

# Living wages in Nova Scotia and New Brunswick 2020

Chelsea Driscoll and Christine Saulnier





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This year's living wage report builds on the first Maritime report released in June 2015, and the first-time calculation of the living wage in Nova Scotia, which was done in partnership with the United Way Halifax. We want to thank the United Way Halifax for their support of this work. CCPA-NS Research Associate Mary-Dan Johnston's contributions as primary author of that 2015 report and contributions to the 2016 report are also acknowledged. Last but certainly not least, we want to thank Iglia Ivanova (Senior Economist, CCPA-BC) for her invaluable guidance and expertise as the lead on the first living wage report in Canada whose methodology has guided ours. Any errors are the authors.

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# Living wages in Nova Scotia and New Brunswick 2020

A living wage would make care-giver careers more attractive, and it would alleviate the need for many people to work two jobs to make ends meet.<sup>1</sup>

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## Introduction: ‘Heroes’ deserve decent wages

“If COVID-19 has taught us anything, it’s that a lot of the people we pay the least are the ones we need the most.” This sums up a critical reality for workers providing us with essential goods during the pandemic – and beyond.<sup>2</sup> Low waged workers, including home care and long-term care and child care, food processing, grocery store cashiers, warehouse workers, couriers, long haul truckers, have always worked hard and during the pandemic also put themselves at great risk.

During the pandemic some of these workers were rewarded with ‘hero pay,’ e.g. from grocery store owners.<sup>3</sup> The institution of this additional pay (\$2/hour), according to the stores, was recognition of the additional work expected because of intense buying once the lockdown was announced, and with disrupted supply chains. The general public, with messages in windows and on sidewalks and in social media, saw the pay as recognition

of the enormous risk that these workers were under, working while during a lockdown. One cannot deny that the response was also in response to how low they were being paid for work that was clearly more essential than many perceived prior to the pandemic.

Similarly, in May, some provincial governments (NS and NB included) made an agreement with the federal government and announced that they would provide a temporary wage top up for essential workers who worked the four months during the pandemic.<sup>4</sup> As Louise Riley, chair of CUPE Nova's Long-Term Care Committee said of the premium: "A permanent raise would help alleviate chronic shortages and mandated overtime. A living wage would make care-giver careers more attractive, and it would alleviate the need for many people to work two jobs to make ends meet."<sup>5</sup> Those long-term care workers are amongst those earning \$17–19 per hour, for which a permanent extra \$2 per hour would make a difference.<sup>6</sup> The grocery store retailers all cancelled their hero pay in June.

Everyone deserves a decent standard of living especially in a society as wealthy as ours – the 8th wealthiest in the world.<sup>7</sup> It is also important to consider who these low-waged workers are. Across Canada half of all female workers (56%) are employed in occupations involving the "5 Cs": caring, clerical, catering, cashiering and cleaning.<sup>8</sup> For example, women make-up 95% of homecare and educational support workers and 82% of cashiers in New Brunswick, and 92% and 80% in Nova Scotia respectively.<sup>9</sup> Racialized workers are over-represented in many low-paying jobs as well. For example, they make up 17% of security guards in Halifax and only 2% of labour force participants.<sup>10</sup>

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## Living wage calculations

### 2020 living wages

*This year's living wage report provides updated wages in Nova Scotia for Halifax of \$21.80 and for Antigonish of \$19.55, as well as \$19.55 for Saint John, New Brunswick. It also includes new calculations for two additional communities in Nova Scotia of \$16.80 for Bridgewater and \$17.65 for Cape Breton Regional Municipality.*

## Why calculate the living wage?

The living wage movement arose in response to the stagnation of wages alongside an increase in work that is part-time, without security and benefits. People could no longer rely on long-term employment contracts. Governments allowed legislated minimum wages to erode in value and labour standards became outdated and inadequate to protect the health and well-being of workers. Meanwhile more jobs require more formal education and training, which is increasingly being paid for by the workers themselves who are often saddled with high debt because of sky-rocketing tuition fees. Employers take advantage of an ever more productive workforce to pad their profit margins, with some, like the highest paid CEOs, really taking most of the pie making 227 times more than the average worker made in 2018 — the equivalent to the average worker’s entire annual salary in two hours of work.<sup>11</sup> Workers are left living to work instead of working to live. They are running in place to provide for themselves let alone support a family, made worse by a lack of affordable housing, high cost and lack of child care, or because the gaps in health and social services leave them paying for out of pocket costs to cover basic needs including prescription drugs.

Every year, more working people are under tremendous stress to cover all their basic needs, let alone the essentials required to participate as full members of our society. Many continually seek ways to fill gaps left by inadequate income, whether by visiting food banks or community suppers, or seeking out other community supports that provide discounted or free goods and services. Workers have to work very long hours, often at multiple jobs, leaving little time for parents to play with their children, for workers to consider up-skilling taking additional education or training. When people live to work they also have no time for community activities which impacts our collective vitality. Everyone deserves to have a decent job that supports them to live, have quality time with their friends and family, some leisure time, time to recharge, which also allows them to be their best at work.

The living wage movement has included advocacy efforts aimed at improving legislated minimums, as well as voluntary certification programs for private and public employers who agree to pay the wage. While it is important for employers to pay decent wages, we also need to decrease costs, many of which are best addressed at a societal level through social programs and public infrastructure (see the final section in this report detailing what can governments do).

## Working for a living, not living for work

The living wage is calculated to show exactly how much a household would have to earn to cover all basic necessities *and* allow families to live in dignity and enjoy a decent quality of life. The wage is calculated such that the family should be able to avoid severe financial stress, support the healthy development of their children, and participate in the social, civic and cultural lives of their communities. Actual expenses are used to calculate the wage to reflect the rate of pay that families need to meet their basic needs given the costs, available government supports and services, and norms of a specific community.

**The living wage is *not* a minimum wage**, which government legislates as the minimum that employers must pay their workers.

**A living wage is *not* a guaranteed annual income**, which is a redistributive grant paid for via general tax revenue and most effectively administered by our federal government.

