



Research Report

LIVING WAGE: AN INTRODUCTION

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About the Guelph & Wellington Task Force for Poverty Elimination

The Guelph & Wellington Task Force for Poverty Elimination is a community initiative composed of concerned and affected residents, organizations, business, all levels of government, the research community and others working together to move poverty reduction issues forward. The Poverty Task Force (PTF) works toward the elimination of poverty in Guelph & Wellington by supporting, coordinating and inspiring sustainable change and supporting the building of individual resilience through collective action.

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About The Research Shop

The Institute for Community Engaged Scholarship (ICES) fosters collaborative and mutually beneficial community-university research partnerships. ICES draws on strong traditions of community engagement and socially responsive research within the College of Social and Applied Human Sciences (CSAHS) at the University of Guelph. The Research Shop serves as a portal between community and university research needs. Faculty and students work with community organizations and individuals to identify and address social problems, and develop policies for positive change. Currently, the Research Shop focuses on working with collaborations in Guelph and Wellington by developing community-based research, placing students for service learning, and knowledge mobilization.

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Introduction

Background

Many Canadian families are finding it difficult to make ends meet even when they work long hours. The Canadian Centre for Policy Alternatives (CCPA)¹ reported that Canadian families in the bottom half of the population, those who have the lowest incomes from a 50% cut-off, are working more compared to families in the 1970's, yet they have experienced a 24% drop in total earnings. Long work hours means that less time is available for family activities leading to difficulties balancing work and family responsibilities.

Furthermore, the 2010 report card from Campaign 2000² reported that 1 in 3 low-income children have a parent who works full time throughout the year and there are almost 400,000 full-time adult workers who earn less than \$10 an hour. In addition, they reported that in 2008 35% of jobs were part-time, temporary, contract or self-employed. The lack of good-paying jobs which provide sufficient hours and benefits are making it difficult for families and individuals to live above the poverty line. For many Canadians then, having a job does not guarantee a route out of poverty, and in many cases makes them working poor. According to the CCPA³, the working poor are individuals who work year-round and full time but receive wages that are insufficient to lift oneself out poverty.

Time constraints due to work-family conflict, the inability to afford the basic essentials of life, and feeling the unrealistic expectations to survive on a limited income are some of the leading causes of stress for low income parents. The National Longitudinal Survey of Children and Youth⁴ showed that parents with low incomes are twice as likely as parents who have middle- or high-incomes to be chronically stressed. These high levels of stress can lead to poor health, which in turn increases absenteeism for employers and puts a greater strain on our health care system⁵.

The concept of a living wage, or a rate of pay high enough that allows families to afford a decent and dignified life, has been introduced as a way to improve the livelihoods of the working poor. About 125 municipalities in the US have adopted living wage policies to allow their public sector workers to receive wages to lift them out of poverty. Also, many leading companies and public sector employers in Britain have signed living wage agreements that apply both to direct and contract employees and the results of the new policy have demonstrated its success. For example, a study of low-paid cleaners at the Royal London Hospital done in 2005⁶, found that after receiving the living wage 85% of the employees surveyed were able to pay for food and basic expenses. Before the wage increase, less than half were able to do so.

Although Canada has been slow to implementing living wage policies, some jurisdictions have taken important steps towards its adoption. Recently the city of New Westminster and Esquimalt in British Columbia have become the first municipalities in Canada to pay living wage rates to city employees and city contractors. Furthermore, many private sector employers in BC have become official living wage employers, including Vancity Credit Union, the largest company to adopt the policy so far. These decisions are the result from a successful campaign done by CCPA in collaboration with various groups in Vancouver and Victoria. Through this initiative, the CCPA encourages Vancouver employers to sign on to the commitment to ensure that all of their employees and service providers are paid a

living wage⁷. Many lessons need to be learned from those who have used living wage policies as a tool to fighting poverty and this report explores some of the issues related to their implementation.

Purpose of the Study

Members of the Income Security Action Group of the Guelph & Wellington Task Force for Poverty Elimination have expressed interest in supporting a Living Wage campaign. As a starting point, they have requested that some general information about a living wage be presented to the PTF to increase knowledge among its members.

