

# Living Wages in New Brunswick 2024

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October 2024

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# Introduction

Living wages are calculated annually based on real-life and real-time costs of living and raising a family in New Brunswick. A living wage is the hourly rate a household (with full-time working parents and two children, aged 2 and 7) would require to satisfy basic needs *and* live with dignity while enjoying a decent quality of life. It ensures the family can avoid severe financial stress, support healthy child development, and actively participate in their communities.

**A living wage is not a minimum wage**, which the government legislates as the minimum employers must pay their workers.

**A living wage is not a guaranteed annual income**, which is a redistributive grant paid for via general tax revenue and most effectively administered by a national or federal government.

Living wages are updated annually to account for changes to cost of living and government transfers and deductions. In 2024, the Human Development Council calculated a New Brunswick overall living wage (\$24.62), and rates for its principal cities: Fredericton (\$25.88), Moncton (\$24.07), and Saint John (\$24.07).

2024 was the first year that the Human Development Council calculated an overall living wage for New Brunswick. This rate reflects the average cost of living for all of New Brunswick.

In the calculation of the provincial living wage budget, some of the data came from average costs for all of New Brunswick. Where average provincial costs were not available, weighted averages of costs from cities were used.

A provincial living wage is especially useful for advocacy, given that the minimum wage is set at the provincial level. There is a \$9.32 difference between the minimum wage and the living wage, and half of New Brunswick workers earn less than a living wage.[1] Having a province wide living wage also simplifies the process for employers who want to pay adequate wages.

New Brunswick does not have a dominant urban area. Therefore, data availability is sparse, especially for geographies outside of Moncton, Saint John, and Fredericton. There is sufficient data to calculate living wages for the three cities but in other less populated areas of the province, that is not the case.

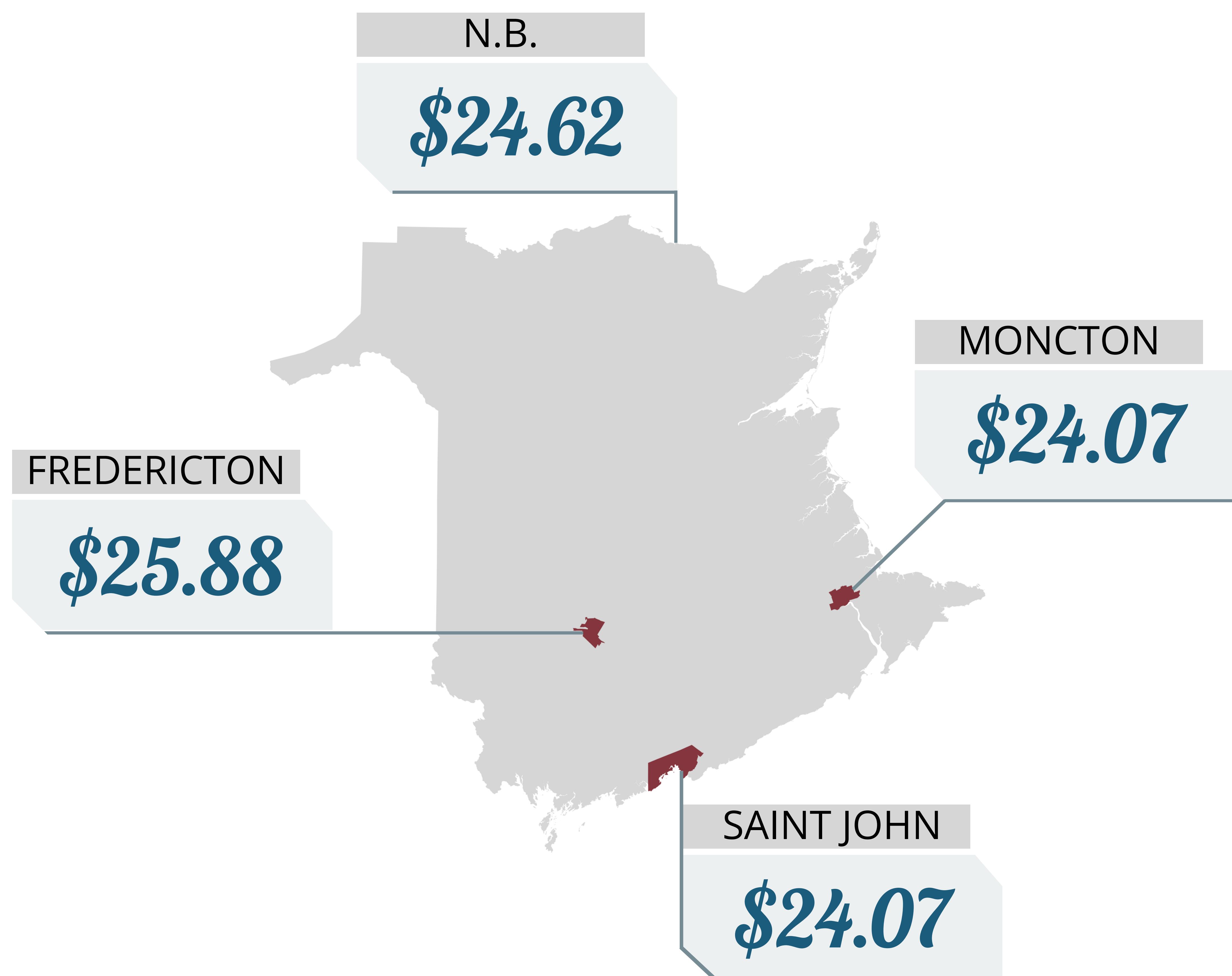
Living wages across the province have increased annually since we began calculating them in 2018. These increases reflect higher costs of living. The cost of shelter and transportation increased the most this year.

