



2017

CALCULATING A LIVING WAGE FOR OUR COMMUNITY

The Living Wage for St. Thomas-Elgin is calculated to reflect the current reality and build awareness about the true cost to live and participate in our communities

WHAT DOES IT COST TO LIVE IN ST. THOMAS & ELGIN COUNTY



LIVING WAGE

ST. THOMAS ELGIN

www.livingwagestthomas.com

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Funding provided by: Elgin Middlesex Oxford Workforce Planning and Development Board (EMO)



Find out more about the Ontario Living Wage Network at www.ontariolivingwage.ca and Living Wage Canada at www.livingwagecanada.ca



A living wage is more than what an employer should pay the workforce. It is a tool the entire community can use to focus resources and work towards building a more prosperous community for everyone.

What is a Living Wage?

A Living Wage reflects what earners in a family need to bring home based on the actual costs of living in a specific 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.ⁱ

A Living Wageⁱⁱ:

- Enables working families to have sufficient income to cover reasonable costs ⁱⁱⁱ
- Promotes social inclusion ^{iv}
- Supports healthy child development principles ^v
- Ensures that families are not under severe financial stress ^{vi}
- Is a conservative, reasonable estimate ^{vii}
- Engenders significant and wide ranging community support ^{viii}
- Is a vehicle for promoting the benefits of social programs such as child care ^{ix}
- Can stimulate the broader economy ^x

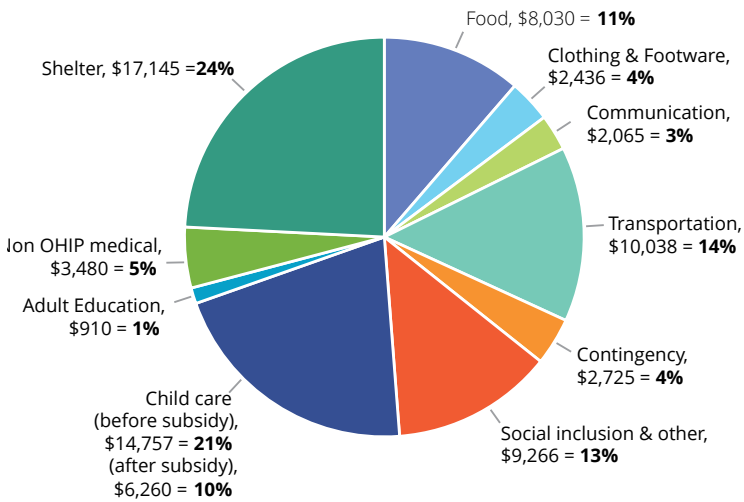
THE LIVING WAGE FOR ST. THOMAS & ELGIN COUNTY IN 2017 IS

\$16.03 PER HOUR



This is the hourly rate needed for two income earners, working 37.5 hours per week year round to support a family of four with two children aged 3 and 7.






Breakdown of Family Expenses



What is not included in the living wage?

- Debt payments
- Long-term Savings
- Home ownership
- Special dietary requirements
- Difficulty securing or receiving child support payments
- Disability costs not covered by an insurance plan
- Pets
- Social outings with friends outside a monthly family dinner and outing
- Personal lifestyle behaviours (smoking, alcohol or gambling)
- Satellite, upgraded internet

Monthly costs

 Rent and Related Costs (household operations and insurance) \$1,195	Utilities (Hydro, water) \$230
 Food \$670	Social Inclusion (entertainment, recreation, vacations, personal care, school supplies, fees) \$772
 Child care After subsidy (One full time, one before & after school) \$522	Education \$76
 Transportation (Two vehicles) \$840	Non-OHIP Medical & Disability (Prescriptions, dental) \$290
 Communication (Mobile phone, internet, cable) \$172	Clothing & Footwear (household operations and insurance) \$203

For bank fees and other fees not specified, a detailed breakdown is available at www.livingwagestthomas.com

Find out more about how to become a Living Wage Employer through the Ontario Living Wage Employer Certification process by visiting www.ontariolivingwage.ca

Benefits of the Living Wage

There is now a large body of research which documents the positive economic and social effects of paying a Living Wage. ^{xi}

For Communities: ^{xii}

- Increasing spending power of individuals which stimulates local economy
- Increasing civic engagement
- Improving overall health of the community as a whole

For Employers:

- Reducing Absenteeism
- Reducing staff turn-over
- Decreasing costs associated with recruitment and training of staff
- Improving employee morale, productivity and loyalty.
- Improving profile in community (i.e. brand recognition, consumer loyalty, etc.)

