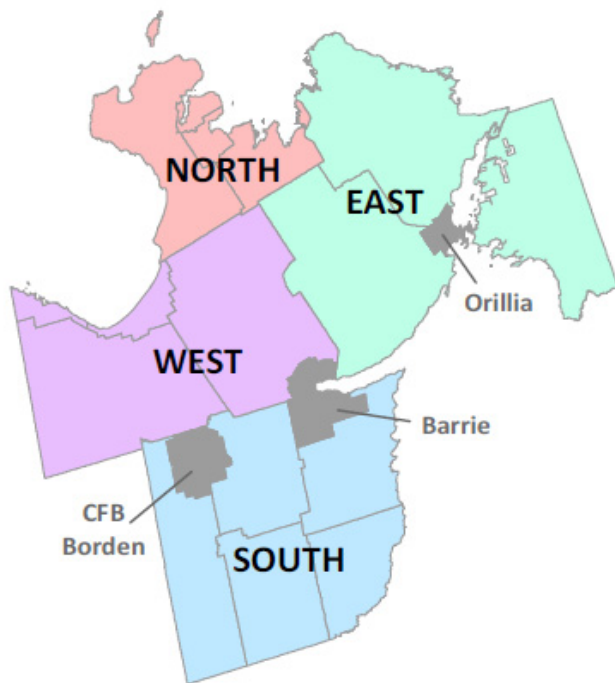




# 2016 Living Wage Calculation for Simcoe County



November  
2017

## **ABOUT THE REPORT**

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*Insight and advice regarding methodology and living circumstances was provided by the Simcoe County Living Wage Calculation Working Group, which was comprised of community representatives from each geographic sub-region of Simcoe County; north, south, east, and west, as well as Barrie and Orillia. This group included representatives from different community organizations, as well as those with lived experiences of poverty. These individuals are dedicated to ensuring the living wage for each area is reflective of the corresponding area, and that the residents of Simcoe County receive a wage allowing for a decent quality of life.*

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## **ACKNOWLEDGEMENTS**

*This report builds on the living wage work published by the Canadian Centre for Policy Alternatives (CCPA) and the Canadian Living Wage Framework. This framework outlines a national methodology to ensure consistency across the country.*

*Thank you to Hugh MacKenzie and Kaylie Tiessen for preparing the living wage calculation tool, which was essential in calculating the living wage rate, and to the CCPA for generously helping to share our work with a larger audience. As well, thank you to Zohra Jamasi for conducting the peer review on the living wage calculations for Simcoe County. We are particularly grateful to the Ontario communities who made their living wage reports available to us, and for sharing their lessons learned.*

## TABLE OF CONTENTS

Tables and Figures .....	4
Executive Summary.....	6
Introduction .....	8
Living Wage in Simcoe County.....	8
What is a Living Wage?.....	9
Living Wage vs. Minimum Wage .....	9
About Simcoe County .....	10
Methodology.....	13
The Canadian Living Wage Framework .....	13
Family of Four .....	13
Inclusion vs. Exclusion Criteria .....	14
Family Expense Calculations .....	15
Summary.....	15
Food.....	16
Clothing & Footwear.....	17
Shelter & Related Costs .....	17
Transportation .....	20
Childcare & School Fees .....	22
Recreation & Leisure .....	23
Insurance .....	24
Other.....	24
Living Wage Calculation .....	26
Living Wage Rate in Simcoe County .....	28
Conclusion.....	29
Notes.....	30

## TABLES AND FIGURES

### TABLES

Table 1: Six Sub-Regional Areas of Simcoe County.....	10
Table 2: Families within Simcoe County, 2011 .....	11
Table 3: Individuals Living in Low Income based on LIM-AT* in Simcoe County, 2010 .....	12
Table 4: Family Composition.....	14
Table 5: Summary of Annual Family Expenses in Simcoe County, 2016 .....	15
Table 6: Monthly Food Costs in Simcoe County, 2015 .....	17
Table 7: Communication Costs by Provider, 2016.....	19
Table 8: Monthly Shelter and Related Costs in Simcoe County, 2016 .....	19
Table 9: Combined Annual Kilometres Travelled in Simcoe County, 2011 .....	21
Table 10: Monthly Transportation Costs in Simcoe County, 2016 .....	22
Table 11: Monthly Childcare Costs in Simcoe County, 2016 .....	22
Table 12: Monthly Insurance Costs in Simcoe County, 2016 .....	24
Table 13: Monthly Continuing Education Costs in Simcoe County, 2016 .....	25
Table 14: Household Daily Contributions for Childcare at Various Income Levels, 2016 .....	26

### FIGURES

Figure 1: Living Wage Calculation .....	9
Figure 2: Simcoe County Family Expenses Geographic Areas with Codes .....	11



## EXECUTIVE SUMMARY

As an initial step to a larger community-led campaign, the Simcoe County Living Wage Calculation Working Group assembled to help calculate a living wage for Simcoe County. Living wage is defined by the Canadian Centre for Policy Alternatives (CCPA) as “the hourly rate at which a household can meet its basic needs, once government transfers have been added to the family’s income (such as the Universal Childcare Benefit) and deductions have been subtracted (such as income taxes and Employment Insurance premiums).”<sup>1</sup> Following the Canadian Living Wage framework, not only does the living wage allow a household to meet its basic needs, it also promotes social inclusion, supports healthy child development principles, and ensures families are not under severe financial stress. The Living Wage is a reasonable and conservative estimate, and is a vehicle for promoting the benefits of social programs, such as childcare. A living wage is different from minimum wage in that its use is voluntary, it is adjusted for the cost of living locally, it is reflective of the basic necessities of life, and it is calculated regularly to take into consideration cost of living increases, and changes in government transfers and deductions.

Following the Canadian framework methodology, a living wage calculation is based on a family of four, with both parents working full time at 37.5 hours per week, and with one parent enrolled in part-time studies to improve their employment situation. Two children are included in this family, with one child in before and after school care, and the other child in full-time childcare.

Due to the size and urban/rural diversity of Simcoe County, the annual expenses for a family of four may differ across the region. Therefore, the cost of living was calculated for six separate sub-regional areas, and the family expenses for Simcoe County as a whole were calculated based on the weighted population average of these six sub-regional areas. The sub-regional areas were based on the following municipalities in Simcoe County:

<b>Sub-Regional Area</b>	<b>Municipalities</b>
North Simcoe	Midland, Penetanguishene, Tay, Tiny
East Simcoe	Oro-Medonte, Ramara, Severn
South Simcoe	Adjala-Tosorontio, Bradford West Gwillimbury, Essa, Innisfil, New Tecumseth
West Simcoe	Clearview, Collingwood, Springwater, Wasaga Beach
Barrie	Barrie
Orillia	Orillia



The Ontario Family Expenses Workbook provided by the CCPA was used to develop the living wage calculation for 2016. The family expenses for each of the six sub-regional areas were calculated to reflect the local living costs, and included food, clothing, shelter, transportation, childcare, vacation and recreation, continuing education for adults to upgrade skills, insurance, contingency, and other items. There was some variation in costs across the six different sub-regional areas, such as shelter and transportation. The family expenses for 2016 are: \$69,769 in North Simcoe, \$72,484 in East Simcoe, \$74,410 in

South Simcoe, \$75,785 in West Simcoe, \$72,005 in Orillia, and \$73,303 in Barrie. Once the annual family expenses for each sub-region were determined, the family expenses for Simcoe County were calculated based on the weighted population average of expenses of these six figures: **\$73,433**.

