

# A More Inclusive and Generous Canada: The 2012 Acceptable Living Level

There are great challenges before you...the unfairness of an economy that excludes so many from our collective wealth, and the changes necessary to build a more inclusive and generous Canada.

*-- Jack Layton's last letter to Canadians, August 20, 2011*

Prepared by Winnipeg Harvest & the Social Planning Council of Winnipeg





A More Inclusive and Generous Canada: The 2012 Acceptable Living Level
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### *Executive Summary*

Low-income parents in Winnipeg -- whether they are working or on welfare -- do not have enough money to adequately feed, shelter and clothe themselves and their children.

More than a dozen Winnipeg Harvest clients, acting as consultants, have established the 2012 Acceptable Living Level (ALL) for four family types. The 2012 Acceptable Living Level Report sets out how much disposable income is needed in the marketplace to buy a basket of goods and services that can sustain a fair, modest and acceptable living level.

The report demonstrates that current welfare rates, even when federal child benefits are taken into account, fall far short of meeting the 2012 Acceptable Living Level. Two parents working full-time at minimum wage jobs have incomes far below the 2012 Acceptable Living Level.

The work of the consultants, on the Low Income panel and the Chronic Illness panel, is embodied in the 2012 Acceptable Living Level (ALL) Report, sponsored by the Social Planning Council of Winnipeg and Winnipeg Harvest.

In the spirit of Paulo Freire and other social justice commentators, both organizations strongly support initiatives which give voice to people living with hunger and poverty. Both organizations invite everyone in the community to study the basket of goods and services at the heart of the 2012 ALL Report.

Ask yourselves: What would I add? What would I take out? But when doing so, imagine you are answering for your own family, not someone else's. Could you send your own child to a friend's birthday party without a gift?

This report challenges Manitoba's leaders and citizens to respond to the central issue it raises:  
**How can Manitoba ensure an acceptable living level for all its citizens?**

Our consultants' definition of an acceptable living level is set out in the balance of this report. Winnipeg Harvest and the Social Planning Council of Winnipeg would like to engage with all citizens in building a society in which food banks are no longer necessary because hunger and poverty no longer exist. The ALL Report is offered as a key tool in advancing that mission.

### *Acknowledgments*



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Winnipeg Harvest and the Social Planning Council of Winnipeg would like to acknowledge all those who assisted in producing the 2012 Acceptable Living Level Report.

In particular, we would like to express our sincere gratitude to the consultants on both the Low Income and Chronic Illness panels. Their dedication to the task of providing the public with a genuine picture of their lives, combined with their complete openness in doing so, not only provided the research data for the document, but also ensured that the report remained true to the spirit that inspires it.

The insight provided by the consultants 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. We thank them for their guidance, dedication, and humour.

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

**ALL Report Steering Committee:** Social Planning Council of Winnipeg -- Sandra Gessler, Wayne Helgason (2010), Dennis Lewycky (2011-12), Rhonda Powers; Winnipeg Harvest -- David Northcott, Harold Dyck, Donald Benham

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**Social Planning Council of Winnipeg:** Rhonda Powers, Donna Downie

Winnipeg Harvest and the Social Planning Council of Winnipeg take responsibility for any errors or omissions in this document.

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## **ALL 2012 Low-Income Consultants' Biographies**

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

“E.B.” lives in Charleswood with his wife and three young children. He works full-time and uses his local food bank because his household income does not cover the cost of all his family’s living expenses.

“C.C.” is a single mother living in St. James. She is the mother of two adult and two teenage children. Her two teenage children have been diagnosed with ADD/ADHD and require a special diet. Her daughter and grandchild often stay over during the week and on weekends. She is also a foster mother who provides emergency care for teenagers. Recently, C.C. was forced to leave her job due to a disability.

“F.C.” is a single woman living in downtown Winnipeg with her son and his children. Her son is on social assistance and she often helps him. She enjoys working with and caring for children, especially her grandchildren.

“M.G.” is a single woman living in Transcona. She enjoys volunteering at her local food bank. M.G. has diabetes and has experienced two strokes.

“R.P.” worked in retail for several years, which she loved. She lives in St. Vital in the same apartment building as her daughter. She helps her daughter as much as she can.

”B.R.” is a single woman living in St. James. She has four adult children. She is actively looking for employment, but is finding it difficult, due to her age.

“M.R.” is a single woman living in downtown Winnipeg. Before M.R. was on Employment and Income Assistance, she had a stable job and earned a decent salary. She was forced to quit her job, due to stressors in her life. She is working towards getting visitation rights and/or custody of her two children.

“H.T.” is a single man living in Transcona. His wife died 10 years ago. He stays active by donating his time at his local food bank and doing yard work.

# Part 1: Understanding the Acceptable Living Level

## 1.1 Introduction

The 2012 Acceptable Living Level Report represents a continued effort to inform and educate the public on the realities of hunger and poverty in Manitoba, from the point of view of those who are living the experience.

The ALL Report's primary goal is to determine how much disposable income is needed in the marketplace to buy a basket of goods and services that can sustain a fair, modest and acceptable living level.

While the focus is on disposable income, the report's consultants are conscious that there is much more to living than having enough money.

The report tries to take account of the importance of social inclusion, how much the person is a part of society, by listing gifts for special occasions and a budget for personal interests, such as hobbies.

At a community engagement meeting held as part of the ALL Report process, low-income community members were asked: What do you believe you need to improve your life? Their answers, in the Community Engagement section, reflect the need for social inclusion and rarely mention money.

Having said that, other barriers to social inclusion would be much easier to overcome if every Manitoban lived at an acceptable living level.

We begin from the premise that every Manitoban has the *right* to an acceptable living level.

As Canadians, we believe that people who work hard will be rewarded.

Yet many parents work hard at full-time jobs that pay minimum wage, but still don't have enough money to feed themselves and their children.

Many parents in that situation turn to Winnipeg Harvest for food. One in eight Winnipeg Harvest families are working poor.



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As Canadians, we believe the social safety net constructed after the Second World War will help people make it through times of need.

Yet people on Employment and Income Assistance, also known as welfare, must use substantial portions of their food budgets to pay the rising costs of shelter. This leaves them and their children without enough money to buy food and other basic necessities of life.

About half of Winnipeg Harvest's clients are EIA recipients, about one-quarter are on pensions and other fixed incomes and 10 per cent report no income.

More than half of Winnipeg Harvest's clients are children in poor families.

Winnipeg Harvest and the Social Planning Council of Winnipeg would like to engage with all citizens in building a society in which food banks are no longer necessary because hunger and poverty no longer exist. The ALL Report is offered as a key tool in advancing that mission.

The Acceptable Living Level Report originated as a challenge to devise a “better” measure of poverty for Winnipeg.

The overall approach of the ALL Report is to ask “How much is too little?” rather than “How much is too much?”

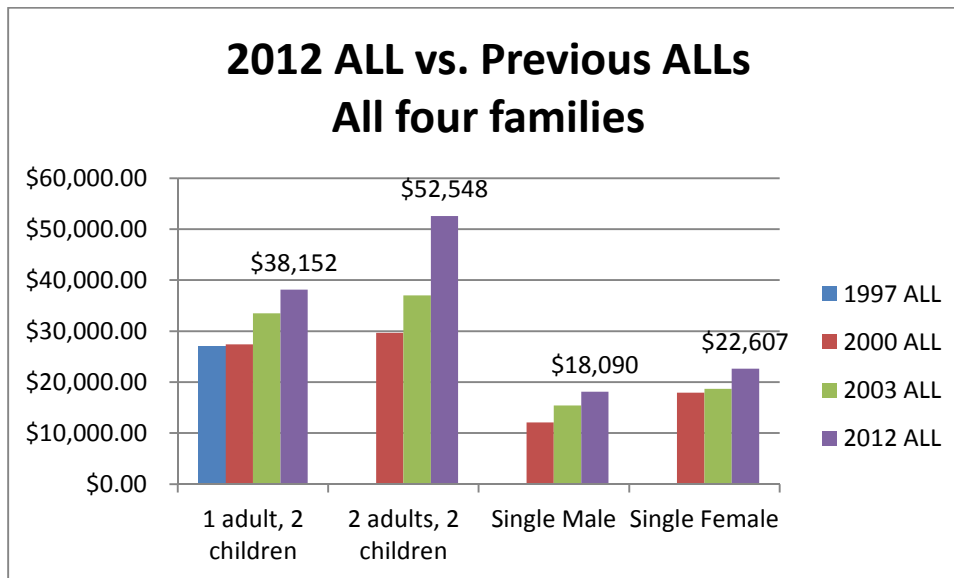
The first ALL Report was released in 1997 by Winnipeg Harvest and the Social Planning Council of Winnipeg. Subsequent reports were published in 2000 and 2003.

The table below compares the recommended ALL in all spending categories for all four reports for a family with a single parent and two children, showing an overall increase of more than \$11,000 or more than 42 per cent since 1997.

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Acceptable Living Level, Family of Three, Winnipeg, 1997-2012									
	1997		2000		2003		2012		Change in Budget, 1997-2012
	Yearly Budget	% of Budget	Yearly Budget	% of Budget	Yearly Budget	% of Budget	Yearly Budget	% of Budget	
Food	\$6,096.00	22.6%	\$4,690.44	17.1%	\$5,142.96	15.4%	\$7,883.87	20.7%	+29%
Personal Care	\$468.00	1.7%	\$674.52	2.5%	\$833.04	2.5%	\$842.80	2.2%	+80%
Clothing	\$2,231.00	8.3%	\$1,647.93	6.0%	\$1,588.26	4.7%	\$1,516.70	4.0%	-32%
Shelter	\$7,800.00	28.9%	\$8,700.00	31.8%	\$8,688.00	26.0%	\$12,672.00	33.2%	+62%
Health Care	\$1,553.20	5.8%	\$683.83	2.5%	\$660.39	2.0%	\$679.14	1.8%	-129%
Child Care	\$3,532.00	13.1%	\$3,545.20	13.0%	\$5,480.00	16.4%	\$6,000.00	15.7%	+70%
Transportation	\$1,832.40	6.8%	\$1,965.00	7.2%	\$2,742.60	8.2%	\$1,634.70	4.3%	-11%
Household Operations	\$576.00	2.1%	\$853.20	3.1%	\$1,094.04	3.3%	\$1,607.55	4.2%	+179%
Education	\$300.00	1.1%	\$384.20	1.4%	\$1,014.31	3.0%	\$825.34	2.2%	+175%
Communications	\$300.00	1.1%	\$660.00	2.4%	\$884.04	2.6%	\$611.80	1.6%	+104%
Risk Management	\$650.00	2.4%	\$720.00	2.6%	\$720.00	2.2%	\$847.20	2.2%	+30%
Banking	\$120.00	0.4%	\$120.00	0.4%	\$120.00	0.4%	\$120.00	0.3%	0%
Household Furnishings	\$395.00	1.5%	\$390.00	1.4%	\$423.60	1.3%	\$211.38	0.6%	-46%
Recreation	\$1,092.00	4.1%	\$2,340.00	8.5%	\$4,080.00	12.2%	\$2,700.00	7.1%	+147%
<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>\$38,152.48</b>	<b>100.0%</b>	<b>+42%</b>

The chart below shows increases in the 2012 ALL compared to the three previous versions of ALL for all four family types.







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More than merely an alternative poverty measure, the Acceptable Living Level is a real measure of living costs, based on a realistic understanding of the actual cost of living in Winnipeg.

The ALL Report is a tool for a better understanding of poverty in our community by acknowledging the challenges and barriers low-income families encounter on a daily basis.

The 2012 ALL Report maintains the most important ALL tradition: It has been designed and managed by low-income Manitobans.

Social justice advocates around the world agree that only through genuine engagement -- between those who live with hunger and poverty and those who do not -- can genuine progress occur.

As Paulo Freire states in *Pedagogy of the Oppressed*:

No pedagogy which is truly liberating can remain distant from the oppressed by treating them as unfortunates and by presenting for their emulation models from among the oppressors. The oppressed must be their own example in the struggle for their redemption.<sup>1</sup>

Winnipeg Harvest and the Social Planning Council of Winnipeg brought together two groups of low-income consultants on the Low Income Panel and the Chronic Illness Panel.

Through these consultants, the ALL Report empowers low-income Manitobans. They own the means to define what it is to be poor and what it is to live at an acceptable living level.

Low-income individuals are too often marginalized and blamed, instead of being seen by others as human beings, just like themselves, living without basic necessities.

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<sup>1</sup> Pedagogy of the Oppressed, by Paulo Freire, Translated by Myra Bergman Ramos, 30th anniversary edition, Continuum International, New York, 2007 Several chapters are available online at:  
[http://books.google.com/books?id=xffXFD414ioC&printsec=frontcover&source=gbs\\_ge\\_summary\\_r&cad=0#v=onepage&q&f=false](http://books.google.com/books?id=xffXFD414ioC&printsec=frontcover&source=gbs_ge_summary_r&cad=0#v=onepage&q&f=false)



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Many Winnipeg Harvest clients and others living with hunger and poverty once lived middle-income lives, with shelter and food costs always paid for. Through accidents, death of a loved one, disability, illness or other cause, they could no longer provide for themselves.

Sometimes the cause of their deprivation is temporary and they no longer need Winnipeg Harvest's services. For others, the relationship is longer-term.

Public debate must evolve to include the voices of low-income individuals among those of all Manitobans. Their wisdom, insight, and experiences are essential to any understanding of, and meaningful solutions to, poverty.

As in previous ALL Reports, the consultants have resisted the temptation to put too much into these proposed family budgets. The result is a fair and accurate reflection of what our consultants believe is an acceptable living level.

Chronic illness is recognized as causing additional costs for low-income families. While much of this report updates the findings of previous reports, the 2012 ALL Report adds a new section on Chronic Illness.

Low-income people with chronic illnesses often do not have enough money to afford special diets that would help them.

Employment and Income Assistance, or welfare, makes provision for additional money for therapeutic diets for people with some chronic illnesses. As departmental officials acknowledged in the Ombudsman's report on EIA, referenced above, welfare recipients with chronic illnesses must ask to receive the funding. But many are not told the funding is available, so don't receive it.

Finding the right food while shopping is often another challenge for people living with chronic illness on low incomes.

One Winnipeg Harvest volunteer, not on either of the ALL panels, shared her experience with trying to find a low-sodium, low-sugar diet for her son.

His doctor recommended the diet, but did not provide the family with any specific information, instructing them to "google" it. The family does not have Internet access.



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The mother made every effort to read labels on food packages, but was stymied when her glasses broke. As a First Nations person, she receives funding for glasses only once every five years.

Even reading the labels can lead to more confusion than enlightenment. One brand of dried soup says “Low Sodium” in big letters on the front of the package. A careful reading of the nutritional label shows the soup provides 28 per cent of the recommended daily intake for sodium. An even more careful reading shows that measurement is only for one-quarter of the pouch. A person who ate the whole pot of soup would get more than 100 per cent of the recommended amount of sodium in the product that is labelled “low sodium.”

There are two other groups in Manitoba who are disproportionately affected by hunger and poverty.

Recent African immigrants and refugees are far more likely to live with hunger and poverty than other Canadians, including more established immigrants. The Social Planning Council of Winnipeg has focused on this issue with special Poverty Barometers in the past.

Winnipeg Harvest team member Reuben Garang, a University of Winnipeg student originally from what is now Southern Sudan, initiated the African Immigrant Community Empowerment Project in 2009. More than 200 members of the African immigrant community were extensively consulted through one-on-one surveys and focus groups.

A report on the results of that project will be released in the coming months.

The other group that is disproportionately affected are Aboriginal people. The Social Planning Council of Winnipeg has focused attention on that issue through Child and Family Poverty Report Cards. Winnipeg Harvest is embarking on a respectful journey, led by Board Member Lyna Hart, to work with the Aboriginal community in measuring and remedying hunger and poverty.

This report challenges Manitoba's leaders and citizens to respond to the central issue it raises:

### **How can Manitoba ensure an acceptable living level for all its citizens?**

Our consultants' definition of an acceptable living level is set out in the balance of this report.



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We also intend to engage the wider community over the coming year, both in-person and online, to see if Manitobans agree with the definition we have presented. We will ask them to examine these lists of goods and services to see if they would feel comfortable leaving any out -- or if they believe any should be added.

### **Living wage**

Winnipeg Harvest and the Social Planning Council of Winnipeg have endorsed *The View from Here: How a living wage can reduce poverty in Manitoba*<sup>2</sup>. This report by the Canadian Centre for Policy Alternatives demonstrates, with examples from around the world, the huge social dividends yielded when employers pay their employees enough money to buy the basic necessities.

### **Guaranteed Annual Income**

Winnipeg Harvest has endorsed the concept of a Guaranteed Annual Income (GAI) in a brief to a Senate committee.<sup>3</sup> The subsequent committee report, *In from the Margins: A Call to Action on Poverty, Housing and Homelessness*,<sup>4</sup> recommended the federal government consider implementing a guaranteed annual income.

At their annual meeting in 2010, members of the Social Planning Council of Winnipeg heard about the research into GAI by Prof. Evelyn Forget of the University of Manitoba.

From 1974 to 1978, the people of Dauphin were enrolled in the Minimum Income project, also known as Mincome. Forget's examination of the experiment's findings has revealed that GAI had the following results:

\* Primary wage-earners did not quit their jobs.

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<sup>2</sup> *The View from Here: How a living wage can reduce poverty in Manitoba*, Canadian Centre for Policy Alternatives, November 2009  
<http://www.policyalternatives.ca/publications/reports/view-here-0>

<sup>3</sup> *Brief to the Senate Subcommittee on Cities*, Winnipeg Harvest, May 1, 2008,  
<http://winnipegharvest.org/position-papers-reports/>

<sup>4</sup> *In from the Margins: A Call to Action on Poverty, Housing and Homelessness*, Canada, Senate, The Standing Senate Committee on Social Affairs, Science and Technology, Report of the Subcommittee on Cities, December 2009  
<http://www.parl.gc.ca/Content/SEN/Committee/402/citi/rep/rep02dec09-e.pdf>



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- \* New mothers gave themselves maternity leave before it was available through Employment Insurance.
- \* Grade 12 enrolment rates increased sharply.
- \* Hospitalizations for accidental injuries and mental illness decreased sharply.

Prof. Forget continues her research,<sup>5</sup> but stated in 2009 at a Health Sciences Centre presentation that money saved on health care costs alone would more than justify spending on a guaranteed annual income.

Senator Art Eggleton, co-chair of the Senate committee that released *In from the Margins*, said in 2010 that investing in a guaranteed annual income would pay off in lower policing costs as well as lower health care costs.<sup>6</sup>

### **Legal basis**

What is the legal basis for guaranteeing an acceptable living level for the people of Manitoba?

The Ombudsman's Report on Manitoba's Employment and Income Assistance Program<sup>7</sup> resulted from a complaint initiated by Winnipeg Harvest, the Social Planning Council of Winnipeg and other members of the EIA Advocates Network.

The complaint alleged, through the use of specific examples, that the Employment and Income Assistance branch was violating its mandate as set out in the Employment and Income Assistance Act.

The Ombudsman's report clearly sets out the philosophical underpinnings of a guaranteed annual income.

The Ombudsman recommends (Recommendation 9) that the Family Services Department should tell applicants, verbally and in print, "You have the right to apply for EIA."