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## How is the living wage calculated?

The living wage is calculated as the hourly rate at which a household can meet its basic needs once government transfers have been added to the family's income (such as federal and provincial child benefits) and deductions have been subtracted (such as income taxes and Employment Insurance premiums). For the full details on the living wage methodology and calculations see the calculation guide and the first Halifax living wage report published in 2015.<sup>12</sup> The excel spreadsheets for the 2020 calculations are available as well.<sup>13</sup> The 2020 living wage continues to follow the Canadian Living Wage Framework<sup>14</sup> and is based on the amount needed for a family of four with two parents working full-time (35 hours)<sup>15</sup> to pay for necessities and provide a cushion above the poverty line. While it is designed using a four-member family, two adults with two young children (aged 2 and 7), the research has shown that there are not significant differences in the hourly living wage rate needed to sufficiently meet the needs of a single adult or a lone parent with one child. This hourly rate would likely not be enough for some families, however, such as those with more children or younger children needing more expensive child care (as we discuss later) or with only one adult earner and more than one child. For other households in different life stages, the living wage budget allocated to child care allows them to address expenses that arise later, such as saving for post-secondary education, medical concerns that arise in the

senior years, or a decent retirement income. The other assumptions that are made to calculate the living wage rate:

- Employers providing the statutory minimums for time-off. In NS and NB,<sup>16</sup> employees are entitled to two weeks of paid vacation, but there is no requirement for employers to provide paid sick leave. This matters for calculating child care costs because employees in NS are only paid for 6 statutory days (in NB it is 8), but their children's schools are closed for other holidays, as well as professional development days, extended December holiday, March break and summer break.
- The cost of government deductions (provincial and federal taxes, Employment Insurance premiums and Canada Pension Plan contributions).
- The value of government transfers.

The calculation of the living wage provides communities with information about:

- *Real life/real time costs of living and raising a family in our community:* What are the most significant costs? What can be done to lower the costs?
- *How communities compare with others:* Using a consistent national methodology allows for comparing costs, taxes, and government programs across the country; What is being done or can be done at the local, provincial, and/or federal level to support families to have a good quality of life?

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## Living wage budget

The living wage for any given community is a very conservative estimate. It includes 10 expense categories as explained below. The budget does **not include** credit card or loan payments, savings for retirement, life insurance, home ownership, or costs associated with a child or adult family member who has disabilities or serious illness requiring care or adaptive supports.

Family expenses are calculated drawing on local sources as well as the Market Basket Measure (MBM). The MBM is Canada's official poverty line. It has undergone a second comprehensive review and the numbers in the living wage calculations for 2020 use the updated MBM methodology and

data.<sup>17</sup> The MBM poverty line is based on the cost of a basket of goods for a reference family of one male and one female adult aged 25–49 with two children (a girl aged 9 and a boy aged 13) in geographical areas<sup>18</sup> within the ten Provinces. For the living wage calculations, the MBM is used to calculate food for Saint John, as well as clothing and footwear, and transportation for all other communities. We use the MBM “other” category to calculate household expenses and social inclusion for all communities. The MBM “other” category is “meant to represent the costs of goods and services other than food, shelter, transportation and clothing. The list of items that could be included in the other component is large and could depend on the structure, age, location or other circumstances of a family.”<sup>19</sup>

**Food:** As with most other provinces, the Nova Scotia calculations use local data for its food calculations. The Participatory Food Costing Project in Nova Scotia at Mount Saint Vincent University provides costs for food across the province.<sup>20</sup> Since 2002, this project has adapted a National Nutritious Food Basket to conduct a survey of food costs every two years in the province and calculated costs for specific ages and sexes. The last data available, however, are for 2015, and there has not been a renewed commitment from the provincial government to fund this invaluable work. Therefore, this may be the last year that we rely on these data. New Brunswick has used the MBM food costs since the first calculation in 2018 since it doesn’t have a similar project. The MBM is calculated based on the 2019 National Nutritious Food Basket, which is consistent with the new Canada’s Food Guide. It calculates costs in 38 cities across Canada for a slightly different family of four than the living wage family (the MBM children are 9 and 13). Neither food budget considers special dietary needs, cultural or other food preferences or eating out.

**Clothing and Footwear:** Clothing and footwear costs are drawn from the 2018-base MBM, and indexed with inflation. The 2018-base MBM includes a more contemporary basket of clothing items than the 2008-base MBM in which the items have been updated to address gender stereotypes present in the previous basket. The MBM clothing component includes the cost of clothes and footwear for school, work and play for a family of four.

**Shelter:** The shelter amount includes the amount for renting a 3-bedroom accommodation and the cost of basic tenant contents insurance. The rent amount is based on median rents for three-bedroom apartments and three-bedroom row houses. It is drawn from Canada Mortgage and Housing’s survey on rental housing for October 2019 for each community,<sup>21</sup> with the exception of Antigonish and Bridgewater, for which the surveys are only done

every 5 years. The last rental survey was done in 2015 and the amounts are adjusted using the Canadian Price Index (CPI) for Nova Scotia. This amount also includes the cost of utilities (1100/kwh per month), assuming heat is electric and water is included in the rental cost. Also included is the cost of basic internet including installation fees.

**Transportation:** The transportation expense includes the cost of maintaining a second hand car,<sup>22</sup> plus a monthly bus pass if available, and a modest budget for a limited number of taxi trips. With two parents working and two kids needing to get to child care and school, plus a parent taking community college classes, this realistic transportation budget enables the family to ensure timely travel daily, plus having quality time at home.

**Child Care:** This expense includes the cost of full-time child care for the two-year old, before and after school care for the seven-year old, as well as additional fees for when the older child would need full-time care, such as during the summer and winter breaks, on Professional Development days, snow days, non-statutory holidays. The rate for the toddler in Halifax and Saint John is taken from the CCPA's annual report on child care fees, which reports the median toddler rate in 37 cities across Canada.<sup>23</sup> Toddler fees for Antigonish, Bridgewater and Cape Breton, as well as fees in all communities for the school-aged child, are from an independent cost survey.

