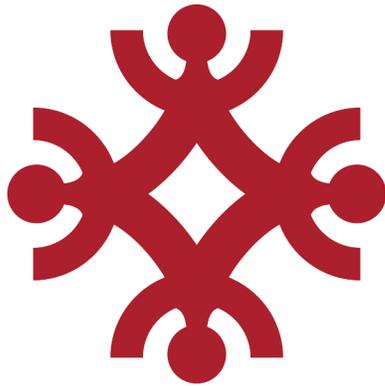


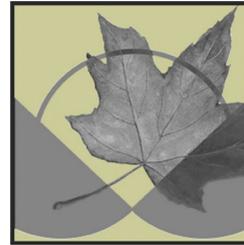


THE SAINT JOHN LIVING WAGE 2018





Human Development Council



CCPA

CANADIAN CENTRE
for POLICY ALTERNATIVES

CENTRE CANADIEN
de POLITIQUES ALTERNATIVES

About the Saint John Human Development Council

The Human Development Council identifies and addresses social issues in Greater Saint John through research, information, coordination and networking.

The Human Development Council can be found on the 3rd floor of the Social Enterprise Hub, 139 Prince Edward St. Saint John NB. E2L-3S3.

This report can be accessed at sjhdc.ca

To stay informed of our latest work, follow us on Facebook @SaintJohnHDC and on Twitter @SaintJohnHDC.

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About the Canadian Centre for Policy Alternatives

The Canadian Centre for Policy Alternatives is an independent, non-partisan research institute concerned with issues of social and economic justice. Founded in 1980, it is one of Canada's leading progressive voices in public policy debates. The CCPA is a registered non-profit charity and depends on the support of its more than 10,000 supporters across Canada.

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Introduction

The Saint John Living Wage for 2018 is \$18.18 per hour. This is the hourly wage needed for a family of four (with two working adults and two young children) to meet their basic needs while living modestly in Saint John. The wage comfortably covers the necessities but will not provide for a lavish lifestyle.

A Living Wage is new for Saint John- this is the first time that a Living Wage has been calculated to the standards of the Canadian Living Wage Framework for the city. Accordingly, this report seeks to answer a few basic questions: Is there a need for a Living Wage in Saint John? What are the benefits of a Living Wage? How is a Living Wage calculated? What should be our next steps as a community? This report is structured according to these themes.

Saint John's
Living Wage
is \$18.18 per
hour.

Our intention at the Human Development Council is to update the Saint John Living Wage annually in order to capture any changes in the local economic climate and over time to help establish, with the help of community partners, a system for recognizing Living Wage employers in the city.

Important Players

A Living wage is an ethically motivated rate of pay, a benchmark employers can reference when fighting poverty through their own initiative. Employers have a key role to play in bringing the Living Wage to life. Despite its ethical appeal, a Living Wage carries no legal weight.

A Living Wage is not a legislated minimum wage or a guaranteed/universal basic income.*

Employers are not the only parties capable of supporting wage earners and their families. Governments at all levels are also important players because taxes and transfers are taken into account when calculating a Living Wage. In fact, when governments support families financially by providing universally accessible social supports, they can directly lower the Living Wage in a region. Governments also have a leadership role to play, by ensuring that their staff and contract employees are paid a Living Wage and, ideally, by establishing a social procurement policy that takes the Living Wage into account.

Local residents can be champions of a Living Wage through their purchasing power, by publicly promoting a Living Wage, and by showing up to vote for elected officials who support progressive social policies.

You will find three, short, actionable summaries- one each for employers, governments, and residents- as appendices to this report.

<p>* <i>Minimum Wage:</i> \$11.25</p> <hr/> <p>The lowest legal rate of pay in NB.</p>	<p><i>Living Wage</i> \$18.18</p> <hr/> <p>The wage that covers the cost of living in SJ.</p>	<p><i>Basic Income Guarantee</i></p> <hr/> <p>A Social welfare model: Income for all.</p>
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History

The Living Wage movement started to gain traction in Canada in the mid 2000s with the first Living Wage report being released in British Columbia in 2008. Living Wage Canada (.ca) now hosts the wage calculations of over 60 communities- including Halifax and Antigonish, Nova Scotia.¹ Many of these communities also certify Living Wage employers. For example, 170 employers including credit unions, school boards, non-profit organizations, bakeries, and health centres have become certified by the Ontario Living Wage Network.² In 2011, New Westminster BC became the first Canadian municipality to pass a formal Living Wage ordinance: the municipality itself became a Living Wage employer and committed to subcontracting from those who pay a Living Wage.³

