# Living Wages in New Brunswick 2026

November 2026

HUMAN DEVELOPMENT COUNCIL

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# INTRODUCTION

A living wage is the hourly rate a worker needs to earn to meet basic needs, live with dignity, and maintain a decent quality of life. New Brunswick's living wages are calculated based on real-life and real-time costs of living and raising a family in the province. These calculations use a reference family household with full-time working parents and two children, aged 2 and 7. A living wage ensures the family can avoid severe financial stress, support healthy child development, and fully participate in their communities.

**A living wage is not a minimum wage**, which the government legislates as the minimum 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 a national or federal government.

Living wage calculations are updated annually to reflect changes in the cost of living, as well as adjustments to government transfers and deductions. This year's report includes a province-wide living wage of **$24.84** per hour, along with rates for the province's major cities: Fredericton at **$26.32**, Saint John at **$24.44**, and Moncton at **$25.54**.

New Brunswick does not have a dominant urban area. Therefore, data availability can be sparse, especially for geographies outside of Moncton, Saint John, and Fredericton.

There is sufficient data to calculate living wages for these principal cities, but that is not the case for less populated areas of the province.

The provincial living wage rate represents the average cost of living across New Brunswick. Where available, provincial-level data was used in the budget calculations. In cases where such data was unavailable, weighted averages from New Brunswick's three principal cities were used as a representative estimate.

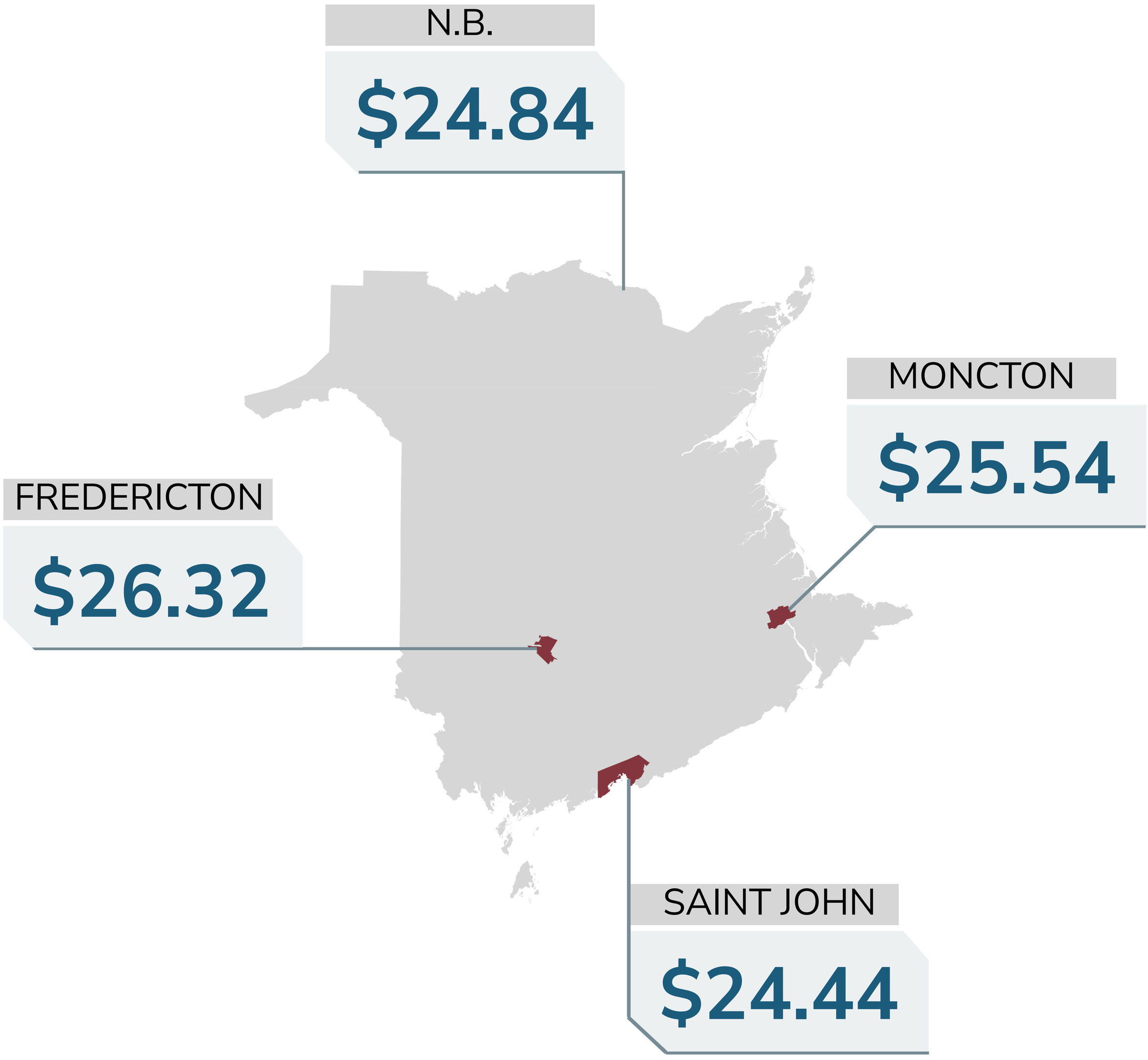
A provincial living wage is a powerful advocacy tool, especially since the minimum wage is set at the provincial level. It provides a clear benchmark for what it actually costs to achieve a decent standard of living, which is something the minimum wage fails to reflect. **In New Brunswick, the gap between the minimum wage and the living wage is $8.94**. Additionally, roughly 40% of New Brunswick workers earned less than the living wage in 2025.[1] Establishing a province-wide rate simplifies the process for employers committed to paying fair and adequate wages.

