



2015

LIVING WAGE

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OVERVIEW

Living Wage is

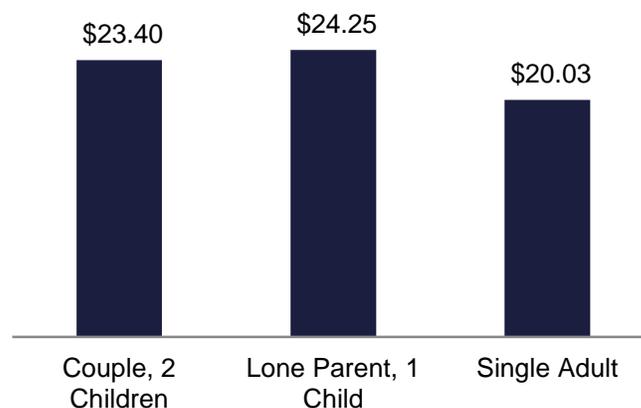
The amount of income an individual or family requires to meet their basic needs, to maintain a safe, decent standard of living in their communities and to save for future needs and goals (Vibrant Communities Calgary, 2012).

The potential role of Living Wage initiatives in poverty reduction is recognized in recent poverty publications including *Poverty Policy, From Words to Action, Poverty Costs* and *Poverty Costs 2.0* reports.

Local Living Wage rates have been estimated for several Alberta communities in recent years. For these communities, the calculation of Living Wage has improved understanding of local living costs and the impact of government programs which target low income households. Although, two municipalities in British Columbia have passed bylaws which commit local government to pay a Living Wage to all municipal and contracted service staff, to date, similar initiatives have not been pursued in Alberta. Calgary has developed a voluntary Living Wage employer program and the Central Alberta Poverty Reduction Alliance (Red Deer and area) has worked with community stakeholders to consider the possibility of developing a similar employer program.

This report provides Living Wage estimates for Canmore using the most recent data available. As has been found to be the case in other Alberta communities, the Canmore Living Wage is highest for the lone parent family followed by the couple family.

2015 Canmore Living Wage



One of the most interesting findings was that although the family expenses are based on conservative spending assumptions, the wage rate and associated income levels needed to cover expenses are sufficiently high that the households do not qualify for several subsidies and credits meant to target the working poor. This suggests that there are households in Canmore struggling to get by, in part, because they are not eligible to access government assistance intended to help the working poor.

CANMORE'S LIVING WAGE CALCULATION

In May 2013, Vibrant Communities Canada (VCC) formally released the *Canadian Living Wage Framework* (CLWF) which provides a consistent Living Wage definition, principles, and calculation methodology. The CLWF is used as a guide for Canmore's 2015 Living Wage calculation. The approach is summarized below.

Calculation Method - Living Wage is the hourly wage rate that allows this formula to balance:

$$\text{Annual Family Expenses} = \text{Employment Income} + \text{Income from Government Transfers} - \text{Taxes}$$

Reference Households



Couple, 2 Children

- Female parent age 34 & male parent age 36, both working fulltime¹
- 1 female child age 4 & 1 male child age 9



Lone Parent, 1 child

- Single Mom age 31 works fulltime
- 1 male child age 3



Single Adult

- Male age 25 works fulltime

Annual Family Expenses

Budget Inclusions

- ✓ Food
- ✓ Shelter (rental housing)
- ✓ Clothing & footwear
- ✓ Transportation
- ✓ Other household costs
 - Bank Fees
 - Personal Care Items
 - Household operation, maintenance, furnishings, & equipment
- ✓ Child care
- ✓ Health care
- ✓ Social inclusion
 - Basic Cell Phone, TV & Internet
 - Recreation, Entertainment, & Gifts
 - Vacation
- ✓ Contingency funds

Budget Exclusions

- × Special dietary needs
- × Owning a home
- × Credit card, loan or other debt/interest payments
- × Savings for retirement
- × RRSP, RESP, or RDSP contributions
- × Costs of caring for a disabled, seriously ill, or elderly family member
- × Hobbies
- × Pet ownership
- × Parking
- × Alcohol or tobacco costs
- × Personal life or disability insurance
- × Remittances to family members living abroad

¹ The CLWF recommends that the number of hours used to reflect a full-time work week in a Living Wage calculation is determined based on what typically reflects full-time hours in the province/territory. Statistics Canada data indicates that 40 hours or more per week is typical of Albertans employed fulltime; therefore a 40 hour work week is used in the calculation.

