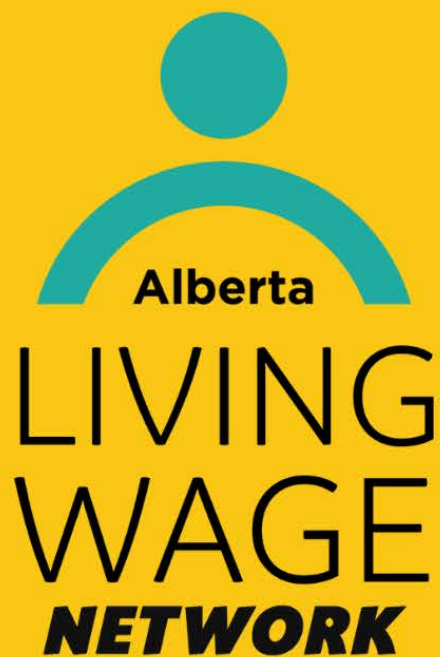




ALBERTA LIVING WAGE REPORT

COMMUNITY CALCULATIONS
& METHODOLOGY



November 2025

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What is a Living Wage?

The living wage reflects what people need to earn to cover the actual costs of living in their community while working full time (35 hours/week). It includes the cost of basic needs, like food, clothing, and shelter, as well as child care, small investments in education, participating in the community, and unexpected costs.

While the legislated minimum wage is the same across the province, the living wage rate is specific to each community because it costs more to live in some communities than others. Each member of the Alberta Living Wage Network (ALWN) uses community-specific data to complete a calculation for their community under the guidance of ALWN's Economist.

The communities worked together to develop a standard methodology. To calculate the living wage rates, [Puzzle Rock Coding](#) programmed a calculator with algorithms that determine taxes, benefits, and wages needed to cover expenses.

This report includes a summary of the results and an overview of the standard methodology. It also includes the expenses, taxes, benefits, and the resulting living wage rate for each community.



A **living wage** approximates the hourly wage a worker needs to earn to cover their basic expenses and participate in their community. It is re-calculated each year to reflect changes in the cost of living and public policy affecting affordability.

Results Summary

Over the last year, changes in child care, shelter, and transportation costs have had the greatest effect on living wage rates.

Child Care

- **At their living wage rate, 15 of 21 communities are worse off under the new flat parent fee program for toddlers.** The living wage calculation for the family of four assumes one 7-year-old child and one 3-year-old child. In April 2025, the Province changed its child care funding model for toddlers. Last year, families with less than \$120,000 income got \$892/month off of their child care bill for full-time care for their toddler (\$626 affordability grant regardless of income + \$266 child care subsidy for families with less than \$120,000 income). This year, there is no more child care subsidy, and the affordability grant has been changed to cover everything above a flat parent fee of \$326.25 (plus optional supplemental fees for food, field trips, etc.). For most families at the living wage rate, their costs are higher this year under this new funding model.
 - If Grande Prairie had the same child care costs as last year for toddlers (\$432 last year vs. \$3,915 this year), their living wage rate would be lower by \$0.95 (4.6%) (\$20.85 instead of \$21.80).
 - If St. Albert had the same child care costs as last year for toddlers (\$1,553 last year vs. \$5,079 this year), their living wage rate would be \$0.75 (2.9%) lower (\$24.85 instead of \$25.60).
 - If Brooks had the same child care costs as last year for toddlers (\$741 last year vs. \$3,933 this year), their living wage rate would be \$0.65 (3.0%) lower (\$21.35 instead of \$22.00).

Shelter

- **Average rent increased drastically in some communities and decreased in others.**
 - If Airdrie had the same average rental rates as last year, adjusted for CPI (e.g., adjusted by CPI Rental Accommodation, it would be \$2,024 for the 3-bedroom unit if using last year's rental rate vs. \$2,564 this year), their living wage rate would be \$2.40 (8.3%) lower (\$26.60 instead of \$29.00).
 - If St. Albert had the same average rental rates as last year, adjusted for CPI (e.g., adjusted by CPI Rental Accommodation, it would be \$1,704 for the 3-bedroom unit if using last year's rental rate vs. \$1,901 this year), their living wage rate would be \$1.80 (7.0%) lower (\$23.80 instead of \$25.60).
 - If Cold Lake had the same average rental rates as last year, adjusted for CPI (e.g., adjusted by CPI Rental Accommodation, it would be \$1,644 for the 3-bedroom unit if using last year's rental rate vs. \$1,291 this year), their living wage rate would be \$2.15 (11.3%) higher (\$21.25 instead of \$19.10).

Transportation

- **Transportation costs rose in most communities due to vehicle insurance, financing, mileage, and city vs. highway driving.**
 - Vehicle Insurance: The provincial government increased the rate cap for good drivers to 7.5% for 2025/26, up from 3.7% in 2024. That means someone with a clean driving

record can have their insurance go up 7.5% each year. Those without a clean driving record see much higher increases. Last year, Canadian Automobile Association's (CAA) [Driving Costs Calculator](#), which we use to estimate the cost of driving a vehicle, used a single estimate of the cost of insurance for everyone—it was not community specific. This year, it left a blank space for us to enter monthly insurance costs, and we used real life, community-specific estimates.

- Financing interest rate: Last year, CAA's Car Costs methodology assumed financing "using current finance rates," which may have been finance rates that most banks advertise. These rates are for people with good credit. This year, ALWN members decided to use higher interest rates to reflect the fact that many lower income people would not be able to get the advertised rates due to having a lower credit score, so we used 8.99% interest, while the banks were advertising lower rates like 7.2%.
- Mileage: CAA's Car Cost Calculator takes mileage into account—it affects maintenance and total fuel cost. Last year, we had to select a multiple of 10,000, so we chose 10,000 km for non-rural communities and 20,000 km for rural communities, and that's what they based fuel costs, maintenance costs and insurance costs on. This year, they switched to ranges, so we chose 10,000-15,000 km. Since it's a range, the number they use to estimate costs is most likely based on the mid-point of 12,000 km, so the estimates computed are higher for non-rural communities. It's likely that this increase in mileage actually reflects reality. As the post-pandemic transition plays out, a lot of work places are now back to full weeks of in-person work, when last year they might've had a couple work from home days. Post-pandemic transition also means some economic activities are back to how they were pre-pandemic, so people are doing more activities, going to events, road trips, etc. Alberta saw a big population increase, which means more traffic and often more kilometres travelled. As cities grow outwards, the urban sprawl means an increase in the average commute.
- City vs. Highway Driving: Last year, the CAA Car Costs Calculator allowed us to select 70/30 (70% city driving, 30% highway driving). This year, that's not an option, so we selected 75/25. This would slightly increase the cost estimate because city driving with stop start traffic uses more gas and requires more maintenance than highway driving. With more traffic from the population increase, the switch from 70/30 to 75/25 may reflect the reality of increased traffic congestion.

