

**a.l.l. 2003**

# Acceptable Living Level

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*Manitoba*

Prepared by Winnipeg Harvest & the Social Planning Council of Winnipeg



## *Acknowledgements*

Winnipeg Harvest and the Social Planning Council of Winnipeg would like to acknowledge all those who assisted in producing the 2003 Acceptable Living Level Report.

In particular, we would like to express our sincere gratitude to the consultants of the report. The dedication, conviction, and wisdom of this group of individuals not only provided the research data for the document, but also ensured that the spirit of the report remained true. Their insight refreshed a debate that is all too often dominated by professionals and academics who find themselves far removed from the day-to-day realities of poverty. They reminded us to seek justice for those who are often forgotten in our communities. *THANK YOU* for your guidance, dedication, and humour.

The consultants, with Winnipeg Harvest and the Social Planning Council, would also like to acknowledge the following individuals who assisted in the preparation of this document or who read and commented on the drafts of the report:

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<p>Winnipeg Harvest and the Social Planning Council of Winnipeg take responsibility for any errors or omissions in this document.</p>
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## A.L.L. 2003 CONSULTANTS BIOGRAPHIES

*To protect confidentiality, consultants are represented by their initials only.*

“S.O.” is married and lives in St. Boniface with her two teen-aged boys. She has been unable to find work and has been living on social assistance. She often has to go without adequate clothing just so that her sons can have new clothing and fit in with the other kids at school.

“E.G.” is a single mother of four living in Charleswood. E.G. is currently enrolled in a Manitoba Education and Training Program and often works casual hours at night. She has four children aged 2, 3, 9, and 16.

“A.S.” is a mother of a four-year-old and lives in the Point Douglas community. She and her fiancé are both in school and work part-time. A.S. works very hard and also has a supportive mother who is always willing to baby-sit. She is very grateful for her mother's support.

“S.V.C.” is a single mother of two and lives in the downtown community. Her daughter lived at home during the summer with her five-year-old daughter. S.V.C. is a dedicated volunteer at Winnipeg Harvest and a proud grandmother.

“C.B.” and her husband live in Transcona with their seventeen-year-old granddaughter. She is very grateful for the food bank because her family's income does not provide enough to cover all her family's living expenses.

“E.S.” and his wife live in Transcona with their two children who are both over the age of 18. E.S. has diabetes and as a result must respect a particular diet.

“M.V.” is a single woman living in downtown Winnipeg. She is a dedicated poverty advocate in Winnipeg.

“C.L.” is a single woman living in Charleswood. Due to health problems, she is unable to walk long distances and must often ask her mother for a ride to medical appointments and to the grocery store. It is very difficult for C.L. to afford a monthly bus pass.

“S.C.” lives in downtown Winnipeg. She is an active volunteer at Winnipeg Harvest.

“S.M.” lives in Transcona with her son (age 38). S.M. lives on social assistance and Canada Pension while her son lives on social assistance disability. It is very difficult to afford basic necessities on their budget.

“M.C.” is a single male living in Charleswood. He lives on social assistance and strongly encourages higher social assistance rates in Manitoba. On his budget, he is unable to afford a high blood pressure prescription that is not covered by Manitoba Health. His health is negatively affected by living in poverty.

“C.N.” is a single mother of two and a foster mother of three children. There are five children living in her home, ages 5,6,7,8, and 10. She lives in Lac du Bonnet. She is on social assistance and receives support for her foster children but must access the food bank twice a month.

“M.H.” is wife, mother, and grandmother. There are seven people living in her home: a 21-month-old, a 3-year-old, a new-born baby, a 19-year-old, a 23-year-old, and two adults. She lives in Brandon.

“P.B.” lives in Brandon with her family. She is a single mother of four children aged 9, 10, 12, and 14. She is grateful that her parents help her when needed.

**Executive Summary**

The 2003 Acceptable Living Level Report (A.L.L.) is a powerful and honest analysis of poverty in Manitoba. It engages ideas about poverty and living standards in nine Manitoba communities in order to articulate the realities of poverty as described by those living and experiencing poverty in the province. The report identifies needs, priorities, and requirements as explained by low-income Manitobans.

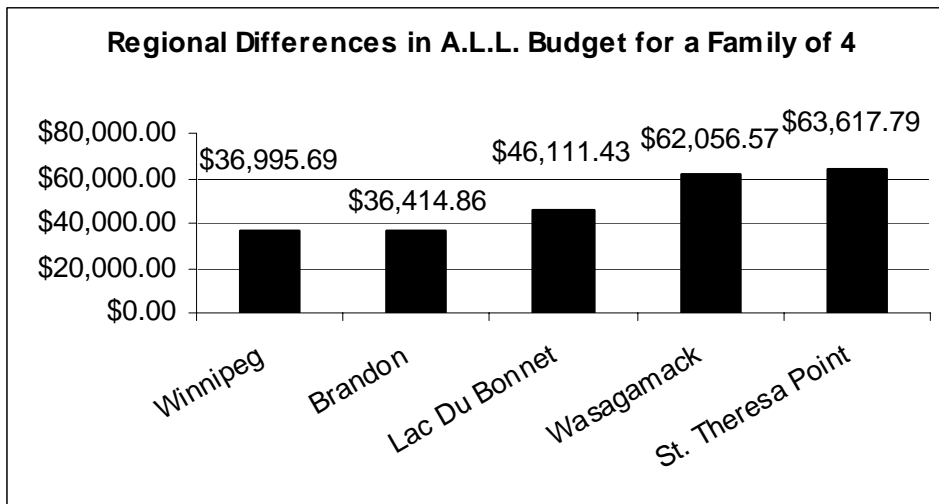
Winnipeg Harvest and the Social Planning Council of Winnipeg brought together a group of low-income individuals who sought to establish an acceptable living level in Manitoba. Budgets by family type can be found in Table 1.

Table 1: Family Type				
	1 Adult, 2 Children	2 Adults, 2 Children	Single Male	Single Female Student
<b>A.L.L.</b>	\$33,471.24	\$36,995.69	\$15,430.44	\$18,684.05

While the 2003 Report mirrors much of the 1997 and the 2000 Acceptable Living Level Reports, this analysis is unique in that we sought to expand the existing research agenda by examining specific communities throughout Manitoba as opposed to solely in the Winnipeg area. Eleven consultants from Winnipeg reported on the cost of living in their respective communities. This data was complimented by the research done by one consultant from Lac du Bonnet and two from Brandon. Further research was performed by one consultant in two remote reserves: St. Theresa Point and Wasagamack.

The cost of living can vary depending on the city or town. The 2003 report examines the *actual* cost of living in Winnipeg, Brandon, Lac du Bonnet, St. Theresa Point, and Wasagamack. Chart 1 demonstrates the regional differences in the acceptable living level for a family of four (two adults and two children).

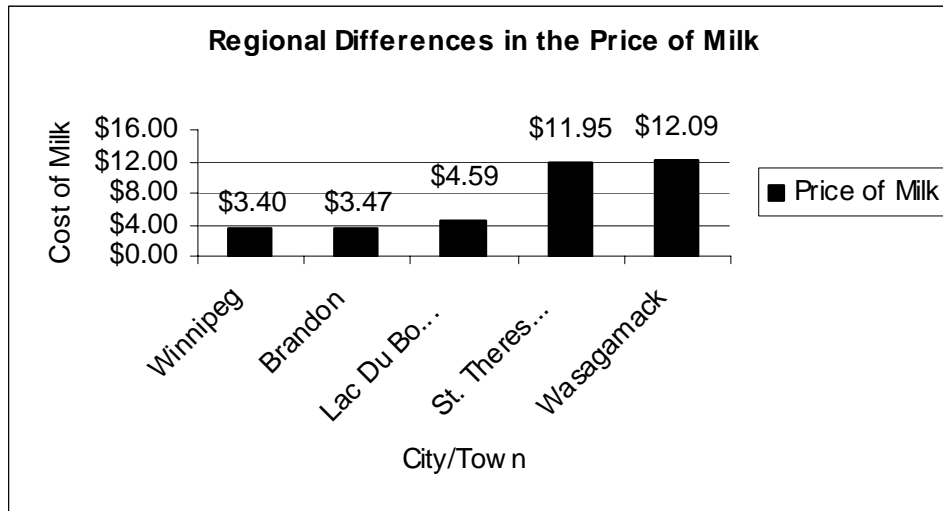
Chart 1





The cost of milk is just one example of the radical difference in cost of basic goods in urban and rural centres. Chart 2 demonstrates that the cost of 4 litres of 2% milk in St. Theresa Point is **251.5%** more than the average cost of milk in Winnipeg while the average cost of milk in Wasagamack is **255.6%** greater than in Winnipeg.

Chart 2



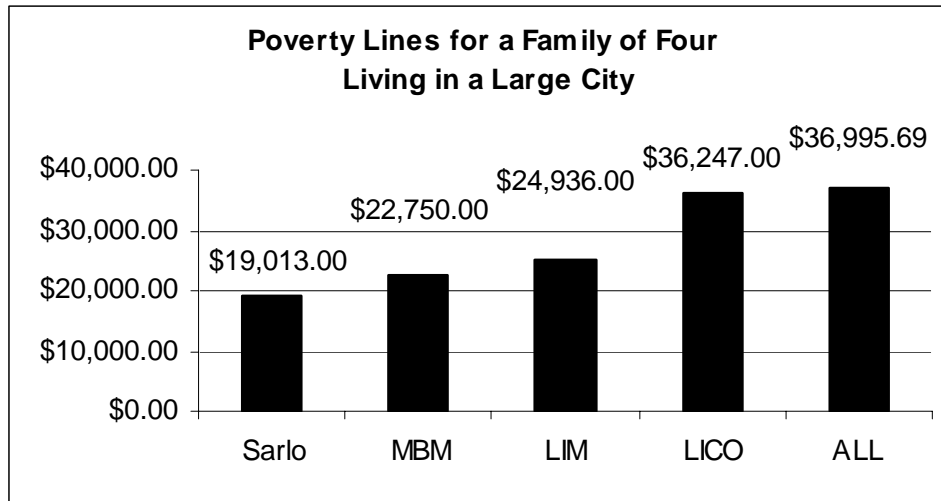
We believe that by broadening the scope of the research agenda to include an analysis of rural centres and remote reserves, we are better able to provide insight into the plight of those living in poverty in Manitoba.

Unlike traditional methods of developing poverty measures, the A.L.L. Report applies an evidence-based research approach designed and managed by low-income Manitobans. The A.L.L. Report empowers low-income Manitobans thereby ensuring that they own the means by which one defines what it is to be poor. Low-income individuals are often perceived to be objects of poverty as opposed to actual people living without basic necessities. The forum must evolve to include low-income individuals. Their wisdom, insight, and experiences are essential to any understanding of poverty. The A.L.L. Report addresses this challenge successfully.

While numerous poverty measures can be found, there is not an official “poverty line” in Canada. Statistics Canada **Low-Income Cut Offs (LICOs)** is the most commonly cited “poverty line” in the country. Other measures such as **the Market Basket Measure (Human Resources Development Canada)**, **the Low Income Measure (Statistics Canada)**, and **the “Basic Needs Poverty Line (Sarlio)** are also well known measurements.

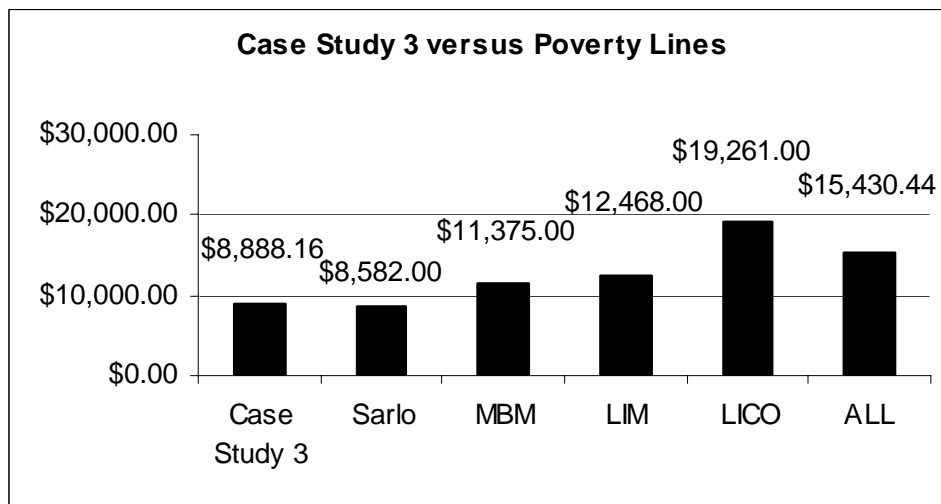
Chart 3 shows how the A.L.L. compares to other poverty measures in Canada.<sup>1</sup>

Chart 3



Fourteen consultants kept detailed records of their spending throughout the month of July 2003. The case studies demonstrate the extreme depth of poverty experienced by low-income Manitobans. Chart 4 compares the actual spending of a single male as revealed in his case study, to five alternative measures of poverty. For a complete analysis of case study 3, please see 6.2

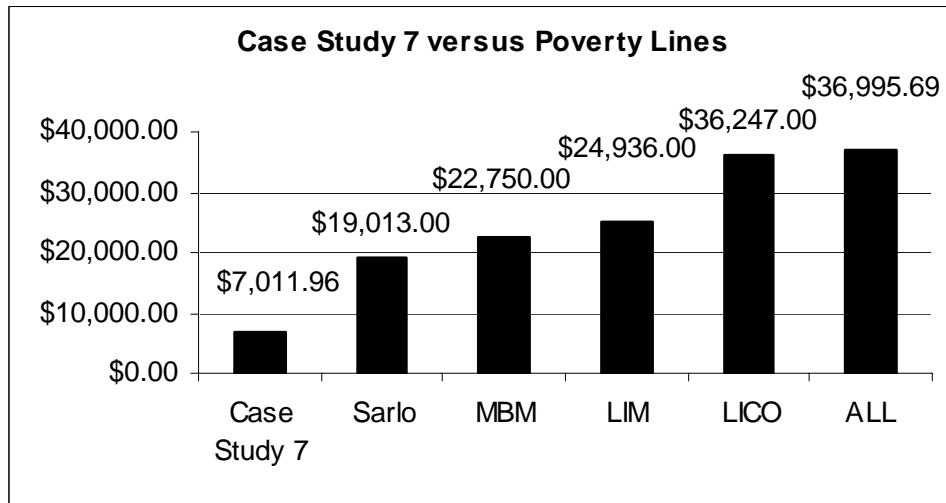
Chart 4



Case study 7 includes a family of four (two adults and two children ages 17 and 5). For a complete analysis of case study 7, please see 6.2.

<sup>1</sup> The most recent "Basic Needs Poverty Line" (Sarlo) is from 2000. The most recent MBM figures are found in HRDC's report *Understanding the 2000 Low Income Statistics Based on the Market Basket Measure*, May 2003. LIM figures represent 2000 calculations. The most recent LICOs available for this report are from 2002. They demonstrate pre-tax figures. The A.L.L. figures represented are those as calculated in this report.

Chart 5



The depth of poverty facing both consultants is striking. The A.L.L. Report highlights the severity of the poverty crisis in Manitoba and encourages Manitobans to work together to eliminate poverty in the province.

Using the principles articulated in the report as a baseline, we believe that this exercise can be carried out in every province across Canada. We urge other organizations to follow the research template as defined in the report and to determine an acceptable living level in their respective provinces. By extending this analysis beyond Manitoba borders, we can ensure that the debate surrounding poverty measures in Canada includes those who are most affected: low income individuals.

The Acceptable Living Level Report establishes a living level that every Manitoban has the *right* to live at. Case study comparisons have been included to highlight the vast differences between what people *should* and *can* afford. The case studies illustrate what people must live without. They are alarming and we would hope that citizens and government officials alike recognize the plight of those living in poverty in Manitoba and fight together to establish an acceptable living level by which all Manitobans can live safely.

## **Part 1: Understanding the Acceptable Living Level**

### ***1.1 Introduction***

The 2003 Acceptable Living Level Report represents a continued effort to inform and educate the public on the realities of poverty in Manitoba. It seeks to address and abolish the myths and stereotypes of poverty by providing an honest analysis of poverty in Manitoba.

The primary goal of the report is to determine an adequate and disposable income or expenditure level on a market basket of goods and services that can sustain a fair, modest and acceptable living level. This report asks “*how much is too little*” rather than “*how much is too much.*” We believe that every Manitoban has the *right* to an acceptable living level.

The Acceptable Living Level Report originated as a challenge to devise a “better” measure of poverty for Winnipeg. The first A.L.L. Report was released in 1997 by Winnipeg Harvest and the Social Planning Council of Winnipeg. Since then, the basic premise of the report has held true, but the research agenda has evolved and matured. More than merely an alternative poverty measure, the Acceptable Living Level is a practical measure of well being. It is grounded by a realistic understanding of the cost of living. It is not, nor has it ever sought to be, a “scientific” examination of poverty. The A.L.L. is a tool for a better understanding of poverty in our community and acknowledges the challenges and barriers low-income families encounter on a daily basis.

The 2003 A.L.L. Report maintains the tradition of applying an evidence-based research approach designed and managed by low-income Manitobans but has several changes and additions to the previous reports. The most significant addition is the expansion of the research base to include rural communities. As a result, the 2003 Report examines the cost of living in Manitoba as opposed to solely the Winnipeg area. Furthermore, the 2003 Report identifies five specific communities in Winnipeg and engaged consultants in these communities in the research process. The 2003 Report is based on the knowledge and expertise of low-income Manitobans living in Winnipeg, Brandon, Lac du Bonnet, and two remote reserves: St. Theresa Point and Wasagamack. These communities were identified based on the 1996 and 2001 Census Data as released by Statistics Canada

The 2003 A.L.L. budgets have undergone significant changes. The consultants identified several discrepancies in the 2000 budget and sought to make the appropriate adjustments. The consultants also recommended further explanations with regards to the categories of the budget. Overall, the 2003 Report offers a more extensive analysis of the cost of living in Manitoba than was offered in the two previous reports.

## ***1.2 Methodology***

In May 2003, Winnipeg Harvest and the Social Planning Council of Winnipeg initiated a process to update the 2000 Acceptable Living Level Report. The update was motivated by the ongoing need to empower low-income Manitobans to establish an acceptable living level that reflects the real needs of Manitobans; a living level owned and operated by low-income people. The 2003 A.L.L. was also motivated by the release of *Understanding the 2000 Low Income Statistics Based on the Market Basket Measure* produced by the Applied Research Branch, Strategic Policy of Human Resources Development Canada (HRDC).

Based on research methods first outlined in the 1997 Acceptable Living Level Report, the 2003 Report applies an evidence-based research approach designed and managed by low-income Manitobans. The ALL Report empowers low-income Manitobans thereby ensuring that they own the means by which one defines what it is to be poor. Fifteen low-income consultants reported on the cost of living in their respective communities. The consultants were the key researchers for this report and defined the market basket of goods and services. This unique “bottom-up” methodology is vital to ensure that the report provides a transparent and accurate analysis of the cost of living in Manitoba.

The 2003 Report expands on the existing research agenda by examining specific communities throughout Manitoba as opposed to solely in the Winnipeg area. Nine communities in Manitoba were identified based on household income and income distribution as determined by the 1996 and 2001 census data released by Statistics Canada. Five communities in Winnipeg were identified including: Assiniboine Park (Charleswood/Tuxedo), St. Boniface, Transcona, Point Douglas, and Downtown. Brandon, an urban centre with the population of 39,716 was identified, as was Lac du Bonnet, a rural town of only 1,089. St. Theresa Point and Wasagamack, two remote Manitoban reserves were also identified. By broadening the scope of the report to include rural communities, we are better able to provide an honest reflection of the cost of living in Manitoba.

Consultants were identified based on their current or prior involvement with Winnipeg Harvest and other food banks in the province. Fifteen consultants were asked to lead the research team for the report including 12 women and three men. Participants ranged in age from their early 20s to early 60s. Consultants represented both the working poor and individuals on social assistance. A variety of family types were represented including: husband-wife, lone parent families, two-parent families, and single people. The Aboriginal community and persons with a disability were also represented.

The research team first met in July 2003 to discuss the report. Over the period of July - August 2003, fourteen consultants kept detailed accounts of their spending and fifteen consultants also researched the cost of goods and services in their respective communities. In August 2003, the group participated in a roundtable discussion to address the findings of their research and to suggest further research that they deemed necessary for the report. Throughout September, the group was in contact with Winnipeg Harvest to discuss the progress of the report and to offer their guidance and support. In October, the research team met to review the report before it was scheduled for print. In December 2003, the team met for the last time to review the report and to discuss its release. Winnipeg Harvest helped to facilitate the meetings and record proceedings.

The consultants updated and revised the budgets established in the 2000 Acceptable Living Level Report. They determined that the food quantities in the 2000 Report did not meet the recommended quantities as outlined by Health Canada. As a result, they recommended that the quantities in the A.L.L. be changed to reflect the recommended quantities. The consultants also concluded that the 2000 budgets excluded several goods and services that they determined to be a necessity. For a list of changes and additions, please see Appendix B. The 2003 budgets were developed based on actual costs of goods and services as determined by the research team. A total budget was estimated for four family types: a single woman with two children: a boy aged 15 and a girl aged 4; husband and wife with two children: a boy aged 10 and girl aged 7; a single man; and a female post-secondary student.

It is important to note that while the A.L.L. Report establishes budgets of goods and services determined to address the needs of Manitoban families, there will always be individual cases where family needs are not met by the budgets. The figures cited in the Acceptable Living Level assume the families do not include persons with special dietary needs or disabilities. If these circumstances do exist, additional consideration above and beyond those in the A.L.L. may be appropriate.

Annual family income was calculated based on an analysis of consultants' actual spending. While the research team acknowledges that the relationship between actual spending and average family income is not exact, the consultants noted that families living on a fixed income do not have the opportunity to save money; low-income families spend the vast majority of their monthly income just to meet basic necessities. This is reflected in the case studies.

While there is not a universal or accepted standard of uniform goods and services that should be included in the budgets, the research team believes that the goods and services listed in this report demonstrate an honest interpretation of necessities. The budgets were established and managed by low-income Manitobans whose goal was to accurately represent reasonable and realistic living costs in Manitoba. The research team supports this document and its findings.

### 1.3 Findings

After careful consideration, the consultants calculated Acceptable Living Level budgets for each family type. Table 2 provides the acceptable living level budgets for each family type as outlined in this report.

Table 2: Budget Summaries

#### 1 Adult, 2 Children (2.2.1)

Food	\$5,142.96
Personal Care	\$833.04
Clothing	\$1,588.26
Shelter	\$8,688.00
Health Care	\$660.39
Child Care	\$5,480.00
Transportation	\$2,742.60
Household Operations	\$1,094.04
Education	\$1,014.31
Communication	\$884.04
Risk Management	\$720.00
Banking	\$120.00
Household Furnishings	\$423.60
Recreation & Leisure	\$4,080.00

*Total* \$33,471.24

#### 2 Adults, 2 Children (2.2.2)

Food	\$7,649.22
Personal Care	\$1,043.64
Clothing	\$1,839.31
Shelter	\$8,688.00
Health Care	\$660.39
Child Care	\$5,145.60
Transportation	\$2,932.10
Household Operations	\$1,207.14
Education	\$1,122.65
Communication	\$884.04
Risk Management	\$720.00
Banking	\$120.00
Household Furnishings	\$423.60
Recreation & Leisure	\$4,560.00

*Total* \$36,995.69

#### Single Male (2.2.3)

Food	\$2,547.00
Personal Care	\$279.48
Clothing	\$382.00
Shelter	\$5,880.00
Health Care	\$201.53
Child Care	\$0.00
Transportation	\$1,726.20
Household Operations	\$595.74
Education	\$690.85
Communication	\$884.04
Risk Management	\$480.00
Banking	\$120.00
Household Furnishings	\$443.60
Recreation & Leisure	\$1,200.00

*Total* \$15,430.44

#### Female Student (2.2.4)

Food	\$2,071.38
Personal Care	\$514.56
Clothing	\$412.08
Shelter	\$5,880.00
Health Care	\$201.53
Child Care	\$0.00
Transportation	\$1,569.00
Household Operations	\$595.74
Education	\$4,385.46
Communication	\$884.04
Risk Management	\$480.00
Banking	\$120.00
Household Furnishings	\$370.26
Recreation & Leisure	\$1,200.00

*Total* \$18,684.05

At this level of income, a single parent must work **95.36 hours** at minimum wage (\$6.75) in order to reach the Acceptable Living Level budgets. A two-parent family with two children must work **52.70 hours** at minimum wage in order to reach the A.L.L. A single male must work **43.96 hours** while a single female student must work **53.23 hours** at minimum wage to meet their respective Acceptable Living Levels.

The Acceptable Living Level Report establishes a living level by which *all* families have the *right* to live. As such, social safety net benefits and minimum wage must be established to ensure that every family has the opportunity to live at an Acceptable Living Level. Chart 6 and 7 illustrate the short comings of both minimum wage and social assistance benefits for a single male and a family of four (2 adults, 2 children).

Chart 6

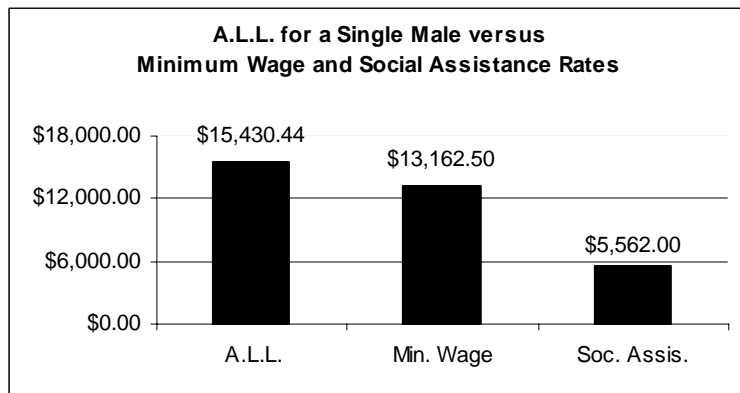
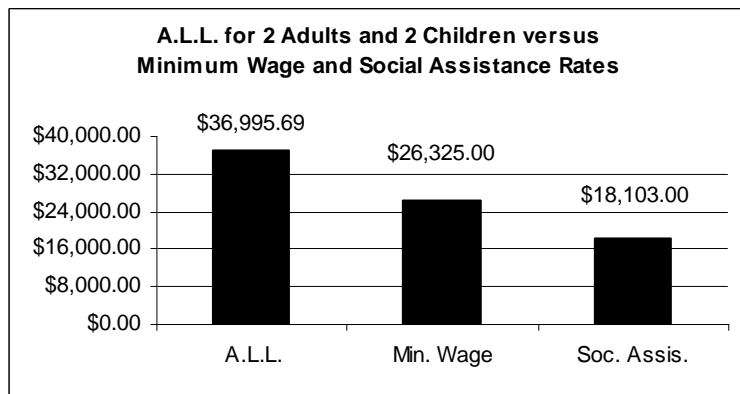


Chart 7



Appendix E demonstrates the decline of social assistance rates over the last 13 years. Ten consultants rely on social assistance. They describe the difficulties their families face as a result of inadequate support. Please see Part 6 to review the case studies.