To calculate the living wage for Simcoe County, the Ontario Family Expenses Workbook (weighted) was provided to the CCPA for peer review and approval. The Simcoe County family expenses were input into the calculator by the CCPA-Ontario office to determine government benefits, taxes, and payroll deductions, and to generate the living wage calculation.

The living wage for Simcoe County in 2016 is **\$17.74 per hour**.



## INTRODUCTION

### LIVING WAGE IN SIMCOE COUNTY

The Poverty Reduction Task Group (PRTG) in Simcoe County believes that every child and youth deserves the right to live in a safe, healthy, and compassionate community. To achieve this goal, all community members must have their own basic needs met and be able to fully participate in the life of their community. Without this goal, community members are unable to support themselves and the potential of child, youth, and all others within that community. A compassionate community is one in which all members care about one another.<sup>2</sup>

The PRTG works with the Planning Table of the Child, Youth and Family Services Coalition of Simcoe County in an integrated way. The PRTG, formerly known as the Basic Needs Task Group, has been examining and advocating for income solutions for those living in poverty for almost fifteen years.

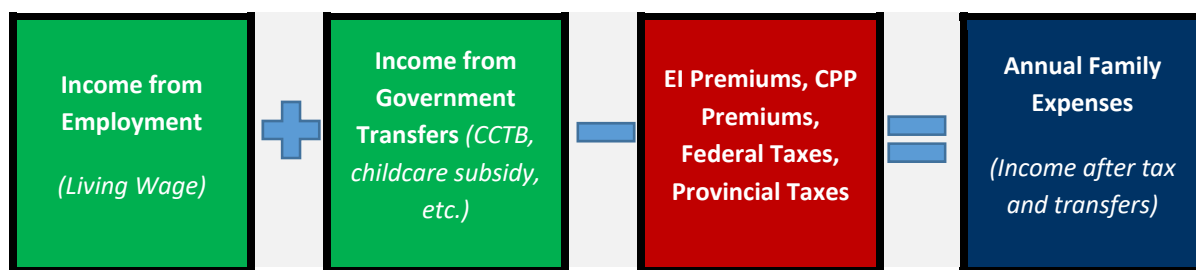
Living wage was first highlighted to the community as a solution in the 2007 bulletin *Our Most Basic Needs: Hunger in Simcoe County*<sup>3</sup> and learning about this as an income solution from other regions in Ontario. The *Making Choices Together: Re-imagining Poverty Reduction in Simcoe County Community Engagement Report (2016)*<sup>4</sup> identifies living wage as a key income solution for those who are working in low wage employment and/or precariously employed. The *Voices of the Poverty Experience* report (2015)<sup>5</sup> identified that insufficient income to cover their basic needs was a primary issue for over 200 people living in low income in Simcoe County. As a result of these and other local reports, (*Simcoe County Vital Signs 2014, 2016*), priority was given by the PRTG members collectively to develop a calculation to better understand how much it would cost to live in Simcoe County.

With support from the Ontario Living Wage Network and the Canadian Center for Policy Alternatives Ontario office, the Simcoe County Living Wage Calculation Working Group was convened. Comprised of people with lived experience and members of the PRTG and the Simcoe County Alliance to End Homelessness, the working group provided insight and advice regarding living costs in the different geographic sub-regions across Simcoe County, which guided the methodology for the Simcoe County Living Wage 2016 calculation. By contributing to the living wage calculation, the working group has supported the work of publicly communicating the cost of living in Simcoe County, with the goal of highlighting the challenges faced by many people in making ends meet and having the ability to participate fully in their communities.

## WHAT IS A LIVING WAGE?

According to the Canadian Centre for Policy Alternatives (CCPA), a living wage is defined as “the hourly rate at which a household can meet its basic needs, once government transfers (such as the Universal Childcare Benefit) have been added to the family’s income and deductions have been subtracted (such as income tax and Employment Insurance [EI] premiums).”<sup>6</sup> Therefore, the living wage is based on the actual costs of living for a specific community. A living wage helps families move out of financial stress by lifting them out of poverty and providing a basic level of economic security.

Figure 1: Living Wage Calculation



As per the Canadian Living Wage Framework<sup>7</sup>, a living wage:

- Enables working families to have sufficient income to cover reasonable costs;
- Promotes social inclusion;
- Supports healthy child development principles;
- Ensures that families are not under severe financial stress;
- Is a conservative, reasonable estimate;
- Engenders significant and wide-ranging community support; and
- Is a vehicle for promoting the benefits of social programs such as childcare.

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### LIVING WAGE VS. MINIMUM WAGE

A living wage is not the same as minimum wage, which is the minimum hourly wage amount that employers are required to pay their employees. In Ontario the minimum wage is set provincially, and is adjusted based on the rate of inflation.<sup>8</sup> Minimum wage does not take into account the basic needs required to maintain a healthy and sustainable living. This means that individuals are earning far below the poverty line, especially if they have dependents and are providing for other individuals. As of October 1, 2017, the minimum wage for Ontario was set to increase to \$11.60 from the hourly rate of \$11.40 set from October 1, 2016 to Sept 30, 2017.<sup>9</sup>

Living wage, on the other hand, is a voluntary wage that employers may choose to pay their employees. Calculated regularly, a living wage is reflective of the necessities of life for a specific community and takes into consideration cost of living increases and changes to government transfers and deductions. It provides the opportunity for families to move out of poverty and improve their life situation.

Not only does a living wage allow for individuals to have a decent quality of life, but it also benefits employers. According to Toronto Living Wage<sup>10</sup>, higher wages lead to:

- Reduced absenteeism;
- Decreased turnover rates;
- Lower recruitment and training costs;
- Increased morale and loyalty;
- Improved productivity and service delivery; and
- Greater corporate recognition and public relations.

**ABOUT SIMCOE COUNTY**

Simcoe County is the second largest county based on population and third largest based on physical size in Ontario. Covering an area of 4,841 square kilometers, Simcoe County is comprised of 18 municipalities, 2 First Nations reserves, and Canadian Federal Base Borden. There is a mix of both urban and rural communities across Simcoe County. Due to its size and urban/rural diversity, the costs of living differ across Simcoe County.