New Brunswick has the third-lowest minimum wage in Canada, currently set at $15.90.[2] While the rate increased by 25 cents in April 2026, this adjustment simply kept pace with inflation. It did not improve workers' real purchasing power. The persistent gap between the minimum wage and the living wage highlights that the minimum wage remains insufficient.

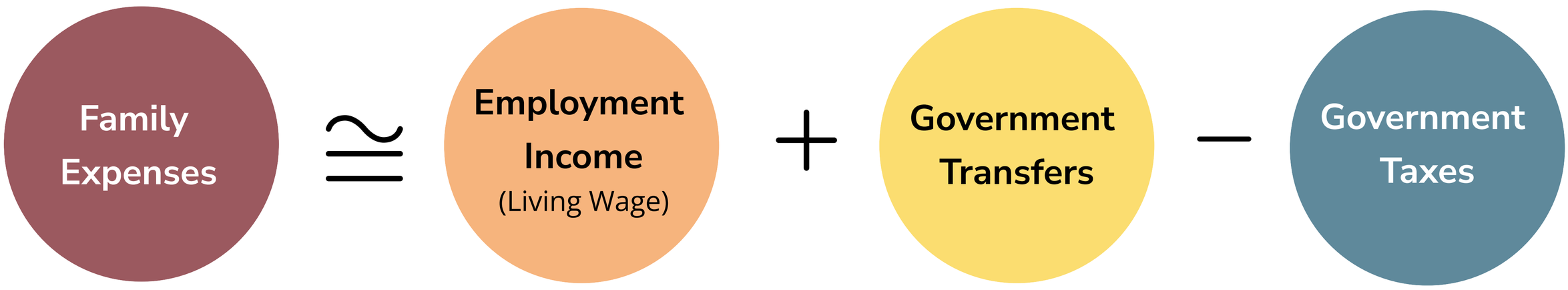
Earning minimum wage often means living in poverty, leaving workers unable to meet basic needs or save for the future. Many are forced to make impossible choices, such as whether to buy groceries, heat their homes, or pay rent on time.

These trade-offs can lead to food and housing insecurity, unmanageable debt, increased stress, and long-term health issues. This report urges employers to support worker well-being by committing to pay a living wage.

# 2026 LIVING WAGES



# METHODOLOGY




Living wages in New Brunswick are calculated using the *Canadian Living Wage Framework*, which helps to provide a consistent, evidence-based approach. The framework defines a living wage as “the hourly rate at which a household can meet its basic needs, once government transfers have been added to the family’s income...and deductions have been subtracted."[3]

Government transfers include federal and provincial benefits like the Canada Child Benefit, New Brunswick Working Income Supplement, and the Canada Groceries and Essentials Benefit (CGEB). Deductions refer to mandatory contributions and taxes, including Employment Insurance Premiums, Canada Pension Plan contributions, and federal and provincial income taxes.

The designated living wage in a community represents the hourly rate each working adult in a household must earn to cover essential monthly expenses and live above the poverty line. The *Canadian Living Wage Framework* uses a reference family of four: two full-time working parents (35 hours per week each) and two children, aged 2 and 7.

To reflect real-life circumstances, the model assumes that one parent is pursuing evening courses at a local community college. The younger child attends full-time daycare, while the older child is enrolled in after-school care.

The living wage methodology assumes that employers provide the statutory minimums for time off and that parents in the reference family take vacation during the year. In New Brunswick, full-time employees are entitled to two weeks of paid vacation annually, in addition to paid statutory holidays.[4] However, employers are not required to provide paid sick leave. This gap in workplace protections can put working parents and caregivers in difficult situations, sometimes forcing them to choose between their job responsibilities and their family's needs. Without paid sick days or flexible work arrangements, a worker may have to forgo income to care for a sick child or seek alternative child care when schools are closed for non-statutory holidays, professional development days, or winter, spring, and summer breaks.

# UPDATES TO THE 2026 LIVING WAGE

The 2026 Living Wage uses an updated methodology that incorporates more current data and revised calculation methods to improve the reliability of the estimates.

A few of the most notable updates this year include:

- The 2026 Living Wage uses the 2023 Market Basket Measure (MBM), replacing the 2018 MBM used in previous living wage calculations. Statistics Canada is no longer publishing data for the 2018 measure.[5] Every five years, Statistics Canada updates how the MBM is calculated, and the latest update began in June 2023.[6] The most significant change that affected the cost of the budget was to the calculation of "other expenses". The other expenses component is calculated as a percentage of the food and clothing budget items. This percent multiplier decreased from 75.4% under the 2018 MBM to 50.3% under the 2023 MBM.[7]

- Another change was the introduction of a separate communications budget item. Previously, cell phone costs were assumed to be included in the other expenses component of the budget. The revised methodology estimates communications costs separately, including cell phone plans for both parents and household internet service.

- The calculations for taxes and transfers were revised and updated for 2026, with the calculation independently verified.[8]

- More recent Consumer Price Index (CPI) data were used to adjust costs. Specifically, CPI data from July to September were used, which makes budget estimates more reflective of current costs while smoothing out fluctuations caused by individual months in which prices may drastically spike or decline and then return to normal.

These methodological changes have important implications for interpreting the 2026 Living Wage results. Firstly, the living wage rates are not directly comparable to those reported in previous years. Secondly, changes in individual budget items should not be interpreted as directly comparable year-over-year increases or decreases.

Despite these methodological updates, the key messages remain the same: **the living wage is still approximately $9 per hour above the minimum wage**, and **many workers continue to earn wages below the living wage**.

# LIMITATIONS

While the living wage methodology is a valuable tool, it does have limitations. It is based on the costs faced by a specific reference family, and therefore does not account for individuals who are unable to work full-time or for households with different family structures and compositions. As a result, the calculated living wage may fall short for families with more complex or demanding financial needs including couples with more than two children, families with very young children who require more intensive and costly child care, or single-income households supporting multiple dependents.

