides a base amount of \$255.00 for individuals or couples and \$60.00 per child each year. The credit is reduced by \$0.05 for every dollar of adjusted family income over \$30,000. The reference family is not eligible because their income is too high. The credit ceases at a family net adjusted income of \$36,300.<sup>66</sup>
- **Nova Scotia Child Care Subsidy:**<sup>67</sup> family subsidies are available if the family fulfills the following criteria (2015 for our purposes):
  - Your family's net income is below \$61,668 (for two children) and
  - You cannot have more than \$50,000 in liquid assets savings or investments; and
  - You must demonstrate social need: applicants and spouses/partners must be working, looking for work, be a student or have a special need within the family.

If all three criteria are met, the family *may* qualify. There is a limited pot of money for subsidies available in the province and you have to find a child care spot where you can use the subsidy. There are waitlists for child care spots<sup>68</sup> (and further reporting requirements when a child care organization agrees to allow a subsidized space which is a further disincentive). In addi-

tion, the government does not make the child care subsidy formula public — exactly how much a family could qualify for per day is not known. Correspondence with a government official advised that based on the 2015 net income for Halifax living wage, the family would likely qualify for \$1.71 maximum per day of qualifying child care. Given that there is no way to confirm, and for all the other unknowns, the subsidy was not included.

# Notes

**1** Readers are encouraged to read the full report, and the detailed calculation guide, <https://www.policyalternatives.ca/publications/reports/working-living-not-living-work>

**2** The APRC followed the focus group guide that was used in the Halifax focus groups, see the appendix in the 2015 Halifax Living Wage report.

**3** Antigonish Poverty Reduction Coalition. (2012). 5-year action plan to address poverty in Antigonish town and county. [http://awrcsasa.ca/archive/APRC%20\\_Action%20\\_Plan.pdf](http://awrcsasa.ca/archive/APRC%20_Action%20_Plan.pdf)

**4** [http://awrcsasa.ca/archive/APRC%20\\_Action%20\\_Plan.pdf](http://awrcsasa.ca/archive/APRC%20_Action%20_Plan.pdf)

**5** Antigonish Poverty Reduction Coalition. (2012). 5-year action plan to address poverty in Antigonish town and county. [http://awrcsasa.ca/archive/APRC%20\\_Action%20\\_Plan.pdf](http://awrcsasa.ca/archive/APRC%20_Action%20_Plan.pdf)

**6** This rate is adjusted by the percentage change in the projected annual Consumer Price Index for Canada in the preceding calendar year, rounded to the nearest \$0.05. <http://novascotia.ca/lae/employmentrights/minimumwagefaq.asp>

**7** Government of Canada, Current And Forthcoming Minimum Hourly Wage Rates For Experienced Adult Workers in Canada <http://srv116.services.gc.ca/dimt-wid/sm-mw/rpt1.aspx>

**8** For a list of employers in Ontario, see <http://livingwagecanada.ca/index.php/living-wage-employers/living-wage-employers-ontario/>

**9** For a list of employers in British Columbia, see [http://www.livingwageforfamilies.ca/living\\_wage\\_employers](http://www.livingwageforfamilies.ca/living_wage_employers)

**10** Mackenzie, Hugh. *Risky Business: Canada's Retirement Income System* (Ottawa: CCPA, 2014).

**11** Living Wage Canada, *Canadian Living Wage Framework: A National Methodology For Calculating The Living Wage In Your Community*, [http://livingwagecanada.ca/index.php/download\\_file/view/113/171](http://livingwagecanada.ca/index.php/download_file/view/113/171)

**12** Statistics Canada, Table 281-0033, Average weekly hours for employees paid by the hour (SEPH), for selected industries classified using the North American Industry Classification System (NAICS), 2015.