Methodology

Household Structure

The living wage is based on the income needs of the following three household types:

a two-parent family
with two young children



a lone-parent family
with one young child



a single individual
living alone



It considers the hourly rate of pay needed for each household to maintain a modest standard of living once government transfers have been added and taxes have been subtracted. It assumes each adult is working 35 hours per week.

It is a weighted average based on the number of two-parent family households (weighted at 56.5%), one-parent family households (9.6%), and single adult households (33.9%) in Alberta as reported by the 2021 census. This approach reflects multiple situations where people may have access to different government benefits and taxes and would be affected differently by policy changes (e.g., improving childcare affordability will affect each household type differently).

We use a single weighted average rather than multiple living wage rates for each community because wages should not be based on family composition or lifestyle. We combine the numbers into just one rate per community that employers need to pay to be eligible for living wage certification.

Shelter

For communities with a population of 10,000 or more, rental data is based on Canada Mortgage and Housing Corporation's (CMHC) [Housing Market Information Portal](#). For communities with a population less than 10,000, rental data is based on the Government of Alberta's (GoA) [2024 Apartment Vacancy and Rental Cost Survey](#). We assume a 3-bedroom rental apartment or townhouse for the family of four, a 2-bedroom unit for the lone-parent family, and a 1-bedroom for the single individual. CMHC October 2024 rates and GoA June–October 2024 rates are adjusted to the most recent prices using Statistics Canada's [Consumer Price Index \(CPI\)](#) for Rented Accommodation.

For communities where the CMHC/GoA data is not available or is not appropriate (e.g., if rental apartments or townhouses make up a tiny portion of the rentals in the community), rental costs are based on the [Canadian Rental Housing Index](#).

Note that these rental figures are based on what people already living in the community are paying for the apartments/townhouses they already live in. It's not a reflection of the price of listings for vacant units, which would tend to be much higher.

Estimates for utilities are based on the Utilities Consumer Advocate's [Cost Comparison Tool](#) using rates published in September 2025. Tenant insurance is based on community-specific [Square One estimates](#) in September–October 2025.

Food

Food costs are based on Health Canada's 2019 National Nutritious Food Basket (NNFB) adapted by Alberta Health Services for Alberta communities. The cost of the NNFB represents the cost of a basic, healthy diet, that meets nutrition recommendations and reflects food habits and food purchasing patterns of the population.

It is a rough estimate to help calculate the living wage. It is not intended to provide guidance on how much money individual community members should budget for food. Food cost estimates are based on data collected by Nutrition Services, Alberta Health Services from September 11 to 17, 2025. Registered Dietitians and trained volunteers within specified communities collected data online or in grocery stores to determine the cost of the NNFB in their community. The NNFB includes a mix of fresh, frozen, and minimally processed foods that can be purchased at a full-service grocery store any time of the year. The amount of each food item required for a family or a single person scenario is determined by the age and sex of the individuals (35-year-old adults, a 7-year-old child in the lone parent family, and an additional 3-year-old child in the family of four—all based on the average of male and female). The cost of the NNFB reflects the cost of all the food items together. Visit [National nutritious food basket - Canada.ca](#) (Government of Canada, 2020) for more information about the National Nutritious Food Basket and a full list of its content. Please contact publichealth.nutrition@ahs.ca for information about the data collection process.

Transportation

The cost of driving is based on CAA's Driving Costs Calculator as of September–October 2025. The costs represent the average of a lower-cost 8-year-old car, hatchback, truck, and SUV. Expenses include maintenance, license and registration fees, insurance costs (community specific, based on [rates.ca](#)), monthly car payments (assuming a 15% down payment on a \$15,000 vehicle at 8.99% interest on an 84-month term), and fuel costs. Highway vs. city driving, insurance costs, and mileage are specific to community.

The following assumptions were standardized across communities:

- Communities with advanced public transit (Edmonton and Calgary, which each have bus and LRT service with hours that start relatively early and end relatively late with adequate frequency):
 - Vehicle mileage: 10,000–15,000 km at 75% city driving and 25% highway. Note: CAA changed their calculator interface this year. It now requires us to specify a mileage range, while last year we specified a discreet number of kilometres (10,000 or 20,000 km depending on community). It also changed the city vs. highway options (e.g., last year we could select 70% highway and 30% city, this year it's 75% and 25%)
 - Family of four: One vehicle and one transit pass
 - Lone parent family: One vehicle
 - Single individual: The average cost of a vehicle and a transit pass (to reflect that some people can access all they need by transit while others need a vehicle—we take an average to not favour one situation over the other)
- Communities with limited public transit (public transit exists, but not as advanced as Calgary and Edmonton):
 - Vehicle mileage: 10,000–15,000 km if non-rural, 15,000–20,000 if rural
 - 55% city driving and 45% highway driving for commuter communities (on the outskirts of Edmonton or Calgary)
 - 75% city driving and 25% highway for non-rural, non-commuter communities
 - 25% city driving and 75% highway for rural communities
 - Family of four: One vehicle and one transit pass
 - Lone parent family: One vehicle
 - Single individual: One vehicle
- Communities with no public transit
 - Vehicle mileage:
 - 15,000–20,000 km at 25% city driving and 75% highway driving for rural communities to reflect increased driving due to accessing amenities outside of the community
 - 10,000–20,000 km at 75% city driving and 25% highway driving for non-rural communities
 - Family of four: Two vehicles, which is estimated as the cost of one vehicle multiplied by 1.5 to reflect that the secondary vehicle may be older/cheaper, be used less so have less mileage and maintenance, and not all expenses are doubled (e.g., the cost to insure two vehicles would be less than double the cost to insure one)
 - Lone parent family: One vehicle
 - Single individual: One vehicle

Methodology adjustment: CAA updated their Driving Costs Calculator since last year and made the following changes:

- Mileage is now only selectable as a range. Last year you could only select a specific mileage in multiples of 10,000.
- Insurance is now manually entered, so we used community-specific estimates from [rates.ca](https://www.rates.ca). Last year, an estimate was automatically included and not specific to community.

