

# LIVING WAGES IN NEW BRUNSWICK 2020

April 2021



**HUMAN  
DEVELOPMENT  
COUNCIL**



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# Introduction

In 2020 the living wage was calculated for Saint John, New Brunswick. It increased by \$1.37 since the first calculation 2018, coming in at \$19.55. This led to many questions about living wages in the other two major cities in the province, Fredericton and Moncton, as well as what a living wage might be for a city in the northern part of the province. This report answers those questions and provides 2020 living wages for Fredericton, Moncton and Bathurst. The calculation for these three cities follows the same methodology as other living wages in Atlantic Canada. In 2020, the living wage was also calculated for four communities in Nova Scotia (Halifax, Antigonish, Bridgewater and Cape Breton), [1] as well as for Charlottetown in Prince Edward Island.[2] In 2019, the living wage was calculated for St. John's in Newfoundland and Labrador.[3] This report broadens our understanding of living wages in Atlantic Canada.

The living wage is calculated to show 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 so that the reference family of four (two working adults and two children ages 2 and 7) would be able to escape 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 re-distributive grant paid for via general tax revenue and most effectively administered by a national or federal government.

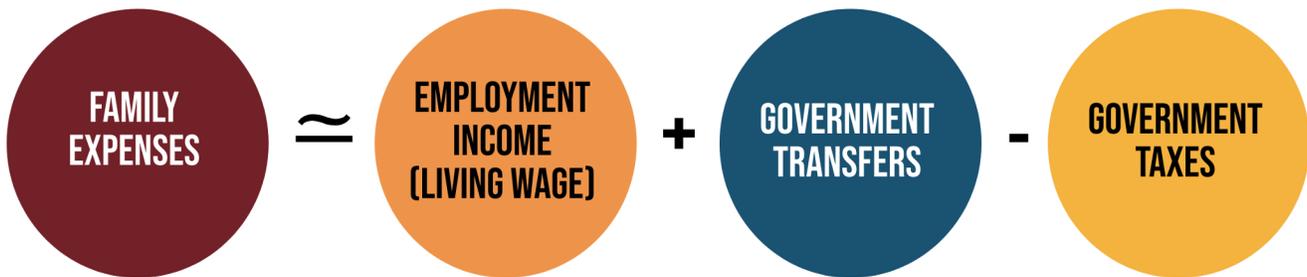
[1] Chelsea Driscoll and Christine Saulnier, Living Wages in Nova Scotia and New Brunswick 2020 (Halifax: CCPA-NS). <https://www.policyalternatives.ca/publications/reports/living-wages-novascotia-and-new-brunswick-2020>

[2] Christine Saulnier, Charlottetown Living Wage 2020 (Halifax: CCPA-NS). <https://www.policyalternatives.ca/publications/reports/charlottetown-living-wage-2020>

[3] Christine Saulnier, A living wage for St. John's, Newfoundland and Labrador 2019 (Halifax: CCPA-NS). <https://www.policyalternatives.ca/publications/reports/living-wage-st-johnsnewfoundland-and-labrador>

# Methodology

The living wage is calculated as the hourly rate at which a household can meet its basic needs once government transfers (such as federal and provincial child benefits) have been added to the family's income and deductions (such as income taxes and Employment Insurance premiums) have been subtracted. 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.[4] The excel spreadsheets for the 2020 calculations are available as well. [5]



The 2020 living wage continues to follow the Canadian Living Wage Framework [6] and is based on the amount needed for a family of four with two parents working full-time (35 hours) [7] at the calculated hourly rate 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), research has shown that there are not significant differences in the hourly living wage rate needed to meet the needs of a single adult and a lone parent with one child. This hourly rate would likely not be enough for all families, such as those with more children or younger children needing more expensive child care 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 savings for post-secondary education, medical concerns that arise in the senior years, or a decent retirement income.

[4] 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>

[5] See <https://www.policyalternatives.ca/publications/reports/living-wages-nova-scotia-and-new-brunswick-2020>; For the Saint John living wage, see also <https://sjhdc.ca/living-wage/LW>

[6] 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).

[7] 35 hours is chosen as way to answer to the goal of ensuring that people have time for life outside of work

It is assumed that employers providing the statutory minimums for time-off and that both parents take two weeks vacation over the year. In New Brunswick employees are entitled to two weeks of paid vacation [8], but there is no requirement for employers to provide paid sick leave. This matters for calculating child care costs because employees in New Brunswick are only paid for 8 statutory days, 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 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.