It is also important to recognize that the living wage is an estimate based on survey data derived from limited samples. As a result, an unavoidable margin of error is associated with the calculations.

# LIVING WAGE BUDGET

The living wage is a conservative estimate of the income needed to meet basic needs in a specific community or region. Based on a household budget covering ten core expense categories (detailed in this section), it reflects what families need not just to survive, but to live well and participate fully in their communities. It emphasizes that true financial security requires more than covering essentials. It also demands stability, opportunity, and flexibility.

The budget *does not* include credit card or loan payments, retirement savings, life insurance, homeownership expenses, and the additional costs of caring for a child or adult family member with a disability or serious medical condition.[9]

Family expenses are calculated using the MBM, along with local data from independent cost surveys.[10] The MBM is Canada's Official Poverty Line. It reflects the cost of a specific basket of goods and services needed by a reference family of two adults and two children to maintain a modest standard of living.[11] The MBM is used to inform several key living wage expense categories, including food, clothing and footwear, transportation, household expenses, and social inclusion.

For the purposes of our calculations, the MBM's "Other Necessities" category was divided into two distinct components in the reference family's budget: "Household Expenses" and "Social Inclusion."

The living wage budget includes the following monthly expense categories:

**Child Care:** This budget item includes the cost of full-time, full-year care for the 2-year-old and after-school care for the 7-year-old. It also includes additional fees, if applicable, for the older child's full-time care during March, summer and winter breaks, Professional Development days, snow days, and non-statutory holidays. An independent cost survey provided the basis for estimating the cost of care for the 7-year-old. The toddler child care rates come from Statistics Canada's *Canadian Survey on the Provision of Child Care Services* and insights from a report on child care coverage from the Canadian Centre for Policy Alternatives.[12, 13] Our calculations do not include the $10-per-day child care rate, as this option remains out of reach for many families.



For the toddler's child care costs, we draw on Statistics Canada data for both licensed and unlicensed care.[14, 15] These data sources show that recent investments in child care and early learning have reduced fees for toddlers. To estimate what families typically pay, our calculations are based on the average costs across licensed and unlicensed, home-based and centre-based child care facilities.

New Brunswick has exceeded its commitments for child care space creation, producing more spaces than promised and surpassing its 2025–2026 goal by the first quarter of 2025.[16] The province has also increased the proportion of children living at or above the federal target for child care access.[17] However, even with these gains, New Brunswick's coverage rate remains below 5.9 spaces per 10 children, leaving many families without access. Though fees were reduced by 50 per cent by the end of 2022 and the province committed to implementing $10-a-day care by 2026 under the *Canada–New Brunswick Early Learning and Child Care Agreement*, further expansion is required to ensure quality child care services are both affordable and available to all families.[18]



**Clothing & Footwear:** These costs are sourced from the MBM and adjusted for inflation using the CPI. This budget category includes apparel for school, work, and leisure for the MBM's reference family.



**Contingency/Emergency:** This modest allowance covers unexpected expenses and is equivalent to two weeks' pay per parent per year. It represents a small portion of the overall household budget.

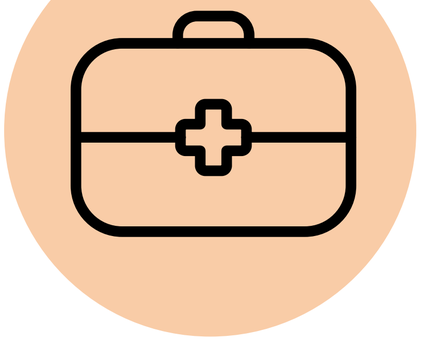


**Food:** These costs are based on the MBM food budget and adjusted for inflation using the CPI. This amount is derived from Health Canada's National Nutritious Food Basket, which aligns with Canada's Food Guide. [19] The MBM food budget is modest and does not account for special dietary needs, eating out, or cultural and personal food preferences.

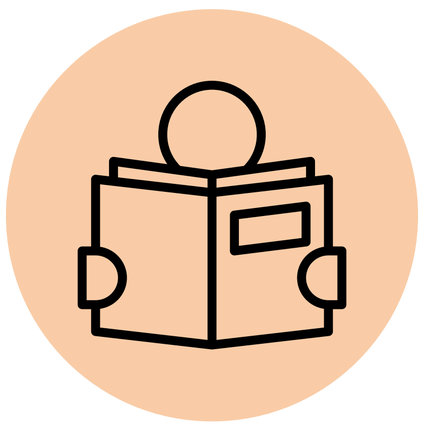


**Health Care:** This reflects the cost of a basic private health insurance plan that covers services not included under Medicare, such as vision care, and prescription drugs. The budget provides a modest estimate for household health expenses and would be insufficient for families facing high medical costs, including those related to medical equipment, specialized medications, or the additional expenses of living with a disability or serious health condition.

In 2025, the Government of Canada fully implemented the Canadian Dental Care Plan (CDCP). Consequently, the basic private health insurance package for the living wage reference family no longer includes dental coverage. Since the reference family meets the eligibility criteria for the CDCP, they are now covered under the public plan and no longer need to purchase private dental insurance.



**Household Expenses:** This category includes essential household items such as toiletries, personal care products, cleaning supplies, laundry necessities, furniture, small kitchen appliances and tools, and bank fees.