This report was shared with members of the Guelph & Wellington Task Force for Poverty Elimination at a general meeting on June 10, 2011.

Key Findings

What is the Living Wage?

The living wage is defined as an hourly wage that is high enough to allow a family to pay for the basic necessities of life. These necessities include food, clothing, shelter, health expenses, transportation and childcare. Unlike the minimum wage, which is the minimum legal wage employers must pay to ensure minimal physical subsistence, the living wage is a higher amount of pay which reflects the amount of money needed by a family, in a specific community, to live an adequate life. Living wages are also different from minimum wages in that they are not mandatory laws and therefore affect a smaller group of people. Living wage ordinances are usually applied to businesses who receive government subsidies or that have contracts with the City, while minimum wages apply to about 90% of the population in a province (home-workers, liquor servers, and individuals under 18 are affected by different minimum wage standards)⁸.

The private sector is not obligated to adopt living wage policies, but they can voluntarily choose to respect local benchmarks if municipal governments implement living wage policies.

The living wage is also confused with fair wage, which also apply to City contractors; however, they differ substantially in their purpose. While a living wage is calculated specifically to fight poverty, the fair wages' main objective is to ensure that City contractors pay their workers the minimum union rates of pay and benefits, even if their workers are non-unionized⁹. The fair wage has the purpose of reducing competition between unionized and non-unionized workers.

How is the Living Wage calculated?

Most often, living wage is calculated based on a family of four. However, it can be adjusted for family size¹¹. There are two primary determinants of a living wage which include household income (income from employment, income from government transfers and local benefits the family is eligible to receive such as rental or child care subsidizes) and household expenses¹⁰. Within this calculation tax deductions are also accounted for. Most importantly, living wage is calculated based on the cost of living in the local community. Although living wage calculation aims to be inclusive of all the basic necessities that a family may incur, it does not include coverage for credit card or loan interest payments, savings for retirement, owning a home, or saving for post-secondary education. In addition, costs related to entertainment or holidays or to caring for a disabled or seriously ill family member are also excluded.

It is assumed that the parent(s) in a family have a full time job (35 to 40 hours per week) and work year round (52 weeks each year). The types of household expenses and the amount allocated to each category varies depending on the region and on the priorities of the family based on the age of the children in the household and the amount of people living in it. For example, if the calculation is based on a family with younger children, the expenses related to childcare services would need to be accounted for. If the calculations are were made based on a family with teenage children, childcare services would not be taken into account. To illustrate the process, two examples of living wage

calculations are discussed below. These are the Living Wage Calculation for Metro Vancouver done in 2008¹² and the Living Wage Calculation for Toronto also done in 2008¹³.

The Living Wage Calculation for Metro Vancouver

In 2008 the Canadian Centre for Policy Alternatives (CCPA)¹⁴ of British Columbia calculated living wage for Metro Vancouver to be \$16.74 for a two-parent family with two children age 4 and age 7. Family characteristics were determined based on the overall provincial (British Columbia) family makeup which indicated that 85% of families were headed by couples and 62% had two or more children. Living wage for a single-parent with one dependent child was determined to be \$16.73. This rate is similar to the rate for a household with two parents because single-parent families are eligible for childcare subsidies and other benefits due to their lower incomes. Information in this section was obtained from the *Working for a Living Wage* report produced by the CCPA in 2008¹⁵.

Household Income

The CCPA¹⁶ calculated household income for a family of four in Metro Vancouver based not only on wages, but also on income from government transfers and tax deductions. This total gross annual family income (Shown in Table 1) was calculated under the assumption that in a two-parent headed household both parents work for 35 hours per week and 52 weeks per year (full time work all year round) for an hourly wage of \$16.74. This reflects the amount of money needed to cover the basic expenses that will be discussed in the following section.

To calculate the total amount from government transfers it was assumed a partial amount from the Canada Child Tax Benefit (CCTB) would be received since a family no longer qualifies for the National Child Benefit Supplement when the net income is greater than of \$38,369.61. In addition it was assumed that the total CCTB would be reduced to \$171.30 per month from the basic of \$213.82 per month due to family's net income exceeding \$38,378. Within this category the Universal Child Care Benefit (UCCB) was also included and it was calculated to be less than \$100 per month. The family would not receive a GST rebate either because their net income would be greater than \$46,616.00. Refer to Table 1 for a summary of the annual household income for a family of four.