In order to reach an Acceptable Living Level as established in this report, a single parent working 37.5 hours a week for 52 weeks a year, must earn **\$17.16/hour**. A two-parent family with two children must earn **\$18.97/hour**. A single male must earn **\$7.91/hour** and a single female student must earn **\$9.58/hour** in order to meet their respective Acceptable Living Levels. While the minimum wage in Manitoba is scheduled to increase to \$7.00/hour in April 2004, this increase will not help families or individuals to reach an Acceptable Living Level.



The 2003 A.L.L. budget for a family of three represents an increase of **22.3%** from the 2000 A.L.L. report. This change is largely due to increases in quantities in all fourteen categories. The following table demonstrates the distribution of goods and services in the 1997, 2000, and 2003 Acceptable Living Level Reports for a family of three (single parent and two children). While the numbers reflect the total amount by category, the items listed in each category have been subject to change. For a complete list of changes from the 2000 A.L.L. report, please see Appendix B.

Table 3

Acceptable Living Level, Family of Three Winnipeg, 1997, 2000, 2003							
Category	1997		2000		2003		Change in Budget \$ 2000-2003
	\$ Yearly Budget	Total Income	\$ Yearly Budget	% Total Income	\$ Yearly Budget	% Total Income	
Food	\$6,096.00	22.6%	\$4,690.44	17.1%	\$5,142.96	15.4%	\$452.52
Personal Care	\$468.00	1.7%	\$674.52	2.5%	\$833.04	2.5%	\$158.52
Clothing	\$2,231.00	8.3%	\$1,647.93	6.0%	\$1,588.26	4.7%	-\$59.67
Shelter	\$7,800.00	28.9%	\$8,700.00	31.8%	\$8,688.00	26.0%	-\$12.00
Health Care	\$1,553.20	5.8%	\$683.83	2.5%	\$660.39	2.0%	-\$23.44
Child Care	\$3,532.00	13.1%	\$3,545.20	13.0%	\$5,480.00	16.4%	\$1,934.80
Transportation	\$1,832.40	6.8%	\$1,965.00	7.2%	\$2,742.60	8.2%	\$777.60
Household Operation	\$576.00	2.1%	\$853.20	3.1%	\$1,094.04	3.3%	\$240.84
Education	\$300.00	1.1%	\$384.84	1.4%	\$1,014.31	3.0%	\$629.47
Communication	\$300.00	1.1%	\$660.00	2.4%	\$884.04	2.6%	\$224.04
Risk Management	\$650.00	2.4%	\$720.00	2.6%	\$720.00	2.1%	\$0.00
Banking	\$120.00	0.4%	\$120.00	0.4%	\$120.00	0.4%	\$0.00
Household Furnishings	\$395.00	1.5%	\$390.00	1.4%	\$423.60	1.3%	\$33.60
Recreation	\$1,092.00	4.0%	\$2,340.00	8.5%	\$4,080.00	12.1%	\$1,740.00
<b>Total</b>	<b>\$26,945.60</b>	<b>100.0%</b>	<b>\$27,374.96</b>	<b>100.0%</b>	<b>\$33,471.24</b>	<b>100.0%</b>	<b>\$6,096.28</b>

The 2003 Acceptable Living Level Report provides an excellent analysis of the challenges facing those living in poverty. A thorough review of the document is essential in order to understand and conceptualize the *real cost* of poverty in the province.

## **Part 2: Acceptable Living Level Budgets**

### ***2.1 Explanations & Assumptions***

The goods and services listed in the Acceptable Living Level Report were identified by the low-income consultants. Items selected for the basket were determined to be accessible for individuals of all income brackets.

The Acceptable Living Level may not be applicable to all families. The report recognises that, in some cases, family needs may not be met by the A.L.L. The Acceptable Living Level assumes that families do not include individuals with special dietary needs or disabilities. If these circumstances do exist, additional considerations above and beyond those in the A.L.L. may be appropriate. For example, the A.L.L. does not provide for lactose-free milk products, nor does the A.L.L. provide for medical expenses not covered by Manitoba Health.

The following highlights the main assumptions and understandings from which the Acceptable Living Level was developed.

#### **2.1.1 Food**

Most of the items in the food basket were based on the 2000 A.L.L. Report with some changes made by the 2003 Consultants. It was assumed that individuals and families had access to stores and had the necessary facilities to prepare and store the food outlined in the budgets. It was also assumed that families/individuals were not receiving supplementary food from sources such as a food bank, soup kitchen, etc. The food items included were chosen as they provided a reasonable variety of healthy foods that were identified by our consultants as items they would purchase and prepare. Quantities were chosen to meet the serving requirements of the four major food groups as recommended in Canada's Food Guide to Healthy Eating as published by Health Canada in 1997. It is assumed that the food chosen will provide all required nutrients. It should be noted, however that some people have special dietary requirements or need certain supplements, which would affect their total food budget.

- ✓ All food prices are based on an average from over 15 different grocery stores, ranging from large chain stores to corner stores.
- ✓ Fruit costs are based on the consumption of 1 kg per person per week at an estimated cost of \$2.70 per kilogram (average cost of several fresh fruit).
- ✓ Vegetable costs are based on the consumption of 1 kg of vegetables per person per week at an estimated cost of \$2.03 per kilogram (average cost of several fresh and frozen fruit).

#### **2.1.2 Personal Care**

An attempt was made to recognize the difference in costs between male and female personal care costs. Personal care items designed and manufactured for women tend to be more expensive than those items designed for men. Moreover, women require feminine hygiene products that add a significant amount to a woman's personal care budget. The personal care section may also include items such as skin cream, sunscreen and hair accessories.

### **2.1.3 Clothing**

The A.L.L. Report assumes purchases of all new clothing. Second-hand or thrift stores do not guarantee adequacy, availability or quality of clothing. As well, acceptable community standards of health do not support the practice of purchasing items such as second-hand undergarments or shoes.

Clothing prices were determined by averages from stores chosen by the consultants as places where they would shop.<sup>2</sup> It is assumed that one pair of children's shoes will be used for school/day care only. The 2003 A.L.L. Report also makes specific provisions for more expensive formal clothing for adults, to be used for work or special occasions.

### **2.1.4 Shelter**

Average rents in the Winnipeg Census Metropolitan Area were based on figures released by the Canada Mortgage and Housing Corporation (CMHC). The rental data refers to the actual amount tenants pay for their unit. Amenities and services such as heat, electricity, and water may or may not be included in the monthly total reported in individual cases. The average rent for the Winnipeg Census Metropolitan area represents the average of like-units that may or may not include amenities or services. For example, the average rent for a family of four would reflect the average rents in the Winnipeg area for a three or more bedroom apartment (as categorised by CMHC) with or without basic amenities or services. Similarly, the average rent for a family of three would represent the average rent for a three-bedroom apartment with or without basic amenities or services. The average rent for a single person was based on the average rent for a one-bedroom apartment with or without amenities.

While subsidies are available to those living on low incomes, the Acceptable Living Level Report assumes all rents are subsidy-free.

### **2.1.5 Health Care and Insurance**

Health care expenditures represent all out-of-pocket expenses such as dental care, vitamins, and other expenses not covered or reimbursed by an insurance plan.

Health insurance costs vary depending on the level of coverage. For the purpose of this study, the Manitoba Blue Cross *Medi-Blue Plan* was used as a basis for basic health coverage. The *Medi-Blue Plan* provides basic coverage at a monthly rate of \$15.35 for a single person between the ages of 18-34; \$30.70 for a family with one or more adults between the ages of 35-44. The plan covers such services as ambulance and hospital benefits, travel and health coverage, accidental dental coverage, and prescription drugs up to a maximum of \$130.00.

Life insurance costs were based on the minimum premium of \$20.00 per month available from Manitoba Blue Cross for individuals between the ages of 40-85. Due to the age restrictions, life insurance was provided in the budgets for families only.

### **2.1.6 Child Care**

Due to limited subsidised child care spaces and the fact that subsidies are not guaranteed for all families, for the purpose of this analysis, child care costs were determined based on the total cost of unsubsidised child care for children of various ages.

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<sup>2</sup> See Appendix C for a complete list of stores.

The A.L.L. assumes that pre-school aged children attend a licensed child care centre for 4-10 hours per day for 5 days a week for 50 weeks a year. The report assumes that school aged children attend a licensed day care centre before and after school for the entire school year (198 school days). The A.L.L. provides for ten in-service days. The report also assumes that school aged children attend a licensed day care centre for two months of summer holiday (40 days).<sup>3</sup>

The cost of childcare will vary depending on the age of the child and the number of hours of child care required per day. The A.L.L. Report does not consider the availability of subsidies to lessen the burden of child care costs on some families. Please see the following table for a list of unsubsidized fees for children in fully licensed child care centres.

Table 4

Unsubsidized Child Care in a Licensed Child Day Care Centre		
Age of Child	Number of Hours	Unsubsidised Fee
Infant	4 to 10 hours	\$28.00
Pre-school	4 to 10 hours	\$18.80
School Age	Care before 12:00pm and after school	\$9.60
School Age	In-services (4-10 hours)	\$18.80

The A.L.L. provides baby-sitting costs for one evening or weekend per week at \$5.00 per hour for three hours per week (total of \$15.00 per week), or the time to go out to a movie. The cost of baby-sitters varies depending on the community, but after a survey of both parents and baby-sitters, an average of \$5.00 per hour was deemed to be appropriate. Everyone has the right to have a life beyond work and family. Participation in community activity is vital for a healthy life style.

Child care costs vary depending on the availability of extended family to care for children, the type of care needed, and the facilities available. The A.L.L. Report does not consider the availability of older siblings to care for younger children after school.

### 2.1.7 Transportation

Public transportation rates were based on Winnipeg Transit rates as released by Winnipeg Transit. Public transit fares and passes were based on actual fares as of October 2003.

Taxi fares were based on figures from the Manitoba Taxi Cab Board. Fares were based on five taxi trips of 10kms (\$14.35/10kms) per month for a total of \$78.40 per month.

The A.L.L. Report provides a private vehicle for a family of four living in Winnipeg and for all families living outside the city of Winnipeg. For the purpose of this analysis, the cost to run and maintain a four-cylinder, 1993 four-door Chevrolet Cavalier was estimated. The A.L.L. Report assumes the owner has a basic insurance premium of \$821.00. The A.L.L. assumes 4 oil changes a year at an annual cost of \$147.30. Regular maintenance is estimated at \$500 per year. Maintenance costs were estimated based on a survey of well-respected service providers in the Winnipeg area. Gas is estimated at 40L at 0.66/L, 26.40 per week, and \$1,372.80 per year for families in Winnipeg.

<sup>3</sup> Numbers are as specified by the Winnipeg School Division Number One.

Annual drivers license fees were calculated based figures obtained from Driver and Vehicle Licensing, a branch of the provincial government, for a driver with no merits or demerits to his or her driving record. Based on these assumptions, the annual driver license fee is \$60.00.

Costs to maintain and own a vehicle depend on numerous factors including, number of kilometres driven, driver license record, how the car is used, the cost of gas, and unexpected emergency costs. For the purpose of this study, the figures represent a conservative estimate of owning and operating a vehicle.

### **2.1.8 Household Operations**

This section assumes the use of a coin-operated washer/dryer. The multipurpose cleaner category would cover a variety of cleaning supplies. These specific items were chosen to calculate basic costs, but other items may be substituted as needed.

### **2.1.9 Education**

Despite the availability of “free” public education, most people are aware of the numerous extra cost associated with going to school. Education costs for school aged children were based on a survey of actual costs. The items were based on an actual list of required supplies provided by local schools. Additional school fees include the cost of the locker. No provisions were made for optional expenses at schools such as hot-dog lunch days or spirit week costs.

Tuition for post-secondary education is based on the average, full-time, yearly tuition for an undergraduate degree at either the University of Manitoba or the University of Winnipeg. This figure includes all other institutional fees, such as student association costs.

Special Note: the tuition fees include the 10% rebate and freeze legislated by the Manitoba government for the school year of 2003-04. This is subject to change.

The computer is considered to be an important educational tool for all Canadians and is therefore included in all four budgets. Internet access is also considered to be essential, however, it is provided free by most post-secondary institutions, and therefore no cost was allocated in the budget of the post-secondary student.

### **2.1.10 Communication**

The information in this section is based on the average monthly costs for a phone rental, monthly services, and a long distance plan. All rates are based on figures obtained from Manitoba Telecommunication Systems (MTS). The average rental and monthly fee is \$53.67, while the long distance plan costs \$20.00 per month.

### **2.1.11 Risk Management**

Emergency and contingency funds are necessary for families of all sizes. The information in this section is based on estimated monthly savings of \$60 for all family types.

### **2.1.12 Banking**

The information in this section was determined by taking an average of existing service fees on basic account packages from the Royal Bank of Canada and the Assiniboine Credit Union. The monthly service fee for the *Royal Certified Service* from the Royal Bank is \$11.00. The monthly service fee for the Full Service Chequing Account from the Assiniboine Credit Union is \$9.00. While monthly service fees vary significantly depending on the type of account and the services

provided, the accounts selected for the purpose of this study are basic yet comprehensive plans that are accessible to all individuals regardless of income.

The A.L.L. Report does not account for additional costs of chequing agencies that many low-income individuals depend nor does the A.L.L. Report account for many of the “hidden” costs of banking such as using an ATM belonging to a bank at which one does not have an account.

### **2.1.13 Household Furnishings**

The budgets assume gradual replacement of items over the years. The costs represent an average for one year based on actual expenditures on selected items. Linens include replacement of one sheet set and comforter, one set of towels, and two tea towels and washcloths. Dishes, utensils, flatware, etc. cover the replacement of kitchen supplies due to breakage. Household hardware includes tools, batteries, etc. Furnishings would include expenditures on large items over several years. Finally, repairs and purchases of items such as toasters, microwaves, etc. are covered under small appliances.

### **2.1.14 Recreation & Leisure**

General recreation spending includes spending on items such as cable T.V., movie rentals, or nights out. Lessons are based on the average cost of 4 half-hour private piano lessons per child per month. Special occasion spending is based on \$20.00 per person per month. This includes birthday presents and Christmas presents, as well as gifts for friends and relatives for special occasions such as children’s birthday parties or weddings. Spending on hobby items and books is covered in the personal interest category.

## 2.2.1 Single Mother and Two Children, boy age 15 and girl age 4

Table 5

<b>FOOD</b>				
Item	Size	Quantity	Cost	Monthly Cost
Milk - 2%	4L	14	\$3.40	\$47.60
Cheddar Cheese	750g	2	\$6.65	\$13.30
Mozzarella Cheese	500g	1	\$6.74	\$6.74
Cheese Spread	500g	1	\$3.88	\$3.88
Eggs	1 dozen	3	\$1.96	\$5.88
Ground Beef	1 kg	3	\$4.71	\$14.13
Tuna	170g can	8	\$1.53	\$12.24
Chicken (with bones)	1.5kg	4	\$9.06	\$36.24
Sliced Meat	375g	4	\$2.28	\$9.12
Bacon/Sausage	1kg	1	\$8.18	\$8.18
Beans	398ml	4	\$1.05	\$4.20
Peanut Butter (& other spreads)	1kg	1	\$4.60	\$4.60
Bread	570g	15	\$1.28	\$19.20
Pasta	2kg	1.5	\$3.04	\$4.56
Rice	2kg	2	\$4.95	\$9.90
Flour	10kg	1	\$7.75	\$7.75
Cereal	425g	4	\$5.08	\$20.32
Assorted Fruits	3 kg	6	\$8.10	\$48.60
Juice	1L	30	\$1.26	\$37.80
Assorted Vegetables	3kg	7	\$6.09	\$42.63
Potatoes (raw)	5kg	2	\$6.25	\$12.50
Potatoes (frozen)	1kg	2	\$2.18	\$4.36
Fats & Oils	946ml	1	\$3.36	\$3.36
Snacks	900g	6	\$4.15	\$24.90
Beverages (coffee, tea, choc.)	1 kg	1	\$5.58	\$5.58
Meals in a can (soup/stew)	248ml	9	\$1.21	\$10.89
Condiments	1L	1	\$5.12	\$5.12
Other		1	\$5.00	\$5.00
<b>Total per Month</b>				<b>\$428.58</b>
<b>Total per Year</b>				<b>\$5,142.96</b>

<b>PERSONAL CARE</b>				
Item	Size	Quantity/month	Cost	Monthly Cost
Shampoo, Conditioner	300ml	2 each	\$2.87	\$11.48
Toothpaste (1), Floss (1), Brush (3)		1	\$9.39	\$9.39
Razors	10blades/razors	1	\$5.76	\$5.76
Feminine Hygiene	20pads/40 tampons	1	\$10.08	\$10.08
Deodorant	M-70g, F-60g	1	\$5.31	\$5.31
Soap	90g	3	\$0.80	\$2.40
Makeup	assorted	1	\$10.00	\$10.00
Haircuts		1	\$15.00	\$15.00
<b>Total per month</b>				<b>\$69.42</b>
<b>Total per year</b>				<b>\$833.04</b>

CLOTHING				
Item	Size	Quantity/year	Cost	Yearly Cost
Runners	4yr.old	4	\$10.24	\$40.96
Runners	15yr.old	2	\$19.98	\$39.96
Runners	woman	1 every 2 years	\$21.42	\$10.71
Dress Shoes	4yr.old	1	\$13.89	\$13.89
Dress Shoes	15yr.old	1	\$21.31	\$21.31
Dress Shoes	woman	1 every 3 years	\$24.98	\$8.33
Sandals	4yr.old	1	\$11.71	\$11.71
Sandals	15yr.old	1	\$10.00	\$10.00
Sandals	woman	1 every 2 years	\$9.68	\$4.84
Winter Boots	4yr.old	1	\$14.97	\$14.97
Winter Boots	15yr.old	1	\$34.96	\$34.96
Winter Boots	woman	1 every 2 years	\$24.96	\$12.48
Rubber Boots	4yr.old	1	\$9.22	\$9.22
Rubber Boots	15yr.old	N/A	\$0.00	\$0.00
Rubber Boots	woman	1 every 4 years	\$21.48	\$5.37
Socks	4yr.old	20	\$0.96	\$19.20
Socks	15yr.old	20	\$0.83	\$16.60
Socks	woman	5	\$3.20	\$16.00
Underwear	4yr.old	12	\$1.66	\$19.92
Underwear	15yr.old	10	\$2.46	\$24.60
Underwear	woman	10	\$3.15	\$31.50
Bra	woman	3	\$12.74	\$38.22
Long Underwear	4yr.old	3	\$3.46	\$10.38
Long Underwear	15yr.old	1	\$15.24	\$15.24
Long Underwear	woman	1	\$12.65	\$12.65
Pants	4yr.old	6	\$18.72	\$112.32
Pants	15yr.old	3	\$48.71	\$146.13
Pants	woman	2	\$23.97	\$47.94
Pants (formal)	woman	2	\$11.97	\$23.94
Shorts	4yr.old	5	\$5.06	\$25.30
Shorts	15yr.old	2	\$31.75	\$63.50
Shorts	woman	2	\$12.73	\$25.46
T-Shirt/Shirt	4yr.old	5	\$6.23	\$31.15
T-Shirt/Shirt	15yr.old	5	\$12.73	\$63.65
T-Shirt/Shirt	woman	3	\$9.08	\$27.24
Shirt (formal)	woman	2	\$16.29	\$32.58
Sweater/Sweatshirt	4yr.old	4	\$14.71	\$58.84
Sweater/Sweatshirt	15yr.old	4	\$16.64	\$66.56
Sweater/Sweatshirt	woman	3	\$21.45	\$64.35
Pyjamas	4yr.old	4	\$12.46	\$49.84
Pyjamas	15yr.old	2	\$7.25	\$14.50
Pyjamas	woman	2	\$12.17	\$24.34
Bathing suit	4yr.old	1	\$13.70	\$13.70
Bathing suit	15yr.old	1	\$7.98	\$7.98
Bathing suit	woman	1 every 2 years	\$20.70	\$10.35
Winter Jacket	4yr.old	1	\$48.46	\$48.46
Winter Jacket	15yr.old	1 every 2 years	\$150.00	\$75.00
Winter Jacket	woman	1 every 2 years	\$117.25	\$29.31



Rain Gear	4yr.old	1	\$20.47	\$20.47
Rain Gear	15yr.old	1 every 2 years	\$24.48	\$12.24
Rain Gear	woman	1 every 4 years	\$20.36	\$5.09
Miscellaneous	4yr.old	1	\$15.00	\$15.00
Miscellaneous	15yr.old	1	\$15.00	\$15.00
Miscellaneous	woman	1	\$15.00	\$15.00
<b>Total per Year</b>				<b>\$1,590.09</b>

<b>SHELTER</b>		
Item	Bedrooms	Rent/month
Rent	3 Bedroom Apartment	\$724.00
<b>Total per Year</b>		<b>\$8,688.00</b>

<b>HEALTH CARE</b>				
Item	Size	Quantity	Cost	Yearly Cost
"Band-Aids"	1 Box	3	\$3.72	\$11.16
Aspirin	325mg	3	\$6.96	\$20.88
Cough Syrup	100ml	3	\$6.65	\$19.95
Health Insurance	"Medi-Blue Plan"	Monthly	\$30.70	\$368.40
Life & Disability Insurance	Blue Cross	Monthly	\$20.00	\$240.00
<b>Total per Year</b>				<b>\$660.39</b>

<b>CHILD CARE</b>				
Item	Hours	Quantity	Cost	Yearly Cost
Pre-school Care	Per day (5 days/week)	50 weeks/year	\$18.80	\$4,700.00
Evening/Weekend care	3 hours	per week	\$5.00/hr	\$780.00
<b>Total per Year</b>				<b>\$5,480.00</b>

<b>TRANSPORTATION</b>				
Transportation	Item	Quantity	Cost	Monthly
Bus Pass	Woman	1	\$65.45	\$65.45
Bus Pass	Student	1	\$42.35	\$42.35
Bus Pass	Child	1	\$42.35	\$42.35
Taxi	10 km Round trip	5	\$15.68	\$78.40
<b>Total per Month</b>				<b>\$228.55</b>
<b>Total per Year</b>				<b>\$2,742.60</b>

<b>HOUSEHOLD OPERATIONS</b>				
Item	Size	Quantity	Cost	Monthly Cost
Laundry Soap	3kg (30 washes)	every 2 months	\$4.99	\$2.50
Dryer Softener Sheets	80 Sheets/box	every 4 months	\$4.00	\$1.00
Coin-Operated Laundry	12 Wash & 12 Dry	24	\$2.00	\$48.00
Multipurpose Cleaner	1 Bottle	3	\$4.48	\$13.44
Toilet Paper	24 Rolls	1	\$6.29	\$6.29
Paper Towels	2 Rolls/pkg	1	\$1.74	\$1.74
Facial Tissue	Box	2	\$2.28	\$4.56
Dish Soap	1L	1	\$1.50	\$1.50
Garbage Bags	Pkg of 30	1	\$1.53	\$1.53
Light Bulbs	Pkg of 2	1	\$1.61	\$1.61
Stamps/Paper, etc.	N/A			\$5.00
Miscellaneous	N/A			\$4.00
<b>Total per month</b>				<b>\$91.17</b>
<b>Total per Year</b>				<b>\$1,094.04</b>

<b>EDUCATION</b>				
Item	Size	Quantity	Cost	Yearly Cost
Pkgs. Loose-leaf paper		2	\$1.96	\$3.92
Binder		2	\$4.87	\$9.74
Dividers		5	\$0.43	\$2.15
Pkg. Pencils		1	\$0.99	\$0.99
Pkg. Pens		1	\$1.97	\$1.97
Red Pens	Pkg of 2	1	\$1.56	\$1.56
Eraser		1	\$1.13	\$1.13
Metric Ruler		1	\$0.92	\$0.92
Scissor		1	\$1.67	\$1.67
Glue Sticks	Pkg of 2	1	\$1.58	\$1.58
Pencil box/case		1	\$2.02	\$2.02
Geometry Set		1	\$2.58	\$2.58
Student Calculator		1	\$12.89	\$12.89
French/English Dictionary		1	\$6.18	\$6.18
Kleenex		1	\$1.71	\$1.71
Pkg 3.5" Floppy Disks		1	\$3.50	\$3.50
Computer Disk Case		1	\$3.98	\$3.98
Backpack		1	\$24.97	\$24.97
Art Supplies	Assorted		\$20.00	\$20.00
Band Instrument	Rental		\$100.00	\$100.00
Field Trips & Plays		2	\$25.00	\$50.00
Sport Activities/Teams		1	\$50.00	\$50.00
Additional School Fees		1	\$20.00	\$20.00
Computer & Printer*	1	Over 4 years	\$1,000.00	\$250.00
Printer paper	500 Sheets	3	\$2.99	\$8.97
Internet Service (DSL)	Per Month	12	\$35.99	\$431.88
<b>Grand Total per Year</b>				<b>\$1,014.31</b>

<b>COMMUNICATION</b>				
Item	Quantity	Distribution	Cost	Yearly Cost
Telephone	1	per Month	\$53.67	\$644.04
Long Distance Plan	1	per Month	\$20.00	\$240.00
<b>Total per Year</b>				<b>\$884.04</b>

<b>RISK MANAGEMENT</b>				
Item	Quantity	Distribution	Cost	Yearly Cost
Savings/Emergency Fund	1	per month	\$60.00	\$720.00
<b>Total per Year</b>				<b>\$720.00</b>

<b>BANKING</b>				
Item	Quantity	Distribution	Cost	Yearly Cost
Bank Account Service Fee	1	monthly	\$10.00	\$120.00
<b>Total per Year</b>				<b>\$120.00</b>