New Brunswick is tied with Manitoba as having the fourth-lowest minimum wage at \$15.30.[2]

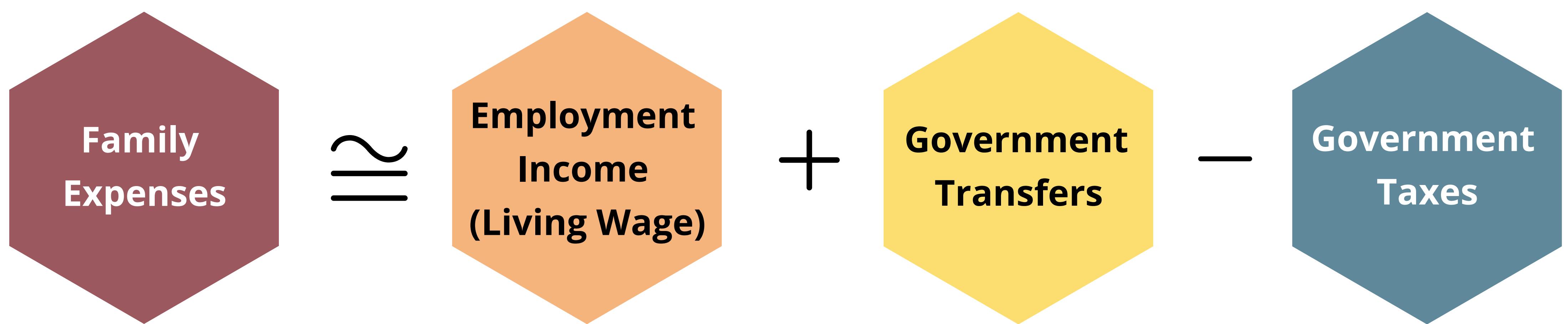
This increase from \$14.75 in April 2024 is not a real increase; it merely reflects the rise in cost of living. The gap between minimum and living wages in the province tell us that the former is still too low. Minimum wage incomes are poverty incomes. Minimum wage workers cannot possibly get ahead if they are not making enough money to satisfy their basic needs.

They may be forced to make difficult decisions like whether to buy food, heat their homes, or pay the rent on time. Such impossible choices can contribute to food and housing insecurity, debt issues, heightened anxiety, and chronic health problems. This report calls on employers to better support worker well-being by paying a living wage.

