

# 2021 Living Wage Report

SINGLE ADULTS IN EDMONTON

DECEMBER 2021



A report to inform the work to end poverty in a generation.

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# What is a Living Wage?

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A living wage is rooted in the belief that individuals and families should not just survive, but live with dignity and opportunities to participate in their community. A living wage is defined as the hourly wage that a primary income earner must make to provide for themselves, their families, and reach basic financial security. The living wage allows for a higher standard of living than typical poverty measures, and accounts for the income an individual or family would need to participate in the community. More information can be found in the [Edmonton Living Wage 2021 Update](#) report.

The living wage is typically based off of a reference family that includes two parents working full-time, one child in elementary school, and one child not yet in school. The Edmonton Social Planning Council (ESPC) calculated the living wage for this family as \$18.10 in 2021. <sup>[1]</sup>

However, there are many other family arrangements, all of which have different needs and different government benefits available to them. These families may require a different wage in order to live in dignity. Single adults are one such family type. It is often assumed that single adults have lower living costs than families and, therefore, do not need as much support as families with children. This thinking has contributed to a lack of social policy reforms directed toward single adults. Today, single adults are three times more likely to live in poverty than the average Canadian, which limits their ability to achieve personal well-being. <sup>[2]</sup> As such, ESPC decided to calculate a living wage for a single adult.



The living wage  
for a single adult  
in Edmonton,  
2021 is  
**\$21.26**

An illustration of a female construction worker wearing a blue hard hat, a green safety vest over a light green shirt, and tan overalls. She is standing and gesturing with her right hand towards the text.

# Understanding the Costs

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## It costs more to be a single adult than you may think...

Costs are generally lower for a single adult than for a family. Single adults pay less on food, clothing, shelter, health care, and “other” items, and do not have to pay for child care. However, costs are not divided evenly based on the number of family members. For example, it costs more to feed an adult than it does to feed a child. Therefore, the costs for a single adult are not equivalent to one quarter of the costs for a family of four.

Housing is a very large portion of total cost for single adults. In a family, two parents can split the cost of a three-bedroom apartment. For the single adult calculation, ESPC assumes the person is living on their own in a one-bedroom apartment. The single adult’s housing costs then account for 43% of their total living expenses.

Some costs remain the same between families and single adults—a car costs the same amount of money no matter how many people ride in it. Tuition costs are also the same for all family types.

Single adults have almost no government benefits available to them, while parents can receive several benefits to help with the costs of raising a child, including the Canada Child Benefit, Alberta Child and Family Benefits, and the Alberta Child Care Subsidy.<sup>[1]</sup> There are no benefits dedicated to single adults living in, or at risk of, poverty. The single adult only has access to the GST and Climate Action Incentive—benefits that are available to all Canadian adults. In 2021, the reference family received \$21,249.00 through government benefits and subsidies, and the reference single adult only received \$946.00.

The difference in benefits that families and individuals receive is not proportional to the differences in their expenses. The benefits the family receive cover 26.5% of their living expenses, but the benefits the single adult receives only cover 2.9% of their living expenses.