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<sup>5</sup> *Life in a Town Without Poverty* – By Dr. Evelyn Forget, Canadian Institute of Health Research, <http://www.saskdisc.ca/2011/07/research-profile-life-in-a-town-without-poverty-research-article-of-interest/>

<sup>6</sup> *Measure Up: Report on the February 3, 2010 Community Workshop on Poverty Measurement*, Social Planning Council of Winnipeg, <http://spcw.mb.ca/files/file/Measure-Up%20Workshop%20Report%20100416%20web%20v-3.pdf>

<sup>7</sup> *Report on Manitoba's Employment and Income Assistance Program*, Manitoba Ombudsman, May 2010, [http://www.ombudsman.mb.ca/pdf/2010-05-26\\_EIA\\_Report\\_2010.pdf](http://www.ombudsman.mb.ca/pdf/2010-05-26_EIA_Report_2010.pdf)



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Recommendation 31 calls on the department to discard its current system of three categories -- general assistance, single parent and disabled -- and instead provide a "comprehensive assessment at intake, identifying all needs and barriers to full society and labour market integration."<sup>8</sup>

Taken together, these recommendations recognize the obligation of society, through government, to ensure that every human being is afforded a decent income, even if he or she is not participating in the workforce.

It was not within the Ombudsman's mandate to recommend an increase in welfare rates. But the recommendations demonstrate an understanding that the rates are too low and cause genuine hardship among Manitobans in the EIA program.

For example, the Ombudsman recommended (34) that the province determine how often and to what extent EIA participants must use food money to pay the rent. The report also recommends (32 and 33) a transparent and accountable process for setting welfare rates and reviewing them at least once a year.

Winnipeg Harvest and the Social Planning Council of Winnipeg endorse all 68 of the Ombudsman's recommendations.

### **Conclusion of Introduction**

By guaranteeing an acceptable living level for the people of Manitoba, its citizens and leaders would indeed be building *A More Inclusive and Generous Canada*.

### ***1.2 Methodology***

Winnipeg Harvest and the Social Planning Council of Winnipeg began the process leading to the 2012 ALL Report in the fall of 2010. Both organizations were supported by student interns from the Faculty of Nursing and the Faculty of Social Work at the University of Manitoba.

The process for the Chronic Illness panel and the Community Engagement are described in those sections.

To recruit the consultants for the Low Income Panel, Winnipeg Harvest approached several member food banks in different Winnipeg neighbourhoods. To reinforce the point that poverty

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<sup>8</sup> Ibid., p. 9

exists in many different neighbourhoods, all of the low-income consultants for the 2012 ALL Report live outside the inner city.

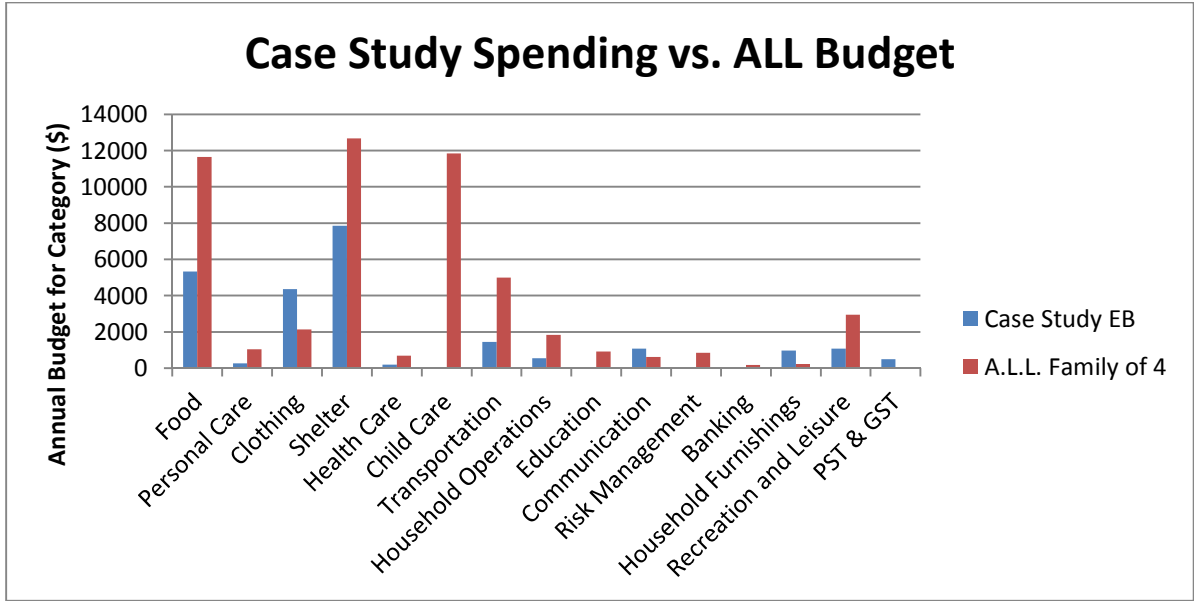
Eight consultants were recruited. The panel held four meetings from November, 2010 through September, 2011.

**1.3 Findings**

The consultants on the ALL Low Income panel agreed that feeding and sheltering themselves with low incomes is a constant challenge that requires skill in budgeting time and money. There is a large gap between what the ALL establishes and what is experienced by the consultants.

For example, “E.B.” lives in Charleswood with his wife and three young children. He works full-time and uses his local food bank because his household income does not cover the cost of all his family’s living expenses.

Comparing E.B.'s expenditures for a month for his family of five, extrapolating them for a year, and comparing them with the Acceptable Living Level for a family of four demonstrates how wide the gap is. Even though E.B. is working, he needs food from Winnipeg Harvest to fill that gap.





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**Case study: E.B. & ALL**

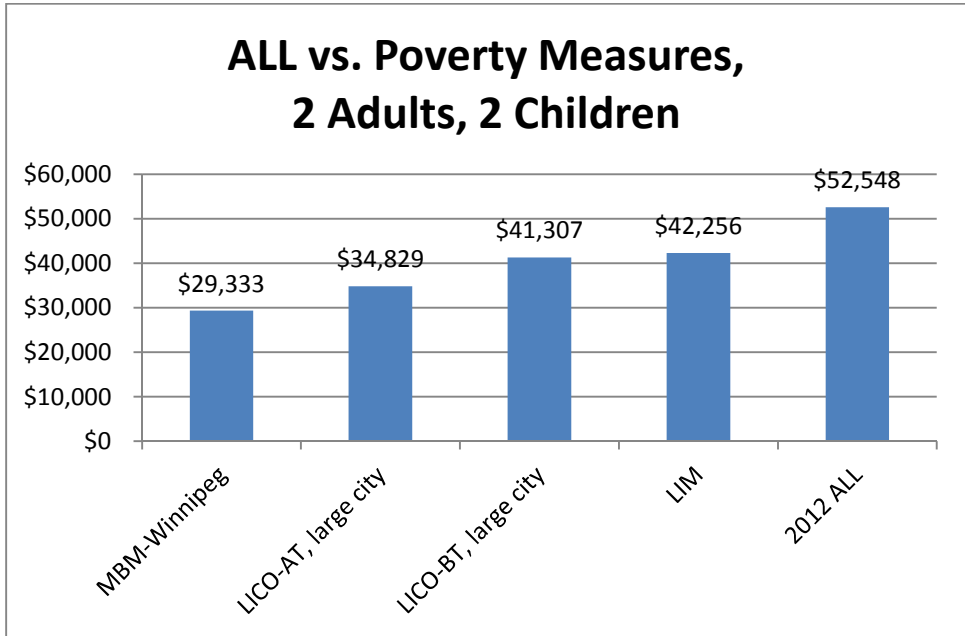
EB Spending Nov. 2010		Cost/year	ALL family 4
Food	\$443.67	\$5,324.04	\$11,642.22
Personal Care	\$21.54	\$258.48	\$1,049.42
Clothing	\$362.74	\$4,352.88	\$1,951.79
Shelter	\$655.00	\$7,860.00	\$12,672.00
Health Care	\$15.49	\$185.88	\$679.14
Child Care	0.00	0	\$11,836
Transportation	\$121.06	\$1,452.72	\$4,985
Household Operation	\$45.08	\$540.96	\$2,007.64
Education	\$0.99	\$11.88	\$911.94
Communication	\$89.47	\$1,073.64	\$611.80
Risk Management	\$0.00	0	\$847.20
Banking	\$0.00	0	\$120.00
Household Furnishings	\$80.10	\$961.20	\$221.38
Recreation and Leisure	\$90.30	\$1,083.60	\$2,940.00
Tax	\$41.70	\$500.40	n/a
<b>Total</b>	<b>\$1,967.14</b>	<b>\$23,605.68</b>	<b>\$52,475.53</b>

It is clear that lack of income forces E.B. to skimp on food in his budget. The recommended ALL food category of \$11,642.22 is more than double E.B.'s actual expenditure of \$5,324.04. The low-income consultants agreed that the value of the Winnipeg Harvest food would not make up a \$6,000+ gap. In almost every category, E.B.'s spending is well below the ALL recommendation. Two categories which are larger are clothing and household furnishings, in which one-time purchases during that month may have distorted the cost per year.

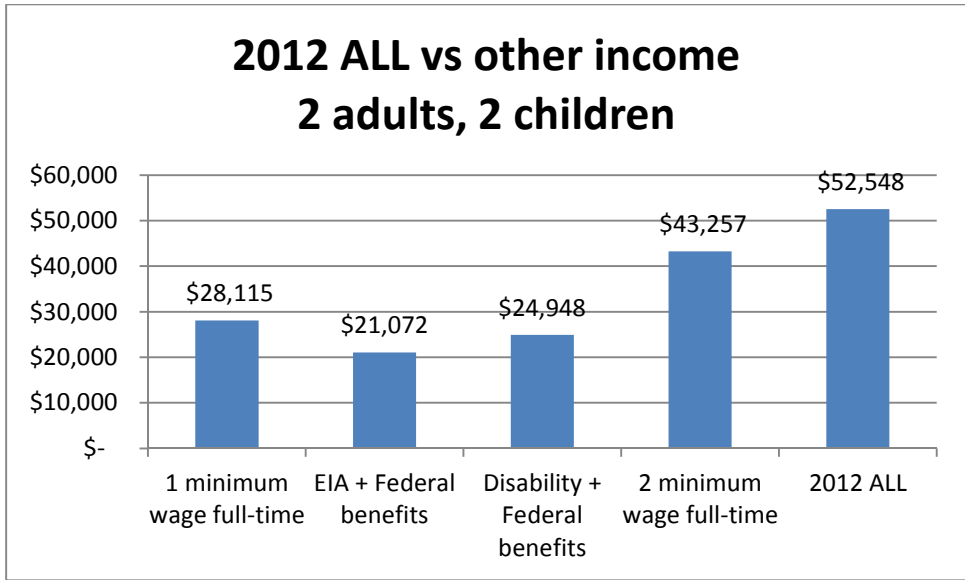
The ALL Report is based on disposable income, and does not include income or sales taxes paid. In E.B.'s case, sales taxes amount to \$500 per year.

E.B.'s situation is shared by many Winnipeg Harvest clients. About one in eight are the working poor -- people who work hard but cannot afford to feed and shelter themselves and their families.





The chart above illustrates how the ALL stacks up against other measures of low income, such as the Market Basket Measure for Winnipeg, Low Income Cut-Off, After Tax (LICO-AT), Low Income Cut-Off, Before Tax (LICO-BT), and Low Income Measure. These terms are explained more fully later in the ALL Report. The ALL Report provides for a higher level of income than any of the other measures.



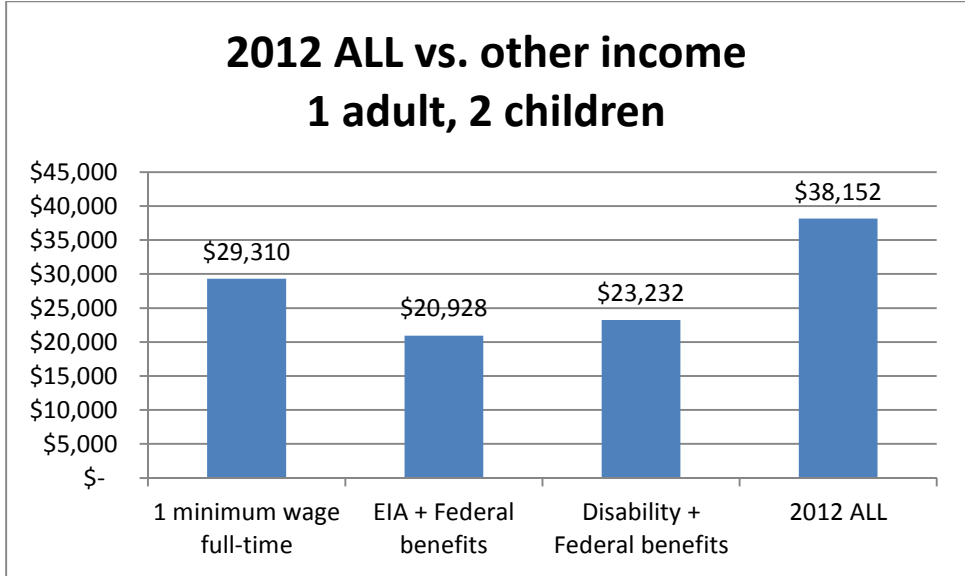
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The charts above and below demonstrate that Manitoba does not provide an acceptable living level now to working families or families receiving welfare.

Above, for a family of two adults and two children, the gap between Employment and Income Assistance (welfare) and the amount needed for the 2012 ALL is more than \$30,000, even when federal child benefits are included.

Below, for a single-parent family with two children, the gap between Employment and Income Assistance (welfare) and the amount needed for the 2012 ALL is more than \$17,000, even when federal child benefits are included.

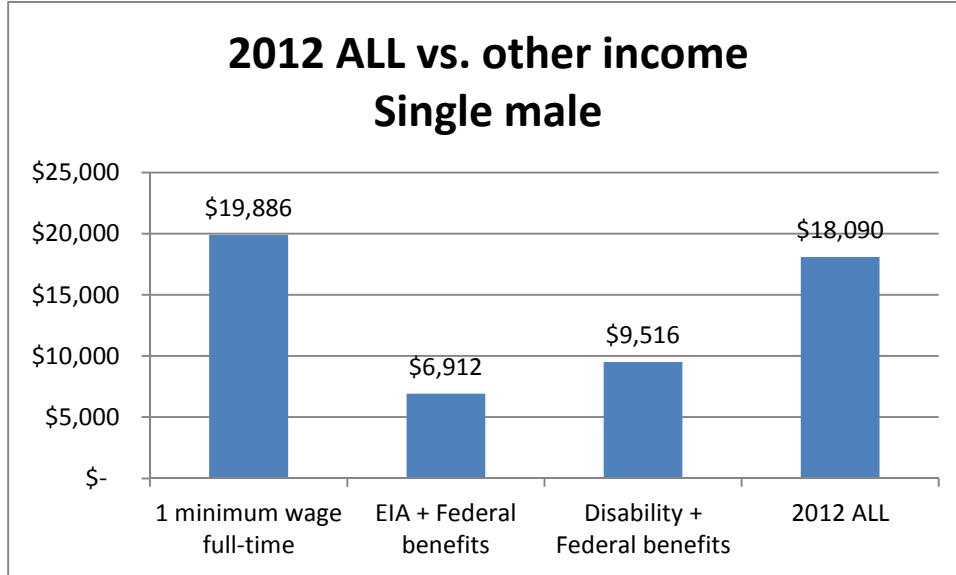
A single full-time minimum wage worker earns much less than the 2012 ALL. Even when two people are working full-time at minimum wage, above, their income falls more than \$9,000 below the 2012 ALL. That gap would be reduced by any child care subsidy the couple received.



The chart below shows that minimum wage does meet the requirements of a single male worker, but welfare and disability payments clearly do not.

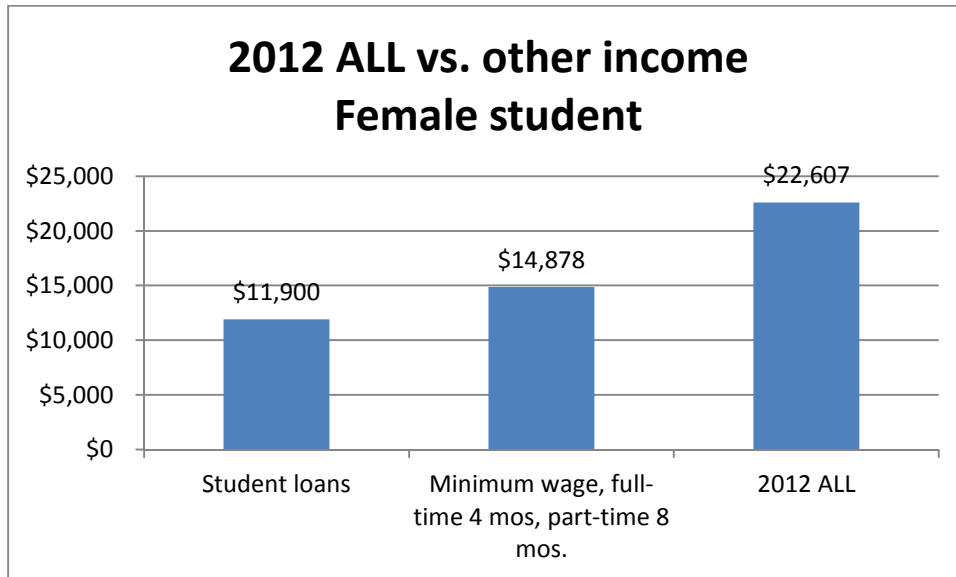
The fact that minimum wage can provide an acceptable living level for a single individual, but falls far short for a single parent with children, raises issues about the one-size-fits-all nature of minimum wage.

Should employers pay a living wage, based on the needs of their employees? This concept is explored more fully in *The View from Here: How a living wage can reduce poverty in Manitoba*<sup>9</sup>.



The chart below shows that the income of the female student falls far below the 2012 ALL, even if she works at a minimum-wage job part-time during the school year and full-time during the summer. Student loans also provide only about half the income needed. She would not be eligible for welfare if her course of studies is longer than two years.

<sup>9</sup> *The View from Here: How a living wage can reduce poverty in Manitoba*, Canadian Centre for Policy Alternatives, November 2009  
<http://www.policyalternatives.ca/publications/reports/view-here-0>



### ***1.4 Summary of Related Reports***

The goal of the ALL Report is to determine how much disposable income is required in our marketplace to buy a basket of goods and services that can sustain a fair, modest and acceptable living level.

While the focus is on disposable income, the report's consultants are conscious that there is much more to living than having enough money.

The report tries to account for the importance of social inclusion -- how much the person is a part of society -- by listing gifts for special occasions and a budget for personal interests, such as hobbies, in addition to what are deemed as essentials.

This is consistent with what other reports and studies, focusing on these issues in and around Winnipeg, have concluded in recent years.

The 2012 ALL Report notes that recent African immigrants and refugees are far more likely to live with hunger and poverty than other Canadians, including more established immigrants. The



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Social Planning Council of Winnipeg has focused on this issue with special Poverty Barometers in the past.<sup>10</sup>

The other group that is disproportionately affected is First Nations and Aboriginal people. The Social Planning Council of Winnipeg has focused attention on that issue through Child and Family Poverty Report Cards.<sup>11</sup>

This mirrors what was determined in the report issued by the Standing Senate Committee on Social Affairs, Science and Technology: Report of the Subcommittee on Cities.

*In From The Margins: A Call To Action on Poverty, Housing and Homelessness*,<sup>12</sup> notes that some groups are particularly disadvantaged, in terms of income and housing inadequacy: specifically unattached individuals, persons with disabilities, Aboriginal peoples, some newcomers to Canada (recent immigrants and refugee claimants), and lone parents. They are over-represented among the poor, the homeless, high school dropouts and people with limited literacy skills.

