



# Calculating a Living Wage for Oxford County

Analytical Report  
Oxford County Public Health  
February 2018

## About Oxford County

Located in the heart of southwestern Ontario at the crossroads of Highways 401 and 403, Oxford County has a population of approximately 114,000 people across eight municipalities that are “growing stronger together” through a partnership-oriented, two-tier municipal government incorporated as the County of Oxford. Oxford County is emerging as a leader in sustainable growth through the [Future Oxford Community Sustainability Plan](#) and County Council’s commitment to becoming a [zero waste](#) community and achieving [100% renewable energy](#) by 2050. Situated in one of Ontario’s richest areas for farmland, agriculture is a key industry that serves as a springboard for some of the sustainable industries that are steadily diversifying the local economy. Oxford County offers a thriving local arts, culture and culinary community, as well as conservation parks, natural areas and more than 100 kilometres of scenic trails. The Oxford County Public Health office is located in Woodstock, Ontario. Visit [www.oxfordcounty.ca/health](http://www.oxfordcounty.ca/health) or follow our social media sites at [www.oxfordcounty.ca/social](http://www.oxfordcounty.ca/social). Oxford County’s Strategic Plan is at [oxfordcounty.ca/strategicplan](http://oxfordcounty.ca/strategicplan).

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# Summary

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Approximately 4,270 Oxford County residents live on an income too low to cover basic needs like food, shelter and clothing, 1,140 of which are children.<sup>1</sup> Just over 3% of Oxford County residents (2,620 people) are considered working poor, which means that their income is not adequate to meet their basic needs despite being employed. An individual living alone is considered working poor based on an income after tax between \$3,001 and \$22,133.<sup>1</sup>

In November 2017, Oxford County committed to a long-term plan of achieving zero poverty.<sup>2</sup> Part of reducing poverty is making sure all residents have adequate income to meet their basic needs. Inadequate income negatively impacts social, physical and economic wellbeing and is an important determinant of health.<sup>3</sup> Low income leads to health inequities amongst Oxford County residents and providing a living wage reduces health inequity.<sup>4</sup>

A living wage is an hourly rate of pay that reflects the cost of living in a community. Oxford County's living wage for 2017 was calculated to be \$17.34 per hour. Living wage provides a household with sufficient income to cover the cost of daily living (e.g., housing, food, clothing, transportation) so that they can enjoy a basic level of economic security and health.<sup>4,5</sup> A family of four living in Oxford County requires \$67,176.35 per annum through government transfers and employment income to meet their basic needs.

A key component of a poverty reduction strategy is to create opportunities for every citizen to achieve a living wage.<sup>5</sup> The following recommendations should be considered to advance living wage in Oxford County with an ultimate goal of reducing poverty:

1. Develop a comprehensive poverty reduction strategy:<sup>6</sup> a living wage is only one component of a broader strategy.<sup>7</sup>
2. Seek opportunities to disseminate these findings and raise awareness about the actual cost of living in Oxford County.
3. Advocate for policies that focus on improving and/or maintain government benefits and social supports (the greater the government benefits the less the wage required by employers to meet a living wage income).<sup>8</sup>
4. Develop an engagement strategy to promote a living wage across all employers within Oxford County.<sup>8</sup>

A living wage is not a standalone strategy, rather it is one component that helps individuals and families not only meet their basic needs, but can contribute to an overall poverty reduction strategy. Other components of a poverty reduction strategy can include affordable housing, food security, affordable child care, increased education and training opportunities and broad public policies and programs.<sup>7</sup>

This report highlights the upward battle of low income earners to meet their basic needs. There is a complex and dynamic relationship between how all the determinants of health are interrelated and impact individuals, families and communities. Poverty goes beyond inadequate income; it is about food insecurity, inadequate housing, social exclusion and the lack of access to transportation and services. But mostly it is about real people with real stories. It is about the mom who we buy our coffee from in the morning, who does not make enough money working part-time at minimum wage to pay the heating bill. It is about the little boy in your child's class or your grandchild's class who came to school hungry again. It is about the person trying so hard to "pull themselves up by their boot straps", but is unable to secure a job due to lack of adequate transportation. It is about the person trying to find yet another couch to sleep on because their income is inadequate to provide a roof over their head. It is about our neighbours, our friends, our colleagues – it is about our Oxford.

# Calculating a Living Wage for Oxford County

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## Background

Health is determined to a large extent by interactions between social and economic factors, individual behaviours as well as living conditions that individuals experience.<sup>9</sup> These factors are collectively known as the determinants of health<sup>a</sup> and can further be broken down into several elements, such as income, education, employment and working conditions.<sup>10</sup> Of these elements, income is regarded as one of the most important determinants of health because it impacts health-related behaviors, mental health and overall living conditions, including housing, food security and social environment.<sup>3</sup> Some determinants of health are socially impacted and when there is unequal (i.e., unequitable) distribution among different groups of people, they can lead to health disparities, known as health inequities.

In Oxford County, nearly 12,000 residents were living in low income<sup>b</sup> in 2015 and of these residents, almost 5,000 did not have adequate income to cover basic needs, such as food, shelter and clothing.<sup>1</sup> In addition, nearly one in thirty Oxford County residents were considered working poor (i.e., working individuals who fall below the low income measure after-tax).<sup>1</sup> This is important as low income affects the wellbeing of Oxford County residents. Findings from the Oxford County Community Wellbeing Survey showed that people in the lowest income category reported a poorer quality of life within all five themes explored (i.e., community engagement, accessibility, quality of work, health behaviours and perceptions and environmental concerns).<sup>11</sup> Furthermore, wellbeing increased in direct relation to an increase in household income across many indicators.<sup>11</sup> As income is a key social determinant of health that leads to health inequities amongst Oxford County residents, it is important to understand the local cost of living. The living wage calculation serves as a vital lens when considering income as a barrier to health equity within the community.<sup>5</sup>

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<sup>a</sup> This term is often used interchangeably with the social determinants of health.

<sup>b</sup> The low income threshold in 2015 for a one person household was \$22,133 and for a two person household it was \$31,301.<sup>76</sup>

## What is Living Wage?

Unlike minimum wage, which is the provincially mandated minimum an employer can pay its employees, the living wage is an hourly rate of pay that reflects the cost of living in a community. The living wage reflects what individuals need to earn, once government transfers have been added to the family's income (e.g., Canada Child Benefit) and deductions have been subtracted (i.e., income tax and employment insurance premiums). Living wage provides a household with sufficient income to cover the cost of daily living (i.e., housing, food, clothing, transportation) so that they can enjoy a basic level of economic security and a healthy standard of living.<sup>5,12</sup> It is calculated based on a modest budget that does not include many provisions that are considered to be important costs for many families, including savings for a child's education, retirement, home ownership and debt repayment.<sup>13</sup> Though it is modest, the living wage does include some minimal financial resources to support social inclusion, such as family outings.<sup>12</sup> Social Inclusion connects individuals and families with their community and is an important part of wellbeing, helping the community grow stronger together.