**Health Care:** The cost of a basic private health insurance plan is included in the budget. This is to cover health-related expenses such as dental care and prescription drugs, that are not covered by medicare. This is a modest estimate for household health expenses and would not be adequate for families with large medical expenses, such as households where one or more family member has a severe health condition or a disability requiring expensive equipment or medications.

**Contingency/Emergency:** A modest allowance for unforeseen circumstances is included in the family budget. An amount equivalent to two weeks pay per parent per year is included as contingency/emergency funds, and is a very small percentage of the overall household budget.

**Parent Education:** Part-time education for one parent at community college (NSCC or NBCC) is included in the budget. This includes two courses for the year, as well as a small textbook allowance, and student fees for a part-time student.

**Household Expenses:** This is to cover necessary items including toiletries and personal care (e.g. toothbrush, toothpaste, deodorant, shampoo, menstrual products), furniture, small kitchen appliances or kitchen tools, household supplies (e.g. clingwrap, foil, cleaning supplies), bank fees and

**TABLE 1** 2020 living wages, Nova Scotia communities

Individual 2020	Halifax	Antigonish	Bridgewater	Cape Breton
Hourly Living Wage	\$21.80	\$19.55	\$16.80	\$17.65
Annual Liveable Income	\$39,676.00	\$35,581.00	\$30,576.00	\$32,123.00
Monthly	\$3,306.33	\$2,965.08	\$2,548.00	\$2,676.92

laundry costs. The MBM other necessities category now includes an explicit amount for cell phone service.<sup>24</sup>

**Social Inclusion:** The social inclusion category is meant to lessen stigma and allow family members to participate fully in the life of their community, whatever form that participation takes. The category would include expenses such as school supplies and fees, reading materials, minimal recreation and sports fees, art or music classes, child’s birthday or holiday gift, a small budget for entertainment (e.g. tickets for a movie, museum fees), restaurant meal, family daytrip or children’s toys or games.

## Living wage rates for Nova Scotian communities

This year we update the living wage rates for Halifax and Antigonish in Nova Scotia, and calculate the living wage in Saint John, New Brunswick. We also add Bridgewater and Cape Breton Regional Municipality. With the addition of these communities, we are one step closer to understanding the differences between the Maritime Provinces and communities of different sizes and rurality in our region.

The table above shows the living wage for each community. According to our calculations, the wage required (given the existing social programs, taxes and transfers, and living expenses) needs to be 23% higher in Halifax than the lowest Nova Scotia wage (Bridgewater) (see *Table 1*).

## What are the most significant costs in each community?

As can be seen in *Table 2*, the most expensive item for all four communities is shelter comprising, 27% of the Halifax’s monthly budget, 26% for Antigonish, 24% for Cape Breton and 21% for Bridgewater. These rental amounts are median rents (half of available units are more or less expensive) for a specific apartment in 2019 for Halifax and Cape Breton, and average rents

**TABLE 2** Living wage monthly budgets, Nova Scotia communities, 2019 costs

	Halifax	Antigonish	Cape Breton	Bridgewater
Food	\$841.18	\$898.36	\$870.47	\$898.36
Clothing and Footwear	\$185.02	\$185.02	\$185.02	\$185.02
Shelter	\$1,637.38	\$1,485.49	\$1,294.05	\$1,129.57
Transportation	\$552.00	\$483.33	\$504.37	\$503.67
Child Care	\$1,319.08	\$1,104.63	\$1,078.78	\$1,107.90
Health Care	\$176.33	\$176.33	\$176.33	\$176.33
Contingency/Emergency	\$254.33	\$228.08	\$205.92	\$196.00
Parent Education	\$116.29	\$116.29	\$116.29	\$116.29
Household Expenses	\$600.02	\$620.17	\$590.43	\$590.43
Social Inclusion	\$400.02	\$413.45	\$393.62	\$393.62
<b>Totals</b>	<b>\$6,081.66</b>	<b>\$5,711.16</b>	<b>\$5,415.29</b>	<b>\$5,297.20</b>

for the other communities because median rents were unavailable. These rental costs do not reflect what is available on the market currently or the range of rental prices depending on where you live in a geographic area. In the Halifax Regional Municipality for example, the overall vacancy rate in 2019 for all rentals was 1%, but that rate varied by neighbourhood from a low rate of 0.4% in Peninsula South to 2.1% in Dartmouth North. The rental rates for a three bedroom plus also ranged from a high of \$1,898 in Peninsula South to \$1360 in Peninsula North to a low of \$897 Mainland South (which includes Armdale, Purcell’s Cove and Spryfield). Dartmouth East (\$910) and Dartmouth South (\$945) are on the low end with Bedford having the second most expensive at \$1556. Unfortunately, similar data are not available for the Cape Breton Regional Municipality, which has similar rental costs pressures in different areas of the municipality. Rental data need to better reflect the reality of the market, both considering what is actually available, and detail on different segments of the market (for-profit, non-profit, public), as well as whether as ensuring the data reflect what is included in the rent (i.e. CMHC’s data collection doesn’t ensure that the costs shared include utilities).<sup>25</sup>

The second most expensive item is child care, which takes up 22% of the budget in Halifax, 21% in Bridgewater, 20% in Cape Breton and 19% in Antigonish. The cost is for full-time child care for a toddler plus care that is needed for a 7-year-old before/afterschool and when school is closed. These costs do not reflect on availability. The costs for full-time care for the toddler range from \$761.19 per month (average) in Cape Breton to \$829 in Halifax

**TABLE 3** Budgetary items as percentage of overall budget

	Halifax	Antigonish	Cape Breton	Bridgewater
Food	14%	16%	16%	17%
Clothing and Footwear	3%	3%	3%	3%
Shelter	27%	26%	24%	21%
Transportation	9%	8%	9%	10%
Child Care	22%	19%	20%	21%
Health Care	3%	3%	3%	3%
Contingency/Emergency	4%	4%	4%	4%
Parent Education	2%	2%	2%	2%
Household Expenses	10%	11%	11%	11%
Social Inclusion	7%	7%	7%	7%

(median). If a family had an infant those fees would be higher, e.g. the cost of infant care in Halifax is \$939 per month (median).<sup>26</sup>

The third most expensive item in the budget is food, which is 17% of the budget in Bridgewater, 16% of the budgets for Antigonish and Cape Breton, and 14% of the budget in Halifax. The food costs reflected here are based on buying the most affordable options, which are not always available. These food costs do not reflect increases that have been seen in 2020 and thus are likely below what families are needing to spend during the pandemic.