<b>HOUSEHOLD FURNISHINGS</b>				
Item	Description	Cost	Yearly Cost	
Broom, Mop/Bucket & Dustpan	over 2 years	\$40.00	\$20.00	
Vacuum Supplies		\$10.00	\$10.00	
Linen: Bedroom	1 set sheets, 1 comforter	\$48.51	\$48.51	
Linen: Bathroom	1set towels	\$8.17	\$8.17	
Linen: Kitchen	2 tea towels 2 washcloths	\$16.92	\$16.92	
Dishes, Utensils, Flatware, etc.		\$50.00	\$50.00	
Household Hardware		\$70.00	\$70.00	
Furnishings		\$100.00	\$100.00	
Small Appliances		\$100.00	\$100.00	
<b>Total per Year</b>			<b>\$423.60</b>	

<b>RECREATION &amp; LEISURE</b>				
Item	Distribution	Cost	Monthly Cost	
General Recreation		\$120.00	\$120.00	
Lessons	One per child	\$50.00	\$100.00	
Special Occasions	\$20 per person	\$60.00	\$60.00	
Personal Interest		\$60.00	\$60.00	
<b>Total per Month</b>			<b>\$340.00</b>	
<b>Total per Year</b>			<b>\$4,080.00</b>	

**GRAND TOTAL PER YEAR: \$33,471.24**

## 2.2.2 Two Adults and Two Children, girl age 7 and boy age 10

Table 6

<b>FOOD</b>				
Item	Size	Quantity/month	Cost	Monthly Cost
Milk - 2%	4L	16	\$3.40	\$54.40
Cheddar Cheese	750g	2	\$6.65	\$13.30
Mozzarella Cheese	500g	2	\$6.74	\$13.48
Cheese Spread	500g	5	\$3.88	\$19.40
Eggs	1 dozen	6	\$1.96	\$11.76
Ground Beef	1 kg	6	\$4.71	\$28.26
Tuna	170g can	10	\$1.53	\$15.30
Chicken (with bones)	1.5kg	4	\$9.06	\$36.24
Sliced Meat	700g	4	\$5.25	\$21.00
Bacon/Sausage	1kg	3	\$8.18	\$24.54
Beans	398ml	6	\$1.05	\$6.30
Peanut Butter	1kg	1	\$4.60	\$4.60
Bread	570g	20	\$1.28	\$25.60
Pasta	2kg	4	\$3.04	\$12.16
Rice	2kg	3	\$4.95	\$14.85
Flour	10kg	1.5	\$7.75	\$11.63
Cereal	425g	6	\$5.08	\$30.48
Assorted Fruits	4kg	8	\$10.80	\$86.40
Juice	1L	30	\$1.26	\$37.80
Assorted Vegetables	4kg	9	\$8.12	\$73.08
Potatoes (raw)	5kg	3	\$6.25	\$18.75
Potatoes (frozen)	1kg	3	\$2.18	\$6.54
Fats & Oils	946ml	2	\$3.36	\$6.72
Snacks & Others	900g	7	\$4.15	\$29.05
Beverages (coffee, tea, choc.)	1 kg	2	\$5.58	\$11.16
Meals in a can (soup/stew)	248ml	12	\$1.21	\$14.52
Condiments	1L	1	\$5.12	\$5.12
Other		1	\$5.00	\$5.00
<b>Total per Month</b>				<b>\$637.44</b>
<b>Total per Year</b>				<b>\$7,649.22</b>

<b>PERSONAL CARE</b>				
Item	Size	Quantity/month	Cost	Monthly Cost
Shampoo, Conditioner	300ml	3 each	\$2.87	\$17.22
Toothpaste(1), Floss(1), Brush(4)		1	\$10.82	\$10.82
Razors	10 blades/razors	1.5	\$5.76	\$8.64
Feminine Hygiene	20 pads/40 tampons	1	\$10.08	\$10.08
Deodorant	Men-70g, Female-60g	1	\$5.31	\$5.31
Soap	90g	3	\$0.80	\$2.40
Makeup	Assorted	1	\$10.00	\$10.00
Haircuts		1.5	\$15.00	\$22.50
<b>Total per month</b>				<b>\$86.97</b>
<b>Total per year</b>				<b>\$1,043.64</b>

CLOTHING				
Item	Size	Quantity/year	Cost	Yearly Cost
Runners	Girl (7)	4	\$10.24	\$40.96
Runners	Boy (10)	4	\$11.64	\$46.56
Runners	Man	1 ever 2 years	\$14.93	\$7.47
Runners	Woman	1 ever 2 years	\$21.42	\$10.71
Dress Shoes	Girl (7)	1	\$13.89	\$13.89
Dress Shoes	Boy (10)	1	\$11.99	\$11.99
Dress Shoes	Man	1 every 3 years	\$14.93	\$4.98
Dress Shoes	Woman	1 every 3 years	\$24.98	\$8.33
Sandals	Girl (7)	1	\$11.71	\$11.71
Sandals	Boy (10)	1	\$11.98	\$11.98
Sandals	Man	1 ever 2 years	\$10.47	\$5.24
Sandals	Woman	1 ever 2 years	\$9.68	\$4.84
Winter Boots	Girl (7)	1	\$24.96	\$24.96
Winter Boots	Boy (10)	1	\$24.96	\$24.96
Winter Boots	Man	1 every 3 years	\$34.96	\$11.65
Winter Boots	Woman	1 every 3 years	\$24.96	\$8.32
Rubber Boots	Girl (7)	1	\$9.22	\$9.22
Rubber Boots	Boy (10)	1	\$11.83	\$11.83
Rubber Boots	Man	1 every 3 years	\$20.23	\$5.05
Rubber Boots	Woman	1 every 3 years	\$21.48	\$5.37
Socks	Girl (7)	20	\$0.96	\$19.20
Socks	Boy (10)	20	\$1.13	\$22.60
Socks	Man	5	\$2.56	\$12.80
Socks	Woman	5	\$3.20	\$16.00
Underwear	Girl (7)	12	\$1.66	\$19.92
Underwear	Boy (10)	12	\$2.04	\$24.48
Underwear	Man	10	\$3.35	\$33.50
Underwear	Woman	10	\$3.15	\$31.50
Bra	Woman	3	\$12.74	\$38.22
Long Underwear	Girl (7)	3	\$3.46	\$10.38
Long Underwear	Boy (10)	3	\$3.46	\$10.38
Long Underwear	Man	1	\$15.24	\$15.24
Long Underwear	Woman	1	\$12.65	\$12.65
Pants	Girl (7)	6	\$18.72	\$112.32
Pants	Boy (10)	6	\$17.97	\$107.82
Pants	Man	2	\$15.98	\$31.96
Pants	Woman	2	36.15	\$72.30
Pants (formal)	Man	2	\$11.97	\$23.94
Pants (formal)	Woman	2	\$23.97	\$47.94
Shorts	Girl (7)	5	\$5.06	\$25.30
Shorts	Boy (10)	5	\$7.00	\$35.00
Shorts	Woman	2	\$14.36	\$28.72
Shorts	Woman	2	\$12.73	\$25.46
T-Shirt/Shirt	Girl (7)	5	\$6.23	\$31.15
T-Shirt/Shirt	Boy (10)	5	\$7.41	\$37.05
T-Shirt/Shirt	Man	3	\$8.86	\$26.58
T-Shirt/Shirt	Woman	3	\$9.08	\$27.24
Shirt (formal)	Man	2	\$14.96	\$29.92

Shirt (formal)	Woman	2	\$16.29	\$32.58
Sweater/Sweatshirt	Girl (7)	4	\$14.71	\$58.84
Sweater/Sweatshirt	Boy (10)	4	\$13.63	\$54.52
Sweater/Sweatshirt	Man	2	\$18.56	\$37.12
Sweater/Sweatshirt	Woman	2	\$21.45	\$42.90
Pyjamas	Girl (7)	4	\$12.46	\$49.84
Pyjamas	Boy (10)	4	\$5.99	\$23.96
Pyjamas	Man	1	\$11.84	\$11.84
Pyjamas	Woman	1	\$12.17	\$12.17
Bathing suit	Girl (7)	1	\$13.70	\$13.70
Bathing suit	Boy (10)	1	\$4.97	\$4.97
Bathing suit	Man	1 ever 2 years	\$14.24	\$7.12
Bathing suit	Woman	1 ever 2 years	\$20.70	\$10.35
Winter Jacket	Girl (7)	1	\$48.46	\$48.46
Winter Jacket	Boy (10)	1	\$64.99	\$64.99
Winter Jacket	Man	1 every 4 years	\$64.75	\$16.18
Winter Jacket	Woman	1 every 4 years	\$117.25	\$29.31
Rain Gear	Girl (7)	1	\$20.47	\$20.47
Rain Gear	Boy (10)	1	\$18.49	\$18.49
Rain Gear	Man	1 every 4 years	\$27.29	\$6.82
Rain Gear	Woman	1 every 4 years	\$20.36	\$5.09
Miscellaneous	Girl (7)	1	\$15.00	\$15.00
Miscellaneous	Boy (10)	1	\$15.00	\$15.00
Miscellaneous	Man	1	\$15.00	\$15.00
Miscellaneous	Woman	1	\$15.00	\$15.00
<b>Total per Year</b>				<b>\$1839.31</b>

<b>SHELTER</b>		
Item	Bedroom	Rent/month
Rent	3 Bedroom Apartment	\$724.00
<b>Total per Year</b>		<b>\$8,688.00</b>

<b>HEALTH CARE</b>				
Item	Size	Quantity	Cost	Yearly Cost
"Band-Aids"	1 Box	3	\$3.72	\$11.16
Aspirin	325mg	3	\$6.96	\$20.88
Cough Syrup	100ml	3	\$6.65	\$19.95
Health Insurance	"Medi-Blue Plan"	Monthly	\$30.70	\$368.40
Life & Disability Insurance	Blue Cross	Monthly	\$20.00	\$240.00
<b>Total per Year</b>				<b>\$660.39</b>

<b>CHILD CARE</b>				
Item	Size	Distribution	Cost	Yearly Cost
Before/after school	2 children/day	198 days/year	\$19.20	\$3,801.60
In Services	2 children/day	10 days/year	\$37.60	\$376.00
School Holidays	2 children/day	40 days/year	\$18.80	\$188.00
Evening/Weekend	3 hours	per week	\$5.00/hr	\$780.00
<b>Total per Year</b>				<b>\$5,145.60</b>

<b>TRANSPORTATION</b>			
Item	Quantity	Cost	Yearly
Car Insurance		\$66.00	\$792.00
Gas	1 tank(40L)/week	\$26.40	\$1,372.80
Maintenance		\$500.00	\$500.00
Oil Change	4/year	\$36.83	\$147.30
Driver's license	2	\$60.00	\$120.00
<b>Total per Year</b>			<b>\$2,932.10</b>

<b>HOUSEHOLD OPERATIONS</b>				
Item	Size	Quantity	Cost	Monthly Cost
Laundry Soap	3kg (30 washes)	every 2 months	\$4.99	\$2.50
Dryer Softener Sheets	80 Sheets/Box	every 4 months	\$4.00	\$1.00
Coin-Operated Laundry	14 Wash & 14 Dry	28	\$2.00	\$56.00
Multipurpose Cleaner	1 Bottle	3	\$4.48	\$13.44
Toilet Paper	24 Rolls	1.5	\$6.29	\$9.44
Paper Towels	2 Rolls/pkg	1	\$1.74	\$1.74
Facial Tissue	1 Box	3	\$2.28	\$6.84
Dish Soap	1L	1	\$1.50	\$1.50
Garbage Bags	Pkg of 30	1	\$1.53	\$1.53
Light Bulbs	Pkg of 2	1	\$1.61	\$1.61
Stamps/Paper, etc.	N/A			\$5.00
Miscellaneous	N/A			\$4.00
<b>Total per month</b>				<b>\$100.60</b>
<b>Total per Year</b>				<b>\$1,207.14</b>

<b>EDUCATION</b>				
Item	Size	Quantity	Cost	Yearly Cost
Duo-tangs		20	\$2.40	\$48.00
Pkgs. Loose-leaf paper		4	\$1.96	\$7.84
Pkg. Pencils		1	\$0.99	\$0.99
Pkg. Pens		2	\$1.97	\$3.94
Red Pens	Pkg of 2	1	\$1.56	\$1.56
Erasers		2	\$1.13	\$2.26
Metric Ruler		2	\$0.92	\$1.84
Pkg. Coloured Pencils/Markers		2	\$3.68	\$7.36
Scissors		2	\$1.67	\$3.34
Glue Sticks	Pkg of 2	1	\$1.58	\$1.58
Pencil box/case		2	\$2.02	\$4.04
Geometry Set		2	\$2.58	\$5.16
Student Calculator		1	\$12.89	\$12.89
French/English Dictionary		1	\$6.18	\$6.18
Kleenex		2	\$1.71	\$3.42
Pkg 3.5" Floppy Disks		1	\$3.50	\$3.50
Computer Disk Case		2	\$3.98	\$7.96
Backpack	1 per Child	2	\$24.97	\$49.94
Art Supplies	Assorted			\$20.00
Field Trips & Plays	2 per Child	4	\$25.00	\$100.00
Sport Activities/Teams	1 per Child	2	\$50.00	\$100.00

Additional School Fees	per Child	2	\$20.00	\$40.00
Computer & Printer	1	over 4 years	\$1,000.00	\$250.00
Printer paper	500 Sheets	3	\$2.99	\$8.97
Internet Service (DSL)	per Month	12	\$35.99	\$431.88
<b>Total per Year</b>				<b>\$690.85</b>
<b>Grand Total per Year</b>				<b>\$1,122.65</b>

<b>COMMUNICATION</b>				
Item	Quantity	Distribution	Cost	Yearly Cost
Telephone	1	per Month	\$53.67	\$644.04
Long Distance Plan	1	per Month	\$20.00	\$240.00
<b>Total per Year</b>				<b>\$884.04</b>

<b>RISK MANAGEMENT</b>				
Item	Quantity	Distribution	Cost	Yearly Cost
Savings/Emergency Fund	1	per Month	\$60.00	\$720.00
<b>Total per Year</b>				<b>\$720.00</b>

<b>BANKING</b>				
Item	Quantity	Distribution	Cost	Yearly Cost
Bank Account Service Fee	1	Monthly	\$10.00	\$120.00
<b>Total per Year</b>				<b>\$120.00</b>

<b>HOUSEHOLD FURNISHINGS</b>				
Item	Size	Cost	Yearly Cost	
Broom, Mop/Bucket & Dustpan		\$40.00	\$20.00	
Vacuum Supplies		\$10.00	\$10.00	
Linen: Bedroom	1 set sheets, 1 comforter	\$48.51	\$48.51	
Linen: Bathroom	1 set towels	\$8.17	\$8.17	
Linen: Kitchen	2 tea towels, 2 washcloths	\$16.92	\$16.92	
Dishes, Utensils, Flatware, etc.		\$50.00	\$50.00	
Household Hardware		\$70.00	\$70.00	
Furnishings		\$100.00	\$100.00	
Small Appliances		\$100.00	\$100.00	
<b>Total per Year</b>			<b>\$423.60</b>	

<b>RECREATION &amp; LEISURE</b>				
Item	Quantity	Distribution	Cost	Monthly Cost
General Recreation			\$140.00	\$140.00
Lessons	2	One per child	\$50.00	\$100.00
Special Occasions		\$20 per person	\$80.00	\$80.00
Personal Interest			\$60.00	\$60.00
<b>Total per Month</b>				<b>\$380.00</b>
<b>Total per Year</b>				<b>\$4,560.00</b>

**GRAND TOTAL PER YEAR: \$36,995.69**



## 2.2.3 Single Male

Table 7

<b>FOOD</b>				
Item	Size	Quantity	Cost	Monthly Cost
Milk - 2%	2L	8	\$1.98	\$15.84
Cheddar Cheese	750g	2	\$6.65	\$13.30
Mozzarella Cheese	500g	1	\$6.74	\$6.74
Cheese Spread	500g	1	\$3.88	\$3.88
Eggs	1 dozen	2	\$1.96	\$3.92
Ground Beef	1 kg	1	\$4.71	\$4.71
Tuna	170g can	4	\$1.53	\$6.12
Chicken	1kg	1	\$6.04	\$6.04
Sliced Meat	500g	1	\$3.76	\$3.76
Bacon/Sausage	250g	1	\$2.05	\$2.05
Beans	398ml	3	\$1.05	\$3.15
Peanut Butter	500g	0.5	\$3.28	\$1.64
Bread	570g	10	\$1.28	\$12.80
Pasta	2kg	1	\$3.04	\$3.04
Rice	2kg	1	\$4.95	\$4.95
Flour	1kg	2	\$2.56	\$5.12
Cereal	425g	3	\$5.08	\$15.24
Assorted Fruits	1kg	9	\$2.70	\$24.30
Juice	1L	6	\$1.26	\$7.56
Assorted Vegetables	1kg	9	\$2.03	\$18.27
Potatoes (raw)	5kg	2	\$6.25	\$12.50
Potatoes (frozen)	1kg	1	\$2.18	\$2.18
Fats & Oils	946ml	1	\$3.36	\$3.36
Snacks	900g	3	\$4.15	\$12.45
Beverages (coffee, tea, choc.)	1 kg	1	\$5.58	\$5.58
Meals in a can (soup/stew)	248ml	3	\$1.21	\$3.63
Condiments	1L	1	\$5.12	\$5.12
Others			\$5.00	\$5.00
<b>Total per Month</b>				<b>\$212.25</b>
<b>Total per Year</b>				<b>\$2,547.00</b>

<b>PERSONAL CARE</b>				
Item	Size	Quantity/month	Cost	Monthly
Shampoo, Conditioner	300ml	1 each	\$2.87	\$5.74
Toothpaste, Floss, Brush	1 each	1	\$3.76	\$3.76
Razors	10	1	\$5.76	\$5.76
Deodorant	60g	1	\$2.23	\$2.23
Soap	90g	1	\$0.80	\$0.80
Haircuts	Average	every 2 months	\$10.00	\$5.00
<b>Total per month</b>				<b>\$23.29</b>
<b>Total per year</b>				<b>\$279.48</b>

<b>CLOTHING</b>				
Item	Size	Quantity	Cost	Yearly Cost
Runners	Man	1 every 2 years	\$14.93	\$7.47
Dress Shoes	Man	1 every 2 years	\$14.93	\$7.47
Sandals	Man	1 every 2 years	\$10.47	\$5.24
Winter Boots	Man	1 every 3 years	\$34.96	\$11.65
Rubber Boots	Man	1 every 4 years	\$20.23	\$5.06
Socks	Man	5	\$2.56	\$12.80
Underwear	Man	10	\$3.35	\$33.50
Long Underwear	Man	1	\$15.24	\$15.24
Pants	Man	2	36.15	\$72.30
Pants (formal)	Man	2	\$15.98	\$31.96
Shorts	Man	2	\$14.36	\$28.72
T-Shirt/Shirt	Man	3	\$8.86	\$26.58
Shirt (formal)	Man	2	\$14.96	\$29.92
Sweater/Sweatshirt	Man	2	\$18.56	\$37.12
Pyjamas	Man	1	\$11.84	\$11.84
Bathing suit	Man	1 every 2 years	\$14.24	\$7.12
Winter Jacket	Man	1 every 4 years	\$64.75	\$16.19
Rain Gear	Man	1 every 4 years	\$27.29	\$6.82
Miscellaneous	Man	1	\$15.00	\$15.00
<b>Total per Year</b>				<b>\$382.00</b>

<b>SHELTER</b>		
Item	Bedroom	Rent/month
Rent	1 bedroom apartment	\$490.00
<b>Total per Year</b>		<b>\$5,880.00</b>

<b>HEALTH CARE</b>				
Item	Size	Quantity	Cost	Yearly Cost
Band-Aids	1 Box	1	\$3.72	\$3.72
Aspirin	325mg	1	\$6.96	\$6.96
Cough Syrup	100ml	1	\$6.65	\$6.65
Health Insurance	"Medi-Blue Plan"	1	\$15.35	\$184.20
<b>Total per Year</b>				<b>\$201.53</b>

<b>TRANSPORTATION</b>				
Transportation	Item	Quantity	Cost	Monthly
Adult Bus Pass	Monthly bus pass	1	\$65.45	\$65.45
Roundtrip Taxi	10km	5	\$15.68	\$78.40
<b>Total per Month</b>				<b>\$143.85</b>
<b>Total per Year</b>				<b>\$1,726.20</b>

**HOUSEHOLD OPERATIONS**

Item	Size	Quantity	Cost	Monthly
Laundry Soap	3kg (30 washes)	every 5 months	\$4.99	\$1.00
Dryer Softener Sheets	80 Sheets/box	every 8 months	\$4.00	\$0.50
Coin-Operated Laundry	6 Wash & 6 Dry	12	\$2.00	\$24.00
Multipurpose Cleaner	1 Bottle	2	\$4.48	\$8.96
Toilet Paper	24 Rolls	every 2 months	\$6.29	\$3.15
Paper Towels	2 Rolls/pkg	every 2 months	\$1.74	\$0.87
Facial Tissue	1 Box	1	\$2.28	\$2.28
Dish Soap	1L	every 2 months	\$1.50	\$0.75
Garbage Bags	Pkg of 30	1	\$1.53	\$1.53
Light Bulbs	Pkg of 2	1	\$1.61	\$1.61
Stamps/Paper, etc.	N/A		\$0.00	\$5.00
Miscellaneous	N/A		\$0.00	\$4.00
<b>Total per month</b>				<b>\$49.65</b>
<b>Total per Year</b>				<b>\$595.74</b>

**EDUCATION**

Item	Quantity	Distribution	Cost	Yearly Cost
Computer & Printer	1	Over 4 years	\$1,000.00	\$250.00
Printer paper	500 Sheets		\$2.99	\$2.99
Internet Service (DSL)	per Month		\$35.99	\$431.88
<b>Total per Year</b>				<b>\$690.85</b>

**COMMUNICATION**

Item	Quantity	Distribution	Cost	Yearly Cost
Telephone	1	per Month	\$53.67	\$644.04
Long Distance Plan	1	per Month	\$20.00	\$240.00
<b>Total per Year</b>				<b>\$884.04</b>

**RISK MANAGEMENT**

Item	Quantity	Distribution	Cost	Yearly Cost
Savings/Emergency Fund	1	per month	\$40.00	\$480.00
<b>Total per Year</b>				<b>\$480.00</b>

**BANKING**

Item	Quantity	Distribution	Cost	Yearly Cost
Bank Account Service Fee	1	monthly	\$10.00	\$120.00
<b>Total per Year</b>				<b>\$120.00</b>

<b>HOUSEHOLD FURNISHINGS</b>			
<b>Item</b>	<b>Size</b>	<b>Cost</b>	<b>Yearly Cost</b>
Broom, Mop/Bucket & Dustpan	over 2 years	\$40.00	\$20.00
Vacuum Supplies		\$10.00	\$10.00
Linen: Bedroom	over 2 years	\$48.51	\$24.26
Linen: Bathroom	over 2 years	\$8.17	\$4.09
Linen: Kitchen	over 2 years	\$16.92	\$16.92
Dishes, Utensils, Flatware, etc.		\$50.00	\$25.00
Household Hardware		\$70.00	\$70.00
Furnishings		\$100.00	\$100.00
Small Appliances		\$100.00	\$100.00
<b>Total per Year</b>			<b>\$443.60</b>

<b>RECREATION &amp; LEISURE</b>		
<b>Item</b>	<b>Cost</b>	<b>Monthly Cost</b>
General Recreation	\$80.00	\$80.00
Special Occasions	\$10.00	\$10.00
Personal Interest	\$10.00	\$10.00
<b>Total per Month</b>		<b>\$100.00</b>
<b>Total per Year</b>		<b>\$1,200.00</b>

**GRAND TOTAL PER YEAR: \$15,430.44**

## 2.2.4: Female Student

Table 8

<b>FOOD</b>				
Item	Size	Quantity	Cost	Monthly Cost
Milk - 2%	2L	6	\$1.98	\$11.88
Cheddar Cheese	750g	1.5	\$6.65	\$9.98
Mozzarella Cheese	500g	1	\$6.74	\$6.74
Cheese Spread	500g	1	\$3.88	\$3.88
Eggs	1 dozen	2	\$1.96	\$3.92
Ground Beef	1kg	1	\$4.71	\$4.71
Tuna	170g can	4	\$1.53	\$6.12
Chicken	1kg	1	\$6.04	\$6.04
Sliced Meat	500g	1	\$3.76	\$3.76
Bacon/Sausage	250g	1	\$2.05	\$2.05
Beans	398ml	3	\$1.05	\$3.15
Peanut Butter	500g	0.5	\$3.28	\$1.64
Bread	570g	8	\$1.28	\$10.24
Pasta	500g	3	\$1.64	\$4.92
Rice	1kg	1.5	\$2.62	\$3.93
Flour	1kg	2	\$2.56	\$5.12
Cereal	425g	2	\$5.08	\$10.16
Assorted Fruits	1kg	6	\$2.70	\$16.20
Juice	1L	5	\$1.26	\$6.30
Assorted Vegetables	1kg	6	\$2.03	\$12.18
Potatoes (raw)	5kg	2	\$6.25	\$12.50
Potatoes (frozen)	1kg	1	\$2.18	\$2.18
Fats & Oils	946ml	1	\$3.36	\$3.36
Snacks & Others	900g	3	\$4.15	\$12.45
Beverages (coffee, tea, choc.)	1 kg	1	\$5.58	\$5.58
Meals in a can (soup/stew)	248ml	3	\$1.21	\$3.63
Condiments	1L	1	\$5.12	\$5.12
Other			\$5.00	\$5.00
<b>Total per Month</b>				<b>\$172.62</b>
<b>Total per Year</b>				<b>\$2,071.38</b>

<b>PERSONAL CARE</b>				
Item	Size	Quantity/month	Cost	Monthly
Shampoo, Conditioner	300ml	1 each	\$2.87	\$5.74
Toothpaste, Floss, Brush	paste & floss over 2 months	1	\$3.76	\$3.76
Razors	10 Blades/razors	over 3 months	\$5.76	\$1.92
Feminine Hygiene	20 Pads/40 tampons	1	\$10.08	\$10.08
Deodorant	60g	1	\$3.08	\$3.08
Soap	90g	1	\$0.80	\$0.80
Makeup	Assorted	1	\$10.00	\$10.00
Haircuts	Average	every 2 months	\$15.00	\$7.50
<b>Total per month</b>				<b>\$42.88</b>
<b>Total per year</b>				<b>\$514.56</b>