Living wage integrates the role of social provision and public policy into the calculation. As income supports and services provided through public policy increases (i.e., public health care, extensive and subsidized public transit, public child care services and so on), the wage that must be earned privately in order for a family to attain a minimal threshold of living standards decreases. The same relationship is true for the tax and transfer system (i.e., fiscal supports provided to families with children through child tax credits or other policies). The interaction between labour market practices and public and social policy levers is a strength of the living wage concept that can be utilized as a local policy and advocacy tool.<sup>12</sup>

A living wage reflects the following principals:

- Allows working families to have sufficient income to cover reasonable costs of living and mitigates the threat of severe financial stress
- Promotes social inclusion
- Supports healthy growth development by including costs associated with child care, school fees and recreational activities
- Engenders significant and wide-ranging community support
- Acts as a vehicle for promoting the benefits of social programs such as child care<sup>12,14</sup>



## Benefits of the living wage

Offering a living wage can have tremendous benefits for both the employee, employers and the community at large. Table 1 summarizes some of these benefits.

**Table 1. Benefits of a living wage**<sup>12,14</sup>

For employees	For employers	For the community
Reduced risk of poverty	Reduced absenteeism	Improved health of the community as a whole
Improved health	Reduced staff turn-over	Increased civic engagement
Improved standard of living and quality of life	Decreased costs associated with recruitment and training of staff	Increased spending power of individuals stimulates local economy
Increased ability to seek skills advancement opportunities and further education or training	Improved employee morale, productivity and loyalty	Improved profile in the community (i.e. brand recognition, consumer loyalty, etc.)

## Methods

The living wage calculation uses an existing national methodology based on the Canadian Living Wage Framework and the 2017 BC Calculation Guide, as endorsed by the Social Planning Council of Oxford.<sup>12,13</sup> The living wage is calculated by determining family expenses, government credits and government deductions, including taxes and payroll deductions. The family expenses are conservative estimates of what is required to meet basic needs (i.e., food, clothing and housing) and participate in the community, both economically and socially. Once the expenses are determined, the income needed to cover these expenses is calculated. The income used in the calculation includes both employment income and government credits. This income is then converted to an hourly wage.

The data sources used to obtain many of the family expenses are outlined in the 2017 BC Calculation Guide;<sup>13</sup> however, where there was ambiguity, a sub-committee of the Zero Poverty Oxford Action Committee (Appendix A) was consulted. Several options were presented based on methods used in other Ontario living wage reports and the group’s decisions informed the

calculation. The data sources and methodology used for each expense is described in more detail in the findings section.

The calculation uses a standard reference family of four people; two parents working full-time at 37.5 hours/week and two children, ages four and seven. It assumes that one child is in full-time child care and one child is in before and after school care and summer care. There is also the assumption that one parent is taking two courses a year at a local college (or online) to improve their employment capacity. However, living wage has the potential to support a diversity of families, including a single adult, a lone parent with one child, a young couple considering starting a family and older working adults transitioning to retirement.<sup>7</sup>

The living wage does not include the income needed for:

- debt payments
- saving for long-term goals (e.g., retirement, children's education)
- home ownership
- disabilities not covered by an insurance plan
- pets
- recreation beyond minimal outings, entertainment and holidays
- personal lifestyle behaviors (e.g., smoking, alcohol)<sup>13</sup>

However, once child care and adult education costs are no longer incurred, income could go towards any of these other items. Therefore, living wage has the potential support a family as they continue through the life cycle. However, it was noted by the Zero Poverty Oxford Action Committee that often this anticipated cost savings is not as large as expected. For example, as a child moves out of child care and into the school system, there are additional costs such as school supplies and field trips. This sentiment echoes the notion that a living wage is meant to be based on a modest budget and that individuals earning a living wage may still feel like they are just “scraping by” (e.g., just able to pay bills and put food on the table).

# Findings

Family expenses including food, clothing and footwear, shelter, transportation, child care, insurance, parent education, social inclusion, a contingency fund and other expenses are outlined below. Government deductions and government credits and transfers are also described.

## Family expenses

### Food

In 2016, 7,960 residents in Oxford County identified that they were food insecure (i.e., having inadequate or unstable access to enough food due to limited income).<sup>15</sup> Just over one-third (35.3%) or 2,810 residents reported they had no place to go to access the food they needed.<sup>15</sup>

The cost of food was based on the Nutritious Food Basket, a yearly survey conducted by Oxford County Public Health in nine grocery stores throughout Oxford County. This survey determines the cost of healthy eating (based on Canada's Food Guide) for a family of four composed of a man and a woman 31 to 50 years old, a 14 to 18 year old boy and a 4 to 8 year old girl. There were 67 foods included in the Nutritious Food Basket, such as fruits and vegetables, meat, fish, nuts, whole grain breads and cereals, rice, raisins, milk, cheese, yogurt and canola oil. Special dietary foods, spices, condiments, coffee and tea, soup and snack foods were not included. In 2017, the cost of eating healthy in Oxford County was \$205.25 per week. This weekly cost was converted to a monthly cost by multiplying the total by 4.33, as recommended in the Nutritious Food Basket Guidance Document from the Ministry of Health and Long-Term Care.<sup>16</sup> Therefore, the estimated monthly cost of eating healthy is \$888.73, for a total yearly cost of \$10,664.76 (Table 9).

Adults who lack consistent access to food are more likely to report poor physical and mental health, less physical activity and increased incidence of chronic health conditions (i.e., depression, heart disease, diabetes, high blood pressure and food allergies).<sup>17,18</sup> The root causes of hunger include income inequity, precarious employment, high housing costs and inadequate social assistance rates.<sup>19</sup> Food insecurity is a serious public health concern as

individuals' health and well-being are intricately linked to their household food security. Research shows that the experience of hunger greatly impacts children's physical and mental health.<sup>20</sup> The toll that food insecurity has on an individual's health is exemplified by the heightened health care cost among food insecure Canadians.<sup>20</sup> A living wage provides sufficient economical means to move individuals and families from food insecurity to food security.<sup>21</sup>

## Clothing and footwear

Clothing and footwear are important aspects of social inclusion and personal dignity. The cost of clothing and footwear was based on the 2015 Market Basket Measure (MBM). The MBM is based on a basket of goods and services that represent a modest or basic standard of living for a family of four with two adults (25 to 49 years) and two children (9 to 13 years).<sup>22</sup> This measure can differ based on the province and size of the community for certain costs. However, for both a rural Ontario community and an Ontario community with a population size of 100,000 to 499,999, the average yearly expenditure per household on clothing and footwear was \$1,880.00.<sup>23</sup> This was adjusted for inflation using the Consumer Price Index (CPI), resulting in a total yearly cost of \$1,875.92 (Table 9).<sup>24</sup>

## Shelter

The cost of shelter includes rent, utilities and tenant insurance. Shelter is essential for residents so that they can raise their families, build financial security and feel included in society.<sup>25</sup> Maintaining adequate housing is a key determinant of health and lack of safe, secure and affordable housing increases the risk of many health related problems.<sup>3</sup> Inadequate income is one of the primary reasons many Canadians experience housing instability.<sup>3</sup> Part of the rise in social housing demand can be related to low vacancy rates and rising shelter costs.<sup>26</sup> In communities such as Oxford County, the working poor, single parents and seniors tend to fall within the most likely to be low income households.<sup>26</sup> They are more likely to experience the negative impacts of rising costs of rent and utilities and descending housing vacancies.