## Living Wages 2024



# Methodology



Living wages in New Brunswick are calculated in accordance with the Canadian Living Wage Framework. It defines the living wage as “the hourly rate at which a household can meet its basic needs, once government transfers have been added to the family’s income... and deductions have been subtracted.”<sup>[3]</sup> Government transfers include federal and provincial benefits like the Canada Child Benefit, New Brunswick Working Income Supplement, Canada Carbon Rebate, and the Goods and Services Tax/Harmonized Sales Tax (GST/HST) credit. Government taxes refer to Employment Insurance Premiums, Canada Pension Premiums, and Federal and Provincial income taxes.

The designated living wage rate in a community reflects the amount each income earner in the household would need to cover monthly family expenses and live comfortably above the poverty line. The Canadian Living Wage Framework uses a reference family of four with two working parents and two children (aged 2 and 7). The parents work full-time (35 hours per week). One parent takes evening courses at the local community college.

The younger child attends full-time daycare, and the older child is enrolled in before and after-school care.

The living wage methodology assumes that employers provide the statutory minimums for time off and that parents in the reference family take vacation during the year. Full-time employees in New Brunswick are entitled to two weeks of paid vacation time annually, as well as paid statutory holidays.<sup>[4]</sup> However, the provision of paid sick leave is not required. Working parents and caregivers who lack paid sick days and flex time are sometimes forced to choose between family and employment responsibilities. A worker might have to go without pay while looking after their child or find alternative child care arrangements when schools are closed (e.g., non-statutory holidays, professional development days, and winter, spring, and summer breaks).

# Limitations

The living wage methodology has its limitations. It does not reflect the reality of people who do not work full-time. Furthermore, it uses a specific reference family with working parents and two young children. This living wage is likely not high

enough to meet the financial needs of different family types, like couples with more than two children, families with younger children requiring more intensive and expensive child care, or families with a single income earner and multiple children.