## The Living Wage Budget

The living wage for any community is a 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. [9] The MBM poverty line is based on the cost of a basket of goods and services 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 different geographic areas [10] within the ten Provinces. For the living wage calculations, the MBM is used to calculate food, clothing and footwear, the cost of a vehicle in transportation, and the 'other' category for all other communities. The 'other' necessities category has been split in our calculations into household expenses and social inclusion expenses in the family budget, which are explained in detail below.

[8] 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>

[9] 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>

[10] The MBM is available for specific geographic communities, including Fredericton, Moncton and Saint John, and then by matching community population size in a specific province, i.e., rural population or a population under 30,000.

**Food:** The 2018-base MBM for food is used for the four cities in New Brunswick and is indexed with inflation. This was also used in the first calculation for Saint John in 2018. The MBM calculation is based on the 2019 National Nutritious Food Basket, which is consistent with the new Canada's Food Guide. It calculates food 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). It is a modest budget that does not consider 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 that were 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 Corporation's (CMHC) survey on rental housing for October 2019 for each community. [11] This category also includes the cost of utilities (1100/kwh per month), assuming heat is electric, and water is included in the rental cost. Saint John uses Saint John Energy rates, and the other three cities use NB Power Rates. Also included is the cost of basic internet including installation fees.

**Transportation:** The transportation expense includes the cost of maintaining a second hand car [12], plus a monthly bus pass if available, and a modest budget for a limited number of taxi trips. With two parents working and two children 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. There are a few differences to the transportation calculation in Bathurst. After consulting with the reference group in Bathurst, the decision was made to include the cost of winter tires (with the assumption that they will last 3 years) as well as the cost of having tires balanced and installed twice a year. This was added to reflect the added cost of transportation in the northern part of New Brunswick. Additional taxi trips were also included to account for the absence of public transit system in Bathurst.

[11] Canada Mortgage and Housing, Housing Market Information Portal, <https://www03.cmhc-schl.gc.ca/hmip-pimh/en#Profile/1/1/Canada>

[12] The MBM (2018-base) amount for transportation for communities under 30,000 is used for all communities in each province. The 2018 update to the MBM 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.

**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, and non-statutory holidays. The rate for the toddler in Saint John, Moncton and Fredericton is taken from the CCPA's annual report on child care fees, which reports the median toddler rate for 37 cities across Canada. [13] Toddler fees for Bathurst, 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 vision care, dental care and prescription drugs that are not covered by Medicare. It does not include coverage for mental health services. 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 (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 covers 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 laundry costs. The MBM's "other necessities" category now includes an explicit amount for cell phone service. [14]