## Rent

Rent is based on the median cost of a 3+ bedroom apartment from the Canadian Mortgage and Housing Corporation (CMHC) rental market survey that is conducted in urban areas with populations of 10,000 or more each April and October. For Oxford County, this information was only available for Woodstock. A 3+ bedroom apartment is needed for this scenario based on the

CMHC National Occupancy Standard that states that children of the opposite sex who are older than 5 years should have separate bedrooms.<sup>27</sup> In 2017, the median rent was \$900.00 per month, equating to a yearly cost of \$10,800.00 (Table 9).<sup>28</sup> However, this is the median cost across all units, some of which may have been subject to limits on yearly rental increases. The cost may be higher for families that newly rent an apartment. In 2017, the vacancy rate for a 3+ bedroom apartment in Woodstock was 5.3%, indicating that there are likely rental units available if a family has sufficient income.<sup>29</sup>

However, based on conversations with the Zero Poverty Oxford Action Committee, it was felt that obtaining a 3+ bedroom apartment for \$900.00 per month would be very difficult and did not reflect the reality of the current market value. Therefore, based on the Zero Poverty Oxford Action Committee’s recommendations, a Kijiji search was conducted on January 19, 2018 to search for 3 bedroom apartments for rent in Oxford County. At that time, there were only four search results returned with an average rent of \$1,262.50 (Table 2). Notably, none of these advertisement included utilities in the cost of rent. Since this value differs considerably from the median cost using the CMHC rental market survey, the living wage was calculated using both values and the difference will be presented in the final calculation (Table 12).

**Table 2. Advertised rent for 3 bedroom apartments, Oxford County, 2018**

Description	Monthly
3 bedroom townhouse	\$1,450.00
3 bedroom house	\$1,400.00
3 bedroom townhouse	\$1,200.00
3 bedroom condo	\$1,000.00
<b>Average</b>	<b>\$1,262.50</b>

### Utilities

In the CMHC rental market survey, utilities may be included for some apartments and excluded for others. For this calculation, it was assumed that utilities were an added expense. Utilities include hydro (i.e., energy), water/wastewater and natural gas. In Oxford County, there are four hydro companies: Erie Thames Powerlines Corporation, Hydro One, Tillsonburg Hydro Inc. and

Woodstock Hydro Services Inc. The average monthly cost of hydro based on these four companies was used in the calculation (Table 3). These estimates were obtained from the Ontario Energy Board’s online bill calculator assuming 414 kilowatt/hour usage, consistent with the approach taken in Guelph & Wellington’s living wage report to estimate the cost of hydro in a low- or high-rise apartment building.<sup>30</sup> The calculation also assumed time-of-use pricing based on the pre-set consumption breakdown (65% off-peak, 17% mid-peak, 18% on-peak) and that the family does not qualify for the Ontario Electricity Support Program (OESP). The OESP is a program that lowers electricity bills for lower-income households; the eligibility cut-off for a four person household as of May 1, 2017 is a household income of \$39,001 to \$48,000.<sup>31</sup>

**Table 3. Estimated monthly hydro cost, by company, Oxford County, 2017**

<b>Company</b>	<b>Monthly</b>
Hydro One	\$76.60
Erie Thames Powerlines Corporation	\$74.98
Woodstock Hydro Services Inc.	\$73.40
Tillsonburg Hydro Inc.	\$68.68
<b>Average</b>	<b>\$73.42</b>

Oxford County Public Works provides municipal water services (i.e., water and wastewater) to 21 communities in Oxford County. The cost of water/wastewater was estimated using Public Works’ online calculator averaged across the 21 communities.<sup>32</sup> This calculation assumed that the household would use 14 m<sup>3</sup> of water per month. This was based on typical household consumption for metered houses in Oxford County (170 m<sup>3</sup> per year).<sup>33</sup> The average monthly cost across communities was \$69.30, for a yearly cost of \$831.60 (Table 9).

Throughout Oxford County, natural gas is provided by Union Gas Ltd. Based on the October 2017 residential rates for M1 – South, assuming consumption of 2,200 m<sup>3</sup> of natural gas per year, the monthly cost is \$21.00 and the yearly cost is \$252.00 (Table 9).<sup>34</sup>

### **Tenant insurance**

The cost of tenant insurance was obtained through Kanetix.ca, a website used to compare insurance quotes, including car, home, travel, life, health, pet and business insurance. This

website allows the user to search for the lowest rates among Canadian insurance providers.<sup>35</sup> This website was used in several Ontario living wage reports, such as Brantford,<sup>5</sup> Chatham-Kent,<sup>4</sup> Durham Region<sup>36</sup> and Guelph & Wellington.<sup>30</sup> The tenant insurance quote assumed that the family is living in an area with a Woodstock postal code and used the standard parameters provided (i.e., gas as the primary method of heating, no air conditioning system, 201-300 m from fire hydrant, 8 km to fire hall and no coverage for water damage). This quote also assumed that there is one smoke detector, the exterior doors are equipped with deadbolt locks and that occupants are non-smokers. The estimate did not include potential discounts (e.g., member of Canadian Automobile Association (CAA), school or work affiliations, multi-line discounts or presence of alarm systems).

The estimated replacement value used for the quote was \$40,000 with a \$500 deductible and liability coverage of \$1,000,000. The quote generated strongly depends on the type of building, in particular: the year of construction, material and structure (e.g., low-rise, high-rise, duplex). In order to ensure that the quote is accurate for Oxford County, the Manager of Housing Development for Oxford County was consulted. Data from the 2011 Census indicated that in Oxford County, the period of construction with the most rental dwellings was 1921-1945 (35% were rental units), followed by 1981-1990 (29% were rental units).<sup>37</sup> Although there was no local information for the most common building material used, based on a 2012 needs assessment, the majority of tenants in Oxford County lived in buildings with fewer than five stories (i.e., low-rises), followed by single detached homes.<sup>38</sup> Therefore, the type of building used for the quote was a 1930 brick veneer low-rise and the cheapest quote was from Square One Insurance at \$308/year (Table 9).