- The car payment amount from financing is now manually entered. Last year, it was automatically included.
- Gas price is now the average of Alberta without the ability to manually enter a value. Last year, we manually entered the gas price for each community.

These adjustments resulted in higher rates in most communities for the following reasons:

- The assumed mileage last year was 10,000 km for non-rural communities, while this year it's 10,000–15,000 km, so the extra mileage would result in increased fuel consumption, increased maintenance, etc. For rural communities, we assumed 20,00 km last year and 15,000–20,000 km this year, so the change applied downward pressure to their estimates.
- Insurance has gone up a lot since last year, and we're using actual community-specific estimates now, which last year CAA provided a single province-wide estimate.
- For car payments this year, we assumed a higher rate than the lowest rate offered by banks to reflect that not everyone has access to the lowest rates. Last year, car payments were automatically included in the calculation, and CAA may have used the rates advertised by banks, which is lower than what we assumed.

Child Care

The family of four is assumed to have a 7-year-old child and a 3-year-old child. The lone parent is assumed to have a 7-year-old child only. The 3-year-old is assumed to need 12 months of full-time child care, while the 7-year-old needs 10 months of before- and after-school care and two months of full-time care or summer programs. Members of ALWN's council collected data on the actual costs of local providers through websites, emails, or phone calls. For the 7-year-old, the Alberta Childcare Subsidy is included in calculations for living wages under its household income threshold of \$90,000 and is reported as a benefit.

Note that as of April 1, 2025, the Province changed its child care funding model for toddlers. This year, there is no more child care subsidy, and the affordability grant has been changed to cover everything above a flat parent fee of \$326.25 (plus optional supplemental fees for food, field trips, etc.). Members collected data on the optional supplemental fees in their communities and used the average. We included the optional supplemental fees to be comparable to previous years, when things like food and field trips were included in the fee reported.

Clothing & Footwear

Clothing and footwear costs are based on Statistics Canada's [Survey of Household Spending](#) (SHS) for the following categories:

- Women's and girls' wear (aged 14+)
- Men's and boys' wear (aged 14+)
- Children's wear (under 14 years of age)

The most recent SHS data available is 2023. Data is reported by income quintile. We used the income quintile with the lowest expenditure, excluding the first income quintile which is made up of people who are likely not making a living wage.

SHS data is based on what the average household spends, so numbers were adjusted based on Statistics Canada's 2021 [Census Profile Table for Alberta](#) (2.6 people per household; 19% aged 0–14). SHS data was adjusted to August 2025 using Statistics Canada's [CPI](#) Clothing and Footwear.

Health Care

Health insurance is based on the cost of the premiums for a personal [Alberta Blue Cross](#) plan. The plan selected is Blue Choice, with Enhanced extended health benefits, dental coverage, and prescription coverage. In addition to the Alberta Blue Cross coverage, we also include the cost of the cheapest life insurance available from [LowestRates.ca](#) estimates and the cheapest critical illness insurance available from [Manulife CoverMe](#).

Tuition

The [Canadian Living Wage Framework](#) specifies including parent education in a living wage calculation. This is because a living wage should include the opportunity to upgrade education should one want to change occupations or advance in their career. Costs are locally sourced, based on each community representative on the ALWN council finding the actual costs of post-secondary education options in their community. If there are no local options, only the cost of Athabasca University is used, as it is online learning and can be taken from anywhere. The cost assumes one course per semester (a total of two courses for the year) for one adult in each household. A tax credit is calculated for tuition and eligible fees. Note that the post-secondary institutions in some communities have a transit pass included in tuition fees, which is accounted for in Transportation expenses for those communities.

Other Household Items

Other household costs are made up of the following expense categories:

- Telephones and telephone services – note that the Statistics Canada methodology we're following did not include cell phone service, so we've added the cost of the cheapest available mobile service that provides unlimited talk & text and at least 5GB of data on a 4G network (Lucky Mobile and Chatr have a plan for \$34/month plan, which includes 10GB of data at 4G speed, available at the time of research, September 2025)
- Household supplies
- Furniture, furnishings, electric appliances
- Personal care (including pharmaceutical products)
- Home entertainment, sports, and recreation – note that this category includes costs related to participating in the community, including the following: live sports events, live performing arts, museums, bicycles, sports and recreation facilities, and movie theatres
- Reading materials and supplies (including textbooks)
- Other (e.g., bank fees, postage, charity, luggage)

The cost is estimated based on Statistics Canada's [Market Basket Measure](#) (MBM) multiplier for Other expenses (75.4% of food and clothing & footwear). The methodology of the multiplier is based on using the cost of a basket of items for food and clothing & footwear. While our methodology for Food is based on the cost of a basket of items, our methodology for Clothing & Footwear is based on expenditures (Survey of Household Spending), so we use Alberta's MBM amount for Clothing & Footwear in this calculation for a family of four (and an estimate of what MBM for Clothing & Footwear would be for the lone parent and single individual households, since Statistics Canada doesn't calculate MBM for Clothing & Footwear for any household type other than the family of four).

See page 73 of [First Comprehensive Review of the Market Basket Measure of Low Income](#) (Human Resources and Skills Development Canada) for a full list of items included.

Contingency

We assume the need to set aside two weeks' pay (at the wage rate where each household can cover its expenses) so expenses can be covered even when unexpected situations happen and a worker needs to be away from work without pay (e.g., staying home sick, moving, bereavement, caring for a sick family member).

Tax & benefit programs

The calculation considers tax deductions (child care expenses and northern residents deductions), tax credits (tuition), taxes & deductions, and government benefits (e.g., Canada Child Benefit). [Puzzle Rock Coding](#) developed a program that calculated all taxes and benefits at every wage to account for the fact that the taxes and many benefits differ based on income.

