



# 2018 Living Wage Recalculation for Simcoe County

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## About the Report

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## Acknowledgments

This report builds on the living wage work conducted in 2016 by the Simcoe County Living Wage Calculation Working Group, comprising 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. The methodology and living circumstances established in 2016 helped inform and advise the 2018 recalculation.

The 2018 living wage calculation is based on the *Canadian Living Wage Framework: A National Methodology for Calculating the Living Wage in Your Community* and the *Canadian Centre for Policy Alternatives (CCPA) Ontario Family Expense Workbook*. The Canadian Living Wage Framework outlines a national methodology to ensure consistency across the country. The Family Expense Workbook was updated by the Ontario Living Wage Network and the living wage calculation was generated using the CCPA-Ontario Living Wage Calculator. The Family Expense Workbook was used to calculate community expenses, taxes and government transfers, and is intended to be updated on an annual basis. The 2018 Ontario calculator update was completed by Igluka Ivanova from the Canadian Centre for Policy Alternatives in British Columbia.

Thank you to Igluka Ivanova for preparing the Ontario living wage calculation tool for 2018, which was essential in calculating local living wage rates, and to the CCPA for generously helping to share the work with a larger audience. As well, thank you to Anne Coleman, Ontario Living Wage Network, for conducting the peer review on the living wage calculations for Simcoe County.

## Table of Contents

About the Report.....	2
Acknowledgments.....	2
Executive Summary.....	4
Introduction.....	5
Living Wage vs. Minimum Wage .....	6
About Simcoe County.....	6
Family Characteristics in Simcoe County .....	8
Low-income Status in Simcoe County .....	9
Methodology .....	10
Reference Family .....	10
Basic Living Wage Calculation Formula .....	11
Exclusion Criteria .....	11
Updated Methodology in Ontario.....	12
35-Hour Work Week.....	12
Calculation of Living Wage Basket Items .....	13
Food.....	13
Clothing and Footwear .....	14
Housing Rent .....	14
Utilities .....	15
Tenant Insurance .....	15
Phone and Internet.....	15
Transportation.....	16
Parent Education.....	17
Child Care .....	17
Health, Life and Critical Illness Insurance.....	17
Other Expenses .....	18
Contingency .....	18
Government Transfers and Taxes .....	19
Conclusion.....	22
References .....	23

## Executive Summary

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 federal and provincial child benefits) and deductions have been subtracted (such as income taxes and Employment Insurance premiums).” (Living Wage Canada, 2015)

Establishing a living wage using the Canadian Living Wage framework, allows a household to meet its basic needs, 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. 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 **35** 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 (seven years old) in before and after school care and day camp over the summer, and the other child (three years old) in full-day 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 is calculated for six separate sub-region areas, and the family expenses for Simcoe County as a whole were calculated based on the weighted population average of these six sub-region areas.

*Table 1: Six Sub-Region Areas of Simcoe County*

Sub-Regional Areas	Municipalities (Census Subdivisions)
Barrie	Barrie
East Simcoe	Oro-Medonte, Ramara, Severn
North Simcoe	Midland, Penetanguishene, Tay, Tiny
Orillia	Orillia
South Simcoe	Adjala-Tosorontio, Bradford West Gwillimbury, Essa, Innisfil, New Tecumseth
West Simcoe	Clearview, Collingwood, Springwater, Wasaga Beach

The Ontario Family Expenses Workbook provided by the CCPA was used to develop the living wage calculation for 2018. The family expenses for each of the six sub-region areas were calculated to reflect the local living costs including food, clothing, shelter, transportation, childcare, continuing education for one parent to upgrade their skills, tenant insurance (and car if applicable to the community), contingency expenses, and other items. There was some variation in costs across the six different sub-region areas, such as shelter, childcare, and transportation. The family yearly expenses for 2018 were: \$73,737 in Barrie, \$80,450 in East Simcoe, \$68,580 in North Simcoe, \$68,564 in Orillia, \$76,899 in South Simcoe, and \$68,225 in West Simcoe. 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: **\$73,545**.

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

**The 2018 living wage for Simcoe County is \$18.01 per hour.**

## Introduction

The Poverty Reduction Task Group (PRTG), sub-committee of the Child, Youth and Family Coalition of Simcoe County, believes that every child and youth deserve 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 their community. Without this goal, community members are unable to support themselves and the potential of children, youth, and all others within that community. A compassionate community is one in which all members care about one another (Poverty Reduction Task Group, 2016).

The PRTG is a working table of the Child, Youth and Family Services Coalition of Simcoe County. 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 sixteen years (Poverty Reduction Task Group, 2016).

The living wage rate is the hourly wage a worker needs to cover their basic expenses and to participate in community life. The living wage reflects what people need to earn to cover the actual costs of living in their community. The living wage gets families out of severe financial stress by lifting them out of poverty and providing a basic level of economic security. It is a call to private and public sector employers to pay wages for both direct and externally contracted employees sufficiently to afford the basics and participate in community life (Living Wage Canada, 2015).