### What's happened since we last updated Halifax and Antigonish (2018)?

As shown in *Table 4*, the living wage rates have changed significantly since 2018 for both Halifax and Antigonish.<sup>27</sup>

Expenses in both communities increased largely because of a combination of inflationary increases (for food, shelter, clothing, college and child care) and methodological changes (for clothing, household expenses and social inclusion, see Appendix A). The only expenses that saw a decrease were transportation partially because of lower costs and methodological changes, and utilities because this no longer includes the cost of cell phones, which has shifted to household expenses.

**Halifax:** In the Halifax living wage budget, the largest inflationary increase was to rent, with an increase of 9% over two years. The clothing budget increased by 18% because the MBM updated the cost survey upon

**TABLE 4** Update living wages for 2020, for a couple with 2 young children, by community

	Halifax	Antigonish
2018	\$19.00	\$17.85
2020	\$21.80	\$19.55
Percent change from last estimate (2018)	14.7%	10.1%

which this item was based, which means it now better reflects real costs. About 4% of that 18% can be attributed to the increased cost of clothing. Child care increased by 5% largely because of costs, with a small part of that increase because we also updated the number of days the family needs to cover throughout the year for the school-aged child. The parent education costs increased by 16% with the NS Community College increasing its tuition costs by 3% in each of the last two years, and we updated the cost of textbooks to be more accurate. The overall living wage budget increased by 8.8%. This meant that the employment income amount had to increase to cover the increased costs, but the increase in employment income for the household meant that the Canada Child Benefit was clawed back by 21% (\$1504 for the year) and the family is no longer eligible for the GST credit. This means more of the living wage is being covered by the employer, with total income from employment increasing by 14.7% (\$2.80 per hour).

**Antigonish:** The living wage budget for Antigonish increased by 6.3% with the largest increase because of inflationary pressures was to shelter, with an increase in 5%. Food costs increased by 3.5%. The other costs with large increases were similar to Halifax because of methodology changes. As in Halifax, the increase in the budget meant the employment income required raised the household income enough to result in a transfer clawback of 9.2%, including a clawback of the Canada Child Benefit by \$711.27 for the year and made the family no longer eligible for the GST credit (losing another \$140.45 per year). The transfer decrease meant more income from employment was needed (10.1%) (\$1.80 per hour).

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## Living wage rate for Saint John

In 2020 the Living Wage for Saint John, New Brunswick is \$19.55. This is an increase of \$1.37 since 2018, which is 7.5% higher than the 2018 rate. The 2020 Living Wage of \$19.55 yields an annual household income of nearly \$69,000

**TABLE 5** Updated living wages for 2020, for a couple with 2 young children, Saint John, NB

	Saint John
2018	\$18.18
2020	\$19.55
<b>Percent change from last estimate (2018)</b>	<b>7.5%</b>

**TABLE 6** Living wage budget for Saint John, New Brunswick

Item	Monthly	Annually	% of Total Annually
Food	\$1,050.25	\$12,602.98	18%
Clothing and Footwear	\$202.83	\$2,434.00	4%
Shelter	\$1,202.60	\$14,431.18	21%
Transportation	\$520.99	\$6,251.82	9%
Child Care	\$1,238.86	\$14,866.34	22%
Health Care	\$176.33	\$2,115.96	3%
Contingency/Emergency	\$228.08	\$2,737.00	4%
Parent Education	\$113.33	\$1,360.00	2%
Household Expenses	\$606.43	\$7,277.20	11%
Social Inclusion	\$404.29	\$4,851.47	7%
<b>Total</b>	<b>\$5,744.00</b>	<b>\$68,927.95</b>	<b>100%</b>

(after taxes and transfers), which matches to the total cost of household expenses. Expenses increased largely because of inflationary increases (for shelter, child care and non-public health care) and methodological changes (for clothing, household expenses and social inclusion, see Appendix A). Food and transportation were the only expenses that saw a decrease and are due to methodological changes to the Market Basket Measure (see Appendix A). The new numbers better reflect the reality of Saint John families.

Similar to 2018, more than half (61%) of the family's budget is allocated to child care, shelter and food (see *Table 6*). Child care alone accounts for 22% of the household's budget. Although the provincial government introduced a new child care subsidy for non-school aged children in 2018, families are only able to access the subsidy if their child attends a licensed child care centre. According to Child Care Deserts in Canada there are only enough licensed childcare spaces for 47% of Saint John's non-school aged children<sup>28</sup>; thus, our methodology assumes the family does not utilize the

subsidy (see What can governments do for a more detailed discussion on child care). Shelter and food, two of life's most basic needs, account for 39% of the family's expenses. As is discussed in the 2018 Saint John Living Wage Report, rent is a fixed expense that families must pay, whereas food is more "discretionary". When household incomes are tight families are faced with tough decisions, such as whether to pay rent or buy healthy groceries. As Saint John focus group participants in 2018 pointed out, it is often quality food and nutrition that is sacrificed when income is scarce.

