

# LIVING WAGES 2021



# PETERBOROUGH



**United Way**  
Peterborough & District

**2021** Annual Living Wage  
Report for Peterborough  
City & County





### **Decent income is a pathway to health.**

Households that have enough income to pay rent, buy nutritious food, afford education, pursue aspirations, pay bills, and still have enough money to meet unforeseen events, stand a better chance at overall health. To put it another way, the poorer you are the more likely you are to suffer heart disease, diabetes, high blood pressure, at a higher rate than your richer neighbours.

### **Decent income is a pathway to inclusion.**

People have a human right to housing, a right to participate fully in community, to have access to education, healthcare, gainful employment, leisure, and to have the opportunity for a better life for themselves and their families.

## **Living Wage 2021**

The last Living Wage report was produced in 2019. At that time, we reported on a sample family of 4, 2 adults and 2 children. While this was a useful and informative undertaking, our Living Wage team in Peterborough were curious about the amount of income needed in other scenarios. To that end this year's report looks at three "household" configurations; once again a family of four, a single parent household with one child, and a single adult household with no children.

The Ontario Living Wage Network (OLWN) aim is to understand the individual community reality of sustaining a modest living. It is focused on encouraging employers to become certified as Living Wage employers, by paying salaries that reflect the local context in which their employees live. The recognition that by paying a decent wage makes for a better community for all, should be rationale enough, but if it weren't, the following is additional benefit to employers, it increases retention, becomes a recruitment strategy, lifts morale, and improves productivity

For the family receiving a decent wage it reduces stress, allows the meeting of family obligations, and promotes social inclusion. Finally, for the community it drives economic prosperity, supports healthy child development, increases civic participation.

Our hope is that this information jumpstarts conversations in our community about fairness and the distribution of wealth. Surely the starting point is an appreciation of the costs of the very basic, modest requirements of any given household.

The United Way is proud to produce this annual report and we are grateful to the committee for their leadership and guidance thank you Dawn Berry-Merriam, Paul Armstrong, Nancy Fischer, Michael Andrews, Stephanie Levesque, and Jim Russell.

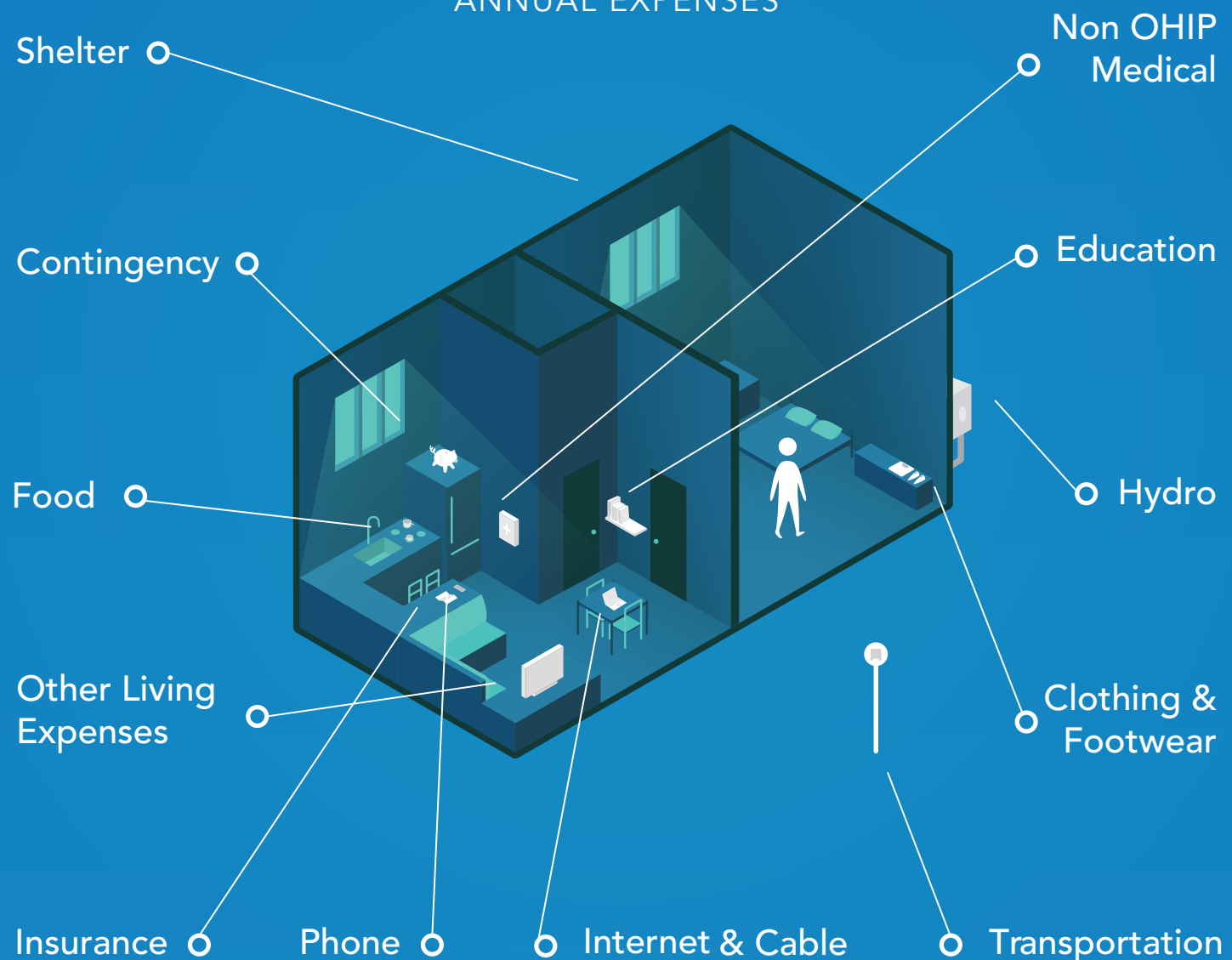
# A LIVING WAGE PETERBOROUGH: SINGLE ADULT