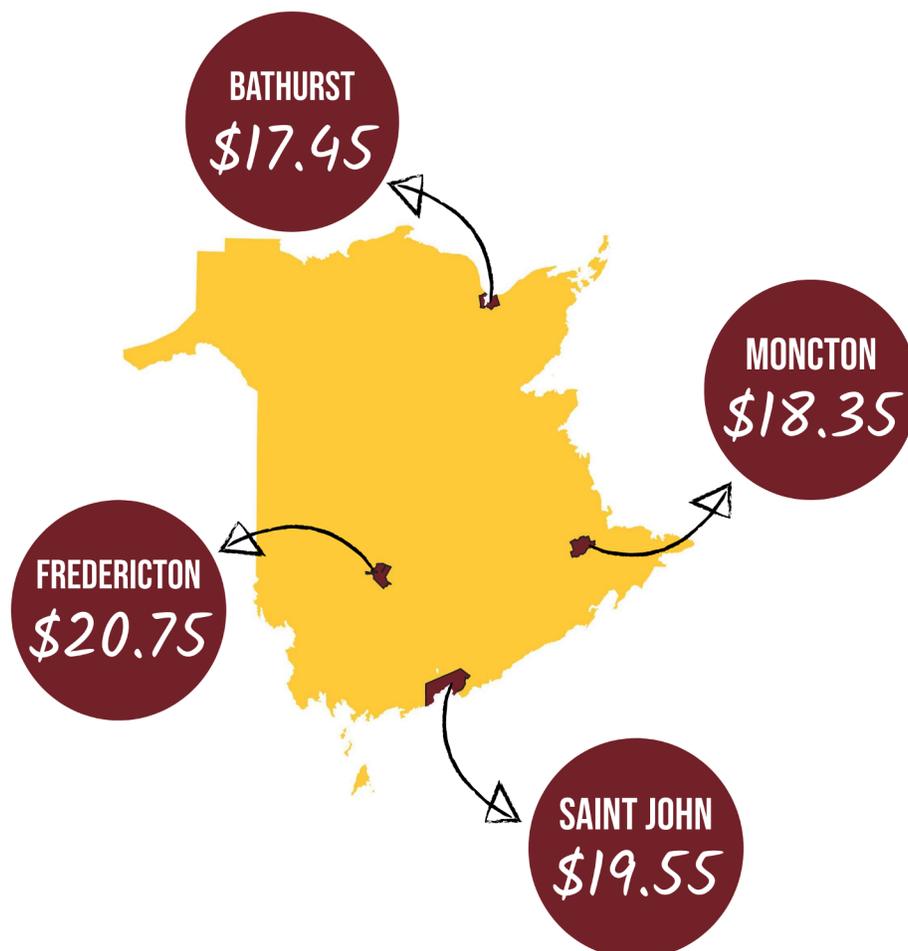
**Social Inclusion:** The social inclusion category is meant to lessen stigma and allow family members to participate fully in the life of their community, whatever form that participation takes. The category would include expenses such as school supplies and fees, reading materials, minimal recreation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

[13] David Macdonald and Martha Friendly, *In Progress: Child Care fees in Canada 2019* (Ottawa: CCPA, 2020). <https://www.policyalternatives.ca/publications/reports/progress>

[14] 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.

# Comparing the four cities

In all four cities, more than half of the family's household budget is allocated to the combination of shelter, child care and food costs (see Table 1). Two of these expenses - shelter and food - are some of life's most basic needs. As is discussed in both living wage reports on Saint John, 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. Child care is also essential when both parents choose to participate in the labour force full-time. 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 [15] there are only enough licensed childcare spaces for 47% of Saint John's non-school aged children, therefore our methodology assumes that the family does not utilize the subsidy. While shelter, child care and food are the top three expenses in all four cities, there are some unique differences which are discussed in detail below.



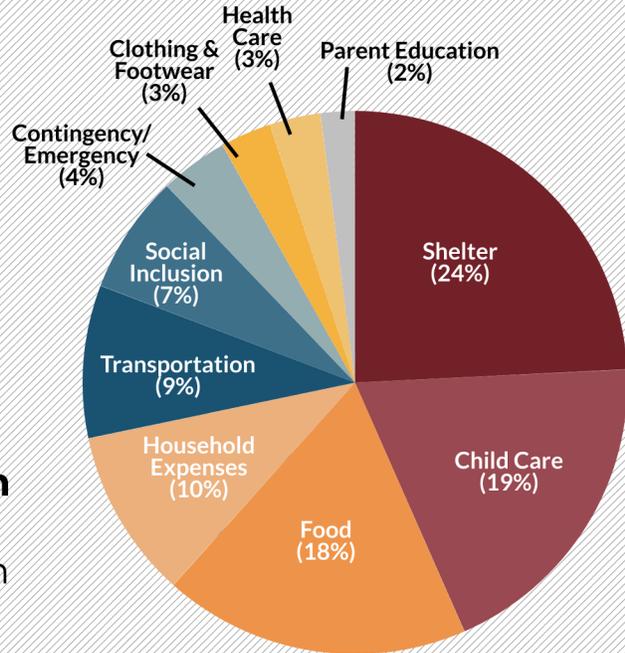
[15] David MacDonald, *Child Care Deserts in Canada* (Ottawa: CCPA 2018).  
<https://www.policyalternatives.ca/publications/reports/child-care-deserts-canada>