Airdrie

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,403	7,866	4,759	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	33,064	24,375	19,321	
<i>Transportation</i>	9,357	7,752	7,752	
<i>Childcare</i>	13,028	8,849		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	1,797	1,797	1,797	
<i>Other household costs</i>	13,828	7,038	4,407	
<i>Contingency fund</i>	4,032	2,493	1,922	
<i>Total</i>	96,652	63,400	42,151	
Government Benefits (\$)				
<i>GST Credit</i>		167	311	
<i>Canada Child Benefit</i>	8,236	5,185		
<i>Canada Dental Care Plan</i>		1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>				
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>		169		
<i>Alberta Child Care Subsidy</i>		3,716		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	8,686	11,082	1,507	
<i>Tax deduction: Childcare expenses</i>	13,000	5,000		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	6,498	5,311	3,941	
<i>Alberta provincial income tax</i>	2,829	2,472	1,796	
<i>CCP contribution</i>	5,821	3,648	2,765	
<i>EI contribution</i>	1,719	1,063	819	
<i>Total</i>	16,867	12,494	9,321	
Calculator Results				
<i>Wage to cover expenses</i>	\$28.80	\$35.61	\$27.45	
Living Wage	\$29.00			

Barrhead

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	17,677	9,039	5,460	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	15,566	12,943	11,423	
<i>Transportation</i>	12,117	8,078	8,078	
<i>Childcare</i>	11,465	7,550		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	1,938	1,938	1,938	
<i>Other household costs</i>	15,543	7,922	4,935	
<i>Contingency fund</i>	2,943	1,580	1,547	
<i>Total</i>	83,392	52,280	35,574	
Government Benefits (\$)				
<i>GST Credit</i>		882	533	
<i>Canada Child Benefit</i>	10,655	6,679		
<i>Canada Dental Care Plan</i>	2,599	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>	90	68	45	
<i>Canada Workers Benefit</i>		1,566		
<i>Alberta Child and Family Benefit</i>		1,146		
<i>Alberta Child Care Subsidy</i>	2,718	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	16,512	17,134	1,774	
<i>Tax deduction: Childcare expenses</i>	8,747	2,602		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	3,229	2,191	2,542	
<i>Alberta provincial income tax</i>	1,026	831	1,025	
<i>CCP contribution</i>	4,137	2,236	2,184	
<i>EI contribution</i>	1,255	674	659	
<i>Total</i>	9,647	5,932	6,410	
Calculator Results				
<i>Wage to cover expenses</i>	\$21.02	\$22.57	\$22.09	
Living Wage	\$21.55			

Bonnyville

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,385	7,873	4,730	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	20,456	18,166	16,678	
<i>Transportation</i>	11,864	7,909	7,909	
<i>Childcare</i>	8,315	4,400		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	1,574	1,574	1,574	
<i>Other household costs</i>	13,815	7,044	4,385	
<i>Contingency fund</i>	2,803	1,731	1,749	
<i>Total</i>	80,355	51,927	39,218	
Government Benefits (\$)				
<i>GST Credit</i>		882	533	
<i>Canada Child Benefit</i>	10,656	6,222		
<i>Canada Dental Care Plan</i>	2,599	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>	90	68	45	
<i>Canada Workers Benefit</i>		587		
<i>Alberta Child and Family Benefit</i>		683		
<i>Alberta Child Care Subsidy</i>	3,218	4,400		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	17,013	14,687	1,774	
<i>Tax deduction: Childcare expenses</i>	5,097			
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	3,334	3,179	3,327	
<i>Alberta provincial income tax</i>	1,084	1,376	1,458	
<i>CCP contribution</i>	3,920	2,469	2,497	
<i>EI contribution</i>	1,195	738	746	
<i>Total</i>	9,533	7,762	8,028	
Calculator Results				
<i>Wage to cover expenses</i>	\$20.02	\$24.73	\$24.98	
Living Wage	\$22.15			

Brooks

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,221	7,786	4,690	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	21,634	19,349	16,601	
<i>Transportation</i>	10,918	7,279	7,279	
<i>Childcare</i>	9,210	5,277		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	1,307	1,307	1,307	
<i>Other household costs</i>	13,691	6,978	4,355	
<i>Contingency fund</i>	2,824	1,763	1,692	
<i>Total</i>	80,948	52,969	38,117	
Government Benefits (\$)				
<i>GST Credit</i>		882	533	
<i>Canada Child Benefit</i>	10,703	6,186		
<i>Canada Dental Care Plan</i>	2,599	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>	90	68	45	
<i>Canada Workers Benefit</i>		510		
<i>Alberta Child and Family Benefit</i>		665		
<i>Alberta Child Care Subsidy</i>	3,218	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	17,060	15,104	1,774	
<i>Tax deduction: Childcare expenses</i>	5,992	329		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	3,306	3,278	3,154	
<i>Alberta provincial income tax</i>	1,068	1,431	1,362	
<i>CCP contribution</i>	3,952	2,520	2,409	
<i>EI contribution</i>	1,204	752	721	
<i>Total</i>	9,530	7,981	7,646	
Calculator Results				
<i>Wage to cover expenses</i>	\$20.17	\$25.19	\$24.17	
Living Wage	\$22.00			

Calgary

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,872	8,111	4,890	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	25,998	24,981	21,418	
<i>Transportation</i>	9,345	7,929	4,672	
<i>Childcare</i>	12,921	8,072		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	1,797	1,797	1,797	
<i>Other household costs</i>	14,182	7,223	4,506	
<i>Contingency fund</i>	3,450	2,557	1,875	
<i>Total</i>	89,708	63,900	41,351	
Government Benefits (\$)				
<i>GST Credit</i>		52	371	
<i>Canada Child Benefit</i>	9,206	5,024		
<i>Canada Dental Care Plan</i>	1,560	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>				
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>		89		
<i>Alberta Child Care Subsidy</i>	1,730	3,716		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	12,946	10,726	1,567	
<i>Tax deduction: Childcare expenses</i>	11,191	4,356		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	4,708	5,777	3,773	
<i>Alberta provincial income tax</i>	1,842	2,695	1,704	
<i>CCP contribution</i>	4,921	3,747	2,693	
<i>EI contribution</i>	1,471	1,077	800	
<i>Total</i>	12,942	13,296	8,970	
Calculator Results				
<i>Wage to cover expenses</i>	\$24.64	\$36.52	\$26.79	
Living Wage	\$26.50			