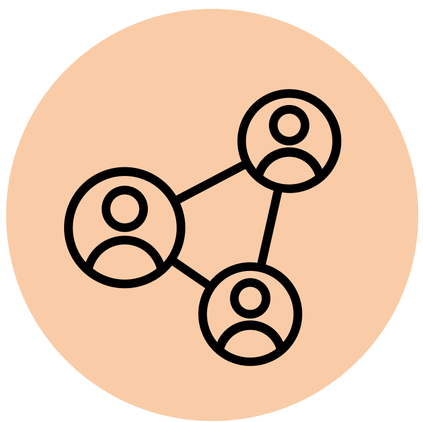
**Parent Education:** The family budget includes the cost of part-time studies for one parent at a community college (NBCC). It covers two semester-long courses per school year, part-time student fees, and a small textbook allowance. It is assumed that the parent is enrolled in a full-time program leading to accreditation, but is taking a reduced course load of one class per semester.



**Shelter:** This category includes the cost of renting a three-bedroom dwelling, basic contents insurance, utilities, and Internet service. The rent amount is based on Canada Mortgage and Housing Corporation's (CMHC) average rents for three-bedroom apartments and row houses, as reported in its October 2025 rental market survey.[20] We used average rather than median rent data, as average rents better reflect the market rates for available units. These figures were then adjusted for inflation using the CPI.

Utility costs are estimated using the average household expenditures on electricity within each respective community. The estimates are based on data for couple families with children living in three-bedroom apartments, as reported in the 2021 Census of Population.[21] These data were obtained through a custom tabulation produced by Statistics Canada for the Community Data Program.[22] To reflect current costs, the 2021 figures were adjusted for inflation using the CPI for “electricity” from September 2026.

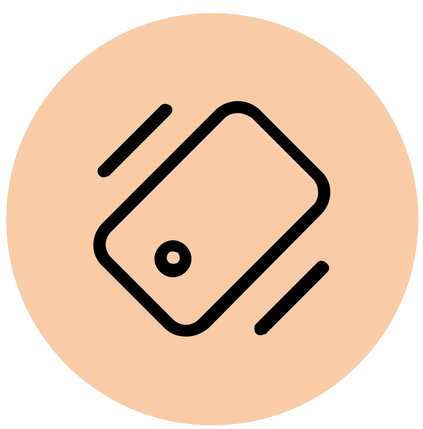
Focus group participants from previous years raised concerns that the rent figures used in living wage calculations did not reflect current housing conditions. This caution remains relevant. CMHC data does not fully capture the impacts of recent rent spikes and extremely low vacancy rates. While some families may be paying rents consistent with the averages used here, newly arriving families or those relocating within a city would likely struggle to find a three-bedroom unit at that price.



**Social Inclusion:** This component supports the reference family's ability to participate meaningfully in community life. While poverty often carries social stigma and restricts opportunities for connection, engagement, and enjoyment, the social inclusion allowance is designed to do the opposite. It promotes equity, inclusion, and a sense of belonging by recognizing that financial security means more than meeting basic needs. It also includes the freedom to enjoy life's extras. This allowance can be used for expenses like school supplies and fees, recreational and sports activities, art classes, day trips, occasional restaurant meals, and gifts for birthdays or other holidays.



**Transportation:** This category includes the costs of maintaining a secondhand vehicle [23], purchasing 12 monthly bus passes, and taking 96 taxi trips of 5 kilometers each (48 round trips) for the full year. It reflects a practical budget for a family with two working parents, one of whom is also attending college part-time, and children in school and day care. The allowance supports efficient commuting and helps the family maximize time together at home.



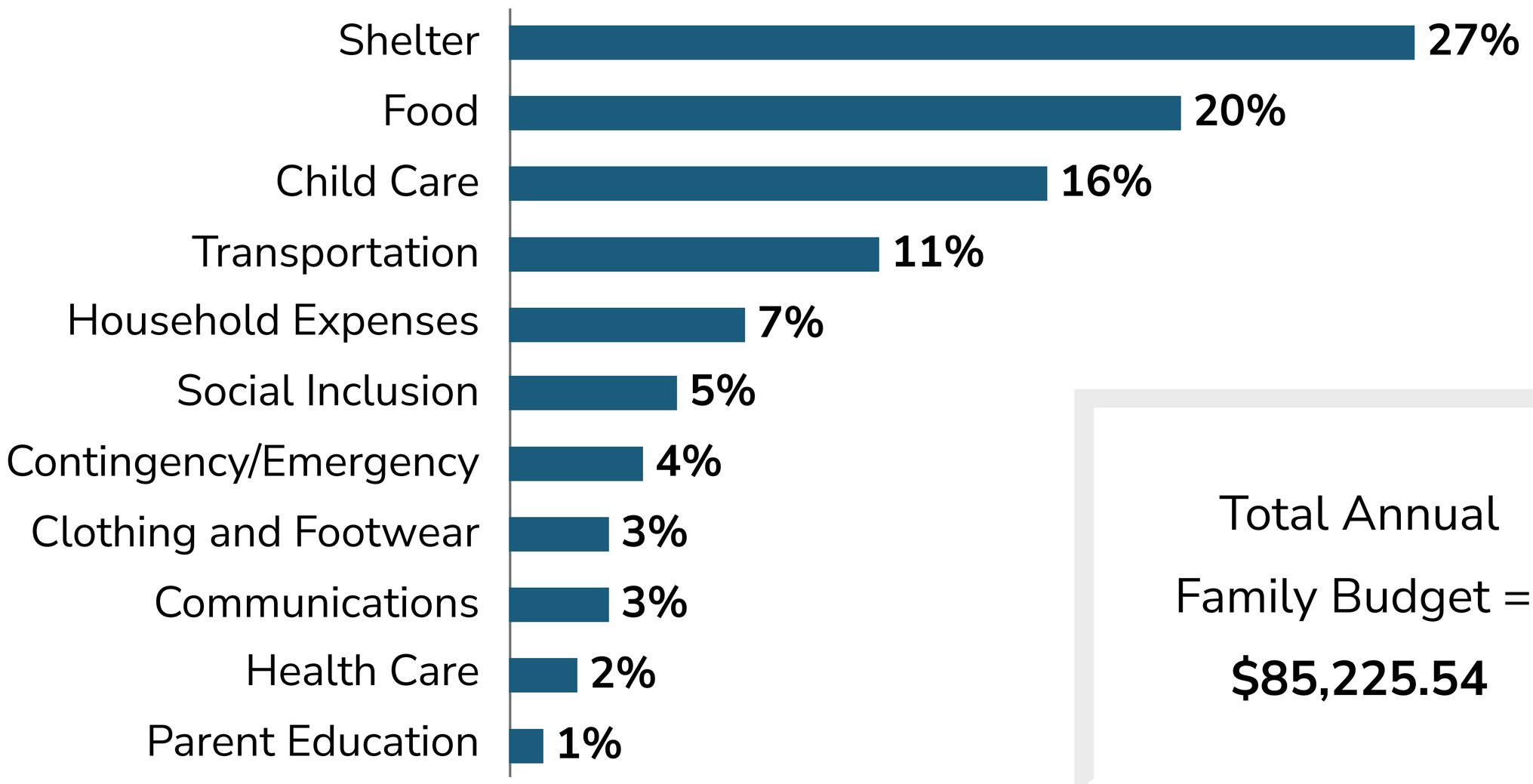
**Communications:** Communications expenses include the cost of reliable internet and two cell phone plans. Internet costs are drawn from an independent survey of an affordable monthly plan from a large internet provider offering at least 150 megabits per second (Mbps) download speeds. Cell phone plans are sourced based on an affordable plan offering 10GB Data at 4G speeds.