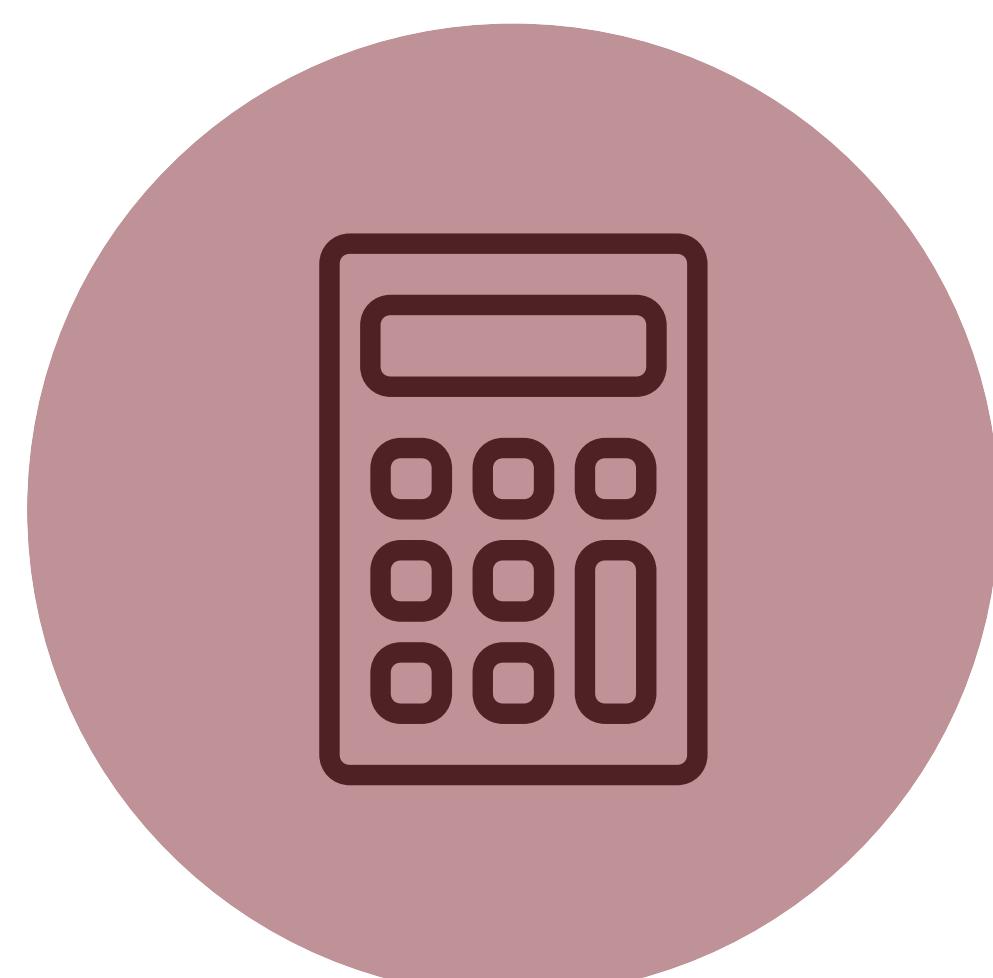
## Living Wage Budget

The living wage in a community is a conservative estimate. It is based on a budget that includes ten expense categories, described in this section of the report. The budget *does not* include credit card or loan payments, savings for retirement, life insurance, homeownership, or costs associated with caring for a child or an adult family member living with disabilities or a severe medical condition.[5]

Family expenses are calculated using the Market Basket Measure (MBM) and local data from independent cost surveys.[6] The MBM is Canada's Official Poverty Line. It is based on the cost of a basket of goods and services for a reference family with two adults and two children.[7] The MBM is factored into the following living wage expense categories: food, clothing and footwear, personal vehicle, household expenses, and social inclusion.

The MBM's "Other Necessities" category was split into two parts for our calculations to represent "Household Expenses" and "Social Inclusion" expenses in the reference family's budget.

The MBM is undergoing a third comprehensive review, expected to end in 2025.[8] The MBM base numbers used in the provincial living wage calculations for 2024 come from its second comprehensive review conducted in 2018.[9] These values were then adjusted for inflation in our calculations using the Consumer Price Index (CPI).



The reference family's living wage budget includes the following monthly expense categories:



**Child Care:** This budget item includes the cost of full-time care for the 2-year-old and before- and after-school care for the 7-year-old in the reference family. It also includes fees (if applicable) for the older child's full-time care on summer and winter breaks, professional development days, snow days, and non-statutory holidays. The toddler child care rates in Fredericton, Moncton, and Saint John are city-specific median rates from the Canadian Centre for Policy Alternatives' 2021 report on child care fees in Canada.[10] The cost of care for the school-aged child in the principal cities are derived from an independent cost survey.

The provincial government is committed to implementing \$10-a-day child care by 2026.[11] A 50% reduction in child care fees was achieved by December 2022.[12] These efforts are guided by the Canada-New Brunswick Early Learning and Child Care agreement and action plan. The plan is based on the principles of affordability, accessibility, quality, inclusivity, and flexibility.[13] While progress is being made to increase child care affordability in New Brunswick, accessibility remains an issue.[14] The demand for licensed child care spaces exceeds the supply. In New Brunswick, 29% of young children live in child care deserts, compared to a national average of 48%. [15] A child care desert refers to there being "more than three children who are not yet in Kindergarten for every licensed full-time space." [16] The child care desert rate for non-school-aged children is 57% in Fredericton and 48% in Saint John.[17] Half of the children in rural areas also live in child care deserts.[18] Since a child must attend a Designated Centre for families to be eligible for reduced child care costs, we did not apply the 50% fee reduction in our calculation this year. Many families are unable to access child care spaces let alone reduced fees with coverage rates like 57% and 48%. Expansion of child care services is needed to increase space availability and ensure more families have access to child care at reduced cost.



**Clothing & Footwear:** The costs of clothing and footwear are sourced from the MBM and indexed to inflation using the CPI. The clothing and footwear budget includes apparel costs for school, work, and play for the MBM's reference family.



**Contingency/Emergency:** This is a modest allowance for unexpected expenses. It equates to two weeks' pay per parent per year. It is a small percentage of the overall household budget.