<b>CLOTHING</b>				
Item	Size	Quantity	Cost	Yearly Cost
Runners	Woman	1 every 2 years	\$21.42	\$10.71
Dress Shoes	Woman	1 every 2 years	\$24.98	\$12.49
Sandals	Woman	1 every 2 years	\$9.68	\$4.84
Winter Boots	Woman	1 every 3 years	\$24.96	\$8.32
Rubber Boots	Woman	1 every 4 years	\$21.48	\$5.37
Socks	Woman	5	\$3.20	\$16.00
Underwear	Woman	10	\$3.15	\$31.50
Bra	Woman	3	\$12.74	\$38.22
Long Underwear	Woman	1	\$12.65	\$12.65
Pants	Woman	2	23.97	\$47.94
Pants (formal)	Woman	2	\$11.97	\$23.94
Shorts	Woman	2	\$12.73	\$25.46
T-Shirt/Shirt	Woman	3	\$9.08	\$27.24
Shirt (formal)	Woman	2	\$16.29	\$32.58
Sweater/Sweatshirt	Woman	2	\$21.45	\$42.90
Pyjamas	Woman	1	\$12.17	\$12.17
Bathing suit	Woman	1 every 2 years	\$20.70	\$10.35
Winter Jacket	Woman	1 every 4 years	\$117.25	\$29.31
Rain Gear	Woman	1 every 4 years	\$20.36	\$5.09
Miscellaneous	Woman	1	\$15.00	\$15.00
<b>Total per Year</b>				<b>\$412.08</b>

<b>SHELTER</b>		
Item	Bedroom	Rent/month
Rent	1 Bedroom apartment	\$490.00
<b>Total per Year</b>		<b>\$5,880.00</b>

<b>HEALTH CARE</b>				
Item	Size	Quantity	Cost	Yearly Cost
Band-Aids	1 Box	1	\$3.72	\$3.72
Aspirin	325mg	1	\$6.96	\$6.96
Cough Syrup	100ml	1	\$6.65	\$6.65
Health Insurance	"Medi-Blue Plan"	1	\$15.35	\$184.20
<b>Total per Year</b>				<b>\$201.53</b>

<b>TRANSPORTATION</b>				
Transportation	Item	Quantity	Cost	Monthly
Bus Pass	Post Secondary bus pass	1	\$52.35	\$52.35
Taxi	10km Round trip	5	\$15.68	\$78.40
<b>Total per Month</b>				<b>\$130.75</b>
<b>Total per Year</b>				<b>\$1,569.00</b>

<b>HOUSEHOLD OPERATIONS</b>				
Item	Size	Quantity	Cost	Monthly
Laundry Soap	3kg (30 Washes)	over 5 months	\$4.99	\$1.00
Dryer Softener Sheets	80 Sheets/box	over 8 months	\$4.00	\$0.50
Coin-Operated Laundry	6 Wash & 6 Dry	12	\$2.00	\$24.00
Multipurpose Cleaner	1 Bottle	2	\$4.48	\$8.96
Toilet Paper	24 Rolls	over 2 months	\$6.29	\$3.15
Paper Towels	2 Rolls/pkg	over 2 months	\$1.74	\$0.87
Facial Tissue	Box	1	\$2.28	\$2.28
Dish Soap	1L	over 2 months	\$1.50	\$0.75
Garbage Bags	Pkg of 30	1	\$1.53	\$1.53
Light Bulbs	Pkg of 2	1	\$1.61	\$1.61
Stamps/Paper, etc.	N/A			\$5.00
Miscellaneous	N/A			\$4.00
<b>Total per month</b>				<b>\$49.65</b>
<b>Total per Year</b>				<b>\$595.74</b>

<b>EDUCATION</b>				
Item	Quantity	Distribution	Cost	Yearly Cost
School Fees				\$3,619.01
School Supplies/Textbooks				\$500.00
Computer & Printer	1	over 4 years	\$1,000.00	\$250.00
Printer Paper	3	500 Sheets	\$2.99	\$8.97
Pkg. 3.5" Floppy Disks	1		\$3.50	\$3.50
Computer Disk Case	1		\$3.98	\$3.98
Internet Service/Connection				\$0.00
<b>Total per Year</b>				<b>\$4,385.46</b>

<b>COMMUNICATION</b>				
Item	Quantity	Distribution	Cost	Yearly Cost
Telephone	1	per month	\$53.67	\$644.04
Long Distance Plan	1	per month	\$20.00	\$240.00
<b>Total per Year</b>				<b>\$884.04</b>

<b>RISK MANAGEMENT</b>				
Item	Quantity	Distribution	Cost	
Savings/Emergency Fund	1	per month	\$40.00	
<b>Total per Year</b>				<b>\$480.00</b>

<b>BANKING</b>				
Item	Quantity	Distribution	Cost	Yearly Cost
Bank Account Service Fee	1	monthly	\$10.00	\$120.00
<b>Total per Year</b>				<b>\$120.00</b>

<b>HOUSEHOLD FURNISHINGS</b>			
<b>Item</b>	<b>Size</b>	<b>Cost</b>	<b>Yearly Cost</b>
Broom, Mop/Bucket & Dustpan	over 2 years	\$40.00	\$20.00
Vacuum Supplies		\$10.00	\$10.00
Linen: Bedroom	over 2 years	\$48.51	\$24.26
Linen: Bathroom	over 2 years	\$8.17	\$4.09
Linen: Kitchen	over 2 years	\$16.92	\$16.92
Dishes, Utensils, Flatware, etc.	1 every 2 years	\$50.00	\$25.00
Household Hardware		\$70.00	\$70.00
Furnishings		\$100.00	\$100.00
Small Appliances		\$100.00	\$100.00
<b>Total per Year</b>			<b>\$370.26</b>

<b>RECREATION &amp; LEISURE</b>		
<b>Item</b>	<b>Cost</b>	<b>Monthly Cost</b>
General Recreation	\$80.00	\$80.00
Special Occasions	\$10.00	\$10.00
Personal Interest	\$10.00	\$10.00
<b>Total per Month</b>		<b>\$100.00</b>
<b>Total per Year</b>		<b>\$1,200.00</b>

**GRAND TOTAL PER YEAR: \$18,684.05**



## **Part 3: Further Analysis**

### ***3.1 Nutritional Analysis***

The Nutritional Analysis was based on the quantities and servings used by the Canadian Food Guide published by Health Canada in 1997. This was chosen as a clear, simple, and understandable method to ensure the nutritional adequacy of the food budgets.

Explanations:

- Approximately 1/3 of the weight of the chicken is the bones.
- Cooked pasta is measured at twice the dry weight.
- Cooked rice is measured at 2.5 times the dry weight.
- An average of 18 slices of bread per loaf was used.
- To measure flour servings, a simple biscuit recipe was used where 2 cups of flour yielded 18 biscuits. 1 biscuit = 1 serving.
- An average of 32 potatoes was in a 5 kg bag of raw potatoes.
- Fruits include oranges, apples, and bananas.

The recommended servings per day are based on the Canada Food Guide Recommended Servings for each member of the family. See Appendix D for serving breakdown by individual.

The following tables outline the A.L.L. food budgets for each family type in comparison to the Canadian Food Guide.

#### **3.1.1 Nutritional Analysis: Adult female, 4 year old girl, 15 year old boy**

**Table 9**

<b>Item</b>	<b>Size</b>	<b>Quantity/Month</b>	<b>Servings/Month</b>	<b>Servings/Day</b>	<b>Recommended/Day</b>	<b>Discrepancy</b>
<b>Dairy</b>						
Milk - 2%	4L	14	224	7.5		
Cheddar Cheese	750g	2	30	1		
Mozzarella Cheese	500g	1	10	0.3		
other (cheese spread)	500g	1	10	0.3		
<b>Total Dairy</b>			<b>274</b>	<b>9.1</b>	<b>9</b>	<b>0.1</b>
<b>Meat and Alternatives</b>						
Eggs	1 dozen	3	36	1.2		
Ground Beef	1 kg	3	40.0	1.3		
Tuna	170g can	8	18.1	0.6		
Chicken	1.5kg	3	40.0	1.3		
Sliced Meat	375g	4	20	0.7		
Bacon/Sausage	1kg	1	13.3	0.4		
Beans	398ml	4	8.6	0.3		
Peanut Butter (& other spreads)	1kg	1	33.3	1.1		
<b>Total Meat and Alternatives</b>			<b>209.4</b>	<b>7.0</b>	<b>7</b>	<b>0.0</b>

<b>Grain Products</b>						
Bread	570g	15	270	9.0		
Pasta	2kg	1.5	24	0.8		
Rice	2kg	2	40	1.3		
Flour	10kg	1	360	12.0		
Cereal	425g	4	56.7	1.9		
<b>Total Grain Products</b>			<b>750.7</b>	<b>25.0</b>	<b>25</b>	<b>0.0</b>
<b>Vegetables and Fruit</b>						
Assorted Fruits	3 kg	6	144	4.8		
Juice	1L	30	240	8		
Assorted Vegetables	3kg	7	168	5.6		
Potatoes (raw)	5kg	2	62	2.1		
Potatoes (frozen)	1kg	2	20	0.7		
<b>Total Vegetables &amp; Fruit</b>			<b>614</b>	<b>21.1</b>	<b>21</b>	<b>0.1</b>
<b>Snacks and Other</b>						
Fats & Oils	986ml	1				
Snacks & Other	900g	6				
Beverages (coffee, tea, choc.)	1 kg	1				
Meals in a can (soup/stew)	248ml	14				

### 3.1.2 Nutritional Analysis: Adult male, adult female, 7 year old girl, 10 year old boy

Table 10

Item	Size	Quantity/Month	Servings/Month	Servings/Day	Recommended/Day	Discrepancy
<b>Dairy</b>						
Milk - 2%	4L	16	256	8.5		
Cheddar Cheese	750g	2	30	1.0		
Mozzarella Cheese	500g	2	20	0.7		
other (cheese spread)	500g	5	50	1.7		
<b>Total Dairy Products</b>			<b>356</b>	<b>11.9</b>	<b>12</b>	<b>-0.1</b>
<b>Meat and Alternatives</b>						
Eggs	1 doz	6	72	2.4		
Ground Beef	1 kg	6	80	2.7		
Tuna	170g can	10	22.7	0.8		
Chicken	1.5kg	4	53.3	1.8		
Sliced Meat	700g	4	37.3	1.2		
Bacon/Sausage	500g	3	20.0	0.7		
Beans	398ml	6	12.9	0.4		
Peanut Butter (& other spreads)	1kg	1	33.3	1.1		
<b>Total Meat and Alternatives</b>			<b>331.6</b>	<b>11.1</b>	<b>11</b>	<b>0.1</b>
<b>Grain Products</b>						
Bread	570g	20	360	12		
Pasta	2kg	4	64	2.1		
Rice	2kg	3	60	2.0		
Flour	10kg	1.5	540	18.0		
Cereal	425g	6	85	2.8		
<b>Total Grain Products</b>			<b>569</b>	<b>37.0</b>	<b>37.0</b>	<b>0.0</b>

<b>Vegetables and Fruit</b>						
Assorted Fruits	4 kg	8	256	8.5		
Juice	1L	30	240	8.0		
Assorted Vegetables	4kg	9	288	9.6		
Potatoes (raw)	5kg	3	96	3.2		
Potatoes (frozen)	1kg	3	20	0.7		
<b>Total Vegetables &amp; Fruit</b>			<b>900</b>	<b>30.0</b>	<b>30.0</b>	<b>0.0</b>
<b>Snacks and Others</b>						
Fats & Oils	946ml	2				
Snacks & Others	900g	7				
Beverages (coffee, tea, choc.)	1 kg	2				
Meals in a can (soup/stew)	248ml	16				

### 3.1.3 Nutritional Analysis: 30 year old Male

**Table 11**

Item	Size	Quantity/month	Servings/Month	Servings/Day	Recommended/Day	Discrepancy
<b>Dairy</b>						
Milk - 2%	4L	4	64	2.1		
Cheddar Cheese	750g	2	30	1		
Mozzarella Cheese	500g	1	10	0.3		
Other (cheese spread)	500g	1	10	0.3		
<b>Total Dairy Products</b>			<b>114</b>	<b>3.8</b>	<b>4</b>	<b>-0.2</b>
<b>Meat and Alternatives</b>						
Eggs	1 doz	2	24	0.8		
Ground Beef	1 kg	1	13.3	0.4		
Tuna	170g can	4	9.1	0.3		
Chicken	1kg	1	13.3	0.4		
Sliced Meat	500g	1	6.7	0.2		
Bacon/Sausage	250g	1	3.3	0.1		
Beans	398ml	3	14.0	0.5		
Peanut Butter (& other spreads)	500g	0.5	8.3	0.3		
<b>Total Meats and Alternatives</b>			<b>92.1</b>	<b>3.1</b>	<b>3</b>	<b>0.1</b>
<b>Grain Products</b>						
Bread	570g	10	180	6.0		
Pasta	500g	4	16	0.5		
Rice	1kg	2	20	0.7		
Flour	1kg	2	72	2.4		
Cereal	425g	3	42.5	1.4		
<b>Total Grain Products</b>			<b>330.5</b>	<b>11.0</b>	<b>11</b>	<b>0.0</b>
<b>Vegetables and Fruits</b>						
Assorted Fruits	1kg	9	72	2.4		
Juice	1L	6	48	1.6		
Assorted Vegetables	1kg	9	72	2.4		
Potatoes (raw)	5kg	2	64	2.1		
Potatoes (frozen)	1kg	1	10	0.3		
<b>Total Vegetables &amp; Fruit</b>			<b>266</b>	<b>8.9</b>	<b>9</b>	<b>-0.1</b>

Snacks and Others						
Fats & Oils	946ml	1				
Snacks & Others	900g	3				
Beverages (coffee, tea, choc.)	1 kg	1				
Meals in a can (soup/stew)	248ml	8				

### 3.1.4 Nutritional Analysis: Woman in her mid-twenties

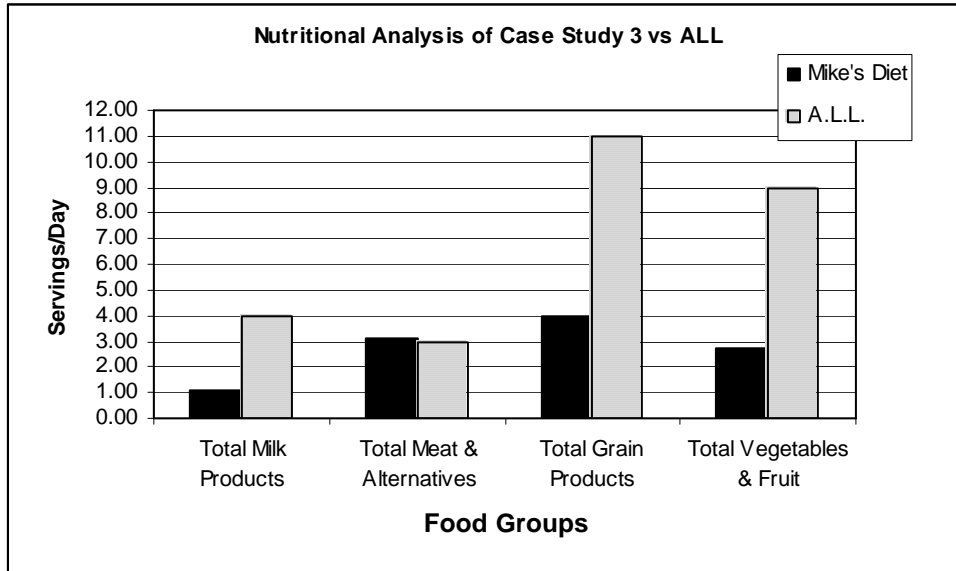
Table 12

Item	Size	Quantity/month	Servings/Month	Servings/Day	Recommended/Day	Discrepancy
<b>Dairy</b>						
Milk - 2%	4L	3	48	1.6		
Cheddar Cheese	750g	1.5	22.5	0.8		
Mozzarella Cheese	500g	1	10	0.3		
Other (cheese spread)	500g	1	10	0.3		
<b>Total Milk Products</b>			<b>90.5</b>	<b>3.0</b>	<b>3</b>	<b>0.0</b>
<b>Meat and Alternatives</b>						
Eggs	1 doz	2	24	0.8		
Ground Beef	1 kg	1	13.3	0.4		
Tuna	170g can	4	9.1	0.3		
Chicken	1kg	1	8.9	0.3		
Sliced Meat	500g	1	6.7	0.2		
Bacon/Sausage	250g	1	3.3	0.1		
Beans	398ml	3	14.0	0.5		
Peanut Butter (& other spreads)	500g	0.5	8.3	0.3		
<b>Total Meat &amp; Alternatives</b>			<b>87.7</b>	<b>2.9</b>	<b>3</b>	<b>-0.1</b>
<b>Grain Products</b>						
Bread	570g	8	144	4.8		
Pasta	500g	3	12	0.4		
Rice	1kg	1.5	15	0.5		
Flour	1kg	2	72	2.4		
Cereal	425g	2	28.3	0.9		
<b>Total Grain Products</b>			<b>271.3</b>	<b>9.0</b>	<b>9</b>	<b>0.0</b>
<b>Vegetables and Fruits</b>						
Assorted Fruits	1kg	6	48	1.6		
Juice	1L	5	40	1.3		
Assorted Vegetables	1kg	6	48	1.6		
Potatoes (raw)	5kg	2	64	2.1		
Potatoes (frozen)	1kg	1	10	0.3		
<b>Vegetables and Fruits</b>			<b>210</b>	<b>7.0</b>	<b>7</b>	<b>0.0</b>
<b>Snacks and Others</b>						
Fats & Oils	946ml	1				
Snacks & Others	900g	3				
Beverages (coffee, tea, choc.)	1 kg	1				
Meals in a can (soup/stew)	248ml	8				

### 3.1.5 Nutrition Case Study

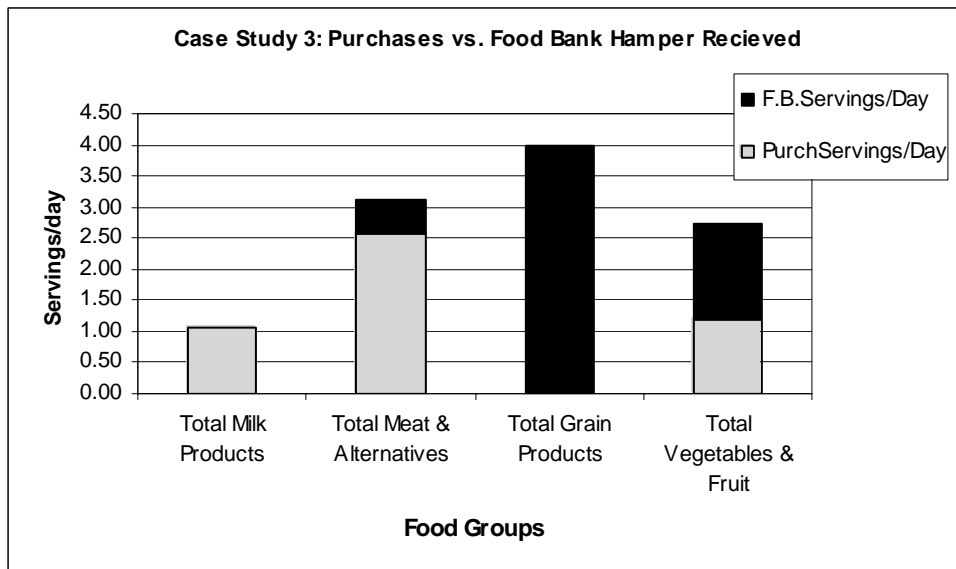
The food purchased by M.C. (case study 3: single man) was compared with the recommended servings for an adult male. It is obvious from Chart 8 that the nutrition available is less than adequate or balanced.

Chart 8



In addition, M.C. noted that he used a food bank on a regular basis. Using data available from Winnipeg Harvest on the food bank hamper received, chart 9 illustrates the breakdown between purchased food and the food bank hamper received by M.C.

Chart 9



### 3.2 Winnipeg Housing Report: Rental and Vacancy Rates in Winnipeg

The 2003 Canada Mortgage and Housing Corporation (CMHC) Annual Rental Market Survey noted that Winnipeg's rental supply has decreased by nearly eight per cent over the last ten years. As the number of units falls, the demand for rental accommodations is expected to remain high in the near term.

#### 3.3.1 Number of Units by Community

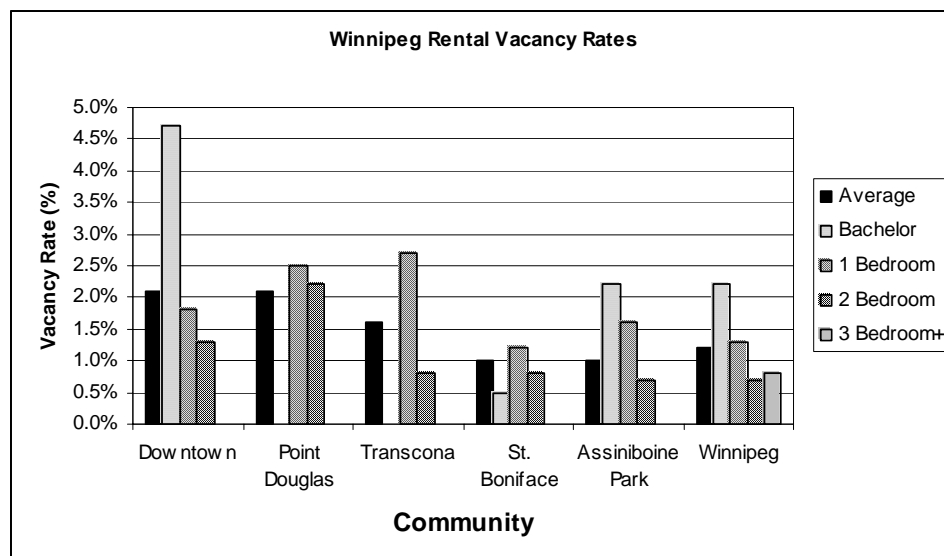
Table 13

NUMBER OF APARTMENT UNITS - VACANT AND TOTAL - BY WINNIPEG COMMUNITY										
ZONE	ALL UNITS		BACHELOR		1 BEDROOM		2 BEDROOM		3 BEDROOM +	
	Vacant	Total	Vacant	Total	Vacant	Total	Vacant	Total	Vacant	Total
Midland/Downtown	119	5,596	40	841	64	3,542	15	1,168	0	0
Lord Selkirk/Point Douglas	34	1,592	0	123	22	883	12	530	0	0
Transcona	8	503	0	8	6	220	2	250	0	0
St. Boniface	32	3,261	1	192	21	1,811	10	1,212	0	0
Assiniboine Park	17	1,550	1	53	10	664	6	785	0	48
<b>Winnipeg</b>	<b>616</b>	<b>53,374</b>	<b>83</b>	<b>3,758</b>	<b>380</b>	<b>28,188</b>	<b>142</b>	<b>20,102</b>	<b>11</b>	<b>1,327</b>

CMHC's annual Rental Market Survey found that vacancy rates in Winnipeg dropped in 2002 for the sixth straight year. The overall vacancy rate in Winnipeg fell from 1.4 per cent in October 2001 to 1.2 per cent in October 2002. This translates into approximately 600 vacant housing units out of a total of 53,000 units. The CMHC attributes this drop to a number of factors including: job growth in the lower earnings retail sector; decreasing out-migration; a stable renter age population (18-24); and a diminishing rental stock as the number of units removed from the rental market outnumber newly constructed units. Since 1992, Winnipeg's rental supply has decreased by nearly eight per cent.

#### 3.3.2 Vacancy Rates by Community

Chart 10



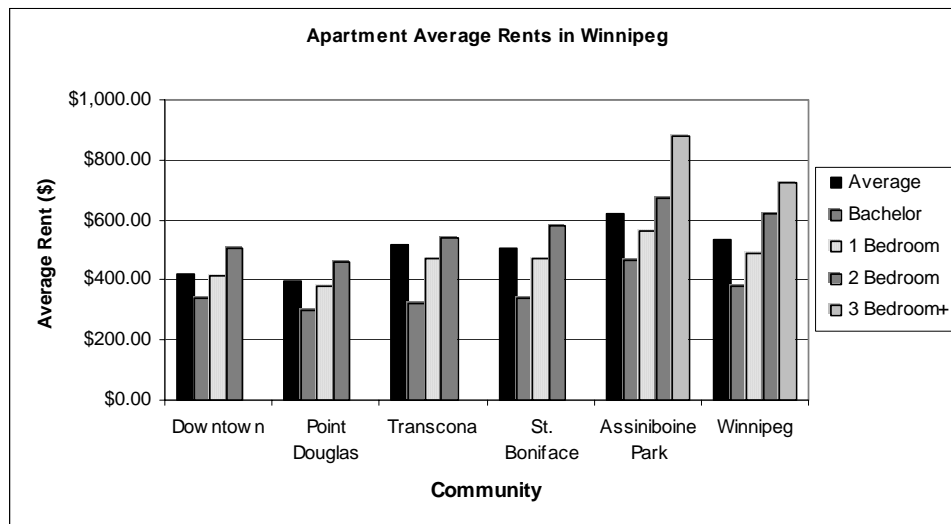
As vacancy rates continue to drop, average rents in Winnipeg continue to rise. Between October 2001 and October 2002, average rents in Winnipeg rose 3.1 per cent to \$537.00 per month. This represents 1.1 percentage points above the rent control guidelines set at 2 per cent for 2002. Rental rates in suburban areas experienced the greatest increase of 9.3 per cent over the year while average rents in the core area rose by 4.5 per cent. On average, renters in the suburbs paid \$94.00 more for an apartment than those in the core area. The lowest average rent in Winnipeg was found in Lord Selkirk (Point Douglas) at \$398.00. The highest average rent was found in Assiniboine Park at \$605.00 per month. This is a \$207.00 difference.