### **What's happened to costs since 2018?**

The Saint John family's expenses increased by 4.3%<sup>29</sup> between 2018 and 2020, a total of \$2,864.04. Notably, rent in Saint John increased by 12.5% since 2018. According to the CMHC, the median rent for a three-bedroom apartment in the south-end is \$900/month, an increase of \$100/month since 2018. The other major contributor to the increase in household expenses is the cost of child care, which increased by 5% between 2018 and 2020. As noted above, child care is the most expensive budget item for the family and increased by \$59.20/month (\$710.40 annually). Rent and child care alone account for two-thirds of the increase in household expenses. When two budget items (that already took a large piece of the household's pie in 2018) have such large increases, families are forced to substitute other "discretionary" items (such as food, clothing, social inclusion or parent education) unless they received an equivalent increase to their income (either through employment or government transfers).

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### **Comparing New Brunswick and Nova Scotia**

When comparing costs between Nova Scotia and New Brunswick, the difference in costs confirms the importance of considering the provincial policies as well as the size and locality of the community. Provincial boundaries affect not just the application of provincial taxes and transfers in the calculation, but also the provision and availability of important services. For example, the family in Saint John has slightly higher income transfers and slightly lower provincial income tax rates. The Saint John family has access to \$590 more per year because the ceilings for two New Brunswick transfers are slightly higher than Nova Scotia's. The equivalent to the NS Affordable Living Tax credit (to offset consumption tax) is the NB HST Credit. Nova

Scotia doesn't have a working income tax supplement like New Brunswick. In addition, because Saint John's living wage is lower than Halifax's (10.2%), its employment income is lower and therefore they are entitled to more from the CCB (\$1,115.82). The major cost difference in expenses between Halifax and Saint John is shelter. Halifax's shelter costs are 31% higher than Saint John, a difference of \$5,217.36 annually. Child care and transportation costs are slightly higher in Halifax than in Saint John.

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## Benefits of a living wage

There is mounting evidence of the benefits of paying a living wage for employers with evidence of higher retention rates, fewer sick days, and better work quality.<sup>30</sup> The benefits of a living wage for the workers themselves should not be understated. A living wage is a type of preventative health care: a way to address the many health risks associated with paying poverty wages. People who work for poverty wages often struggle to pay for medication and medical supplies, and the small health insurance contained in the living wage budget will only help a little. Costs not covered by medicare make it difficult for patients to manage chronic conditions or recover from acute illness. One low wage worker in Halifax explained that because her husband's diabetes was more complicated than her own, she saved up her expensive glucometer test strips so that he could use them — they couldn't both afford to test regularly. Another makes a choice between medication for her anxiety and healthy food that might contribute to her overall wellness. Low wages are incredibly detrimental to mental well-being, and often exacerbate existing mental illnesses.<sup>31</sup> As one focus group participant said in Saint John, earning a living wage would mean “less stress. Much less stress.”

The living wage includes a social inclusion budget, which is essential to enable families to participate fully in communities; the stigma attached to struggling with a low income has a devastating impact especially on children. When we spoke to low wage workers who were parents, they shared the struggle of being able to enjoy quality time or provide what they know their children need, they are constantly struggling and stressed. As one low wage worker shared with us in Halifax, “we go without eating so my son can have his three meals a day, his snacks, his juice, his milk.” Several parents also talked about their children being excluded from various school and community events; birthday parties are out of the question not just having one for their own children, but for their children to go to birthday parties. As one parent

in the Halifax focus group said, “You can’t go and you have to make up an excuse. I don’t have money to buy a card, we make our own cards. We try to get stuff on sale and try to save it in case we need it for a birthday party, but then you still feel embarrassed when the gifts are opened.”<sup>32</sup>

People who have an adequate and reliable paycheque do not have to worry about working multiple jobs to get by. As a low wage worker from Saint John shared, “I know quite a few families that work 2 or 3 jobs each person just to cover their bills and child care.” They can spend more time with their families and communities, volunteering their time to worthy causes, and contributing to the life of the places they call home.

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## What can governments do?

First and foremost, this report is a call for employers to pay a living wage. However, the struggles of low wage workers is not just an income issue. Efforts need to be made to address the cost side of the equation as well. Many of these costs are best addressed through social programs and government investments, and policy changes that would better support work/life balance. As the living wage calculation shows, government policies and programs have a direct impact on our standard of living.

### Strengthen employment standards including providing paid sick days

During this pandemic, the lack of health and safety protection for workers in low-waged jobs providing critical services to our community, tells us our government does not do enough to support them and these workers deserve more protections. At minimum, workers deserve 10 paid sick days.<sup>33</sup> Workers also deserve more paid time off, more coverage for statutory holidays and an additional paid week of vacation, which would reduce child care costs for families with children. These workers take the brunt of the rising influence of corporations and business organizations in politics, alongside the declining power of labour unions. There is a union advantage<sup>34</sup> that can help lessen the gap to a living wage as well, and unionization should be made easier in labour standards.

**Recommendation:** Labour standards need to be modernized to better protect workers in an economy with more precarious, gig work, and include the provision of 10 sick days.

## Raise the minimum wage

Providing workers with the Community Emergency Response Benefit (CERB) was a critically important pandemic response by the federal government. There are lessons to be learned from this benefit; it was needed to fill the gaps in existing services and programs like Employment Insurance. The minimum level of support provided is also instructive; \$2000 per month works out to approximately \$15 hour (gross) working 40 hours per week.

**Recommendation:** The minimum wage should be raised to at least \$15 over the next two years, with a goal to bridging the gap to a living wage.

## Government programs and services: Early learning and child care

We recognize that both provincial governments have made changes to child care policy. The Nova Scotia government is rolling out the implementation of universal preschool for four-year-olds this Fall. This is the most significant policy change and investment in decades when it comes to early learning and child care in Nova Scotia. If our reference family's youngest child qualified for free child care or was old enough to access pre-primary this would lower the living wage by \$2.20 in Halifax and by similar amounts in the other communities. Conversely, if the child was younger and required an infant spot, the wage would need to be higher. As it stands all the living wage families' adjusted household income would qualify them for the child care subsidy program. Though for some of these families, the subsidy would be small with the maximum subsidy available for families with adjusted household income of \$35,000 and completely phases out at \$70,000.<sup>35</sup> For all of the families, the wait list for child care means that we cannot be sure that they would access this subsidy and therefore it is not included in the calculations. The seven-year-old's child care expenses would not qualify for a subsidy unless the family arranged for before- and after-school care at a regulated child care centre, where fees are much higher than the Halifax Regional Education Centre's EXCEL program or unlicensed before/after school program, which may still mean they pay almost as much even with the subsidy. Subsidies are not a substitute for more spaces that are affordable and accessible to families across the province.