## Transportation

The cost of transportation was based on the 2015 MBM using average household expenditures for Ontario rural communities, which is higher than the cost for a community with a population size of 100,000+. The rural estimate was used because public transit is only available in Woodstock. Therefore, Oxford County residents outside of Woodstock may need to spend more on transportation via costs associated with owning a car. This would also be the case for individuals across the County that do not live where they work. The higher transportation cost was also felt to be appropriate by the Zero Poverty Oxford Action Committee because the parent attending part-time college courses would likely be required to travel out of town (see

parent education section for more information). This method (i.e., higher transportation cost) was similar to the approach used in Chatham-Kent's living wage report.<sup>4</sup>

In 2015, the average yearly expenditure per household on transportation was \$5,232.00.<sup>23</sup> This was adjusted for inflation using the CPI, resulting in a total yearly cost of \$5,285.51 (Table 9).<sup>24</sup> For individuals using public transit in Woodstock, a monthly adult pass costs \$60.00, equating to a yearly cost of \$720.00 (Table 9).<sup>39</sup> A student pass for 8 months costs \$48.00 per month or \$384.00 annually (Table 9).<sup>39</sup>

Transportation is an underestimated determinant of health. It is not merely a means of moving people to their destination quickly, but rather it provides access to jobs, education, services and recreational activities.<sup>40,41</sup> Oxford County needs individuals qualified in the trades, however the majority of these educational opportunities are offered through Conestoga College, St. Thomas campus. Without adequate transportation, the educational opportunities that would help individuals move out of poverty are unavailable to them. Lack of adequate transportation can impact individuals and families full participation in society and can considerably reduce the overall quality of their lives,<sup>42</sup> for this reason transportation cost are an important aspect of a living wage. A living wage provides the economic means to own and maintain a vehicle.

## Child care

Early childhood development is the most important phase in one's life and is crucial in influencing a range of health and social outcomes across the life span.<sup>43</sup> The evidence shows that many challenges in adult society have their roots in early childhood (i.e., mental health, obesity, heart disease and literacy).<sup>43</sup> Research suggests that expanding early childhood education in Canada would increase female labour market participation, which would result in about 23,000 families, many of them single-parent families, being lifted out of poverty.<sup>44</sup> Early childhood development is influenced by the economic and social resources available to parents, through family-friendly public policies.<sup>3</sup> Researchers and economists agree that investments in early childhood would be the single best means of improving Canadian health outcomes, with returns over the life course many times the amount of the original investment.<sup>3,43</sup> Increasing wages and social assistance benefits would reduce child poverty and be one of the best means to improve early childhood development. A living wage provides the economical means necessary to support healthy early childhood development, which in turn improves community quality of life, reduces social problems and improves economic performance.<sup>3</sup>



The cost of child care was calculated separately for full-time, out of school, school breaks and summer break child care based on the ages of the children. For full-time child care for a four year old, the average cost of the three most popular<sup>c</sup> licensed child care centres were used (Table 4). The three child care centres included institution-based (Sonbeam Christian Day Care and Good Beginnings) and home-based centres (Oxford Community Child Care). Good Beginnings is the largest child care centre in Oxford County and has multiple sites; however, the cost is the same across all sites. The average cost of full-time child care was \$10,315 per year (Table 9).

**Table 4. Full-time child care costs by centre, Oxford County, 2017**

Child care centre	Annually
Oxford Community Child Care	\$11,180.00
Good Beginnings (assuming less than 9 hours of care)	\$10,145.00
Sonbeam Christian Day Care	\$9,620.00
<b>Average</b>	<b>\$10,315.00</b>

For a seven year old, the cost of out of school child care for 10 months (i.e., before and after school care), including 6 professional activity (PA) days was obtained from two popular licensed child care centres (Table 5). The average cost of out of school care was \$1,500.75 per year (Table 9).

**Table 5. Out of school child care costs by centre, Oxford County, 2017**

Child care centre	Annually
Oxford Community Child Care (assuming less than 3 hours of care)	\$1,502.00
Young Men’s Christian Association (YMCA)	\$1,499.50
<b>Average</b>	<b>\$1,500.75</b>

<sup>c</sup> The selection of child care centres is based on extensive knowledge of what people in the community use from the author’s role as a social determinants of health nurse.

Child care for school breaks during winter and spring (three weeks) for a seven year old was based on three popular child care centres (Table 6). The average cost was \$474 per year (Table 9).

**Table 6. School break child care costs by centre, Oxford County, 2017**

Child care centre	Annually
Oxford Community Child Care	\$630.00
Woodstock District Community Complex	\$405.00
Tillsonburg Community Centre	\$387.00
<b>Average</b>	<b>\$474.00</b>

Summer child care (6 weeks) for a seven year old was based on four popular child care centres (Table 7). The average cost was \$1,029.75 per year (Table 9).

**Table 7. Summer child care costs by centre, Oxford County, 2017**

Child care centre	Annually
Oxford Community Child Care	\$1,260.00
YMCA	\$1,185.00
Innerkip Community Centre	\$900.00
Tillsonburg Community Centre	\$774.00
<b>Average</b>	<b>\$1,029.75</b>

The total cost of child care for a four year old in full-time child care and a seven year old in both before and after school care and summer care was \$13,319.50 (Table 9). However, this estimate assumes that the family uses licensed child care and receives tax receipts for child care. Furthermore, this is an estimate of the cost of child care without accounting for the Child Care Subsidy available from Oxford County Human Services. This subsidy is discussed further in the government credits section of the report and is applied in one scenario of the final living wage calculation (Table 12).

## Insurance

Insurance such as health insurance, life and critical illness insurance are important for families to be able to pay for essential medical costs, such as prescription drugs. It also provides protection so that families do not have added financial burdens in the event of adverse life events such as illnesses. The cost of health insurance was obtained through Kanetix.ca, assuming four applicants with no pre-existing conditions.<sup>35</sup> This website requires users to provide the birth date and sex of the two oldest applicants (i.e., parents). The following was chosen arbitrarily to compare quotes across insurance providers: September 17, 1982 (male) and February 2, 1982 (female). However, the age of parents (35 years) is consistent with Huron-Perth's living wage report.<sup>45</sup> For a plan that covers health, dental and prescription drugs (up to \$500), the cheapest quote was from Green Shield at \$1,884 per year or \$157 per month (Table 9).

Life and critical illness insurance was also obtained through Kanetix.ca.<sup>35</sup> The life insurance quote assumed joint coverage for \$250,000 for a ten year term. This is similar to the approach used in Brantford's living wage report.<sup>5</sup> The cheapest quote was from Equitable Life of Canada at \$247.50 per year. The cheapest quote for critical illness insurance assuming \$25,000 coverage for a ten year term was from BMO Insurance at \$149.25 per year for each adult, for a total cost of \$298.50 per year (Table 9).