### 3.3.3 Rental Rates by Community

Table 14

APARTMENT AVERAGE RENTS BY COMMUNITY AND BEDROOM TYPE					
Community	Average	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom+
Downtown	\$420.00	\$337.00	\$412.00	\$508.00	
Point Douglas	\$398.00	\$296.00	\$378.00	\$457.00	
Transcona	\$516.00	\$319.00	\$473.00	\$541.00	
St. Boniface	\$508.00	\$341.00	\$473.00	\$581.00	
Assiniboine Park	\$621.00	\$466.00	\$561.00	\$672.00	\$879.00
<b>Winnipeg</b>	<b>\$537.00</b>	<b>\$378.00</b>	<b>\$490.00</b>	<b>\$622.00</b>	<b>\$724.00</b>

Chart 11



### 3.3 Winnipeg Community Demographics

The 2003 A.L.L. Report expands on the existing research model developed in 1997 to include rural communities and specific urban communities in the city of Winnipeg. This change was largely motivated by the need to highlight the often dramatic difference in cost of living within Manitoba and, ultimately, the different levels of poverty in certain communities throughout the province.

Five urban communities from within Winnipeg were selected. The purpose of specifying communities within Winnipeg was to demonstrate the significant difference in cost of living within Winnipeg. Moreover, the A.L.L. Report draws attention to the often-ignored fact that poverty exists in every Winnipeg community. For example, while the median household income in Assiniboine Park is \$65,004, 13% of the total population in the community is living below the Low-Income Cut Off (LICO). In St. Boniface, the median household income is \$51,872 but 23% of households live below the LICO. In Point Douglas, the median household income is \$29,455 and 51% of households live below the LICO.

Communities with higher median household income tend to have higher costs of living than those with lower median incomes. For example, the average rent for a two-bedroom apartment in Point Douglas is \$457.00 compared to \$672.00 in Assiniboine Park. However, there are less apparent costs for residents of Point Douglas. Limited services in Point Douglas add to the every day cost of living for residents. There are approximately three major grocery stores in the Assiniboine Park area whereas there is only one major grocery store in Point Douglas. Residents of Point Douglas are forced to either travel outside their community, which results in higher transportation costs, or to shop at small corner stores where the prices tend to be higher than at major grocery stores. However, the goods in the grocery stores in the Assiniboine Park stores tend to be marginally more expensive than those in Point Douglas.

#### 3.2.1 Winnipeg<sup>4</sup>

Population:	671,274
Median household income:	\$44,562
Percentage of owned dwellings:	65.5%
Number of rented dwellings:	34.5%
Average gross monthly payments for rented dwellings:	\$540.00 <sup>5</sup>
Percentage of households living below the LICO:	28% <sup>6</sup>

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<sup>4</sup> Based on Statistics Canada Community Demographics, 2001 Census data.

<sup>5</sup> This number represents the average gross monthly payments for rental dwellings as determined by Statistics Canada Community Profiles. This represents a \$3.00 difference between the average rent in Winnipeg as determined by Canada Mortgage and Housing and as listed in section 3.3 of the 2003 Acceptable Living Level Report.

<sup>6</sup> This percentage was calculated using 1996 Census data from Statistics Canada for the Winnipeg Health Region (WHR) as determined by the Winnipeg Regional Health Authority and cited in the *Winnipeg Health Region: Demographic Profile (Vol. 1:2000)* Winnipeg Regional Health Authority.



## *Winnipeg Community Demographics*<sup>7</sup>

### **3.2.2 Assiniboine South (Charleswood)**

Population:	36,191
Median household income:	\$65,004
Percentage of owned private dwellings:	79%
Percentage of rental units:	21%
<b>Percentage of households living below the LICO<sup>8</sup>:</b>	<b>13%</b>

### **3.2.3 St. Boniface**

Population:	45,784
Median household income:	\$51,872
Percentage of owned private dwellings:	65%
Percentage of rental units:	35%
<b>Percentage of households living below the LICO:</b>	<b>23%</b>

### **3.2.4 Transcona**

Population:	31,508
Median household income:	\$48,852
Percentage of owned private dwellings:	85%
Percentage of rental units:	15%
<b>Percentage of households living below the LICO:</b>	<b>18%</b>

### **3.2.5 Point Douglas**

Population:	40,171
Median household income:	\$29,455
Percentage of owned private dwellings:	57%
Percentage of rental units:	43%
<b>Percentage of households living below the LICO:</b>	<b>51%</b>

### **3.2.6 Downtown**

Population:	73,567
Median household income:	\$30,667
Percentage of owned private dwellings:	33%
Percentage of rental units:	67%
<b>Percentage of households living below the LICO:</b>	<b>51%</b>

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<sup>7</sup> Figures based on 1996 Census data as calculated by the Winnipeg Regional Health Authority as cited in the *Winnipeg Health Region: Demographic Profile (Vol. 1:2000)* Winnipeg Regional Health Authority.

<sup>8</sup> Based on 2000 figures as cited in the *Winnipeg Health Region: Demographic Profile (Vol. 1:2000)* Winnipeg Regional Health Authority

## **Part 4: Manitoba Communities**

The 2003 A.L.L. Report expands on the existing research model developed in 1997 to include communities outside of the city of Winnipeg. This change was largely motivated by the need to highlight the often dramatic difference in cost of living within Manitoba and, ultimately, the different levels of poverty in certain communities throughout the province.

The communities of Brandon, Lac du Bonnet, and the northern reserves of St. Theresa Point and Wasagamack were chosen because of their geographical diversity, differing population sizes and the availability of individuals willing to participate in the consultation process.

To better understand how the Acceptable Living Level might be applied to these communities, the following sections outline demographical information for each community, as well as a purchase price comparison of select items found in the A.L.L. budgets. Not all items were available in all communities, but with available price data submitted by local consultants, the percentage difference between Winnipeg goods and services of similar type is noted.

Case studies for families living in Brandon and Lac du Bonnet can be found in Part 6.1.

### **4.1 Brandon**

#### **4.1.1 City of Brandon Demographics<sup>9</sup>**

Population:	39,716
Median total income of persons 15 years of age and over:	\$20,288
Earnings as percentage of income:	72.7%
Government transfers as percentage of income:	13.7%
Other money as percentage of income:	13.6%
Median household income:	\$38,951
Number of Rented Dwellings:	6,430
Percentage of rented dwellings:	61.6%
Average gross monthly payments for rented dwellings:	\$543
Number of owner-occupied dwellings:	10,320
Percentage of owner-occupied dwellings:	38.4%

#### **4.1.2 Price Comparison between Winnipeg and Brandon**

*All numbers are averages based on available data.<sup>10</sup>*

Food	-1.41%
• Milk Products	11.94%
• Meats & Alternatives	-11.95%
• Grain Products	-14.75%
• Fruit and Vegetables	-5.79%

<sup>9</sup> Based on Statistics Canada Community Demographics, 2001 Census Data.

<sup>10</sup> Positive number indicates Brandon price is greater, and vice versa.

Personal Care	5.8%
Clothing	5%
Health Care	3.7%
Transportation (Public Transit)	-15.8%
Household Operations	-3%
Education	-5.25%
<b>Average Difference</b>	<b>-1.57%</b>

*Excluded Categories:*

Child Care: Subject to standard provincial government rates.

Communication: Subject to standard provincial MTS rates (although may have higher long distance charges).

Banking: Most banks have standard national fees.

Household Furnishings, Shelter: Data unavailable.

Recreation & Leisure and Risk Management: Incomparable.

There is very little variance of prices from Brandon and Winnipeg. It should also be noted, however, that although almost all services are available in Brandon, residents may travel into Winnipeg frequently for a greater selection, or for specialist medical treatment unavailable in Brandon. This would increase transportation costs significantly as it is several hundred kilometres away from Winnipeg.

## **4.2 Lac du Bonnet**

### **4.2.1 Town of Lac du Bonnet Demographics<sup>11</sup>**

Population:	1,089
Median total income of persons 15 years of age and over:	\$17,763
Earnings as percentage of income:	59.2%
Government transfers as percentage of income:	21.8%
Other money as percentage of income:	18.5%
Median household income:	\$33,682
Number of rented dwellings:	175
Percentage of rented dwellings:	34.7%
Number of owner-occupied dwellings:	325
Percentage of owner-occupied dwellings:	65.3%

### **4.1.2 Price Comparison between Winnipeg and Lac du Bonnet<sup>12</sup>**

*All numbers are averages based on available data.*

Food	-8.52%
• Milk Products	12.22%
• Meats & Alternatives	-16.56%
• Grain Products	-7.25%
• Fruit and Vegetables (potatoes only)	-12.64%

<sup>11</sup> Based on Statistics Canada Community Demographics, 2001 Census Data.

<sup>12</sup> Positive number indicates Lac du Bonnet price is greater, and vice versa.

Shelter	-23.7%
Personal Care	-0.3%
Health Care	14.8%
Transportation (private vehicle)	111.8% <sup>13</sup>
Education	53.78%
<b>Average Difference</b>	<b>24.64%</b>

*Excluded Categories:*

Child Care: Subject to standard provincial government rates.

Communication: Subject to standard provincial MTS rates (although may have higher long distance charges).

Banking: Most banks have standard national fees.

Household Furnishings, Household Operations & Clothing: Insufficient data.

Recreation & Leisure and Risk Management: Incomparable.

Based on available data, it costs approximately one quarter more to live in Lac du Bonnet than in Winnipeg. Major differences occur in the costs of transportation and education. Transportation costs are explained by the necessity to travel to Winnipeg or surrounding communities to purchase goods and services unavailable in Lac du Bonnet. The absence of large chain stores that provide low prices because of competition and economies of scale can explain increased costs for education supplies.

#### **4.3 St. Theresa Point & Wasagamack (Northern Reserves)**

The northern reserve communities of St. Theresa Point and Wasagamack provide a clear illustration that individuals and families from northern reserve communities in Manitoba have dramatically different costs of living. For example, a 4-Liter jug of milk in Winnipeg costs \$3.40, while a 4-Liter jug of milk in Wasagamack costs \$12.09 and \$11.95 in St. Theresa Point, a 250% difference. In addition, both reserves take considerable travel time to reach, which is very expensive.

##### **4.3.1 St. Theresa Point Demographics<sup>14</sup>**

Population:	2,184
Median total income of persons 15 years of age and over:	\$9,365
Earnings as percentage of income:	57.2%
Government transfers as percentage of income:	41.3%
Other money as percentage of income:	1.4%
Median family income:	\$28,864
Number of rented dwellings:	25
Percentage of rental dwellings:	5.6%
Number of owner-occupied dwellings:	20
Percentage of owner-occupied dwellings:	4.5%

<sup>13</sup> Reflects increased gas/week allocation.

<sup>14</sup> Based on Statistics Canada Community Demographics, 2001 Census data

### 4.3.2 Price Comparison between Winnipeg and St. Theresa Point<sup>15</sup>

*All numbers are averages based on available data*

Food	103.45%
• Milk Products	128.29%
• Meats & Alternatives	58.45%
• Grain Products	125.39%
• Fruit and Vegetables	163.36%
Personal Care	102.3%
Health Care	16.3%
Household Operations	54%
Education	83.73%
<b>Average Difference</b>	<b>71.96%</b>

*Insufficient data for other Categories*

### 4.3.3 Wasagamack Demographics

Population:	1,122
Median total income of persons 15 years of age and over:	\$9,365
Earnings as percentage of income:	57.2%
Government transfers as percentage of income:	41.3%
Other money as percentage of income:	1.4%
Median family income:	\$30,357
Number of rented dwellings:	15
Percentage of rental dwellings:	6%
Number of owner-occupied dwellings:	25
Percentage of owner-occupied dwellings:	10%

### 4.3.4 Price Comparison between Winnipeg and Wasagamack

*All numbers are averages based on available data*

Food	114.98%
• Milk Products	190.43%
• Meats & Alternatives	68.62%
• Grain Products	116.36%
• Fruit and Vegetables	180.98%
Personal Care	45%
Clothing	83%
Health Care	17.1%
Household Operations	94%
Education	52.38%
<b>Average Difference</b>	<b>67.74%</b>

*Insufficient data for other categories*

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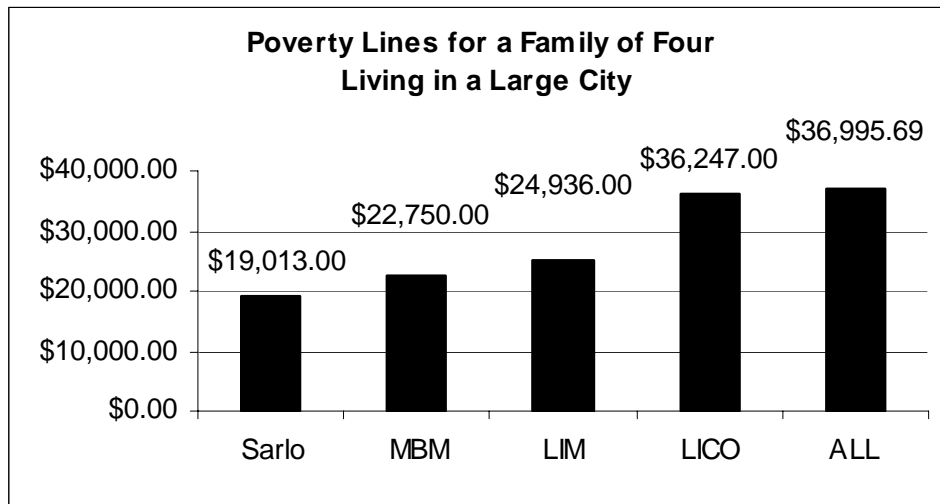
<sup>15</sup> Positive number indicates St. Theresa Point price is greater, and vice versa

## **Part 5: Measuring Poverty**

The Acceptable Living Level is a standard by which one can gauge depth of poverty. While the Acceptable Living Level does not measure poverty, it is useful in determining the extent to which low-income Manitobans must live without basic necessities such as nutritious food, adequate shelter, proper clothing, affordable child care, accessible communication, and other vital goods and services. The A.L.L. establishes a basket of goods defined by low-income Manitobans and determines the total cost of the goods and services in this basket. Simply, the A.L.L. assumes that if an individual or family is living at a comparable living level to the A.L.L., then this individual meets the acceptable living level standards as defined in this report. In other words, if an individual or family is living below the acceptable living level, one would assume that this individual or family is living in poverty because they are unable to afford the basic goods and services in the basket.

The following chart compares the A.L.L. to other alternate measures for a family of four living in a large city.

Chart 12



### ***5.1 Sarlo and the Basic Needs Poverty Measure***

The *basic needs poverty measure* was established by Chris Sarlo of the Fraser Institute in 1992. Sarlo rejects “relative” poverty lines such as the LICO and attempts to emphasize the connection between “real deprivation and poverty.”<sup>16</sup> Sarlo identifies four basic necessities: food, shelter, clothing and health care. He extends this list to include “other basic needs” such as a telephone, cleaning supplies, household insurance, furniture and equipment, laundry, public transportation, personal care and miscellaneous needs. Sarlo establishes a market basket based on identified necessities.

<sup>16</sup> Chris Sarlo, Measuring Poverty in Canada. The Fraser Institute, July 2001, p. 17.

Sarlo's *basic needs poverty measure* has been widely criticized for its deterministic and absolute approach to defining poverty. As Chart 12 shows, it falls far below other poverty measures. It identifies the bare minimum or most basic income level and does not account for actual family budgets. Sarlo asks *how much is too much* whereas the A.L.L. asks *how little is too little*.

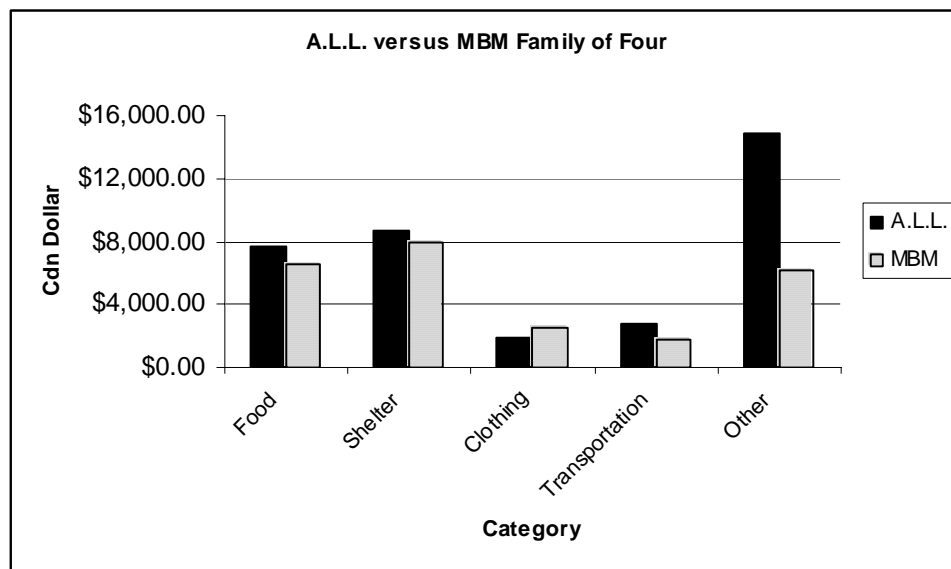
## 5.2 The Market Basket Measure

The **Market Basket Measure (MBM)** is the newest measurement of poverty developed by the federal government. The MBM is a similar type of measurement to the A.L.L. in that they both formulate what goods and services are considered necessary for a basic standard of living and calculate subsequent costs based on actual purchase prices.

The Market Basket Measure is divided into 5 categories: food, clothing & footwear, shelter, transportation, and other goods and services. It is based on a family of four, 2 adults and two children aged 13 and 11. It is calculated on a national basis, taking into account community size.

### 5.2.1 The Composition of the MBM in Comparison with the A.L.L.

Chart 13



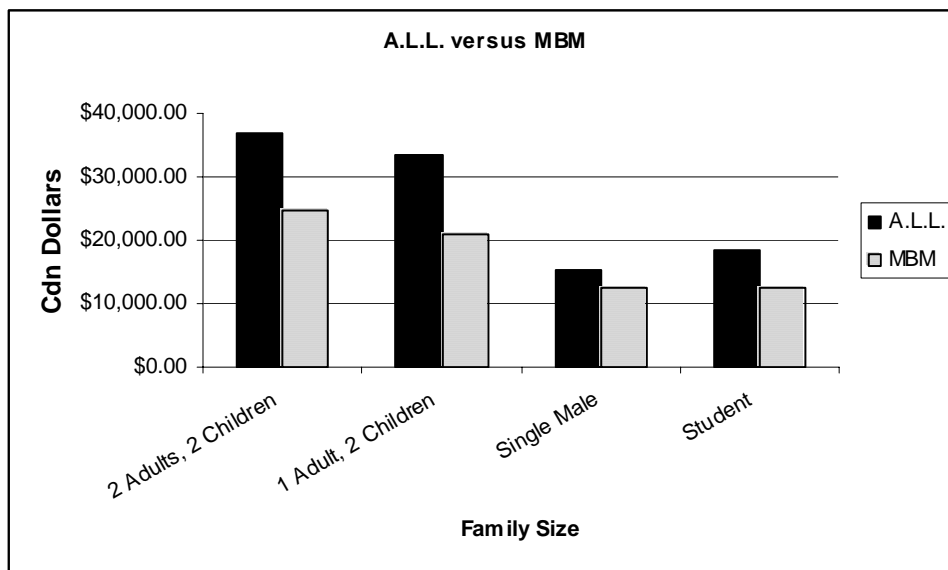
The food category is very similar to the A.L.L., with the possible exception that the MBM has a wider range of types of food, but smaller quantities. The clothing & footwear category of the MBM was taken from the 1997 A.L.L. basket, but will not be continued to be used because of lack of specific details about the clothing and the concern that the overall standard was too high. The shelter category is calculated by using the average of the median rents for two bedroom and three bedroom rental units. This includes utilities, as well as the availability of a stove, refrigerator, washing machine and dryer. For urban centres, the transportation section includes the cost of two adult bus passes and one taxi ride per month. For rural areas it includes all cost associated with owning a 5-year old Chevrolet Cavalier.

The “other goods and services” category of the MBM is calculated using a relative measure, a multiplier based on the statistical spending of Canadians over a three year period on all other goods and services relative to food and clothing expenditures. This data was obtained from the families in the 2nd decile of the post-income tax income distribution in Statistics Canada’s Survey of Household Spending. Unlike the categories of the A.L.L., this does not actually account for the real cost of the items that fall into the “other goods and services” category.

There are a few other significant differences in the calculation of the MBM in comparison to the A.L.L. The MBM excludes all childcare costs on the basis that they varied too widely. The MBM also excludes health insurance premiums. The A.L.L. makes significant allowances for both.

### 5.2.2 M.B.M. vs. A.L.L Budgets

Chart 14



The Market Basket Measure was released in 2003, but was calculated using 2000 dollars. To make comparisons valid, all MBM dollars were multiplied into 2003 dollars using the inflation calculator found on the Bank of Canada’s Website.<sup>17</sup>

### 5.3 Low Income Measure

The Low Income Measure (LIM) is produced by Statistics Canada. The LIM is a fixed percentage (50%) of median adjusted family income. “Adjustment” indicates that family needs and size are taken into account. For example, the LIM recognizes that a family of two adults and 2 children has greater needs than a family of two. Similarly, a family of five adults has greater needs than a family of four.

<sup>17</sup>[http://www.bankofcanada.ca/en/inflation\\_calc.htm](http://www.bankofcanada.ca/en/inflation_calc.htm)



### 5.4 Low-Income Cut Offs

While numerous poverty measures do exist, there is not an official poverty line in Canada. Statistics Canada **Low-Income Cut Offs (LICO)** is the most commonly cited “poverty line.” The LICO applies a complicated equation to determine a poverty “cut-off.” The LICO is based on the average percentage of income that a Canadian household spends on basic needs such as food, shelter and clothing, plus 20% of that value. Statistics Canada assumes that a household paying 20% more than the average for the basics would be living in poverty. There are 35 different LICOs which vary according to family type and the size of community.

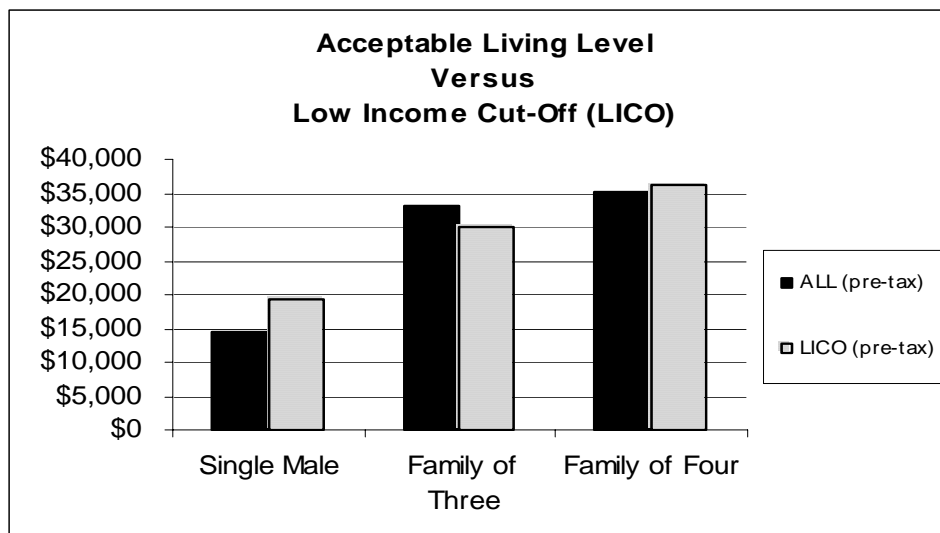
When comparing the A.L.L. to the LICO, one can see that the two are not consistently proportional with one another. This may be due to the fact that a multiplier is used to determine the different family sizes by the LICO, whereas the A.L.L. Report does a complete calculation for each family type.

Table 15

A.L.L. versus the Low-Income Cut Off (LICO)*			
Poverty Measure	Single Male	Family of Three	Family of Four
ALL (pre-tax)	\$15,382	\$33,428	\$36,913
LICO (pre-tax)	\$19,261	\$29,944	\$36,247

For the purpose of this report, 2002 LICOs are the most recent available. The LICOs applied in Table 15 are those for a city with a population of 500,000+. This study reveals that the A.L.L. is comparable to the LICO. Despite the similarity, the A.L.L. provides an honest and accurate reflection of poverty owned and operated by low-income Manitobans.

Chart 15



\* LICO based on 2002 figures. 2003 LICO figures not available at time of release of report.

### 5.5 Poverty Measures versus Case Studies

The following charts compare the *actual* budgets of two consultants to various poverty measures. Case study 3 involves a single male living in Winnipeg. Case Study 7 involves a family of four (two adults and two children).

Chart 16

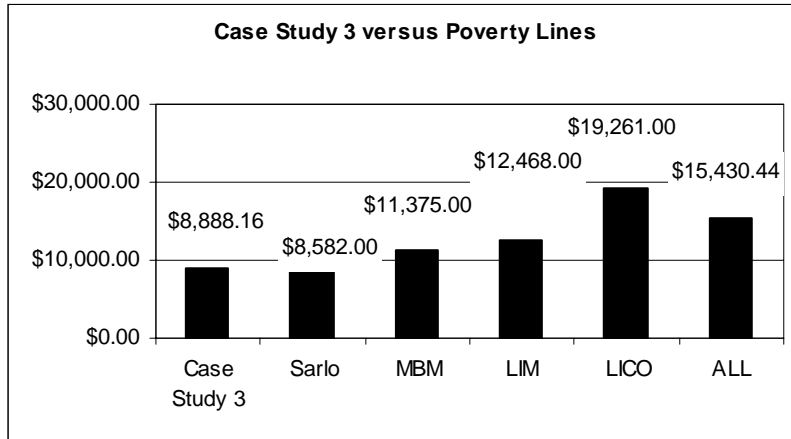
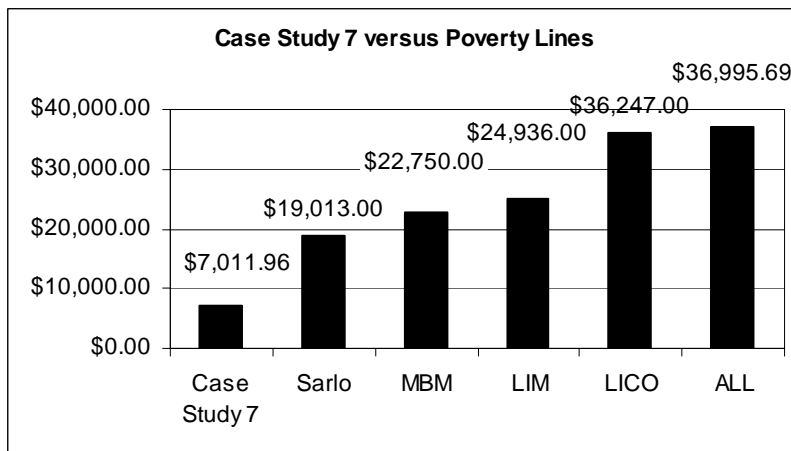


Chart 17



The charts demonstrate the depth of poverty facing both consultants. Chart 16 (single male) indicates that he is living only **\$306.16** above the Sarlo measurement. Upon closer reflection of case study 3 (6.2.3) and the nutritional analysis of case study 3 (3.1.5), it is evident that his diet does not meet the guidelines established by Health Canada. Moreover, he is unable to afford several of his prescriptions that fall outside of Manitoba Health coverage. As such, while case study three may exceed the Sarlo measure, it is evident that he does not have an acceptable living level. Case Study 3 falls **\$2,486.84** below the MBM, **\$3,579.94** below the LIM, **\$10,372.84** below the LICO, and **\$6,542.28** below the A.L.L.