$24.84

# N.B. LIVING WAGE

For a Family of Two Adults and Two Children Aged 2 and 7

Family Expenses:




Total Annual Family Budget = **$85,225.54**

Most Expensive Budget Items:

Shelter: **$1,921.42**/Month

- Rent: $1,621.77/Month
- Insurance: $43.86/Month
- Utilities: $255.78/Month

Food: **$1,420.46**/Month

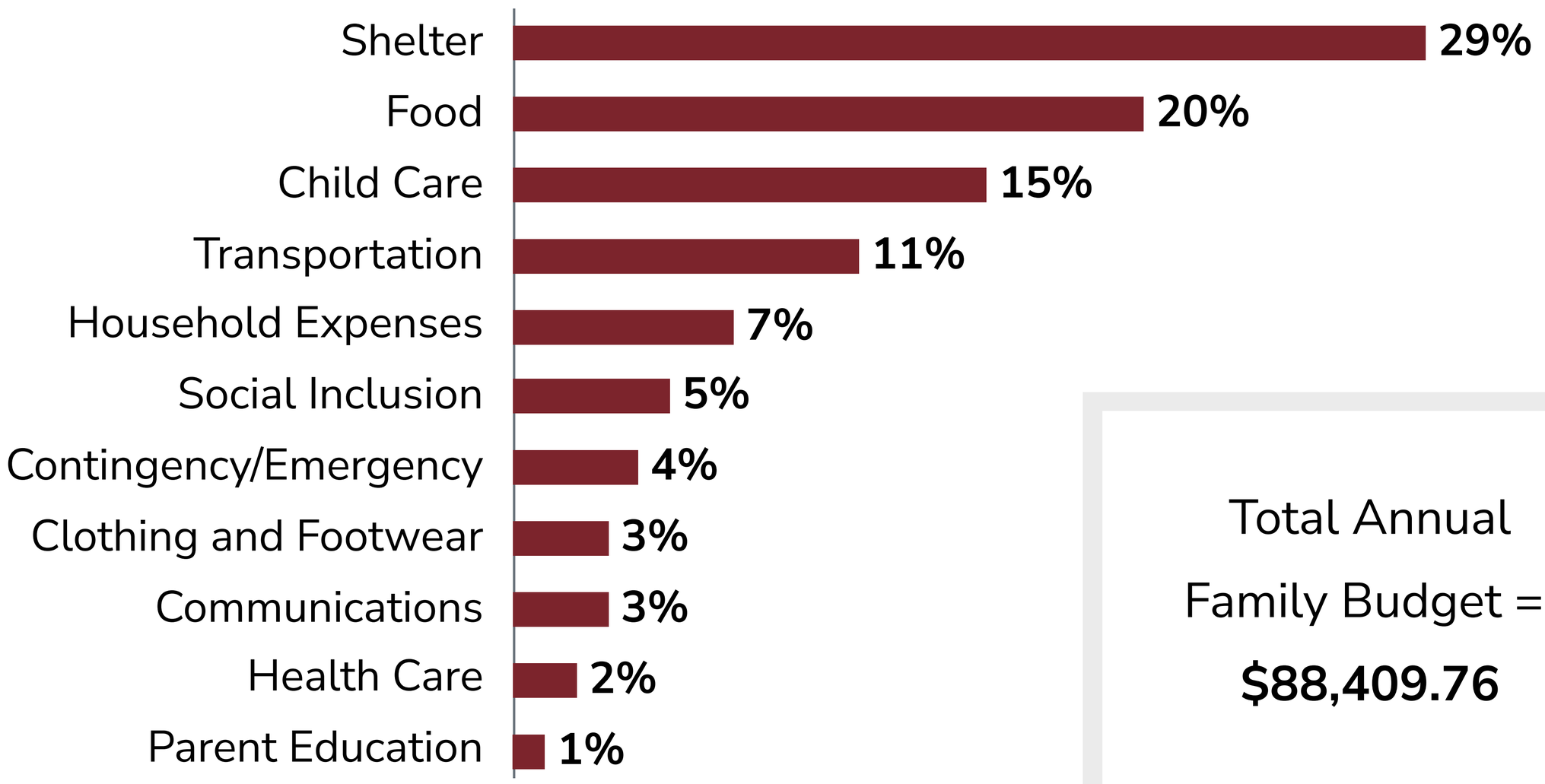
Data: 2023 MBM Food Cost for NB, Indexed to Inflation.