# FREDERICTON LIVING WAGE



**LIVING WAGE 2020**  
**\$20.75**

## Family Expenses - Two Adults and Two Children (Age 2 and 7)



### Most expensive budget items in Fredericton:



#### Shelter = \$1,446.71/month

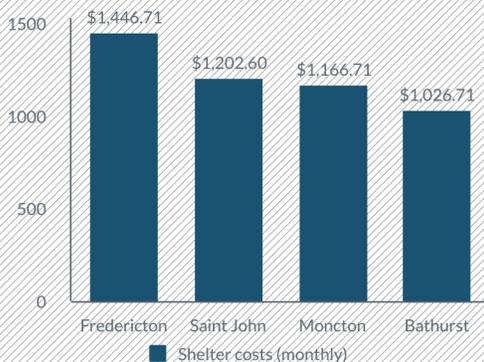
- Rent - \$1,175.00/month
- Insurance - \$25.00/month
- Power - \$167.18
- Internet - \$79.53



#### Child Care = \$1,132.42/month

- Toddler care - \$727.00/month
- Before & after school care - \$315.00/month
- Summer & March Break - \$90.42/month

### Shelter is more expensive in Fredericton than in the other three cities



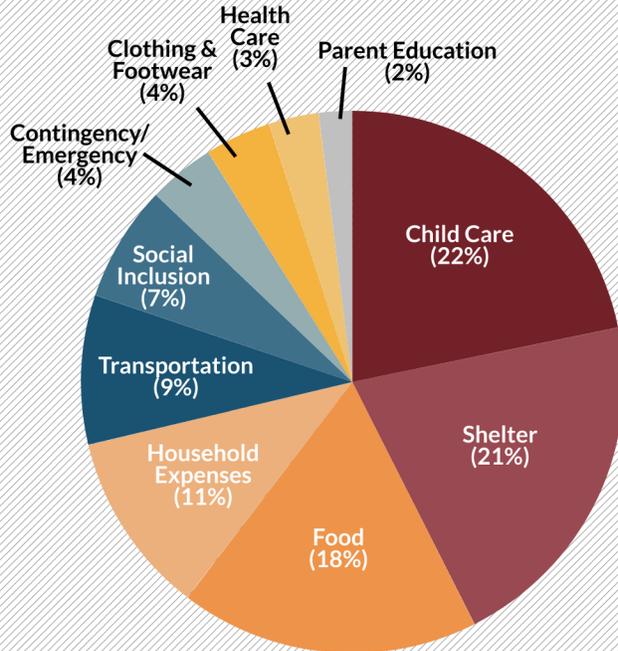
### How is Child Care in Fredericton different than the other 3 cities?

No additional fee for PD or storm days for after-school care

# SAINT JOHN LIVING WAGE



## Family Expenses - Two Adults and Two Children (Age 2 and 7)



**LIVING WAGE 2020**  
**\$19.55**

**The first Living Wage calculation for NB was done for Saint John in 2018**

**LIVING WAGE 2018**  
**\$18.18**

**INCREASED BY 7.5% IN 2020**

### Most expensive budget items in Saint John:



#### Child Care = \$1,238.86/month

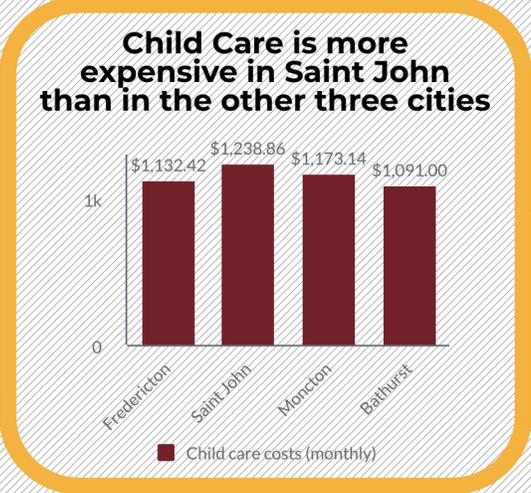
- Toddler care - \$738.07/month
- Before & after school care - \$398.13/month
- Summer & March Break - \$81.67/month
- Additional \$14 on PD/storm days - \$21.00/month



#### Shelter = 1,202.60/month

- Rent - \$900.00/month
- Insurance - \$25.00/month
- Power - \$197.11
- Internet - \$80.49