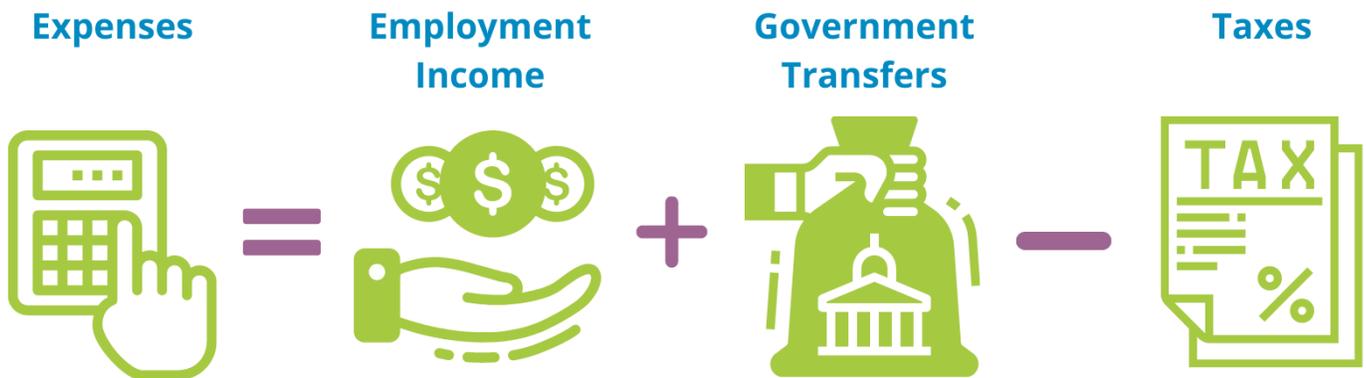
# Methods

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The living wage is calculated as the hourly rate at which a household can meet a modest standard of living once government transfers have been added to the family's income and deductions have been subtracted.

The "household" for the single adult living wage is based off of a single person, aged 25. ESPC averaged costs when sources separated costs by gender. Food costs are calculated based on age and gender, with higher costs for males than females. Clothing and footwear costs were also calculated based on gender, with costs higher for females. The single adult works full time (35 hours a week, 52 weeks a year) and attends one university class per semester.

The basic calculation is as follows:



### Table 1. Single Adult Expenses

Item	Source	Annual Cost
<b>General</b>		
Food	AHS food basket	\$4,302.00
Clothing and footwear	SHS <sup>[3]</sup>	\$1,183.00
Health care	Blue Cross plan C <sup>[4]</sup>	\$1,534.00
Contingency	2 weeks' pay	\$1,488.00
<b>General Total</b>		<b>\$8,507.00</b>
<b>Shelter</b>		
Rent	CHMC average rent, 1-bedroom apartment <sup>[5]</sup>	\$12,372.00
Utilities	EPCOR, energy only <sup>[6]</sup>	\$1,527.00
Insurance	AMA <sup>[7]</sup>	\$229.00
<b>Shelter total</b>		<b>\$14,128.00</b>
<b>Transportation</b>		
Private vehicle	MBM <sup>[8]</sup>	\$4,359.00
Public transportation/bus pass		
<b>Transportation total</b>		<b>\$4,359.00</b>
<b>Education</b>		
Tuition	NorQuest College <sup>[9]</sup>	\$867.00
School fees (eligible for tax credit)	NorQuest College <sup>[10]</sup>	\$249.00
School fees (not eligible for tax credit)	NorQuest College <sup>[10]</sup>	\$91.00
Textbook allowance	"Other" category	\$0.00
<b>Education Total</b>		<b>\$1,207.00</b>
<b>Telecommunications</b>		
Cellphone	TELUS [11]	\$300.00
Internet	"Other" category	
TV	"Other" category	
<b>Telecommunications Total</b>		<b>\$300.00</b>
<b>Other</b>		
Household furnishings	75.4% of "General" food & clothing and footwear	\$4,135.00
Cleaning supplies		
Personal care		
Recreation		
Reading		
Banking fees		
<b>Other Total</b>		<b>\$4,135.00</b>
<b>TOTAL</b>		<b>\$32,636.00</b>

<sup>1</sup>All annual costs have been rounded to the nearest whole number.

### Table 2. Single Adult Benefits

Benefit name	Included?	Amount
GST credit	Yes	\$456.00
Climate Action Incentive	Yes	\$490.00
<b>TOTAL</b>		<b>\$946.00</b>

### Table 3. Single Adult Taxes Summary

Item	Single Adult
Hours / week	35
Wage	\$21.26
Employment income	\$38,693.00
EI premiums	\$611.00
CPP premiums	\$1,918.00
Federal income tax	\$2,941.00
Provincial income tax	\$1,530.00
After-tax income	\$31,693.00
Monthly after-tax income	\$2,641.00

### Table 4. Final Calculation

Item	Formula	Single Adult
Employment income	Living wage x 35 hours per week x 52 weeks	\$38,693.00
Taxes	Federal taxes + provincial taxes + CPP + EI	\$7,000.00
After-tax income	Employment income - taxes	\$31,693.00
Non-wage income	Annual government transfers	\$946.00
Available income	After-tax income + non-wage income	\$32,639.00
Family expenses	See Table 1	\$32,636.00
Gap	Available income - family expenses	\$3.00
Living wage	Employment income ÷ 52 weeks ÷ 35 hours	\$21.26

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