$26.32

# FREDERICTON LIVING WAGE

For a Family of Two Adults and Two Children Aged 2 and 7

Family Expenses:




Total Annual Family Budget = **$88,409.76**

Most Expensive Budget Items:

Shelter: $2,105.48/Month

- Rent: $1,822.02/Month
- Insurance: $43.86/Month
- Utilities: $239.60/Month

Food: **$1,476.86**/Month

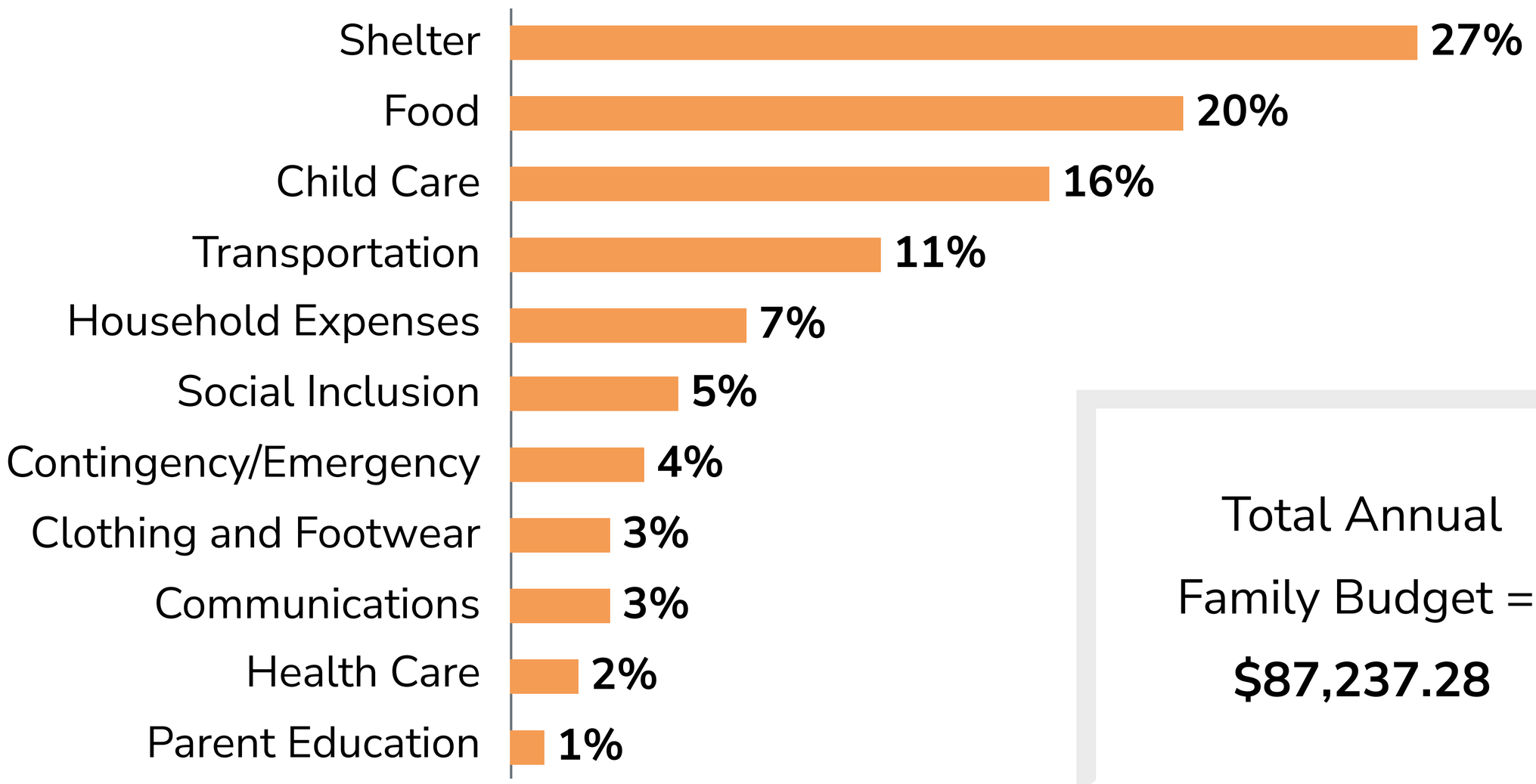
Data: 2023 MBM Food Cost for Fredericton, Indexed to Inflation.

$25.54

# MONCTON LIVING WAGE

For a Family of Two Adults and Two Children Aged 2 and 7

Family Expenses:




Total Annual Family Budget = **$87,237.28**

Most Expensive Budget Items:

Shelter: **$1,994.22**/Month

- Rent: $1,684.49/Month
- Insurance: $43.86/Month
- Utilities: $265.87/Month

Food: **$1,475.23**/Month

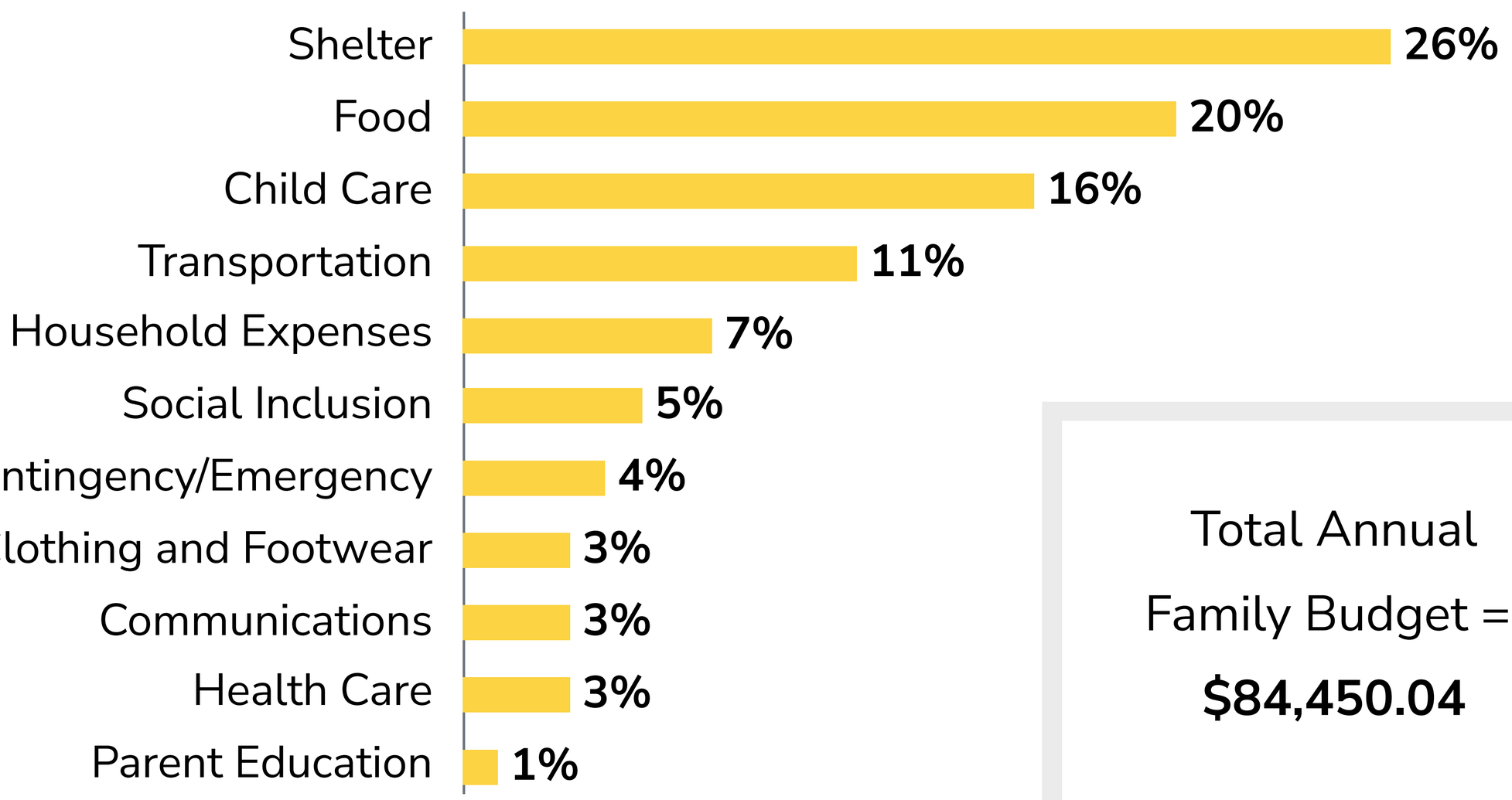
Data: 2023 MBM Food Cost for Moncton, Indexed to Inflation.

# $24.44

# SAINT JOHN LIVING WAGE

For a Family of Two Adults and Two Children Aged 2 and 7

Family Expenses:




Total Annual Family Budget = **$84,450.04**

Most Expensive Budget Items:

Shelter: **$1,856.65**/Month

- Rent: **$1,616.27**/Month
- Insurance: $43.86/Month
- Utilities: $196.52/Month

Food: **$1,441.22**/Month

Data: 2023 MBM Food Cost for Saint John, Indexed to Inflation.

# COMMUNITY COMPARISONS

Table II: Annual Family Expenses:
New Brunswick, Fredericton, Moncton, and Saint John

| Expense Categories | N.B. ($24.84) | Fredericton ($26.32) | Moncton ($25.54) | Saint John ($24.44) |
|---|---|---|---|---|
| **Food** | $17,045.57 | $17,722.36 | $17,702.72 | $17,294.59 |
| **Clothing and Footwear** | $2,943.27 | $2,943.27 | $2,943.27 | $2,943.27 |
| **Shelter** | $23,056.98 | $25,265.73 | $23,930.61 | $22,279.74 |
| **Transportation** | $9,650.26 | $9,897.42 | $9,513.42 | $9,615.42 |
| **Child Care** | $13,459.67 | $13,119.88 | $13,805.88 | $13,332.71 |
| **Health Care** | $2,115.12 | $2,115.12 | $2,115.12 | $2,115.12 |
| **Parent Education** | $897.60 | $897.60 | $897.60 | $897.60 |
| **Household Expenses** | $6,170.10 | $6,280.57 | $6,274.26 | $6,152.42 |
| **Social Inclusion** | $4,113.40 | $4,187.05 | $4,182.84 | $4,101.62 |
| **Communications** | $2,295.96 | $2,295.96 | $2,295.96 | $2,295.96 |
| **Contingency/Emergency** | $3,477.60 | $3,684.80 | $3,575.60 | $3,421.60 |
| **Total** | $85,225.54 | $88,409.76 | $87,237.28 | $84,450.04 |

# TAXES, CREDITS, AND TRANSFERS

The living wage methodology takes into account taxes, credits (refundable and non-refundable), and government transfers. The reference families receive income tax deductions from medical expenses, childcare expenses, and tuition.

Many family benefit amounts are calculated with the Government of Canada's Child and Family Benefits Calculator.[24] Last year's living wage incomes are used to estimate benefits for the current year.

All reference families received the Canada Child Benefit (CCB). Only Saint John and New Brunswick living wage families received the New Brunswick Low-Income Tax Reduction.

