

# Working to Live, Not Living to Work

## What's included?

### What is a Living Wage?

A living wage is the hourly wage a worker needs to earn to cover their basic expenses and participate in their community.

- Food
- Clothing
- Housing
- Childcare
- Transportation
- Utilities

## How is living wage calculated?

Annual Family  
Expenses



Employment  
Income



Government  
Transfers  
ie. Child benefits



Payroll and  
Income Tax  
Deductions



**Family of Four**



**Single Parent**



**Single Person**

Annual family expenses include food, childcare, clothing and footwear, shelter, internet, phone, utilities, insurance, transportation, and other expenses such as laundry, personal care, or school supplies. Expenses such as debt repayment, home ownership, or savings are not factored in.

Employment income is based on a 35 hour work week, the calculation uses local data and a weighted average family model which includes a conservative estimate of the living expenses of a family of four, a single parent, and a single person.

**Living wage is not the same as minimum wage**

## Employers can make a difference

### Why Pay a Living Wage?

A living wage is not the same as minimum wage. A living wage can lift individuals and families out of poverty, allowing them to participate in their community and assist in building the local economy. Contrary to the legislated minimum wage, a living wage draws on local data that reflects what people need to earn to cover the actual costs of living in their community.

When people are working for low wages, they face impossible choices - buy food or heat the house. Many are working long hours at two or three part-time jobs just to pay for necessities; making it a constant struggle to bridge an income gap that is leading to debt, anxiety, stress and long-term health problems.

Income has repeatedly been identified as a key determinant of health. Simply put, higher wages mean healthier employees, better lives, and better communities.

## Employers will benefit

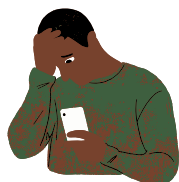
### A Closer look at wages

$$\begin{array}{ccccc} \$18.55^* & & \$649.25 & & \$33,761 \\ \times & = & \times 52 \text{ weeks} & = & \\ 35/\text{hrs} & & & & \end{array}$$

Living wage



VS



Minimum wage

$$\begin{array}{ccccc} \$14.35 & & \$502.50 & & \$26,117 \\ \times & = & \times 52 \text{ weeks} & = & \\ 35/\text{hrs} & & & & \end{array}$$

\*2022 Muskoka region living wage rate



#### Retention

A living wage leads to reduced staff turnover and less hiring costs



#### Productivity

Healthier employees are happier, more productive, and absent from work less often



#### Employer of Choice

Paying a living wage attracts job seekers to your business and makes you an employer of choice in your community

## Living wages in the Muskoka-Kawarthas Region



## Become a living wage employer

**[www.ontariolivingwage.ca](https://www.ontariolivingwage.ca)**

Invest in your business, your employees and your community by becoming a living wage employer and visit [ontariolivingwage.ca](https://www.ontariolivingwage.ca) for a living wage guide and further information.

Paying a living wage helps build better lives and better communities.



What is the living wage? (n.d.). Retrieved July 8, 2022, from [https://www.ontariolivingwage.ca/what\\_is\\_the\\_living\\_wage](https://www.ontariolivingwage.ca/what_is_the_living_wage)  
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