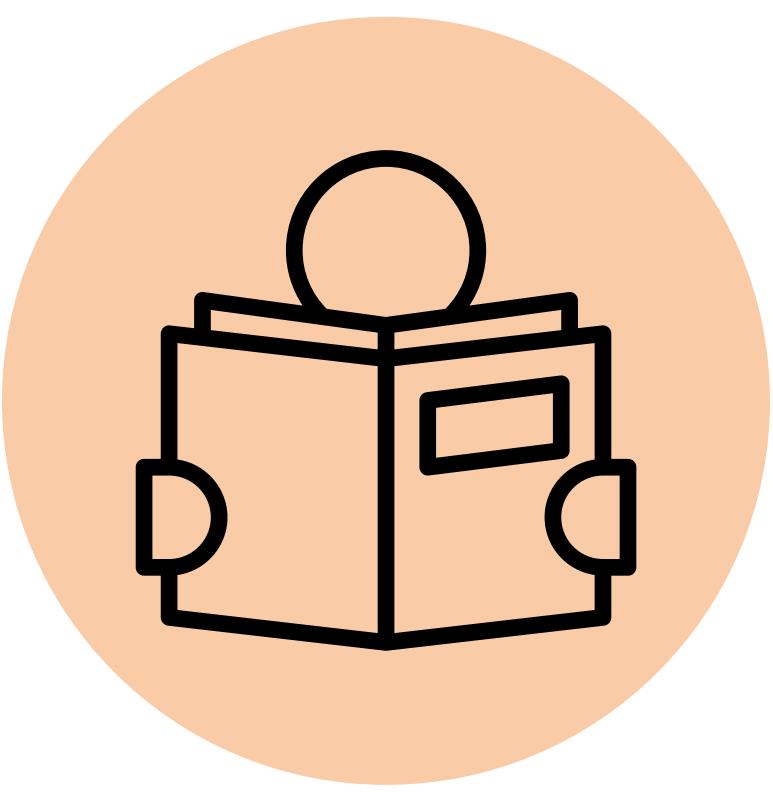
**Food:** The cost of food featured in New Brunswick's living wage calculations is sourced from the MBM's food budget and indexed to inflation using the CPI. This amount is determined using Health Canada's National Nutritious Food Basket, which is consistent with Canada's Food Guide.[19] The MBM food budget is a modest amount that does not account for special dietary needs, eating out, and cultural or other food preferences.



**Health Care:** This is the cost of a basic private health insurance plan to cover expenses like vision care, dental care, and prescription drugs not covered by Medicare. Coverage for mental health services is not included. The budget is a modest estimate for household health expenses. It would not be sufficient for families with significant medical expenses like costly medical equipment, medications, or added costs associated with living with a disability or severe health condition.



**Household Expenses:** This category covers the cost of household essentials like toiletries and personal care items, furniture, small kitchen appliances and tools, cleaning products, laundry supplies, bank fees, and other necessities like cell phone service.