Families who work for low wages face impossible choices — buy clothing or heat the house, feed their children or pay the rent. The result can be spiraling debt, constant anxiety, and long-term health problems. In many cases it means that the adults in a family are working long hours, often at multiple jobs, just to pay for basic necessities. They have little time to spend with their family, much less to help their children with school work or to participate in community activities (Canadian Centre for Policy Alternatives BC Office, 2018).

Communities across the province are calculating the living wage as a practical tool for employers. Employers looking to go above and beyond for their employees can use the living wage rate as a base wage in their organization and know that they are paying a wage that allows for more than just surviving.

Many organizations within Simcoe County are continually working towards reducing the negative impacts 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 2018, more than 50 communities across Canada have established a living wage. Within Ontario, 16 communities have implemented an active living wage campaign, including Simcoe County (Ontario Living Wage Network, 2018). The Living Wage calculation is completed as a first step towards developing and implementing a living wage campaign in a community.

### 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 (Living Wage Canada, 2015).

## Living Wage vs. Minimum Wage

A living wage is not the same as minimum wage. Minimum wage is legislated and is the lowest wage rate all employers must pay an employee and it is set by the provincial government. Minimum wage does not take into consideration the basic needs required to maintain healthy and sustainable living. This means that individuals are earning far below the poverty line<sup>1</sup>, especially if they have dependents and are providing for other individuals. The campaign for a \$15 minimum wage was based on the contention that if you work full-time, year round you should earn enough to be above the poverty line, and be able to make ends meet. According to the Ontario Living Wage Network, a minimum wage should place you 10% above the Provincial poverty line – which is the low-income measure (Ontario Living Wage Network, 2018). As of January 1, 2018, the minimum wage for Ontario is \$14 per hour.

Living wage is a voluntary rate 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 an opportunity for families to move out of poverty and improve their living situation and quality of life.

## About Simcoe County

Based on population, Simcoe County is the second largest county in Ontario and the third largest based on physical size. Covering an area of 4,859.64 square kilometers, Simcoe County comprises eighteen municipalities, two First Nations reserves, and Canadian Federal Base Borden (Statistics Canada, 2018). There is a mix of both urban and rural communities, and as such the costs of living differ across Simcoe County.

For the purpose of the Simcoe County living wage calculation, the geographic area has been divided into six sub-regional areas based on living and working patterns. The costs of living for each sub-regional area has been estimated. The Christian Island (First Nations Reserve) and Mnjikaning First Nations (First Nations Reserve) are not included in the calculation of the living wage in Simcoe County. However, further community engagement will be part of the ongoing living wage campaign in Simcoe County. The final living wage calculation is a weighted population average based on the reference family<sup>2</sup> expenses for these six sub-regional areas.

Table 2: Six Sub-Region Areas of Simcoe County

Sub-Regional Areas	Municipalities (Census Subdivisions)
Barrie	Barrie
East Simcoe	Oro-Medonte, Ramara, Severn
North Simcoe	Midland, Penetanguishene, Tay, Tiny
Orillia	Orillia
South Simcoe	Adjala-Tosorontio, Bradford West Gwillimbury, Essa, Innisfil, New Tecumseth
West Simcoe	Clearview, Collingwood, Springwater, Wasaga Beach

<sup>1</sup> Statistic Canada provides several low income indicators to calculate poverty rates in Canada. Each measure of low income provides different information on poverty rates and used different methodologies to calculate rates of poverty. For the detailed information, please refer to the [Low-income Status in Simcoe County](#) (page 9).

<sup>2</sup> The National Framework for a Living Wage calculated a living wage that would allow two income earners to support a family of four. For the detailed information, please refer to the [Reference Family](#) (page 10) at the Methodology section.

Table 3: Distribution of population by Sub-region in Simcoe County, 2016

Sub-Region Name	Sub-Region Population	Distribution of Total Population	Municipality Name	Municipality Population	Distribution of Sub-Region Population
East Simcoe	43,995	9.2%	Oro-Medonte	21,035	47.8%
			Ramara	9,485	21.6%
			Severn	13,475	30.6%
North Simcoe	47,650	10.0%	Midland	16,865	35.4%
			Penetanguishene	8,960	18.8%
			Tay	10,035	21.1%
			Tiny	11,790	24.7%
South Simcoe	138,190	28.9%	Adjala-Tosorontio	10,975	7.9%
			Bradford West Gwillimbury	35,325	25.6%
			Essa	21,080	15.3%
			Innisfil	36,565	26.5%
			New Tecumseth	34,245	24.8%
West Simcoe	75,675	15.8%	Clearview	14,150	18.7%
			Collingwood	21,790	28.8%
			Springwater	19,060	25.2%
			Wasaga Beach	20,675	27.3%
Orillia	31,165	6.5%			
Barrie	141,435	29.6%			
<b>Simcoe County</b>	<b>478,110<sup>3</sup></b>	<b>100.0%</b>			

Source: Statistics Canada. 2017. *Census Profile*. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001.

<sup>3</sup> The total population in Simcoe County excludes the Christian Island (First Nations Reserve) and Mnjikaning First Nations (First Nations Reserve).