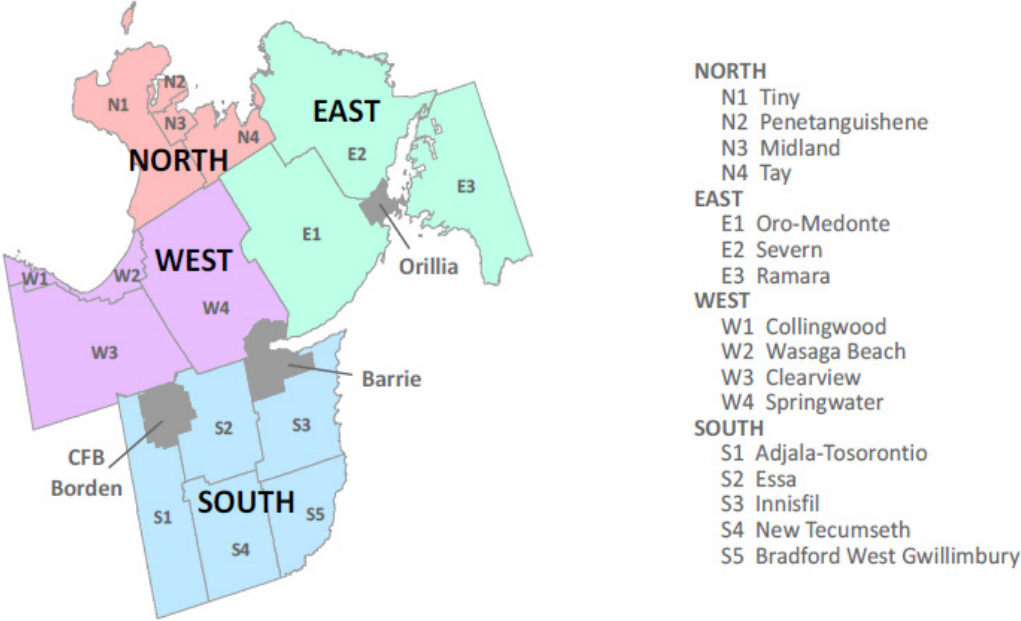
For the purpose of the Simcoe County living wage calculation, the geographic area of Simcoe County has been divided into six sub-regional areas based on living and working patterns (see Table 1 and Figure 2) and the costs of living for each sub-regional areas have been estimated. The final living wage calculation is a weighted population average based on the reference family expenses for these six sub-regional areas.

Table 1: Six Sub-Regional Areas of Simcoe County

<b>Sub-Regional Area</b>	<b>Municipalities</b>
North Simcoe	Midland, Penetanguishene, Tay, Tiny
East Simcoe	Oro Medonte, Ramara, Severn
South Simcoe	Adjala-Tosorontio, Bradford West Gwillimbury, Essa, Innisfil, New Tecumseth
West Simcoe	Clearview, Collingwood, Springwater, Wasaga Beach
Barrie	Barrie
Orillia	Orillia

The PRTG recognizes that data from Beausoleil First Nation and the Chippewas of Rama First Nation has not been included in the calculation of a living wage in Simcoe County, due to the Ontario Family Expenses Workbook and the CCPA methodology. However, further community engagement will be part of the ongoing living wage campaign in Simcoe County.

Figure 2: Simcoe County Family Expenses Geographic Areas with Codes



In 2011, Simcoe County was home to 446,063 individuals and 130,800 families.<sup>11</sup> According to Statistics Canada, families refers to a married couple (with or without children), a common-law couple (with or without children), or a lone parent family.<sup>12</sup> Of these families, the largest percentage were married couples with children at home, followed by married couples without children, common-law couples, and lone parent families. Of these married couples with children, 16.9% had two children; this is greater than those who had one child (13.3%) or three or more children (6.8%). Table 2 shows the breakdown of families in Simcoe County.<sup>13</sup>

Table 2: Families within Simcoe County, 2011

Family Composition	#	%
<b>Total number of families</b>	<b>130,088</b>	<b>100.0%</b>
Married couples (with children)	48,400	37.0%
Married couples (without children)	40,910	32.8%
Common-law couples (with children)	8,245	6.3%
Common-law couples (without children)	10,290	7.9%
Lone-Parent families	20,955	16.0%

According to Statistics Canada’s National Household Survey (2011), 11.3% of the population was living in low income based on the low-income measure after tax (LIM-AT). As well, 13.8% of Simcoe County’s children and youth population (less than 18 years of age) were living in low income.<sup>14</sup> Looking across Simcoe County (see Table 3), the prevalence of low income varies by community, showing that there are people within various communities who struggle with meeting their basic needs.

Table 3: Individuals Living in Low Income based on LIM-AT\* in Simcoe County, 2010

	All Persons		Children & Youth (0-17)	
	#	%	#	%
<b>Simcoe County</b>	49,235	11.3%	13,115	13.8%
North Simcoe	6,380	14.1%	1,525	18.4%
East Simcoe	3,645	8.8%	825	10.0%
South Simcoe	10,115	8.5%	2,540	9.4%
West Simcoe	7,445	11.0%	1,960	14.5%
Orillia	5,415	18.4%	1,405	25.1%
Barrie	16,250	12.2%	4,850	15.0%

\*Note: LIM-AT refers to the low-income measure after-tax

Organizations within Simcoe County are continually working towards the reduction of poverty throughout the community. A significant community goal is supporting and achieving income security, which would allow families to meet their basic needs.

Across Canada, living wage has been a topic of discussion for many years, and many communities have calculated a living wage. As of 2015, 44 different communities across Canada have established a living wage. Within Ontario, 14 communities have an active living wage campaign, while 9 communities are emerging, including Simcoe County.<sup>15</sup> The Living Wage calculation is completed as a first step towards developing and implementing a living wage campaign in a community.

## METHODOLOGY

### THE CANADIAN LIVING WAGE FRAMEWORK

The Canadian Living Wage Framework includes a consistent definition, methodology, and strategies for developing policies for communities and employers. A national methodology standardizes the calculation to allow for comparability between different communities. The framework provides the flexibility to incorporate provincial and municipal differences in the costs of living to better reflect the local context. Local data was provided where appropriate, based on input and advice from the members of the Simcoe County Living Wage Calculation Working Group. Local data was collected by contacting local service providers (laundry, gas, tuition fees, school books, insurance, etc.). The Ontario Family Expenses workbook, which was developed by economist Hugh Mackenzie and Kaylie Tiessen, was provided by the CCPA, and used to determine the family expenses for Simcoe County. The living wage for Simcoe County was then calculated by CCPA based on the Family Expenses Workbook. The methodology for Ontario assumes the following criteria discussed below.