Cold Lake

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,194	7,773	4,675	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	18,604	18,020	15,812	
<i>Transportation</i>	7,358	7,358	7,358	
<i>Childcare</i>	8,715	4,800		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	1,574	1,574	1,574	
<i>Other household costs</i>	13,671	6,968	4,344	
<i>Contingency fund</i>	2,173	1,647	1,662	
<i>Total</i>	73,432	51,370	37,618	
Government Benefits (\$)				
<i>GST Credit</i>	718	882	533	
<i>Canada Child Benefit</i>	12,720	6,374		
<i>Canada Dental Care Plan</i>	2,599	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>	90	68	45	
<i>Canada Workers Benefit</i>		913		
<i>Alberta Child and Family Benefit</i>	808	788		
<i>Alberta Child Care Subsidy</i>	4,704	4,800		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	22,089	15,670	1,774	
<i>Tax deduction: Childcare expenses</i>	4,011			
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	1,284	2,879	3,015	
<i>Alberta provincial income tax</i>		1,210	1,285	
<i>CCP contribution</i>	2,945	2,340	2,363	
<i>EI contribution</i>	927	702	709	
<i>Total</i>	5,156	7,131	7,372	
Calculator Results				
<i>Wage to cover expenses</i>	\$15.52	\$23.54	\$23.75	
Living Wage	\$19.10			

Drayton Valley

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	15,573	7,964	4,811	
Clothing & footwear	2,248	1,124	660	
Shelter	18,011	16,119	13,849	
Transportation	12,041	8,027	8,027	
Childcare	11,315	5,900		
Healthcare	3,895	2,106	1,533	
Tuition	100	100	100	Tuition Assistance Bursary covers all fees except student union and alumni fees
Other household costs	13,956	7,112	4,447	
Contingency fund	2,693	1,482	1,537	
Total	79,832	49,934	34,964	
Government Benefits (\$)				
GST Credit	246	882	533	
Canada Child Benefit	11,448	6,741		
Canada Dental Care Plan	2,599	1,507	971	
Canada Carbon Rebate (CRR)	450	338	225	
CRR Rural Supplement	90	68	45	
Canada Workers Benefit		1,700		
Alberta Child and Family Benefit	183	1,220		
Alberta Child Care Subsidy	3,218	4,948		
Alberta Adult / Child Health Benefit				
Zero Fee Tuition Program	1,700	1,700	1,700	A ballpark estimate based on what other communities typically pay for tuition; already deducted from Tuition expenses
Total	19,934	19,104	3,474	
Tax deduction: Childcare expenses	8,097	952		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	2,751	2,361	2,784	
Alberta provincial income tax	762	925	1,158	
CCP contribution	3,749	2,084	2,169	
EI contribution	1,148	632	655	
Total	8,410	6,002	6,766	
Calculator Results				
Wage to cover expenses	\$19.23	\$21.17	\$21.95	
Living Wage	\$20.35			

Edmonton

	Family of four	Lone parent	Single indv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	15,299	7,823	4,725	
Clothing & footwear	2,248	1,124	660	
Shelter	22,676	20,486	16,919	
Transportation	8,120	7,712	4,060	
Childcare	12,567	8,012		
Healthcare	3,895	2,106	1,533	
Tuition	2,026	2,026	2,026	Includes U-Pass (taken into account in Transportation)
Other household costs	13,750	7,006	4,381	
Contingency fund	2,929	2,108	1,565	
Total	83,510	58,403	35,869	
Government Benefits (\$)				
GST Credit	27	583	533	
Canada Child Benefit	10,854	5,767		
Canada Dental Care Plan	2,599	1,507	971	
Canada Carbon Rebate (CRR)	450	338	225	
CRR Rural Supplement				
Canada Workers Benefit				
Alberta Child and Family Benefit		457		
Alberta Child Care Subsidy	2,718	4,704		
Alberta Adult / Child Health Benefit				
Total	16,648	13,356	1,729	
Tax deduction: Childcare expenses	9,849	3,308		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	3,019	3,990	2,615	
Alberta provincial income tax	910	1,824	1,065	
CCP contribution	4,115	3,053	2,213	
EI contribution	1,249	899	667	
Total	9,293	9,766	6,560	
Calculator Results				
Wage to cover expenses	\$20.92	\$30.12	\$22.36	
Living Wage	\$22.30			

Fort McMurray

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,052	7,695	4,646	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	28,915	20,963	17,658	
<i>Transportation</i>	8,227	7,315	4,114	
<i>Childcare</i>	12,462	8,547		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	1,938	1,938	1,938	
<i>Other household costs</i>	13,564	6,909	4,322	
<i>Contingency fund</i>	3,207	1,916	1,533	
<i>Total</i>	89,508	58,513	36,404	
Government Benefits (\$)				
<i>GST Credit</i>		882	533	
<i>Canada Child Benefit</i>	10,744	6,418		
<i>Canada Dental Care Plan</i>	2,599	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>	90	68	45	
<i>Canada Workers Benefit</i>		1,008	148	
<i>Alberta Child and Family Benefit</i>		841		
<i>Alberta Child Care Subsidy</i>	2,230	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	16,113	16,010	1,922	
<i>Tax deduction: Childcare expenses</i>	10,232	3,599		
<i>Tax deduction: Northern residents</i>	6,023	4,015	4,015	
Taxes (\$)				
<i>Federal income tax</i>	3,112	2,650	1,894	
<i>Alberta provincial income tax</i>	961	1,084	667	
<i>CCP contribution</i>	4,545	2,755	2,164	
<i>EI contribution</i>	1,367	817	654	
<i>Total</i>	9,985	7,306	5,379	
Calculator Results				
<i>Wage to cover expenses</i>	\$22.91	\$27.37	\$21.90	
Living Wage	\$23.00			