## Family Characteristics in Simcoe County

In 2016, Simcoe County had 140,900 census families<sup>4</sup> in private households. This included 42.0% (59,125) who were couples with children families, 41.6% (58,640) were couples without children families, and 16.4% (23,130) were lone-parent families (Statistics Canada, 2018).

Table 4: Census Family Characteristics in Simcoe County, 2016

	#	% of Total Census Families
Couple families with children	59,125	42.0%
1 child	23,150	16.4%
2 children	25,580	18.2%
3 or more children	10,400	7.4%
Couple families without children	58,640	41.6%
Lone-parent families	23,130	16.4%
1 child	13,770	9.8%
2 children	6,980	5.0%
3 or more children	2,380	1.7%
<b>Total Census Families</b>	<b>140,900</b>	<b>100.0%</b>
Persons not in families	68,310	N/A

Source: Statistics Canada. 2017. *Census Profile*. 2016 Census. Statistics Canada Catalogue no. 98-316-X2016001.

<sup>4</sup> **Census family** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular Census family live in the same dwelling. A couple may be of opposite or same sex. Children may be children by birth, marriage, common-law union or adoption regardless of their age or marital status as long as they live in the dwelling and do not have their own married spouse, common-law partner or child living in the dwelling. Grandchildren living with their grandparent(s) but with no parents present also constitute a census family (Statistics Canada, 2017).

## Low-income Status in Simcoe County

Based on Statistics Canada’s 2016 Census of Population, 11.4% of individuals were living in low-income households using the Low-income Measure, After-Tax (LIM-AT)<sup>5</sup> (Statistics Canada, 2018). In 2015, the low-income measure thresholds (LIM-AT) for the four-person private households of Canada was \$44,266 (Statistics Canada, 2017).

From October 15, 2018 to January 31, 2019, Statistics Canada is conducting a consultation to gather input from Canadians to help validate how poverty is being measured. Recently, the Government of Canada announced that the Market Basket Measure (MBM)<sup>6</sup> will be used as Canada’s Official Poverty Line (Statistics Canada, 2018). Based on Statistics Canada’s 2016 Census of Population, 10.1% of individuals were living in low-income households using based on the MBM (Statistics Canada, 2018). Looking across Simcoe County, the prevalence of low income<sup>7</sup>, based on LIM-BT and MBM, varies by community, showing that there are people within various communities who struggle with meeting their basic needs.

Table 5: Low-income Status<sup>8</sup> in Simcoe County, 2015

	Total Population for Income Status	Low-income Measure, After-tax (LIM-AT)		Market Basket Measure (MBM)	
		Individuals in Low-income Status	Prevalence of Low Income	Individuals in Low-income Status	Prevalence of Low Income
Barrie	139,055	16,905	12.2%	16,150	11.6%
East Simcoe	43,850	4,000	9.1%	3,345	7.6%
North Simcoe	46,200	7,100	15.4%	5,305	11.5%
Orillia	29,955	5,495	18.3%	4,100	13.7%
South Simcoe	136,140	11,525	8.5%	11,370	8.4%
West Simcoe	74,400	8,540	11.5%	6,950	9.3%
<b>Simcoe County</b>	<b>469,600</b>	<b>53,575</b>	<b>11.4%</b>	<b>47,225</b>	<b>10.1%</b>
Ontario	13,184,055	1,898,975	14.4%	1,830,110	13.9%

Sources:

- 1) Statistics Canada. 2018. *Target group profile of the low-income population (LIM-AT), Census, 2016*. Census 2016 – Target Group Profile.
- 2) Statistics Canada. 2018. *Target group profile of the low-income population (MBM), Census, 2016*. Census 2016 – Target Group Profile.

<sup>5</sup> **Low-income measure, after tax (LIM-AT)**, refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household’s needs increase, but at a decreasing rate, as the number of members increases (Statistics Canada, 2017).

- For the 2016 Census, the reference period is the calendar year 2015 for all income variables.

<sup>6</sup> **Market Basket Measure (MBM)** refers to the measure of low income based on the cost of a specific basket of goods and services representing a modest, basic standard of living developed by Employment and Social Development Canada (ESDC). The threshold represents the costs of specified qualities and quantities of food, clothing, footwear, transportation, shelter and other expenses for a reference family of two adults and two children. The square root of economic family size is the equivalence scale used to adjust the MBM thresholds for other family sizes. (Statistics Canada, 2017). Wherever individuals and families are living across the country, if they cannot afford the cost of this basket of goods and services in their particular community, they will be considered to be living below Canada’s Official Poverty Line (Statistics Canada, 2018).

- For the 2016 Census, the reference period is the calendar year 2015 for all income variables.

<sup>7</sup> **Prevalence of low income** refer to the proportion or percentage of units whose income falls below a specified low-income line.

<sup>8</sup> **Low-income status** - The income situation of the statistical unit in relation to a specific low-income line in a reference year. Statistical units with income that is below the low-income line are considered to be in low income.

