



The Living Wage framework is based on a family of four- two working adults and children ages 4 and 7.

Shelter Costs in Saint John, N.B. -Calculating a Living Wage

A Living Wage Framework



The Human Development Council is in the process of calculating a Living Wage for Saint John. The first step is to determine local costs of living. This fact sheet is the fourth in a series that has been released in the lead up to a full Living Wage report. You can find the complete set (of 4) at sjhdc.ca (Food, Childcare, Health, and now Shelter)¹. Our next step in moving forward is to do a sweep of subsidies available to our family, and then settle on a firm Living Wage hourly rate! Stay tuned!

What is a Living Wage?

The hourly wage necessary to meet basic needs and stay out of poverty.

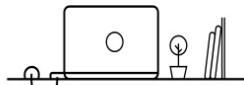
Determining Costs: Shelter Costs

How much does housing cost in Saint John? The Living Wage Framework takes into account Rent (3 bedrooms), Content Insurance, and Utilities (heat and electricity, water is assumed to be included in the cost of rent). Telephone and Internet costs are included in the Living Wage amount elsewhere as Household Expenses.

Shelter costs
\$938.67
per month for our family of four.



Rent:
\$768.00²



Tenant Insurance:
\$19.71³



Utilities:⁴
\$150.97

42.6%
of Saint John residents rent their homes.⁵

Housing is considered affordable if it costs less than **30%** of your income before tax.

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People/Families are on the waitlist of subsidized housing in the Saint John region.⁷

Statistics Canada reports that in 2014, **53.1%** of Canadian renters did not have tenant insurance.⁸

In 2015-2016, **44,978** individuals/families in NB (earning less than \$30,000) benefited from the GNB Home Energy Assistance Program.

10.8% of Saint John's Households are in Core Housing Need (They are unable to afford adequate and suitable shelter with 30% of their income).⁶

With a Living Wage, We Can Do Better!



1. Food: http://0104.nccdn.net/1_5/047/1e1/1ec/FINAL---1-.pdf Childcare: http://0104.nccdn.net/1_5/1c5/3e0/253/ChildcareFINAL.pdf Health: http://0104.nccdn.net/1_5/27f/182/394/HEALTHFINAL.pdf

2. Canada Mortgage and Housing Corporation (2016). Rental market report: Saint John CMA. Retrieved from https://www.cmhc-schl.gc.ca/odpub/esub/64439/64439_2016_A01.pdf?fr=1493387036449

3. We took the average of several insurance quotes. 4. We applied the current SJ Energy rates to NB Power's projected use (1154 kWh/month).

5. SJHDC Ward Profiles: http://0104.nccdn.net/1_5/0e4/1e6/049/Final-Ward-Infograohics.pdf

6. Characteristics of Households in Core Housing Need: Saint John. https://www.cmhc-schl.gc.ca/en/hoficlincl/homian/stda/data/data_024.cfm

*** Both the Ward Profiles and the Core Housing Need estimates are based off of the 2011 National Household Survey. Low response rates likely significantly underestimate the findings.***

7. Retrieved from the Department of Social Development.

8. 2014 Survey of Household Spending (not available online).

9. GNB. Finance. Annual Report 2015-2016. <http://www2.gnb.ca/content/dam/gnb/Departments/fin/pdf/Publications/AnnualRepprt2015-2016.pdf>