The **Canadian Living Wage Framework** was developed in partnership by the following organizations:

- Canadian Centre for Policy Alternatives
- Living Wage for Families Campaign
- Living Wage Hamilton
- Vibrant Communities Abbotsford
- Vibrant Communities Calgary
- Vibrant Communities Canada

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### FAMILY OF FOUR

The living wage framework is based on the needs of a hypothetical family of four that includes two parents, both 35 years-old, and two young children, a 7-year old boy and a 3-year old girl. This calculation will also support this family throughout the life cycle, as young children get older. It is a wage that ensures families are not discouraged from having children because of low wages and high expenses. In this scenario, both parents are working full-time, 37.5 hours a week, with one parent taking two part-time classes at Georgian College to upgrade their employment skills. The 7-year-old attends school and before and after school care, and receives childcare during Professional Development (PD) days and the summer, while the 3-year-old receives full-time childcare year round. There is a choice to calculate a living wage for other family compositions, but the Simcoe County Living Wage Calculation Working Group recommended following the framework reference family for two reasons. First, the highest percentage of families in Simcoe County for 2011 was married couples with children, and of

these, families with two children were the most common.<sup>16</sup> Second, the framework does advise looking at family expenses for other family compositions to ensure the calculated hourly rate does not diverge substantially for these other family groups, but experience has shown that there is not a major difference between groups.<sup>17</sup> Therefore, the reference family of four was utilized for the inaugural Simcoe County living wage calculation.

Table 4: Family Composition

Family Member	Assumption
Female (35 years)	Employed full-time (37.5 hours per week)
Male (35 years)	Employed full-time (37.5 hours per week)
Boy (7 years)	Attends school and receives before and after school care
Girl (3 years)	Receives full-time childcare, year-round

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#### INCLUSION VS. EXCLUSION CRITERIA

While the living wage calculation provides for basic essentials such as food, clothing, shelter, transportation, childcare, continuing education for adults, and recreation, it is worth mentioning that it does not account for savings for child education, retirement, home ownership, or debt payment. It provides a conservative estimate of what that family needs to earn in order to meet the basic daily cost of living needs and to participate in the social life of their community.<sup>18</sup> The living wage calculation also incorporates a contingency amount, which is calculated as 4% of total expenditures. This amount is intended to be set aside for emergencies and unexpected events such as the illness of a family member or transition between jobs.

Living Wage does not account for:

- Credit card, loan, or other debt/interest payments;
- Savings for retirement;
- Owning a home;
- Savings for children’s future education;
- Pets;
- Anything beyond minimal recreation, entertainment, and holidays;
- Personal lifestyle behaviors (smoking or alcohol budget);
- Costs for caring for a disabled, seriously ill, or elderly family member; or
- Anything other than a small buffer for emergencies.

## FAMILY EXPENSE CALCULATIONS

The first step in the calculation process for the living wage is to determine the monthly and annual cost of living in North, East, South, and West Simcoe, Orillia, and Barrie for the reference family of four. Simcoe County family expenses were calculated based on the weighted population average of expenses of the six sub-regional areas.

### SUMMARY

A summary of the annual family expenses for the six sub-regional areas and Simcoe County overall are provided in Table 5, and detailed explanations of these costs and data sources can be found in the sections that follow. Each expense has a data source and methodology provided by CCPA. In addition, for some of the indicators, the Simcoe County Living Wage Calculation Working Group used local sources of information (laundry, tuition fees, rent, etc.), and adapted the methodology to fit the local needs. For example, taxi travel is not considered in the Ontario Family Expenses Workbook, and to account for the high incidence of taxi travel in rural communities, the transportation calculation includes both two cars and a transit pass.

Table 5: Summary of Annual Family Expenses in Simcoe County, 2016

Expenses	Simcoe County	North Simcoe	East Simcoe	South Simcoe	West Simcoe	Orillia	Barrie
<b>Food</b>	\$8,485.24	\$8,485.24	\$8,485.24	\$8,485.24	\$8,485.24	\$8,485.24	\$8,485.24
<b>Clothing &amp; Footwear</b>	\$2,580.09	\$2,580.09	\$2,580.09	\$2,580.09	\$2,580.09	\$2,580.09	\$2,580.09
<b>Shelter</b>							
Rent 3 Bedroom	\$17,584.08	\$14,736.00	\$16,836.00	\$18,516.00	\$19,896.00	\$16,836.00	\$17,004.00
Utilities	\$1,004.40	\$1,050.18	\$1,090.20	\$1,018.80	\$997.53	\$1,016.76	\$948.84
Tenant Insurance	\$250.32	\$249.96	\$249.96	\$250.80	\$252.84	\$249.96	\$249.00
Household Furnishing	\$877.96	\$877.96	\$877.96	\$877.96	\$877.96	\$877.96	\$877.96
<b>Communication</b>							
Cell Phone (two)	\$1,471.42	\$1,471.42	\$1,471.42	\$1,471.42	\$1,471.42	\$1,471.42	\$1,471.42
Basic Cable & Internet	\$1,355.69	\$1,355.69	\$1,355.69	\$1,355.69	\$1,355.69	\$1,355.69	\$1,355.69
<b>Transportation</b>							
Vehicle (two used cars)	\$10,575.84	\$10,041.48	\$10,669.68	\$11,014.08	\$10,484.88	\$9,566.88	\$10,627.68
Parking	\$182.43	\$182.43	\$182.43	\$182.43	\$182.43	\$182.43	\$182.43
Transit Pass	\$44.76	\$24.96	\$0.00	\$60.00	\$40.00	\$21.96	\$60.00
<b>Recreation &amp; Leisure</b>							
Vacation & Staycation	\$1,036.32	\$1,036.32	\$1,036.32	\$1,036.32	\$1,036.32	\$1,036.32	\$1,036.32
Physical Activity	\$1,338.84	\$1,338.84	\$1,338.84	\$1,338.84	\$1,338.84	\$1,338.84	\$1,338.84
Restaurant Meals	\$1,743.60	\$1,743.60	\$1,743.60	\$1,743.60	\$1,743.60	\$1,743.60	\$1,743.60



Expenses	Simcoe County	North Simcoe	East Simcoe	South Simcoe	West Simcoe	Orillia	Barrie
<b>Childcare &amp; Afterschool</b>	\$16,058.25	\$15,750.96	\$15,723.24	\$15,635.16	\$16,198.68	\$16,398.48	\$16,497.84
School Supplies & Fees	\$78.00	\$78.00	\$78.00	\$78.00	\$78.00	\$78.00	\$78.00
<b>Other</b>							
Parent Education	\$1,074.57	\$1,074.57	\$1,074.57	\$1,074.57	\$1,074.57	\$1,074.57	\$1,074.57
Personal Care	\$1,144.25	\$1,144.25	\$1,144.25	\$1,144.25	\$1,144.25	\$1,144.25	\$1,144.25
Laundry	\$1,073.28	\$1,073.28	\$1,073.28	\$1,073.28	\$1,073.28	\$1,073.28	\$1,073.28
Reading & Entertainment	\$372.00	\$372.00	\$372.00	\$372.00	\$372.00	\$372.00	\$372.00
Bank Fees	\$183.96	\$183.96	\$183.96	\$183.96	\$183.96	\$183.96	\$183.96
<b>Insurance</b>							
Non-OHIP Insurance	\$1,692.00	\$1,692.00	\$1,692.00	\$1,692.00	\$1,692.00	\$1,692.00	\$1,692.00
Life/Disability	\$417.48	\$417.48	\$417.48	\$417.48	\$417.48	\$417.48	\$417.48
<b>Contingency</b>	\$2,808.00	\$2,808.00	\$2,808.00	\$2,808.00	\$2,808.00	\$2,808.00	\$2,808.00
<b>Total Expenses</b>	<b>\$73,432.87</b>	<b>\$69,768.76</b>	<b>\$72,484.30</b>	<b>\$74,410.06</b>	<b>\$75,785.15</b>	<b>\$72,005.26</b>	<b>\$73,302.58</b>