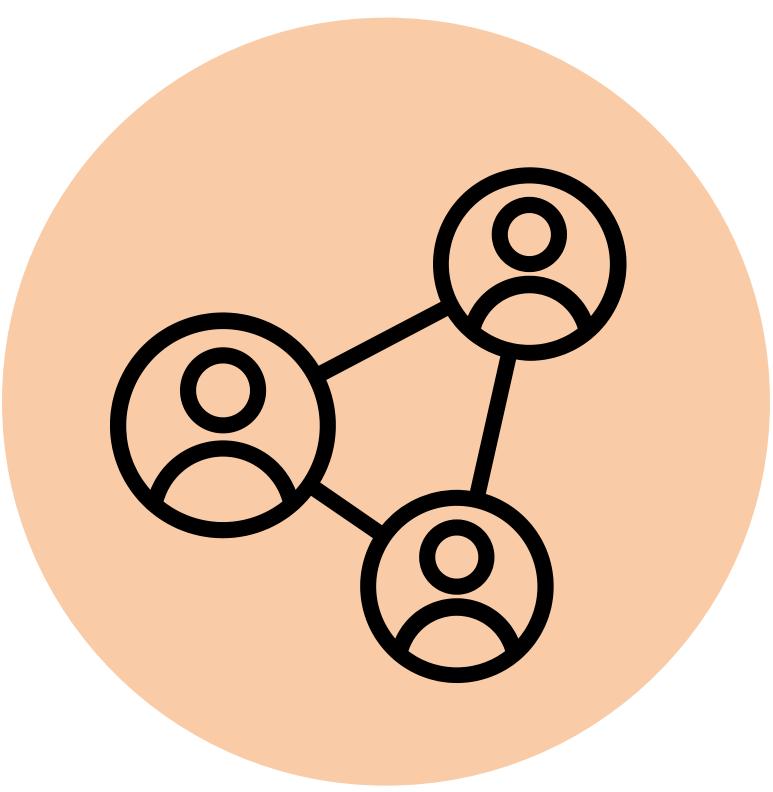


**Parent Education:** The family budget includes the cost of part-time education for one parent at a community college (NBCC). The amount reflects the price of two semester-long courses for the school year, a small textbook allowance, and part-time student fees.



**Shelter:** This expense category includes the cost of renting a three-bedroom dwelling, obtaining basic contents insurance, and paying for utilities and Internet service. The rent amount is based on Canada Mortgage and Housing Corporation's average rents for three-bedroom apartments and three-bedroom row houses in its survey on rental housing for October 2023. The rents are then adjusted for inflation using the CPI. We chose to use average instead of median rent data for this year's calculations because it is more reflective of rental rates for available units. The cost of utilities is the median amount spent on utilities for New Brunswick couples with two children, according to the 2019 Survey of Household Spending.[20] The data was obtained from a Statistics Canada Custom tabulation in 2022 and adjusted for inflation using average CPI for "water, fuel, and electricity" from January to June 2024. The amount for Internet is from an independent cost survey of the cheapest monthly Internet plan with at least 50 megabits per second (Mbps) download and 10 Mbps upload speeds, and installation fees for the service.

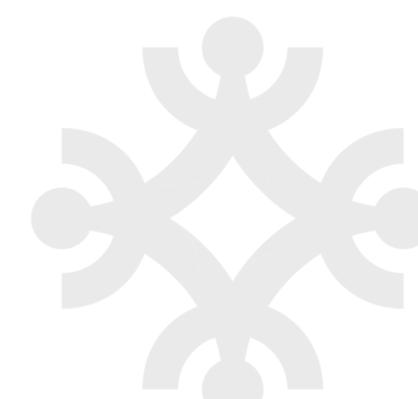
Past focus group participants expressed concerns that the rent amounts used in living wage calculations did not reflect current conditions in communities. It remains a relevant caution. The Canada Mortgage and Housing Corporation's data does not capture the realities of sharp rent increases and low to no vacancy rates. Although there may be families renting three-bedroom apartments at a rate used in this report, families moving into the city or a different apartment would find it very challenging to find an available three bedroom unit at that price.



**Social Inclusion:** This budgetary component encourages the reference family's meaningful participation in community life. It recognizes that social stigma often surrounds people living in poverty and limits their opportunities for community engagement. It does the opposite by promoting inclusivity and equity. It also helps individuals and families develop a stronger sense of belonging. The social inclusion allowance can be put toward expenses like school supplies and fees, recreation and sports fees, art classes, day trips, restaurant meals, and birthday or other holiday gifts.