Table 1: Household Annual Income for a Couple-Headed family in Metro Vancouver.

Total gross annual family income	\$60,933.60
Minus deductions from income (EI, CPP, provincial and federal taxes)	- 7,819.37
Family take home pay	= \$53,114.23
Plus government transfers (CCTB, UCCB and GST rebate)	+ 3,255.62
Total disposable income	= \$56,369.85

Source: Richards, Cohen, Klein, & Littman (2008)

Family Expenses

The CCPA¹⁷ divided family expenses for the Metro Vancouver area into 10 categories (Refer to Table 2 for a breakdown of family expenses). Expenses were measured by costing each specific category based primarily on the Market Basket Measure (MBM) developed by the Human Resources and Social Development Canada (HRSDC). MBM estimates are based on the actual costs of goods and services in a specific community. Although the MBM is a much finer representation of local expenses than Statistics Canada Low Income Cut-Offs (LICO's), it excludes social obligations to children such as field trips and vacation's costs, as well as expenses related to extracurricular activities like sports and clubs. Estimates were also made using median or less than median family expenditures, which are most likely to be less than the average family expenditures. This indicates that the living wage calculation presented here is a modest estimation of what a family of four with young children needs to live a dignified adequate life.

The category of food was calculated based on the report *The Cost of Eating in BC 2007* released by the Dietitians of Canada, BC region¹⁸. In this report, the cost of food was determined based on a stratified random sample of grocery store using the National Nutrition Food Basket 1998 which is based on Canada's Food Guide. The clothing and footwear estimate was based on adjusted MBM values and the 'childcare' expenses were estimated based on the Westcoast Child Care Resource Centre¹⁹.

In this calculation, the CCPA²⁰ defined shelter as the expenses related to rent, utilities, phone and insurance for possessions. They based this amount on a median rent for three bedroom units as well as utilities costs retrieved from the Dietitians of Canada report. Phone costs were valued based on 2008 Telus prices for land lines and content insurance was estimated based on \$30,000 worth of possessions.

Within the category of transportation, the CCPA²¹ included expenses related to owning and operating a used car, as well as the cost of a two-zone bus pass. These two particular expenses were incorporated because it would be difficult for two parents who work 35 hours a week to accomplish all the tasks related to caring for a family (taking children to daycare, shopping for groceries, etc) using only public transportation.

All residents of British Columbia and their dependents are required to enrol in a Medical Services Plan (MSP) either through their employer, union or pension plan, or independently through the Ministry of Health. The CCPA²² included these expenses under the category name of MSP. An additional amount was allocated to pay for health care insurance to cover expenses not included in the basic MSP (Non-MSP health care expenses). These expenses include dental care, optical care, and expenses related to chiropractic or physiotherapy.

In the other category the CCPA²³ included expenses related to personal care, household supplies and furniture, school supplies and reading materials, as well as a modest amount for recreation and entertainment. Furthermore, the amount allocated for 'parent education' included costs of two college courses of three credits each per year; while the 'contingency' category encompasses unexpected costs related to family emergencies (this is equivalent to the amount of income for each parent for two weeks).

An updated report by the CCPA on the Living Wage was published in 2011²⁴ addressing the issue of the raised cost of living in Metro Vancouver since 2008. It was determined that in order for a family of four with two young children to live out of poverty in 2011 a living wage of \$18.81 (\$34,234 annually for each parent) was needed. An increase of about \$2 per hour since the last time the Living Wage was calculated for this city²⁵.