**Shelter and Child Care were also the most expensive budget items in 2018, and both increased in 2020.**

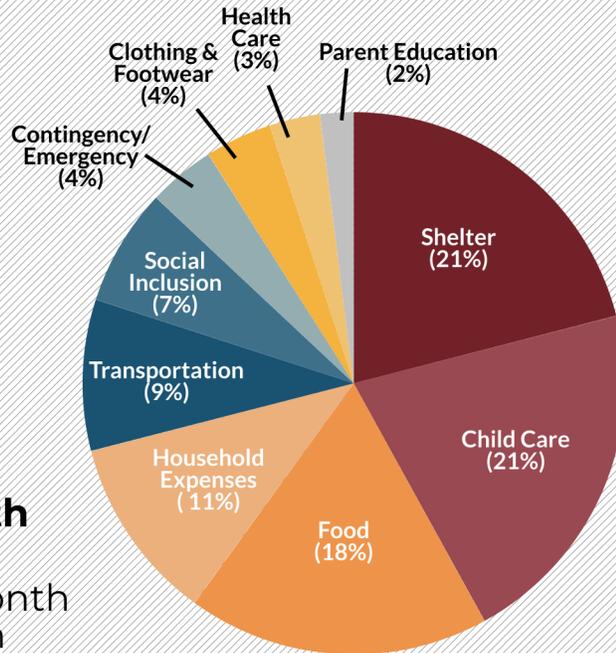


# MONCTON LIVING WAGE



**LIVING WAGE  
2020  
\$18.35**

## Family Expenses - Two Adults and Two Children (Age 2 and 7)



### Most expensive budget items in Moncton:



#### Shelter = \$1,166.71/month

- Rent - \$895.00/month
- Insurance - \$25.00/month
- Power - \$167.18/month
- Internet - \$79.53/month



#### Child Care = \$1,173.14/month

- Toddler care - \$716.00/month
- Before & after school care - \$358.75/month
- Summer & March Break - \$83.39/month
- Additional \$14 on PD/storm days - \$15.00/month

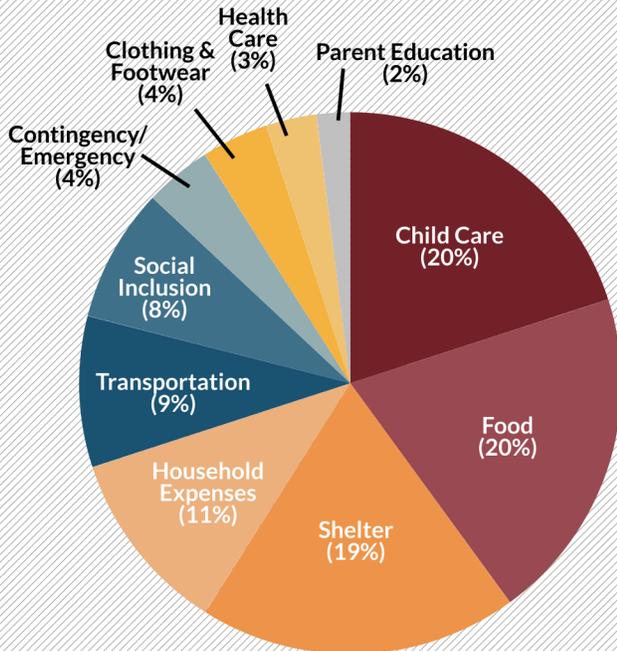
### Shelter concerns in Moncton (reference group participants)

- Rent increased significantly in 2020 - the median rent likely does not reflect current market rates
- Availability of three-bedroom apartments is an issue:
  - According to the 2019 CMHC Rental Market Survey, there are **only 435 three-bedroom units in Moncton**, compared to 1,072 in Fredericton and 1,458 in Saint John
  - Some families look outside Moncton (in Dieppe or Riverview) for an apartment, or settle for a smaller unit than their family needs

# BATHURST LIVING WAGE



## Family Expenses - Two Adults and Two Children (Age 2 and 7)



**LIVING WAGE**  
**2020**  
**\$17.45**

### How is transportation in Bathurst different than the other 3 cities?

No public transit  
(Additional taxi trip to account for this)



Northern climate  
Winter tires/3 years, and installation 2x per year is added



### Most expensive budget items in Bathurst:



#### Child Care = \$1,091.00/month

- Toddler care - \$632.50/month
- Before & after school care - \$350.00/month
- Summer & March Break - \$87.50/month
- Additional \$14 on PD/storm days - \$21.00/month



#### Food = \$1,081.67/month

- Data: 2018-base MBM Food cost for NB population under 30,000, indexed with inflation
- Reference group participants indicated that this may underestimate the true cost of feeding a family of four in Bathurst

#### Shelter concern in Bathurst (reference group participants)



Renters tend not to move out of affordable units because they are hard to find in Bathurst - the median rent is likely lower than what is available on the market.