## \$18.59/hour

Based on a single adult  
working full-time.

## \$29,065

ANNUAL EXPENSES



Living wage is based  
on a 35-hour week.

The single adult in this scenario only  
receives \$854 in government transfer.

Transportation cost for a single adult is for  
an annual transit pass, no vehicle.

The shelter cost for the single adult, based on CMHC's  
average market rent is \$990 for a 1-bedroom apartment.\*

\*See the 2021 Housing is Fundamental report at [www.uwpeterborough.ca](http://www.uwpeterborough.ca)



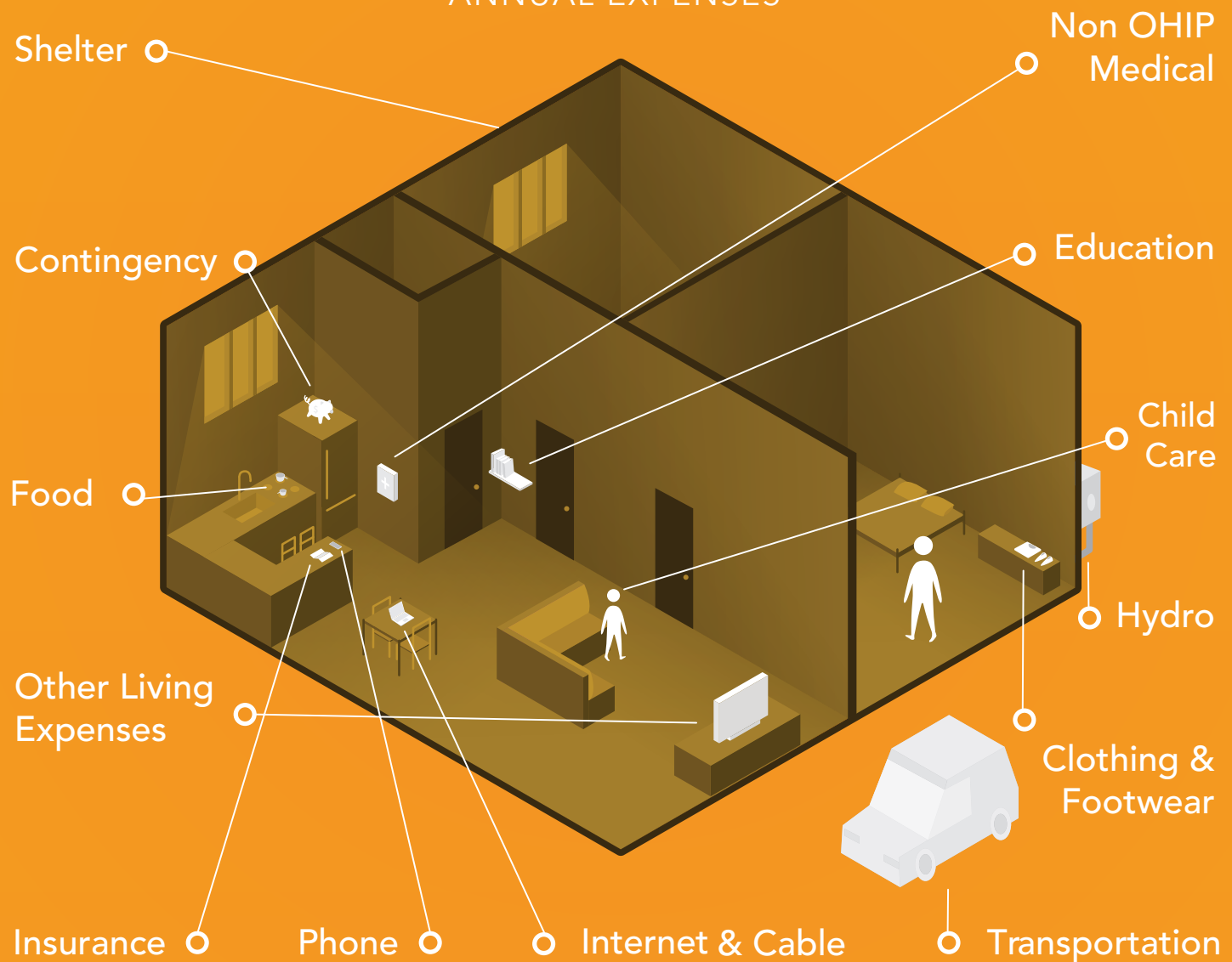
# A LIVING WAGE PETERBOROUGH: SINGLE PARENT