### **Living wage**

Winnipeg Harvest and the Social Planning Council of Winnipeg have endorsed *The View from Here: How a living wage can reduce poverty in Manitoba*<sup>13</sup>. This report by the Canadian Centre for Policy Alternatives demonstrates, with examples from around the world, that huge social dividends are yielded when employers pay their employees enough money to buy the basic necessities.

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<sup>10</sup> Poverty Barometer: Newcomers update, Social Planning Council of Winnipeg, 2009, <http://spcw.mb.ca/index.php?pid=12>

<sup>11</sup> 2011 Child and Family Poverty Report Card, Social Planning Council of Winnipeg, 2011, <http://spcw.mb.ca/index.php?pid=12>

<sup>12</sup> *In from the Margins: A Call to Action on Poverty, Housing and Homelessness*, Canada, Senate, The Standing Senate Committee on Social Affairs, Science and Technology, Report of the Subcommittee on Cities, December 2009 <http://www.parl.gc.ca/Content/SEN/Committee/402/citi/rep/rep02dec09-e.pdf>

<sup>13</sup> *The View from Here: How a living wage can reduce poverty in Manitoba*, Canadian Centre for Policy Alternatives, November 2009 <http://www.policyalternatives.ca/publications/reports/view-here-0>



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It states that a living wage would allow us to get serious about reducing child poverty, and ensure that families who are working hard get what they deserve — a fair shake, and a life that’s about more than a constant struggle to get by.

The ALL Report reinforces the need for a living wage by suggesting Canadians ask the question “how much is too little”, rather than “how much is too much”.

### **Welfare rates**

The ALL report recommends a transparent and accountable process for setting welfare rates and reviewing them at least once a year.

This is consistent with two reports by the Social Planning Council of Winnipeg: *The 2011 Child and Family Poverty Report Card*<sup>14</sup> and *Improving the Adequacy of Social Assistance Budgets*.<sup>15</sup>

These reports state that Employment and Income Assistance recipients do not have clearly defined standard budgets based on a realistic assessment of their needs. Nor do EIA rates provide them with enough money to meet those needs.

The ALL report concludes that people on Employment and Income Assistance, also known as welfare, must use substantial portions of their food budgets to pay the rising costs of shelter. This leaves them and their children without enough money to buy food and other basic necessities of life.

The *Main Street Health Report*,<sup>16</sup> released in 2011, notes that 43% of respondents had been in the care of child welfare as a child or youth.

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<sup>14</sup> Op.cit.

<sup>15</sup> *Improving the adequacy of social assistance budgets*, By Harvey Stevens, Social Planning Council of Winnipeg, 2011, <http://www.spcw.mb.ca/files/file/WELFARE%20RATES%20study%20-%20July%202011.pdf>

<sup>16</sup> *Winnipeg Street Health Report*, By Suzanne Gessler and Christina Maes, Main Street Project, 2011 <http://www.mainstreetproject.ca/winnipeg-street-health-report.pdf>



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Not having enough money for basic necessities, or enough money for activities which encourage social inclusion, is a primary factor in creating a cycle of homelessness that has touched generations of people living in Winnipeg.

The National Council of Welfare's report, *The Dollars and Sense of Solving Poverty*<sup>17</sup>, released in the fall of 2011 suggests a similar approach, stating:

The old saying that “an ounce of prevention is better than a pound of cure” applies to solving poverty as much as anything else. A long-term, investment approach is more appropriate to human wellbeing and development than a short-term spending approach focused largely on costs.

Winnipeg Harvest and the Social Planning Council support a long-term poverty reduction and elimination strategy, including action plans to help reduce by half the number of people in Winnipeg and Manitoba relying on food banks by the year 2020.

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<sup>17</sup> *The dollars and sense of solving poverty*, National Council of Welfare, 2011  
<http://www.ncw.gc.ca/l.3bd.2t.1ils@-eng.jsp?lid=433>

## **Part 2: Chronic Illness Panel**

### ***2.1 Objective of Chronic Illness panel***

The objective in this section is to provide insight into the impact chronic illnesses have on individuals' finances. This concern has not been fully addressed in past ALL reports. We convened a panel of 8 individuals who live under the low income cut off and observed what they identify as the biggest needs for themselves. Through one-on-one interviews and group panel member meetings, barriers were identified in the management of chronic illness. Through this process, we hope to empower the individuals involved and create a picture for the public about chronic illnesses and disabilities in people living with hunger and poverty.

### ***2.2 Rationale for Chronic Illness Panel***

Six out of ten Canadians have a chronic illness. Specifically in Manitoba over half of the population live with a chronic illness. (Currie, 2010, para 2) Within this population 40 per cent of these chronic illnesses are preventable which leaves many questions to be asked (Finlayson, Ekuma, Yogendran, Burland, Forget, 2010, p.1). Chronic illnesses have been described as “an ongoing illness that is incurable but manageable” (Schneider, 2010, p.11). Chronic illnesses can cause serious impacts such as premature death, have harmful effects on the quality of life, and have large adverse impacts on the economy.

There is a direct relationship between the prevalence of chronic illness and people living in poverty. Poverty contributes to less ability to find a solution, access programs to influence health, get appointments to improve health, or stay well. (Schneider, 2010, p.5) In the 2003 ALL report it was noted that individuals under the low income cut off (LICO) are not obtaining the basic necessities. Added costs of chronic illnesses may include, but are not limited to, medications, special diet considerations, and transportation. This leaves the questions of how individuals who are under the LICO with chronic illnesses effectively maintain their health. In the 2012 ALL Report we are addressing this issue because, as the statistics show, this is a prevalent issue in Manitoba that needs to be addressed.

### ***2.3 Process for Chronic Illness Panel***

1. Recruit panel members through the Low Income Intermediary Project (LIIP) agency associated with Winnipeg Harvest.
2. Compile panel package which includes 30 day food journal, information sheet and confidentiality agreement.
3. Contact chosen panel members and ensure participation.



4. One-on-one interviews completed in person or over the phone regarding current health complications, family history of illness and personal health history questionnaire. Panel member packages provided at this time with explanation of data collection for food diaries and clarification of process.
5. Panel meeting #1: Introduce project and purpose of the chronic illness panel. Sign confidentiality agreements. Discuss questions/concerns through participant outreach as most of the panel members had initiated the journaling process.
6. Compile demographic, chronic illness and epidemiological information for individual case studies in ALL Report.
7. Panel meeting #2: Participant outreach to meet with individuals and promote in depth conversation about their situations, beliefs, and opinions. Individual discussions regarding source and amount of income.
8. Answer questions and concerns on as needed basis.
9. Third Meeting: Journal collection and open discussion about study.
10. Analyze data and consolidate into rough draft of report.
11. Panel meeting #3: Present rough draft of case studies for each panel member to review and confirm publication in ALL Report. Open discussion about the draft and have individuals evaluate process.
12. Finalize any necessary changes within the report and submit.
13. Publication of 2012 ALL Report.

## ***2.4 Chronic Illness Panel Member Case Studies***

### **Panel Member “C”**

Panel member “C” is a 47-year-old Aboriginal female who lives in a house in downtown Winnipeg with her two daughters. Her youngest daughter passed away three years ago. She lives with her two eldest daughters, and her granddaughter, on an EIA budget. One daughter also receives EIA. Panel member C receives much less than is needed for rent. "They give me a month's issue and I'm broke a week later," she says. Being forced to find new accommodation earlier this year was a major stress in her life. She needs to get food from Winnipeg Harvest to help make ends meet.

This member has high cholesterol, which is a condition characterized by excessive accumulation of fat-like substances in the blood. There are two types of cholesterol – low-density lipoproteins (LDL) and high-density lipoproteins (HDL). LDL's are the harmful cholesterols, which can accumulate in the arteries causing narrowing and increased blood pressure (Statistics Canada, 2010). Additional health issues that affect her daily living include anxiety attacks and depression. The combination of the two conditions causes difficulties for this panel member with regards to daily activities that include shopping or preparing food.

Her doctor has told her that she needs to follow a diet that is low in cholesterol, in order to control these levels in her blood. Statistics Canada (2010) reports that among all Canadians, 41 per cent have a high total cholesterol count, with adults, aged 40 to 59, having an increased rate of 47 per cent. This panel member's physician did not, however, provide her with any information on the types of food to buy and how she could affordably accommodate these specific dietary needs into her life. The most affordable dietary options often consist of processed foods high in saturated fat and low in fibre, which only worsen the chronic condition of high cholesterol.

### **Panel Member “D”**

Panel member “D” is a 62 year-old Caucasian female who lives in an apartment in the north end of Winnipeg. She was diagnosed with primary biliary cirrhosis (PBC) in 2002, and has been on a liver transplant waiting list since then.

PBC is a rare autoimmune liver disorder, of which the cause remains unknown. According to the Canadian Liver Foundation, the immune systems of these individuals attack the liver cells which cause toxic substances to accumulate within the liver, damaging the tissue. Liver failure will ultimately result, and the individual will need a liver transplant to survive.

Secondary to this condition, she also suffers from hepatic encephalopathy (ammonia accumulation in the brain), fluid retention in her lungs and extremities and frequent indigestion related to esophageal varices. The varices in her esophagus easily hemorrhage and require banding on a yearly basis to prevent excessive internal bleeding. Her hepatic encephalopathy is currently being controlled with lactulose, which binds to the ammonia in the brain and helps to excrete it from the body.

She has no history of alcohol or substance abuse, and yet she often feels the stigma associated with liver disease as it is commonly linked to alcoholism.

Her current income is provided through social assistance disability. The many medications that she uses to stabilize her symptoms of liver failure are not covered through social assistance. She uses public transportation to attend her multiple weekly appointments.

Her specific dietary requirements include high protein (to promote tissue re-growth), high calorie and low sodium foods, as this will help her to achieve optimal health status for her liver transplantation and will not exacerbate her existing condition. She has a hard time affording such diet restrictions and requirements with her limited disability income.

### **Panel Member “E”**

Panel member “E” is a 64 year-old single Caucasian female. She lives in an apartment in the southwest end of Winnipeg with her daughter and two grandsons. She has her Masters in nursing education and spent most of her career traveling between Canadian provinces as well as different countries around the world.

She was diagnosed with a rare form of red blood cell cancer, known as myelodysplastic anemia. This illness is characterized by a decrease in function and production of red blood cells in the body. Most patients that have myelodysplastic anemia are over the age of 50. (Aplastic Anemia & Myelodysplasia Association of Canada, 2010) Her illness forced her to leave her nursing career prematurely before the age of retirement. Therefore, her monthly income is now supplied through government disability funding.

This panel member also has a diagnosis of type 2 diabetes. This condition occurs when the body either does not make enough insulin or does not respond well to the insulin that it does make. If it is not properly managed, diabetes can lead to serious complications such as cardiovascular disease, kidney failure, nerve damage, loss of eyesight, heart attacks, strokes and premature

death (PHAC, 2009, *Type 2 Diabetes*). However, through proper management, the risk of such complications is markedly reduced.

Between 2005 and 2006, 1 out of 17 Canadians were diagnosed with diabetes and the prevalence rates increase with age (PHAC, 2008, *The Face of Diabetes in Canada*). Those living with diabetes or who wish to reduce their risk of developing the disorder are encouraged to follow a healthy diet, avoid excess weight gain and exercise regularly (PHAC, 2008, *How to Prevent Type 2 Diabetes*). Unfortunately, these lifestyle choices are not easily achievable with a limited source of income.

This panel member also suffers from right-sided fibromyalgia, high blood pressure, congestive heart failure, asthma, and shortness of breath at rest. In addition, she has an intolerance to iron, which limits her dietary options. She requires low sugar/carbohydrate intake, low sodium and is very conscious about the amount of iron she ingests.

Her mobility is limited and she therefore uses assistive devices such as walkers and wheelchairs when out in public. She relies on handi-transit services as her transportation to her multiple doctors' appointments every week.

#### **Panel Member "F"**

Panel member "F" is a 47-year-old single Aboriginal male. He lives alone in an apartment in downtown Winnipeg and receives monthly EIA payments. He was diagnosed with pancreatitis (inflammation of the pancreas) when he was 20 years old. The main function of the pancreas is to produce pancreatic enzymes for digestion as well as insulin and glucagon, both of which help to regulate blood sugar levels in the body. With inflammation, the organ cannot release its enzymes into the blood through the pancreatic ducts, which causes them to accumulate within the organ causing damage and intense pain.

It is estimated that 300,000 Canadians have chronic pancreatitis (The Canadian Digestive Health Foundation, 2009). The illness requires one to follow a diet high in protein and low in fat, as this will reduce the occurrence of acute pancreatic attacks. This panel member has these acute attacks so frequently, which (along with chronic pain) has limited his ability to maintain stable employment.

His other health conditions include lactose intolerance, muscle pain, hepatitis C and recurrent heartburn and indigestion. He also suffers from chronic pain related to fusion of his lumbar spine. This is a result of a childhood injury that never healed properly and has worsened over

time. His pain is controlled with Tylenol #3, as well as daily physiotherapy exercises and stretching.

He has two sons, who do not live with him. He wishes that he was able to spend more quality time with them, but he feels that he is constantly worrying about his financial situation and can't afford any of the luxuries he wishes they could have.

### **Panel Member "G"**

Panel member "G" is a 65 year-old single Caucasian male who lives in an apartment in the southwest area of Winnipeg. His source of income was EIA combined with early CPP to the amount of \$523.90 per month, along with \$285 allocated for rent. He also received \$62.87 bi-weekly from Manitoba Public Insurance due to a previous accident. However, EIA deducted that amount off of his monthly cheque. At the end of June, 2011, he had to switch to complete CPP income, which further decreased his income.

One of his medical diagnoses is sarcoidosis, which is characterized by chronic tissue inflammation that can occur in any part of the body. The cause of this disorder is still unknown.

For this panel member, the sarcoidosis is situated in his lungs, which has led to inflammation of the lymph nodes surrounding the lungs (The Lung Association, 2006). His other main medical diagnosis is a congenital heart defect, which causes the ascending aorta valve to dilate along with a bicuspid valve. This defect is severely aggravated by stress and heavy lifting.

His additional health issues include gluten intolerance, lactose intolerance, angina pain, a heart murmur, kidney stones, throat-tracheal irritation, hypertension, asthma, shortness of breath on exertion, sleep apnea, and arthritic pain. He is also in a pre-diabetic state.

His specific dietary recommendations are to follow a low protein, lactose-free, gluten-free diet, while taking caution with high sugar foods that could worsen his unstable blood sugar levels. According to the Lung Association (2006), sarcoidosis is best controlled with a limited amount of exposure to Vitamin D from both sunlight and dietary sources.

In addition, his heart defect limits his ability to perform strenuous exercise for long periods of time. This puts him at a disadvantage when needing to complete daily living activities such as shopping. He currently receives an additional monthly food allowance of \$153 for a low protein diet, but does not receive anything for the other three recommendations. This food allowance will be terminated at the end of June, when he switches to old age pension.

### **Panel Member “H”**

Panel member “H” is a middle-aged female who lives alone in an apartment in Winnipeg. She has her Masters degree in science and worked for many years before taking a leave of absence due to severe illness in the 1990’s. She lived off of her savings for 10 years, and then went on social assistance disability when these funds ran out. She currently receives approximately \$400 - \$450 monthly, with an additional \$550 going directly to rent payments.

She was diagnosed with a rare metabolic illness known as pyroluria, which is an elevation in production and excretion of kryptopyrroles. Due to the high amounts of these substances within the body prior to excretion, the kryptopyrroles attach to available vitamin B6 and zinc, which causes levels of these substances to deplete within the body. Ultimately, this results in low levels of vitamin B6 and zinc – when these levels are reduced, it greatly reduces the level of serotonin in the body.

Any type of physical, emotional or mental stress exacerbates the condition of pyroluria, which leads to uncontrollable depression, agitation, anxiety, problems with memory and difficulty concentrating. Everyday activities are often overwhelming as a result of this disease. She has been unable to access adequate medical assistance with regards to learning about her illness.

Learning how to manage it properly and treatment is not covered by the Manitoba government. Her additional health issues include gluten intolerance, low blood pressure, angina pain when lying flat, lower body edema, low heart rate, arthritis in her hands and feet, sleep apnea, poor appetite and insomnia. She also suffers from hyperacusis (since June 2009), which is an extreme bilateral hearing sensitivity (pain-like sensation) to loud environmental noises. This condition is very distressing and limits her social inclusion. Her current housing situation is one of the most distressing factors affecting her health status. The noise levels are extremely high and she feels she is constantly being assaulted by noise in her home.

Her specific dietary requirements include one that is gluten-free, lactose-free and phenol-free (she takes an enzyme pill to help digest this substance). A diet specific for individuals with pyroluria needs to include constant replacement of vitamin B6 and zinc, as well as other vitamins and minerals in the body. She is currently on a vigorous daily supplement replacement program.

## **Part 3: Community Engagement**

### *3.1 Methodology of Community Engagement*



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The data presented for the community engagement phase empowers low income individuals living in poverty who utilize services by St. Matthew's Community Ministry by openly expressing what they believe would improve their lives.

St. Matthew's Community Ministry is one of six agencies chosen for the report's community engagement phase and was selected because of its geographical location in Winnipeg's West End. Furthermore, St. Matthew's offers programs and services to those who need assistance within the community, and includes a wide variety of ages, backgrounds and experiences.

We chose to run the café discussion group on November 4, 2010 as it coincided with the regular scheduled Drop-In Resource Centre Program. "The Drop-In Resource Centre, is a ministry of hospitality, community building and pastoral care intended to respond to the immediate needs of folks in the neighbourhood come with a range of concerns including; hunger, lack of adequate shelter, loneliness, isolation, addictions, abuse etc" (St. Matthew's Maryland Community Ministry, 2010).

A community café style discussion was selected as a means of collecting data. In order to build a relationship with the members of St. Matthews Community Ministry, we made 3 visits to the agency to build a relationship and a rapport with workers and patrons. We utilized this time to promote and encourage patrons to participate in the discussion.

In partnership with member from Face2Face, a tentative café set up and agenda was planned beforehand. Face2Face is an organization in which their goal is to build community strengths, voices and skills through facilitating engagement and dialogue. Based on a conversation with the agency coordinator at St-Matthews, we were anticipating and prepared for approximately 20-30 participants. The participants included 9 patrons of St-Matthews Community Ministry directly affected by poverty, and 1 member of an outside community indirectly affected by poverty.

After an introduction to the process of the café, and a presentation of the "ground rules" and agenda, the patrons were invited to sit at two tables. Each table consisted of a facilitator, scribe, and 1-2 volunteers to assist with the facilitation of conversation. Within each table patrons were asked to pair up with a partner to discuss the following questions:

- "What makes you smile?" This question was asked to initiate conversation and set the tone for the primary question.

- “What do you believe would improve your life?” This question was structured in an open-ended fashion that is subjective to the individual in order to achieve numerous and unique responses.

We encouraged patrons to write down their thoughts on pieces of paper that were provided to them, and assistance was available through volunteers if needed. Following the paired discussions, patrons were encouraged to share what they had learned from their partner’s response to the questions. Patrons were given the option to visually represent their ideas by writing down on “post-its” and placing them on flip charts after presenting their ideas. In summarizing the conversation, each scribe from the tables repeated back to the group what was recorded during group discussion. As a group, each table was asked to determine 5 essential points that were paramount to improving their lives. These 5 key points were then presented to the entire group. Following the discussions and presentations, snacks and beverages were offered to all members of the café discussion.