The Case for a Living Wage in Saint John

Income poverty is a struggle faced by many in Saint John. Indeed, 19.4% of the overall population is living in poverty, as are 30% of children under the age of eighteen.⁴ In 2016, 7% of wage earners in New Brunswick were being paid the minimum wage- 58% of whom were women.⁵ 32% of wage earners in Saint John were making under \$15 per hour- 85 % of whom were twenty years old or over.⁶

You don't need to look far to find evidence of income poverty in Saint John- many of the city's working poor struggle to make ends meet. Food insecurity is a significant issue. Within the city, in 2016, an average of 3000 people were assisted by food banks each month⁷ Across New Brunswick, 10.9% of people accessing a food bank listed employment as their main source of income.⁸ For these individuals, employment did not provide for their most basic needs. Consider as well that in 2016, Saint John Energy disconnected services for non-payment 989 times.⁹

Although Saint John tends to be touted as being an affordable place to live, this affordability is not always considered with local income levels in mind. Yes, rent rates are lower in Saint John than they are in big cities like Toronto or Vancouver. However, a more in depth investigation shows that median incomes are also lower.* Further, some items, like clothing and footwear, are more expensive in Saint John than they are in these big cities.¹⁰

This is the role of a Living Wage: to capture the hourly rate of pay required for a family of four to be economically secure and to achieve a moderate standard of living in their community. In Saint John, \$18.18 per hour is the wage that will allow a family (with two adults working full time) to break even at the end of the year having met their essential needs.



*According to the 2016 Census, the median employment income for 2015 for full year full time workers was \$55,278 in Vancouver, \$55,246 in Toronto, and \$43,711 in Saint John.¹¹

Benefits of a Living Wage:

To Reduce Poverty

A Living Wage will help reduce poverty for the working poor. It is one piece in the poverty reduction puzzle. Those working full time and earning a Living Wage will fall above the poverty line (using the Low Income Measure After Tax) which will impact local poverty rates. Because basic needs are being met, Living Wage earners will also likely not *feel* poor.

To Facilitate Equality

Certain subsets of the population are systemically underpaid in Canada, including women, people of colour, and immigrants. A Living Wage helps to encourage pay equity by calling employers to keep *all* staff wages above the Living Wage threshold. These traditionally underpaid groups are likely to benefit most from a Living Wage.

To Encourage Child Development

Many of the items included in the Living Wage budget help to ensure healthy child development. Nutritious food, dependable shelter, accessible health care, and social inclusion all allow children to thrive. A Living Wage can reduce household financial stress; stress constrains kids.

To Promote Community Engagement

A Living Wage ensures that workers can provide for themselves through a 35 hour work week. Not having to work multiple jobs creates space for volunteerism, community participation, and quality time spent with family.

To Improve Health

A Living Wage betters health outcomes. Food security, health insurance, and reliable transportation to medical appointments all contribute to overall wellness. While a higher income cannot guarantee an improvement in health, it can certainly make the tools required for healthy living more accessible.

To Outline Costs of Living and Benefits of Social Programs

It is helpful for communities to be aware of local costs of living. A Living Wage calculation presents these costs systematically. Further, the calculation process draws attention to the impacts of social programs, and to areas where supports are (or are not) readily available. This type of knowledge is key at election time.

...and so much more!

Methodology- Calculating the Living Wage

The Saint John Living Wage has been calculated by the Saint John Human Development Council in collaboration with the Canadian Centre for Policy Alternatives (CCPA) in Halifax according to the Canadian Living Wage Framework.¹² The national framework suggests methods that foster wage comparability between communities while also saving space for regional nuance.

A focus group was conducted with those in Saint John who are employed but are struggling to make ends meet in order to gather feedback on the Living Wage, its budget and assumptions, and its potential impacts. This feedback grounds our wage.

Overall, a Living Wage is calculated according to a basic formula: income (employment income and government transfers) must equal the cost of living after taxes and deductions are taken into account.