- For the 2016 Census, the reference period is the calendar year 2015 for all income variables.

The low-income concepts are not applied in the territories and in certain areas based on census subdivision type (such as First Nations reserves). The existence of substantial in-kind transfers (such as subsidized housing and First Nations band housing) and sizeable barter economies or consumption from own production (such as product from hunting, farming or fishing) could make the interpretation of low-income statistics more difficult in these situations. (Statistics Canada, 2017)

## Methodology

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 and increases credibility and consistency. The framework provides the flexibility to incorporate provincial and municipal differences in the costs of living to better reflect the local context.

Data included local data collected by contacting local service providers (utilities, child care, and parent education, etc.) as well as the Ontario Family Expenses workbook, which was developed by economist Iglia Ivanova. Together this data was provided to the CCPA and was used to determine family expenses for Simcoe County. The living wage for Simcoe County was then calculated by CCPA based on the Family Expenses Workbook. The following sections outline the consistent definitions and methodology established by the Canadian Living Wage Framework.

### 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 (Living Wage Canada, 2015).

## Reference Family

The National Framework for a Living Wage calculated a living wage that would allow two income earners to support a family of four. This methodology assumes the following scenario:

- A healthy family of four with two working adults (both 35 years old), and two children;
- One child (3 years old) in full-time daycare, and one child (7 years old) in before- and after-school care;
- Full-time hours (**35** hours per week) of employment for two adults<sup>9</sup>;
- One parent taking evening courses at a local college to improve employment capacity;
- Costs of living including transportation, food, rental housing, clothing, childcare, medical expenses and other; and
- Inclusion of tax credits, returns and government benefits, namely child tax benefits (Living Wage Canada, 2015).

The living wage calculation is based on the needs of two-parent families with young children, but would also support a family throughout the life cycle so that young adults are not discouraged from having children and older workers have some extra income as they age.

<sup>9</sup> The Canadian Living Wage Framework re-iterate that the methodology does not account for those who cannot work full time hours/week (Living Wage Canada, 2015).

## Basic Living Wage Calculation Formula

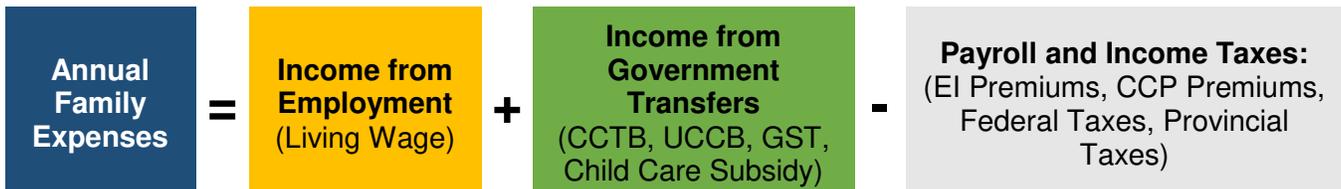
A living wage helps families move out of financial stress by lifting them out of poverty and providing a basic level of economic security.

The calculation provides for basic essentials:

- Food
- Clothing
- Shelter
- Transportation
- Childcare
- Continuing education for adults

It provides a conservative estimate of what the family needs to earn in order to meet the basic daily cost of living and to participate in the social life of their community. The living wage calculation also incorporates a contingency amount, which is calculated as 4% of total expenditures, that is approximately two weeks of income. 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. The living wage is calculated as the hourly rate at which a household can meet its basic needs, once government transfers have been added to the family's income and deductions have been subtracted.

Figure 1: Living Wage Calculation Formula



Source: (Ontario Living Wage Network, 2018)

## Exclusion Criteria

While the methodology accounts for a range of costs, taxes and benefits experienced by a family, it is worth mentioning that the living wage does not cover:

- Credit card, loan or other debt/interest payments;
- Saving for retirement;
- Owning a home;
- Savings for children's future education;
- Anything beyond minimal recreation, entertainment and holidays;
- Cost of caring for a disabled, seriously ill, or elderly family member; or
- Anything other than the smallest cushion for emergencies or hard times (Living Wage Canada, 2015).

## Updated Methodology in Ontario

In 2018 the Ontario Living Wage Network reviewed and updated the methodology for calculating the living wage in Ontario. It was decided that the calculation process should be streamlined so that communities would have easier access to the calculation and could focus on engaging employers and advocating for decent work (Ontario Living Wage Network, 2018).

The principles of a community living wage calculation, as laid out in the Canadian Living Wage Framework by the Canadian Centre for Policy Alternatives, remain the same. However, some of the items that amount to a small portion of the family expenses are no longer sourced locally. These changes have been made to create greater consistency in living wage calculations across the province and to provide local communities with the opportunity to spend less time sourcing information for a calculation and more time advocating for a living wage, decent work and good public policy (Ontario Living Wage Network, 2018).