Within the qualitative study, it must be recognized there is possibility of bias in regards to the participant responses. Although measure were taken to prevent leading questions, some participants required assistance with understanding discussion questions, which opened up the potential to biased responses.

### ***3.2 Café Discussion Questions & Responses***

#### **Question #1: What makes you smile?**

- “Meeting everyone here at St-Matthew’s” **L**
- “Sunshine in November” **L**
- “My special friend” **L**
- “Volunteering at my local Neighbourhood Drop-In Center” **L**
- “My Cat Shadow”- **L**
- “Seeing Others Smile” **L**
- “Eating Cherry Pie” **L**
- “Knowing that I can get better after my surgery tomorrow” **L**
- “Cooking Classes” **D**
- “Anger Management and Staff at the Drop-In Center” **D**
- “When I get help with my housing support” **D**
- “Knowing my children are in a better place” **Li**
- “Money” **Li**
- “Health” **Li**
- “Being around people, being able to talk to people” **D**





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- “Nice Weather” **D**
- “Animals” **D**
- “Eating my favorite Foods” **D**
- “Arts and Crafts” **D**
- “I have two year old grandson, he is always discovering new things and that makes me smile”.
- “A trip around the world” **C**
- “35mm Theatre system, like the professionals” **C**
- “Seeing a familiar Face” **La**
- “Loves a full room of people” **La**
- “Women’s footwear, beautiful the way women wear them”. **La**
- “Seeing a familiar Face” **Ch**
- “Peace and Quiet” **Ch**

**Question 2: What do you believe would improve your life?**

- “Going back to school would make me happy. I’m only 4 credits away from my GED” **D**
- “More money for spending” **L**
- “To go back to school and get a better job” **L**
- “Feeling safer in the community would make me happy, also knowing that other members of the community are safe too, especially seniors and people with disability” **L**
- “Not being judged right away, I wish people would get to know me first before they judging me” **L**
- “More Communication, sharing stories, go for coffee” **L**
- “Better transportation for people with disabilities, taxis’ are way too expensive” **L**
- “Exercise classes for people with low income” **L**
- “Anger management classes” **D**
- “Cooking classes” **D**
- “Clean housing with more space, affordance rent” **D**
- “Having classes to learn how to budget” **D**
- “Better transit and transportation” **D**
- “Getting through my surgery tomorrow, be well” **T**
- “Having a car, tired of riding the bus” **T**
- “Go back to school, having a better education” **T**
- “Be a preacher” **T**
- “Having my medications covered by Medicare so that I can use my money on other things” **Li**
- “Better landlords; that will listen to us, fix things such as painting, walls, and to put mail into my apartment that it doesn’t get stolen” **Li**
- “Having appliances like a microwave” **Li**
- “More spending Money” **Li**

- “Better treatment of people with mental illness” **R**
- “A warm climate, I hate winters, can’t wait for global warming” **C**
- “A good family unit, with easy to take care of physical surrounding and someone to cook meals” **C**
- “I would like to be able to lose weight and have access to a gym but in order to do this I would need access to shoes and t-shirts” **La**
- “I want to get my brother out of a hostel” **La**
- “I would like to visit my mother’s grave but this requires transportation” **La**
- “To complete my GED, I would love to join the army” **La**
- “I would love to have a girlfriend, but for example if I liked a girl and wanted to take her out on a date, I wouldn’t be able to take her out for coffee” **La**
- “Food, clothing... a place to sleep.” **La**
- “Believing in Jesus, Jesus provides these things (clothing and shelter), Just try and remain happy” **La**
- “I would love to have a cat or dog but I can’t because my landlord does not allow pets” **C**
- “I would love to move out of my home, I do not like my roommate (Lives in a group home)” **C**
- “It is hard to get out of an apartment and find a new one. It would be nice to be alone sometimes, but there is limited options in my income bracket” **C**
- “If I had money to afford nutritious food” **Do**

### **Summarization of Key Points**

#### **Group A:**

- 1.”More money is needed across the board”
2. Companionship
3. Improved resources such as someone to talk to about emotional issues, more access to transportation such as bus passes, and assisted living housing.
4. Appropriate footwear
5. Steady job to afford things like a car

#### **Group B:**

1. Health
2. Education
3. Affordable Housing
4. Employment
5. Better Transportation

## **Part 4: Acceptable Living Level Budgets**

### ***4.1 Explanations & Assumptions***

The goods and services listed in the Acceptable Living Level Report were identified by the low-income consultants, based on the templates developed for previous reports. Items selected for the basket were determined to be affordable for individuals of all income brackets.

The Acceptable Living Level may not be applicable to all families or meet all of some families' needs.

The Acceptable Living Level budgets on the following pages assume that families do not include individuals with special dietary needs or disabilities.

For example, the ALL does not provide for lactose-free milk products, nor does the ALL provide for medical expenses not covered by Manitoba Health.

To fill this gap in previous reports, the 2012 ALL Report includes the experiences of consultants on the Chronic Illness panel referred to above.

The following paragraphs highlight the main assumptions and understandings from which the 2012 Acceptable Living Level was developed.

#### **4.1.1 Food**

Most of the items in the food basket were based on the 2003 ALL Report.

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. This issue is discussed further in the Chronic Illness section.

- \* All food prices were determined by averages from at least three stores accessible to low-income consumers: Large and medium-size chains and independents.
- \* Fruit costs are based on the consumption of 1 kg per person per week at an estimated cost of \$3.14 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 \$4.25 per kilogram (average cost of several fresh vegetables.)

#### **4.1.2 Personal Care**

Personal care items designed and manufactured for women tend to be more expensive than items designed for men. Women require feminine hygiene products that add a significant amount to a woman's personal care budget.

Haircuts are calculated on children getting four haircuts a year and men and women getting three haircuts a year.

#### **4.1.3 Clothing**

The ALL Report assumes purchases of all new clothing. Second-hand or thrift stores do not guarantee adequacy, availability or quality of clothing. 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 at least three stores accessible to low-income consumers.

It is assumed that one pair of children's shoes will be used for school/day care only.

The ALL also makes specific provisions for more expensive formal clothing for adults, to be used for work or special occasions.

#### **4.1.4 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.



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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 three or four would reflect the average rents in the Winnipeg area for a three or more bedroom apartment (as categorized by CMHC) 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. The ALL Report assumes utilities are included in the rent cost.

### **4.1.5 Health Care and Insurance**

Health care expenditures represent all out-of-pocket expenses not covered or reimbursed by Medicare.

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 \$17.80 for a single person between the ages of 18-34; \$31.40 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. It does not provide additional dental or any vision benefits.

Life insurance costs were based on the minimum premium of \$20 per month available from Wawanesa and Great-West Life for individuals between the ages of 40 and 85. Due to the age restrictions, life insurance was provided in the budgets for families only.

### **4.1.6 Child Care**

The cost of child care will vary depending on: The age of the child; the number of hours of child care required; the availability of extended family to care for children; the type of care needed; and the facilities available.

The ALL Report does not consider the availability of older siblings to care for younger children after school.

Nor does it consider the availability of subsidies to lessen the burden of child care costs on some families, due to limited subsidized child care spaces and the fact that subsidies are not guaranteed for all families.

The ALL assumes that pre-school aged children attend a licensed child care centre for 4 to 10 hours per day for 5 days a week for 12 months a year. The ALL assumes that school aged children attend a licensed day care centre before and after school for the entire 10-month school year. The ALL also assumes that school-aged children attend a licensed day care centre for two months during the summer.

Everyone has the right to have a life beyond work and family. Participation in community activity is vital for a healthy lifestyle. The cost of baby-sitters can vary, depending on availability of family and community members.

The ALL provides baby-sitting costs of \$8 per hour for three hours per week, \$24 per week, or the time it takes to go out to a movie.

#### **4.1.7 Transportation**

The ALL provides Winnipeg Transit passes to all family types, except the family of four, which is assumed to own a vehicle. The capital costs of purchasing a vehicle have not been included.

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.

Winnipeg transit passes were based on actual fares as of January 2012.

The ALL Report provides five taxi trips per month with a 10 km trip. Based on figures from the Manitoba Taxicab Board, at \$3.50 for the first 72.5 metres and \$0.10 for each additional 72.5 metres, a 10 km taxi trip would cost \$17.10.

The ALL Report provides a private vehicle for a family of four living in Winnipeg. For the purpose of this analysis, the costs to run and maintain a four-cylinder, 2003 four-door Chevrolet Cavalier were estimated.



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According to the Manitoba Public Insurance website, auto insurance that is all-purpose, with a \$200 deductible and \$1 million third-person liability would cost \$1,713.

Two oil changes, two tune-ups and standard maintenance such as brakes and tire replacements would cost approximately \$750 a year. This cost would be substantively higher if major repairs, such as transmission replacements, are required.

Gas costs are based on 40 litres a week at \$1.15 per litre. A 2003 Cavalier should get 10.2 kilometres per litre so this allows for approximately 452 kilometres per week for a total cost of \$2,392.

A licence for a driver with no merits or demerits costs \$65.

### **4.1.8 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.

If one does not have a washer and dryer the cost of doing laundry is very expensive and time-consuming. The cost of doing laundry can vary depending on if you are doing single, double or triple loads.

Wash, \$2; Dry \$1.50 (for 45 minutes)

Cost per load: \$3.50

Single adult: 2 loads per week.

One adult/two children: 4.5 loads per week.

Two adults/two children: 5.5 loads a week.

The annual cost for coin-operated laundry service for the family of four exceeds \$1,000. Buying a washer and dryer would pay for itself in less than a year.

### **4.1.9 Education**

Despite the availability of tuition-free public school education, most people are aware of the numerous extra costs 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 and student fees for post-secondary education are based on the average between full-time, yearly tuition for an undergraduate degree at the University of Manitoba and full-time yearly tuition at Red River College.

The computer is considered to be an important educational tool for all Canadians. A basic "netbook" -- capable of word processing and Internet access, but not including a CD or DVD player -- was included in all four budgets. Internet access is also considered to be essential for educational, information and entertainment purposes. Many job postings require that applications be made exclusively over the Internet.

#### **4.1.10 Communications**

The information in this section is based on the average monthly costs for local and long-distance telephone service among three local service providers.

#### **4.1.11 Risk Management**

Emergency and contingency funds are necessary for families of all sizes. The Risk Management section allowed for \$60 a month in savings for families and \$40 for singles. This has been updated for inflation.

#### **4.1.12 Banking**

The information in this section was determined by taking an average of existing service fees on basic account packages from several banks and credit unions.

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 ALL Report does not 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.

#### **4.1.13 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. For those living in a home, that would have to cover lawnmowers or snowblowers for people with difficulty shoveling. Finally, repairs and purchases of items such as toasters, microwaves, etc. are covered under small appliances.

#### **4.1.14 Recreation & Leisure**

General recreation spending includes spending on items such as cable TV, 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 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.

### ***4.2 Acceptable Living Level Budgets for four families***

Following are the Acceptable Living Level budgets for the four family types.

#### **4.2.1 Family of three**

Single mother and two children, boy, age 15 and girl, age 4

##### **FOOD**

Item	Size	Quantity	Cost	Cost/month
Milk - 2%	4L	14	\$5.14	\$71.96
Cheddar Cheese	750g	2	\$9.49	\$18.98
Mozzarella Cheese	500g	1	\$6.66	\$6.66
Cheese Spread	500g	1	\$7.86	\$7.86
Eggs	1 dozen	3	\$2.70	\$8.10
Ground Beef	1 kg	3	\$5.44	\$16.32
Tuna	170g can	8	\$2.62	\$20.96
Chicken	1.5kg	4	\$8.24	\$32.94
Sliced Meat	375g	4	\$3.62	\$14.49
Bacon/Sausage	1kg	1	\$8.99	\$8.99
Beans	398ml	4	\$1.81	\$7.23
Peanut Butter	1kg	1	\$5.78	\$5.78



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Bread	500g	15	\$2.49	\$37.35
Pasta	2kg	1.5	\$6.74	\$10.11
Rice	2kg	2	\$7.61	\$15.22
Flour	10kg	1	\$17.75	\$17.75
Cereal	425g	4	\$5.49	\$21.96
Assorted Fruits	3 kg	6	\$9.44	\$56.63
Juice	1L	30	\$1.64	\$49.30
Assorted Vegetables	3kg	7	\$12.83	\$89.78
Potatoes (raw)	10 lb	2	\$9.32	\$18.65
Potatoes (frozen)	1kg	2	\$2.93	\$5.86
Fats & Oils	907 g	1	\$5.10	\$5.10
Snacks	900g	6	\$9.27	\$55.61
Beverages	910 g	1	\$12.66	\$12.66
Meals in a can	410 g	9	\$3.61	\$32.49
Condiments	1L	1	\$3.27	\$3.27
Other		1	\$5.00	\$5.00
Total per Month				\$656.99
<b>Food: Total per year</b>				<b>\$7,883.87</b>

PERSONAL CARE

Item	Size		Number/mo.	Cost	Cost/month
Shampoo	300ml		4	\$4.42	\$17.68
Toothpaste	125 ml		1	\$3.32	\$3.32
Floss	package		1	\$2.69	\$2.69
Toothbrush 1/person/yr			0.25	\$3.92	\$0.98
Razors		10	1	\$7.32	\$7.32
Feminine Hygiene	package		1	\$5.66	\$5.66
Deodorant	package		1	\$4.29	\$4.29
Soap	90g		3	\$1.25	\$3.76
Makeup	Assorted		1	\$9.99	\$9.99
Haircuts children		2	0.33	\$12.95	\$8.55
Haircuts woman		1	0.25	\$23.95	\$5.99
Total per month					\$70.23
<b>Personal care: Total per year</b>					<b>\$842.80</b>

CLOTHING

Item	Size		Number/yr	Cost	Yearly Cost
Runners	4yr.old		4	\$16.32	\$65.28

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Runners	15yr.old	2	\$19.99	\$39.98
Runners	woman	0.5	\$24.99	\$12.50
Dress Shoes	4yr.old	1	\$14.99	\$14.99
Dress Shoes	15yr.old	1	\$20.49	\$20.49
Dress Shoes	woman	0.33	\$26.99	\$8.91
Sandals	4yr.old	1	\$11.99	\$11.99
Sandals	15yr.old	1	\$11.66	\$11.66
Sandals	woman	0.5	\$10.66	\$5.33
Winter Boots	4yr.old	1	\$28.00	\$28.00
Winter Boots	15yr.old	1	\$28.00	\$28.00
Winter Boots	woman	0.5	\$29.99	\$15.00
Rubber Boots	4yr.old	1	\$13.98	\$13.98
Rubber Boots	woman	0.25	\$15.49	\$3.87
Socks	4yr.old	20	\$1.11	\$22.20
Socks	15yr.old	20	\$0.89	\$17.80
Socks	woman	5	\$1.25	\$6.25
Underwear	4yr.old	12	\$0.95	\$11.40
Underwear	15yr.old	10	\$1.60	\$16.00
Underwear	woman	10	\$3.16	\$31.60
Bra	woman	3	\$12.32	\$36.96
Long Underwear	4yr.old	3	\$5.00	\$15.00
Long Underwear	15yr.old	1	\$7.99	\$7.99
Long Underwear	woman	1	\$14.00	\$14.00
Pants	4yr.old	6	\$15.66	\$93.96
Pants	15yr.old	3	\$15.99	\$47.97
Pants	woman	2	\$22.66	\$45.32
Pants (formal)	woman	2	\$27.65	\$55.30
Shorts	4yr.old	5	\$8.31	\$41.55
Shorts	15yr.old	2	\$9.31	\$18.62
Shorts	woman	2	\$18.66	\$37.32
T-Shirt/Shirt	4yr.old	5	\$9.66	\$48.30
T-Shirt/Shirt	15yr.old	5	\$4.06	\$20.30
T-Shirt/Shirt	woman	3	\$10.99	\$32.97
Shirt (formal)	woman	2	\$17.65	\$35.30
Sweater/Sweatshirt	4yr.old	4	\$14.99	\$59.96
Sweater/Sweatshirt	15yr.old	4	\$16.66	\$66.64
Sweater/Sweatshirt	woman	3	\$20.00	\$60.00
Pyjamas	4yr.old	4	\$9.50	\$38.00



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Pyjamas	15yr.old	2	\$11.49	\$22.98
Pyjamas	woman	2	\$17.66	\$35.32
Bathing suit	4yr.old	1	\$13.49	\$13.49
Bathing suit	15yr.old	1	\$9.99	\$9.99
Bathing suit	woman	0.5	\$20.98	\$10.49
Winter Jacket	4yr.old	1	\$35.00	\$35.00
Winter Jacket	15yr.old	0.5	\$42.00	\$21.00
Winter Jacket	woman	0.25	\$69.00	\$17.25
Rain Gear	4yr.old	1	\$15.00	\$15.00
Rain Gear	15yr.old	0.5	\$15.00	\$7.50
Rain Gear	woman	0.25	\$20.00	\$5.00
Miscellaneous	4yr.old	1	\$15.00	\$15.00
Miscellaneous	15yr.old	1	\$15.00	\$15.00
Miscellaneous	woman	1	\$15.00	\$15.00
Wallet	woman	0.25	\$12.00	\$3.00
Purse	woman	0.25	\$16.00	\$4.00
Belt	4yr.old	0.25	\$6	\$1.50
Belt	15yr.old	0.25	\$10.00	\$2.50
Belt	woman	0.25	\$12.00	\$3.00
Scarf/toque/mitts	4yr.old	0.25	\$10.00	\$2.50
Scarf etc.	15yr.old	0.25	\$10	\$2.50
Scarf etc.	woman	0.25	14	\$3.50
Cap	4yr.old	0.25	7	\$1.75
Cap	15yr.old	0.25	8	\$2.00
Cap	woman	0.25	10	\$2.50
Nylons	woman	0.25	7	\$1.75
Slip	woman	1	13	\$13.00
Bathrobe	woman	1	21	\$21.00
Blue Jeans	4yr.old	1	9	\$9.00
Blue Jeans	15yr.old	1	11	\$11.00
Blue Jeans	woman	1	16	\$16.00
Blouse	woman	1	13	\$13.00
Umbrella	woman	0.25	12	\$3.00
Umbrella	Children	0.25	6	\$1.50
<b>Clothing: Total per year</b>				<b>\$1,516.70</b>

SHELTER

Item	Bedrooms	Rent/month
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Rent	3 BR Apt	\$1,056.00
<b>Shelter: Total per year</b>		<b>\$12,672.00</b>

HEALTH CARE

Item	Size	Quantity	Cost	Yearly Cost
“Band-Aids”	1 Box	3	\$4.28	\$12.85
Aspirin	325mg x 100	3	\$8.08	\$24.24
Cough Syrup	100ml	3	\$8.42	\$25.25
	Medi-Blue			
Health Insurance	Plan	12	\$31.40	\$376.80
Life & Disability Insurance	minimum	12	\$20.00	\$240.00
<b>Health care: Total per year</b>				<b>\$679.14</b>

CHILD CARE

Item	Hours	Quantity	Cost/month	Yearly Cost
Child care centre	4-10 hrs/day	12	\$396.00	\$4,752.00
Evening/Weekend care	3 hrs/wk	52	\$8.00	\$1,248.00
<b>Child care: Total per year</b>				<b>\$6,000.00</b>

TRANSPORTATION

Mode	Item	Quantity	Cost	Yearly Cost
Bus Pass	Adult	12	\$77.00	\$924.00
Bus Pass	Student	12	\$52.10	\$625.20
	10 km Round			
Taxi	trip	5	\$17.10	\$85.50
<b>Transportation: Total per year</b>				<b>\$1,634.70</b>