Table 2: Family Expenses — Two Adults and Two Children in Metro Vancouver (4 and 7 Years Old)

Expense Item	Annually
Food	\$7,825.94
Clothing and footwear	2,299.70
Shelter	15,104.28
Transportation	6,272.27
MSP	1,296.00
Non-MSP health expenses	1,596.00
Child care	11,784.00
Other	6,834.80
Parent education	1,000.00
Contingency	2,343.60
Total	\$56,356.59

Source: Richards, Cohen, Klein, & Littman (2008)

The Living Wage Calculation for Toronto

The CCPA released a report in 2008 which calculated the living wage for the City of Toronto²⁶. Their analysis considered a family headed by two parents with two children aged 4 and 12 years old. Their calculation assumed that both parents worked full time and all year round. The report also included living wage calculations for a single parent-headed household with one child. For this calculation, like the Metro Vancouver living wage calculation, income from wages, income from government transfers and income deductions were taken into account. The living wage for Toronto was calculated to be \$16.60 for a two-parent headed family and \$16.15 for a single-parent headed family. The living wage for single-parent headed families turns out to be less because they are eligible for childcare subsidies and other benefits based on their incomes that two-parent headed families do not have access to.

Household Income

The CCPA²⁷ calculated income for a family of four living in Toronto based on both parents working 37.5 hours per week for 52 weeks at an hourly wage of \$ 16.60. In this calculation of a living wage, government transfers available to the family such as the Canada Child Tax Benefit and the National Child Benefit Supplement were incorporated. It is not specified if reductions to the transfers due to increased family income were taken into account in this calculation. In addition, income deductions such as the CPP, contributions to EI, and taxes were also accounted for. Refer to Table 3 for a summary of Annual Income for a family of four in Toronto.

Total gross annual family income	\$64,783
Minus deductions from income (EI, CPP, provincial and federal taxes)	-10,073
Family take home pay	=\$54,710
Plus government transfers (CCTB, UCCB and GST)	+2,690
Income after tax and transfers	=\$57,400

Source: Mackenzie & Stanford (2008)

Household Expenses

The CCPA²⁸ included 9 general categories in the calculation of a living wage for Toronto (refer to Table 4 for a summary of expenses). The estimates presented for these categories were retrieved from generally available statistics as well as from consultations with a variety of focused groups of parents with children who represented low- and medium-wage workers and unemployed individuals.

The budget for food was calculated based on the age and gender of each family member. The CCPA²⁹ used an updated version (representing 2008 costs) of Toronto Board of Health's Nutritious Food Basket cost for 2007 to calculate this amount. The clothing and footwear expenses were calculated based on the Human Resources Development Canada's (HRSDC) Market Basket Measure (MBM). Since the values in this measure have not been updated since 2002 the CCPA³⁰ adjusted the data to reflect 2008. As it was established above, estimates based on the MBM tend to be rather conservative so these expenses reflect the minimum amount needed for goods and services.

Expense Item	Annually
Food	\$6,557
Clothing and Footwear	2,504
Shelter	16,907
Transportation	7,821
Other	8,762
Education (adults)	1,000
Child care	9,140
Non OHIP medical	2,461
Contingency amount	2,206
Total	\$57,358

Source: Mackenzie & Stanford (2008)

The CCPA³¹ included rent, utilities, telecommunications and insurance in the estimate for shelter. Rent was also calculated using the adjusted MBM figures while the telecommunication budget was calculated based on a basic phone and long distance package rates as well as the cost of a basic internet connection and TV cable connection from Bell Canada. Insurance costs were based on a basic renter's policy from a local insurance company in Toronto.

The calculation for Toronto's living wage, similar to the calculation of Metro Vancouver's, includes the expenses of owning and operating a vehicle under the assumption that regular family tasks such as

commuting to work, transporting children to school or daycare, shopping, etc, would be more difficult to achieve if the family relied only on public transportation. The estimate for owning and maintaining a car was based on the price of gas, the cost of oil changes, insurance, an allowance for repairs, parking, winter maintenance, and vehicle registration. Furthermore, the cost of one adult transit pass was also incorporated in the expenses related to transportation³².

Within the other categories, the CCPA³³ estimated childcare costs based on nominal rates for childcare centres operated by the City of Toronto. The cost of childcare was determined to be the second highest for a family with young children. A category of 'non-OHIP medical expenses' was estimated based on basic drug and dental plans offered by Blue Cross as well as an allowance (\$50/month) for pharmaceuticals and other items not covered by insurance. Furthermore, the cost of taking two college courses (one per adult in the family) per year was also included to allow both parents to improve their skills through post-secondary education.