Grande Prairie

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	16,103	8,224	4,988	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	21,447	19,149	16,964	
<i>Transportation</i>	8,081	7,217	7,217	
<i>Childcare</i>	13,624	9,709		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	1,593	1,593	1,593	
<i>Other household costs</i>	14,356	7,308	4,580	
<i>Contingency fund</i>	2,736	1,842	1,699	
<i>Total</i>	84,083	58,272	39,234	
Government Benefits (\$)				
<i>GST Credit</i>	607	882	533	
<i>Canada Child Benefit</i>	12,420	6,635		
<i>Canada Dental Care Plan</i>	2,599	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>	90	68	45	
<i>Canada Workers Benefit</i>		1,472		
<i>Alberta Child and Family Benefit</i>	661	1,095		
<i>Alberta Child Care Subsidy</i>	3,218	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	20,045	16,945	1,774	
<i>Tax deduction: Childcare expenses</i>	10,406	4,761		
<i>Tax deduction: Northern residents</i>	6,023	4,015	4,015	
Taxes (\$)				
<i>Federal income tax</i>	1,607	2,259	2,539	
<i>Alberta provincial income tax</i>	509	869	1,023	
<i>CCP contribution</i>	3,816	2,641	2,420	
<i>EI contribution</i>	1,167	785	724	
<i>Total</i>	7,099	6,554	6,706	
Calculator Results				
<i>Wage to cover expenses</i>	\$19.54	\$26.31	\$24.27	
Living Wage	\$21.80			

High River

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	16,394	8,381	5,044	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	20,777	16,906	16,417	
<i>Transportation</i>	10,488	6,992	6,992	
<i>Childcare</i>	11,215	7,300		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	1,938	1,938	1,938	
<i>Other household costs</i>	14,576	7,427	4,622	
<i>Contingency fund</i>	3,123	1,747	1,729	
<i>Total</i>	84,654	53,921	38,935	
Government Benefits (\$)				
<i>GST Credit</i>		882	533	
<i>Canada Child Benefit</i>	10,056	6,356		
<i>Canada Dental Care Plan</i>	1,560	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>	90	68	45	
<i>Canada Workers Benefit</i>		875		
<i>Alberta Child and Family Benefit</i>		768		
<i>Alberta Child Care Subsidy</i>	2,230	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	14,386	15,742	1,774	
<i>Tax deduction: Childcare expenses</i>	8,985	2,352		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	3,831	2,831	3,198	
<i>Alberta provincial income tax</i>	1,358	1,184	1,386	
<i>CCP contribution</i>	4,415	2,495	2,466	
<i>EI contribution</i>	1,332	745	737	
<i>Total</i>	10,936	7,255	7,787	
Calculator Results				
<i>Wage to cover expenses</i>	\$22.31	\$24.96	\$24.70	
Living Wage	\$23.40			

Jasper

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	17,803	9,097	5,489	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	31,831	28,967	26,088	No data in 2024 report due to wildfire. Used 2023 data adjusted by CPI Rental Accommodation. Average 3-bedroom rental cost in GoA report was based on just a sample of 2 and is not reliable; took the difference between 1-bedroom and 2-bedroom and added it to the 2-bedroom number to estimate 3-bedroom (assumed linear increase)—GoA contact approved by phone
<i>Transportation</i>	8,389	7,909	7,909	
<i>Childcare</i>	8,995	5,080		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	1,938	1,938	1,938	
<i>Other household costs</i>	15,638	7,967	4,958	
<i>Contingency fund</i>	3,977	2,915	2,430	
<i>Total</i>	94,714	67,103	51,005	
Government Benefits (\$)				
<i>GST Credit</i>				
<i>Canada Child Benefit</i>	8,090	4,232		
<i>Canada Dental Care Plan</i>		904	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>	90	68	45	
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>				
<i>Alberta Child Care Subsidy</i>		2,718		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	8,630	8,260	1,241	
<i>Tax deduction: Childcare expenses</i>	8,995	2,362		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	6,850	8,041	6,016	
<i>Alberta provincial income tax</i>	3,024	3,796	2,813	
<i>CCP contribution</i>	5,735	4,034	3,551	
<i>EI contribution</i>	1,696	1,077	1,036	
<i>Total</i>	17,305	16,948	13,416	
Calculator Results				
<i>Wage to cover expenses</i>	\$28.40	\$41.64	\$34.71	
Living Wage	\$31.80			

Lethbridge

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,407	7,878	4,753	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	21,137	19,898	17,451	
<i>Transportation</i>	8,191	7,267	7,267	
<i>Childcare</i>	11,818	7,350		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	1,574	1,574	1,574	
<i>Other household costs</i>	13,831	7,047	4,403	
<i>Contingency fund</i>	2,736	1,968	1,762	
<i>Total</i>	80,837	56,212	39,403	
Government Benefits (\$)				
<i>GST Credit</i>	215	720	518	
<i>Canada Child Benefit</i>	11,364	5,959		
<i>Canada Dental Care Plan</i>	2,599	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>				
<i>Canada Workers Benefit</i>		23		
<i>Alberta Child and Family Benefit</i>	141	553		
<i>Alberta Child Care Subsidy</i>	3,218	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	17,987	14,048	1,714	
<i>Tax deduction: Childcare expenses</i>	8,600	2,402		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	2,614	3,675	3,378	
<i>Alberta provincial income tax</i>	686	1,650	1,486	
<i>CCP contribution</i>	3,816	2,836	2,518	
<i>EI contribution</i>	1,167	839	752	
<i>Total</i>	8,283	9,000	8,134	
Calculator Results				
<i>Wage to cover expenses</i>	\$19.54	\$28.11	\$25.18	
Living Wage	\$22.30			

Lloydminster (AB/SK)