None of the reference families received the following:

- New Brunswick Child Tax Benefit (NBCTB)
- Canada Groceries and Essentials Benefit (CGEB)
- Canada Workers Benefit (CWB)
- New Brunswick Working Income Supplement (NBWIS)

Their incomes were above the eligibility thresholds. As household employment income rises, the level of government support decreases.

Table III: Annual Government Transfers:
New Brunswick, Fredericton, Moncton, and Saint John

| Transfers | N.B. | Fredericton | Moncton | Saint John |
|---|---|---|---|---|
| **CCB (Jan-June)** | $4,759.12 | $4,451.09 | $4,893.58 | $4,893.58 |
| **CCB (July-Dec)** | $4,920.60 | $4,607.70 | $5,003.76 | $4,989.06 |
| **Canada Training Credit** | $250.00 | $250.00 | $250.00 | $250.00 |

# BENEFITS OF A LIVING WAGE

A living wage benefits employees, their families, employers, and communities. It ensures adequate income to cover typical family living expenses. It lifts individuals and families from poverty, increases economic security, and reduces financial stress.[25] It also supports physical and mental well-being, and is associated with lower rates of absenteeism and job turnover.[26] Employers may see gains in worker productivity, efficiency, morale, and job satisfaction.[27] It can improve recruitment and retention, which reduces hiring costs and increases workforce stability.[28]

A living wage fosters social inclusion, a sense of belonging, and an overall improved quality of life. Additionally, it supports healthy child growth and development, which is a key factor in well-being across the lifespan.[29]

A living wage helps address poverty and systemic inequalities, particularly for women, racialized workers, newcomers, and additional historically marginalized groups who are disproportionately represented in low-wage work.[30] These workers often face barriers to fair compensation due to discrimination, precarious employment, and limited access to advancement opportunities.[31] Paying a living wage helps close income gaps, supports economic inclusion, and affirms the right of all workers to earn enough to live with dignity and security.[32]

At the community level, a living wage enhances consumer purchasing power and contributes to local economic growth.[33] Paying a living wage is a clear demonstration that employers value their employees and their contributions. It is also a long-term investment in a healthier, more resilient economy and society.

While the living wage is calculated using a reference family model, its benefits extend to all workers, not just those with dependents. For single individuals, earning a living wage can mean the difference between merely getting by and building a life with dignity and purpose. It enables them to meet basic needs, pursue higher education or career development opportunities, and actively participate in their communities. Just as important, it offers the possibility of a more secure future, whether that means starting a family, affording stable housing, or having the means to save for long-term goals. A living wage is not just about meeting today's costs; it is about creating the conditions for people to thrive, grow, and build meaningful lives.

# LIVING WAGE POLICY AND EMPLOYER CERTIFICATION

Several provinces, including Ontario, Alberta, and British Columbia, have implemented official living wage employer certification programs, typically administered by non-profit organizations. These programs allow businesses to receive public recognition for their commitment to paying wages that meet the cost of living in their region. In contrast, no formal certification programs currently exist in the Atlantic provinces. However, advocacy efforts led by organizations such as the Human Development Council and the Canadian Centre for Policy Alternatives-Nova Scotia are pushing for change. Living wage policy advocacy is underway and progress will be highlighted in future reports.

Living wage certification is a relevant and important policy issue across all levels of government. At the federal level, it offers a strategy to address working poverty, reduce reliance on income support programs, and set wage standards within federally regulated industries. Provincial governments play a key role by authorizing and supporting certification programs, thereby expanding their reach and credibility. Municipalities can adopt living wage policies for their own employees and contractors, directly improving wages and working conditions within their jurisdictions. By leading through example, they set a strong precedent for other employers in the community to follow.

In recent years, a growing number of municipalities across Canada have become certified Living Wage Employers, committed to paying the living wage in their area. These policies not only improve the lives of workers but also strengthen local economies and promote social equity. New Westminster, British Columbia, became the first municipal Living Wage Employer in Canada on January 1, 2011.[34] Since then, dozens of municipalities from coast to coast have followed suit. Notably, in October 2020, the Halifax Regional Municipality's Regional Council approved a policy to pay a living wage to most contract workers delivering municipal services.[35] This commitment reflects a growing recognition that fair wages are essential to help workers cope with rising living costs and to eliminate working poverty.

Living wage rates can fluctuate year to year due to changes in market conditions, including inflation and the cost of living. They may also change as a result of methodological revisions or improvements in data sources. If calculated rates decrease, employers already paying a living wage are not encouraged to reduce employee pay. Regardless of whether rates rise or fall, employers are encouraged to provide regular cost-of-living increases. These adjustments support employees' financial security, help them manage rising expenses, and maintain their purchasing power.

# CONCLUSION

Living wages in New Brunswick are approximately $9 per hour above the minimum wage. Many workers across the province earn wages below the living wage. The benefits of living wage policy are clear, and the need is urgent. We cannot afford to wait.

New Brunswick employers are encouraged to pay their employees a living wage to support social and economic well-being. While encouraging employers to voluntarily pay a living wage is important, it cannot replace the need to raise the minimum wage. The current gap between the minimum wage and the living wage highlights that workers earning $15.90 per hour struggle to meet basic needs, let alone additional living costs. Raising the minimum wage is a critical step toward putting more money into the pockets of New Brunswickers.

Without increases in government transfers and benefit programs for working families, the living wage will increase as the cost-of-living climbs. Inflation for certain basic needs remains high, which makes living on low wages increasingly difficult. Households need higher wages to keep up with these costs. Moreover, easing financial pressure on households requires public investment in essential services, such as expanding affordable housing and increasing access to low-cost, quality childcare. Indexing all government transfers to inflation is also vital to protect the purchasing power of New Brunswickers.

These policies go beyond helping those who are working. They can help ensure that everyone, regardless of work status, can live with dignity as fully participating members of our communities.

# ACKNOWLEDGMENTS

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# NOTES


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Copies of the report are available from:


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