## FOOD

Access to healthy food is necessary to support the mental and physical development of a growing family. The cost of food is based on the Nutritious Food Basket (NFB) survey conducted by the Simcoe Muskoka District Health Unit. Conducted every year, the purpose of this survey is to determine how much it costs residents to eat a nutritious diet consistent with the healthy eating patterns recommended in Canada's Food Guide. Six pre-determined grocery stores are surveyed in each area, and the price of the same 67 foods are recorded from each store. Items in the NFB reflect the average cost of each food item across all grocery stores sampled. The NFB costs are averages only, and it is not appropriate to use these amounts as a budgeting tool for calculating what individuals and families should be paying for food.<sup>19</sup> The average costs exclude non-food items such as laundry detergent, toothpaste, and toilet paper.

The calculation has been adjusted for the ages of the living wage family members, and is therefore lower than the rate published annually for Simcoe County by the Simcoe Muskoka District Health Unit for the NFB reference family of four (i.e. a man and a woman aged 31-50 years; a boy aged 14-18 years; and a girl aged 4-8 years).

The 2015 calculation has been adjusted for inflation. The monthly cost for Simcoe County (for all six sub-regional areas) in 2016 was \$707.10 per month, as outlined in Table 6.<sup>20</sup>

Table 6: Monthly Food Costs in Simcoe County, 2015

Family Member	Simcoe County
Female (35 years)	\$207.54
Male (35 years)	\$245.67
Boy (7 years)	\$144.44
Girl (3 years)	\$109.45
<b>Total</b>	<b>\$707.10</b>

## CLOTHING & FOOTWEAR

Statistics Canada’s Survey of Household Spending collects detailed information on household expenditures annually. The clothing and footwear amount for the living wage calculation is based on the 2015 Survey of Household Spending for Ontario households in the second income quintile, adjusted for inflation. The amount for all six areas is \$2,580.09 per year or \$215 per month.<sup>21</sup>

## SHELTER & RELATED COSTS

### RENT

According to the Canada Mortgage and Housing Corporation’s (CMHC’s) National Occupancy Standards, separate bedrooms are required for opposite sex children once the oldest is more than five years of age.<sup>22</sup> Therefore, the living wage calculation is based on the rental of a three-bedroom apartment. Although availability and rent for apartments varies across the region, one shelter type was selected for all areas to ensure consistency and comparability between costs.

As CMHC does not provide rental data for communities with population under 10,000, the majority of rental costs were retrieved from the 2016 Simcoe County Average Market Rent Survey. This survey is conducted annually by the County of Simcoe Social and Community Services Division, and provides average market rental rates of privately owned structures by different dwelling types across Simcoe County by municipality.<sup>23</sup>

The monthly rental rates for a three-bedroom apartment were \$1,465 for Simcoe County, \$1,228 for North Simcoe, \$1,403 for East Simcoe, \$1,543 for South Simcoe, \$1,658 for West Simcoe, \$1,403 for Orillia, and \$1,417 for Barrie.

## UTILITIES

The cost of utilities is from the Ontario Energy Board Calculator, utilizing local electricity distribution companies for each area in Simcoe County to estimate monthly costs. The average monthly use of hydro for apartments in Ontario is sourced from the 2011 Survey of Household Energy Use (SHEU-2011), which was conducted as a joint project between Statistics Canada and Natural Resources Canada. The annual low-rise and high-rise total electricity consumption is divided by the number of households living in these types of dwellings to find the average consumption of electricity per household. According to this, the average monthly electricity usage per household in Ontario is 414 kWh, and therefore the monthly utilities costs for a three-bedroom apartment are: \$87.52 for North Simcoe, \$90.85 for East Simcoe, \$84.90 for South Simcoe, \$83.13 for West Simcoe, \$84.73 for Orillia, and \$79.07 for Barrie.<sup>24</sup> The weighted average monthly utility cost for Simcoe County overall is \$83.70. These rates include debt recovery and delivery fees.

## TENANT INSURANCE

Tenant insurance offers security for families, as any damage may be economically disruptive. The costs of tenant insurance are based on the lowest quote available from [www.kanetix.ca](http://www.kanetix.ca), assuming a replacement value of \$35,000 and a deductible of \$500. The tenant insurance for Simcoe County is \$20.86 per month; North Simcoe, East Simcoe, and Orillia is \$20.83 per month; South Simcoe is \$20.90 per month; West Simcoe is \$21.07 per month; and, Barrie is \$20.75 per month.<sup>25</sup>

## HOUSEHOLD FURNISHING

The amount for household furnishings was sourced from Statistics Canada's 2015 Survey of Household Spending for Ontario households in the second income quintile, adjusted for inflation. This calculation includes basic household furniture and linens and does not include equipment as it is assumed that appliances are included in the rental unit. The household furnishing total for Simcoe County in 2016 was \$73.16 per month and was the same for all six sub-regional areas.<sup>26</sup>

## PHONE, CABLE & INTERNET

A variety of phone, cable, and Internet packages were explored for the family of four. As Simcoe County is so widely dispersed, and service availability varies by areas, it was decided that both parents would require a cell phone, but that a landline was optional and could be incorporated in place of one cell phone. As well, it was decided that it would be more cost-effective for a family to have basic internet and cable, in place of unlimited internet and a Netflix subscription. Phone, cable, and internet estimates were gathered from Bell, as this

provider offers the best coverage for Simcoe County as a whole. Internet estimates were also gathered from Xplornet, as this provider offers the best coverage to the rural areas of Simcoe County. The average was taken between Bell and Xplornet for internet estimates.

The monthly amount for two cell phones is \$73.57 for the first cell phone, and \$49.05 for a second cell phone as per Bells 'lite' device share plan on a two-year plan. This plan includes unlimited nationwide calling and text messaging, as well as 500 MB of shared data.<sup>27</sup> The monthly cost is estimated to be \$122.62.