HOUSEHOLD OPERATIONS

Item	Size	Quantity	Cost	Cost/month
Laundry Soap	32 washes	0.625	\$8.42	\$5.26
Dryer Softener Sheets	80 Sheets	0.25	\$7.40	\$1.85
Coin-Operated Laundry	20 loads	20	\$3.50	\$70.00
Multipurpose Cleaner	1 Bottle	3	\$6.09	\$18.27
Toilet Paper	24 Rolls	1	\$8.82	\$8.82
Paper Towels	2 Rolls/pkg	1	\$3.99	\$3.99
Facial Tissue	1 Box	2	\$1.39	\$2.78
Dish Soap	950 ml	1	\$3.27	\$3.27
Garbage Bags	Pkg of 30	1	\$6.16	\$6.16



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Light Bulbs	Pkg of 2	1	\$2.56	\$2.56
Stamps/Paper, etc.				\$6.00
Miscellaneous				\$5.00
Total per month				\$133.96
<b>Household operations: Total per year</b>				<b>\$1,607.55</b>

EDUCATION

Item	Size	Quantity	Cost	Yearly cost
Pkgs. Loose-leaf paper		2	\$2.97	\$5.94
Binder		2	\$3.43	\$6.86
Dividers	package of 5	1	\$2.36	\$2.36
Pkg. Pencils		1	\$2.11	\$2.11
Pkg. Pens		1	\$3.66	\$3.66
Red Pens	Pkg of 2	1	\$2.51	\$2.51
Eraser	Pkg of 2	1	\$2.25	\$2.25
Metric Ruler		1	\$0.74	\$0.74
Scissors		1	\$3.31	\$3.31
Glue Sticks	Pkg of 2	1	\$3.21	\$3.21
Pencil box/case		1	\$4.65	\$4.65
Geometry Set		1	\$7.64	\$7.64
Student Calculator		1	\$10.94	\$10.94
French/English Dictionary		1	\$5.36	\$5.36
Kleenex		1	\$0.79	\$0.79
USB Flash Drive	4 GB	1	\$19.99	\$19.99
Backpack		1	\$21.98	\$21.98
Art Supplies	Assorted	1	\$7.66	\$7.66
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	\$349.10	\$87.28
Printer paper	500 Sheets	3	\$6.10	\$18.30
Internet Service (DSL)	per Month	12	\$32.32	\$387.80
<b>Education: Total per year</b>				<b>\$825.34</b>

COMMUNICATIONS

Item	Quantity	Distribution	Cost	Yearly Cost
Telephone	1	per Month	\$29.32	\$351.80



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Long Distance Plan	1	per Month	\$21.67	\$260.00
<b>Communications: Total per year</b>				<b>\$611.80</b>

**RISK MANAGEMENT**

Item	Quantity	Distribution	Cost	Yearly Cost
Savings/Emergency Fund	1	per month	\$70.60	\$847.20
<b>Risk management: Total per year</b>				<b>\$847.20</b>

**BANKING**

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

**HOUSEHOLD FURNISHINGS**

Item	Description	Amount	Cost	Yearly Cost
Mop	over 2 years	0.5	\$7.99	\$3.99
Bucket	over 2 years	0.5	\$9.47	\$4.73
Broom & Dustpan	over 2 years	0.5	\$9.48	\$4.74
Bedroom, sheets & comforter		1	\$42.47	\$42.47
Linen: Bathroom	1set towels	1	\$17.50	\$17.50
2 tea towels 2 washcloths		1	\$5.97	\$5.97
Dishes, Utensils	over 2 years	0.5	\$19.98	\$9.99
Household Hardware		1	\$30.00	\$30.00
Furnishings		1	\$59.99	\$59.99
Small Appliances		1	\$32.00	\$32.00
<b>Household furnishings: Total per year</b>				<b>\$211.38</b>

**RECREATION & LEISURE**

Item	Quantity	Distribution	Cost	Yearly Cost
General Recreation	1	12	\$70.00	\$840.00
Lessons	2	12	\$35.00	\$840.00
Special Occasions	3	12	\$20.00	\$720.00
Personal Interest	1	12	\$25.00	\$300.00
<b>Recreation &amp; Leisure: Total per year</b>				<b>\$2,700.00</b>

**Totals per year**

<b>Food:</b>				<b>\$7,883.87</b>
<b>Personal care:</b>				<b>\$842.80</b>



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<b>Clothing:</b>	<b>\$1,516.70</b>
<b>Shelter:</b>	<b>\$12,672.00</b>
<b>Health care:</b>	<b>\$679.14</b>
<b>Child care:</b>	<b>\$6,000.00</b>
<b>Transportation:</b>	<b>\$1,634.70</b>
<b>Household operations:</b>	<b>\$1,607.55</b>
<b>Education:</b>	<b>\$825.34</b>
<b>Communications:</b>	<b>\$611.80</b>
<b>Risk management:</b>	<b>\$847.20</b>
<b>Banking:</b>	<b>\$120.00</b>
<b>Household furnishings:</b>	<b>\$211.38</b>
<b>Recreation and leisure:</b>	<b>\$2,700.00</b>
<b>Total 2012 ALL Budget for family of three:</b>	<b>\$38,152.48</b>

#### 4.2.2 Family of four

Two adults, two children, girl, age 7 and boy, age 10

##### FOOD

Item	Size	Quantity	Cost	Cost/month
Milk-2%	4L	16	\$5.14	\$82.24
Cheddar Cheese	750g	2	\$9.49	\$18.98
Mozzarella Cheese	500g	2	\$6.66	\$13.32
Cheese Spread	500g	5	\$7.86	\$39.30
Eggs	1 dozen	6	\$2.70	\$16.20
Ground Beef	1 kg	6	\$5.44	\$32.64
Tuna	170g can	10	\$2.62	\$26.20
Chicken	1.5kg	4	\$8.24	\$32.96
Sliced Meat	700g	4	\$7.24	\$28.96
Bacon/Sausage	1kg	3	\$8.99	\$26.97
Beans	398ml	6	\$1.81	\$10.86
Peanut Butter	1kg	1	\$5.78	\$5.78
Bread	500g	20	\$2.49	\$49.80
Pasta	2kg	4	\$6.74	\$26.96
Rice	2kg	3	\$7.61	\$22.83
Flour	10kg	1.5	\$17.75	\$26.63
Cereal	425g	6	\$5.49	\$32.94





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Assorted Fruits	4kg	8	\$11.80	\$94.40
Juice	1L	30	\$1.64	\$49.20
Assorted Vegetables	4kg	9	\$16.03	\$144.27
Potatoes (raw)	10 lb	3	\$9.32	\$27.96
Potatoes (frozen)	1kg	3	\$2.93	\$8.79
Fats & Oils	907 g	2	\$5.10	\$10.20
Snacks & Others	900g	7	\$9.27	\$64.89
Beverages	910 g	2	\$12.66	\$25.32
Meals in a can	410 g	12	\$3.61	\$43.32
Condiments	1L	1	\$3.27	\$3.27
Other		1	\$5.00	\$5.00
<b>Total per Month</b>				<b>\$970.19</b>
<b>Food: Total per year</b>				<b>\$11,642.22</b>

**PERSONAL CARE**

Item	Size	Quantity	Cost	Cost/month	
Shampoo	300ml	6	\$4.42	\$26.52	
Toothpaste	125 ml	1	\$3.32	\$3.32	
Floss	package	1	\$2.69	\$2.69	
Toothbrush 1/person/yr		0.25	\$3.92	\$0.98	
Razors	10	1.5	\$7.32	\$10.98	
Feminine Hygiene	package	1	\$5.66	\$5.66	
Deodorant	package	1	\$4.29	\$4.29	
Soap	90g	3	\$1.25	\$3.75	
Makeup	Assorted	1	\$9.99	\$9.99	
Haircuts children		2	0.33	\$12.95	\$8.55
Haircuts woman		1	0.25	\$23.95	\$5.99
Haircuts man		1	0.25	\$18.95	\$4.74
<b>Total per month</b>				<b>\$87.45</b>	
<b>Personal care: Total per year</b>				<b>\$1,049.42</b>	

**CLOTHING**

Item	Size	Quantity/yr	Cost	Yearly Cost
Runners	Girl (7)	4	\$16.32	\$65.29
Runners	Boy (10)	4	\$19.99	\$79.96
Runners	Man	0.5	\$30.99	\$15.50
Runners	Woman	0.5	\$24.99	\$12.50



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Dress Shoes	Girl (7)	1	\$14.99	\$14.99
Dress Shoes	Boy (10)	1	\$20.49	\$20.49
Dress Shoes	Man	0.33	\$27.49	\$9.07
Dress Shoes	Woman	0.33	\$26.99	\$8.91
Sandals	Girl (7)	1	\$11.99	\$11.99
Sandals	Boy (10)	1	\$11.66	\$11.66
Sandals	Man	0.5	\$12.32	\$6.16
Sandals	Woman	0.5	\$10.66	\$5.33
Winter Boots	Girl (7)	1	\$28.00	\$28.00
Winter Boots	Boy (10)	1	\$28.00	\$28.00
Winter Boots	Man	0.33	\$49.00	\$16.17
Winter Boots	Woman	0.33	\$29.99	\$9.90
Rubber Boots	Girl (7)	1	\$13.98	\$13.98
Rubber Boots	Boy (10)	1	\$12.65	\$12.65
Rubber Boots	Man	0.33	\$15.49	\$5.11
Rubber Boots	Woman	0.33	\$15.49	\$5.11
Socks	Girl (7)	20	\$1.11	\$22.16
Socks	Boy (10)	20	\$0.89	\$17.74
Socks	Man	5	\$1.24	\$6.20
Socks	Woman	5	\$1.25	\$6.24
Underwear	Girl (7)	12	\$0.95	\$11.40
Underwear	Boy (10)	12	\$1.60	\$19.24
Underwear	Man	10	\$2.61	\$26.06
Underwear	Woman	10	\$3.16	\$31.58
Bra	Woman	3	\$12.32	\$36.97
Long Underwear	Girl (7)	3	\$5.00	\$15.00
Long Underwear	Boy (10)	3	\$7.99	\$23.96
Long Underwear	Man	1	\$16.00	\$16.00
Long Underwear	Woman	1	\$14.00	\$14.00
Pants	Girl (7)	6	\$15.66	\$93.94
Pants	Boy (10)	6	\$15.99	\$95.94
Pants	Man	2	\$18.99	\$37.98
Pants	Woman	2	\$22.66	\$45.31
Pants (formal)	Man	2	\$24.98	\$49.96
Pants (formal)	Woman	2	\$27.65	\$55.29
Shorts	Girl (7)	5	\$8.31	\$41.57
Shorts	Boy (10)	5	\$9.31	\$46.57
Shorts	Man	2	\$18.65	\$37.29

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Shorts	Woman	2	\$18.66	\$37.31
T-Shirt/Shirt	Girl (7)	5	\$9.66	\$48.28
T-Shirt/Shirt	Boy (10)	5	\$4.06	\$20.32
T-Shirt/Shirt	Man	3	\$8.24	\$24.73
T-Shirt/Shirt	Woman	3	\$10.99	\$32.97
Shirt (formal)	Man	2	\$17.49	\$34.97
Shirt (formal)	Woman	2	\$17.65	\$35.29
Sweater/Sweatshirt	Girl (7)	4	\$14.99	\$59.96
Sweater/Sweatshirt	Boy(10)	4	\$16.66	\$66.63
Sweater/Sweatshirt	Man	2	\$26.66	\$53.31
Sweater/Sweatshirt	Woman	2	\$20.00	\$40.00
Pyjamas	Girl (7)	4	\$9.50	\$38.00
Pyjamas	Boy (10)	4	\$11.49	\$45.94
Pyjamas	Man	1	\$13.99	\$13.99
Pyjamas	Woman	1	\$17.66	\$17.66
Bathing suit	Girl (7)	1	\$13.49	\$13.49
Bathing suit	Boy (10)	1	\$9.99	\$9.99
Bathing suit	Man	0.5	\$16.65	\$8.32
Bathing suit	Woman	0.5	\$20.98	\$10.49
Winter Jacket	Girl (7)	1	\$35.00	\$35.00
Winter Jacket	Boy (10)	1	\$42.00	\$42.00
Winter Jacket	Man	0.25	\$59.00	\$14.75
Winter Jacket	Woman	0.25	\$69.00	\$17.25
Rain Gear	Girl (7)	1	\$15.00	\$15.00
Rain Gear	Boy (10)	1	\$15.00	\$15.00
Rain Gear	Man	0.25	\$20.00	\$5.00
Rain Gear	Woman	0.25	\$20.00	\$5.00
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
Wallet	Man	0.25	10	\$2.50
Wallet	woman	0.25	\$12.00	\$3.00
Purse	woman	0.25	\$16.00	\$4.00
Belt	4yr.old	0.25	\$6	\$1.50
Belt	15yr.old	0.25	\$10.00	\$2.50
Belt	Man	0.25	12	\$3.00
Belt	woman	0.25	\$12.00	\$3.00



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Scarf/toque/mitts	4yr.old	0.25	\$10.00	\$2.50
Scarf etc.	15yr.old	0.25	\$10	\$2.50
Scarf etc.	Man	0.25	14	\$3.50
Scarf etc.	woman	0.25	14	\$3.50
Cap	4yr.old	0.25	7	\$1.75
Cap	15yr.old	0.25	8	\$2.00
Cap	Man	0.25	10	\$2.50
Cap	woman	0.25	10	\$2.50
Nylons	woman	0.25	7	\$1.75
Slip	woman	1	13	\$13.00
Work Boots	Man	0.25	69	\$17.25
Bathrobe	Man	1	18	\$18.00
Bathrobe	woman	1	21	\$21.00
Blue Jeans	4yr.old	1	9	\$9.00
Blue Jeans	15yr.old	1	11	\$11.00
Blue Jeans	Man	1	16	\$16.00
Blue Jeans	woman	1	16	\$16.00
Blouse	woman	1	13	\$13.00
Umbrella	man/woman	0.25	12	\$3.00
Umbrella	Children	0.25	6	\$1.50
<b>Clothing: Total per year</b>				<b>\$2,132.54</b>

SHELTER

Item	Bedrooms	Rent/month
Rent	3 Bedroom Apartment	\$1,056.00
<b>Shelter: Total per year</b>		<b>\$12,672.00</b>

HEALTH CARE

Item	Size	Quantity	Cost	Yearly Cost
"Band-Aids"	1 Box	3	\$4.28	\$12.84
	325mg x			
Aspirin	100	3	\$8.08	\$24.24
Cough Syrup	100ml	3	\$8.42	\$25.26
Health Insurance		12	\$31.40	\$376.80
Life&Disability Insurance		12	\$20.00	\$240.00
<b>Health care: Total per year</b>				<b>\$679.14</b>



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**CHILD CARE**

Item	Children	Months	Cost	Yearly Cost
Pre/after school Sept-June	2	10	\$387.00	\$7,740.00
Before/after school	2	2	\$712.00	\$2,848.00
Evening/Weekend care	3 hrs/wk	52	\$8.00	\$1,248.00
<b>Child care: Total per year</b>				<b>\$11,836.00</b>

**TRANSPORTATION**

Item	Quantity	Frequency	Cost	Cost/year
Insurance		per month	\$142.75	\$1,713.00
Gasoline	40 l x 1.15/l	per week	\$46.00	\$2,392.00
Maintenance & oil change		per month	\$62.50	\$750.00
Drivers Licence	2	per year	\$65.00	\$130.00
<b>Transportation: Total per year</b>				<b>\$4,985.00</b>

**HOUSEHOLD OPERATIONS**

Item	Size	Quantity	Cost	Cost/month
Laundry Soap	32washes	0.5	\$8.42	\$4.21
Dryer Softener Sheets	80 Sheets	0.33	\$7.40	\$2.44
Coin-Operated Laundry	24 loads	24	\$3.50	\$84.00
Multipurpose Cleaner	1 Bottle	3	\$6.09	\$18.27
Toilet Paper	24 Rolls	1.5	\$8.82	\$13.24
Paper Towels	2 Rolls/pkg	1	\$3.99	\$3.99
Facial Tissue	1 Box	3	\$1.39	\$4.17
Dish Soap	950 ml	1	\$3.27	\$3.27
Garbage Bags	Pkg of 30	1	\$6.16	\$6.16
Light Bulbs	Pkg of 2	1	\$2.56	\$2.56
Stamps/Paper, etc.				\$6.00
Miscellaneous				\$5.00
Total per month				\$153.30
<b>Household operations: Total per year</b>				<b>\$1,839.64</b>

**EDUCATION**

Item	Size	Quantity	Cost	Yearly Cost
Duo-tangs		20	\$0.39	\$7.89
Pkgs. Loose-leaf paper		4	\$2.97	\$11.89
Pkg. Pencils		1	\$2.11	\$2.11



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Pkg. Pens		2	\$3.66	\$7.31
Red Pens	Pkg of 2	1	\$2.51	\$2.51
Erasers		2	\$2.25	\$4.51
Metric Ruler		2	\$0.74	\$1.47
Pkg. Coloured Pencils/Markers		2	\$8.49	\$16.97
Scissors		2	\$3.31	\$6.62
Glue Sticks	Pkg of 2	1	\$3.21	\$3.21
Pencil box/case		2	\$4.65	\$9.31
Geometry Set		2	\$7.64	\$15.29
Student Calculator		1	\$10.94	\$10.94
French/English Dictionary		1	\$5.36	\$5.36
Kleenex		2	\$0.79	\$1.57
USB Flash Drive	4 GB	1	\$19.99	\$19.99
Backpack	1 per Child	2	\$21.98	\$43.97
Art Supplies	Assorted	1	\$7.66	\$7.66
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	0.25	\$349.10	\$87.28
Printer paper	500 Sheets	3	\$6.10	\$18.29
Internet Service (DSL)	per Month	12	\$32.32	\$387.80
<b>Education: Total per year</b>				<b>\$911.94</b>

COMMUNICATIONS

Item	Quantity	Distribution	Cost	Yearly Cost
Telephone	1	per Month	\$29.32	\$351.80
Long Distance Plan	1	per Month	\$21.67	\$260.00
<b>Communications: Total per year</b>				<b>\$611.80</b>

RISK MANAGEMENT

Item	Quantity	Distribution	Cost	Yearly Cost
Savings/Emergency Fund	1	per month	\$70.60	\$847.20
<b>Risk management: Total per year</b>				<b>\$847.20</b>

BANKING

Item	Quantity	Distribution	Cost	Yearly Cost
Bank Account Service Fee	1	Monthly	\$14.95	\$179.40
<b>Banking: Total per year</b>				<b>\$179.40</b>

### HOUSEHOLD FURNISHINGS

Item	Size		Cost	Yearly Cost
Mop	over 2 years	0.5	\$7.99	\$3.99
Bucket	over 2 years	0.5	\$9.47	\$4.73
Broom & Dustpan	over 2 years	0.5	\$9.48	\$4.74
Bedroom, sheets & comforter		1	\$42.47	\$42.47
Linen: Bathroom	1set towels	1	\$17.50	\$17.50
2 tea towels 2 washcloths		1	\$5.97	\$5.97
Dishes, Utensils	over 2 years	1	\$19.98	\$19.98
Household Hardware		1	\$30.00	\$30.00
Furnishings		1	\$59.99	\$59.99
Small Appliances		1	\$32.00	\$32.00
<b>Household furnishings: Total per year</b>				<b>\$221.38</b>

