

# Canmore families struggling to find affordability <sup>[1]</sup>

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**Source:** Rocky Mountain Outlook

**Format:** Article

**Publication Date:** 24 Jan 2018

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## EXCERPTS

Canmore has updated its living wage for 2017 and the results show progress in some areas and that local families with two-parent, two-children households are more challenged than anywhere else in the province to find affordability in the community.

While local transit service and affordability programs have resulted in lower living wage numbers for single people and single parent families, manager of community social development Lisa Brown said four-person family households have seen an increase from the calculation done in 2015.

“The living wage definition is the amount of income a family requires to meet basic needs to meet a safe, decent standard of living,” she said. “The living wage is fine tuned to the municipality. This isn’t a description of what people are making in Canmore.”

Two-parent, two-child families, according to the calculation, had a living wage of \$23.40 in 2015, and in 2017 that went to \$25.28, whereas single people had a living wage in 2015 of \$20.03 and in 2017 that went down to \$17.16. Single parent families saw the calculation change from \$24.25 to \$19.50.

The living wage is a conservative estimate of the income required to meet basic needs and maintain a safe, decent and dignified standard of living in the community, as well as save for the future. It follows a methodology laid out by Vibrant Communities Canada and the Canadian Living Wage Network. It is based on estimated community expenses related to food, clothing and footwear, shelter, transportation, other household costs, childcare, healthcare, social inclusion and contingency.

The calculation uses a formula that sets annual family expenses against employment income plus government transfers minus taxes. One of the factors that affected the living wage calculation for families in 2017 was the fact significant change to government tax structures and benefit programs are part of the equation.

The change from 2015 to 2017 that affected two-parent, two-child households the most was to tax structures. While changes to federal and provincial tax structures have resulted in a decreased tax burden for single parents, there was an increase in tax expenses for families, said Brown, as the wages needed to cover calculated expenses resulted in a higher federal tax bracket.

She said the incomes families in Canmore required to make in order to reach that living wage threshold put them outside the eligibility requirements for federal and provincial tax programs.

For example, she said, if adult family members made a living wage in Red Deer, they would qualify for those tax programs.

“In Canmore, you could still just be making a living wage, but not accessing these programs because the income needed to cover those expenses is too high,” Brown said. “That means we need to work with federal and provincial policy makers to help them understand our unique situation.”

Those changes included, for example, replacing the Canada Child Tax program and Universal Childcare benefit with the Canada Child benefit program. For a single parent family the benefits increased to \$5,967 from \$3,287, but for a two-parent two-child household it decreased to \$1,859 from \$3,836. Other tax credits like the children’s fitness tax credit and credits for textbooks and education supplies were eliminated in 2016 and 2017 as well.

Changes in expenses include the fact that a local Roam transit route was established after 2015, whereas that year’s living wage calculation assumed every household used a vehicle as the primary mode of transportation.

Shelter expenses were based on Canmore Community Housing Corporation’s calculated average market rental rates, which tracks the cost of rental housing being advertised in the community.

The 2017 study, completed by M. Heaner Consulting Services, found slight decreases to the rents for studio and one-bedroom suites, and an increase for two and three-bedroom units. The number of rental units advertised also decreased overall. The calculation does not factor in owning a home as part of the equation, however.

The municipality also launched an Affordable Services Program, which streamlined accessibility to numerous affordability programs available in the community based on income related to expenses. Increased access through the program is provided to Elevation Place, artsPlace, Roam transit, pet licences and more.

Brown said the living wage is a measurement that provides insight into affordability in the community and can provide guidance for municipal programming opportunities.

There are also comparisons to other communities in Alberta that calculate a living wage. In 2017, the living wage calculation for a two-parent, two-child family in Edmonton was \$16.31, and \$18.15 for Calgary. In 2016, it was \$15.63 in Grande Prairie, \$13.81 in Red Deer, \$19.43 in Blackfalds, \$20.25 in Rimbey and \$18.48 in Sylvan Lake.

Brown said the goal with the Town of Canmore is to create a living wage calculator so that residents can enter their particular details into it and get a living wage based on their individual circumstances.

The report shows how expenses in Canmore have increased in 2017 for families compared to just two years prior. Expenses for single people and single parent families decreased, based on the establishment of transit.

But when it comes to food, Brown said the provincial government has tracked food costs across Alberta annually since 1996. The 2017 cost of food as calculated by the province showed that on average it costs five per cent more to purchase certain standard food items in Canmore than anywhere else in Alberta.

“That does not account for specific diets, the time of year, or food choices,” she said. “We hear that food is more costly in the peak season ... and noting that food is a high expense for the community the social development team does a lot of work in this area.”

In 2017, the living wage report calculated food costs for a couple and two children at \$13,810 a year, \$5,572 for a single parent family and \$4,788 for a single adult.

Shelter was calculated at \$29,312 for a family, \$22,952 for a single parent and child and \$14,368 for a single adult.

Childcare for a two child family was \$16,715 annually and \$10,380 for a single parent family.

While shelter is the highest cost, for the family, childcare and food expenses resulted in more than \$1,000 a month in expenses.

-reprinted from Rocky Mountain Outlook

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