The following items continue to be sourced at the *local level*:

- Shelter
- Food
- Childcare (and local summer recreation/child care program)
- Public transportation
- Phone and internet
- Health care and critical illness insurance
- Utilities

The following items are sourced at the *provincial level*:

- Cost of car ownership
- Clothing and footwear
- Other expenses

## 35-Hour Work Week

In the past, Ontario communities have calculated the living wage based on a 37.5-hour work week. In reviewing the methodology, the decision was made to move to a 35-hour work week. Earners who worked 35 hours a week at \$15 an hour, would earn about 10% above the before tax low-income measure (LIM-BT) in Ontario (Ontario Living Wage Network, 2018). The Ontario Living Wage Network is working to align with other groups in Ontario and Canada working to alleviate poverty through paid work to strengthen the conversation around fair wages.

A living wage needs to come in above \$15 an hour to be a credible indicator of a wage that allows one to **both** meet basic needs **and** participate in the community (Ontario Living Wage Network, 2018).

## Calculation of Living Wage Basket Items

A summary of the annual family expenses for the six sub-region areas, and for Simcoe County overall are provided in Table 5. Detailed explanations of these costs and data sources can be found in the sections that follow. The methodology for each item was provided by CCPA.

Table 6: Summary of Annual Family Expenses for the Reference Family by Sub-region<sup>10</sup> in Simcoe County, 2018

	Simcoe County	Barrie	East Simcoe	North Simcoe	Orillia	South Simcoe	West Simcoe
Food	\$8,429	\$8,429	\$8,429	\$8,429	\$8,429	\$8,429	\$8,429
Clothing and Footwear	\$3,223	\$3,223	\$3,223	\$3,223	\$3,223	\$3,223	\$3,223
Rent	\$15,720	\$16,980	\$19,860	\$10,560	\$13,824	\$17,195	\$12,288
Hydro	\$1,332	\$1,282	\$1,312	\$1,368	\$1,340	\$1,373	\$1,335
Telephone	\$1,356	\$1,356	\$1,356	\$1,356	\$1,356	\$1,356	\$1,356
Tenant Insurance	\$162	\$162	\$162	\$162	\$162	\$162	\$162
Internet and Netflix	\$800	\$800	\$800	\$800	\$800	\$800	\$800
Transportation	\$10,145	\$7,630	\$13,196	\$10,270	\$7,234	\$13,196	\$8,619
Parent Education	\$1,115	\$1,115	\$1,115	\$1,115	\$1,115	\$1,115	\$1,115
Child Care	\$16,377	\$17,867	\$15,845	\$16,602	\$16,387	\$15,035	\$16,217
Health Insurance	\$3,273	\$3,273	\$3,273	\$3,273	\$3,273	\$3,273	\$3,273
Other	\$8,785	\$8,785	\$8,785	\$8,785	\$8,785	\$8,785	\$8,785
Contingency (4%)	\$2,829	\$2,836	\$3,094	\$2,638	\$2,637	\$2,958	\$2,624
<b>Total Expenses</b>	<b>\$73,545</b>	<b>\$73,737</b>	<b>\$80,450</b>	<b>\$68,580</b>	<b>\$68,564</b>	<b>\$76,899</b>	<b>\$68,225</b>

### Food

Access to healthy food is necessary to support the mental and physical development of a growing family. The cost of food for Simcoe County is derived from the Nutritious Food Basket (NFB) data provided by the Simcoe Muskoka District Health Unit. Costs are broken down by age and gender and can be matched to the living wage reference for family.

Conducted every year, the purpose of the NFB 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. The resulting food basket cost is based on the average cost of each food item across all grocery stores sampled. The food basket excludes food items with little nutritional value such as processed convenience foods high in sugar, fat and/or salt. Infant formula and baby foods are also not included, and neither are non-food items such as laundry detergent (Simcoe Muskoka District Health Unit (SMDHU), 2018).

<sup>10</sup> The cost of living is calculated for six separate sub-region areas, and the family expenses for Simcoe County as a whole were calculated based on the weighted population average of these six sub-region areas.

The calculation has been adjusted by age to match the living wage reference family. Thus, the food expense is different than the rate published annually for Simcoe County by the Simcoe Muskoka District Health Unit for the NFB reference family (i.e. a man and a woman aged 31-50 years; a boy aged 14-18 years; and a girl aged 4-8 years).

Table 7: Food Expenses for the Reference Family by Family Member in Simcoe County, 2017

Family Member	Monthly Expenses	Annually Expenses
Adult 1 (Female, 35 years old)	\$207	\$2,480
Adult 2 (Male, 35 years old)	\$245	\$2,934
Child 1 (Boy, 7 years old)	\$143	\$1,714
Child 2 (Girl, 3 years old)	\$108	\$1,299
<b>Total Food Expenses</b>	<b>\$702</b>	<b>\$8,429</b>

## Clothing and Footwear

Expenses for clothing and footwear are obtained from the 2016 Survey of Household Spending (SHS), and are adjusted for inflation to 2017. These numbers are provided by the Ontario Living Wage Network for local communities across the province.

In 2017, the total annual expense of clothing and footwear for the living wage reference family is \$3,223 (or \$269 per month) in Ontario.