### RECREATION & LEISURE

Item	Quantity	Distribution	Cost	Yearly Cost
General Recreation	1	12	\$70.00	\$840.00
Lessons	2	12	\$35.00	\$840.00
Special Occasions	4	12	\$20.00	\$960.00
Personal Interest	1	12	\$25.00	\$300.00
<b>Recreation &amp; Leisure: Total per year</b>				<b>\$2,940.00</b>

### Totals per year

<b>Food:</b>	<b>\$11,642.22</b>
<b>Personal care:</b>	<b>\$1,049.42</b>
<b>Clothing:</b>	<b>\$2,132.54</b>
<b>Shelter:</b>	<b>\$12,672.00</b>
<b>Health care:</b>	<b>\$679.14</b>
<b>Child care:</b>	<b>\$11,836.00</b>
<b>Transportation:</b>	<b>\$4,985.00</b>
<b>Household operations:</b>	<b>\$1,839.64</b>
<b>Education:</b>	<b>\$911.94</b>
<b>Communications:</b>	<b>\$611.80</b>
<b>Risk management:</b>	<b>\$847.20</b>
<b>Banking:</b>	<b>\$179.40</b>
<b>Household furnishings:</b>	<b>\$221.38</b>

**Recreation and leisure: \$2,940.00**

**Total 2012 ALL Budget for family of four: \$52,547.68**

### 4.2.3 Single male

#### FOOD

Item	Size	Quantity	2012 Cost	Cost/month
Milk - 2%	2L	8	\$3.08	\$24.64
Cheddar Cheese	750g	2	\$9.49	\$18.98
Mozzarella Cheese	500g	1	\$6.66	\$6.66
Cheese Spread	500g	1	\$7.86	\$7.86
Eggs	1 dozen	2	\$2.70	\$5.40
Ground Beef	1 kg	1	\$5.44	\$5.44
Tuna	170g can	4	\$2.62	\$10.48
Chicken	1kg	1	\$5.44	\$5.44
Sliced Meat	500g	1	\$4.07	\$4.07
Bacon/Sausage	250g	1	\$4.50	\$4.50
Beans	398ml	3	\$1.81	\$5.43
Peanut Butter	500g	0.5	\$2.89	\$1.45
Bread	500g	10	\$2.49	\$24.90
Pasta	2kg	1	\$6.74	\$6.74
Rice	2kg	1	\$7.61	\$7.61
Flour	1kg	2	\$1.78	\$3.55
Cereal	425g	3	\$5.49	\$16.47
Assorted Fruits	1kg	9	\$3.15	\$28.32
Juice	1L	6	\$1.64	\$9.84
Assorted Vegetables	1kg	9	\$4.28	\$38.49
Potatoes (raw)	10 lb	2	\$9.32	\$18.64
Potatoes (frozen)	1kg	1	\$2.93	\$2.93
Fats & Oils	907 g	1	\$5.10	\$5.10
Snacks	900g	3	\$9.27	\$27.81
Beverages	910 g	1	\$12.66	\$12.66
Meals in a can	410 g	3	\$3.61	\$10.83
Condiments	1L	1	\$3.27	\$3.27
Others			\$5.00	\$5.00
<b>Total per Month</b>				<b>\$322.50</b>





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Food: Total per year **\$3,869.98**

**PERSONAL CARE**

Item	Size	Quantity/month	Cost	Monthly	
Shampoo	300ml	2	\$4.42	\$8.84	
Toothpaste	125 ml	1	\$3.32	\$3.32	
Floss	package	1	\$2.69	\$2.69	
Toothbrush 1/person/yr		0.08	\$3.92	\$0.31	
Razors		10	1	\$7.32	\$7.32
Deodorant	70g	1	\$4.29	\$4.29	
Soap	90g	1	\$1.25	\$1.25	
Haircuts man		1	0.25	\$18.95	\$4.74
Total per month				\$32.76	
<b>Personal care: Total per year</b>				<b>\$393.13</b>	

**CLOTHING**

Item	Size	Quantity	Cost	Yearly Cost
Runners	Man	0.5	\$30.99	\$15.50
Dress				
Shoes	Man	0.5	\$27.49	\$13.75
Sandals	Man	0.5	\$12.32	\$6.16
Winter Boots	Man	0.33	\$49.00	\$16.17
Rubber Boots	Man	0.25	\$15.49	\$3.87
Socks	Man	5	\$1.24	\$6.20
Underwear	Man	10	\$2.61	\$26.10
Long Underwear	Man	1	\$16.00	\$16.00
Pants	Man	2	\$18.99	\$37.98
Pants (formal)	Man	2	\$24.98	\$49.96
Shorts	Man	2	\$18.65	\$37.30
T-Shirt/Shirt	Man	3	\$8.24	\$24.72
Shirt (formal)	Man	2	\$17.49	\$34.98
Sweater/Sweatshirt	Man	2	\$26.66	\$53.32
Pyjamas	Man	1	\$13.99	\$13.99
Bathing				
suit	Man	0.5	\$16.65	\$8.33
Winter Jacket	Man	0.25	\$59.00	\$14.75
Rain Gear	Man	0.25	\$20.00	\$5.00
Miscellaneous	Man	1	\$15.00	\$15.00



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Wallet	Man	0.25	10	\$2.50
Belt	Man	0.25	12	\$3.00
Scarf etc.	Man	0.25	14	\$3.50
Cap	Man	0.25	10	\$2.50
Work Boots	Man	0.25	69	\$17.25
Bathrobe	Man	1	18	\$18.00
Blue Jeans	Man	1	16	\$16.00
Umbrella	man/woman	0.25	12	\$3.00

**Clothing: Total per year** **\$464.82**

SHELTER

Item	Bedrooms	Rent/month
Rent	1 bedroom apartment	\$649.00

**Shelter: Total per year** **\$7,788.00**

HEALTH CARE

Item	Size	Quantity	Cost	Yearly Cost
Band-Aids	1 Box	1	\$4.28	\$4.28
Aspirin	325mg x 100	1	\$8.08	\$8.08
Cough Syrup	100ml	1	\$8.42	\$8.42
Health Insurance	"Medi-Blue Plan"	12	\$17.80	\$213.60

**Health care: Total per year** **\$234.38**

TRANSPORTATION

Mode	Item	Quantity	Cost	Yearly Cost
Bus Pass	Adult	12	\$77.00	\$924.00
Taxi	10 km Round trip	5	\$17.10	\$85.50

**Transportation: Total per year** **\$1009.50**

HOUSEHOLD OPERATIONS

Item	Size	Quantity	Cost	Cost/month
Laundry Soap	32 washes	0.28125	\$8.42	\$2.37
Dryer Softener Sheets	80 sheets	0.12	\$7.40	\$0.89
Coin-Operated Laundry	9 loads	9	\$3.50	\$31.50
Multipurpose Cleaner	1 Bottle	2	\$6.09	\$12.18



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Toilet Paper	24 Rolls	0.5	\$8.82	\$4.41
Paper Towels	2 Rolls/pkg	0.5	\$3.99	\$2.00
Facial Tissue	1 Box	1	\$1.39	\$1.39
Dish Soap	950 ml	0.5	\$3.27	\$1.64
Garbage Bags	Pkg of 30	1	\$6.16	\$6.16
Light Bulbs	Pkg of 2	1	\$2.56	\$2.56
Stamps/Paper, etc.		1	\$6.00	\$6.00
Miscellaneous		1	\$4.00	\$4.00
Total per month				\$75.09
<b>Household operations: Total per year</b>				<b>\$901.03</b>

EDUCATION

Item	Quantity	Distribution	Cost	Yearly Cost
Computer & Printer	1	0.25	\$349.10	\$87.28
Printer paper	500 Sheets	1	\$6.10	\$6.10
Internet Service (DSL)	per Month	12	\$32.32	\$387.80
<b>Education: Total per year</b>				<b>\$481.18</b>

COMMUNICATION

Item	Quantity	Distribution	Cost	Yearly Cost
Telephone	1	per Month	\$29.32	\$351.80
Long Distance Plan	1	per Month	\$21.67	\$260.00
<b>Communications: Total per year</b>				<b>\$611.80</b>

RISK MANAGEMENT

Item	Quantity	Distribution	Cost	Yearly Cost
Savings/Emergency Fund	1	per month	\$47.06	<b>\$564.72</b>

BANKING

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

HOUSEHOLD FURNISHINGS

Item	Description	Quantity	Cost	Yearly Cost
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Mop	over 2 years	0.5	\$7.99	\$3.99
Bucket	over 2 years	0.5	\$9.47	\$4.73
Broom & Dustpan	over 2 years	0.5	\$9.48	\$4.74
Bedroom, sheets & comforter		1	\$42.47	\$42.47
Linen: Bathroom	1set towels	1	\$17.50	\$17.50
2 tea towels 2 washcloths		1	\$5.97	\$5.97
Dishes, Utensils	over 2 years	0.5	\$19.98	\$9.99
Household Hardware		1	\$30.00	\$30.00
Furnishings		1	\$59.99	\$59.99
Small Appliances		1	\$32.00	\$32.00
<b>Household furnishings: Total per year</b>				<b>\$211.38</b>

**RECREATION & LEISURE**

Item	Quantity	Distribution	Cost	Yearly Cost
General Recreation	1	12	\$40.00	\$480.00
Lessons	1	12	\$35.00	\$420.00
Special Occasions	1	12	\$20.00	\$240.00
Personal Interest	1	12	\$25.00	\$300.00
<b>Recreation &amp; Leisure: Total per Year</b>				<b>\$1,440.00</b>

**Totals per year:**

<b>Food:</b>	<b>\$3,869.98</b>
<b>Personal care:</b>	<b>\$393.13</b>
<b>Clothing:</b>	<b>\$464.82</b>
<b>Shelter:</b>	<b>\$7,788.00</b>
<b>Health care:</b>	<b>\$234.38</b>
<b>Transportation:</b>	<b>\$1,009.50</b>
<b>Household operations:</b>	<b>\$901.03</b>
<b>Education:</b>	<b>\$481.18</b>
<b>Communications:</b>	<b>\$611.80</b>
<b>Risk management:</b>	<b>\$564.72</b>
<b>Banking:</b>	<b>\$120.00</b>
<b>Household furnishings:</b>	<b>\$211.38</b>
<b>Recreation &amp; leisure:</b>	<b>\$1,440.00</b>

**2012 ALL budget for single male** **\$18,089.92**

#### 4.2.4 Female student

##### FOOD

Item	Size	Quantity	Cost	Cost/month
Milk - 2%	2L	6	\$3.08	\$18.48
Cheddar Cheese	750g	1.5	\$9.49	\$14.24
Mozzarella Cheese	500g	1	\$6.66	\$6.66
Cheese Spread	500g	1	\$7.86	\$7.86
Eggs	1 dozen	2	\$2.70	\$5.40
Ground Beef	1kg	1	\$5.44	\$5.44
Tuna	170g can	4	\$2.62	\$10.48
Chicken	1kg	1	\$5.44	\$5.44
Sliced Meat	500g	1	\$4.07	\$4.07
Bacon/Sausage	250g	1	\$4.50	\$4.50
Beans	398ml	3	\$1.81	\$5.43
Peanut Butter	500g	0.5	\$2.89	\$1.45
Bread	500g	8	\$2.49	\$19.92
Pasta	500g	3	\$1.69	\$5.06
Rice	1kg	1.5	\$3.81	\$5.71
Flour	1kg	2	\$1.78	\$3.56
Cereal	425g	2	\$5.49	\$10.98
Assorted Fruits	1kg	6	\$3.15	\$18.88
Juice	1L	5	\$1.64	\$8.20
Assorted Vegetables	1kg	6	\$4.28	\$25.66
Potatoes (raw)	10 lb	2	\$9.32	\$18.64
Potatoes (frozen)	1kg	1	\$2.93	\$2.93
Fats & Oils	907 g	1	\$5.10	\$5.10
Snacks & Others	900g	3	\$9.27	\$27.81
Beverages	910 g	1	\$12.66	\$12.66
Meals in a can	410 g	3	\$3.61	\$10.83
Condiments	1L	1	\$3.27	\$3.27
Other			\$5.00	\$5.00
<b>Total per Month</b>				<b>\$273.64</b>
<b>Food costs: Total per year</b>				<b>\$3,283.69</b>

##### PERSONAL CARE



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Item	Size	Quantity	Cost	Monthly
Shampoo, Conditioner	300ml	2	\$4.42	\$8.84
Toothpaste	125 ml	1	\$3.32	\$3.32
Floss	package	1	\$2.69	\$2.69
Toothbrush 1/person/yr		0.08	\$3.92	\$0.31
Razors	10	0.33	\$7.32	\$2.42
Feminine Hygiene	package	1	\$5.66	\$5.66
Deodorant	60g	1	\$4.29	\$4.29
Soap	90g	1	\$1.25	\$1.25
Makeup	Assorted	1	\$9.99	\$9.99
Haircuts woman	1	0.25	\$23.95	\$5.99
Total per month				\$44.76
<b>Personal care: Total per year</b>				<b>\$537.08</b>

**CLOTHING**

Item	Size	Quantity	Cost	Yearly Cost
Runners	Woman	0.5	\$24.99	\$12.50
Dress Shoes	Woman	0.5	\$26.99	\$13.50
Sandals	Woman	0.5	\$10.66	\$5.33
Winter Boots	Woman	0.33	\$29.99	\$9.90
Rubber Boots	Woman	0.25	\$15.49	\$3.87
Socks	Woman	5	\$1.25	\$6.25
Underwear	Woman	10	\$3.16	\$31.60
Bra	Woman	3	\$12.32	\$36.96
Long Underwear	Woman	1	\$14.00	\$14.00
Pants	Woman	2	\$22.66	\$45.32
Pants (formal)	Woman	2	\$27.65	\$55.30
Shorts	Woman	2	\$18.66	\$37.32
T-Shirt/Shirt	Woman	3	\$10.99	\$32.97
Shirt (formal)	Woman	2	\$17.65	\$35.30
Sweater/Sweatshirt	Woman	2	\$20.00	\$40.00
Pyjamas	Woman	1	\$17.66	\$17.66
Bathing suit	Woman	0.5	\$20.98	\$10.49
Winter Jacket	Woman	0.25	\$69.00	\$17.25
Rain Gear	Woman	0.25	\$20.00	\$5.00
Miscellaneous	Woman	1	\$15.00	\$15.00
Wallet	woman	0.25	\$12.00	\$3.00
Purse	woman	0.25	\$16.00	\$4.00



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Belt	woman	0.25	\$12.00	\$3.00
Scarf etc.	woman	0.25	14	\$3.50
Cap	woman	0.25	10	\$2.50
Nylons	woman	0.25	7	\$1.75
Slip	woman	1	13	\$13.00
Bathrobe	woman	1	21	\$21.00
Blue Jeans	woman	1	16	\$16.00
Blouse	woman	1	13	\$13.00
Umbrella	man/woman	0.25	12	\$3.00
<b>Clothing: Total per year</b>				<b>\$529.26</b>

SHELTER

Item	Bedroom	Rent/month
Rent	1 Bedroom apartment	\$649.00
<b>Shelter: Total per year</b>		<b>\$7,788.00</b>

HEALTH CARE

Item	Size	Quantity	Cost	Yearly Cost
Band-Aids	1 Box	1	\$4.28	\$4.28
Aspirin	325mgx100	1	\$8.08	\$8.08
Cough Syrup	100ml	1	\$8.42	\$8.42
Health Insurance	Medi-Blue	12	\$17.80	\$213.60
<b>Health care: Total per year</b>				<b>\$234.38</b>

TRANSPORTATION

Mode	Item	Quantity	Cost	Yearly Cost
Bus Pass	Student	12	\$61.60	\$739.20
Taxi	10km	5	\$15.68	\$78.40
<b>Transportation: Total per year</b>				<b>\$817.60</b>

HOUSEHOLD OPERATIONS

Item	Size	Quantity	Cost	Cost/month
Laundry Soap	32 washes	0.2	\$8.42	\$1.68
Dryer Softener Sheets	80 Sheets	0.125	\$7.40	\$0.93
Coin-Operated Laundry	9 loads	9	\$3.50	\$31.50
Multipurpose Cleaner	1 Bottle	2	\$6.09	\$12.18
Toilet Paper	24 Rolls	0.5	\$8.82	\$4.41



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Paper Towels	2 Rolls/pkg	0.5	\$3.99	\$2.00
Facial Tissue	1 Box	1	\$1.39	\$1.39
Dish Soap	950 ml	0.5	\$3.27	\$1.64
Garbage Bags	Pkg of 30	1	\$6.16	\$6.16
Light Bulbs	Pkg of 2	1	\$2.56	\$2.56
Stamps/Paper, etc.				\$6.00
Miscellaneous				\$5.00
Total per month				\$75.44
<b>Household operations: Total per year</b>				<b>\$905.27</b>

**EDUCATION**

Item	Quantity	Distribution	Cost	Yearly Cost
Post-secondary tuition				\$3,175.00
Student fees				\$1,375.00
School Supplies/Textbooks				\$500.00
Computer & Printer	1	0.25	\$349.10	\$87.28
Printer Paper	500 Sheets	3	\$6.10	\$18.30
USB Flash Drive	4 GB	1	\$19.99	\$19.99
Internet Service (DSL)	per Month	12	\$32.32	\$387.80
<b>Education: Total per year</b>				<b>\$5,563.37</b>

**COMMUNICATION**

Item	Quantity	Distribution	Cost	Yearly Cost
Telephone	1	per Month	\$29.32	\$351.80
Long Distance Plan	1	per Month	\$21.67	\$260.00
<b>Communications: Total per year</b>				<b>\$611.80</b>

**RISK MANAGEMENT**

Item	Quantity	Distribution	Cost	Yearly Cost
Savings/Emergency Fund	1	per month	\$47.06	<b>\$564.72</b>

**BANKING**

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





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**HOUSEHOLD FURNISHINGS**

Item	Description	Quantity	Cost	Yearly Cost
Mop	over 2 years	0.5	\$7.99	\$3.99
Bucket	over 2 years	0.5	\$9.47	\$4.73
Broom & Dustpan	over 2 years	0.5	\$9.48	\$4.74
Bedroom, sheets & comforter		1	\$42.47	\$42.47
Linen: Bathroom	1set towels	1	\$17.50	\$17.50
2 tea towels 2 washcloths		1	\$5.97	\$5.97
Dishes, Utensils	over 2 years	0.5	\$19.98	\$9.99
Household Hardware		1	\$30.00	\$30.00
Furnishings		1	\$59.99	\$59.99
Small Appliances		1	\$32.00	\$32.00
<b>Household furnishings: Total per year</b>				<b>\$211.38</b>

**RECREATION & LEISURE**

Item	Quantity	Distribution	Cost	Yearly Cost
General Recreation	1	12	\$40.00	\$480.00
Lessons	1	12	\$35.00	\$420.00
Special Occasions	1	12	\$20.00	\$240.00
Personal Interest	1	12	\$25.00	\$300.00
<b>Recreation &amp; leisure: Total per year</b>				<b>\$1,440.00</b>

**Totals per year**

<b>Food costs:</b>	<b>\$3,283.69</b>
<b>Personal care:</b>	<b>\$537.08</b>
<b>Clothing:</b>	<b>\$529.26</b>
<b>Shelter:</b>	<b>\$7,788.00</b>
<b>Health care:</b>	<b>\$234.38</b>
<b>Transportation:</b>	<b>\$817.60</b>
<b>Household operations:</b>	<b>\$905.27</b>
<b>Education:</b>	<b>\$5,563.37</b>
<b>Communications:</b>	<b>\$611.80</b>
<b>Risk management:</b>	<b>\$564.72</b>
<b>Banking:</b>	<b>\$120.00</b>
<b>Household furnishings:</b>	<b>\$211.38</b>
<b>Recreation and leisure:</b>	<b>\$1,440.00</b>

**2012 ALL Budget for female student \$22,606.54**

### 4.2.5 Single parent in Little Grand Rapids

Previous ALL reports, especially 2003, have included price information from rural Manitoba and First Nations communities.