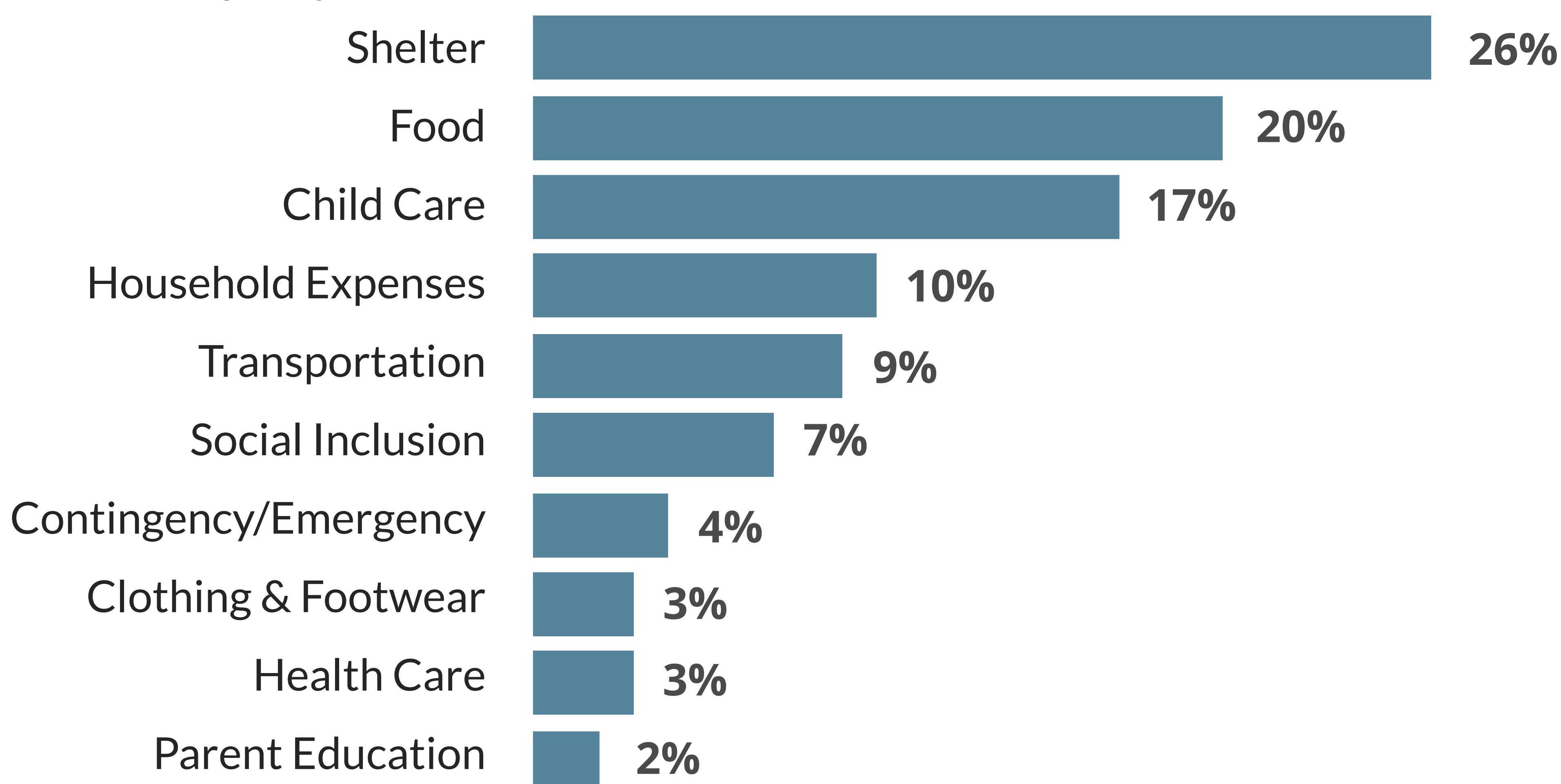
**Transportation:** This family expense category includes the costs of maintaining a secondhand vehicle [21], purchasing 12 monthly bus passes, and taking a limited number of taxi trips. This is a modest budget for a family with two working parents, one attending college part-time, and children in school and child care. It allows the family to commute efficiently and have more quality time together at home.



## N.B. LIVING WAGE

For a Family of Two Adults and  
Two Children Aged 2 and 7

### Family Expenses:



### Most Expensive Budget Items:



**Shelter: \$1,842.58/Month**

- Rent: \$1,322.17/Month
- Insurance: \$57.83/Month
- Utilities: \$384.33/Month
- Internet: \$78.25/Month