Case Study 7 reveals that the family of four is living far below all poverty measures. As chart 17 shows, case study 7 is living **\$12,001.04** below Sarlo, **\$15,738.04** below the MBM, **\$17,924.04** below the LIM, **\$29,235.04** below the LICO, and **\$29,983.73** below the A.L.L.

## **Part 6: Case Studies**

The purpose of this report is two-fold. First, to create a basket of goods and services by which one can establish an acceptable living level in Manitoba; and secondly, to provide a detailed analysis of the *actual* living level of low-income Manitobans. While both tasks are equally valid, it is important to highlight the discrepancies between the way Manitobans *ought to* live and the way they *actually* live. Poverty is a reality for many Manitobans. The Acceptable Living Level report attempts to draw attention to the often neglected truth of the poor standard of living far too many Manitobans are forced to deal with.

The 2003 A.L.L. expands on the original report in its analysis of the *actual* cost of living for low-income families. Thirteen low-income Manitobans kept detailed records of their spending for the month of July 2003. Goods and services were categorized based on the categories identified in the A.L.L. baskets. Annual sub-totals were calculated for every category based on monthly expenditures. Total annual expenditures were subsequently calculated. Consultants found that total annual expenditures roughly equalled or exceeded their annual income.<sup>18</sup> Consultants noted that they spend every penny they have just to meet basic needs.

Ten consultants rely on social assistance. One consultant is waiting for unemployment insurance after her husband was injured on the job and subsequently laid off. Two consultants are working while attending school.

Incomes, as calculated based on annual expenditures range from \$7,011.96 for a family with two adults and two children to \$26,905.92 for a family of two adults and two youth. Twelve out of the thirteen consultants rely on a food bank twice a month to supplement their food budget.

The case studies include families from three regions in Manitoba including Winnipeg, Brandon, and Lac du Bonnet. From the Winnipeg area, consultants from five communities throughout the city were contacted, including: Point Douglas, Downtown, Charleswood, Transcona, and St. Boniface. The Winnipeg case studies include the following family types:

- A single woman
- A single woman (senior)
- Two adults and two youth
- Two adults and two children
- Two adults and one child
- Two adults
- Single mother and four children

A single mother with five children living in Lac du Bonnet kept detailed records of her family's spending for the month. In Brandon, two consultants provided research for the report, including a single mother with four children; and a single mother with five children.

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<sup>18</sup> Annual Income was calculated based on total income from all sources including after tax income, tax returns, tax credits, GST, and child tax credit.

## 6.1 Cases Studies vs. the Acceptable Living Level Budgets

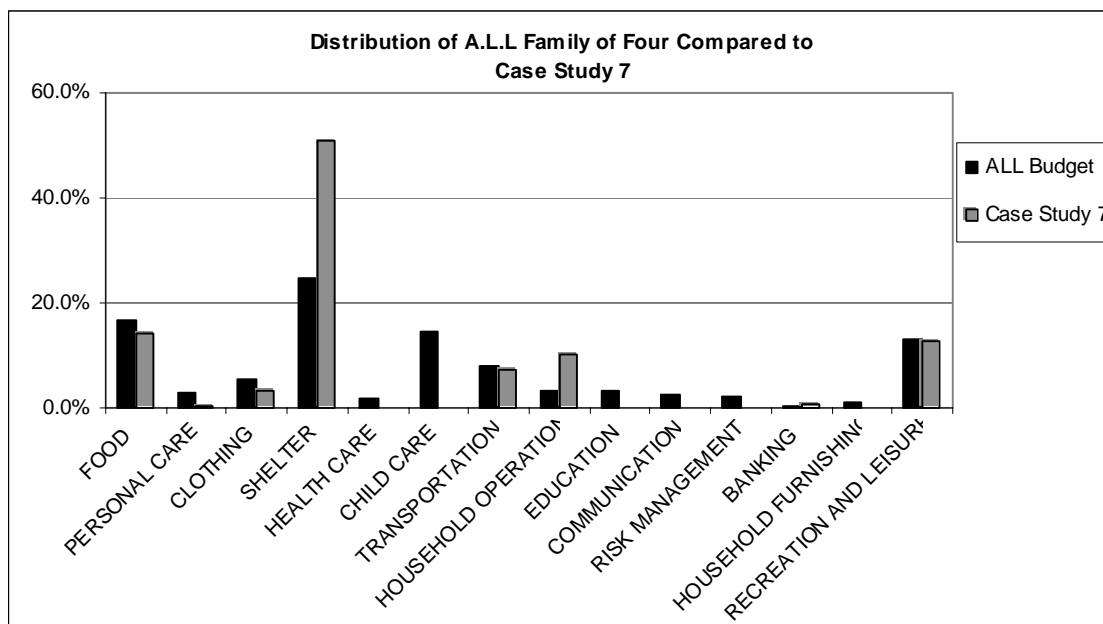
The case studies highlight the harsh reality of poverty in Manitoba. For example, as case study seven reveals, a family of 2 adults and two children ages 5 and 17, with a total annual income of \$7,011.96 requires \$29,901.24 to meet the A.L.L. budget for this family type, and \$29,235.04 to meet the Statistics Canada Low-Income Cut Off. The Acceptable Living Level budget allocates 47% of total income towards food, clothing, and shelter where as the case study reveals that this family spends 68% of total income on these three basic necessities.

The table 16 provides actual dollar figures and variance by item between the Acceptable Living Level budget and the case study for a family of two adults and two children, ages 5 and 17 (case study 7). The chart following is a percentage comparison of the A.L.L and the case study.

Table 16

A.L.L. Budget for a Family of Four (two adults and two children) Versus Case Study 7, Family of Four			
Category	ALL Budget	Case Study 7	Variance
Food	\$7,649.22	\$993.36	-\$6,655.86
Personal Care	\$1,043.64	\$36.00	-\$1,007.64
Clothing	\$1,876.82	\$239.88	-\$1,636.94
Shelter	\$8,688.00	\$3,564.00	-\$5,124.00
Health Care	\$660.39	\$0.00	-\$660.39
Child Care	\$5,145.60	\$0.00	-\$5,145.60
Transportation	\$2,812.10	\$508.20	-\$2,303.90
Household Operation	\$1,207.14	\$720.00	-\$487.14
Education	\$1,122.65	\$0.00	-\$1,122.65
Communication	\$884.04	\$0.00	-\$884.04
Risk Management	\$720.00	\$0.00	-\$720.00
Banking	\$120.00	\$48.00	-\$72.00
Household Furnishings	\$423.60	\$0.00	-\$423.60
Recreation and Leisure	\$4,560.00	\$902.52	-\$3,657.48
<b>Total Yearly Income/Cost</b>	<b>\$36,913.20</b>	<b>\$7,011.96</b>	<b>-\$29,901.24</b>

Chart 18



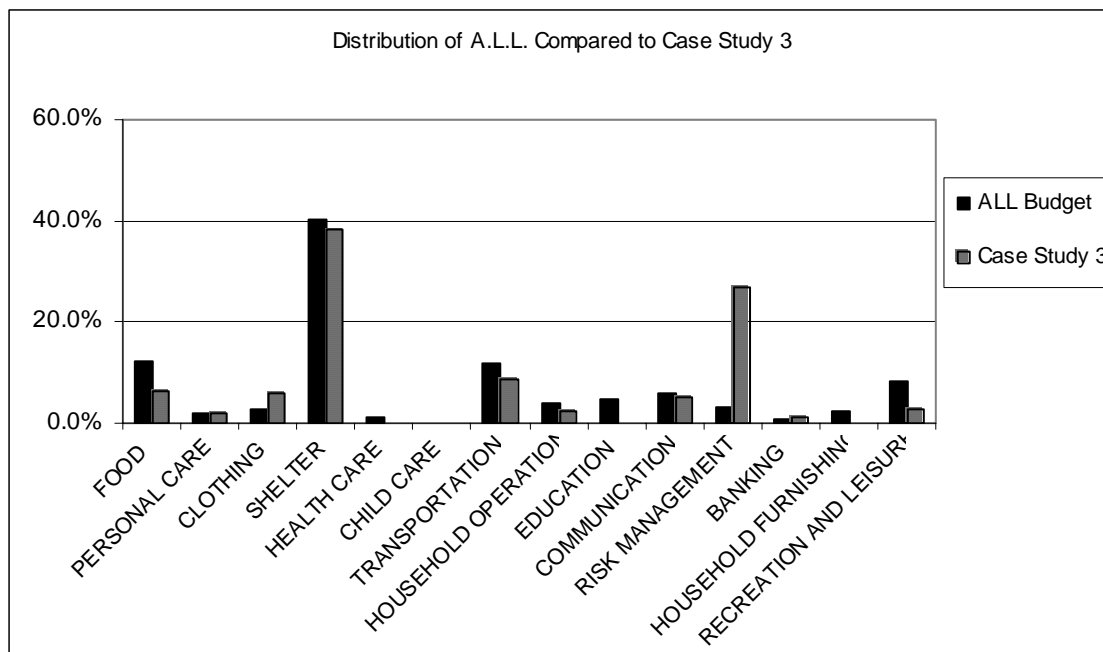
Case study three reveals that a single male with a total annual income of \$8,888.16 requires \$6,494.15 to meet the A.L.L. budget for this family type, and \$10,372.84 to meet the Statistics Canada Low-Income Cut Off. The Acceptable Living Level budget allocates 57% of total income towards food, clothing, and shelter where as the case study reveals that this individual spends 51% of total income on these three basic necessities.

The following table provides actual dollar figures and variance by item between the Acceptable Living Level budget and the case study for a single male. The graph following is a percentage comparison of the A.L.L and the case study.

Table 17

A.L.L. Budget for a Single Male Versus Case Study 3, Single Male in Winnipeg			
Category	ALL Budget	Case Study 3	Variance
Food	\$2,547.00	\$549.24	-\$1,997.76
Personal Care	\$279.48	\$188.28	-\$91.20
Clothing	\$407.21	\$528.00	\$120.79
Shelter	\$5,880.00	\$3,420.00	-\$2,460.00
Health Care	\$201.53	\$0.00	-\$201.53
Child Care	\$0.00	\$0.00	\$0.00
Transportation	\$1,726.20	\$780.00	-\$946.20
Household Operation	\$595.74	\$206.64	-\$389.10
Education	\$690.85	\$0.00	-\$690.85
Communication	\$884.04	\$456.00	-\$428.04
Risk Management	\$480.00	\$2,400.00	\$1,920.00
Banking	\$120.00	\$120.00	\$0.00
Household Furnishings	\$370.26	\$0.00	-\$370.26
Recreation and Leisure	\$1,200.00	\$240.00	-\$960.00
<b>Total Yearly Income/Cost</b>	<b>\$15,382.31</b>	<b>\$8,888.16</b>	<b>-\$6,494.15</b>

Chart 19



## 6.2 Case Studies

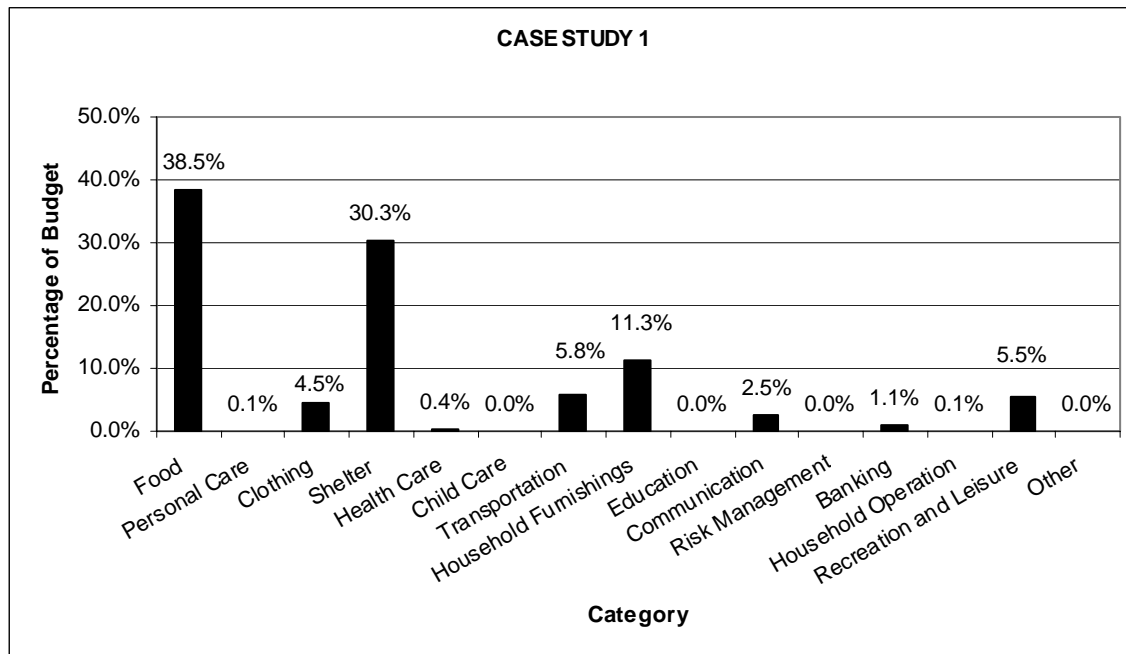
### 6.2.1 Case Study 1: E.S.

E.S. lives in Transcona with his wife and two adult children. He has diabetes and is on a strict diet. His insulin is covered by Manitoba Health but he must buy the needles. E.S. is unable to go out very often. He would love to go out to a movie or out for dinner. He dreams of being able to take a holiday.

Table: 18

<b>Case Study 1 - Two adults, two children Transcona E.S.</b>			
<b>Category</b>	<b>\$ Monthly Cost</b>	<b>\$ Yearly Cost</b>	<b>% of Total Income</b>
Food	\$862.78	\$10,353.36	38.5%
Personal Care	\$1.96	\$23.52	0.1%
Clothing	\$100.00	\$1,200.00	4.5%
Shelter	\$680.46	\$8,165.52	30.3%
Health Care	\$9.45	\$113.40	0.4%
Child Care	\$0.00	\$0.00	0.0%
Transportation	\$130.35	\$1,564.20	5.8%
Household Furnishings	\$252.43	\$3,029.16	11.3%
Education	\$0.00	\$0.00	0.0%
Communication	\$56.00	\$672.00	2.5%
Risk Management	\$0.00	\$0.00	0.0%
Banking	\$24.43	\$293.16	1.1%
Household Operation	\$1.47	\$17.64	0.1%
Recreation and Leisure	\$122.83	\$1,473.96	5.5%
Other	\$0.00	\$0.00	0.0%
<b>Total (pre-tax)</b>	<b>\$2,242.16</b>	<b>\$26,905.92</b>	<b>100.0%</b>
LICO (pre-tax 2002)	\$3,020.58	\$36,247.00	-
Variance	-\$778.42	-\$9,341.08	-

Chart 20



### 6.2.2 Case Study 2: M.V.

M.V. is a single woman that lives on Provincial Assistance Disability. She tries not to use the food bank, but she often has no choice. M.V. is a very smart shopper and buys everything she can in bulk.

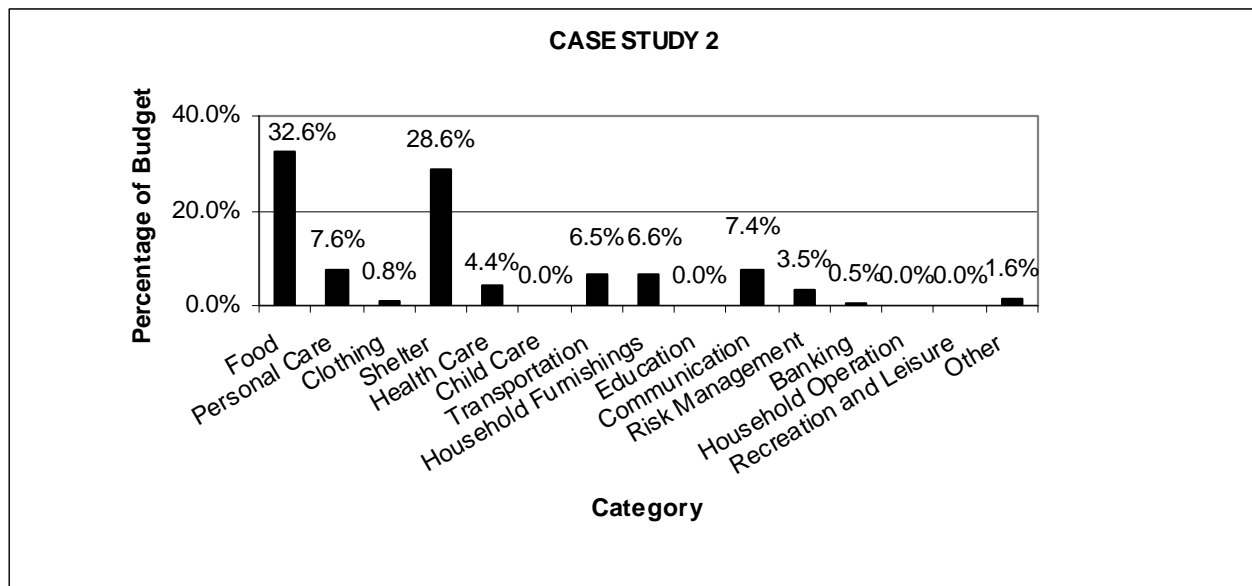
M.V. currently needs a new bed but cannot afford one. She does not have a dining table or a freezer. She would love to buy a computer and printer to help her with her advocacy work in Winnipeg.

M.V. would love to attend community events. She would also love to join the local “Y” but membership is far too expensive.

Table 19

<b>Case Study 2 - Single Woman</b>			
<b>Downtown</b>			
<b>M.V.</b>			
<b>Category</b>	<b>\$ Monthly Cost</b>	<b>\$ Yearly Cost</b>	<b>% of Total Income</b>
Food	\$329.94	\$3,959.28	32.6%
Personal Care	\$77.42	\$929.04	7.6%
Clothing	\$8.50	\$102.00	0.8%
Shelter	\$290.00	\$3,480.00	28.6%
Health Care	\$45.00	\$540.00	4.4%
Child Care	\$0.00	\$0.00	0.0%
Transportation	\$65.45	\$785.40	6.5%
Household Furnishings	\$66.56	\$798.72	6.6%
Education	\$0.00	\$0.00	0.0%
Communication	\$75.00	\$900.00	7.4%
Risk Management	\$35.00	\$420.00	3.5%
Banking	\$5.00	\$60.00	0.5%
Household Operation	\$0.00	\$0.00	0.0%
Recreation and Leisure	\$0.00	\$0.00	0.0%
Other	\$15.75	\$189.00	1.6%
<b>Total (pre-tax)</b>	<b>\$1,013.62</b>	<b>\$12,163.44</b>	<b>100.0%</b>
LICO (pre-tax 2002)	\$1,605.08	\$19,261.00	-
Variance	-\$591.46	-\$7,097.56	-

Chart 21



### 6.2.3 Case Study 3: M.C.

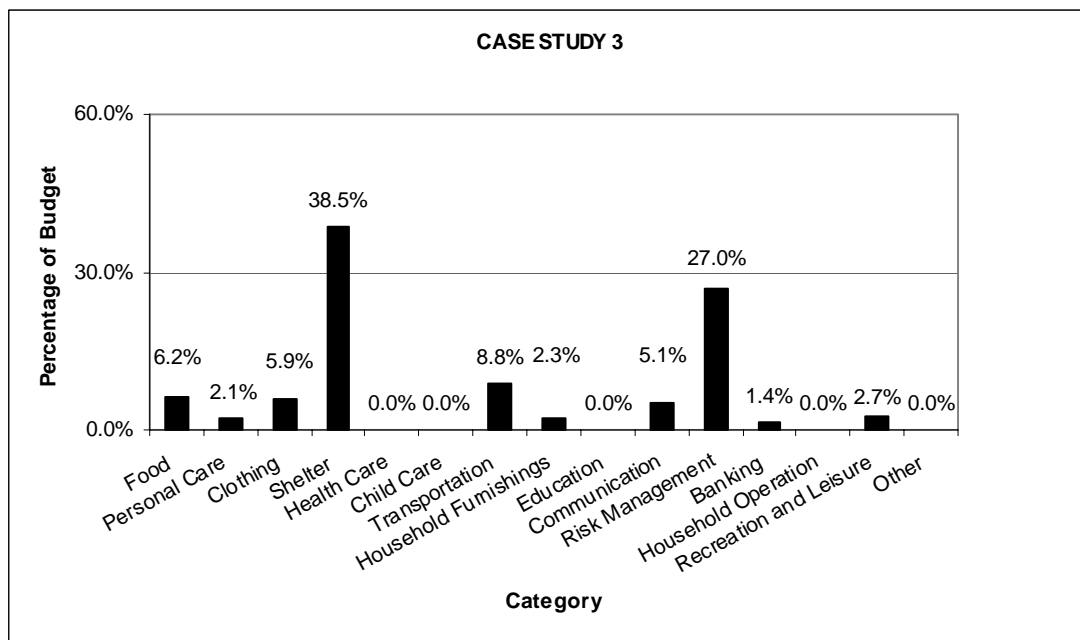
M.C. is a single male living on Provincial Assistance Disability. He uses the food bank twice a month because his budget does not give him enough to spend on food. In July, he had to pay for a lawyer and as a result, he was only able to spend \$45.00 on food for the entire month. Any emergency costs come directly out of his food budget.

M.C. has high blood pressure and should take a new prescription that has fewer side effects than the pill he currently takes. The problem is that the new pill is not covered by Manitoba Health and he cannot afford to pay for it. His health suffers as a result of living in poverty. Due to his disability, M.C. cannot work. If M.C. had more money, he would use it to enjoy life. He is forced to “just sit there day after day, waiting for the next social assistance cheque.”

Table 20

<b>Case Study 3 - Single Male</b>			
<b>Charleswood</b>			
<b>M.C.</b>			
<b>Category</b>	<b>\$ Monthly Cost</b>	<b>\$ Yearly Cost</b>	<b>% of Total Income</b>
Food	\$45.77	\$549.24	6.2%
Personal Care	\$15.69	\$188.28	2.1%
Clothing	\$44.00	\$528.00	5.9%
Shelter	\$285.00	\$3,420.00	38.5%
Health Care	\$0.00	\$0.00	0.0%
Child Care	\$0.00	\$0.00	0.0%
Transportation	\$65.00	\$780.00	8.8%
Household Furnishings	\$17.22	\$206.64	2.3%
Education	\$0.00	\$0.00	0.0%
Communication	\$38.00	\$456.00	5.1%
Risk Management	\$200.00	\$2,400.00	27.0%
Banking	\$10.00	\$120.00	1.4%
Household Operation	\$0.00	\$0.00	0.0%
Recreation and Leisure	\$20.00	\$240.00	2.7%
Other	\$0.00	\$0.00	0.0%
<b>Total (pre-tax)</b>	<b>\$740.68</b>	<b>\$8,888.16</b>	<b>100.0%</b>
LICO (pre-tax 2002)	\$1,605.08	\$19,261.00	-
Variance	-\$864.40	-\$10,372.84	-

Chart 22





### 6.2.4 Case Study 4: C.L.

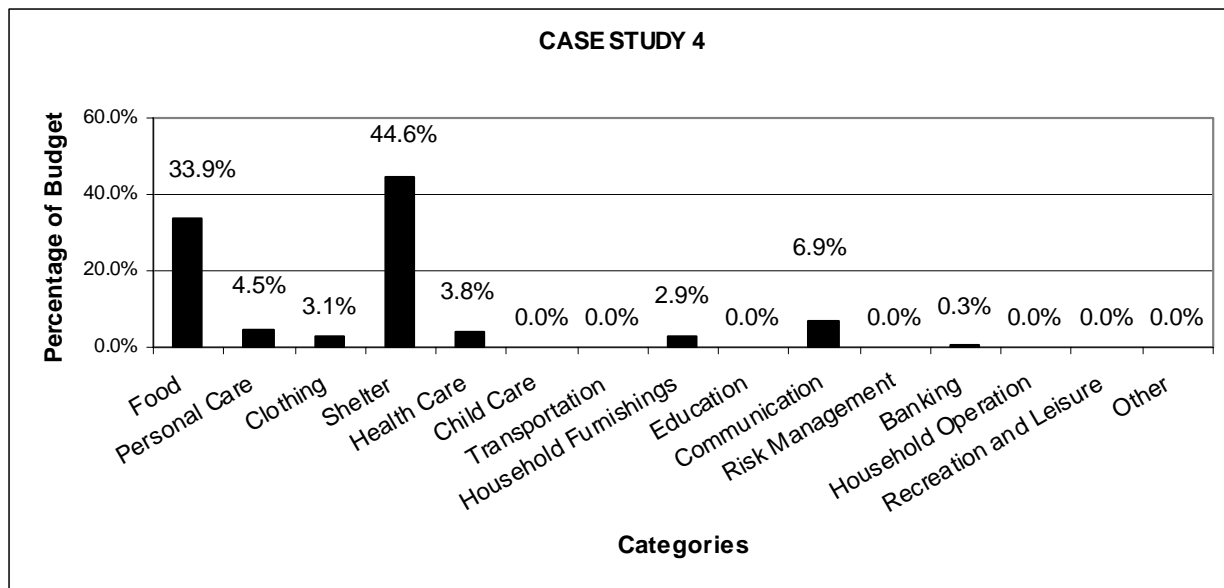
C.L. is a single woman living on Provincial Assistance Disability. She has 5-6 doctors' appointments every month but cannot afford either a vehicle or a bus pass to help her get downtown from Charleswood. She must rely on her mother to drive her. Accessible transportation is a serious concern.