Reference Family

The expenses for the Living Wage are determined based on a reference family of four with the following characteristics:



Adults	
Number	2
Ages	Between 31 and 50
Employment Status	Working full time
Hours of Paid Work	35 hours each
Education Status	1 adult is in college part time
Children	
Number	2
Ages	2 and 7
Childcare Status	One child in fulltime care, the other in before and after school care, and fulltime care when school is out (March break, summer vacation, snow days, PD days).

The Living Wage framework assumes that the reference family is made up of two parents and two children- one who is of school age and one who is of preschool age. The framework does, therefore, admittedly spotlight a traditional family of four. Given that 23% of

parents in Saint John are single parents¹³, this might seem like an odd choice. A family of four is chosen not because it fits a norm, but because "experience has shown that the living wage for this family type is not substantially different from other family types."¹⁴

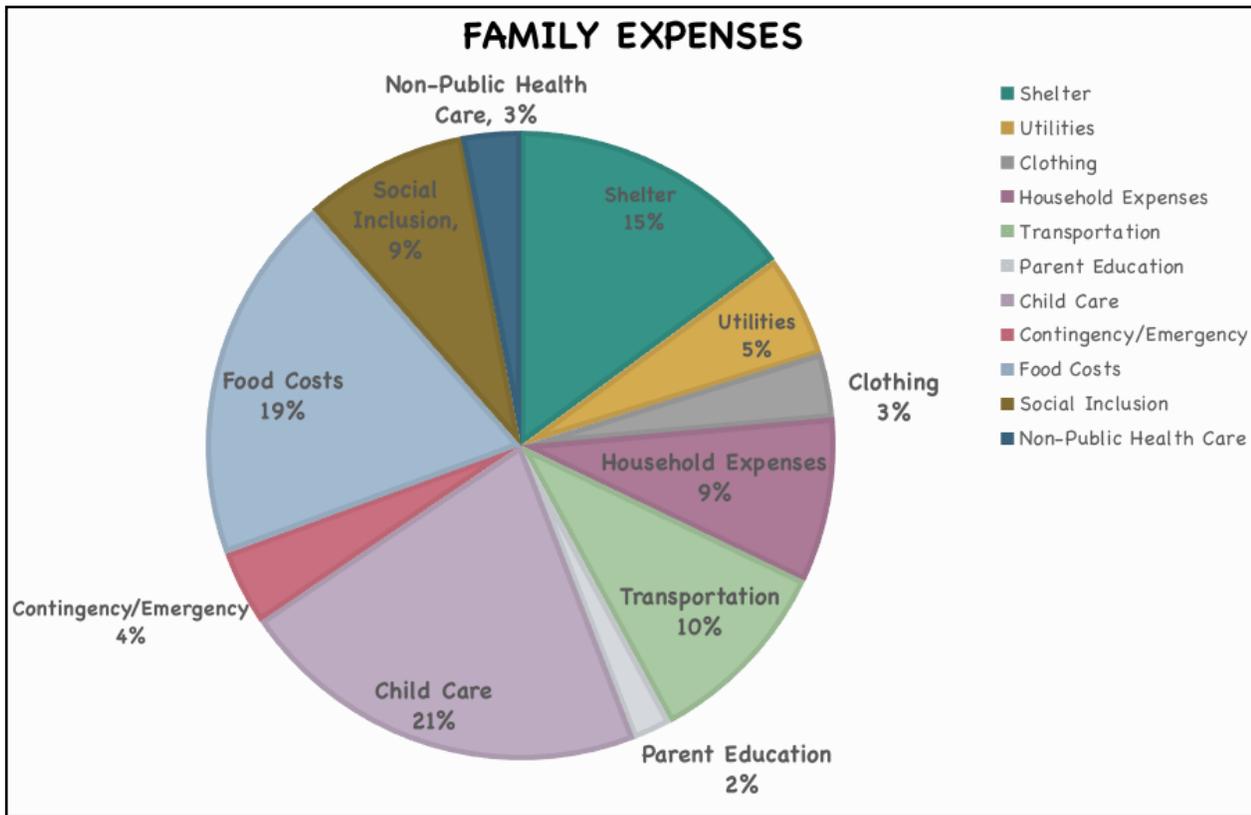
Budget Expenses

The Saint John Living Wage budget is modest. It includes all of the necessities (food, clothing and footwear, shelter, utilities, transportation, childcare, health care, parent education, household expenses, an emergency fund, and an allocation for social inclusion). However, it does not earmark for debt repayment, savings for a child's future education, home ownership, or retirement beyond contributions to the Canadian Pension Plan.