**Shelter:** One of the biggest differences between the four cities is shelter costs, which is mainly driven by the variation in rent. October 2019 median rent for a three-bedroom apartment from the CMHC Rental Market Survey is used for all four cities. [16] Rent varies from a high of \$1,175 per month in Fredericton to a low of \$755 per month in Bathurst. In all cities shelter costs are one of the top two most expensive budget items (the most expensive in Fredericton, and the second most expensive in Moncton, Saint John and Bathurst).

A common concern expressed during discussions with reference groups in Moncton, Fredericton and Bathurst was that the median rent is low compared to what is available on the market, and that rent has increased in all three cities in 2020. Although there are likely families that are renting three-bedroom apartments for the price used in this report, families moving to the city, (or moving to a new apartment in the city) would find it very challenging to find a three-bedroom unit at that price. Availability is also a concern. In Moncton and Bathurst there are very few three-bedroom apartments; only 4.6% of apartment units in Moncton are 3+ bedroom, 9.3% in Bathurst. [17]

**Child care:** Child care is the most expensive budget item in Moncton, Bathurst and Saint John, and the second most expensive item in Fredericton. Child care is most expensive in Saint John, at a high of \$1,238.86 per month, and least expensive in Bathurst (\$1,091). There are not significant differences between the four cities for toddler care prices, however there is some variation in after-school care. [18] In addition, reference group participants highlighted that centres have very long waitlists, and that spaces have become even more limited due to smaller class sizes in light of the pandemic. The high cost of child care in the four cities, along with limited spaces available, 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.

**Food:** Food is the second most expensive budget item in Bathurst (nearly as much as child care at \$1,081.67 per month), and the third most expensive item in Fredericton, Moncton and Saint John. Food is also more expensive for Bathurst compared to the other three cities. While the MBM food costs are used for all four cities, reference group participants in Bathurst indicated that this may underestimate the true cost of feeding a family of four. There are specific MBM calculations for Fredericton, Moncton and Saint John, but not for Bathurst. For other areas of the province, the MBM food cost is based on an estimate based on population size rather than the specific community. [19] Although Bathurst has the highest food costs among the four cities, a potential limitation to this calculation is that food costs may not fully reflect the prices in the northern part of the province where food costs are higher.

[16] In Saint John, rent for the South End is specifically used as that is the most accessible place to live if you rely on public transit. Consultations with reference groups in Moncton and Fredericton revealed that we did not need to select a specific neighbourhood in these cities, so the median rent for the city was used instead.

[17] CMHC Rental Market Survey.

[18] Fredericton does not add an additional fee for PD and snow days. The centres surveyed, as well as reference group participants said that most centres decided not to add an additional fee a few years back and increased fees slightly year-round. This made it easier for parents to budget, and also easier on administration to track payments.

[19] The MBM Food cost for population under 30,000 was used for Bathurst.

**Table 1: 2019 Family Expenses (Annual)  
Fredericton, Saint John, Moncton and Bathurst**

<b>Expense Categories</b>	<b>Fredericton \$20.75</b>	<b>Saint John \$19.55</b>	<b>Moncton \$18.35</b>	<b>Bathurst \$17.45</b>
<b>Shelter</b>	<b>\$17,360.51</b>	<b>\$14,431.18</b>	<b>\$14,000.51</b>	<b>\$12,320.51</b>
<b>Clothing</b>	<b>\$2,434.00</b>	<b>\$2,434.00</b>	<b>\$2,434.00</b>	<b>\$2,434.00</b>
<b>Food</b>	<b>\$12,913.97</b>	<b>\$12,602.98</b>	<b>\$12,147.34</b>	<b>\$12,980.10</b>
<b>Child Care</b>	<b>\$13,589.00</b>	<b>\$14,866.34</b>	<b>\$14,149.65</b>	<b>\$13,092.00</b>
<b>Transportation</b>	<b>\$6,143.82</b>	<b>\$6,251.82</b>	<b>\$6,107.82</b>	<b>\$6,013.26</b>
<b>Household Expenses</b>	<b>\$7,415.74</b>	<b>\$7,277.20</b>	<b>\$7,073.97</b>	<b>\$7,445.03</b>
<b>Social Inclusion</b>	<b>\$4,943.82</b>	<b>\$4,851.47</b>	<b>\$4,715.98</b>	<b>\$4,963.35</b>
<b>Parent Education</b>	<b>\$1,360.00</b>	<b>\$1,360.00</b>	<b>\$1,360.00</b>	<b>\$1,360.00</b>
<b>Non-Public Health Care</b>	<b>\$2,115.96</b>	<b>\$2,115.96</b>	<b>\$2,115.96</b>	<b>\$2,115.96</b>
<b>Emergency/ Contingency</b>	<b>\$2,905.00</b>	<b>\$2,737.00</b>	<b>\$2,569.00</b>	<b>\$2,443.00</b>
<b>Total</b>	<b>\$71,181.83</b>	<b>\$68,927.95</b>	<b>\$66,674.23</b>	<b>\$65,167.21</b>