## \$19.62/hour

Based on a family of 1 parent & 1 child  
with parent working full-time.

# \$45,652

ANNUAL EXPENSES



\*See the 2021 Housing is Fundamental report at [www.uwpeterborough.ca](http://www.uwpeterborough.ca)

Living wage is based on a 35-hour week.

Transportation costs for a single parent family is for one vehicle.

The shelter cost for the single parent and one child, based on CMHC's average market rent is \$1,191 for a 2-bedroom apartment. \*

The single parent with one child in this scenario benefits from \$12,605 in government transfers including the Canada Child Care Benefit, child care subsidy, the Ontario Child Care tax Credit (CARE), the Ontario Trillium Benefit and the GST/HST credit.

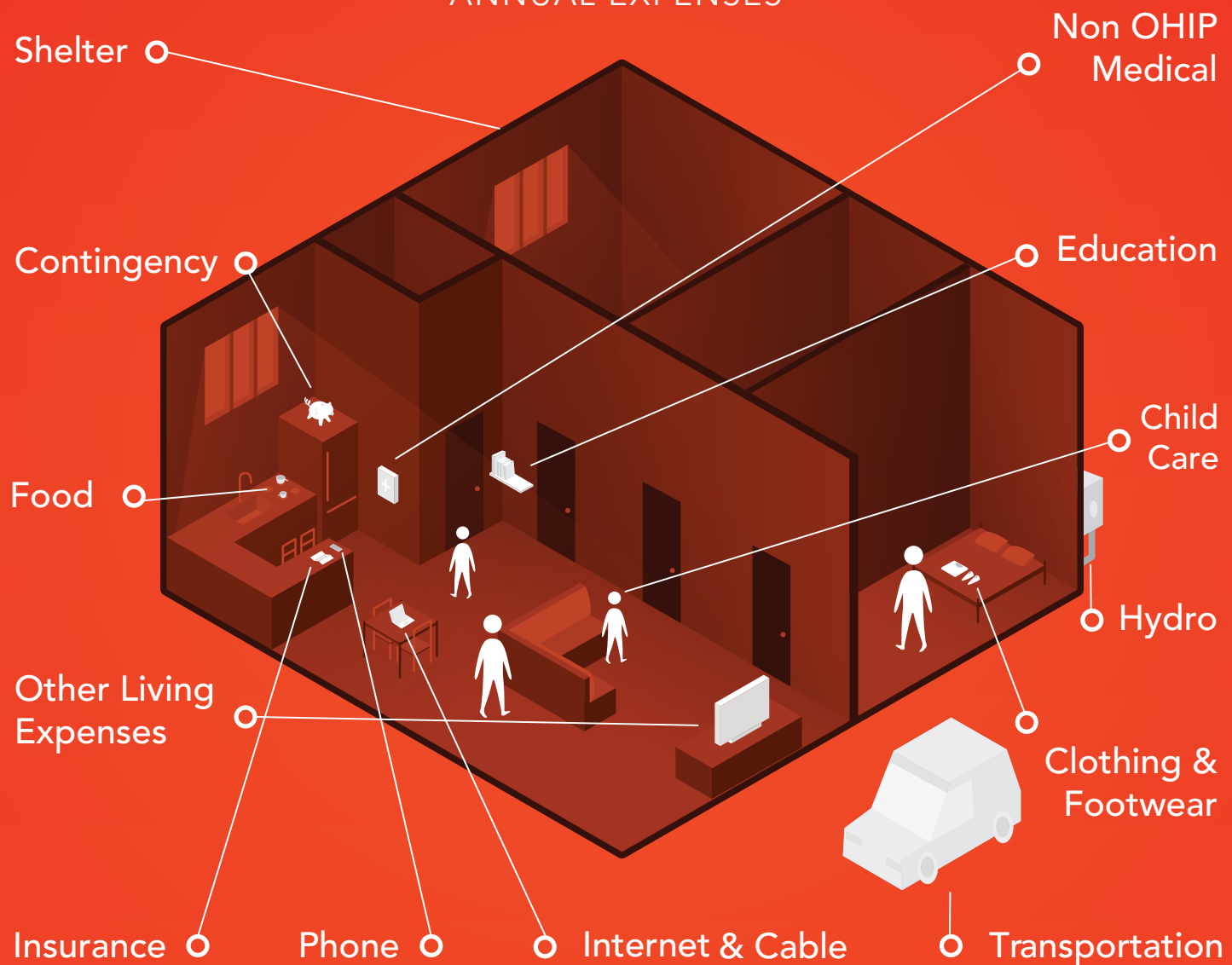
# A LIVING WAGE PETERBOROUGH: FAMILY OF FOUR