Expense	What is covered?	Monthly (\$)	Annual (\$)
Food	The cost of purchasing a National Nutritious Food Basket in Saint John (source: Market Basket Measure (MBM)). The food basket captures the cost of eating according to Canada's Food Guide for a family of four. Healthy food is pricy food.	\$1,052.75	\$12,632.97
Clothing and Footwear	Clothing for school, work, and play (Source: MBM).	\$184.85	\$2218.23
Shelter	The median cost of renting a 3-bedroom apartment in Uptown Saint John (Source: CMHC), and of procuring content insurance for this space (Source: Independent Survey).	Rent: \$800.00 Insurance: \$19.71 \$819.71	\$9,836.52
Utilities	Saint John Energy rates at the level of consumption of a low-income family according to Statistics Canada (1100kWh). It is assumed that water is included in the rental amount and that heat is electric. The cost of two basic talk and text cell phone plans are included, as is the cheapest home internet package available (source: Independent Survey)	Power: \$144.72 Cells: \$92.00 Internet: \$58.00 \$294.72	\$3,536.59
Childcare	One child in full time daycare (2y/o)(source: CCPA), and one child in before and after school care (7y/o)(source: Independent Survey). The two year old is in full time care for the entirety of the year (in order to hold a spot at a daycare center, parents must often pay through their vacation even if the child is not in attendance). The seven year old is in part-time before and after school care during the school year and in full time	Daycare (2y/o): \$716.00 Before & After School Care (7y/o): \$372.23 School Breaks, PD Days, Snow Days, Holidays: \$91.43	

	care throughout the summer months less two weeks (when their parents are not working). Full time care is also included for PD days, a handful of snow days, and school breaks.	\$1179.66	\$14,155.92
Health Care	A basic private health insurance plan to offset health expenses that are not covered by NB Medicare including prescriptions, vision, dental, physiotherapy, etc. (Source: Independent Survey).	\$164.81	\$1,977.72
Parent Education	Part-time education for one parent at the New Brunswick Community College (NBCC). This includes three credits a semester for two semesters, a textbook allowance, and student fees.	Tuition: \$81.00 Student Fees: \$11.17 Textbooks: \$20.83 \$113.00	\$1,356.00
Transportation	Ownership and maintenance of one second-hand vehicle, a monthly bus pass, and one taxi a week*	Vehicle: \$433.61 Bus Passes: \$77.00 Taxis: \$40.00 (\$60/month for 8 months) \$550.61	\$6,607.37
Household Expenses	Discretionary expenses associated with running a household. May include: Small appliances, furniture, cleaning supplies, laundry, personal hygiene, diapers, and/or cable (Source: MBM).	\$466.58	\$5598.91
Social Inclusion	Discretionary community participation. May include: A membership to the YMCA, recreational sports, school supplies, museum passes, and/or Christmas/birthday/holiday gifts (Source: MBM)	\$466.58	\$5598.91
Contingency/ Emergency Fund	Includes two weeks of pay per parent per year to cover unforeseen circumstances.	\$212.06	\$2544.74
Total		\$5,505.33	\$66,063.91

*We added a taxi fare to the Saint John calculation (as did the CCPA in Halifax and Antigonish). This is a methodological change that will now be adopted in all calculations done in the Maritimes with the support of CCPA-NS. Being caught in a pinch and needing to take a taxi is a reality for many who rely on public transportation in the Maritime provinces. Here's an example: the Saint John campus of the New Brunswick Community College (NBCC) is located on the outskirts of the city. Given current scheduling, it would be difficult to get to NBCC by bus after a full work day. Providing for a taxi one way allows for some flexibility.



The Saint John Living Wage budget reveals key points of vulnerability for working families. Childcare was the most costly budget item in 2017, making up 21% of expenditures. In this context, the Government of New Brunswick's newly announced Early Learning and Child Care Action Plan is promising (see page 14). It is important to note, however, that there are no new subsidies being promised for childcare for school aged children. Before and after school care will continue to be subsidized under the Daycare Assistance Program. The reference family does not qualify for the Daycare Assistance Program.