**Transportation:** In all four cities transportation is the fifth most expensive budget item, accounting for 9% of the household budget in each city. There are a few key differences between Bathurst and the other three cities that make their transportation budget different. First, there is no public transit system in Bathurst. To mitigate this, we assume the family uses an additional taxi trip per week than the other cities. In speaking with the reference group participants in Bathurst, getting a taxi in a pinch is not easy due to the limited number of taxi drivers in the city, thus it was not realistic to add more than two roundtrips per week. The reference group participants also pointed out that the budget for the second-hand vehicle was low, and that snow tires are essential for those operating a vehicle in Bathurst due to the colder temperatures and snowfall amounts in the northern part of the province. To account for the climate in the northern part of the province, winter tires are included in the transportation budget for Bathurst.

**Taxes and Transfers:** The living wage methodology accounts for taxes and transfers. In all four cities the reference family receives the New Brunswick Working Income Supplement (NBWIS), the New Brunswick Harmonized Sale Tax Credit (NBHSTC) and the Canada Child Benefit (CCB). The reference family in Bathurst and Moncton receive a small amount from the Government Sales Tax Credit (GST Credit). See Table 2.

**Table 2: Annual Government Transfers,  
Fredericton, Saint John, Moncton and Bathurst**

	<b>Fredericton</b>	<b>Saint John</b>	<b>Moncton</b>	<b>Bathurst</b>
<b>NBWIS</b>	<b>\$250.00</b>	<b>\$250.00</b>	<b>\$250.00</b>	<b>\$250.00</b>
<b>CCB (Jan-June)</b>	<b>\$3,823.10</b>	<b>\$4,117.94</b>	<b>\$4,412.78</b>	<b>\$4,633.91</b>
<b>CCB (July-Dec)</b>	<b>\$4,000.33</b>	<b>\$4,295.17</b>	<b>\$4,590.01</b>	<b>\$4,811.14</b>
<b>GST Credit</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$25.10</b>	<b>\$188.90</b>
<b>NBHSTC</b>	<b>\$249.40</b>	<b>\$336.76</b>	<b>\$424.12</b>	<b>\$489.64</b>
<b>Total</b>	<b>\$8,322.83</b>	<b>\$8,999.87</b>	<b>\$9,702.01</b>	<b>\$10,373.59</b>

# Conclusion

The four living wage calculations in New Brunswick provide insight into the true cost of living in various parts of the province. Families earning a living wage should be able to escape severe financial stress, support the healthy development of their children, and participate in the social, civic and cultural lives of their communities. However, we know many New Brunswickers earn a wage below a living wage. Calling for employers to pay a living wage voluntarily is not a substitute for an increase to the minimum wage. New Brunswick's minimum wage is currently \$11.70. While we do not suggest that the minimum wage rate should be raised to a living wage, the gap between the two shows that the current rate is too low compared to the cost of living. It is clear that families earning \$11.70 would struggle to make ends meet.

Raising the minimum wage is only one part of the solution. The cost of living is very high, in particular the cost of shelter and child care. Investment in quality public services including universal child care and more affordable housing in each community, as well as the expansion of affordable, accessible public transit and an extension of public health care can all play a role in lowering the cost of living in New Brunswick. These policies go beyond helping those who are working and ensure that everyone regardless of their work status is able to live as full participating members of our communities.

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