C.L. does not ever buy new clothing. She shops at the Salvation Army and other second hand stores. She would love to go and see a movie or go out for dinner one night. She finds living in poverty to be very depressing. She just wants to enjoy life, but does not have the opportunity to.

Table 21

<b>Case Study 4 - Single Woman Charleswood C.L.</b>			
<b>Category</b>	<b>\$ Monthly Cost</b>	<b>\$ Yearly Cost</b>	<b>% of Total Income</b>
Food	\$216.54	\$2,598.48	33.9%
Personal Care	\$28.54	\$342.48	4.5%
Clothing	\$20.00	\$240.00	3.1%
Shelter	\$285.00	\$3,420.00	44.6%
Health Care	\$24.16	\$289.92	3.8%
Child Care	\$0.00	\$0.00	0.0%
Transportation	\$0.00	\$0.00	0.0%
Household Furnishings	\$18.37	\$220.44	2.9%
Education	\$0.00	\$0.00	0.0%
Communication	\$44.00	\$528.00	6.9%
Risk Management	\$0.00	\$0.00	0.0%
Banking	\$2.00	\$24.00	0.3%
Household Operation	\$0.00	\$0.00	0.0%
Recreation and Leisure	\$0.00	\$0.00	0.0%
Other	\$0.00	\$0.00	0.0%
<b>Total (pre-tax)</b>	<b>\$638.61</b>	<b>\$7,663.32</b>	<b>100.0%</b>
LICO (pre-tax 2002)	\$1,605.08	\$19,261.00	-
Variance	-\$966.47	-\$11,597.68	-

Chart 23



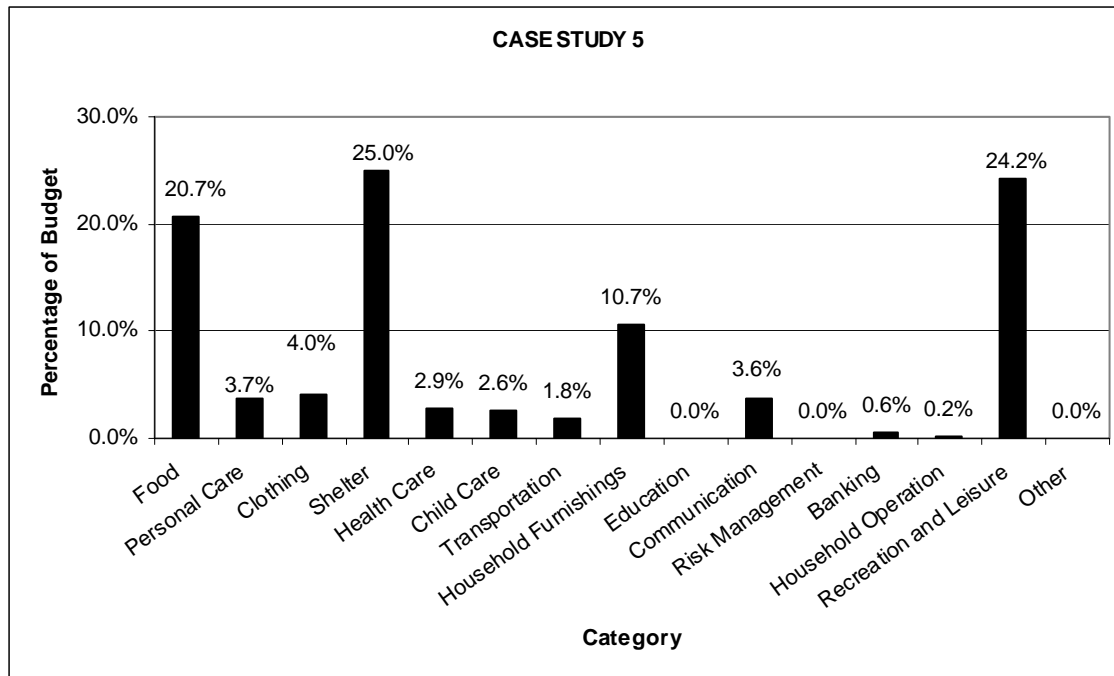
### 6.2.5 Case Study 5: A.S.

A.S. lives with her and her four year old daughter. Both she and her fiancé are in school and also work part-time. She has a very supportive mother who loves to baby-sit.

Table 22

<b>Case Study 5 - 2 adults and 1 child</b>			
<b>Point Douglas</b>			
<b>A.S. &amp; D.B.</b>			
<b>Category</b>	<b>\$ Monthly Cost</b>	<b>\$ Yearly Cost</b>	<b>% of Total Income</b>
Food	\$387.41	\$4,648.92	20.7%
Personal Care	\$69.48	\$833.76	3.7%
Clothing	\$75.00	\$900.00	4.0%
Shelter	\$466.00	\$5,592.00	25.0%
Health Care	\$53.39	\$640.68	2.9%
Child Care	\$48.00	\$576.00	2.6%
Transportation	\$34.00	\$408.00	1.8%
Household Furnishings	\$198.86	\$2,386.32	10.7%
Education	\$0.00	\$0.00	0.0%
Communication	\$68.00	\$816.00	3.6%
Risk Management	\$0.00	\$0.00	0.0%
Banking	\$11.60	\$139.20	0.6%
Household Operation	\$3.77	\$45.24	0.2%
Recreation and Leisure	\$451.65	\$5,419.80	24.2%
Other	\$0.00	\$0.00	0.0%
<b>Total (pre-tax)</b>	<b>\$1,867.16</b>	<b>\$22,405.92</b>	<b>100.0%</b>
LICO (pre-tax 2002)	\$2,495.33	\$29,944.00	-
Variance	-\$628.17	-\$7,538.08	-

Chart 24



### 6.2.6 Case Study 6: S.O.

S.O. and her family rely on social assistance. On September 1<sup>st</sup>, 2003, her family moved into a larger home. Due to the costs of the move, she did not have any money for food for the month of September. Her family relies heavily on the food bank and she and her husband must often go without food so that her children can eat.

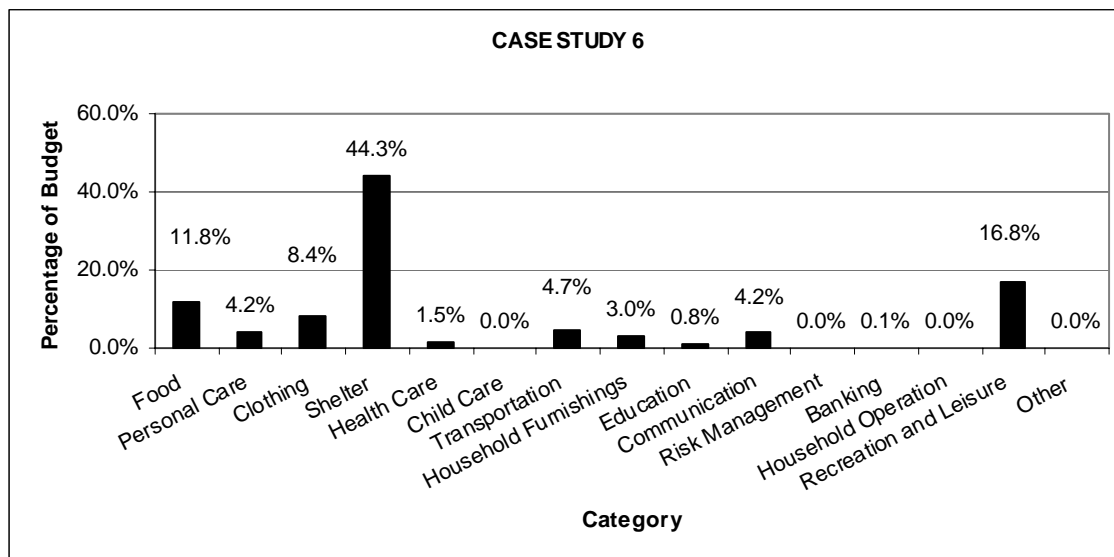
Her teenage boys want to fit in with the other kids at school but S.O. is not able to afford the “right” clothes. She tries to buy new clothes for her boys and she and her husband either buy second hand clothing or do not buy clothing at all.

She and her husband have not been on a date together in fourteen years. She would love to spend one night out with her husband, just to escape from the reality of her life.

Table 23

<b>Case Study 6 - 2 Adults and 2 Youth</b>			
<b>St. Boniface</b>			
<b>S.O.</b>			
<b>Category</b>	<b>\$ Monthly Cost</b>	<b>\$ Yearly Cost</b>	<b>% of Total Income</b>
Food	\$140.27	\$1,683.24	11.8%
Personal Care	\$50.00	\$600.00	4.2%
Clothing	\$100.00	\$1,200.00	8.4%
Shelter	\$525.00	\$6,300.00	44.3%
Health Care	\$18.00	\$216.00	1.5%
Child Care	\$0.00	\$0.00	0.0%
Transportation	\$56.00	\$672.00	4.7%
Household Furnishings	\$35.00	\$420.00	3.0%
Education	\$0.00	\$120.00	0.8%
Communication	\$50.00	\$600.00	4.2%
Risk Management	\$0.00	\$0.00	0.0%
Banking	\$1.50	\$18.00	0.1%
Household Operation	\$0.00	\$0.00	0.0%
Recreation and Leisure	\$199.00	\$2,388.00	16.8%
Other	\$0.00	\$0.00	0.0%
<b>Total (pre-tax)</b>	<b>\$1,174.77</b>	<b>\$14,217.24</b>	<b>100.0%</b>
LICO (pre-tax 2002)	<b>\$3,020.58</b>	<b>\$36,247.00</b>	-
Variance	<b>-\$1,845.81</b>	<b>-\$22,029.76</b>	-

Chart 25



### 6.2.7 Case Study 7: S.V.C.

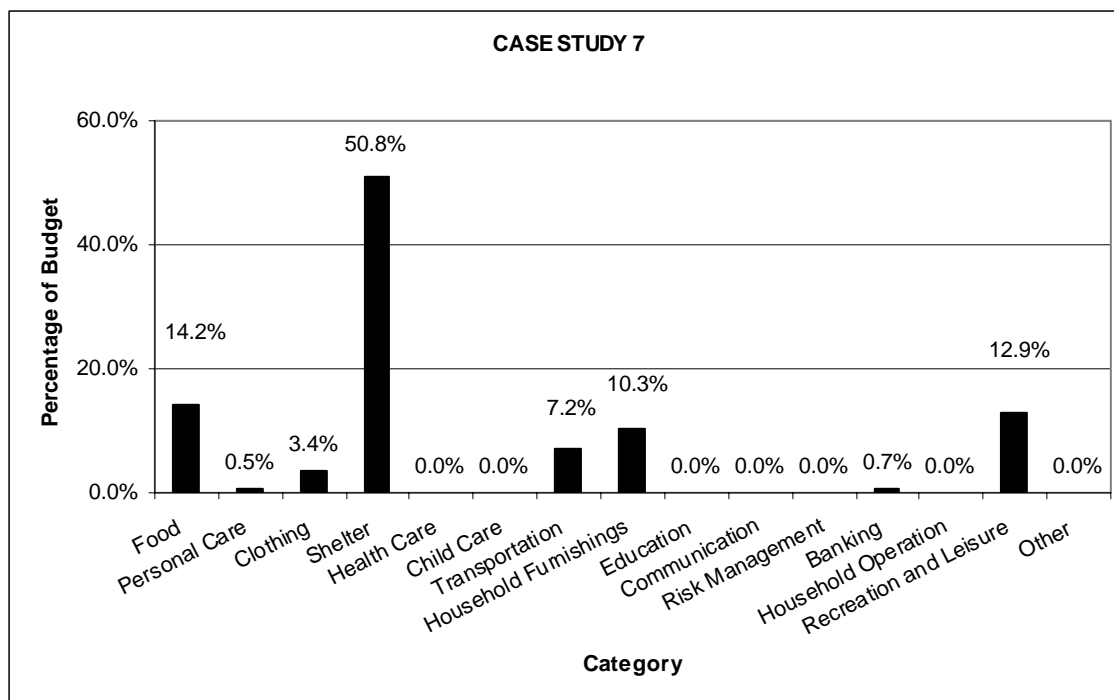
S.V.C. is a volunteer at Winnipeg Harvest. She relies on her monthly pension, the Canadian Child Tax Benefit (CCTB) and a G.S.T. cheque to survive every month.

When her son was younger, he had to miss out on a lot of things like club activities. She wants her granddaughter to have more opportunities. S.V.C. would like to join the local “Y” so that she can stay healthy and physically fit but membership fees are too high.

Table 24

Case Study 7 - 2 Adults and 2 children			
Downtown			
S.I.C.			
Category	\$ Monthly Cost	\$ Yearly Cost	% of Total Income
Food	\$82.78	\$993.36	14.2%
Personal Care	\$3.00	\$36.00	0.5%
Clothing	\$19.99	\$239.88	3.4%
Shelter	\$297.00	\$3,564.00	50.8%
Health Care	\$0.00	\$0.00	0.0%
Child Care	\$0.00	\$0.00	0.0%
Transportation	\$42.35	\$508.20	7.2%
Household Furnishings	\$60.00	\$720.00	10.3%
Education	\$0.00	\$0.00	0.0%
Communication	\$0.00	\$0.00	0.0%
Risk Management	\$0.00	\$0.00	0.0%
Banking	\$4.00	\$48.00	0.7%
Household Operation	\$0.00	\$0.00	0.0%
Recreation and Leisure	\$75.21	\$902.52	12.9%
Other	\$0.00	\$0.00	0.0%
<b>Total (pre-tax)</b>	<b>\$584.33</b>	<b>\$7,011.96</b>	<b>100.0%</b>
LICO (pre-tax 2002)	\$3,020.58	\$36,247.00	-
Variance	-\$2,436.25	-\$29,235.04	-

Chart 26



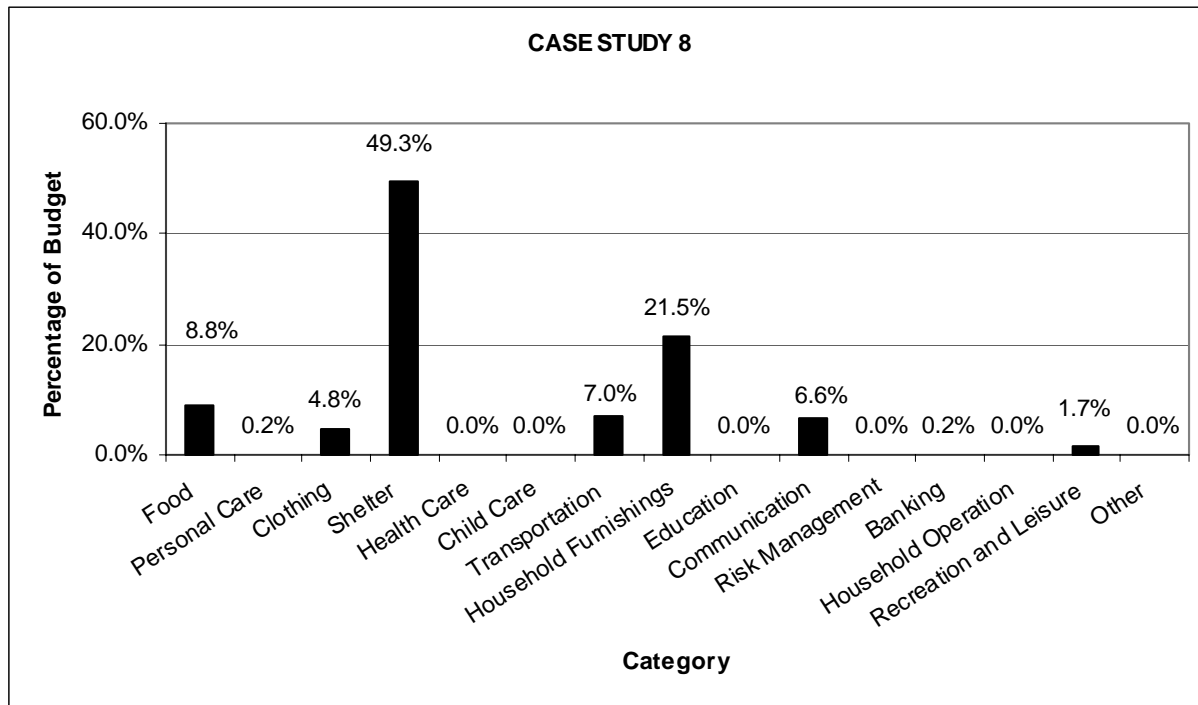
### 6.2.8 Case Study 8: S.C.

S.C. lives in downtown Winnipeg. She is an active volunteer at Winnipeg Harvest. She was very excited to take part in the Acceptable Living Level report.

Table 25

<b>Case Study 8 - 2 Adults Downtown S.C.</b>			
<b>Category</b>	<b>\$ Monthly Cost</b>	<b>\$ Yearly Cost</b>	<b>% of Total Income</b>
Food	\$82.96	\$995.52	8.8%
Personal Care	\$1.49	\$17.88	0.2%
Clothing	\$44.99	\$539.88	4.8%
Shelter	\$463.00	\$5,556.00	49.3%
Health Care	\$0.00	\$0.00	0.0%
Child Care	\$0.00	\$0.00	0.0%
Transportation	\$65.45	\$785.40	7.0%
Household Furnishings	\$201.71	\$2,420.52	21.5%
Education	\$0.00	\$0.00	0.0%
Communication	\$61.95	\$743.40	6.6%
Risk Management	\$0.00	\$0.00	0.0%
Banking	\$1.50	\$18.00	0.2%
Household Operation	\$0.00	\$0.00	0.0%
Recreation and Leisure	\$16.00	\$192.00	1.7%
Other	\$0.00	\$0.00	0.0%
<b>Total (pre-tax)</b>	<b>\$939.05</b>	<b>\$11,268.60</b>	<b>100.0%</b>
LICO (pre-tax 2002)			-
Variance			-

Chart 27



### 6.2.9 Case Study 9: S.M.

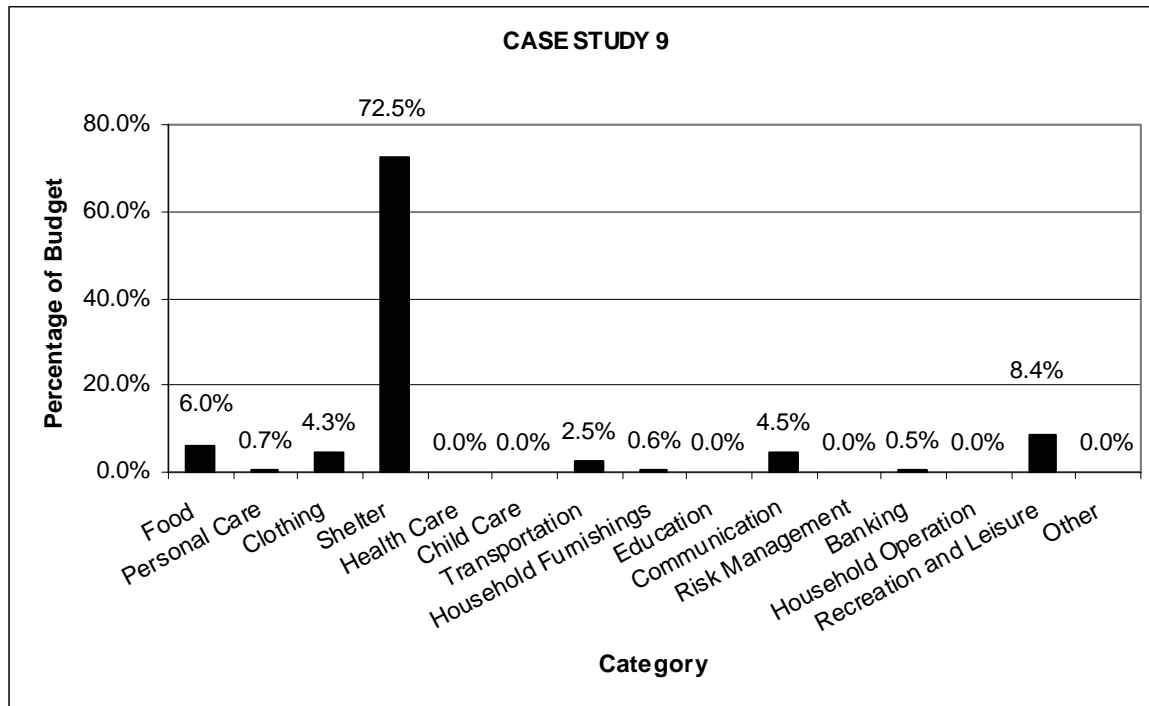
S.M. lives with her thirty-eight year old son in Transcona. She relies on social assistance and Canada Pension while her son relies on social assistance disability. She and her son can only afford approximately \$25.00 each on food every month. As a result, she uses the food bank twice a month.

S.M. would like to buy a monthly bus pass but cannot afford one. She does not have a table or chairs where she and her son can eat. They are forced to kneel at a coffee table. S.M. would love to visit museums, the IMAX, and cultural events around the city but cannot afford the tickets.

Table 26

Case Study 9 - 2 Adults			
Transcona			
S.M.			
Category	\$ Monthly Cost	\$ Yearly Cost	% of Total Income
Food	\$48.56	\$582.72	6.0%
Personal Care	\$6.00	\$72.00	0.7%
Clothing	\$35.00	\$420.00	4.3%
Shelter	\$591.00	\$7,092.00	72.5%
Health Care	\$0.00	\$0.00	0.0%
Child Care	\$0.00	\$0.00	0.0%
Transportation	\$20.00	\$240.00	2.5%
Household Furnishings	\$5.00	\$60.00	0.6%
Education	\$0.00	\$0.00	0.0%
Communication	\$37.00	\$444.00	4.5%
Risk Management	\$0.00	\$0.00	0.0%
Banking	\$3.75	\$45.00	0.5%
Household Operation	\$0.00	\$0.00	0.0%
Recreation and Leisure	\$68.48	\$821.76	8.4%
Other	\$0.00	\$0.00	0.0%
<b>Total (pre-tax)</b>	<b>\$814.79</b>	<b>\$9,777.48</b>	<b>100.0%</b>
LICO (pre-tax 2002)	\$2,006.42	\$24,077.00	-
Variance	-\$1,191.63	-\$14,299.52	-

Chart 28



### 6.2.10 Case Study 10: E.G.

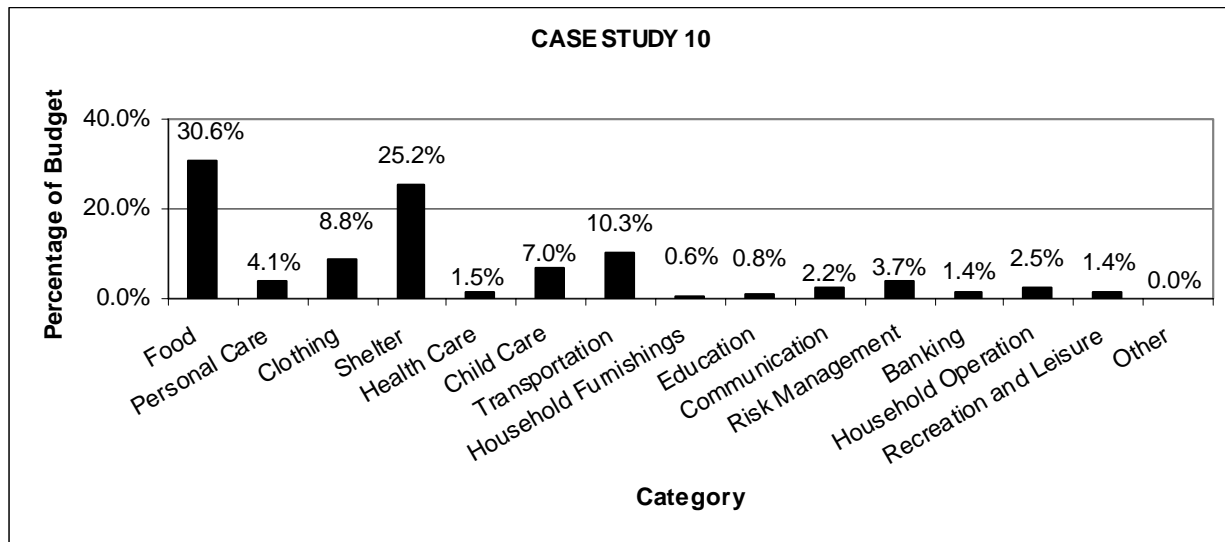
E.G. is a single mother of four. She is in school through Manitoba Education and Training and also works part-time some weekends and nights. She lives in Manitoba Housing.

E.G. has a sixteen year old daughter who has been forced to take on more responsibility than a sixteen year ever should. When E.G. is at school or work, her daughter must baby-sit the three younger children. Her daughter is an honour role student who wants to have more of a social life. Her nine year old son gets teased at school “because they know that he is poor.” E.G. is very worried about her children.

Table 27

<b>Case Study 10 - Single mother, 4 children</b>			
<b>Charleswood</b>			
<b>E.G.</b>			
<b>Category</b>	<b>\$ Monthly Cost</b>	<b>\$ Yearly Cost</b>	<b>% of Total Income</b>
Food	\$417.96	\$5,015.52	30.6%
Personal Care	\$55.89	\$670.68	4.1%
Clothing	\$120.00	\$1,440.00	8.8%
Shelter	\$344.00	\$4,128.00	25.2%
Health Care	\$20.00	\$240.00	1.5%
Child Care	\$96.00	\$1,152.00	7.0%
Transportation	\$140.51	\$1,686.12	10.3%
Household Furnishings	\$7.86	\$94.32	0.6%
Education	\$10.84	\$130.08	0.8%
Communication	\$30.00	\$360.00	2.2%
Risk Management	\$50.00	\$600.00	3.7%
Banking	\$19.50	\$234.00	1.4%
Household Operation	\$34.17	\$410.04	2.5%
Recreation and Leisure	\$18.99	\$227.88	1.4%
Other	\$0.00	\$0.00	0.0%
<b>Total (pre-tax)</b>	<b>\$1,365.72</b>	<b>\$16,388.64</b>	<b>100.0%</b>
LICO (pre-tax 2002)	\$3,376.50	\$40,518.00	-
Variance	-\$2,010.78	-\$24,129.36	-

Chart 29



### 6.2.11 Case Study 11: C.B.

C.B. lives with her husband and seventeen year old granddaughter. She is unemployed and her husband was recently injured on the job and later laid off. He is in his 50s and is finding it very difficult to get a new job. Even when her husband was working, he was earning minimum wage. C.B. is frustrated with how low minimum wage is. She says that you “can’t eat, pay the rent, and enjoy life at the same time” when you are living on minimum wage.