Although the CLWF recommends that the reference household(s) include a couple with two children, the framework also indicates that it is good practice to keep track of the variation in expenses faced by different family types.

The formula above is a simplified representation of the Living Wage calculation. In reality, many government transfers are dependent on income levels. Therefore, there is interdependence between variables. For this reason, the calculation of the Living Wage rate, net income levels, taxes, and government transfers are linked.

The Canadian Centre for Policy Alternatives (CCPA) has developed a Living Wage Calculation Spreadsheet (Canadian Centre for Policy Alternatives, 2014) to accompany its estimation of Living Wage rates for BC communities. The spreadsheet has been used by the Consultant to create a similar spreadsheet for estimation of Living Wage rates in Alberta. All tax, benefit, subsidy, and benefit formulas are updated annually to reflect the most recent information available from government websites. For a specific community, the spreadsheet is customized to reflect the local context.

The Living Wage calculation is based on the defined household composition and specific assumptions respecting budget expenditures. In reality, there is considerable variation in household compositions as well as their budget choices and corresponding expenditures. It is not possible to account for this variation in the calculation. The assumptions made are intended to reflect a reasonable set of conservative spending choices for the specified household composition².

² It is important to keep in mind the implications that conservative spending assumptions and budget exclusions might have on some households. These include, but are not limited to:

- Hampering the ability to care for elderly or disabled family members at home
- Difficulty accommodating special dietary needs
- Decreased quality of life due to a restricted ability to partake in hobbies, athletic programs, social and culture programs
- Inability to retire early or retire without support
- Settling for living arrangements that are not preferred (i.e. single adults sharing accommodation despite a desire to live alone, lack of safe outdoor play space for children, limited private space for older children)

What is the Living Wage in Canmore?

Applying the above approach results in the following 2015 Living Wage estimates.

	Living Wage	Annual Family Expenses*	= Employment Income	+ Income from Government Transfers	- Taxes
 Couple, 2 children	\$23.40 (each parent)	\$82,012	\$97,344	\$3,836	\$19,166
 Lone Parent, 1 child	\$24.25	\$56,436	\$50,440	\$13,863	\$7,866
 Single Adult	\$20.03	\$33,161	\$41,662	\$69	\$8,568

*Due to rounding up to the nearest cent when determining LW, each equation may not balance exactly.

Living Wage is significantly higher for both family households compared to the single adult. This suggests that it is considerably more challenging for families than single persons in Canmore to remain above the poverty line.