For Employees: ^{xiii}

- Reducing risk of poverty
- Improving overall standard of living and quality of life
- Improving overall health
- Increasing ability to seek skills advancement opportunities and other education or training

Footnotes:

i. <http://livingwagecanada.ca/index.php/about-living-wage/>

ii. Living Wage Canada. (2013) Canadian Living Wage Framework, iii. *ibid*, iv. *ibid*, v. *ibid*, vi. *ibid*, vii. *ibid*, viii. *ibid*, ix. *ibid*,

x. http://livingwagecanada.ca/files/7213/8269/9483/Living_Wage_doc...pdf, xi. *ibid*, xii. Living Wage Canada. (2013) Canadian Living Wage Framework, xiii. *Ibid*

xiv. Income Security Action Group of the Guelph & Wellington task for Poverty Elimination. (2013). LIVING WAGE SERIES: A call to action for Guelph & Wellington.

Available at: http://www.livingwagecanada.ca/_les/3813/8366/9751/A-Call-to-Action-Final.pdf

About Living Wage St. Thomas-Elgin

The Living Wage St. Thomas-Elgin Committee is a local community initiative that brings together stakeholders to:

- Increase knowledge and awareness of how living wages and sufficient community supports can benefit the local economy while lifting people out of poverty by calculating the local living wage every 2 years
- Recognize Living Wage Employers
- Advocate locally, provincially and federally for policy change

Living Wage St. Thomas Elgin Committee

Central Community Health Centre
Elgin St. Thomas Public Health
Elgin/St. Thomas Small Business
Enterprise Centre

Elgin St. Thomas United Way
Employment Services Elgin
Fanshawe Career and
Employment Services

St. Thomas-Elgin Social Services
West Elgin Community Health Centre
YWCA St. Thomas-Elgin

Using the Living Wage Calculation as a Community

Below are examples of how representatives from sectors in other communities have used their living wage calculation to make change.

Living Wage Task Force:

- Recruit community champions to help raise awareness and inspire collective action
- Partner with Provincial and Federal Living Wage initiatives.
- Advocate for policy shifts that focus on improving (or maintaining) government benefits and social supports (child care, subsidies, etc.)
- Adopt a local living wage policy and encourage businesses in the community to adopt a living wage
- Encourage workplaces to apply innovative practices such as flexible work hours, to help employees minimize the impact of costs associated with child care: i.e. before and after school child care
- Recognize local Living Wage Employers
- Recalculate the wage every two years

Municipalities and Local Chambers of Commerce:

- Adopt a local living wage policy and encourage businesses in the community to implement a living wage
- Build awareness within communities and businesses around the implementation of a living wage
- Facilitate a living wage employer recognition program to encourage more workplaces to pay a living wage

Non-Profit Organizations:

- Recruit community champions to help raise awareness and inspire collective action
- Advocate for policy shifts that focus on improving (or maintaining) government benefits and social supports (child care, subsidies, etc.)
- Encourage workplaces to apply innovative practices such as flexible work hours, to help employees minimize the impact of costs associated with child care: i.e. before and after school child care

Employers with Small Businesses, Corporations, and Unions

- Adopt and enforce a living wage policy
- Champion a living wage within the business community
- Advocate for improved government benefits and social supports
- Provide employees annual benefits (e.g. Non-OHIP health benefits, subsidies for public transportation, child care, etc.)

“[CANADIANS] ARE WORRIED ABOUT STRINGING TOGETHER ENOUGH PART-TIME JOBS, RISING TUITION FEES, AND AFFORDABLE HOUSING. THEY ARE THINKING ABOUT THE LAST TIME THEY GOT TOGETHER WITH FRIENDS OR THE NEXT TIME THEY CAN TAKE A VACATION”

(CANADIAN INDEX OF WELLBEING “HOW ARE CANADIANS REALLY DOING?: THE 2016 CIW NATIONAL REPORT”, 2016)