## Parent education

According to the Oxford Workforce Development Partnership, the main employment areas that require a college education in Oxford County include skilled trades (e.g., robotics, welding, industrial mechanic), office administration and the service sector positions (e.g., food service workers). To estimate the cost of part-time parent education in these sectors, the cost for enrolling into welding and food service worker courses were obtained from nearby colleges (e.g., Fanshawe College, Conestoga College) and subsequently averaged.

During the 2017/2018 school year, the average cost to enroll in either of these courses was \$390.59 for one course and \$781.18 for two courses. This cost includes student fees, but does not include textbook allowances. The standard textbook allowance recommended by the 2017 BC Calculation Guide is \$125 per course.<sup>13</sup> Therefore, the total parent education cost was \$1,031.18 (Table 9).

Education is another important determinant of health. Individuals with lower education levels have worse self-reported mental and physical health as well as lower levels of life satisfaction.<sup>46</sup> Level of education is highly correlated with other determinants of health, such as the level of income, employment security and working conditions.<sup>3</sup> There are several interrelated barriers to pursuing postsecondary education for people living in low income, namely lack of financial capital, lack of proximity to postsecondary institutions and transportation problems, especially for those living in rural or remote areas.<sup>46</sup> The same barriers limit the path to higher education for Oxford County residents. A living wage provides the economic and transportation resources to attend part-time postsecondary education.

Education in the skilled trades, in particular, has the potential to increase one's earning potential in the future. The two local colleges that residents are most likely to attend based on these employment needs are Conestoga College and Fanshawe College. However, Fanshawe does not currently offer part-time courses for robotics, welding or millwright, which are some of the main employment needs in Oxford County. Furthermore, many of the skilled trades courses that are offered part-time are not currently offered at the Woodstock/ Oxford regional campus. Therefore, individuals would need to travel to London or St. Thomas for their education. Due to the hands-on training nature of these courses, online college education was not considered to be a realistic option.

## Social inclusion

Woodstock residents expressed that supportive relationships and supportive spaces where they can engage in meaningful activities are facilitators of good mental health and wellbeing.<sup>47</sup> This exemplifies how residents identify social inclusion as a key component to wellbeing. Whether an individual experiences social inclusion or social exclusion is driven by a complex interplay of demographic, economic, social and behavioural factors (i.e., low income, unemployment, housing, transportation and social capital).<sup>48</sup> Social exclusion hurts not only the individuals who are marginalized, but society as a whole through the resulting deterioration in social cohesion.<sup>49</sup> Low income is a key driver of social exclusion and is associated with a wide range of poor health outcomes.<sup>48</sup> The persistently poor are at the most risk of social exclusion.<sup>48</sup> A living wage provides the economic and transportation means to participate meaningfully in society.

Social inclusion includes the cost of two cell phones, internet with a Netflix subscription, two weeks' family vacation and monthly family outings. The two main cell phone and internet

providers in Oxford County are Rogers and Bell. Estimates from both carriers were obtained for cell phone and internet services, separately, and then averaged for this calculation. The average unlimited talk and text plans (no data) was \$35.00 per month from Rogers and \$40.00 per month from Bell. This equated to an average of \$37.50 per month for one cell phone and \$75.00 per month (\$900.00 per year) for two cell phones (Table 9).

Given that the calculation for internet service also included the cost of a Netflix subscription, an online streaming service, it was decided that the estimate include the cost of unlimited internet service. The cheapest unlimited internet service from either carrier was \$65.00 per month from Rogers and \$84.95 per month from Bell. This equated to an average of \$74.98 per month. The cost of Netflix was \$10.99/month. Therefore, the total cost of internet, including a Netflix subscription, was \$85.97 per month or \$1,031.64 per year (Table 9).

The typical two weeks' of family vacation used in living wage reports across Ontario are camping and a staycation. The cost of camping for one week is based on a rate of \$41.25 per day for a middle, regular, non-electric campsite at an Ontario Provincial Park (e.g., Port Burwell, Turkey Point).<sup>50</sup> This rate was effective from April 1, 2017 to March 31, 2018. The total cost for a week of camping was \$288.75. The second week of vacation is based on a staycation visiting five local attractions, such as a movie night, bowling and a day at the beach (Table 8). These local attractions are based on the author's knowledge of family-friendly activities in the area. The total cost of the five outings was \$185.88, for a total two weeks' family vacation cost of \$474.63 (Table 9).

However, the Zero Poverty Oxford Action Committee noted that many families represented in the living wage scenario may not have two weeks' vacation or may choose to send their child to summer camp as opposed to taking a family vacation. In addition, with the exception of the movie night, the camping vacation and staycation calculations did not include any additional food costs because it was assumed that a typical grocery budget was accounted for in the food section of this report. This may not be the case in reality, as outings often incur extra food costs.

**Table 8. Cost of local attractions, Oxford County, 2017**

Attraction	Cost
Movies with a large popcorn, one bag of candy and four small drinks at Broadway Cinemas (Tillsonburg) <sup>51</sup>	\$52.00
Bowling, two hours including shoe rentals (average)	\$63.63
Ingersoll Bowling Lanes <sup>52</sup>	\$45.00
Sammy Krenshaws (Tillsonburg) <sup>53</sup>	\$58.00
C & D Lanes (Woodstock) <sup>54</sup>	\$87.90
Beach (Port Burwell regular daily vehicle permit (minimum)) <sup>50</sup>	\$11.25
Brantford Twin Valley Zoo (day pass) <sup>55</sup>	\$49.50
Swimming (average family pass)	\$9.50
Southside Aquatic Centre (Woodstock) <sup>56</sup>	\$9.00
Tillsonburg Community Centre <sup>57</sup>	\$10.00
<b>Total</b>	<b>\$185.88</b>

Monthly family outings are based on the cost of eating a family dinner at Boston Pizza. This restaurant was chosen based on the author's knowledge of local popular restaurants that families would attend. In 2018, the average price of a main adult course was \$19.24 (range of \$13.49 to \$24.99).<sup>58</sup> The price of a children's meal was \$7.99 and an additional \$2.50 for beverages.<sup>58</sup> Therefore, the total cost of a family dinner per month is \$64.46 or \$773.52 per year (Table 9).

### Contingency fund

As recommended in the 2017 British Columbia (BC) Calculation Guide, the contingency fund consists of 4% of family expenditures, or two weeks of the family income.<sup>13</sup> A contingency fund is important to have for unexpected life events such as serious illnesses and job loss. The contingency fund based on 4% of family expenditures using the lower rent value from CMHC is \$206.25 per month or \$2,475.00 per year (Table 9). Using the second scenario with the higher rent value from current Kijiji ads, the contingency fund is \$221.25 per month or \$2,655.00 per year (Table 9).