- 13** Statistics Canada, CANSIM, Table 282-0031, Labour force survey estimates (LFS), multiple jobholders by North American Industry Classification System (NAICS), sex and age group, annual (persons) (2015 data).
- 14** Statistics Canada (2013) What is the Market Basket Measure? <http://www.statcan.gc.ca/pub/75f0002m/2013002/mbm-mpc-eng.htm>
- 15** Hatfield, Michael, Wendy Pyper and Burton Gustajtis, *First Comprehensive Review of the Market Basket Measure of Low Income: Final Report* (Ottawa: Human Resources and Skills Development Canada, 2010).
- 16** The source table for the MBM can be accessed via Statistics Canada here: <http://www5.statcan.gc.ca/cansim/a05?lang=eng&id=2060093>
- 17** The Nova Scotia Participatory Food Costing Project, *Can Nova Scotians Afford to Eat Healthy? Report on 2015 Participatory Food Costing*, to be published in 2017 (used with permission).
- 18** Canada Mortgage and Housing Corporation, Housing Market Information Portal Halifax Highlights <https://www03.cmhc-schl.gc.ca/hmiportal#TableMapChart/0580/3/Halifax>
- 19** The amount of power consumed is taken from Dieticians of Canada (2007) *The Cost of Eating in BC*, See the British Columbia Living Wage Guide: Richards, Tim et al., (2008) *Working for a Living Wage: Making Paid Work Meet Basic Family Needs in Vancouver and Victoria*. Canadian Centre for Policy Alternatives, First Call: BC Child and Youth Advocacy Coalition, Community Social Planning Council of Greater Victoria.
- 20** Macdonald, David, and Martha Friendly. *The Parent Trap* (Ottawa: CCPA, 2014) pp. 1–32. See Table 5, City Data in Detail (p. 22)
- 21** As outlined in the calculation guide, a survey of 3 different insurers was used.
- 22** Sanmartin, Claudia, Deirdre Hennessy, Yuqian Lu and Michael Robert Law, “Trends in out-of-pocket health care expenditures in Canada, by household income, 1997 to 2009” (Statistics Canada: Ottawa) <http://www.statcan.gc.ca/pub/82-003-x/2014004/article/11924-eng.htm>
- 23** Nova Scotia Community College, “Tuition, Fees & Costs” [http://www.nsc.ca/admissions/cost\\_and\\_financial\\_aid](http://www.nsc.ca/admissions/cost_and_financial_aid)
- 24** Hatfield et al., *ibid*, p. 44.
- 25** Statistics Canada, “What is the Market Basket Measure?” <http://www.statcan.gc.ca/pub/75f0002m/2013002/mbm-mpc-eng.htm>
- 26** Canada Revenue Agency, Canada Child Benefit <http://www.cra-arc.gc.ca/bnfts/ccb/menu-eng.html>
- 27** Halifax refers to the Halifax Census Metropolitan Area. The CMA is used because this is the geographic area used for the Market Basket Measure. The CMA in this case is very slightly larger than the Halifax Regional Municipality (population of 390,096)
- 28** The clothing amount for the 2015 living wage for Halifax was based on the 2011 MBM amounts adjusted for inflation because more up to date MBM data had not been made public when the calculation was completed. The clothing expense in the MBM is based on a three year moving average moving average calculated using current dollars instead of constant dollars. This year’s amount is based on 2014 MBM adjusted for inflation in 2015.
- 29** David Macdonald and Thea Klinger (2016). They go up so fast: 2015 Child Care Fees in Canadian Cities [https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2015/12/They\\_Go\\_Up\\_So\\_Fast\\_2015\\_Child\\_Care\\_Fees\\_in\\_Canadian\\_Cities.pdf](https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2015/12/They_Go_Up_So_Fast_2015_Child_Care_Fees_in_Canadian_Cities.pdf)

- 30** The median costs for before and after school care were from communications with the Department of Education and Early Childhood Development.
- 31** NS Department of Education and Early Childhood Development, Government Shares Details for Affordable, Quality Child Care, <http://novascotia.ca/news/release/?id=20160601001>
- 32** Tarasuk, V, Mitchell, A, Dachner, N. (2016). Household food insecurity in Canada, 2014. Toronto: Research to identify policy options to reduce food insecurity (PROOF). <http://proof.utoronto.ca/wp-content/uploads/2016/04/Household-Food-Insecurity-in-Canada-2014.pdf>
- 33** Food Banks Canada (2016). Hunger Count 2016.
- 34** Feed Nova Scotia, (November 15, 2016), Press Release: Nova Scotia sees highest food bank use increase in Canada [https://www.feednovascotia.ca/images/News-release\\_HungerCount.pdf](https://www.feednovascotia.ca/images/News-release_HungerCount.pdf)
- 35** Feed Nova Scotia, Hunger Count 2016-Regional Comparison (based on data March, 2016).
- 36** Feed Nova Scotia, Hunger Count 2016-Regional Comparison (based on data March, 2016).
- 37** Statistics Canada. 2013. *Antigonish, CTY, Nova Scotia (Code 1214)* (table). *National Household Survey (NHS) Profile*. 2011 Census. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released June 26, 2013. <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E>
- 38** Primary Health Care, Eastern Zone. Community Health Network, Fact Sheets. Antigonish & Guysborough Community Health Network. 2016.
- 39** Statistics Canada. 2013. *Antigonish, CTY, Nova Scotia (Code 1214)* (table). *National Household Survey (NHS) Profile*. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013. <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E> (accessed December 5, 2016).
- 40** GASHA Community Health Boards (2015). Understanding Our Health Survey Report. <http://www.gashachb.ca/admin/sources/editor/assets/gasha-report-may-8-2015.pdf> Reference insert
- 41** Tarasuk, V, Mitchell, A, Dachner, N. IBID.
- 42** GASHA Community Health Boards (2015). IBID.
- 43** Feed Nova Scotia (2016), Hunger Count 2016.Regional Comparison IBID.
- 44** Feed Nova Scotia, IBID.
- 45** Statistics Canada. 2013. *Antigonish, CTY, Nova Scotia (Code 1214)* (table). *National Household Survey (NHS) Profile*. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013
- 46** IBID, Food Banks Canada, with supplemental sub-provincial information from Feed Nova Scotia.
- 47** Statistics Canada. 2013. *Antigonish, CTY, Nova Scotia (Code 1214)* (table). *National Household Survey (NHS) Profile*. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. Released September 11, 2013. <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E> (accessed December 5, 2016).
- 48** Personal Communication with Eastern Mainland Housing Authority.
- 49** Lesley Frank (2016). *The 2016 Report Card on Child and Family Poverty in Nova Scotia: Another Year, No Improvement*. Canadian Centre for Policy Alternatives-Nova Scotia, 2016.
- 50** The National Household Survey 2011 is cited here, but with a caution; the NHS was a voluntary survey its nonresponse rate was very high.