A budget for expenses on other services was created as well, and it included costs related to purchasing household items and furniture, personal care, recreation (a YMCA membership for the family), reading and entertainment supplies (subscription to a newspaper and renting movies), communications other than phone and internet, as well as an estimate for a very modest two-week family vacation (cottage rental and food) and a budget for eating out and going to the movies once a month. Finally, a contingency category was also included and it encompassed emergency expenses such as major automotive repairs, or periods of lost wages due to illness. It was stated that this amount could also serve as a reserve for minimal savings.

Advantages and Barriers related to the Living Wage

Advantages	Barriers
EMPLOYERS	
<ul style="list-style-type: none"> • Increase in labour costs due to living wage implementation is expected to be 2%³⁴. • Increased costs in labour are counterbalanced by increased productivity³⁵. • Less employee turnover experienced³⁶. • Reduces absenteeism. Cost of employee absenteeism is estimated to be \$6 billion per year³⁷. • Employees require less supervision, have higher morale, and are more productive³⁸. • Living wages can be used as a tool to attract business to a depressed region through incentives of tax rebates and 	<ul style="list-style-type: none"> • Raise in wages could increase good's prices and decrease ability to compete with other companies⁴². • There is the concern that raising wages would hurt the economy's growth⁴³.

<p>grants³⁹ .</p> <ul style="list-style-type: none"> • Businesses with living wages in place attract better qualified employees. Furthermore, individuals who receive a living wage are able to increase their skills through post-secondary education⁴⁰ . • Improved customer satisfaction due to a more satisfied labour force⁴¹ . 	
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EMPLOYEES

<ul style="list-style-type: none"> • Higher wages⁴⁴ . • The living wage assumes an employee benefit of two weeks of paid sick time in addition to paid vacations and statutory holidays⁴⁵ . • Higher morale and more productivity⁴⁶ . • Ability to lift oneself off poverty working a single full time job⁴⁷ . • Increased consumer purchasing power⁴⁸ . 	<ul style="list-style-type: none"> • Job loss due to business relocation⁴⁹ . • Unemployment due to wage increases – however, no significant job loss was experienced during the last minimum wage increase and this might be because job loss is dependent on factors other than wage increases⁵⁰ . • It has been suggested that living wages policies do not assist low wage earners but rather support the already high wage earners⁵¹ . This is because most of the workers covered by the policy were already earning a living wage. • The living wage ordinances would only cover contractors and subcontractors within a City which is approximately 1% of all workers⁵² . • The policy would exclude some types of low-wage workers such as janitors, security guards, and parking attendants⁵³ . • Few workers to whom this policy would apply are supporting a family (15% of living wage workers in the US support a family)⁵⁴ . • Low wage earners tend to be low skilled and when employers pay higher wages may attract higher skilled workers, therefore employing fewer low-skilled workers. This may lead to a reduced number of entry level jobs⁵⁵ .
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FAMILIES

<ul style="list-style-type: none"> • Enables families who are working to escape from poverty⁵⁶ . 	<ul style="list-style-type: none"> • Living wage is a conservative estimate and it allows little money to be spent on
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<ul style="list-style-type: none"> • Lessens stress experienced by families due to financial difficulties. Parents with low incomes are more than twice as likely as parents in either middle- or high-income families to be chronically stressed⁵⁷. • Support healthy child development since children from low-income families are less likely to do well at school, have lower literacy levels and are more likely to suffer from job insecurity in adulthood. In addition, parent who are not poor are more likely to provide nurturing environments for their children⁵⁸. • Families are able to maintain a decent and dignified standard of life working no more than 40 hours per week⁵⁹. 	<p>holidays, entertainment, and recreation. Estimate for shelter and food is considered to be below the average used by a family⁶¹.</p> <ul style="list-style-type: none"> • The living wage estimate does not include savings for retirement or post-secondary education for children⁶². • Expenses related to credit card debts or owning a home are not included in the living wage estimates⁶³. • It does not include expenses related to caring for a family member who is ill or who has a disability⁶⁴. • It does not take into account remittances to family members abroad, which is something that many low-income immigrant workers do⁶⁵.
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INDIVIDUALS