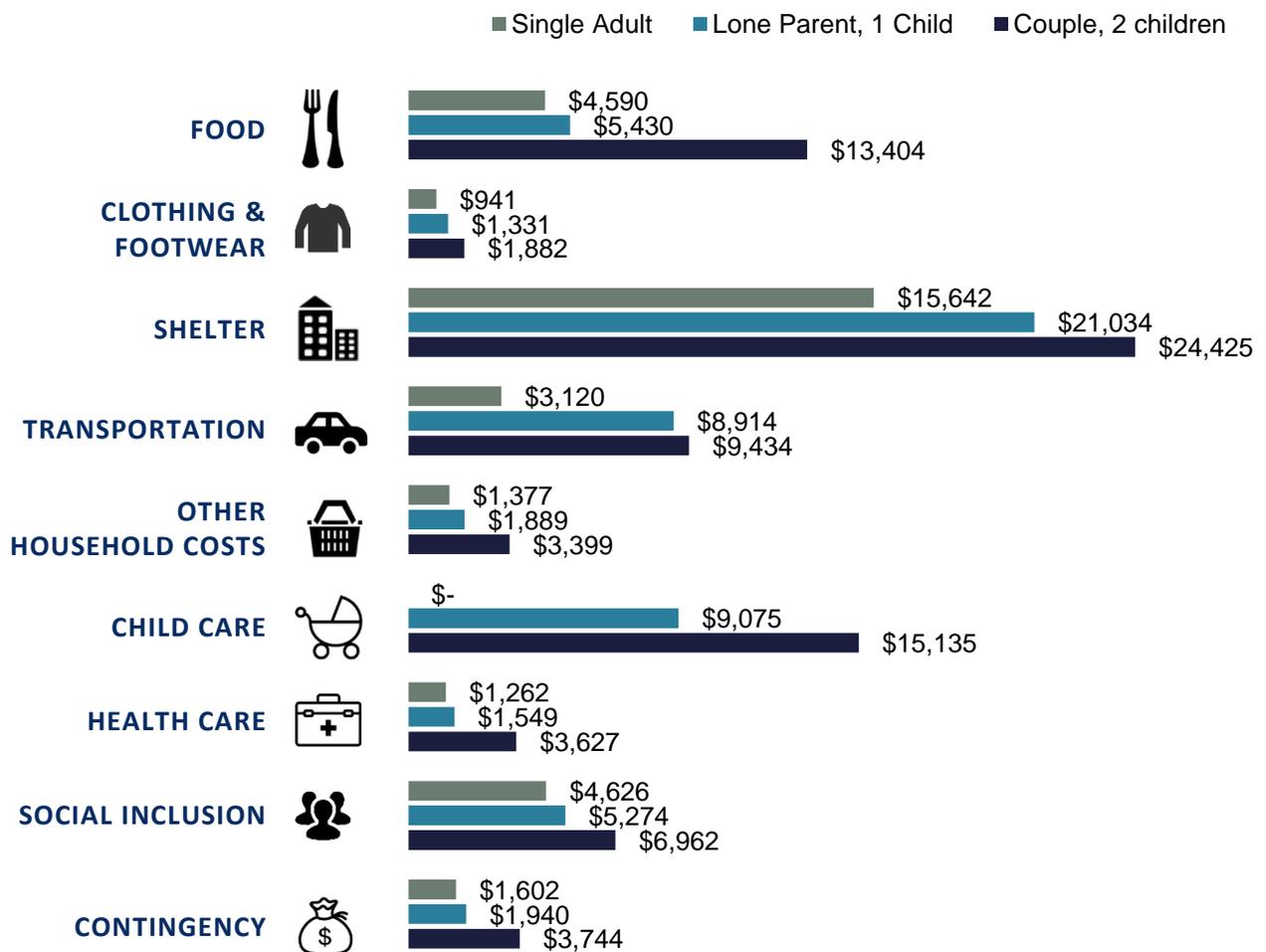
Government transfers are much higher for the lone parent family mainly because the estimated employment income allows the lone parent to qualify for the Alberta Child Care Subsidy (ACCS). For the couple family, on the other hand, the employment income needed to cover expenses is too high to allow the family to access the ACCS.

Further details on the elements of the 2015 Living Wage calculation are provided below.

Family Expenses

Estimation of each reference household's annual expenses requires collecting appropriate data and researching local costs. For some budget items, specific assumptions need to be made respecting household spending choices.

SUMMARY



Note that shelter is the largest component of annual expenses for each household. For the couple family, childcare and food also represent large components of the budget, each costing more than \$1,000/month.

The estimates for each budget component and the specific estimation methods and data sources used are detailed below.

		Monthly	Annually
 FOOD	 Couple, 2 children	\$1,117	\$13,404
	 Lone Parent, 1 child	\$452	\$5,430
	 Single Adult	\$382	\$4,590

The food cost estimate was determined from the June 2014 Alberta Nutritious Food Basket Costs (ANFB) for Canmore³. The ANFB provides an estimate of the cost of healthy eating based on current nutrition recommendations and typical Alberta food consumption patterns. Food prices are collected biannually in communities throughout Alberta through a partnership between Alberta Agriculture and Rural Development (Economics & Competitiveness Division, Statistics & Data Development Branch) and Alberta Health Services, Nutrition Services, with the support of local full-service grocery stores.⁴

³ The food costing data for Canmore is clustered with the food costing data for Banff for the following reasons: 1) there must be a minimum of three, full-service grocery stores to determine a statistically relevant food cost for a specific region; 2) to maintain a certain level of anonymity for grocery stores; and 3) since Banff and Canmore are in fairly close proximity, it is possible that residents of these two communities may choose to shop at any of the three stores where food costing was completed.