Since 2018 the new Designated Centre Parent Subsidy was rolled out across New Brunswick. Under this program, parents with non-school aged children and gross incomes below \$80,000 can receive a childcare subsidy on a sliding scale. Families with household incomes of \$37,500 or less are

eligible to receive free access to early learning and childcare at a licensed centre; families with incomes between \$37,501 and \$80,000 are eligible for a partial subsidy.<sup>36</sup> Prior to this subsidy, New Brunswicker's could access the Daycare Assistance Program (which is still in place for school-aged children), however the program did not provide a full subsidy for families with incomes under \$37,500, and families with incomes above \$55,000 did not qualify.

Despite these changes, families still struggle to cover high costs, and subsidies do not solve many child care challenges families face. Most notably, subsidies do not guarantee a space will be available at a licensed facility. As previously mentioned, there are only enough licensed spaces for 47% of Saint John's non-school aged children.<sup>37</sup> Many licensed centres have long wait lists, forcing parents to make alternative arrangements, for which the subsidy is not applicable. The subsidy is not included in the official Living Wage calculation because of the lack of universal access.

In 2018, the reference family for the Living Wage did not qualify for a child care subsidy as the family's income was too high.<sup>38</sup> However, in the 2020 Living Wage calculation the reference family technically qualifies for a partial subsidy through the new program. When we assume the family is able to access the child care subsidy the Living Wage drops from \$19.55 to \$17.80. In other words, a family that is able to access the child care subsidy needs \$1.75/hour less than a family who cannot access the subsidy to achieve the same standard of living, all else being equal. In this example the family qualifies for a subsidy of \$13.73 per day, which is \$3,789.48 annually. Although this shows that child care subsidies can lower the living wage and ultimately put more money in the pockets of families, child care is still a major household expense. With the subsidy child care still costs over \$11,000 annually and takes up 17% of the household budget (the third most expensive item). This highlights the need for more accessible, affordable and inclusive childcare. Governments need to do more — only some families get access to small subsidies, and most cannot find the care they need in a market-based, patchwork of programs even if they can afford to pay for that care.

**Recommendation:** It is imperative that provincial and federal governments commit to fund and build a public system of early learning and child care that is child-centred, play-based, seamless (all day, full year), quality, affordable and accessible. We know that these systems can pay for themselves.<sup>39</sup>

## Government taxes

Expanding universal public services funded by a robust, progressive tax system would alleviate some of the pressure on this family. We should be shifting away from regressive forms of taxation (including consumption taxes, government user fees, and property taxes) and towards a more progressive income taxation system.

**Recommendation:** Make the tax system more progressive by adding more brackets, and shifting away from consumption to income tax. Make all tax credits non-refundable, which would provide some additional income support to those living on a low-income.

## Government transfers

The living wage calculations show that the more generous government transfers or public services, the lower the private wage needed to cover costs. For example, in 2018 the Halifax wage went down because of the increase in the Canada Child Benefit, which was the case for most living wage rates across the country.

The thresholds before transfers are clawed back or for eligibility for subsidies or tax credits vary widely, but are not generous. The family's net income for all communities is too high to qualify for the Nova Scotia Affordable Living Tax Credit and the Nova Scotia Child Benefit.<sup>40</sup> The Halifax living wage family also does not qualify for the full Canada Child Benefit (CCB). None of the communities families qualifies for the GST credit or the Canada Worker Benefit.<sup>41</sup>

**Recommendation:** The tax transfer system must be improved and made more sensitive to the benefit cliff where small increases in earning result in sudden, drastic reductions in public benefits. The living wage calculations should inform the level of income benefits, thresholds and clawback provisions, that would support families to be lifted out of poverty and the stress that accompanies it.

## Additional Recommendations

Aside from child care, the top three highest cost items in all the living wage families' budgets are housing, food and transportation and can be addressed by government policy.

**Recommendation:** Governments at all levels should:

- **Fund more accessible, affordable public transportation within communities and between communities.**
- **Build more affordable housing and introduce legislation to control the amount that rent can be increased annually.**
- **Invest to support local, sustainable, affordable food production and distribution.**
- **Expand public health care to include pharmacare, dental care and extend mental health supports.**
- **Invest with a goal to make post-secondary education, both university and college, free. While governments work toward that goal, it is important that they reduce tuition, and make it possible for more people to upgrade their skills and education without having to take on a huge debt load. More part-time college options should be available to support workers who want to remain in the workforce.**

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## Conclusion

The living wage is one tool in our toolbox to help low wage workers bridge the gap between income and costs. Calculating the living wage shines a spotlight on what needs to be done to support families, and more broadly low wage workers, to help everyone attain a good quality of life.

Calling for employers to pay a living wage voluntarily is not a substitute for a needed, substantive increase to the minimum wage and proactive enforcement of stronger labour standards, and for public investment in quality public services including universal child care, an extension of public health care, and more affordable housing in our community, and in the expansion of affordable, accessible public transit.

New Brunswick and Nova Scotia need a wage-led strategy of inclusive growth to ensure employees receive sufficient income to lead a decent quality of life. The governments must also go beyond helping those who are working, to ensure that everyone regardless of their work status is able to live as full participating members of our communities.

# Appendix A

## A Note on Methodological and Data Changes to the Living Wage Calculation

IT IS CRITICAL to test the living wage methodology and continually update it to ensure it is accurate, credible and reflective of the reality for families in their specific community. The spreadsheets showing how these wages were calculated are available for viewing along with this report. This is a summary of changes made to the way the living wage is calculated (since 2018).