## \$16.48/hour

Based on a family of 2 parents & 2 children  
with both parents working full-time.

# \$75,856

ANNUAL EXPENSES



Living wage is based on a 35-hour week with both parents working full time.

Transportation costs for the family of four includes a vehicle and one annual transit pass.

The shelter cost for this scenario, based on CMHC's average market rent, is \$1,427 for a 3-bedroom apartment. \*

The family of four, with two children in this scenario benefits from \$22,013 in government transfers including the Canada Child Care Benefit, child care subsidy, the Ontario Child Care tax Credit (CARE), and the Ontario Trillium Benefit.

\*See the 2021 Housing is Fundamental report at [www.uwpeterborough.ca](http://www.uwpeterborough.ca)

# DID YOU KNOW

Canada Child Tax Benefit was eliminated in 2016 and **replaced by the Canada Child Benefit (CCB)**, a tax-free payment targeting low- and middle-income families, the benefits of which can be seen in this year's Living wage numbers for a Family of Four and a Single Parent Family.

United Way Peterborough's recently released Housing is Fundamental, showed that among all household groups, single persons without dependants are most likely to find themselves in deep poverty and in **'core housing need'**.

**The Single Adult scenario** is based on a 35-year-old male who only receives the GST/HST Credit and the Ontario Trillium Benefit in government transfers.

## Time to Focus on Single Adults

From the Housing Is Fundamental 2021 report, **working-age singles are:**

**three times as likely** to live in poverty as the average Canadian

the **largest proportion** of beneficiaries on social assistance.

overlooked in social policy reforms for several decades and in many ways remain the **"forgotten poor."**

In addition, it may be assumed that working-age singles have fewer supports from family and may need to rely more **heavily on the social and health care system.**

## Considerations for the Community:

If, by providing more supports to single people living in poverty as they age, can we **improve their health status** and **reduce the need for long-term care facilities?**

Peterborough Census area has one of the **largest ratios** of seniors in the nation – **nearly 1 in 5.**

The Age-Friendly Peterborough Plan\*\* indicated that Peterborough residents living alone were as follows: **65+ years 42.9 per cent** while for those **80+ years** it was **19 per cent.**

Research has shown that social connections and having close relationships are important for healthy aging. **Social isolation is the Public Health risk of our time.** The secret to living longer may be your social life. \*

How do we create comparable policies and supports to ensure that those people living alone **can have an improved quality of life?**



## The Shortfall

$$\frac{\$14.35}{35/\text{hrs}} = \frac{\$502.50}{50 \text{ WEEKS}} = \text{Minimum Wage (set by the province)}$$

**\$25,112.50**

$$\frac{\$18.59}{35/\text{hrs}} = \frac{\$650.65}{50 \text{ WEEKS}} = \text{Living Wage (for a single adult)}$$

**\$32,532.50**



# A LIVING WAGE PETERBOROUGH: WEIGHTED AVERAGE

## \$18.35/hour

OLWN's number for certification



ONTARIO  
**LIVING  
WAGE**  
NETWORK

The weighted average will be used by the Ontario Living Wage Network (OLWN) in its Certified Living Wage employer program.

To become a certified Living Wage employer, click on the link here to learn more about the OLWN's certification process:  
[https://www.ontariolivingwage.ca/become\\_a\\_living\\_wage\\_employer](https://www.ontariolivingwage.ca/become_a_living_wage_employer)

In the Peterborough area, to be certified as a 2021 Living Wage employer, the business or organization must pay all direct and indirect employees a minimum of the weighted average for our area.



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