⁴ Like other “basket” measures, the ANFB determines the cost of just one hypothetical combination of healthy foods. The selected basket does not account for the impact of ethno-cultural, religious or personal diet preferences, food allergies or sensitivities, increased metabolic demands due to physical activity or illness, or therapeutic nutrition regimens to manage chronic health conditions. The food basket assumes the following about consumers:

- Choose healthy foods according to the lowest price rather than need, preference or availability
- Has the time, energy, cooking skills and functional equipment required to prepare healthy meals almost exclusively from scratch all of the time
- Understand the local food system and follows a typical Canadian food consumption pattern
- Can easily access full-service grocery stores where they purchase all of their groceries
- Possess the requisite level of math, health and language literacy to identify nutritious foods at the lowest price per volume
- Shop for groceries every one to two weeks and spends no money in restaurants or other food establishments
- Do not buy infant formula, baby food, processed or prepared convenience foods, snack foods or foods that have little nutritional value
- Prevent any food spoilage and food waste



CLOTHING AND FOOTWEAR

	Monthly	Annually
Couple, 2 children	\$157	\$1,882
Lone Parent, 1 child	\$111	\$1,331
Single Adult	\$78	\$941

Statistics Canada provides estimated costs for Market Basket Measure (MBM) commodity groupings. The 2011 Alberta MBM estimates for Clothing and Footwear in communities with populations under 30,000 persons (\$1,882, \$1,331, & \$941) are adjusted for inflation (using Alberta Consumer Price Index (CPI) values, clothing and footwear commodity group)⁵.



SHELTER

	Monthly	Annually
Couple, 2 children	\$2,035	\$24,425
Lone Parent, 1 child	\$1,753	\$21,034
Single Adult	\$1,304	\$15,642

The Canmore Community Housing Corporation provided information on average market rents for the first seven months of 2015 for available unfurnished accommodation in Canmore. In order to provide a conservative estimate of the overall cost of shelter including utilities, the average monthly rental for all units is used (3 bdrm- \$2,015; 2 bdrm- \$1,735; 1 bdrm- \$1,288). AMA quoted annual costs for tenant insurance (\$245, \$214, and \$186, respectively) for \$1 million in legal liability and \$50,000, \$40,000 and \$30,000 in contents, respectively.

⁵ Note that inflation between 2011 and 2014 was zero for this commodity group.

		Monthly	Annually
 TRANSPORTATION	 Couple, 2 children	\$830	\$9,954
	 Lone Parent, 1 child	\$743	\$8,914
	 Single Adult	\$260	\$3,120

It is assumed that the couple and lone parent family own and operate a compact sedan (\$8,914 for driving 20,000 km annually in Alberta based on the Canadian Automobile Association's online driving costs calculator (Canadian Automobile Association, 2015)). Also, one adult within the couple family uses taxis occasionally when vehicle use cannot be coordinated (2 round-trips/month at \$20/each). Public transit is not yet available for travel within the town.

It is assumed that the single adult, who does not need to coordinate transportation for children, is able to rely on a combination of walking, biking, friends with private vehicles, and taxi services. It is assumed that taxi services are used three times per week on average (\$20 each round trip) across the year.

		Monthly	Annually
 OTHER HOUSEHOLD COSTS	 Couple, 2 children	\$283	\$3,399
	 Lone Parent, 1 child	\$151	\$1,808
	 Single Adult	\$110	\$1,320

Other household costs include: school fees and allowance for children over 6; bank fees; household operation, maintenance, furnishings, and equipment; personal care items; and reading materials. The assumptions, methods, and sources used to estimate each of these expenses are detailed below.

School Fees and Allowance – The local public middle school estimated that typical school fees that would apply to the nine-year old child in Grade 4 would be \$248 to \$350 for the school year. The mid-point (\$299) is used.

An article in Canadian Living (Godfrey, 2013) suggests that a rule of thumb for the amount of allowance paid per week is the child's age in dollars. For the purpose of this study we have assumed a \$40 monthly allowance for a child of age nine.

Bank Fees - Service fees apply to most chequing accounts. Mayo (2011) surveyed major banks websites and determined the average service fees to be \$11/month or \$132/year. Based on a review of the major banks' websites, this estimate remains valid.

Household Operation, Maintenance, Furnishings, and Equipment - Following the approach taken in City of Hamilton (2011), results from Statistic Canada's 2011 Survey of Household Spending (SHS) are used to determine the typical proportion of spending allocated to these type of expenditures⁶ for households in the second income quintile (4.43%)⁷. This proportion is then applied to the MBM applicable to Canmore and adjusted for inflation. The resulting estimates are: \$1,751, \$1,238, and \$875 for the couple family, lone parent family and single person, respectively.

Personal Care Items - As above, results from Statistic Canada's 2011 SHS are used to determine the typical proportion of spending allocated to personal care item expenditures for households in the second income quintile (1.87%). This proportion is then applied to the MBM applicable to Canmore and adjusted for inflation. The resulting estimates are: \$717, \$507, and \$358 for the couple family, lone parent family and single person, respectively.