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### Clothing

Clothing increased because of the change to the MBM. As of the second comprehensive review of the MBM the cost of clothing is based on the 2012 Social Planning Council of Winnipeg and Winnipeg Harvest Acceptable Living Level (ALL) Basket. Under the 2008-base MBM clothing costs were based on the 2001 ALL Basket. Although clothing increased significantly for Saint John, Halifax and Antigonish, this methodology change better reflects the reality of clothing costs in Canada.<sup>42</sup>

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## Transportation

As part of the second comprehensive review of the MBM, Statistics Canada also made changes to transportation. For the Living Wage calculation we use the cost of a private vehicle as per the MBM. The cost of a private vehicle has decreased since the 2018-base now uses an eight-year old vehicle (as opposed to a five-year old vehicle in the 2008-base MBM) and 1,200 litres of fuel (as opposed to 1,500 in the 2008-base MBM).

As of 2020, Saint John calculations will now include one taxi trip per week for the full year instead of only for the eight months. In 2018 we assumed the family would only need a taxi trip during the eight months that one parent was attending community college. This reflects the reality for many in Saint John who rely on public transit given limited evening runs. It is reasonable to assume there would be instances aside from attending community college where one parent may have the vehicle and when transit may not be convenient for the parent (if it is available at all). The addition of one taxi trip per week for an additional four months provides a cushion for the family to take the occasional taxi when needed.

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## Cell phone

The cost of two basic cell phones had been added into the budget the last time it was calculated. Cell phones are now included in household expenses and are no longer a separate budget item. This was a methodological change in the 2018-base MBM, which now views cell phone expenses as a necessity. The average expenditure on cell phones is now added to the MBM under “Other Expenses”. This is now captured in the Living Wage budget under “Household Expenses”, which is calculated as 60% of the MBM other category.

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## Parent education

The parent education costs were too modest for the cost of textbooks, and therefore surveys were done to better reflect average costs in Nova Scotia.

# Notes

- 1** Jennifer Henderson (2020), “After resisting NS comes through with pandemic premium,” *Halifax Examiner*, May 8. <https://www.halifaxexaminer.ca/province-house/after-resisting-nova-scotia-comes-through-with-pandemic-premium-for-frontline-health-care-workers/>
- 2** Sheila Block and Simran Dhunna, “COVID-19: It’s time to protect frontline workers,” Ottawa, Ontario, March 31, 2020. <http://behindthenumbers.ca/2020/03/31/covid-19-its-time-to-protect-frontline-workers/>
- 3** Chase, S. (2020) “Grocery executives defend decision to cut \$2-per hour ‘hero’ pay for workers,” *Globe and Mail*, July 10. <https://www.theglobeandmail.com/politics/article-grocery-executives-defend-decision-to-cut-covid-19-pay-premiums-for/>
- 4** The NS pandemic pay was for essential health care workers only. The NB government top-up included child care workers who worked throughout the pandemic. In NS, licensed child care was mandated to close. Government of Nova Scotia, Premier’s Office, “New Program Gives Health-care Workers Up to \$2,000 Bonus,” Nova Scotia, May 7, 2020. <https://novascotia.ca/news/release/?id=20200507004>. Government of New Brunswick, Wage Top-Up [https://www2.gnb.ca/content/dam/gnb/Departments/petl-epft/PDF/FAQ\\_wage\\_top-up-e.pdf](https://www2.gnb.ca/content/dam/gnb/Departments/petl-epft/PDF/FAQ_wage_top-up-e.pdf)
- 5** CUPE (2020). Press Release: Nova Scotia community services workers left out cold, May 8. <https://cupe.ca/nova-scotia-community-services-workers-left-out-cold>
- 6** Jennifer Henderson (2020), “After resisting NS comes through with pandemic premium,” *Halifax Examiner*, May 8. <https://www.halifaxexaminer.ca/province-house/after-resisting-nova-scotia-comes-through-with-pandemic-premium-for-frontline-health-care-workers/>
- 7** <https://www.visualcapitalist.com/richest-countries-in-world/>
- 8** Katherine Scott, “COVID-19 crisis response must address gender fault lines,” Ottawa, Ontario, March 20, 2020. <http://behindthenumbers.ca/2020/03/20/covid-19-crisis-response-must-address-gender-faultlines/>
- 9** NB and NS data: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016304.