The monthly cost for basic Internet and cable bundle through Bell, with a download speed of 15 Mbps and 75 GB of monthly usage, as well as 155 television channels, is \$122.87 per month.<sup>28</sup> The monthly cost of basic Internet through Xplornet, with a download speed of 5 Mbps and a monthly usage of 10GB<sup>29</sup>, and basic satellite through Bell, is \$103.08 per month.<sup>30</sup> Therefore, the average monthly cost for cable and internet in Simcoe County was \$112.97 per month. All costs are adjusted for inflation. Table 7 shows the communication costs by provider.

Table 7: Communication Costs by Provider, 2016

Provider	Product	Price Per Month*
Bell Canada	Cellphone Share Plan	\$122.62
Bell Canada	Bundle (Internet & Cable)	\$122.87
Xplornet/Bell	Basic Internet / Basic Satellite	\$103.08

\*The prices were adjusted for inflation

SUMMARY OF HOUSING COSTS

A summary of the monthly shelter and related costs explained above as provided in Table 8 for all six areas.

Table 8: Monthly Shelter and Related Costs in Simcoe County, 2016

	Simcoe County	North Simcoe	East Simcoe	South Simcoe	West Simcoe	Orillia	Barrie
Rent	\$1,465.34	\$1,228.00	\$1,403.00	\$1,543.00	\$1,658.00	\$1,403.00	\$1,417.00
Utilities	\$83.70	\$87.52	\$90.85	\$84.90	\$83.13	\$84.73	\$79.07
Tenant Insurance	\$20.86	\$20.83	\$20.83	\$20.90	\$21.07	\$20.83	\$20.75
Household Furnishing	\$73.16	\$73.16	\$73.16	\$73.16	\$73.16	\$73.16	\$73.16
Cell Phones	\$122.62	\$122.62	\$122.62	\$122.62	\$122.62	\$122.62	\$122.62
Internet and Cable	\$112.97	\$112.97	\$112.97	\$112.97	\$112.97	\$112.97	\$112.97
<b>Total</b>	<b>\$1,878.65</b>	<b>\$1,645.10</b>	<b>\$1,823.43</b>	<b>\$1,957.55</b>	<b>\$2,070.95</b>	<b>\$1,817.31</b>	<b>\$1,825.57</b>

## TRANSPORTATION

Access to transportation and associated costs vary across Simcoe County. Public transit is available in some, but not all, areas of Simcoe County. Input from the Simcoe County Living Wage Working Group indicated that many residents in Simcoe County rely on taxi for transportation, because owning a vehicle is not affordable and public transit is not available in their community. Since the Living Wage calculation methodology does not consider taxi travel, the Simcoe County Living Wage Working Group decided to include both two personal vehicles and public transit as a proxy measure for taxi transportation.

For consistency and according to CCPA requirements, as five (North, East, South, West Simcoe, and Orillia) out of six sub-regional areas require two vehicles per family of four, it was considered that a family living in Barrie would also have two vehicles.

### PUBLIC TRANSIT

Public transit is available in Midland, Bradford, Collingwood, Wasaga Beach, Orillia, and Barrie, and therefore these costs have been incorporated into the family's expenses for these areas. 20 tickets for Midland transit have been included for North Simcoe at \$25.00<sup>31</sup>; 20 tickets for Bradford transit have been included for South Simcoe at \$60.00 (\$3.00 cash fare)<sup>32</sup>; 20 tickets for Collingwood and Wasaga Beach transit have been included for West Simcoe at \$40.00<sup>33</sup>; 12 tickets for Orillia transit have been included for Orillia at \$22.00.<sup>34</sup> 20 tickets (\$3.00 cash fare) for Barrie transit have been included for Barrie.<sup>35</sup>

### PERSONAL TRANSPORTATION

The cost of owning and operating the vehicle(s) used in this report is based on the following assumptions:

*Depreciation* – The family would acquire a used 2013 Hyundai Elantra, with an average purchase price of \$11,075, and would operate it for five years. The car payment of \$153.56 per month per vehicle equates to 30% depreciation rate per year, over a five year period.<sup>36</sup>

*Mileage*- The mileage amounts for each family have been estimated according to the calculated average commuting times for a family of four from the Ministry of Transportation's Transportation Tomorrow Survey (TTS). TTS is a comprehensive travel survey conducted in the Greater Toronto and Hamilton Area once every five years. It is estimated that a family in North Simcoe drive a combined total of 18,287 km, East Simcoe drives 25,798 km, South Simcoe drives 27,833 km, West Simcoe drives 24,547 km, Orillia drives 12,852 km, and Barrie drives a total of 21,164 km per year.<sup>37</sup> Table 9 provides the combined annual kilometers traveled.

Table 9: Combined Annual Kilometres Travelled in Simcoe County, 2011

	Simcoe County	North Simcoe	East Simcoe	South Simcoe	West Simcoe	Orillia	Barrie
Average KM	23,032	18,287	25,798	27,833	24,547	12,852	21,164

*Insurance*- The cost of auto insurance is based on the lowest quote available from [www.kanetix.ca](http://www.kanetix.ca), assuming a clean driving record, a \$500 deductible, and \$1 million liability. Where the cost of two vehicles was included, they were placed under the same insurance policy.<sup>38</sup>

*Gasoline*- According to Natural Resources Canada’s Fuel Consumption Guide, the fuel consumption for a 2013 Hyundai Elantra is: 8.5 liters per 100 km (city); 6.3 liters per 100 km (highway); and 7.5 liters per km (combined). It was determined that driving in Simcoe County for all areas is best reflected by the combined fuel consumption rate, which equates to 55% city driving and 45% highway driving.<sup>39</sup> The average retail price for gasoline and fuel oil for Ontario for March 2016 according to Statistics Canada was \$0.99 per liter.<sup>40</sup>

*Oil Changes*- This represents the cost of oil changes four times per year. Estimates were gathered from five different car maintenance services shops from across Simcoe County and averaged to determine the monthly cost.<sup>41</sup>

*Vehicle Registration*- According to Service Ontario, the current fee for a vehicle registration is \$120 per vehicle per year.<sup>42</sup>

*Service and Repair* - The price of the vehicle repair costs was obtained from the Survey of Household Spending, which lists standard Ontario-wide averages of this expense. Repair costs were estimated to be \$167.45 per month<sup>43</sup> for two vehicles.