Reading Materials - It is assumed that each household relies on the internet and the Canmore Public Library to access reading materials. Membership fees are: \$20 for a family, \$12 per adult and free for highschool students and children (Canmore Public Library, 2015).

⁶ Excluding spending on pets, gardening, and communications.

⁷ The second income quintile was chosen because the average household expenditures this quintile (\$59,600 in 2011) best corresponds to the annual family expenses for the family of four in this study.



CHILD CARE

	Monthly	Annually
 Couple, 2 children	\$1,261	\$15,135
 Lone Parent, 1 child	\$756	\$9,075
 Single Adult	-	-

With parents working full-time, it is assumed that child care is needed for all children during the school year. The couple pays for after school care for the older child and a spot in preschool for the younger child. The lone parent's child attends daycare fulltime. Below are the costs of local childcare agencies.

Agency	Monthly Rates		
	Day Care	Preschool	Out of School
Mountain Munchkins Daycare http://www.mountainmunchkin.com/	\$950	\$950	\$495 for AM&PM
Canmore Community Daycare Society (CCDS) www.canmoredaycare.com	\$765 for ages 3-4 \$55/day	\$745 for ages 4-6 \$55/day	\$425 PM only +\$35 day for full days \$170/wk summer
Bow Valley Family Day Homes www.davarchildcare.org/bowvalley.html	\$855-900		

Since it is the least cost provider, CCDS's rates are used. For the summer, it is assumed that all children remain in CCDS program, except the 9 year old. The Town offers full-day (9 am to 5 pm) summer camps for ages 7-11 for a similar cost (\$172-178/week) as summer out-of school care (\$170/week) at CCDS.

Below, cost information is combined with program assumptions to determine child care budget estimates.

	Couple, 2 Children	Lone Parent, 1 Child
School Year	CCDS Preschool Program (10 mths): \$7,450 Out of School Program: \$4,250 + 28 Days (holidays +PD days): \$980	CCDS Daycare: \$7,650
Summer	Assumptions No care required for 2 week vacation so drop-in paid that month. CCDS Preschool (1 mth): \$745 CCDS Preschool (12 days): \$660 Town summer camps (6 wks): \$1,050	Assumptions No care during 2 week vacation CCDS Daycare (1 mth): \$765 CCDS Daycare (12 days): \$660
Total	\$15,135	\$9,075



HEALTH CARE

	Monthly	Annually
 Couple, 2 children	\$302	\$3,627
 Lone Parent, 1 child	\$129	\$1,549
 Single Adult	\$105	\$1,262

The health care budget estimates includes the cost of health insurance premiums and assumed out-of-pocket expenses.

Health Insurance Premiums - The cost of health and dental insurance premiums is based on rates provided by Alberta Blue Cross in March 2015 for their "C" plan.

Alberta Blue Cross Rate Chart: Personal Choice Plans (Monthly rates for each family member as of June 2014)						
Plan Type	Age 4 & under	Age 5 - 20	Age 21 - 34	Age 35 - 44	Age 45 - 54	Age 55 - 64
C	\$16	\$48	\$86	\$98	\$123	\$145

Source: (Alberta Blue Cross, 2015)

Out-of-Pocket Health and Dental Expenses – Coverage limitations are such that an individual or family is likely to incur additional out-of-pocket expenses. Assumptions respecting out-of-pocket expenses are outlined below.

Expense	Assumptions	Coverage	Out-of-Pocket Expenditures		
			Couple, 2 Children	Lone Parent, 1 Child	Single Person
Vision Care / Eye Glasses	1 exam /person/yr \$85/exam 0.5 pair /person/yr at \$50/pair*	\$250 in vision expenses /plan participant/2 years	\$0	\$0	\$0
Prescriptions	\$200/person	80% up to a max of \$10K/participant	\$160	\$80	\$40
Physiotherapy	3 visits /adult at \$75 each	\$50/visit	\$150	\$75	\$75
Chiropractor	4 visits/adult at \$50 each	\$35/visit	\$120	\$60	\$60
Dental	2 check-ups/ yr/person at \$138/visit	80% to a max of \$600/participant	\$221	\$110	\$55
Budget Estimate			\$651	\$325	\$230

*Standard cost of complete pair of glasses from Zenni Optical.

*Dental costs were obtained from Sunlife Financial's Alberta Dental Fee Finder and represent minimum for the Canmore area.