- 51** Sheila Block and Grace-Edward Galabuzi (2011), Canada's Colour Coded Labour Market: The gap for racialized workers. Ottawa: CCPA. <https://www.policyalternatives.ca/publications/reports/canadas-colour-coded-labour-market> Grace-Edward Galabuzi (INSERT)
- 52** Statistics Canada, CANSIM 282-0014
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- 54** Carly Stagg (June 3, 2016), Adsum House to pay all employees a living wage, CBC <http://www.cbc.ca/news/canada/nova-scotia/adsum-house-living-wage-halifax-1.3614945>
- 55** Statistics Canada. 2013. *Antigonish, CTY, Nova Scotia (Code 1214)* (table). *National Household Survey (NHS) Profile*. 2011 National Household Survey. Statistics Canada Catalogue no. 99-004-xWE. Ottawa. Released September 11, 2013. The actual figures were not noted so as not to confuse the total income with employment income, note that total income includes employment but not only. In Antigonish women's median employment income being \$36,662 and men's was \$46,429. <http://www12.statcan.gc.ca/nhs-enm/2011/dp-pd/prof/index.cfm?Lang=E> (accessed December 5, 2016).
- 56** The Co-Operators (November 6, 2015), Press Release: *The Co-operators certified as a Living Wage Employer*; <http://newsreleases.cooperators.ca/2015-11-06-The-Co-operators-certified-as-a-Living-Wage-Employer>
- 57** Robert Devet, 'Sometimes you cannot wait.' Adsum House gives all its workers a living wage (June 2, 2016), Nova Scotia Advocate. <https://nsadvocate.org/2016/06/02/sometimes-you-cannot-wait-adsum-house-gives-all-its-workers-a-living-wage/>
- 58** Living Wage for Families, How to Calculate the Living Wage for your Workplace, <http://www.livingwageforfamilies.ca/calculator>
- 59** For a full discussion of what a system would look like and problems with current delivery, see Tammy Findlay and Christine Saulnier (2015), From Patchwork Quilt to Sturdy Foundation (Halifax: CCPA-NS). <https://www.policyalternatives.ca/publications/reports/patchwork-quilt-sturdy-foundation>
- 60** Food ARC, "What can we do about food insecurity?" <http://foodthoughtful.ca/section3/index.html>
- 61** Canada Revenue Agency, Canada Child Tax Benefit <http://www.cra-arc.gc.ca/cctb/>
- 62** Canada Revenue Agency, Canada Child Benefit [http://www.cra-arc.gc.ca/E/pub/tg/t4114/t4114-e.html#P161\\_9469](http://www.cra-arc.gc.ca/E/pub/tg/t4114/t4114-e.html#P161_9469)
- 63** Revenue Canada Agency, GST Credit <http://www.cra-arc.gc.ca/E/pub/tg/rc4210/README.html>
- 64** Government of Nova Scotia, "Nova Scotia Child Benefit" <http://www.novascotia.ca/coms/families/ChildBenefit.html>
- 65** *ibid.*, "Affordable Living Tax Credit and Poverty Reduction Credit" <http://www.novascotia.ca/finance/en/home/taxation/tax101/personalincometax/altc-prc.aspx>
- 66** <http://www.novascotia.ca/just/regulations/regs/incaffordable.htm>
- 67** <http://www.ednet.ns.ca/earlyyears/families/childcaresubsidy.shtml>
- 68** In 2011/12 only 5,630 children received subsidies (there are 43,625 children 0–4 in NS). Subsidies depend on several criteria and are calculated on a sliding scale. The formula for the calculation is not made public.



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