*Winter Tires*- This represents the cost of one set of winter tires, installed and removed annually. Estimates were gathered from five different retail tire stores across Simcoe County, then averaged and adjusted for inflation to determine the monthly cost.<sup>44</sup>

*Parking*- Parking costs for all areas are adjusted for inflation and estimated at \$15.20 per month. This represents the parking that one adult would need to attend evening classes two nights a week at Georgian College.<sup>45</sup>

Table 10: Monthly Transportation Costs in Simcoe County, 2016

	Simcoe County	North Simcoe	East Simcoe	South Simcoe	West Simcoe	Orillia	Barrie
<b>Transportation</b>							
Depreciation	\$307.12	\$307.12	\$307.12	\$307.12	\$307.12	\$307.12	\$307.12
Insurance	\$176.63	\$160.25	\$168.00	\$184.60	\$160.00	\$153.00	\$192.00
Gasoline	\$136.75	\$108.60	\$153.20	\$165.30	\$145.80	\$76.30	\$125.70
Winter Tires	\$45.59	\$45.59	\$45.59	\$45.59	\$45.59	\$45.59	\$45.59
Oil Changes	\$27.78	\$27.78	\$27.78	\$27.78	\$27.78	\$27.78	\$27.78
Vehicle Registration	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00	\$20.00
Service & Repair	\$167.45	\$167.45	\$167.45	\$167.45	\$167.45	\$167.45	\$167.45
<b>Total</b>	<b>\$881.32</b>	<b>\$836.79</b>	<b>\$889.14</b>	<b>\$917.84</b>	<b>\$873.74</b>	<b>\$797.24</b>	<b>\$885.64</b>
<b>Other Transportation Expenses</b>							
Public Transit	\$3.73	\$2.08	\$0.00	\$5.00	\$3.33	\$1.83	\$5.00
Parking	\$15.20	\$15.20	\$15.20	\$15.20	\$15.20	\$15.20	\$15.20

## CHILDCARE & SCHOOL FEES



### CHILDCARE

The childcare calculation assumes that the 3-year-old is enrolled in full-time childcare (260 days per year), and that the 7-year-old attends school full-time, and requires before and after school care (195 days per year), and childcare during school PD days and the summer (65 days per year). The rates are based on the average market daily rates for childcare at a licensed childcare center in each area and are detailed in Table 11.<sup>46</sup>

Table 11: Monthly Childcare Costs in Simcoe County, 2016

	Simcoe County	North Simcoe	East Simcoe	South Simcoe	West Simcoe	Orillia	Barrie
<b>3-year-old</b> <i>(full-day childcare)</i>	\$840.92	\$816.62	\$840.38	\$809.12	\$852.69	\$859.73	\$867.53
<b>7-year-old</b> <i>(before and after school care)</i>	\$304.49	\$303.67	\$292.50	\$300.75	\$305.25	\$313.55	\$309.42
<b>7-year-old</b> <i>(PD days and summer childcare)</i>	\$192.78	\$192.29	\$177.40	\$193.06	\$191.95	\$193.26	\$197.86
<b>Total</b>	<b>\$1338.19</b>	<b>\$1,312.58</b>	<b>\$1,310.27</b>	<b>\$1,302.93</b>	<b>\$1,349.89</b>	<b>\$1,366.54</b>	<b>\$1,374.82</b>

## SCHOOL FEES & SUPPLIES

Following the living wage framework principles discussed earlier in this report, the cost of school fees and supplies are included in the living wage calculation to promote social inclusion and support healthy child development. The price of school supplies and school related activities was obtained from the 2015 Survey of Household Spending and adjusted for inflation. The cost came to \$6.50 per month (\$78 annually).<sup>47</sup>

## RECREATION & LEISURE

### PHYSICAL ACTIVITY

Recreation is an important component of a healthy, vibrant life. The amount for recreation includes the cost of a family membership pass to a recreation centre. Although this has been included in the living wage calculation, it is assumed that families will use these funds towards any recreation program for the children or adults if they so choose. Recreation costs are obtained from the 2015 Survey of Household Spending, from the category called "Recreation services." The cost of recreation is \$111.57 per month.

### RESTAURANT MEALS

The ability to participate in the social aspects of community life is an important part of a family expenses calculation. The Simcoe County family expense calculation assumes that the family will eat at local restaurants one to two times per month. Restaurant meal costs were obtained from the 2015 Survey of Household Spending, second income quintile and adjusted for inflation. The monthly cost was \$145.30.

### VACATION

The living wage assumes that the family will have two weeks of vacation. One week is spent at a campsite, and the other is taken as a "staycation". During the staycation, the family would visit local attractions such as the beach or a museum. The staycation also includes \$50.00 per day for food. In total, the staycation costs \$62.50 per month (\$750 annually).

The cost of a camping trip includes seven nights at a local campground. The cost of food is assumed to be included in the nutritious food basket costs. The cost of the camping trip does not include the cost to purchase or rent camping equipment. The monthly cost came to \$24 (or \$286.28 per year).<sup>48</sup>



## INSURANCE

### NON-OHIP MEDICAL INSURANCE

The cost of non-OHIP Medical insurance is based on the lowest quote available from [www.kanetix.ca](http://www.kanetix.ca), assuming coverage for four including dependents, all in relatively good health. The lowest quote that included comprehensive coverage that includes prescription drugs, dental care, vision care, and other health practitioner expenses is through Green Shield Canada, which offers the same rate for all areas at \$141.00 per month.<sup>49</sup>

### DISABILITY & LIFE INSURANCE

The costs of life and disability insurance is based on the lowest quote available from [www.kanetix.ca](http://www.kanetix.ca), assuming joint coverage for couples in the amount of \$250,000 for a 20-year term, as well both adults being non-smokers. The lowest quote provided for all areas is through Equitable Life of Canada at \$34.79 per month.<sup>50</sup> The monthly insurance costs are detailed in Table 12.

Table 12: Monthly Insurance Costs in Simcoe County, 2016

	Simcoe County
Non-OHIP Medical Insurance	\$141.00
Life and Disability Insurance	\$34.79
<b>Total</b>	<b>\$175.79</b>

## OTHER

### PARENT EDUCATION

The living wage calculation includes the assumption that one parent would be taking two part-time courses per year at Georgian College to improve their educational credentials and employment opportunities. The cost of this education includes fees for the courses (including administration fees), and textbooks. The average cost for a course came to \$363.41, or \$726.81 per year, and \$348 is added to cover textbooks and additional fees based on textbooks costs from the Georgian College book store. The monthly cost of continuing education is \$89.55 per month<sup>51</sup>. The monthly continuing education costs are detailed in Table 13.

Table 13: Monthly Continuing Education Costs in Simcoe County, 2016

	Simcoe County
Part-time Course (\$363.41 per course, 2 per year)	\$60.60
Textbooks	\$28.98
<b>Total</b>	<b>\$89.55</b>

PERSONAL CARE

The amount of personal care is based on Statistics Canada’s Survey of Household Spending 2015 for Ontario households in the second income quintile, adjusted for inflation. It includes items such as toiletries, cleaning supplies, personal hygiene related items, first aid supplies, and haircuts. The amount for all six areas is \$1,144.25 per year or \$95.35 per month.<sup>52</sup>

LAUNDRY

Simcoe County cost of living calculation assumes the family of four will do six loads of laundry per week at a local laundromat. An estimated average cost to wash and dry a load in Simcoe County was taken from six laundromats located in the six sub-region areas. The average cost to wash and dry a load for Simcoe County is \$3.17<sup>53</sup>. The cost of detergent, fabric softener, and dryer sheets is based on the cost of these items per the number of loads each item is for.<sup>54</sup> The monthly laundry costs were \$89.44.