Kerry Spence, a fourth-year Nutrition student, produced a report for the Faculty of Medicine, University of Manitoba, The Manitoba Network Environment for Aboriginal Health Research (NEAHR) Program. Winnipeg Harvest Board Member Lyna Hart shared Spence’s report with the ALL Report team.

#### Northern Store Monthly Budget

(as per prices/rates in August 2011)

The following is a comparison of the income/expenses for an individual living under the specific situation:

- Living in Little Grand Rapids First Nation, Manitoba (isolated community)
- Single parent with 3 children under 6 - ages 1, 2, 5
- Parent is diabetic and does not breastfeed (so infant formula used)
- *Can supplement income with garden (seeds)*

#### Income: (less than \$15,000 annual income; approx \$13,000)

Income Assistance -covers shelter allowance, hydro, water/sewer	\$1006.00
Canada Child Tax Benefit (CCTB) -for 3 children under 18	\$830.74
Universal Child Care Benefit (UCCB) -for children under 6 (\$100 per child)	\$300.00
<i>Child Support (if received)</i> <i>-childsupportcalculator.com</i>	<i>\$189</i>
<b>TOTAL (does not include child support)</b>	<b>\$2136.74</b>

#### Expenses\*:

(A breakdown of some of the expenses follows this table)



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Utilities: <i>-figures received from MTS</i> MTS Telephone (long distance blocked) MTS Internet	\$61.17  (\$26.17) (\$35.00)
Transportation:  -primarily includes boat rides (to Northern store) -accounting for 1 return boat ride/week -depending on boat driver, \$20-\$30 per trip	~\$120.00
Clothing: -clothing options very limited at Northern Store -\$60 per child/month** -does not include clothing for adult	~\$180
Water -150 L/month for drinking, formula, cooking, etc.	~\$40
Toiletries	~\$125
Laundry	~\$30.53
<u>1 year old:</u> Diapers, wipes, drop-ins + <b>liquid formula</b> (case) OR Diapers, wipes, drop-ins + <b>powder formula</b> <i>-1 lactose intolerant child, powder formula</i>	\$111.20 + \$156.60 OR \$111.20 + 158.45 \$111.20 + \$249.03
<u>2 year old:</u> Diapers, wipes	~\$74.44
Total:	= ~\$342.24
<b>Total Expenses (without food):</b> Total Income – Total Expenses = \$2136.74      - \$898.94              =	<b>\$898.94</b>  <b>\$1237.80 (avail. for food)</b>
This breakdown of expenses does not include miscellaneous, recreation, or clothing for adult.	

Prices for month's worth of typical items needed:

**Water:** (many residents purchase 18.9L jugs and pay for refills)

For 1 day:

1 adult – approx 8 cups/day x 250 mL = ~ 2 L

3 children ~ 3L



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= 5 L/day x 30 days = 150 mL = 8 (18.9L) jugs of water @ \$4.99/refill = \$40

**Toiletries:**

Shampoo & Conditioner (Adult):	~\$35
(prices range from \$3.59-\$9.99/bottle)	
Johnson Shampoo (444 mL):	\$6/medium size bottle x 2 = \$12
Best Value Toilet Paper (24 rolls):	\$10.29
<i>(Charmin 8 double = 16 rolls)</i>	<i>\$11.49</i>
Paper Towel (2 rolls):	\$6.09
Dove Hand Soap (3 bars):	\$7
Body Wash:	\$6.95 - \$8.49
Feminine supplies:	~\$15
Toothpaste:	\$3.95 - \$7.59
Toothbrush	\$1.99 - \$6.89
Lotion:	\$8.25 - \$11.29
Deodorant:	\$4.99 - \$9.19
"Band-Aids":	\$1.19 - \$5.15
Shave Gel:	\$4.09 - \$5.25

*Probably not purchased monthly, but included to show prices:*

<i>Mouthwash (500mL):</i>	<i>\$6.85</i>
<i>Qtips (400):</i>	<i>\$7.49</i>
<i>Petroleum Jelly</i>	<i>\$5.95</i>
<i>Medicine</i>	
<i>(Buckleys/Pepto Bismol/Tums):</i>	<i>\$5.59-\$12.49</i>
<i>Advil (24's):</i>	<i>\$3.45</i>
<i>Mr. Clean (800 mL)</i>	<i>\$5.65</i>
<i>Dish soap (500 mL) Sunlight</i>	<i>\$3.59</i>
<i>Or Sunlight 950 mL</i>	<i>\$5.85</i>
<i>Garbage bags (30) Quikki:</i>	<i>\$8.89</i>
<i>Sandwich bgs (100):</i>	<i>\$4.89</i>
<i>Glad saran wrap:</i>	<i>\$4.59</i>
<i>Aluminum foil:</i>	<i>\$1.29-\$5.29</i>
<i>Freezer bags (20):</i>	<i>\$2.15</i>
<i>Penaten 166g diaper rash cream</i>	<i>\$12.39</i>

Total Toiletries (approx): **~\$125**

**Laundry:**





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Total: **\$74.44**

NOTES:

\*These expenses do not include taxes (GST/PST).

\*\*Because of the limited availability of clothing in Little Grand Rapids First Nation, families will often pool their money together to make a trip to Winnipeg via airplane to purchase clothing (and groceries). This is quite expensive as the prices of flights are high and the local airline companies have high freight charges.

Please see attached Northway ‘Charge Fares’ for one-way flights between Winnipeg & Little Grand Rapids, as well as freight charges.

**Food Budget (most variable expense):**

**Total Available/Month: ~\$1237.80 or \$41.26 per day, \$288.82 per 7-day week**

It is important that each main meal (breakfast, lunch, supper) provide at least 1 serving from each of the 4 food groups. This allows variety and a diet that will provide the important nutrients from each food group (eg: vitamin C from Fruits/Vegetables, iron from Meat & Alternatives). Each meal should consider the nutritional needs of an adult, with each child consuming smaller portions of each meal.

The following information provides a comparison of the prices of certain foods in Little Grand Rapids and Winnipeg. It is known that foods in fly-in and northern communities are marked up considerably higher than those same foods in southern Manitoba, with some being as high as double the price or more. Because I arrived at the Northern Store just before freight was scheduled to arrive, some foods that are usually available were not, so the comparison is limited.

<b><u>Food Items:</u></b>	<b><u>Northern Store</u></b>	<b><u>Winnipeg</u></b>
<b><u>Fruit &amp; Vegetable</u></b>		
1.89L Beatrice Apple Juice	\$8.45	\$4.77
1.89L Beatrice Orange Juice	\$7.29	\$3.97
Green Giant Mixed Vegetables 750 g	\$6.65	\$3.37
Frozen Mixed Berries 600 g	\$9.39	\$4.97
Carrots 2 lb bag	\$4.59	\$1.97
<b><u>Milk Products</u></b>		
Beatrice Milk Homogenized 4L	\$9.85	\$4.97
Lactania Lactose Free Milk 2L	\$7.29	\$4.99
Yogurt Drink – Danone ‘Danino Go’ 8 x 93mL	\$6.95	\$4.97



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Meat & Alternatives

Burnbrae eggs Omega 3 large 12's	\$4.45	\$3.00
Prestige Eggs large 12's	\$5.49	\$3.91

Other

Becel Margarine Salt-Free Yellow	\$10.59	\$5.77
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## Part 5: Nutritional analysis

### 5.1 Nutritional Analysis

Dietitians Lisa Begg and Sarah Ross, representing the group Community Health Through Food Security, met with the Low Income Panel on November 30, 2010.

The Nutritional Analysis was based on the quantities and servings used in the 2007 Eating Well with Canada's Food Guide, published by Health Canada. The 2007 edition has more vegetable and fruit servings and encourages two fish servings per week. This was chosen as a clear, simple, and understandable method to ensure the nutritional adequacy of the food budgets.

Following the Canada Food Guide can significantly reduce the risk of developing chronic diseases, including type 2 diabetes, heart disease, certain types of cancer and osteoporosis, the dietitians said.

The consultants on both the Low Income and Chronic Illness panels agreed that it is virtually impossible to purchase food that provides adequate nutrition with the amount of money provided by EIA (welfare) or minimum wage. Consultants agreed that, despite best efforts and best intentions, the food provided by Winnipeg Harvest cannot fill that nutrition gap.

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 2007 Eating Well with Canada's Food Guide Recommended Servings for each member of the family.

The following tables outline the ALL food budgets for each family type in comparison to the Canada Food Guide.

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

**Table 9**

Item	Size	Quantity/Month	Servings/Month	Servings/Day	Recommended/Day	
<b>Discrepancy Dairy</b>						
Milk - 2%	4L	14	224	7.5	7.0	
Cheddar Cheese	750g	2	30	1	0.5	
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>8</b>	<b>1.1</b>
<b>Meat and Alternatives</b>						
Eggs	1 dozen	3	36	1.2	0.6	
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>6</b>	<b>1.0</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	6	
Cereal	425g	4	56.7	1.9		
<b>Total Grain Products</b>			<b>750.7</b>	<b>25.0</b>	<b>18</b>	<b>7.0</b>
<b>Vegetables and Fruit</b>						
Assorted Fruits	3kg	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>



Snacks and Other						
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	
<b>Discrepancy Dairy</b>						
Milk - 2%	4L	16	256	8.5		
Cheddar Cheese	750g	2	30	1.0	0.5	
Mozzarella Cheese	500g	2	20	0.7		
other (cheese spread)	500g	5	50	1.7	1.4	
<b>Total Dairy Products</b>			<b>356</b>	<b>11.9</b>	<b>10</b>	<b>1.9</b>
<b>Meat and Alternatives</b>						
Eggs	1 doz	6	72	2.4	1.2	
Ground Beef	1 kg	6	80	2.7	2.25	
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	0.47	
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>8</b>	<b>3.1</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>28</b>	<b>9.0</b>

<b>Vegetables and Fruit</b>						
Ass'd fruits	4kg	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>29</b>	<b>1.0</b>

Snacks and Others						
Fats & Oils	946ml	2				
Snacks & Others	900g	7				
Beverages (coffee, tea, choc.)	1kg	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	1.6	
Cheddar Cheese	750g	2	30	1	0.5	
Mozzarella Cheese	500g	1	10	0.3		
Other (cheese spread)	500g	1	10	0.3		
<b>Total Dairy Products</b>			114	3.8	2	1.8
<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>			92.1	3.1	3	0.1
<b>Grain Products</b>						
Bread	570g	10	180	6.0	4.8	
Pasta	500g	4	16	0.5		
Rice	1kg	2	20	0.7		
Flour	1kg	2	72	2.4	1.2	
Cereal	425g	3	42.5	1.4		
<b>Total Grain Products</b>			330.5	11.0	8	3.0
<b>Vegetables and Fruits</b>						
Assorted Fruits	1kg	9	72	2.4	2.9	
Juice	1L	6	48	1.6		
Assorted Vegetables	1kg	9	72	2.4	2.9	
Potatoes (raw)	5kg	2	64	2.1		
Potatoes (frozen)	1kg	1	10	0.3		

Total Vegetables & Fruit			266	8.9	10	-1.1
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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
Dairy						
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>2</b>	<b>1.0</b>
Meat and Alternatives						
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>2</b>	<b>0.9</b>
Grain Products						
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>7</b>	<b>2.0</b>
Vegetables and Fruits						
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		
Vegetables and Fruits			210	7.0	8	-1.0
<b>Snacks and Others</b>						<b>1</b>
Fats & Oils	946ml	1				
Snacks & Others	900g	3				
Beverages (coffee, tea, choc.)	1 kg	1				
Meals in a can (soup/stew)	248ml	8				

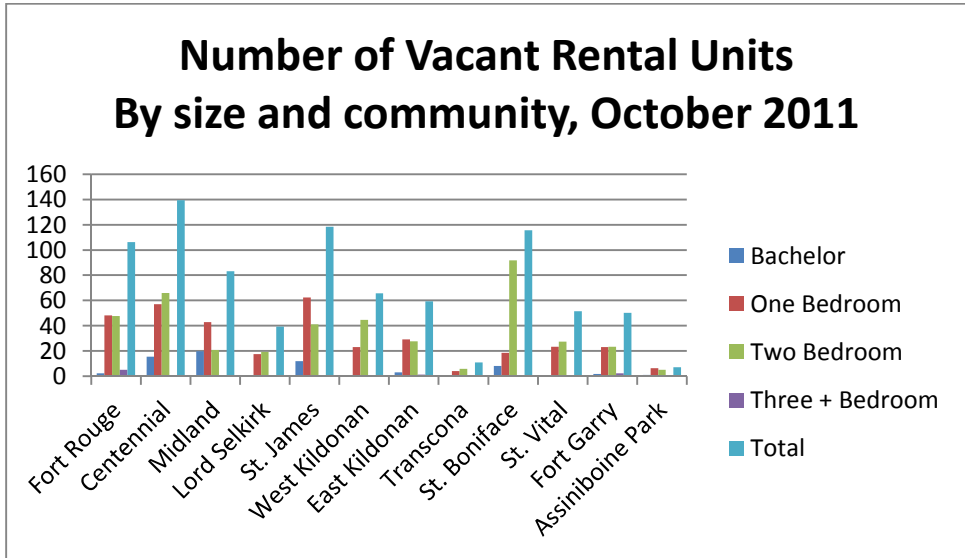
## Part 6: Winnipeg Housing Report

### 6.1 Rental and Vacancy Rates in Winnipeg

Vacancy rates in Winnipeg are at a record low of 0.8%, the lowest in Canada, and have been below 2% for the past 10 years. A healthy rental market is usually said to have a 3% vacancy rate.

The 2010 Rental Market Report by Canada Mortgage and Housing Corporation links the decline in rental property availability to Winnipeg’s increasing population, especially from international immigration, and a loss of rental units from demolition or conversion into condominiums or owner-occupied dwellings.

As the chart below and table on the following page show, communities in Winnipeg vary greatly in vacancy rates, with inner city zones having more units, and more available units, than suburban zones. The highest vacancy rate is in Lord Selkirk, at 3.3%, and the lowest is in Transcona, with no units vacant. One- and two-bedroom units also tend to have higher vacancy rates than bachelor and 3+ bedroom units.

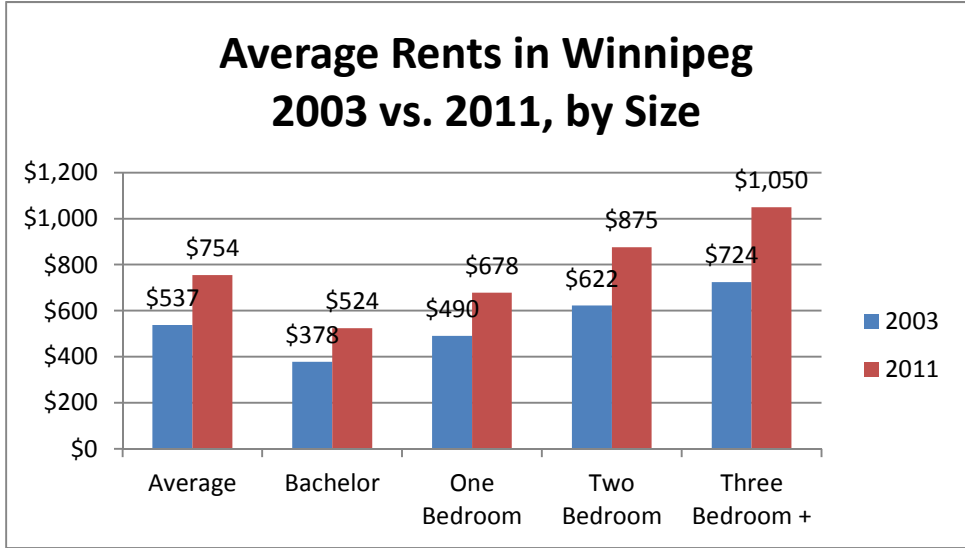


**Average Rents**

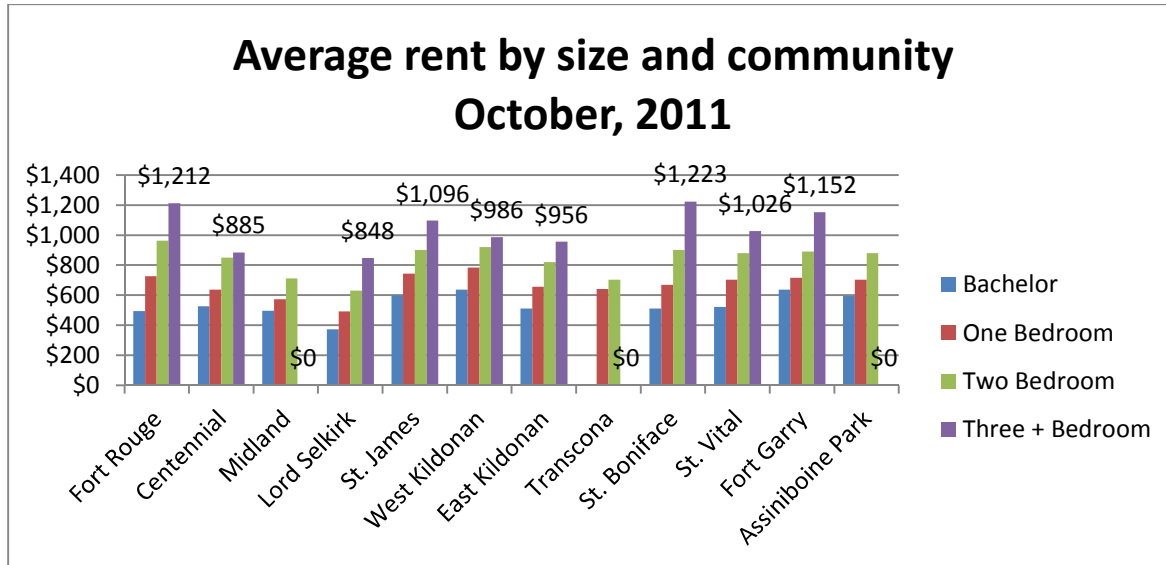
Rental costs have increased as vacancies have decreased.

As shown in the chart below, the average price of rents has gone up in most neighbourhoods. The increase for Winnipeg overall has been \$182 per month since the last ALL report in 2003.

Three-bedroom units have increased in price even more, with an average rent of \$1,056 per month, up 31.4% (\$332) since 2003.



As shown in the chart and table below, some of the highest rents are found in Fort Rouge and St. Boniface, and the lowest are in Midland and Lord Selkirk.



Community	Bachelor	One Bedroom	Two Bedroom	Three + Bedroom
Fort Rouge	\$494	\$727	\$963	\$1,212
Centennial	\$527	\$636	\$851	\$885
Midland	\$496	\$574	\$712	n/a
Lord Selkirk	\$373	\$492	\$630	\$848
St. James	\$599	\$744	\$902	\$1,096
W. Kildonan	\$636	\$783	\$920	\$986
East Kildonan	\$511	\$656	\$820	\$956
Transcona	n/a	\$641	\$702	n/a
St. Boniface	\$512	\$668	\$901	\$1,223
St. Vital	\$521	\$704	\$879	\$1,026
Fort Garry	\$637	\$716	\$891	\$1,152
AssiniboinePk	\$594	\$704	\$879	n/a

## Part 7: Measuring Poverty



## A More Inclusive and Generous Canada: The 2012 Acceptable Living Level

The ALL Report is part of an ongoing debate in Canada about how to measure poverty. Canada does not have an official poverty line.