## Housing 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 (Canada Mortgage and Housing Corporation (CMHC-SCHL), 2018). Therefore, the estimated monthly rent for a three-bedroom apartment is used for the living wage reference family.

As CMHC does not provide the rental data for communities with a population under 10,000, the majority of rental costs were retrieved from the 2017 Simcoe County Average Market Rent Survey (AMR Survey). The AMR 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 (Social and Community Services Division, The County of Simcoe, 2017).<sup>11</sup>

Table 8: Rental Expenses for Three-Bedroom Apartment by Sub-region in Simcoe County, 2017

	Simcoe County	Barrie	East Simcoe	North Simcoe	Orillia	South Simcoe	West Simcoe
<b>Monthly Expenses</b>	\$1,310	\$1,415	\$1,655	\$880	\$1,152	\$1,433	\$1,024
<b>Annual Expenses</b>	<b>\$15,720</b>	<b>\$16,980</b>	<b>\$19,860</b>	<b>\$10,560</b>	<b>\$13,824</b>	<b>\$17,195</b>	<b>\$12,288</b>

<sup>11</sup> Rental expenses are based on available data at the time of calculation, the sources are the 2017 Canada Mortgage Housing Corporation Rental Market Report and 2017 Simcoe County Average Market Rent Survey.

## Utilities

Utility expense is from the Ontario Energy Board Bill Calculator, utilizing local electricity distribution companies for each area in Simcoe County to estimate monthly costs. The average estimated electricity usage of **750 kWh** is sourced from the Report of the Ontario Energy Board Defining Ontario's Typical Electricity Customer (Ontario Energy Board, 2016). The hydro services provider for each region is identified from the [Ontario's Electricity System Map](#).

Table 9: Utilities Expenses by Sub-region in Simcoe County, 2018

	Simcoe County	Barrie	East Simcoe	North Simcoe	Orillia	South Simcoe	West Simcoe
<b>Monthly Expenses</b>	\$111	\$107	\$109	\$114	\$112	\$114	\$111
<b>Annual Expenses</b>	<b>\$1,332</b>	<b>\$1,282</b>	<b>\$1,312</b>	<b>\$1,368</b>	<b>\$1,340</b>	<b>\$1,373</b>	<b>\$1,335</b>

## Tenant Insurance

Tenant insurance offers security for families, as any damage to property or personal items may be economically disruptive. The cost of tenant insurance is sourced through [www.Kanetix.ca](http://www.Kanetix.ca) with a personal property limit of \$35,000. The lowest quote for tenant insurance is used as the expense.

In 2018, the annual expense of tenant insurance for the living wage reference family is \$162 (or \$13 per month) in Simcoe County.

## Phone and Internet

Each adult in the living wage reference family will have the least expensive unlimited talk and text cell phone plan. Upfront costs such as activation fees, SIM cards or modems are not included. Also excluded are any short-term promotional discounts for new customers. The family will have the least expensive unlimited internet plan to support a basic Netflix subscription. A variety of phone, cable, and Internet packages were explored for the reference family. Cell phone plan and internet plan estimates were gathered from [www.fido.ca](http://www.fido.ca), as this provider offers the most economical coverage for Simcoe County as a whole.

Table 10: Phone and Internet Expenses in Simcoe County, 2018

	Monthly Expenses	Annual Expenses
Cell phone plan (2 adults)	\$113	\$1,356
Netflix	\$10	\$122
Internet plan	\$57	\$678
<b>Total Phone and Internet Expenses</b>	<b>\$180</b>	<b>\$2,156</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. In municipalities where public transit is available, we assume that one parent drives to work and the other commutes using public transit. In the urban area, the reference family owns one vehicle and purchases a monthly public transit pass. In the rural areas, both adults require a vehicle to get to and from work.

The cost of owning and operating one vehicle (a four-year-old Hyundai Elantra) is sourced through an online estimator tool provided by [www.caa.ca](http://www.caa.ca). In 2018, the estimated total annual driving costs for the living wage reference family was \$6,598 in Ontario. The number is provided by the Ontario Living Wage Network for local communities across the province. The cost of operating is intended to cover fuel, maintenance, license and registration, insurance, and depreciation.

Public transit is available in Barrie, North Simcoe (Penetanguishene and Midland), Orillia, and West Simcoe (Collingwood, Wasaga Beach, and Clearview). Therefore, these costs have been incorporated into the transportation expenses for these sub-region areas. The cost for a monthly transit pass is sourced through the municipal website. A weighted average based on municipal population was used to determine the cost of transportation for the whole sub-region area.



Assumptions for transportation vary depending on the availability of public transit in each sub-region area. In many cases smaller municipalities or municipalities that are very rural do not have a public transit option. In an attempt to highlight this difference and reflect the actual cost of transportation for residence in a municipality a weighted average for transportation is applied.