READING & ENTERTAINMENT

The amount for reading and entertainment is based on Statistics Canada’s Survey of Household Spending 2015 for Ontario households in the second income quintile, adjusted for inflation. It includes items such as newspapers, magazines, and holiday and birthday decorations. The amount for all six areas is \$31 per month.<sup>55</sup>

BANK FEES

The calculation recognizes that there are costs associated with maintaining most bank accounts and performing financial services. Bank fees are sourced from Statistics Canada’s Survey of Household Spending 2015 for Ontario households, adjusted for inflation. The amount for all six areas was \$15.33 per month.<sup>56</sup>

CONTINGENCY

A contingency in the amount of 4% of total expenditures (approximately two weeks of income) has been included in the family expenses. This amount has been set aside to cover emergencies and unexpected events (e.g. job loss) and to cover incidentals not included in the budget such as children’s toys, legal fees, and recreation equipment (e.g. skates).

## LIVING WAGE CALCULATION

The 2016 living wage calculation uses the Canadian Living Wage Framework. The first step in developing an hourly Living Wage in Simcoe County overall is to calculate the annual family expenses, which are then used to calculate all government benefits, taxes, and payroll deductions. The living wage calculation developed by CCPA-Ontario takes into account the following government deductions and transfers:<sup>57</sup>

### CANADA CHILD TAX BENEFIT

The newly added Canada Child Benefit is a tax-free monthly payment to help eligible families with the cost of raising children under 18 years of age. The amount of the benefit depends on one's family net income.<sup>58</sup> At the income level of \$69,174 the model family would be receiving \$8,167 in Canada Child Benefit.

### CHILDCARE SUBSIDY

In Ontario, the provincial government provides funding to municipalities across the province to provide childcare subsidies for families in need. The subsidy works on a sliding scale, offering greater support for families in low income.<sup>59</sup> Table 18 shows the daily contributions households would make for childcare based on combined family income. In Simcoe County, potentially eligible families would likely make childcare arrangements with a licensed childcare facility and then apply for childcare fee subsidy through the Children and Community Services at the County of Simcoe. It was determined that the reference family of four would be eligible, and the subsidy of \$5,306 would be included in the calculation.<sup>60</sup>

Table 14: Household Daily Contributions for Childcare at Various Income Levels, 2016

Combined Family Net Income	Approximate Daily Parental Contribution
\$20,000 or less	\$0.00
\$30,000	\$4.00
\$35,000	\$6.00
\$40,000	\$8.00
\$45,000	\$13.00
\$50,000	\$19.00
\$55,000	\$25.00
\$60,000	\$30.00
\$65,000	\$36.00
\$70,000	\$42.00
\$75,000	\$48.00

## WORKING INCOME TAX BENEFIT

The working income tax benefit (WITB) is a refundable tax credit intended to provide tax relief for eligible low-income individuals and families who are already in the workforce and to encourage other Canadians to enter the workforce.<sup>61</sup> The earnings threshold for WITB eligibility is lower than the living wage calculation, so this family does not qualify for the WITB.

## ONTARIO CHILD BENEFIT

The Ontario Child Benefit (OCB) is a non-taxable benefit to help low-to-moderate income families provide for their children. The amount of the benefit depends on one's family net income. The maximum amount available for families with annual incomes below \$20,400 is up to \$111.33 per month or \$1,335.96 per year. If a family's annual income is above \$20,400, then they may receive a partial benefit.<sup>62</sup> The earnings threshold for OCB eligibility is lower than the living wage calculation, so this family does not qualify for the OCB.

## FEDERAL AND PROVINCIAL INCOME TAX

Each living wage calculation takes into account the amount of money an income earner pays in federal and provincial taxes, after all government credits and deductions. The amount of federal and provincial income tax that the reference family of four must pay is based on the household employment income and any taxable credits that the family receives. At the income level for the living wage reference family, the combined federal and provincial income tax payment would be \$4,998.

## EMPLOYMENT INSURANCE AND CANADA PENSION PLAN CONTRIBUTIONS

Employment Insurance (EI) provides temporary financial assistance to unemployed Canadians who have lost their job through no fault of their own, for example, due to a shortage of work, seasonal or mass lay-offs, and are currently looking for work or upgrading their skills. Those who are sick, pregnant, or caring for a newborn or adopted child or a seriously ill family member may also receive this assistance. All employers must deduct EI premiums from insurable earnings they pay to their employees. Any credit or overpayments are refunded to individuals when they file their income tax return.<sup>63</sup>

The Canadian Pension Plan (CPP) provides pensions and benefits when contributors retire, become disabled, or die. With very few exceptions, every person over the age of 18 who works in Canada outside of Quebec and earns more than a minimum amount of \$3,500 per year must contribute. Employees pay half the required contribution and the employer contributes the other half; self-employed individuals make the whole contribution.<sup>64</sup>

The combined CPP and EI contributions for this family of four totals \$4,205 per year.

## LIVING WAGE RATE IN SIMCOE COUNTY

According to the CCPA-Ontario calculation model, the resultant living wage for Simcoe County is the weighted population average of all six family expenses geographic areas and is **\$17.74 per hour for 2016.**

## CONCLUSION

The purpose of a living wage is to ensure individuals can meet their basic needs such as food, shelter, transportation, and childcare. It also ensures individuals can have a decent quality of life, allowing them to be active members of the community, and ensures social inclusion. The calculation is based on the annual family expenses of a family of four with both adults working full-time for 37.5 hours a week, one parent attending part-time courses to improve their employment skills and opportunities, and two children, one child in before and after school care, and another in full-time childcare. The calculation also takes into account government transfers and deductions (e.g. income taxes and EI premiums). The living wage for Simcoe County is **\$17.74 per hour for 2016**.

There are many benefits to paying a living wage. Evidence shows that not only does a living wage benefit those who are receiving this wage, but also employers and the community at large. On an individual level, those who earn a living wage are paid a fair compensation, they have the opportunity to step out of poverty, to experience a better quality of life, improved health, and have increased opportunities for education or skills training. At an employer level, paying a living wage to employees reduces absenteeism, decreases turnover rates, lowers recruitment and training costs, and increases staff morale, productivity, and loyalty. Finally, at the community level, a living wage promotes greater consumer spending power, a better local economy, more civic engagement from community members, and an overall improvement in community health.<sup>65</sup>

Adopting a living wage in Simcoe County could help improve the overall quality of life for residents in the community. Calculating a living wage is an initial step in a larger community-led campaign towards income security and poverty reduction in Simcoe County.

The Poverty Reduction Task Group will identify future community planning priorities associated with the living wage calculation, including planning an education and awareness campaign, engaging local employers, and encouraging participation in the Ontario Living Wage Network to strengthen and support local community efforts and provincial initiatives to encourage and celebrate living wage efforts.

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