## Other

As recommended in the 2017 BC Calculation Guide, other expenses are based on 75.4% of the total combined expenses for food, clothing and footwear.<sup>13</sup> This category of expenses covers items such as personal care (e.g., toiletries, haircuts), furniture, household supplies, laundry, children’s school supplies and fees, bank fees, some reading materials, birthday presents and some children’s sports and/or art classes. The 2017 BC Calculation Guide also includes a modest family vacation and minimal recreation/entertainment as other expenses. However, in this report, these costs were calculated separately to reflect activities available in Oxford County as part of the social inclusion expenses. This is consistent with the majority of other living wage reports conducted in Ontario communities and highlights the importance of considering social inclusion when calculating the living wage.

The other costs including the family vacation and minimal recreation (i.e., 75.4% of the total combined expenses for food, clothing and footwear) is \$9,455.67 per year. These social inclusion expenses (\$3,179.79) were subtracted from the “other” category, resulting in a total cost of \$8,207.52 per year for other expenses (Table 9).

## Summary of family expenses

**Table 9. Summary of family expenses, Oxford County, 2017 (continued on next page)**

Family expense	Monthly	Annually
<b>Food</b>	\$888.73	\$10,664.76
<b>Clothing &amp; footwear</b>	\$156.33	\$1,875.92
<b>Shelter</b>	\$1,089.42 OR \$1,451.92	\$13,072.64 OR \$17,422.64
Rent (3+ bedroom apt) – two scenarios	\$900.00 OR \$1,262.50	\$10,800.00 OR \$15,150.00
Hydro	\$73.42	\$881.04
Water	\$69.30	\$831.60
Gas	\$21.00	\$252.00
Insurance	\$25.70	\$308.00

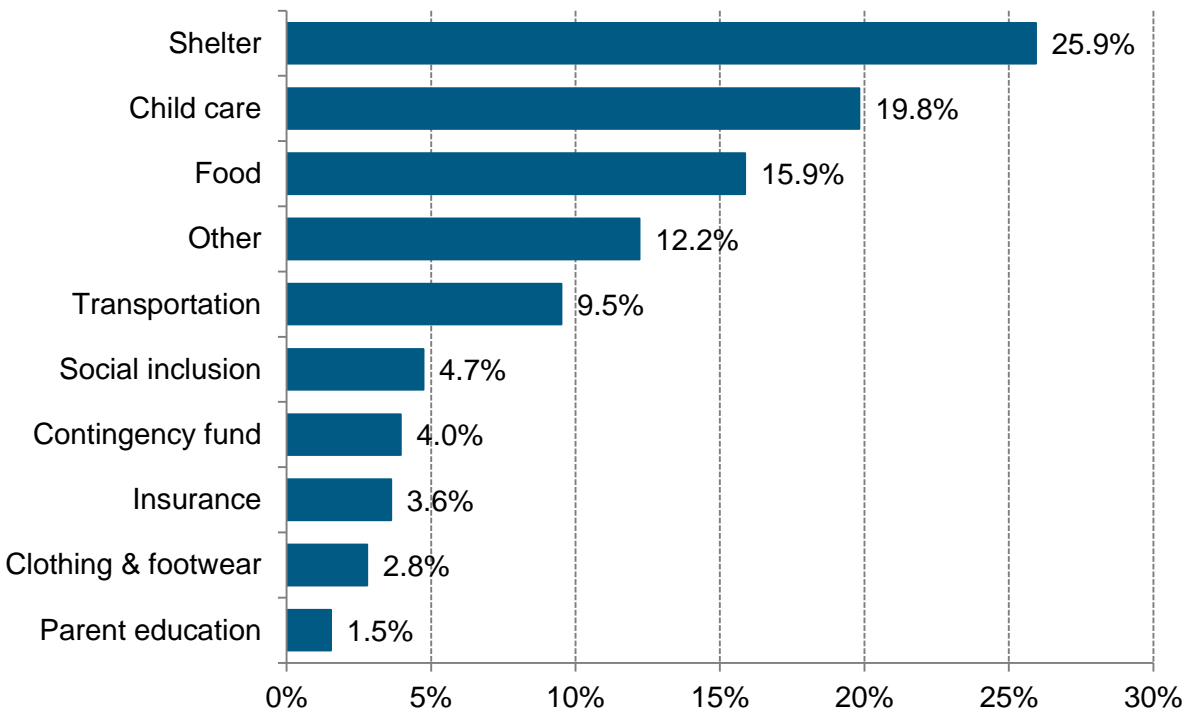
<b>Family expense</b>	<b>Monthly</b>	<b>Annually</b>
<b>Transportation</b>	\$548.46	\$6,389.51
Car (rural)	\$440.46	\$5,285.51
Public transit (regular)	\$60.00	\$720.00
Public transit (student, 8 months)	\$48.00	\$384.00
<b>Child care</b>	\$1,134.97	\$13,319.50
Full-time	\$859.58	\$10,315.00
Out of school (10 months)	\$150.08	\$1,500.75
School breaks (3 weeks)	\$39.50	\$474.00
Summer (6 weeks)	\$85.81	\$1,029.75
<b>Insurance</b>	\$202.51	\$2,430.00
Health, dental, prescription drugs	\$157.00	\$1,884.00
Life insurance	\$20.63	\$247.50
Critical illness	\$24.88	\$298.50
<b>Parent education</b>	\$85.93	\$1,031.18
Courses	\$65.10	\$781.19
Textbooks	\$20.83	\$250.00
<b>Social inclusion</b>	\$264.98	\$3,179.79
Cell phones	\$75.00	\$900.00
Internet	\$85.97	\$1,031.64
Two weeks' vacation	\$39.55	\$474.63
Monthly family outings	\$64.46	\$773.52
<b>Contingency fund</b>	\$206.25 OR \$221.25	\$2,475.00 OR \$2,655.00
<b>Other</b>	\$683.96	\$8,207.52
<b>Total family expenses</b>	<b>\$5,220.53 OR \$5,598.03</b>	<b>\$62,646.35 OR \$67,176.35</b>



## Distribution of family expenses

Based on the scenario using current rental market information, the largest family expenses are shelter (25.9%), followed by child care (19.8%) and food (15.9%) (Figure 1).

**Figure 1. Distribution of family expenses, Oxford County, 2017**



## Government deductions

### Federal and provincial income tax after credits

For 2017, an individual living in Ontario paid the following (in per cent) based on their taxable income:

- 15% on \$45,916 or less,
- 20.5% on \$45,917 to \$91,831
- 26% on \$91,832 to \$142,353
- 29% on \$142,354 to \$202,800
- 33% on \$202,801 or more.<sup>59</sup>

According to the 2017 BC Calculation Guide standard Excel formulas,<sup>13</sup> the family paid a total of \$3,703.55 in federal income tax and \$1,363.80 in provincial income tax. This calculation considers the credits described below, in addition to available credits based on medical expenses and child care expenses, which are automatically adjusted for in the Excel formulas (Table 10).