SOCIAL INCLUSION

	Monthly	Annually
 Couple, 2 children	\$580	\$6,962
 Lone Parent, 1 child	\$427	\$5,121
 Single Adult	\$373	\$4,473

Social inclusion expenses relate to spending on goods and services that allow for fuller participation in society. Expenditures for cell phones for each adult, basic TV and internet service, adult education, recreation, entertainment, a modest vacation, and conservative spending on gifts are included.

Cell Phone(s), Cable and Internet - In April 2015, FIDO advertised the most flexible of low cost voice and data plans at \$42/month (including GST). Regular monthly fees (to the nearest dollar) for basic TV and internet bundles advertised online in June were: Telus- \$50 and Eastlink- \$79. The lower cost (with GST) of \$52.5/month is used.

Adult Education - The CLWF suggests assuming that one adult household member enrolls in evening classes at a local college or distance learning. In this case, it is assumed that an adult in each household takes two courses per year. Using information provided on the Bow Valley Regional College website, costs for part-time students taking two courses in business administration in 2014/15 are estimated at \$1,351 (\$475/course for tuition, \$10/semester for materials, \$150/course for books, and \$53/semester for part-time fees⁸. If distance learning is selected, the costs are similar. The estimated cost of taking two courses through Mount Royal University is \$1,288 plus books expenses and \$1300 plus book expenses for University of Calgary⁹. For the purposes of the Living Wage calculation, \$1350 is used.

Recreation and Entertainment - The Town coordinates several free family-friendly activities throughout the year that each household is assumed to participate in. It is also assumed that annual memberships (monthly installment plan) for Elevation Place (Town of Canmore, 2015) are obtained and each adult participates on one sports team. Six movie theatre and twelve restaurant outings are also assumed during the year.

⁸ See <http://www.bowvalleycollege.ca/prospective-learners/fees.html>

⁹ See www.mtroyal.ca/Admission/MoneyMatters/CostsofEducation/ and <http://www.ucalgary.ca/pubs/calendar/current/p.html>

Each household is assumed to have one computer which is used to access the internet for academic research, homework, reading materials, news, online games, etc. Computer costs are based on the 2011 SHS value for the second income quintile (CANSIM Table 203-0022). An estimate of the cost of children's toys is taken from the same source and split in half for the Lone Parent family with 1 child.

	Couple, 2 children	Lone Parent, 1 Child	Single Adult
Elevation Place Membership	Family: \$1,428	Adult: \$660 Child: \$276	Adult: \$660
Adult Sports League	\$300	\$150	\$150
Children's Toys	\$61	\$31	
Computer	\$240	\$240	\$240
Movie theater outings (6)*	\$240	\$120	\$69
Restaurant Meals (12) (Assume cost/meal is \$25 for an adult & \$15 for a child)	\$960	\$480	\$300
Budget Estimate	\$3,229	\$1,927	\$1,419

*Admission only based on Lux Cinema pricing – 3 evening movies for \$11/Adult; \$8/child; 3 matinees - \$9/Adult; \$6/child; 3 3D movies at an extra \$3 each

Vacation - A two week (10 night) camping vacation is assumed. For the Lone Parent family and Single Adult, the cost of the campground site is shared evenly with another family or friend. Nightly site fees were obtained from the Albertaparks.ca website.

	Couple, 2 children	Lone Parent, 1 Child	Single Adult
Vacation details & costs	Bow Valley Provincial Park: Bow River/Willow Rock/Three Sisters - 5 nights at \$23/night Bow Valley/Lac Des Arc – 5 nights at \$26/night		
Budget Estimate	\$245	\$123	\$123

Gifts – Conservative spending on gifts is assumed. Costs are assumed to be \$25 per child gift and \$40 per adult gift. For birthday parties, \$15 per gift is assumed.

	Couple, 2 children	Lone Parent, 1 Child	Single Adult
Christmas Gifts (1 for each child, spouse to spouse gifts)	\$130	\$25	
Birthday Gifts (1 for each child, spouse to spouse gifts)	\$130	\$25	
Birthday Party Gifts (each child attends 4 parties)	\$120	\$60	
Other Gifts (3)	\$120	\$120	\$120
Budget Estimate	\$500	\$230	\$120



