


Living Wage 2018 • City of Kawartha Lakes

\$18.42 per hour




Living wage: A living wage is the hourly wage a worker needs to earn to cover their basic expenses once government transfers have been added and deductions subtracted. The living wage is calculated based on the needs of a family of four with two parents each working full-time, full-year.

Total Family Monthly Expenses


 **Housing**
Rent, hydro and tenant insurance **\$1,386**


 **Communication**
Bundle that includes cell phone, internet and Netflix **\$148**


 **Food**
Based on cost of Nutritious Food Basket (Consumer Price Index adjusted) **\$717**

 **Clothing and Footwear**
Based on Statistics Canada Survey of Household Spending for Moderate Income Households **\$267**

 **Transportation**
Cost of operating two used cars **\$1,100**

 **Other**
Household supplies, laundry, personal care items, school supplies, sports, parents' continuing education **\$837**

 **Child Care (before subsidy)**
One child in school plus before and after school care programs and summer day camp and another child in full-time licensed child care **\$1,271**

 **Health Insurance**
Prescriptions, dental, life and disability insurance **\$273**

 **Emergency Fund**
4% of household budget for unexpected expenses **\$240**

Total Family Monthly Expenses \$6,239

*figures rounded to nearest dollar

Living Wage vs. Minimum Wage

\$18.42 per hour in City of Kawartha Lakes	\$14.00 per hour in Ontario
Locally determined and voluntary	Set by the provincial government and mandatory
Based on the actual costs of living in a specific community	Not based on the basic costs of living

The living wage calculation does **not** include:

- Debt repayment - student or car loans, credit card debt
- Savings for children's post-secondary school education
- Savings for retirement
- Costs of pet ownership
- Home ownership costs



Everyone Benefits from a Living Wage

Worker benefits

- earn enough to cover basic expenses
- better quality of life and standard of living
- better health and well-being
- take part in community activities



Employer benefits

- reduced staff turnover
- lower training costs
- happier and healthier employees
- employees miss fewer days of work
- increased employer profile

Community and government benefits

- more money spent locally
- less poverty
- lower health and social service costs

www.ontariolivingwage.ca

Be a living wage champion in your community