### **Children's Activity Tax Credit**

Parents can claim up to \$560 for children's activities such as sports (e.g., baseball, hockey, soccer and swimming) and organized activities (e.g., chess, choir, art classes, first aid and public speaking). This excludes activities that are part of the school curriculum, activities that are free of charge, unsupervised, qualify for a charitable donation tax credit or qualify for federal child care expenses deduction.<sup>60</sup> The Ministry of Finance's tax credit calculator was used to determine eligibility for the Children's Activity Tax Credit based on the parents' ages used for the insurance calculation and the maximum amount of \$560 spent on each child for activities.<sup>61</sup> The maximum amount was used because it was determined by the authors that the most popular children's activities in Oxford County are hockey, soccer, baseball, dance, gymnastics and piano lessons, many of which could reasonably amount to over \$560 per child. Based on this information, each parent is eligible for a \$112 tax credit, for a total of \$224. The 2017 BC Calculation Guide standard Excel formulas automatically adjust the amount of taxes based on this amount.<sup>13</sup>

### **Tuition tax credit**

Students that studied at a college or university and paid more than \$100 in tuition fees are eligible for a tax credit.<sup>62</sup> The student transit expenses (\$384.00) and tuition (\$781.19) were claimed as part of this student credit. The 2017 BC Calculation Guide standard Excel formulas automatically adjust the amount of taxes paid based on these amounts.<sup>13</sup>

### **Canada Pension Plan (CPP) and Employment Insurance (EI) contributions**

Individuals over 18 years that are employed and earn over \$3,500 per year must contribute to the Canada Pension Plan (CPP). In 2017, the maximum contribution was \$55,300 with a contribution rate of 9.9%, or \$5,128.20.<sup>63</sup> Self-employed individuals make the entire contribution, whereas individuals with employers pay half of the contribution directly from payroll (i.e., one's

paycheque). Based on the 2017 BC Calculation Guide standard Excel formulas,<sup>13</sup> the annual CPP deductions are \$2,838.83 (Table 10).

All workers must contribute to Employment Insurance (EI) for each job they hold. In 2017, the maximum annual insurance earnings was \$51,300 at a rate of 1.63%, meaning that the maximum annual employee premium was \$836.19.<sup>64</sup> This maximum applies to each job the employee holds with different employers; therefore, if an individual changes jobs in the year or holds multiple jobs, they may contribute more than the maximum of \$836.19.<sup>65</sup> Based on the 2017 BC Calculation Guide standard Excel formulas,<sup>13</sup> the annual EI deductions are \$1,209.78 (Table 10). Therefore, the total CPP and EI deductions are \$4,048.61 per year.

**Table 10. Summary of government deductions, Oxford County, 2017**

<b>Government deductions</b>	<b>Monthly</b>	<b>Annually</b>
Federal and provincial income tax after credits	\$422.28	\$5,067.35
Canada Pension Plan (CPP) and Employment Insurance (EI) contributions (i.e., payroll deductions)	\$337.38	\$4,048.61
<b>Total deductions</b>	<b>\$759.66</b>	<b>\$9,115.96</b>

## Government credits

### Canada Child Benefit

The Canada Child Benefit (CCB) is a tax-free monthly payment provided by the federal government to assist eligible families raising children under 18 years of age.<sup>66</sup> This payment may also include the Child Disability Benefit and the Ontario Child Benefit. The CCB combines what was previously known as the Canada Child Tax Benefit (CCTB) and the Universal Child Care Benefit (UCCB) into one payment. This payment is provided to families by the Canada Revenue Agency (CRA) based on income tax returns that are required to be filed every year, even if families do not have an income for the year. The 2017 BC Calculation Guide includes standard formulas in an Excel file to determine the CCB.<sup>13</sup> Based on this information, the estimated CCB is \$720.70 per month, or \$8,648.36 per year (Table 11).

## Child Care Subsidy

Oxford County Human Services provides financial assistance to families that are working, going to school, in a training program or have a child with special needs. This child care subsidy helps families pay for licensed child care for children 12 years and younger. However, in order to qualify for this subsidy, applicants are first required to obtain licensed child care. In Oxford County, there is currently a waitlist to be accepted for licensed child care. The average length of time that a family waits depends on the age of children and what is available (based on personal conversation with Oxford County Human Services). Families are able to complete an online form to be added to the waitlist for all licensed child care centres. Although there is limited funding for this subsidy, there is currently no waitlist to receive the subsidy, provided that the family can secure child care. Therefore, it cannot be assumed that all families in Oxford County would receive the child care subsidy. Based on Human Services' online calculator, the family could potentially qualify for a subsidy that reduces their child care costs by \$594.83 per month or \$7,137.96 per year (Table 11).<sup>67</sup>

## Ontario Trillium Benefit

The Ontario Trillium Benefit (OTB) combines payments from three separate tax credits: the Ontario Energy and Property Tax Credit (OEPTC), the Northern Ontario Energy Credit (NOEC) and the Ontario Sales Tax Credit (OSTC).<sup>68</sup> Eligible families must qualify for at least one of these credits to receive benefits through the OTB. The OTB is a monthly payment for families receiving over \$360 for the year, otherwise it is paid as a lump sum. The family scenario used to calculate the living wage would qualify for the OEPTC because they pay rent and home energy costs in Ontario; as a result, they could receive up to \$1,023. Additionally, families with low to moderate income qualify for the OSTC in order to provide relief for the sales taxes (i.e., GST, HST) they pay. The OSTC provides a maximum payment of \$296 for each adult and child under 19 years old in the family based on 2016 tax returns.<sup>68</sup> The Ministry of Finance's tax credit calculator was used to determine eligibility for the OTB; the family does not qualify for this credit (Table 11).<sup>61</sup>

## Working Income Tax Benefit

The Working Income Tax Benefit (WITB) provides tax relief for eligible working low income families (i.e., working income is over \$3,000 but less than \$28,576 in 2016).<sup>69</sup> Therefore, in this scenario, the family would not qualify for the WITB (Table 11).

**Table 11. Summary of government credits, Oxford County, 2017**

Government credits	Monthly	Annually
Canada Child Benefit	\$720.70	\$8,648.36
Child Care Subsidy	\$594.83	\$7,137.96
Ontario Trillium Benefit	\$0	\$0
Working Income Tax Benefit	\$0	\$0
<b>Total credits</b>	<b>\$1,261.27</b>	<b>\$15,135.22</b>

## Final calculation

The final calculation can be simplified as:

*Living wage employment income*

*= total family expenses + government deductions – government credits*

This is consistent with the calculation described in Brantford's living wage report.<sup>5</sup> The living wage employment income (i.e., the income needed to cover family expenses and government deductions) is then converted to an hourly living wage. In 2017, a family of four would require \$67,176.35 per annum to cover basic needs; this equates to a living wage of \$17.34 per hour

**In Oxford County, the living wage is \$17.34 per hour.**

(Table 12). This calculation used the higher cost of rent because of the strong influence of shelter costs on living wage, which better reflects the cost of newly renting an apartment in Oxford County. This living wage

calculation also assumes that not all families would be eligible to receive the child care subsidy offered by Human Services due to waitlists and limited funding. However, this calculation demonstrates the impact of child care costs on living wage. If there were no waitlists and

unlimited funding for the child care subsidy, the living wage would be much lower at \$15.68 per hour (Table 12). Therefore, the authors recommend using the living wage value of \$17.34 per hour when the Zero Poverty Oxford Action Committee considers how to use this information moving forward to address poverty in the community.