Table 11: Transportation Expenses in Simcoe County, 2018

	Simcoe County	Barrie	East Simcoe	North Simcoe	Orillia	South Simcoe	West Simcoe
<b>Monthly Expenses</b>	\$845	\$636	\$1,100	\$856	\$603	\$1,100	\$718
<b>Annual Expenses</b>	<b>\$10,145</b>	<b>\$7,630</b>	<b>\$13,196</b>	<b>\$10,270</b>	<b>\$7,234</b>	<b>\$13,196</b>	<b>\$8,619</b>

The County of Simcoe is committed to increasing inter-municipal transportation services for citizens and visitors. The Simcoe County LINX is a conventional public transit system that links major urban hubs and local transit services in the County of Simcoe. The LINX transit system provides citizens and visitors a reliable and courteous transit system in clean, safe and accessible vehicles. The LINX offers transportation opportunities to access services, work places, and leisure activities. Route 1 was launched in August 2018, serving Midland/Penetanguishene to Barrie. In areas where public transit is available, one adult of the reference family relies on public transportation to commute to work.

## Parent Education

The Living Wage Framework recognizes the importance of building human capital to improve the ability of workers to compete in the labor market. The living wage calculation includes the assumption that one parent would be taking two part-time courses to improve their educational credentials and employment opportunities. The cost of two three-credit courses, textbooks, and additional administrative fees were found by visiting the [Georgian College Part-time Studies](#) website. The tuition fee of courses is based on the average across five different programs<sup>12</sup>. The cost of textbooks was sourced from the Georgian College bookstore by taking an average of the cost of textbooks across the same disciplines to determine course fees.

Table 12: Parent Expenses in Simcoe County, 2018

	Monthly Expenses	Annual Expenses
Tuition for 2 courses	\$71	\$850
Textbooks and other fees	\$22	\$265
<b>Total Education Expenses</b>	<b>\$93</b>	<b>\$1,115</b>

## Child Care

The childcare calculation assumes the cost of 251 days of full-day childcare for the three-year-old child, 187 days of before and after school care for the seven-year-old child, and 50 days of summer care for the seven-year-old child. The cost for childcare is based on the average market daily rate for childcare at a licensed childcare center in each sub-region and is sourced through the local service provider in each community.

Table 13: Childcare Expenses for the Reference Family by Sub-region in Simcoe County, 2018

	Simcoe County	Barrie	East Simcoe	North Simcoe	Orillia	South Simcoe	West Simcoe
<b>Monthly Expenses</b>	\$1,365	\$1,489	\$1,320	\$1,383	\$1,366	\$1,253	\$1,351
<b>Annual Expenses</b>	<b>\$16,377</b>	<b>\$17,867</b>	<b>\$15,845</b>	<b>\$16,602</b>	<b>\$16,387</b>	<b>\$15,035</b>	<b>\$16,217</b>

## Health, Life and Critical Illness Insurance

Non-OHIP health, life, and critical illness insurance are sourced from [www.kanetix.ca](http://www.kanetix.ca). The Non-OHIP medical insurance is specific coverage for four with dependents. The Blue Cross Balance Plan is chosen as the comprehensive coverage package that includes: prescription drugs, dental care, vision care, and other health practitioner expenses such as registered massage therapy, acupuncture, chiropractic therapy. The lowest price quotes from [Kanetix](#) are used for the cost of life insurance and critical illness insurance.

Table 14: Health Insurance Expenses in Simcoe County, 2018

	Monthly Expenses	Annual Expenses
Non-OHIP Medical Expense	\$227	\$2,719
Life Insurance	\$18	\$214
Critical Illness Insurance	\$28	\$340

<sup>12</sup> The reference courses for calculation are Data Programming (BDAT 1004), Business Law (LAW 2000), Developmental Psychology (PSYL 1010), Financial Accounting Principles 2 (ACCT 1001), and Treating Challenging Behaviour (BESC 1008) at Georgian College.

<b>Total Health Insurance Expense</b>	<b>\$273</b>	<b>\$3,273</b>
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## Other Expenses

The Statistics Canada Market Basket Measure (MBM) calculates other expenses at 75.4% of the combined expense of food, clothing, and footwear. This amount is intended to cover toiletries and personal care, furniture, household supplies, laundry, school supplies and fees for the children, bank fees, some reading materials, minimal recreation and entertainment, family outings (for example to museums and cultural events), birthday presents, modest family vacation, and some sports and/or arts classes for the children.

## 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).

## Government Transfers and Taxes<sup>13</sup>

Government transfers are transfers of monetary assets or tangible capital assets from the government to the reference family. Transfer payments work to increase the representative family's income and reduce the living wage<sup>14</sup>.

### Canada Child Benefit (CCB)<sup>15</sup>

The Canada Child Benefit is a tax-free monthly payment made to eligible families to help shoulder the cost of raising children under the age of 18. This benefit replaced the Canada Child Tax Benefit (CCTB) and the Universal Child Care Benefit (UCCB) effective July 2016. The CCB is paid over 12 months from July of one year to June of the next year.

### Working Income Tax Benefit (WITB)

The working income tax benefit (WITB) is a refundable tax credit intended to provide tax relief for eligible working low-income individuals and families who are already in the workforce and to encourage other Canadians to enter the workforce.