Food and shelter, some of life's most basic necessities, are the second and third most costly elements of the budget. In our focus group, we heard that rent is a fixed cost that calls for consistent prioritization; food, on the other hand, is more "discretionary". Those we spoke with reported sacrificing the quantity, or, more often, the quality of their food so that they could meet fixed expenses such as rent. Nutrition is sacrificed.

"In many areas in this country it is easier to walk to the corner store for a bag of chips than it is to access a grocery store to buy fresh fruit and vegetables. It is also cheaper to buy that bag of chips or a value meal at any fast food chain than it is to pay for a healthy meal."

- Minister of Health, Ginette Petitpas Taylor, 2017 ¹⁵

Saint John's transportation expenses are quite costly, taking up 10% of overall expenses. It is difficult to rely on public transportation in Saint John because of limited routes and schedules. Focus group participants told us that \$77 is a significant cost to pay up front each month. Those on a tight budget are left in a bind: Do you pay the up front cost of a bus pass, and maybe not afford a taxi when you need one? Or do you go without a monthly bus pass, leaving you some flexibility and the option of taking a taxi when necessary, but restricting how many trips you can take overall?

Focus Group Feedback:

"I feel like I always have to make a choice.... the beginning of September is always a huge struggle...This year I even had to make a choice between student fees and, you know, books for my daughter."

-Focus Group Participant

"In order for [my children] to have what they need- and a lot of the time what they need is expensive. I am the one who is losing out. I am losing out on my own nutrition to make sure that they get their nutrition, when really- nobody should have to worry about anybody's nutrition."

- Focus Group Participant

"When I was living and working uptown I thought 'oh I don't need a car' but I have a son who loves sports and is very athletic and I had to rely on drives or cabs or other parents to get him out to his sports. There is no way of getting out to the Simonds High School soccer field in the evening on a bus with other kids. The timing has to be right, and the timing just never is."

"I've been living in overdraft."

-Focus Group Participant

"You kind of have to make the choice... like do I pay for a bus pass and then that takes our grocery money for the next whenever...but we can go wherever we want. We might not have any money to do anything,...but."

-Focus Group Participant

"...and then they sometimes wonder why people are home in their jammies."

-Focus Group

"[My apartment] is very kind of substandard but it's hard to move and to afford to move when you're living paycheque to paycheque"

-Focus Group Participant

"I don't have money set aside for an emergency"

-Focus Group Participant

"I know quite a few families that work 2 or 3 jobs each person just to cover their bills and childcare"

-Focus Group Participant

[Earning a Living Wage would mean]:

Less stress. Much less stress.

-Focus Group Participant

[Earning a Living Wage would mean]:
Actually Living

-Focus Group Participant

[Earning a Living Wage would mean]:
A lot of people would be happier and there would be a lot less depression.

-Focus Group Participant

[Earning a Living Wage would mean]:

Not feeling like you're not able to provide properly for your children.

-Focus Group Participant

Government Transfers

All eligible government transfers were taken into consideration when calculating a Living Wage for Saint John. These transfers offset the expenses outlined above; the more transfers for which the family qualifies, the lower the Living Wage while offering the same quality of life. In this case, programs such as the Canada Child Benefit make a substantial contribution. Families with Living Wage income levels do not qualify for other means tested programs like the Daycare Assistance Program, the New Brunswick Child Tax Benefit, and Healthy Smiles and Clear Vision.

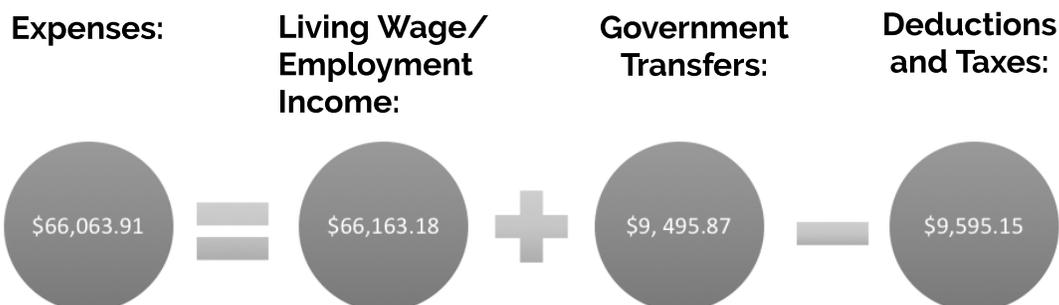
Government Transfers	Monthly	Annually
New Brunswick Child Tax Benefit (NBCTB)	\$0	\$0
New Brunswick HST Credit (NBHSTC)	\$36.39	\$436.74
New Brunswick Working Income Supplement (NBWIS)	\$20.83	\$250
New Brunswick Daycare Assistance Program	\$0	\$0
Canada Child Benefit (CCB)	Jan-Jun: \$722.75 Jul-Dec: \$742.56	\$4,336.49 \$4,455.36
GST Credit	\$1.44	\$17.29
Total	\$1,523.98	\$9,495.87