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	14,981	7,663	4,632	
<i>Clothing & footwear</i>	2,046	1,023	560	Used AB & SK data weighted by population
<i>Shelter</i>	21,148	18,838	16,732	Used AB & SK rental data weighted by population
<i>Transportation</i>	10,768	7,178	7,178	Used AB & SK car cost data weighted by population
<i>Childcare</i>	9,753	5,838		
<i>Healthcare</i>	3,653	2,119	1,428	Used AB & SK data on personal benefit plans weighted by population (used Saskatchewan Blue Cross estimates for SK)
<i>Tuition</i>	1,532	1,532	1,532	
<i>Other household costs</i>	13,507	6,883	4,282	
<i>Contingency fund</i>	2,751	1,721	1,686	
<i>Total</i>	80,139	52,795	38,030	
Government Benefits (\$) – calculator programmed for AB benefits; provincial benefits on the SK side will differ				
<i>GST Credit</i>	93	882	533	
<i>Canada Child Benefit</i>	11,032	6,302		
<i>Canada Dental Care Plan</i>	2,599	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>	90	68	45	
<i>Canada Workers Benefit</i>		759		
<i>Alberta Child and Family Benefit</i>		723		
<i>Alberta Child Care Subsidy</i>	3,218	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	17,482	15,527	1,774	
<i>Tax deduction: Childcare expenses</i>	6,535	890		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	2,970	3,009	3,115	
<i>Alberta provincial income tax</i>	883	1,282	1,341	Calculator programmed for AB provincial income tax; provincial tax on the SK side will differ
<i>CCP contribution</i>	3,839	2,454	2,400	
<i>EI contribution</i>	1,173	734	719	
<i>Total</i>	8,865	7,479	7,575	
Calculator Results				
<i>Wage to cover expenses</i>	\$19.65	\$24.59	\$24.08	
Living Wage	\$21.65			

Medicine Hat

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	14,839	7,581	4,590	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	18,529	15,952	15,088	Used City of Medicine data, since they provide electricity to residents (it's much cheaper than what people in other communities pay to their utility providers)
<i>Transportation</i>	7,888	7,042	7,042	
<i>Childcare</i>	8,536	5,000		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	1,300	1,300	1,300	
<i>Other household costs</i>	13,403	6,823	4,280	
<i>Contingency fund</i>	2,134	1,360	1,582	
<i>Total</i>	72,772	48,288	36,075	
Government Benefits (\$)				
<i>GST Credit</i>	760	882	533	
<i>Canada Child Benefit</i>	12,834	6,748		
<i>Canada Dental Care Plan</i>	2,599	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>	90	68	45	
<i>Canada Workers Benefit</i>		2,042		
<i>Alberta Child and Family Benefit</i>	865	1,407		
<i>Alberta Child Care Subsidy</i>	4,704	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	22,302	17,940	1,774	
<i>Tax deduction: Childcare expenses</i>	3,832	52		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	1,209	1,876	2,765	
<i>Alberta provincial income tax</i>		657	1,148	
<i>CCP contribution</i>	2,884	1,896	2,239	
<i>EI contribution</i>	910	580	674	
<i>Total</i>	5,003	5,009	6,826	
Calculator Results				
<i>Wage to cover expenses</i>	\$15.24	19.43	\$22.58	
Living Wage	\$18.15			

Red Deer

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	14,479	7,409	4,463	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	20,965	18,212	15,843	
<i>Transportation</i>	8,321	7,421	7,421	
<i>Childcare</i>	11,245	7,130		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	1,791	1,791	1,791	
<i>Other household costs</i>	13,132	6,694	4,184	
<i>Contingency fund</i>	2,540	1,731	1,656	
<i>Total</i>	78,616	53,618	37,551	
Government Benefits (\$)				
<i>GST Credit</i>	417	882	533	
<i>Canada Child Benefit</i>	11,908	6,375		
<i>Canada Dental Care Plan</i>	2,599	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>	90	68	45	
<i>Canada Workers Benefit</i>		915		
<i>Alberta Child and Family Benefit</i>	409	790		
<i>Alberta Child Care Subsidy</i>	3,716	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	19,589	15,823	1,774	
<i>Tax deduction: Childcare expenses</i>	7,529	2,182		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	2,038	2,820	2,959	
<i>Alberta provincial income tax</i>	369	1,178	1,254	
<i>CCP contribution</i>	3,512	2,469	2,353	
<i>EI contribution</i>	1,083	738	706	
<i>Total</i>	7,002	7,205	7,272	
Calculator Results				
<i>Wage to cover expenses</i>	\$18.14	\$24.73	\$23.65	
Living Wage	\$20.65			

Rocky Mountain House

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	16,594	8,484	5,123	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	16,779	14,785	13,429	
<i>Transportation</i>	12,302	8,201	8,201	
<i>Childcare</i>	11,394	7,479		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	1,938	1,938	1,938	
<i>Other household costs</i>	14,726	7,504	4,681	
<i>Contingency fund</i>	2,881	1,680	1,635	
<i>Total</i>	82,757	53,301	37,200	
Government Benefits (\$)				
<i>GST Credit</i>	5	882	533	
<i>Canada Child Benefit</i>	10,796	6,492		
<i>Canada Dental Care Plan</i>	2,599	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>	90	68	45	
<i>Canada Workers Benefit</i>		1,166		
<i>Alberta Child and Family Benefit</i>		927		
<i>Alberta Child Care Subsidy</i>	3,218	4,948		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	17,158	16,328	1,774	
<i>Tax deduction: Childcare expenses</i>	8,176	2,531		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	3,096	2,561	2,859	
<i>Alberta provincial income tax</i>	952	1,035	1,200	
<i>CCP contribution</i>	4,041	2,390	2,321	
<i>EI contribution</i>	1,229	716	697	
<i>Total</i>	9,318	6,702	7,077	
Calculator Results				
<i>Wage to cover expenses</i>	\$20.58	\$24.00	\$23.35	
Living Wage	\$21.85			