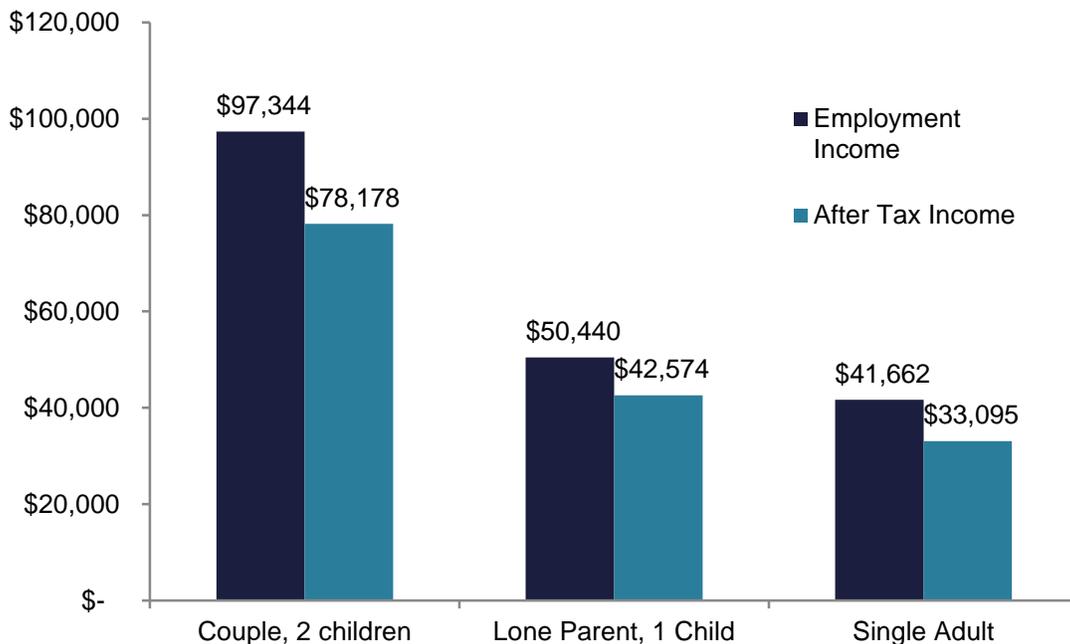
CONTINGENCY

	Monthly	Annually
 Couple, 2 children	\$312	\$3,744
 Lone Parent, 1 child	\$162	\$1,940
 Single Adult	\$134	\$1,602

In order to be prepared for emergencies and unforeseen expenses, each household puts aside a small amount of their income each month. The total annual amount is based on two weeks of employment income (before-tax).

Employment Income

The chart below compares employment income and after-tax income for the reference households included in the Living Wage calculation.



Income from Government Transfers

The family expense estimates above do not reflect subsidies and payments that each household receives to help offset expenses. Below are the subsidies, benefits, and transfers that potentially apply to low income households in Canmore.

*Subsidy, Benefit, and Transfer Programs*¹⁰

Federal:

Canada Child Tax Benefit (CCTB)
Goods and Services Tax (GST) Credit
Universal Child Care Benefit (UCCB)

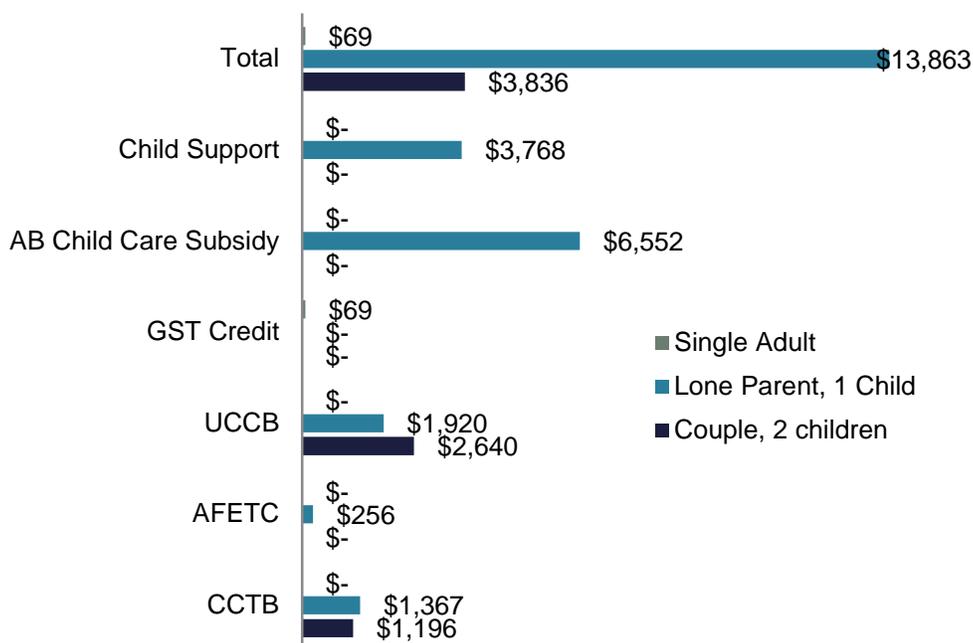
Provincial:

Alberta Adult Health Benefit (AAHB)
Alberta Child Health Benefit (ACHB)
Alberta Child Care Subsidy (ACCS)
Alberta Direct to Tenant Rent Subsidy
Alberta Family Employment Tax Credit (AFETC)

Municipal:

Recreation Fee Assistance Program

None of the reference households are eligible for the Recreation Fee Assistance Program, AAHB, ACHB, or the Alberta Direct to Tenant Rent Subsidy program because their income levels are too high. The estimated benefit levels received by each household through the other programs are compared below.



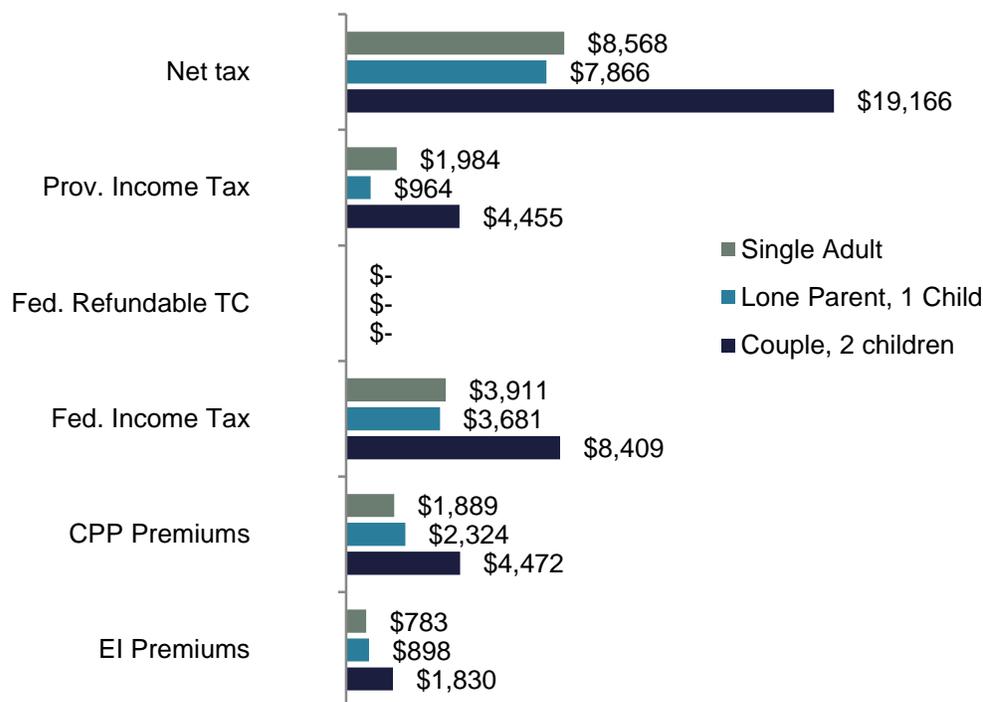
¹⁰Descriptions and relevant eligibility requirements for these programs are available online at <http://www.cra-arc.gc.ca/bnfts/menu-eng.html>, <http://www.health.alberta.ca/services/benefits-supplementary.html>, and <http://elevationplace.ca/wp-content/uploads/2014/09/Recreation-Fee-Assistance-Application-rtf.pdf>

The couple family does not qualify for the Alberta Child Care Subsidy (ACCS) because the family employment income needed to provide enough disposable income to pay for estimated family expenses is too high. If the income eligibility for the ACCS was higher and the couple family qualified their employment income would not need to be as high and, subsequently the Living Wage rate for the couple family would also be lower.

Note that only the single adult is eligible for the GST credit. The income levels of the couple and lone parent families are too high for them to be eligible.

Taxes

Taxes are also a component of the LW calculation equation. Published tax formulas and indexing values were used to determine the tax contributions and credits applicable to each reference household (Alberta Treasury Board and Finance, 2015); (Canada Revenue Agency, 2015).



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