Government Deductions and Taxes

In order to capture the reality of what is needed for actual spending money, Employment Insurance and Canada Pension Plan premiums were deducted from the family's income. Both provincial and federal income tax were paid. In calculating the family's taxable income, all deductions and tax credits were applied. Of particular note, our family used the maximum childcare deduction- \$13,000.

Taxes and Deductions	Annual Totals (combined)
EI Premiums	\$1,078.46
CPP Premiums	\$2,928.58
Federal Income Tax	\$3,108.13
Provincial Income Tax	\$2,479.98
Total	\$9,595.15

Overall Calculation



Conclusions -

First and foremost, the Living Wage is a call to action for public and private sector employers: those who can should pay their staff a Living Wage. Different from a minimum wage, which is the lowest legal rate of pay, the Living Wage provides a target for employers: an hourly wage that offers families a modest standard of living, with dignity and quality of life. **In Saint John, this wage is \$18.18 per hour.**

However, the living wage is not just about employers - the labour market alone cannot solve all problems of poverty and social exclusion. The Living Wage calculation considers not only local costs and employment income, but also all applicable government taxes, transfers and deductions. When governments provide sound social policy, income supports, and accessible public services to families, they reduce costs.

The benefits are far reaching: A Living Wage fosters gender and racial equality, child development, community engagement, health and wellness and more. It reduces poverty. Armed with the knowledge of a local Living Wage, we as a community now face a new challenge: how do we respond?

Living Wage 101

Policy Makers

Targeted to:

- Municipal Government
- Provincial Government
- Federal Government

01

Consider the working poor when designing social policy. Prioritize universality and accessibility in approach.

The following are examples of ways in which each level of government can work to support working poor families, and in the process, lower the local Living Wage:

City of Saint John: Transportation

The city of Saint John could better support the working poor by making improvements to public transportation. For example, by improving evening and weekend transit routes and schedules, the municipality could help residents to get to non-traditional shifts at work, college/ university, and grocery stores without incurring additional transportation costs.

Government of New Brunswick: Childcare

The Government of New Brunswick's new Childcare Action plan has great potential to support working families and lower the Living Wage in Saint John. This plan strives to be universal and specifies that no eligible family will pay more than 20% of their income in childcare moving forward.

In the plan's implementation, GNB must ensure that there are ample childcare spaces in designated Early Learning Centres across the province (in both official languages and for all age brackets), and that these centres are located in low-income communities including Saint John's priority neighbourhoods. A seat in a Early Learning Centre is, after all, the gateway to subsidy under this plan.

In order to truly support working poor families, the way subsidy is allotted for before and after school care must also be evaluated. The Daycare Assistance Program is administratively cumbersome and, as this year's Living Wage calculation demonstrates, not always accessible to families making their way out of poverty.

At the end of the day, what New Brunswickers need is *truly* universal publicly funded child care and early childhood education.

Government of Canada: Pharmacare

The Living Wage family must currently absorb the cost of pharmaceuticals for their family. This is represented in the budget as the cost of a basic health insurance plan. In practice- if any of the family members were to develop a medical condition, additional costs would incur. If the Canadian government were to work with provinces to enhance medicare, by covering prescriptions, dental care, and services like physiotherapy, the family would likely lower their health care costs and live in greater financial security overall. The Office of the Parliamentary Budget Officer has estimated that a national pharmacare plan could save Canadians 4.2 billion dollars. ¹⁶

02

Become a Living Wage employer; solidify this initiative through a Living Wage bylaw. Develop a social procurement policy that prioritizes Living Wage employers and social enterprises.