- 10** Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016356.
- 11** David Macdonald, *Fail Safe: CEO Compensation in Canada*. (Ottawa: CCPA, 2020). <https://www.policyalternatives.ca/publications/reports/fail-safe>
- 12** Johnston, M-D., and Saulnier, C. *Working for a living, not living for work: the Halifax Living Wage 2015*. (Halifax: CCPA-NS). <https://www.policyalternatives.ca/publications/reports/working-living-not-living-work>
- 13** See [www.policyalternatives.ca/Maritimelivingwage2020](http://www.policyalternatives.ca/Maritimelivingwage2020); For the Saint John living wage, see also <http://www.sjhdc.ca/living-wage.html>
- 14** Living Wage Canada, *Canadian Living Wage Framework: A National Methodology For Calculating The Living Wage In Your Community*, [http://livingwagecanada.ca/index.php/download\\_file/view/113/171](http://livingwagecanada.ca/index.php/download_file/view/113/171). Any methodological and data changes for the 2020 wage calculations are noted in Appendix 1: A Note on Methodological Changes to the Living Wage Calculation.
- 15** 35 hours is chosen as way to answer to the goal of ensuring that people have time for life outside of work.
- 16** Government of New Brunswick. (2020). Employment Standard: Paid Public Holidays and Vacation/Vacation Pay <https://www2.gnb.ca/content/dam/gnb/Departments/petlepft/PDF/es/FactSheets/PublicHolidaysVacation.pdf>
- 17** Djidel, S., Gustajtis, B., Heisz, A., Lam, K., Marchand, I. and McDermott, S. (2020). *Report on the second comprehensive review of the Market Basket Measure*. (Ottawa: Statistics Canada). <https://www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2020002-eng.pdf>
- 18** The MBM is available for specific geographic communities, including Halifax, Cape Breton and Saint John, and then by matching community population size in a specific province, ie, rural population or a population under 30,000.
- 19** Djidel et al., IBID, p. 11.
- 20** The Nova Scotia Participatory Food Costing Project, *Can Nova Scotians Afford to Eat Healthy? Report on 2015 Participatory Food Costing*. FoodARC (Halifax: Mount Saint Vincent University, 2017) [https://foodarc.ca/wp-content/uploads/2017/03/2016\\_report\\_Executive\\_summary\\_LR\\_SPREADS.pdf](https://foodarc.ca/wp-content/uploads/2017/03/2016_report_Executive_summary_LR_SPREADS.pdf)
- 21** Canada Mortgage and Housing, Housing Market Information Portal, <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>
- 22** The MBM (2018-base) amount for transportation for communities under 30,000 is used for all communities in each province. This amount covers This update would provide for the purchase of an eight-year-old compact car (5-year old in the 2008-base MBM) along with 1,200 litres of gas per year (1,500 litres in the 2008-base MBM). It also includes the cost of 36-month financing term at a rate corresponding to the published consumer loan rate, as well as the costs of insurance, maintenance, registration and driver's license renewals.
- 23** David Macdonald and Martha Friendly, *In Progress: Child Care fees in Canada 2019* (Ottawa: CCPA, 2020). [https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2020/03/In%20progress\\_Child%20care%20fees%20in%20Canada%20in%202019\\_march12.pdf](https://www.policyalternatives.ca/sites/default/files/uploads/publications/National%20Office/2020/03/In%20progress_Child%20care%20fees%20in%20Canada%20in%202019_march12.pdf)
- 24** It includes the cost based on average provincial expenditure on cell phones for the second decile in the Survey of Household Spending (199). Djidel, et al., IBID, p. 20.
- 25** For detailed discussion on CHMC data and the housing market in CBRM see INSERT
- 26** Fees for Halifax and Saint John can be found in David Macdonald and Martha Friendly, IBID, 2020.

- 27** Readers are encouraged to read the full report from 2016, Christine Saulnier, Christine Johnson and Mary-Dan Johnston, *Working for a Living, Not Living for Work: the Halifax and Antigonish Living Wages for 2016* (Halifax: CCPA-NS, December 2016). <https://www.policyalternatives.ca/publications/reports/working-living-not-living-work-o>
- 28** MacDonald, D. 2018. Child Care Deserts In Canada. <https://www.policyalternatives.ca/publications/reports/child-care-deserts-canada>
- 29** This is slightly higher than increases to Consumer Price Index, which rose 3.9% in Saint John during the same time frame (based on CPI – All Items for Saint John, New Brunswick).
- 30** See Living Wage for Families Campaign, How living wages benefit employers <http://www.livingwagecanada.ca/files/1613/8443/7402/Employer-benefit-fact-sheet.pdf>
- 31** See the first Halifax report, Johnston and Saulnier, 2015, IBID.
- 32** Johnston and Saulnier, 2015, IBID.
- 33** For an overview of labour standards in the country, see our recent published review for Nova Scotia that is a comparative analysis to other provinces, Rebecca Casey, *A rising tide to life all boats* (Halifax: CCPA-NS, 2019). <https://www.policyalternatives.ca/publications/reports/rising-tide-lift-all-boats>
- 34** Unionized employees in Nova Scotia earn on average \$6.43 more per hour than nonunionized workers (2014). Unionization also means better protections than minimal standards. See NS Federation of labour, Nova Scotia's Union Advantage for Workers, <http://nslabour.ca/join-a-union/the-union-advantage/>
- 35** Department of Education and Early Childhood Development, Child Care subsidy-income eligibility (Government of Nova Scotia, 2018) <https://www.ednet.ns.ca/earlyyears/families/incomeeligibility.shtml>
- 36** There are other eligibility criteria to access the subsidy. For more details, please visit: [https://www2.gnb.ca/content/gnb/en/corporate/promo/improved\\_early\\_learning\\_and\\_child\\_care/dcs\\_info.html](https://www2.gnb.ca/content/gnb/en/corporate/promo/improved_early_learning_and_child_care/dcs_info.html)
- 37** MacDonald, D. 2018. Child Care Deserts In Canada. <https://www.policyalternatives.ca/publications/reports/child-care-deserts-canada>
- 38** The income threshold for the Daycare Assistance Program is \$55,000, and in 2018 the reference family's adjusted employment income was \$56,568.04.
- 39** Fortin, P. (2018). "Quebec's Childcare Program at 20," *Inroads: the Canadian Journal of Opinions*, Issue 42. <https://inroadsjournal.ca/quebecs-childcare-program-20-2/>
- 40** To qualify for the NS Child Benefit your adjusted family net income must be under \$34,000. The NS Affordable Living Tax credit is reduced by 5% of adjusted family net income over \$30,000, which means it phases out at around \$45,000. <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/provincial-territorial-programs/province-nova-scotia.html>
- 41** Examples of thresholds include: the GST/HST sales tax credit begins to phase out at a family net income of \$38,507. The Canada Child Benefit (CCB) begins to phase out at \$31,711 for family net income with a further phase out at \$68,708. The Canada Worker Benefit phases out at \$36,483. The benefits themselves also range from \$296 maximum per adult for the GST credit and \$155 per child maximum (quarterly), to CHELSEA DO YOU WANT TO ADD NB one? For the federal thresholds, see: <https://www.canada.ca/en/revenue-agency/services/tax/individuals/frequently-asked-questions-individuals/adjustment-personal-income-tax-benefit-amounts.html#nrtc-metc>
- 42** For more information on changes to the Market Basket Measure, please see Djidel, S., Gustajtis, B., Heisz, A., Lam, K., Marchand, I. and McDermott, S. (2020). *Report on the second comprehensive review of the Market Basket Measure*. (Ottawa: Statistics Canada).



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