### Ontario Child Benefit (OCB)<sup>16</sup>

The Ontario Child Benefit is a non-taxable monthly payment paid by the provincial government to support low- and moderate-income families. The Ontario Child Benefit pays a maximum of \$1,403 per child under the age of 18 per year (Government of Ontario, 2018).

### Ontario Child Care Subsidy<sup>17</sup>

A monthly benefit paid to child care providers of eligible families (be they employed, in school or in a training program) whose children are under 13 years old. The subsidy is provided by the Ontario government through municipal governments and First Nations communities. In Simcoe County, potentially eligible families would 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.

### GST/HST Credit

A tax-free quarterly payment is paid to qualifying families by the Federal Government that helps individuals and families with low or modest incomes offset all or part of the GST or HST that they pay.

<sup>13</sup> Based on total household expenditure the amount of taxes paid by the household and income from Government Transfers are calculated.

<sup>14</sup> For further information about the Government Transfers and Taxes, please visit <https://www.canada.ca/en/services/taxes.html>.

<sup>15</sup> For further information about the Canada Child Benefit, please visit <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview.html>.

<sup>16</sup> For further information about the Ontario Child Benefit, please visit <http://www.children.gov.on.ca/htdocs/English/financialhelp/ocb/index.aspx>.

<sup>17</sup> For further information about the Government Transfers and Taxes, please visit <https://www.ontario.ca/page/child-care-subsidies>.

## Ontario Trillium Benefit<sup>18</sup>

### *A. Ontario Sales Tax Credit*

The Ontario sales tax credit (OSTC) is a tax-free payment designed to provide relief to low- to moderate-income Ontario residents for the sales tax they pay. The credit is part of the Ontario Trillium Benefit.

### *B. Ontario Energy and Property Tax Credit*

This credit helps low- to moderate-income individuals with property taxes and the sales tax on energy. The credit is part of the Ontario Trillium Benefit.

### *C. Northern Ontario Energy Credit*

Families are eligible to receive up to \$232 if they are residents of Northern Ontario. The credit is part of the Ontario Trillium Benefit and is aimed at helping residents with higher energy costs associated with living in the Northern region.

## Federal and Provincial income taxes

The amount of tax paid at the federal and provincial level depends on the amount of taxable income, the tax rate and applicable credits.

## Canada Pension Plan (CPP) Premiums

Any working person in Canada (outside of Quebec) ages 18-70, earning more than \$3,500 per year must pay CPP contributions. Employers must deduct from the pensionable earnings of employees, while paying half of the required contribution themselves.

## Employment Insurance (EI) Premiums

Any working person must also pay employment insurance contributions on each dollar of insurable earnings. The employer must contribute 1.4 times the employee's EI contribution.

## Child Care Expense Deductions (Federal Government)<sup>19</sup>

Families can claim expenses related to child care (home or center-based daycare or summer camps) for children or a child with mental or physical impairment. This deduction applies to parents that are either working, in school or performing research. The deduction is limited to the least of: (1) the total amount spent on childcare expenses, (2) two thirds of the lower income taxpayer's earned income, and (3) the total of the maximum dollar limits for all children; \$8,000 per child under the age of 7; \$5,000 for children aged 7-16 (Government of Canada, 2018).

<sup>18</sup> For further information about the Ontario Trillium Benefit, please visit <https://www.ontario.ca/page/ontario-trillium-benefit>.

<sup>19</sup> For further information about the Child Care Expense Deduction, please visit <https://www.canada.ca/en/revenue-agency/services/tax/technical-information/income-tax/income-tax-folios-index/series-1-individuals/folio-3-family-unit-issues/income-tax-folio-s1-f3-c1-child-care-expense-deduction.html>.

Government Transfers are calculated based on the total household expenditure and/or housing income. The amount of taxes paid by the household and income from Government Transfers are then incorporated with the total household expenditure to calculate the living wage.

<b>Non-Wage Income (Government Transfers)</b>	
Canada Child Benefit (CCB)	\$8,201
Working Income Tax Benefit (WITB)	-
Ontario Child Benefit (OCB)	-
Child Care Subsidy	\$8,850
GST/HST Credit	-
Ontario Trillium Benefit	\$40
<b>Total Income from Transfers</b>	<b>\$17,091</b>

<b>Living Wage and Government Deductions and Taxes</b>	
<b>Household Employment Income</b>	<b>\$65,556</b>
Federal Income Tax	\$3,801
Provincial Income Tax	\$1,314
Total Government Taxes	\$5,115
<b>Household Income After Taxes</b>	<b>\$60,441</b>
Less: CPP and EI Contributions	\$3,987
Plus: Total Government Transfers	\$17,091
Income after tax and transfers	\$73,545
<b>Living Wage</b>	<b>\$18.01</b>

## 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 living wage is based on the annual family expenses of a family of four with both adults working full-time for **35** 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 2018 living wage for Simcoe County is \$18.01 per hour.**

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.

The Poverty Reduction Task Group (PRTG) in Simcoe County believes that every child and youth deserve the right to live in a safe, healthy, and compassionate community. 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.

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