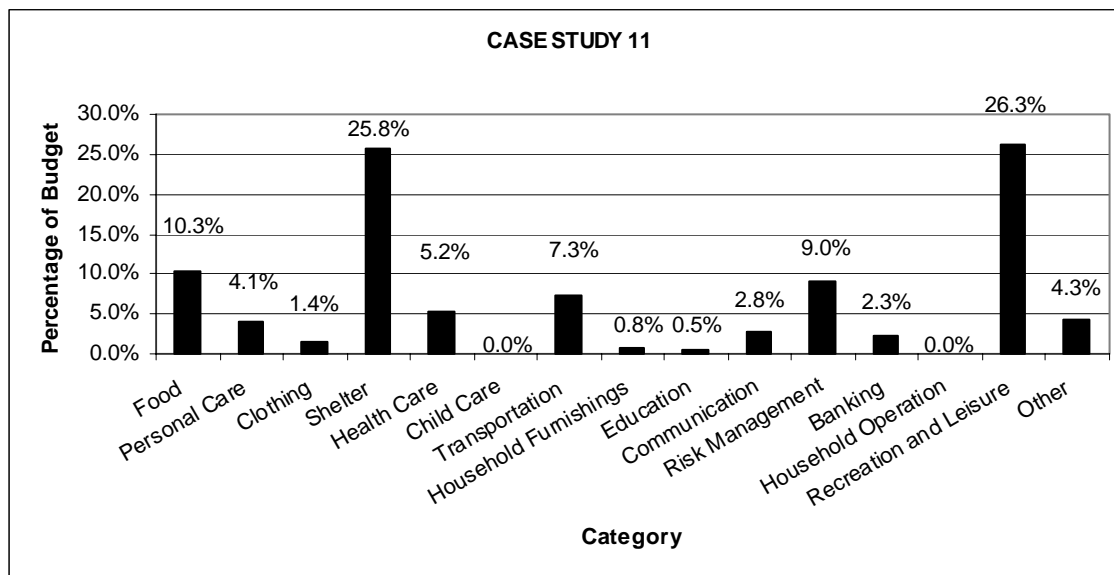
C.B. can often not afford to buy shampoo and is forced to use dish soap to wash. She must use the food bank twice a month. Her granddaughter is often teased at school for having “welfare food.” She wishes that she could do more for her granddaughter.

C.B. wants to “enjoy life...not just exist.”

Table 28

Case Study 11 - Husband, Wife, 1 Youth			
Transcona			
C.B.			
Category	\$ Monthly Cost	\$ Yearly Cost	% of Total Income
Food	\$165.70	\$1,988.40	10.3%
Personal Care	\$66.01	\$792.12	4.1%
Clothing	\$22.80	\$273.60	1.4%
Shelter	\$416.67	\$5,000.04	25.8%
Health Care	\$83.60	\$1,003.20	5.2%
Child Care	\$0.00	\$0.00	0.0%
Transportation	\$118.00	\$1,416.00	7.3%
Household Furnishings	\$12.50	\$150.00	0.8%
Education	\$8.33	\$100.00	0.5%
Communication	\$45.24	\$542.88	2.8%
Risk Management	\$145.00	\$1,740.00	9.0%
Banking	\$37.00	\$444.00	2.3%
Household Operation	\$0.00	\$0.00	0.0%
Recreation and Leisure	\$425.00	\$5,100.00	26.3%
Other	\$70.00	\$840.00	4.3%
<b>Total (pre-tax)</b>	<b>\$1,615.85</b>	<b>\$19,390.24</b>	<b>100.0%</b>
LICO (pre-tax 2002)	\$2,495.33	\$29,944.00	-
Variance	-\$879.48	-\$10,553.76	-

Chart 30





### 6.2.12 Case Study 12: C.N.

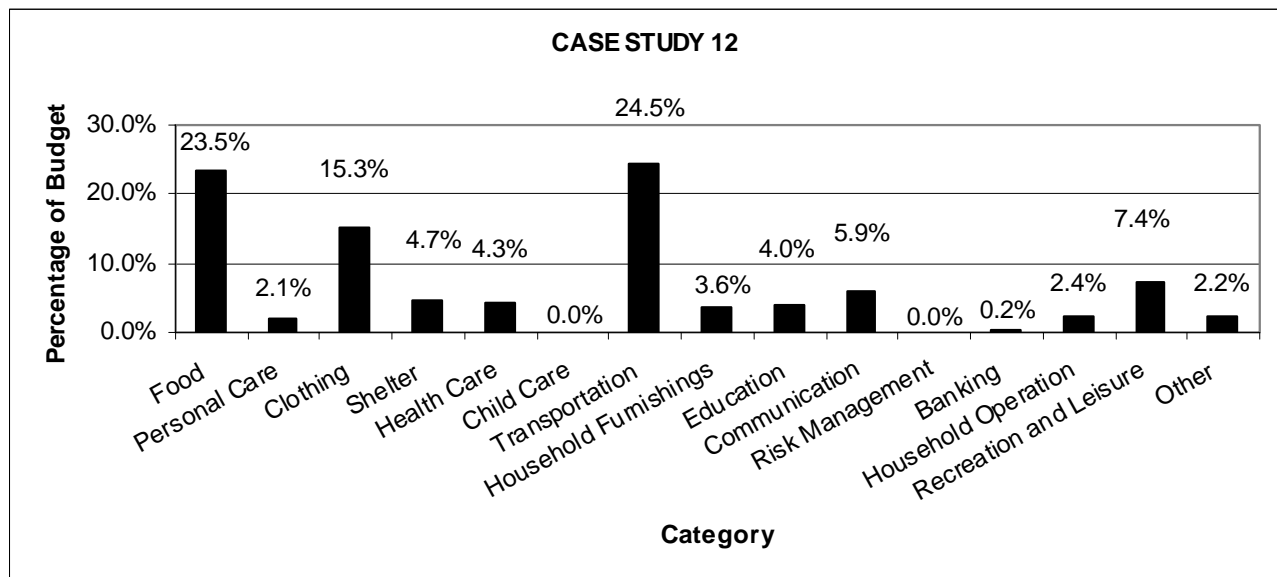
C.N. is a single mother with two children and three foster children. With five kids in her home, she must take every step to save money. She uses the food bank twice a month and she buys food in bulk. She cuts her children's hair. She lives in a trailer on her uncle's property and heats her home with a wood stove. She spends \$600 a year for wood.

C.N. relies on social assistance and receives money to support her three foster children. She has a part-time job for six days a month at \$10.00 an hour. Every penny she has she spends on her children.

Table 29

Case Study 12 - 1 adult and 5 children			
Lac du Bonnet.			
C.N			
Category	\$ Monthly Cost	\$ Yearly Cost	% of Total Income
Food	\$450.00	\$5,400.00	23.5%
Personal Care	\$40.00	\$480.00	2.1%
Clothing	\$292.53	\$3,510.36	15.3%
Shelter	\$90.00	\$1,080.00	4.7%
Health Care	\$83.33	\$999.96	4.3%
Child Care	\$0.00	\$0.00	0.0%
Transportation	\$469.28	\$5,631.36	24.5%
Household Furnishings	\$69.47	\$833.64	3.6%
Education	\$77.08	\$924.96	4.0%
Communication	\$113.02	\$1,356.24	5.9%
Risk Management	\$0.00	\$0.00	0.0%
Banking	\$3.95	\$47.40	0.2%
Household Operation	\$45.55	\$546.60	2.4%
Recreation and Leisure	\$141.73	\$1,700.76	7.4%
Other	\$41.67	\$500.04	2.2%
<b>Total (pre-tax)</b>	<b>\$1,917.61</b>	<b>\$23,011.32</b>	<b>100.0%</b>
LICO (pre-tax 2002)	\$2,579.50	\$30,954.00	-
Variance	-\$661.89	-\$7,942.68	-

Chart 31



### 6.2.13 Case Study 1: P.B.

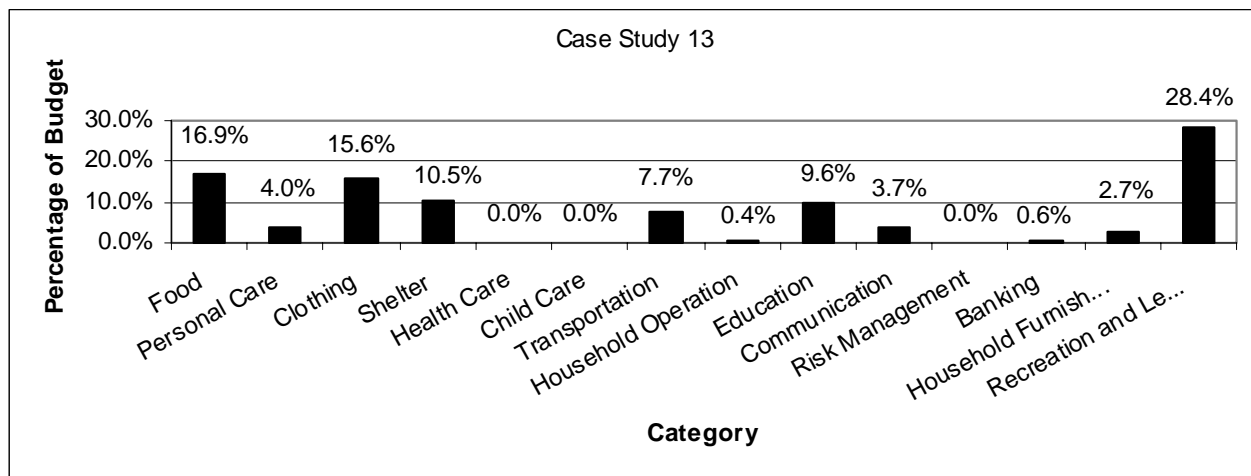
P.B. lives in Brandon, Manitoba. She is not on social assistance. She receives child support, family allowance, and \$30.00 per month per child (total \$120/month) from CRISP, a low income supplement. She does not rely on the food bank but when her monthly budget is particularly tight, her food budget is always the first thing to be cut.

P.B.'s home is provided through Manitoba Housing. Her children are often teased for living in "welfare homes." She worries about her children. She always has to tell them "no" when they ask for anything extra. Her kids do not get "the stuff the other kids at school get" and sometimes it is very embarrassing.

Table 30

<b>Case Study 13 - Single Mother and Four Children</b>			
<b>Brandon</b>			
<b>P.B.</b>			
<b>Category</b>	<b>\$ Monthly Cost</b>	<b>\$ Yearly Cost</b>	<b>% of Total Income</b>
Food	\$253.59	\$3,043.08	16.9%
Personal Care	\$60.00	\$720.00	4.0%
Clothing	\$233.00	\$2,796.00	15.6%
Shelter	\$157.00	\$1,884.00	10.5%
Health Care	\$0.00	\$0.00	0.0%
Child Care	\$0.00	\$0.00	0.0%
Transportation	\$115.36	\$1,384.32	7.7%
Household Operation	\$5.67	\$68.04	0.4%
Education	\$143.80	\$1,725.60	9.6%
Communication	\$55.00	\$660.00	3.7%
Risk Management	\$0.00	\$0.00	0.0%
Banking	\$9.00	\$108.00	0.6%
Household Furnishings	\$39.98	\$479.76	2.7%
Recreation and Leisure	\$424.72	\$5,096.64	28.4%
<b>Total (pre-tax)</b>	<b>\$1,497.12</b>	<b>\$17,965.44</b>	<b>100.0%</b>
LICO (pre-tax)	\$2,876.00	\$34,512.00	-
Variance	-\$1,378.88	-\$16,546.56	-

Chart 32



### 6.2.14 Case Study 14: M.H.

M.H. lives in Brandon, Manitoba with her husband, two adult children (ages 19 and 23), three children (newborn, 21 months, 3 years old). She uses the food bank twice a month in order to subsidize her food budget. She suffers from high cholesterol and both she and her husband are diabetics. She should be buying healthier foods, but cannot afford them. She receives social assistance and her husband has a minimum wage job. The amount she receives from social assistance every month is deducted from her husband's income. If her husband works overtime, she does not get any social assistance money.

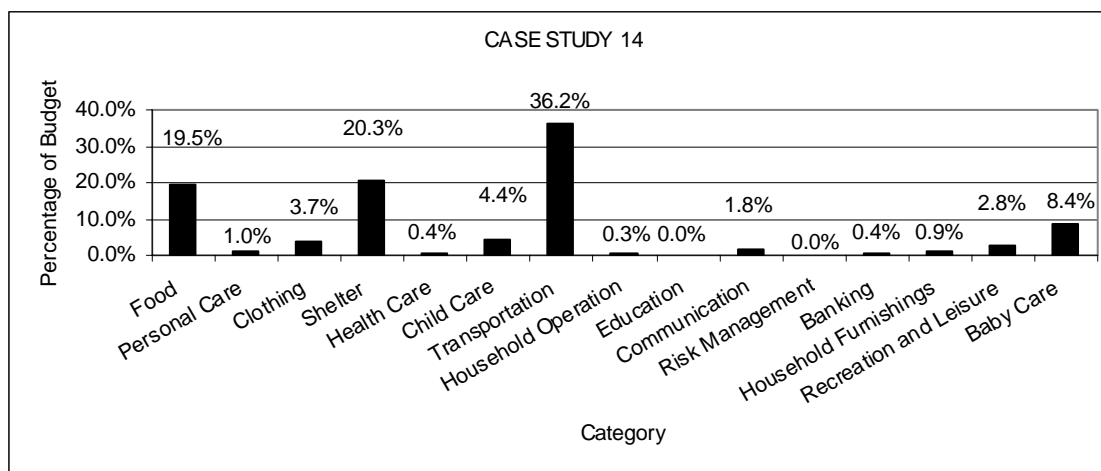
M.H. volunteers at the food bank but is unable to work full time due to her health. She would love to have more money to spend on basic necessities especially healthier food herself and her family. She sews the majority of her family's clothing because she cannot afford to buy clothing. The majority of her yearly clothing budget is on sewing supplies.

She and her husband celebrated their 24<sup>th</sup> wedding anniversary over the summer. They wanted to go out for dinner to celebrate but after paying for a babysitter for one hour, all they had left was enough to go to a fast food restaurant. Her husband would like to do something special for their 25<sup>th</sup> anniversary next year, but M.H. does not think that they will have enough money.

Table 31

Case Study 14			
Brandon			
M.H.			
Category	\$ Monthly Cost	\$ Yearly Cost	% of Total Income
Food	\$428.91	\$5,146.92	19.5%
Personal Care	\$21.63	\$259.56	1.0%
Clothing	\$80.66	\$967.92	3.7%
Shelter	\$448.00	\$5,376.00	20.3%
Health Care	\$9.23	\$110.76	0.4%
Child Care	\$96.00	\$1,152.00	4.4%
Transportation	\$797.74	\$9,572.88	36.2%
Household Operation	\$6.71	\$80.52	0.3%
Education	\$0.00	\$0.00	0.0%
Communication	\$39.61	\$475.32	1.8%
Risk Management	\$0.00	\$0.00	0.0%
Banking	\$9.00	\$108.00	0.4%
Household Furnishings	\$19.28	\$231.36	0.9%
Recreation and Leisure	\$61.35	\$736.20	2.8%
Baby Care	\$185.94	\$2,231.28	8.4%
<b>Total (pre-tax)</b>	<b>\$2,204.06</b>	<b>\$26,448.72</b>	<b>100.0%</b>
LICO (pre-tax)	\$3,482.33	\$41,788.00	-
Variance	-\$1,278.27	-\$15,339.28	-

Chart 33



## **Part 7: Conclusion**

The 2003 Acceptable Living Level Report is a powerful analysis of poverty in Manitoba. It engages ideas about poverty and living standards in nine Manitoba communities in order to articulate the realities of poverty as described by those living and experiencing poverty in the province. The report identifies needs, priorities and requirements as explained by low-income Manitobans.

The A.L.L. Report establishes a living level that every Manitoban has the *right* to achieve. Rather than considering poverty to be an abject standard of living where only the basic necessities are lacking, we embrace a much broader, more inclusive standard. Far from exorbitant, the Acceptable Living Level is a standard we believe should be within everyone's reach in Manitoba.

The report reveals that social safety net benefits and minimum wage do not provide sufficient financial support to individuals and families. Social assistance rates must be increased to allow Manitobans to live at an acceptable living level. Similarly, minimum wage is far too low and ought to be replaced by a living wage.

The case studies provide a shocking account of the hardships and challenges faced by individuals living in poverty. Some of the many burdens faced by low-income Manitobans include high medical expenditures, inadequate nutrition, lack of emergency savings, and inadequate clothing. It is imperative that Manitobans on social assistance and the working poor are provided with the necessary support in order to live at an acceptable living level.

The Acceptable Living Level Report represents a continued effort to inform and educate the public on the realities of poverty. It seeks to abolish the myths and stereotypes of poverty. We believe that every Manitoban plays an important role in the fight against poverty in the province. This report is a call to action for all Manitobans to participate in the quest to ensure that the rights of every citizen of this province are respected and observed.

## APPENDIX A

### **The Acceptable Living Level & Medical Expenses**

The Acceptable Living Level Report follows the trend of other poverty measures and excludes medical costs in the cost of living report. This is a result of the extreme variability of medical expenditures, making it difficult to provide a reliable average. Nonetheless, it cannot be forgotten that the costs associated with ill health are high, on both an individual and societal level, and should not be ignored. In particular, there is a strong correlation between low economic status and increased health concerns for people of all walks of life.

This correlation is evident in many empirical studies, including a recent one by Clyde Hertenman, who mapped the Vancouver area according to variables that affect early childhood development, such as socio economic status. Hertenman found statistical evidence of what many would have suspected intuitively: “children in the poorest neighbourhoods...suffer a disproportionate degree of "developmental vulnerability. Poverty puts children behind from birth, and keeps them behind for life.”<sup>19</sup>

Another study, presented at the Conference of the International Society for Equity in Health in 2002, outlined that “poverty, and not medical and lifestyle factors, is the leading cause of cardiovascular disease in Canada.”<sup>20</sup> Canadian cardiovascular health has been worsened by the recent trend of political decisions that exacerbated the difference between the upper and lower income earners.

As most of Canada’s population lives in urban centres, Donald Wasylenki has documented the high correlation between ill health, low income and inner cities. He notes that although “Canada is seen as a particularly egalitarian society with a commitment to comprehensive, accessible health care, there has been a tendency to assume that there will be fewer health inequities and inequalities in relation to socio-economic status. Recently, however, evidence has emerged that challenges this assumption.”<sup>21</sup>

The above mentioned studies are only a few of the many examples which document the correlation of low socio-economic status and ill health in Canada and around the world. Although the Acceptable Living Level budget does respond to preventative health measures such as a nutritionally balanced food budget, it does not take into account the very real likelihood of increased medical expenditures for people with low incomes.

Many of the consultants who participated in the Acceptable Living Level are living testimonials to the hardships of ill health when living in poverty. These struggles include the inability to buy an appropriate diet for a diabetic or a gluten-intolerant child, frustration with inadequate government mental health services, and being housebound because illnesses affecting the legs have left the individual unable to walk long distances and a car or taxi are unaffordable.

In conclusion, the high correlation between poverty and ill-health must be recognized and acted upon by our governments. A significant starting point to repairing Canada’s over-burdened health care system and subsequently Canadian society is to focus on those Canadians who do not have enough to eat, a safe place to live, and little hope for the future without our help.

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<sup>19</sup> MacQueen, Ken, “A Head Start on Life.” Maclean's, 10/27/2003, Vol. 116 Issue 43, p55.

<sup>20</sup> Williams, John R., “Poverty leading cause of cardiovascular disease in Canada,” CMAJ: Canadian Medical Association Journal, 8/20/2002, Vol. 167 Issue 4, p389.

<sup>21</sup> Wasylenki, Donald A., “Inner city health.” CMAJ: Canadian Medical Association Journal, 01/23/2001, Vol. 164 Issue 2, p214

## **APPENDIX B**

### **Changes in the A.L.L. Budgets form 2000 to 2003**

#### **Food**

- ✓ The purchase quantity of milk was changed in the family budget from 2L in 2000 to 4L to reflect the purchasing habits of our consultants.
- ✓ Bread costs are based on 570g, as opposed to 675g in 2000, to reflect the bread most commonly purchased by our consultants.
- ✓ Quantities of food were based on the 1997 Canadian Food Guide published by Health Canada

#### **Personal Care**

- ✓ A distinction was made between male and female items to account for differences in costs.

#### **Clothing**

- ✓ Quantities have been increased in the 2003 A.L.L. Report to reflect the quality of the clothing.
- ✓ A.L.L. Report also makes specific provisions for more expensive formal clothing for adults, to be used for work or special occasions.

#### **Household Operations**

- ✓ More specific categories were included in this section compared to the 2000 A.L.L. Report to facilitate the calculation of the budgets.

#### **Education**

- ✓ A computer was deemed a necessity for all Canadians and was included in all budgets.

#### **Transportation**

- ✓ The cost of two adult's driver's licenses was included.

#### **Recreation & Leisure**

- ✓ Special occasion costs were increased to reflect realities of expectations for presents at children's birthday parties, weddings, and other occasions.

## APPENDIX C

### **List of Stores/Businesses** *(Non-exhaustive)*

Andrew's Drug	Red Apple
ANG Insurance	Safeway
Army Surplus	Sam's
Assiniboine Credit Union	Sears
Athlete's World	Shoppers Drug Mart
Bank of Montreal	Sports Tec
Bargain Shop	Staples
Big and Tall for Men	Super Value
Canada Trust	TD Bank
Canadian Tire	Ultra Cuts
CIBC	Walmart
Colony Store	Westwood Store
Dollar Store	Y-Not Foods
Duffy's Taxi	Zellers
Ellice Laundromat	7-Eleven
Extra Foods	
Family Food	
Food Fare	
Forks Market	
Giant Tiger	
Hudson's Bay Basement & Food Mart	
IGA	
International Clothing	
Larry's Barber Shop	
Manulife	
Mark's Work Warehouse	
McGavin Bread Basket	
M&M Meat Store	
Moore's	
Odd Lots	
Pal's Supermarket	
Payless	

## **APPENDIX D**

### **Canada Food Guide Recommended Servings**

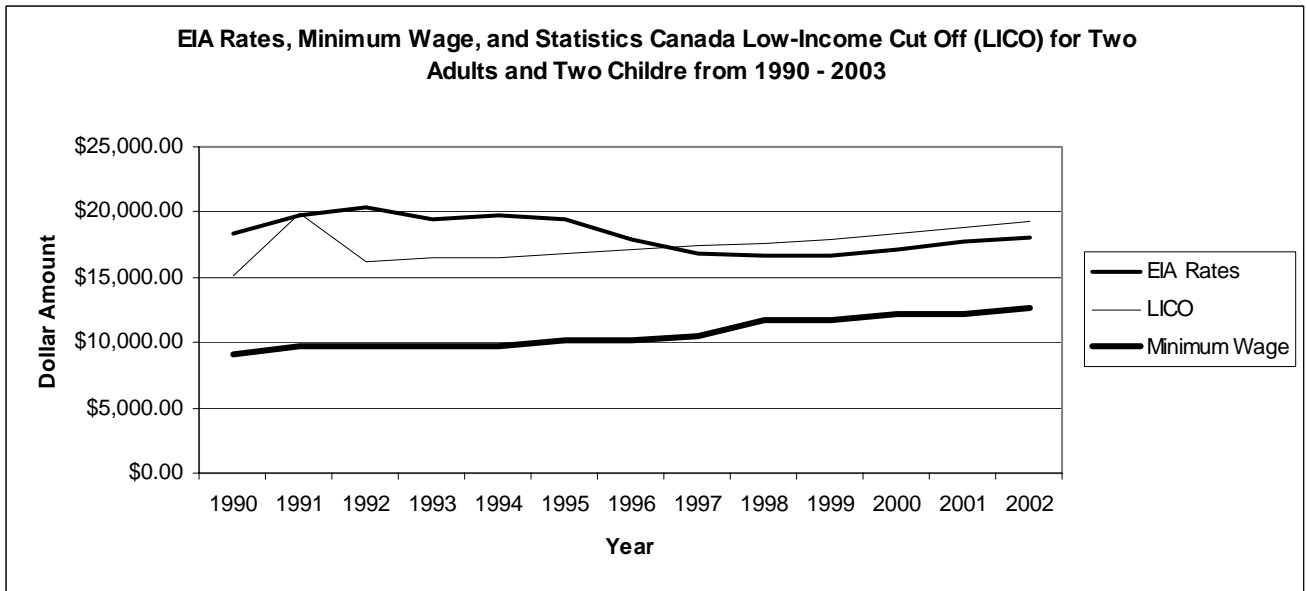
*(Dependant on age and body size.)*

Table 32

<b><u>3.1.1 Family of Three</u></b>				
<b>Family Member</b>	<b>Milk</b>	<b>Meats &amp; Alternatives</b>	<b>Grain Products</b>	<b>Fruit &amp; Vegetables</b>
Woman	3	3	9	7
Boy (15)	4	3	12	10
Girl (4)	2	2	4	4
Total	9	8	25	21
<b><u>3.1.2 Family of Four</u></b>				
<b>Family Member</b>	<b>Milk</b>	<b>Meats &amp; Alternatives</b>	<b>Grain Products</b>	<b>Fruit &amp; Vegetables</b>
Man	4	3	11	9
Woman	3	3	9	7
Boy (11)	3	3	10	8
Girl (7)	2	2	7	6
Total		11	37	30
<b><u>3.1.3. Single Man</u></b>				
<b>Family Member</b>	<b>Milk</b>	<b>Meats &amp; Alternatives</b>	<b>Grain Products</b>	<b>Fruit &amp; Vegetables</b>
Man	4	3	11	9
<b><u>3.1.4. Single Woman</u></b>				
<b>Family Member</b>	<b>Milk</b>	<b>Meats &amp; Alternatives</b>	<b>Grain Products</b>	<b>Fruit &amp; Vegetables</b>
Woman	3	3	9	7



**APPENDIX E**



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