Special Areas

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	17,895	9,153	5,553	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	13,427	13,749	12,144	
<i>Transportation</i>	13,215	8,810	8,810	
<i>Childcare</i>	8,590	4,675		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	1,938	1,938	1,938	
<i>Other household costs</i>	15,707	8,009	5,006	
<i>Contingency fund</i>	2,741	1,635	1,639	
<i>Total</i>	79,656	51,199	37,283	
Government Benefits (\$)				
<i>GST Credit</i>	48	882	533	
<i>Canada Child Benefit</i>	10,911	6,397		
<i>Canada Dental Care Plan</i>	2,599	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>	90	68	45	
<i>Canada Workers Benefit</i>		962		
<i>Alberta Child and Family Benefit</i>		816		
<i>Alberta Child Care Subsidy</i>	3,218	4,675		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	17,316	15,645	1,774	
<i>Tax deduction: Childcare expenses</i>	5,372			
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	3,016	2,777	2,876	
<i>Alberta provincial income tax</i>	908	1,154	1,209	
<i>CCP contribution</i>	3,823	2,321	2,328	
<i>EI contribution</i>	1,169	697	699	
<i>Total</i>	8,916	6,949	7,112	
Calculator Results				
<i>Wage to cover expenses</i>	\$19.58	\$23.35	\$23.42	
Living Wage	\$21.25			

Spruce Grove

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,925	8,143	4,903	
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	22,022	21,392	19,424	
<i>Transportation</i>	7,617	7,017	7,017	
<i>Childcare</i>	11,600	7,685		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	2,026	2,026	2,026	Includes U-Pass (taken into account in Transportation)
<i>Other household costs</i>	14,222	7,247	4,516	
<i>Contingency fund</i>	2,857	2,151	1,908	
<i>Total</i>	82,412	58,891	41,987	
Government Benefits (\$)				
<i>GST Credit</i>	47	511	328	
<i>Canada Child Benefit</i>	10,909	5,666		
<i>Canada Dental Care Plan</i>	2,599	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>				
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>		407		
<i>Alberta Child Care Subsidy</i>	3,218	4,704		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	17,223	13,133	1,524	
<i>Tax deduction: Childcare expenses</i>	8,382	2,981		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	2,983	4,192	3,848	
<i>Alberta provincial income tax</i>	890	1,935	1,745	
<i>CCP contribution</i>	4,003	3,119	2,744	
<i>EI contribution</i>	1,218	917	814	
<i>Total</i>	9,094	10,163	9,151	
Calculator Results				
<i>Wage to cover expenses</i>	\$20.41	\$30.73	\$27.26	
Living Wage	\$23.70			

St. Albert

	Family of four	Lone parent	Single indiv.	Exceptions to standard methodology
Living Expenses (\$)				
Food	15,003	7,671	4,624	
Clothing & footwear	2,248	1,124	660	
Shelter	25,187	24,437	20,473	
Transportation	7,869	7,393	7,393	
Childcare	13,075	7,996		
Healthcare	3,895	2,106	1,533	
Tuition	2,026	2,026	2,026	Includes U-Pass (accounted for in Transportation)
Other household costs	13,527	6,891	4,305	
Contingency fund	3,174	2,385	1,966	
Total	86,004	62,029	42,980	
Government Benefits (\$)				
GST Credit		247	253	
Canada Child Benefit	10,128	5,297		
Canada Dental Care Plan	1,560	1,507	971	
Canada Carbon Rebate (CRR)	450	338	225	
CRR Rural Supplement				
Canada Workers Benefit				
Alberta Child and Family Benefit		224		
Alberta Child Care Subsidy	2,230	4,204		
Alberta Adult / Child Health Benefit				
Total	14,368	11,817	1,449	
Tax deduction: Childcare expenses	10,845	3,792		
Tax deduction: Northern residents				
Taxes (\$)				
Federal income tax	3,738	4,963	4,056	
Alberta provincial income tax	1,307	2,333	1,860	
CCP contribution	4,494	3,481	2,833	
EI contribution	1,353	1,017	838	
Total	10,892	11,794	9,587	
Calculator Results				
Wage to cover expenses	\$22.67	\$34.07	\$28.09	
Living Wage	\$25.60			

Stony Plain

	<i>Family of four</i>	<i>Lone parent</i>	<i>Single indiv.</i>	<i>Exceptions to standard methodology</i>
Living Expenses (\$)				
<i>Food</i>	15,925	8,143	4,903	Not included in AHS data; used Spruce Grove numbers as proxy
<i>Clothing & footwear</i>	2,248	1,124	660	
<i>Shelter</i>	22,043	20,490	19,812	
<i>Transportation</i>	7,877	7,277	7,277	
<i>Childcare</i>	12,615	8,700		
<i>Healthcare</i>	3,895	2,106	1,533	
<i>Tuition</i>	2,026	2,026	2,026	Includes U-Pass (accounted for in Transportation)
<i>Other household costs</i>	14,222	7,247	4,516	
<i>Contingency fund</i>	2,949	2,149	1,948	
<i>Total</i>	83,800	59,262	42,675	
Government Benefits (\$)				
<i>GST Credit</i>	4	564	276	
<i>Canada Child Benefit</i>	10,792	5,740		
<i>Canada Dental Care Plan</i>	2,599	1,507	971	
<i>Canada Carbon Rebate (CRR)</i>	450	338	225	
<i>CRR Rural Supplement</i>				
<i>Canada Workers Benefit</i>				
<i>Alberta Child and Family Benefit</i>		444		
<i>Alberta Child Care Subsidy</i>	2,718	4,704		
<i>Alberta Adult / Child Health Benefit</i>				
<i>Total</i>	16,563	13,297	1,472	
<i>Tax deduction: Childcare expenses</i>	9,897	3,996		
<i>Tax deduction: Northern residents</i>				
Taxes (\$)				
<i>Federal income tax</i>	3,081	4,035	3,992	
<i>Alberta provincial income tax</i>	944	1,849	1,825	
<i>CCP contribution</i>	4,145	3,117	2,806	
<i>EI contribution</i>	1,257	916	831	
<i>Total</i>	9,427	9,917	9,454	
Calculator Results				
<i>Wage to cover expenses</i>	\$21.06	\$30.71	\$27.83	
Living Wage	\$24.30			

Financial Contributions

ALWN is funded by financial contributions from [our council members](#). We are grateful to our [Certified Living Wage Employers](#) for their contributions and partnership in moving the living wage movement forward.

Contact Us

Ryan Lacanilao

Economist

Alberta Living Wage Network

coordinator@livingwagealberta.ca

Franco Savoia

Chair

Alberta Living Wage Council

fsavoia@shaw.ca



ALBERTA LIVING WAGE NETWORK

COMMUNITY CALCULATIONS & METHODOLOGY

NOVEMBER 2025