**Table 12. Summary of living wage income, Oxford County, 2017**

Sources of income and deductions	Annual total no child care subsidy	Annual total with child care subsidy
Family expenses	\$67,176.35	\$67,176.35
Government deductions	\$9,115.96	\$9,115.96
Government credits	\$8,648.36	\$15,135.22
Living wage employment income (family)	\$67,643.95	\$61,157.09
<b>Living wage (hourly for each parent)</b>	<b>\$17.34</b>	<b>\$15.68</b>

## Limitations

A limitation of this report is that all calculations were based on the 2017 BC Calculation Guide,<sup>13</sup> which was modified by the author to reflect Ontario expenses, government credits and deductions. The modifications made may differ from the methods used in other Ontario living wage reports. Although this calculation was based on the Canadian Living Wage Framework,<sup>12</sup> the data sources used may differ from other communities' reports. However, this is not unexpected as differences were noted across all existing Ontario living wage reports in terms of data sources used and the amount of methodological information that was documented. In the future, an Ontario living wage calculation guide would improve standardization across communities.

A limitation of this calculation is that the scenario is based on two adults working full-time, which is not always reflective of employment opportunities. Job security, lack of benefits, low income and unpredictable work schedules has increased by nearly 50% in the last 20 years.<sup>70</sup> Due to this, employment alone is failing to lead people out of poverty.<sup>71</sup> Although precarious employment is beyond the scope of the living wage calculation, it is important to consider when developing a comprehensive poverty reduction strategy.

# Considerations and Next Steps

The living wage calculation reflects the wage required for families to afford basic necessities such as food, clothing, shelter, transportation, healthcare and recreation. Even though this is a conservative calculation, our estimate indicates that a family of four living in Oxford County requires \$67,176.35 per annum through government transfers and employment income to meet their basic needs.

The interplay between food, shelter, transportation, childcare, education, social inclusion, employment and working conditions have compounding impacts on the wellbeing of Oxford County residents.<sup>21</sup> According to the 2013-2014 United Way community conversations summaries:

*People want a community where everyone's basic needs are met, but they are concerned that many people do not have enough money to meet those basic needs. As people talk more about living in poverty they talk about the lack of affordable housing, recreation, transportation, food, employment and education opportunities and having to make choices about how to spend their limited dollars.*

When families' basic needs are unmet, their ability to take care of their own health and that of their family is compromised. According to Maslow's hierarchy of needs, we must fulfill our basic biological and physical needs (i.e., food, sleep, shelter) and our need for security and safety before we can meet our higher needs of love and belonging.<sup>72</sup> In order to support a sense of belonging, it is fundamental to make sure basic biological and physical needs are met. A living wage provides the economic mean to meet these needs. In addition, providing a living wage has been shown to reduce inequities related to income, as well as other determinants of health, such as food security, housing and transportation.

Providing a living wage can contribute to greater productivity, decreased absences and reduced staff turnover.<sup>12</sup> Employers across the globe, including those within Canada, United States and England have undertaken initiatives to ensure their workers earn a living wage. For example, the city of Vancouver ensures their employees earn a living wage of at least \$20.68 per hour<sup>73</sup> and the City of Cambridge has recently passed a motion to become a living wage employer.<sup>74</sup>

By compensating employees with competitive and inclusionary wages to meet their basic needs, employers are investing in the families that reside in Oxford County.

The living wage calculation provides a measures to help understand what is required to meet basic needs in Oxford County; it is a platform to advocate for policies that address the inequitable distribution of money and directly improves daily living conditions of those employed with a living wage. The following recommendations should be considered to advance living wage in Oxford County with an ultimate goal of reducing poverty.

## Recommendations

1. Develop a comprehensive poverty reduction strategy:<sup>6</sup> a living wage is only one component of a broader strategy.<sup>7</sup>
2. Seek opportunities to disseminate these findings and raise awareness about the actual cost of living in Oxford County.
3. Advocate for policies that focus on improving and/or maintain government benefits and social supports (the greater the government benefits the less the wage required by employers to meet a living wage income).<sup>8</sup>
4. Develop an engagement strategy to promote a living wage across all employers within Oxford County.<sup>8</sup>

## Conclusions

A living wage is not a standalone strategy, rather it is one component that helps individuals and families not only meet their basic needs, but can contribute to an overall poverty reduction strategy. Other components of a poverty reduction strategy can include affordable housing, food security, affordable child care, increased education and training opportunities and broad public policies and programs.<sup>7</sup>

This report highlights the upward battle of low income earners to meet their basic needs. There is a complex and dynamic relationship between how all the determinants of health are interrelated and impact individuals, families and communities. Poverty goes beyond inadequate income; it is about food insecurity, inadequate housing, social exclusion and the lack of access to transportation and services. But mostly it is about real people with real stories. It is about the mom who we buy our coffee from in the morning, who does not make enough money working



part-time at minimum wage to pay the heating bill. It is about the little boy in your child's class or your grandchild's class who came to school hungry again. It is about the person trying so hard to "pull themselves up by their boot straps", but is unable to secure a job due to lack of adequate transportation. It is about the person trying to find yet another couch to sleep on because their income is inadequate to provide a roof over their head. It is about our neighbours, our friends, our colleagues – it is about our Oxford.

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# Appendix A: Committee Members

**Carolijn Verbakel**

Executive Director (Acting)  
Social Planning Council

**Kelly Gilson**

Executive Director  
United Way

**Stephen Giuliano**

Chaplain/Executive Director  
Operation Sharing

**John Klein-Geltink**

Vice President  
Operation Sharing

**Paul Beaton**

Director  
Human Services  
Oxford County

**Randy Peltz**

Executive Director  
Oxford County Community Health Centre

**Mike McMahon**

Executive Director  
Canadian Mental Health Association

**Gordon Hough**

Director  
Community & Strategic Planning  
Oxford County

**Ken Brooks**

Executive Director  
Elgin-Oxford Legal Clinic

**Bryan Smith**

Chair  
Oxford Coalition for Social Justice

**Jane van Patter**

Minister  
St. David's United Church

**Mike Bratton**

Social Worker  
Oxford Children's Aid Society

**Natalie Surridge**

Program Director  
Oxford Workforce Development Partnership

**Lynn Beath**

Director/CEO/CNO  
Oxford County Public Health & Emergency  
Services

**Peter Crockett**

Chief Administrative Officer  
Oxford County



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