In February, 2010, Richard Shillington, Principal of Tristat Resources, was invited by the Social Planning Council of Winnipeg to present an overview and evaluation of current poverty measurements.<sup>18</sup>

Mr. Shillington has extensive experience in government, private and the notfor-profit sectors. He has degrees in statistics and has conducted research for 30 years on health, social, and economic policy.<sup>19</sup>

Definitions of poverty have consistently referred to the concept of decency.

“What do we mean by poverty? A standard of living that offends our sense of decency. We mean a contemporary standard of decency; not the standard of living of our forefathers. We mean Canadian standards, not Third World conditions,” Mr. Shillington said.

The objective of the current system appears to be “to make it tolerable to live in poverty, but impossible to escape welfare.”

For instance, the marginal tax rate for people on welfare who have a job is more than 100 per cent. That’s because most of their earned income is deducted from their welfare cheque. When the costs of losing the dental, vision and prescription drug programs provided to people on welfare are added in, they suffer a net loss.

Recent developments include some provinces permitting registered savings plans for education (RESPs) and people with disabilities (RDSPs). Under the Rewarding Work program, the Manitoba government has said it wants to phase out the benefit programs more gradually for Employment and Income Assistance recipients entering the workforce, to reduce transition problems.

### ***7.1 Current poverty measurements***

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<sup>18</sup> *Measure Up: Report on the February 3, 2010 Community Workshop on Poverty Measurement*, Social Planning Council of Winnipeg, <http://spcw.mb.ca/files/file/Measure-Up%20Workshop%20Report%20100416%20web%20v-3.pdf>

<sup>19</sup> <http://shillington.ca/>

### **Low-Income Cut-Offs (LICO)**

Families are spending a substantial share of their incomes on necessities, for example, 20% higher than the Canadian norm.

Introduced in the 1960s.

Step 1: Calculate average spending on necessities as a percent of income (e.g. 43%).

Step 2: A percentage 20% higher determines the poverty line (e.g. 63%).

Step 3: Determine the income level at which families spend 63% on necessities.

### **Low Income Measures (LIM)**

This cut-off is, for example, 50% of median income adjusted for family size.

Introduced in the 1990s.

Step 1: Determine median income of families and single people (after adjusting for family size).

Step 2: The poverty line is 50% of the median (values of 40% and 60% are also used).

### **Market Basket Measure (MBM)**

This cut-off is based on the cost of a basket of goods and services sufficient for a standard of living between the poles of subsistence and social inclusion.

Introduced in the 2000s.

Step 1: Design a basket of goods which are minimally decent. Food, clothing, transportation, shelter, other.

Step 2: Pay Statistics Canada to price the basket.

### **Basic Needs Measure (BNM)**

This cut-off, proposed by the Fraser Institute, is based on the cost of a basket of goods needed to meet the basic physical needs for long-term survival.

### **Acceptable Living Level**

Winnipeg Harvest and the Social Planning Council of Winnipeg published reports on the actual cost of a basket of goods designated by low-income consultants.

“I like the transparency. I like the simplicity. You don’t need a PhD to understand it. You have to get the middle class on board. You have to measure poverty in a way that resonates with the middle class. They aren’t evil. They’re just tired and suspicious. If the notion of deprivation resonates with them, that’s good.”

### **Toronto’s Deprivation Index**

Examples of questions used in Toronto’s Deprivation Index:

Do you eat fresh fruit and vegetables every day?



Are you able to get dental care if needed?

Do you have appropriate clothes for job interviews?

Are you able to have friends or family over for a meal at least once a month?

Are you able to buy some small gifts for family or friends at least once a year?

## ***7.2 Poverty measurement issues***

A poverty line is a statistical indicator approximating our concept of poverty.

It measures the minimal needs and the resources available to meet those needs of an individual or family. It has to be adjusted for family characteristics. Some are adjusted for the size of the community.

Constructing a poverty line involves trade-offs that make the resulting numbers imperfect.

For instance, statisticians are limited to available data. Among other important factors, they ignore assets, disabilities, non-market income, children in post-secondary education and home ownership versus tenancy.

Two key issues revolve around how the measurement is adjusted over time.

### **Changing standard of living**

Poverty measurements should reflect changes in the overall standard of living, so that the definition of poverty is relative to the rest of contemporary society.

Some measurements adjust for such changes automatically, while some are adjusted on an ad-hoc basis.

**LICO** – Was adjusted on an ad-hoc basis in 1968, 1973, 1986 and 1992. It has not been adjusted since 1992 and Statistics Canada has said it won't be adjusted in the future. It would be much higher if it were updated.

**LIM** – 50% of current median incomes, thus the adjustment should be automatic every year.

**MBM** – Adjustments to the basket of goods and services are ad-hoc. They must be approved by the provincial ministers of social services.

### **Political control of poverty measurements**



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The adjustment process for the MBM demonstrates that poverty measurements are sometimes subject to the whims of politicians.

For instance, computers and Internet access are currently not included in the MBM. “Maybe they will be some day. It depends on the ministers.”

LIM is designed to be out of reach of politicians, as it is automatically adjusted every year.

However, as part of its Poverty Reduction Strategy, Ontario has introduced a “fixed” LIM. The LIM thresholds are set in 2008 incomes and are indexed only to the Consumer Price Index (CPI), not increases in overall incomes.

“How you adjust the poverty line is more important than setting the income threshold,” Mr. Shillington said. “How the lines are adjusted over time has been subject to political abuse.”

**Evaluation of different measurements**

Measurement	Advantages	Disadvantages
LICO	40+ years of data. Methodologically complex.	Poor job of adjusting for urban/rural differences. Recalculating is ad-hoc by StatsCan.
LIM	Available for many years. Can compare with other countries. Methodologically simple. Recalculating is automatic (note Ontario exception).	Does not adjust for regional differences in shelter costs.
MBM	Easy to describe. Does good job of adjusting	

for shelter costs.

Set so low does not  
provide for social  
inclusion.

Hidden details are  
important; flaws in  
treatment of pension  
and health insurance.

Only available since year  
2000.

Cannot be used with  
Census data.

Bureaucracy/politicians  
control the basket.

Data collection is  
expensive and not  
readily available.

### ***7.3 Conclusions re poverty measurement***

Mr. Shillington emphasized the importance of choosing the right poverty measurement in order to understand the extent of poverty and how to combat it.

“The choice of LICO, LIM or MBM is not just about methodology. It makes a difference to who is included in the line. You can wipe out a third of the poor by going from a before-tax measurement to an after-tax measurement. It wipes out poverty through methodological change.”

He gave two examples.

The Low-Income Measure (LIM) Before Income Tax is calculated on the median income of all earners before they pay income tax. If that figure is \$36,000, 50 per cent of the median is \$18,000. A person falling below that line, earning \$18,000 a year or less, pays very little income tax.

When LIM is calculated After Income Tax, the earner with an income of \$36,000 pays tax of about \$6,000, reducing the median income after income tax to \$30,000. 50 per cent of that median equals \$15,000.



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This measurement no longer classifies the person who makes \$18,000 a year as low income. Using LIM-AT results in the appearance of fewer people living below the poverty line.

Similarly, Old Age Security and the Guaranteed Income Supplement together provide a guaranteed annual income of about \$15,000 a year for everyone over the age of 65.

The Low Income Cut-Off is about \$18,000 a year. By that measurement, many women over age 65 fall into the low income category.

The Market Basket Measure is about \$15,000 a year. By that measurement, almost no women over age 65 are low-income. Using MBM results in the appearance of fewer people living below the poverty line.

You can wipe out a third of the poor by going from a before-tax measurement to an after-tax measurement.

Shillington concluded by quoting from the 1998 report, *A New Poverty Line: Yes, No or Maybe?* by the National Council of Welfare.

1. All poverty lines are relative.
2. All poverty lines are arbitrary. "Since they are arbitrary, poverty lines are more useful for measuring trends than levels."
3. Poverty lines are a research tool for measuring the incomes of groups of people, not a measure of individual need.
4. Some poverty lines are better than others, but none of them are perfect.



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**References**

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Other references are contained in the footnotes

Appendix A  
Chronic Illness Panel Member Packages  
2012 Acceptable Living Level (A.L.L.) Report  
Chronic Illness Panel





**WINNIPEG HARVEST  
AN ACCEPTABLE LEVEL FOR WINNIPEG  
THE A.L.L. REPORT**

**WHAT IS THE PROJECT?** Winnipeg Harvest and the Social Planning Council of Winnipeg are looking at the cost of living in Manitoba. We want to inform and educate the public on the realities of poverty. This winter, Harvest team members will research the cost of living in Manitoba and will produce an Acceptable Living Level of Winnipeg. The findings of this research will be published in the A.L.L. report. The final report will be released in the spring of 2012.

**WHAT IS THE A.L.L. REPORT?** The A.L.L. report is an analysis of the cost of living in Manitoba. It looks at an Acceptable Living Level for people in Manitoba.

**WHAT DOES THE A.L.L. REPORT DO?** The A.L.L. report tries to determine how much money is needed to live at a fair and acceptable living level.

**WHY IS THE A.L.L. REPORT IMPORTANT?** The A.L.L. Report will be used as a tool to better understand the realities of poverty in Manitoba and will bring to light the challenges and barriers low-income families and individuals encounter on a daily basis.

**WHAT WILL HARVEST DO WITH THE REPORT?** With the findings of the report, Winnipeg Harvest will determine the REAL cost of living in Manitoba. Harvest will then compare our final results with what the Federal government has determined to be the cost of living in Manitoba. We hope to educate the public and government officials on the real cost of living in Manitoba.

**WINNIPEG HARVEST NEEDS YOUR HELP!** Winnipeg Harvest is looking for people interested in being a part of our research team. We need people to keep track of **EVERY** cost they have over the course of **ONE MONTH**. This means keeping track of how much you spend on food, clothing, transportation, housing, telephone, personal items, emergency costs, and many more day-to-day items.



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**WHY SHOULD YOU HELP?** The A.L.L. report is a very important tool in the fight against poverty and we need people in all communities in Manitoba to help us win this fight! To express our gratitude for helping us with the report, volunteers will also be given an honorarium per meeting.

**WHO SHOULD YOU CONTACT?** Questions or concerns can be directed to Harold Dyck located at the Low Income Intermediary Project (LIIP) who has assisted in obtaining panel members for this section of the 2012 A.L.L. report.

Ph: 947-2220

Dear Panel Member,

We appreciate your help in participating as a panel member in the Acceptable Living Level (ALL) report.

**A panel member meeting will be arranged following initial interviews-date TBA  
Winnipeg Harvest Boardroom  
1095 Winnipeg Ave**

The ALL report is a joint initiative between Winnipeg Harvest and The Social Planning Council of Winnipeg. Together we aim to *eliminate*, not just reduce poverty, through public awareness. Through the publication of this report, the citizens of Manitoba will have an opportunity to better understand the experience of those who live in poverty. Through this awareness, systemic changes can be made.

This is the fourth edition of the ALL report. The previous ALL reports were published in 1997, 2001 and 2003. The goal of this report has always been to determine the actual cost of living, while also considering what the acceptable standard of living in Manitoba is. The ALL report tries to capture the lives of low-income individuals through detailed case studies and thorough monthly budgets.

Research pertaining to poverty has repeatedly been conducted by professionals who look at poverty through a theory-based lens. This report aims to give attention to those who have been repeatedly silenced – those who actually experience poverty. It is recognized that each individual is an expert in their own lives. The report will not try to persuade participants into





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budgeting techniques or impinge on their lives in any way. Instead the report will empower and give a voice to low-income individuals by documenting their first-hand experience. The selected consultants will give insight into the challenges of living in poverty. One aspect we would like further insight into is the cost of chronic illnesses and disabilities. We would like a wide variety of individuals to participate and help us gain knowledge of the costs of living with a chronic illness or disease. Some characteristics a consultant could have are high blood pressure, diabetes, food allergies, arthritis, or individuals on dialysis.

Upon the completion of the collection of all monthly expenditures, data will be gathered and a report will be drafted based on your findings. Throughout this process, confidentiality will be respected and initials will be used instead of real names. The ALL report is hoping to be released in the spring of 2012. Every consultant will get a copy of the report.

*What are the benefits of participating in the ALL report?*

- You will receive an honorarium in the form of thirty dollars for every meeting that you attend. There may be two or three meetings.
- You will be given bus tickets to attend meetings.
- You will be contributing to a report that will educate the general public on the realities of facing financial hardship. Through education and awareness we hope to create systemic change.



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**CONFIDENTIALITY AGREEMENT**

**2012 Acceptable Living Level Report**

I, \_\_\_\_\_ (PRINT FULL NAME) understand that any information I share in these panel meetings will be held in strict confidence. I also agree never to disclose any information that I hear during these meetings regarding the health of fellow panel members.

I have been informed that the panel facilitators have completed confidentiality agreements and are certified under the Personal Health Information Act (PHIA) and the Winnipeg Harvest Code of Conduct and Confidentiality. (please see attached form)

By signing this agreement, I consent that any statistical and demographic information shared, can be used in the 2012 A.L.L report. I understand that no names or initials will be used in the report itself. Each member will be designated as member “A”,”B” or “C” etc.

No information regarding my specific situation will be shared with any source outside the panel facilitators and panel members without my prior knowledge and approval.

DATE: \_\_\_\_\_

SIGNATURE (of Participant) \_\_\_\_\_

SIGNATURE (of facilitator) \_\_\_\_\_



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Appendix B

Chronic Illness Panel Member Interview Form

**2012 A.L.L. REPORT: CHRONIC ILLNESS PANEL MEMBER FORM**

**Contact Information:**

Name: \_\_\_\_\_  
 Phone #: \_\_\_\_\_  
 Home address: \_\_\_\_\_  
 Community: \_\_\_\_\_  
 E-mail: \_\_\_\_\_  
 Sex: \_\_\_\_\_ Birth Date: \_\_\_\_\_  
 Marital Status: \_\_\_\_\_  
 Number of adults who live in your home: \_\_\_\_\_  
 Number of children who live in your home: \_\_\_\_\_  
 Age of adults living in home: \_\_\_\_\_  
 Age of children living in your home: \_\_\_\_\_  
 Are you currently attending post-secondary school? \_\_\_\_\_

**Family History** – Please use F for father, M for Mother, S for sibling, G for grandparent

Heart disease _____	Allergies _____
High blood pressure _____	Asthma _____
Stroke _____	Obesity _____
Diabetes _____	Alcoholism _____
Blood disorders _____	Mental illness _____
Breast cancer _____	Seizure disorder _____
Cancer (other) _____	Kidney disease _____
Anemia _____	Tuberculosis _____
Arthritis _____	Gastro-intestinal _____

**Allergies**

Do you have any allergies?  Yes  No  No known allergies

If yes, please list your allergy and describe the type of reaction you have:

Medication	Type of Reaction
_____	_____
_____	_____
_____	_____

Food (gluten, seafood, nuts, dairy )	Type of Reaction
_____	_____



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Environmental (dust, pollen, mold spores)	Type of Reaction

**Surgical History:**

Surgery	Date of Surgery	Name of Surgeon

**Injuries**

Any significant injuries or accidents that you have been involved in? Describe. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Current Medications:**

*Please list all the medications you are now taking. Please include aspirin, laxatives, nerve pills, birth control pills, vitamins, sleeping pills, etc., whether they are prescription or over-the-counter.*

**Please mark here if you have included an attached list ( )**

Name of Medication ***	Dose (mg)	Taken __ times per day?	Reason

**\*\*\*Please include the use of blood thinners (Warfarin, Coumadin, Plavix, Aspirin)\*\*\***

**Functional Assessment (Including Activities of Daily Living)**

Education (last grade completed, other significant training) \_\_\_\_\_

\_\_\_\_\_



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Activity/Exercise: Daily profile, usual pattern of a typical day \_\_\_\_\_  
\_\_\_\_\_

Perceived ability for (code for level):

Feeding \_\_\_\_\_      Cooking \_\_\_\_\_  
Shopping \_\_\_\_\_      General mobility \_\_\_\_\_

**Functional Levels Code**

Level 0: Full self-care

Level I: Requires use of equipment or device

Level II: Requires assistance or supervision from another person

Level III: Is dependent and does not participate

**Nutrition**

24 Hour Food Recall: \_\_\_\_\_  
\_\_\_\_\_

Is this a typical daily intake? \_\_\_\_\_

Any specific dietary requirements? \_\_\_\_\_

Who buys food? \_\_\_\_\_ Who prepares food? \_\_\_\_\_

Where do you do majority of you grocery shopping? \_\_\_\_\_

How do you get to this location? \_\_\_\_\_

How many meals do you eat each day? \_\_\_\_\_

Any significant gain or loss of weight? (amount, time span) \_\_\_\_\_

Do you most often eat with: (please indicate)

- With family                       At Restaurants
- Home alone                       Fast food                       On the run

**Personal Habits**

Tobacco use:  None  Chew Tobacco  Cigar/Pipe  Cigarettes

# of packs per day? \_\_\_\_\_ How many years? \_\_\_\_\_ Quit date: \_\_\_\_\_

Alcohol use:  None                      Drinks per week \_\_\_\_\_

Have you used alcohol in the past?  Yes  No      Drinks per week \_\_\_\_\_ How many years? \_\_\_\_\_

History of/or current addictions?  Yes  No

Any past/current involvement in treatment programs?  Yes  No

If yes, where? \_\_\_\_\_

Please check any that apply to you

***Joint/Muscle***

***Discomfort***

- Jaw
- Neck
- Shoulders
- Arms
- Hands
- Upper back
- Mid back
- Low back
- Hips
- Legs
- Knees
- Feet
- Bursitis
- Arthritis

***Male/Female***

- Prostate
- Pregnant Due:
- Menstrual Cramping
- Menstrual irregularity
- Birth control
- Menopausal

***Endocrine/Glands***

- Diabetes mellitus
- Thyroid disease
  - Hyper  Hypo

***Cardiovascular***

- High blood pressure
- Low blood pressure
- Heart attack
- Congestive heart failure
- Chest pain/discomfort (angina)
- Stroke/aneurism
- Heart murmur
- Pacemaker
- High cholesterol
- Swelling of ankles (edema)
- Cold hands or Feet
- Poor circulation
- Varicose veins/phlebitis

***Gastro-intestinal***

- Poor/excessive appetite
- Dysphagia
- Heartburn
- Indigestion
- Abdominal disease
  - Ulcer  Liver  Gall bladder

***Respiratory***

- Chronic cough
- Bronchitis
- Asthma
- Shortness of breath (dyspnea)
  - At rest  On exertion
- Emphysema
- COPD
- Blood with cough (hemoptysis)

***Ear, Eyes, Nose, Throat***

- Vision problems
- Dental problems
- Sore throat
- Ear aches
- Stuffed nose/sinus
- Swollen glands

***Neurological***

- Seizure
  - Frequency
  - Intensity



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- Double vision
- Blurred vision
- Weakness in extremities
- Forgetfulness
- Confusion
- Difficulty concentrating

Pain	Level
Average pain most days	0 1 2 3 4 5 6 7 8 9 10 (none/low) (worst)
Where does it hurt?	
Staying the same or getting worse? <input type="checkbox"/> Same <input type="checkbox"/> Worse	
What are you taking for it? _____ _____	
Does it help? <input type="checkbox"/> Yes <input type="checkbox"/> No	