<ul style="list-style-type: none"> • Poverty is linked to increased use of hospital and other health care facilities. Less tax dollars would be needed for medical services usually required by people living in poverty⁶⁶. • Low wage workers spend their money locally so wage increases would foster community businesses⁶⁷. • Promotes gender equality⁶⁸. • The intent of the living wage is also to provide an adequate income throughout the life cycle so that young adults will not be discouraged from having children and older workers will have the means to support aging parents⁶⁹. 	<ul style="list-style-type: none"> • A raise in wages could negatively affect the public who would be forced to pay higher prices for their goods and services⁷⁰. • Since it would be the City who would be implementing the living wage policy first, this may lead to the City having to spend more on labour, which will then be reflected in higher taxes to the public⁷¹. • Some costs related to enacting a living wage ordinance, such as imposing sanctions against covered businesses, establishing grievance procedures for eligible employees, monitoring compliance and introducing reporting requirements would required to be paid by the City using tax dollars⁷².
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Discussion

Implementing and calculating a living wage is a challenging task. The calculation and implementation of a living wage for a specific community needs to take into account the view of different stakeholders including municipal governments, low-income workers, low-income families, employers.

Furthermore, municipal governments are limited in the type of legislation they can introduce so the private sector cannot be required to pay living wage rates. Rather, local government are going to have to lead by example, implementing the living wage ordinance to their own workers and contractors. In addition, local campaigns lead by non-governmental organizations and citizens, such as the “A Living Wage for Families” campaign in Vancouver, have shown to be very successful in encouraging the private sector to adopt living wage policies⁷³.

Implementing a living wage in the private sector can result in a number of benefits such as increased productivity, decreased turnover rates and absenteeism, and in general increased customer satisfaction due to increased employee morale. Furthermore, in countries such as the United States and Britain, where living wages ordinances have been implemented with success, private firms are becoming aware that commitment to corporate responsibility is essential to their brand. In other words, providing fair wages to one’s employees can serve as a great marketing tool⁷⁴. Although a living wage has advantages for employers, it is the low-income workers who would experience the greatest of all benefits. This is because providing a living wage for the working poor can help offset the negative effects that poverty has on health and child development.

Some negative aspects have been found to be related to the implementation of living wages. In fact, the Ontario Chamber of Commerce⁷⁵, an organization interested in fostering sustained economic growth and Ontario’s business advocate, reported that living wages could have the opposite effect than intended. They state that many businesses might respond to increased wages by reducing employee hours, making staff cuts, and switching full time employees to part time. Furthermore, they see the increase in wages of low-skilled workers as a need to increase wage scales among workers of different skills, which may have a direct effect on the cost of goods and services. There is also the possibility that increased wages would lead to job loss and increased unemployment. In response to these concerns, the “A Living Wage for Families” campaign⁷⁶ stated that business are usually able to absorb the increase in wages thanks to increased productivity, less turnover, raised moral, positive employee attitudes, and better customer service. In addition, the Ontario Federation of Labour⁷⁶ stated that previous increases to the minimum wage have not lead to job losses or greater unemployment.

The Ontario Chamber of Commerce⁷⁷ proposes instead that a better alternative to combating poverty would be government investment in upgrading skills and lowering taxes for those in the lower income bracket, greater subsidies for childcare, supported housing and transit subsidies. The CCPA⁷⁸ states that a key way businesses can reduce the payroll burden caused by living wage ordinances would be to advocate for greater government benefits for families who struggle to afford a decent living. For instance, if there was an universal public child care system for children under six living wage calculations would not have to take into account more than \$600 per month that are allocated for childcare expenses⁷⁹. Therefore, the implementation of a living wage requires governments to also

step up in providing better benefits for families and children in poverty so that the burden of increased wages does not rest solely on employers and businesses.

Living wage ordinances have a great potential for helping families live a dignified life but the journey towards attaining social inclusion and equality through this medium seems to be full of compromises. The lessons to be learned from other jurisdictions who have implemented living wage policies is that paying fair wages to workers are a concrete possibility and that the commitment to achieve such goal has to come from a wide range of stakeholders in order to advance towards the elimination of poverty. In other words, fighting poverty should concern not just the families embedded in it, but also their employers, their communities, and their governments.

Endnotes

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