A municipal Living Wage bylaw would see that all city staff (including contracted staff) are paid a Living Wage. Look to New Westminster BC as a Canadian success story. By embracing a Living Wage internally, the city can play a leadership role in poverty reduction, and help to create space for Living Wage employers within the local economy.

03

Recognize that a Living Wage is just 1 piece of the poverty reduction puzzle.

A Living Wage has the capacity to help the working poor- those who are working yet struggling to make ends meet- avoid poverty. Many others face barriers to employment. While considering how policies will impact the working poor and the local Living Wage, governments must also support those who are outside the workforce, and those who are in the process of returning to work. Governments should raise social assistance rates (and index them to inflation), reduce barriers to parental leave, end and prohibit child support clawbacks from social assistance recipients, and offer ample subsidized housing. A sound social safety net that supports both those who are employed and those who face barriers to employment is key to addressing poverty more holistically.

Living Wage 101

Employers



01

Become a Living Wage employer.

Benefits include:

- Increased productivity
- Improved service delivery
- Lower employee turnover and training costs
- Less absenteeism
- Increased staff morale
- Assists in recruitment
- Better customer loyalty

02

Be transparent about what you pay your staff. When you are paying everyone a Living Wage, there is no reason not to be open about your pay structure. Transparency has the added bonus of promoting pay equity within your organization.

03

Offer benefits. What if all employers offered health insurance and contributions for RRSPs? What if they provided consistent opportunities for professional development and education? While paying a Living Wage is the most direct way that employers can keep their staff out of poverty, offering group benefits can help to take financial strain off of families.

Living Wage 101

Residents



01

Shop ethically. Use your purchasing power to support Living Wage employers. In the same way that you might shop logically, organic, or fair trade, be conscientious of what the businesses you buy from are paying their staff. If employers are stepping up and paying a Living Wage, they deserve your support.

02

Educate others about the Saint John Living Wage. Share the many benefits of a Living Wage with your friends and neighbours. Together you can create a market for Living Wage products and services.

03

Vote for elected officials whose platforms prioritize policy that will benefit working poor families. In particular, policies relating to food security, childcare, housing, public transportation, post secondary education, and health care will have impact.

Notes

1. Living Wage Canada website's list of Living Wage Communities at (2018):
<http://www.livingwagecanada.ca/index.php/living-wage-communities/>
2. Living Wage Employers Directory at the Ontario Living Wage Network's website (2018):
http://www.ontariolivingwage.ca/living_wage_employers_directory
3. The City of Westminster: Living Wage Employer (2018):
https://www.newwestcity.ca/business-and-economy/doing-business-with-the-city/living_wage_employer
4. 2015 T1FF Taxfiler Data.
5. New Brunswick Minimum Wage Factsheet. 2017. Department of Post-Secondary Training and Labour. Available at:
<https://www.nbjobs.ca/sites/default/files/2017-08-11-nbmw-factsheet-en.pdf>
6. Labour Force Survey Microdata, 2016.
See also: Yalnizyan Armine. 2017. "Why a \$15 minimum wage is good for business." Macleans: Economic Analysis. Available at: <https://www.macleans.ca/economy/economicanalysis/why-a-15-minimum-wage-is-good-for-business/>
7. Human Development Council. 2017, Food [In]security in Saint John. Available at: www.sjhdc.ca
8. Food Banks Canada. 2016. Hunger Count 2016. Available at: www.foodbankscanada.ca
9. (note: the same customer may have been disconnected on multiple occasions).
Source: email with Steve Boudreau- Saint John Energy. June 2017.
10. 2016 MBM adjusted to inflation.
note: before inflation, the Saint John MBM for clothing in 2016 was \$2,163. For comparison, the rate for Halifax was \$1,874, for Toronto was \$1,547, and for Vancouver was \$1,757.
11. 2016 Census of Population. Census profiles for the municipalities of Saint John, Toronto, and Vancouver.
12. The Canadian Living Wage Framework can be found at
http://www.livingwagecanada.ca/files/7813/8243/8036/living_wage_full_document.pdf
13. 2016 Census of Population. Census profile for the municipality of Saint John.
14. Canadian Living Wage Framework. Page 1.
15. Speaking Notes for the Honourable Ginette Petitpas Taylor, Minister of Health- The Easier Choice: Canada's Healthy Eating Strategy. Oct 21 2017.
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