**Food: \$1,418.61/Month**

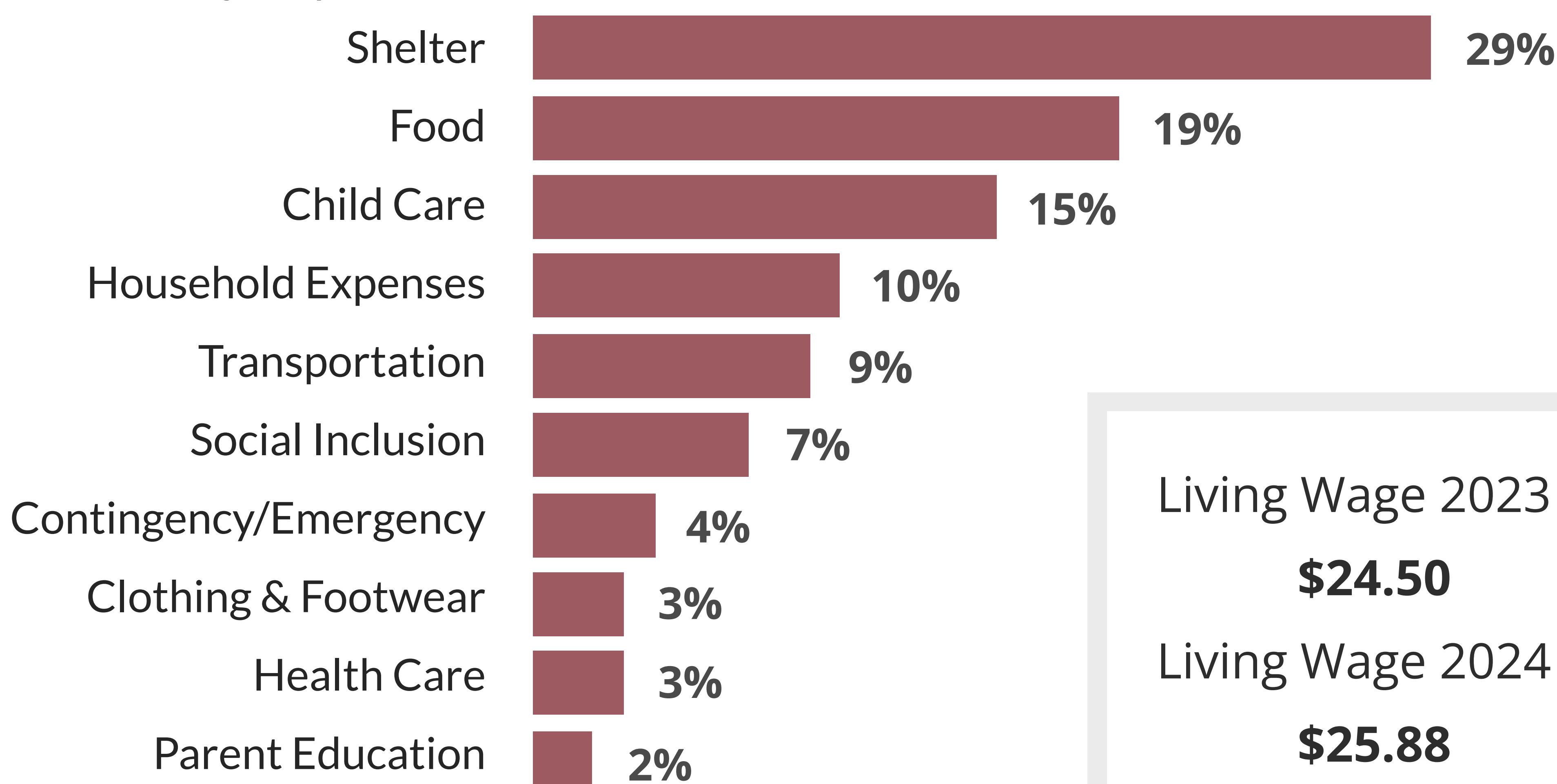
Data: 2023 MBM  
Food Cost for NB,  
Indexed to Inflation.



# FREDERICTON LIVING WAGE

For a Family of Two Adults and  
Two Children Aged 2 and 7

## Family Expenses:



Living Wage 2023 =

**\$24.50**

Living Wage 2024 =

**\$25.88**

## Most Expensive Budget Items:



Shelter: **\$2,125.33/Month**

- Rent: \$1,604.92/Month
- Insurance: \$57.83/Month
- Utilities: \$384.33/Month
- Internet: \$78.25/Month



Food: **\$1,411.41/Month**

Data: 2023 MBM  
Food Cost for  
Fredericton, Indexed  
to Inflation.

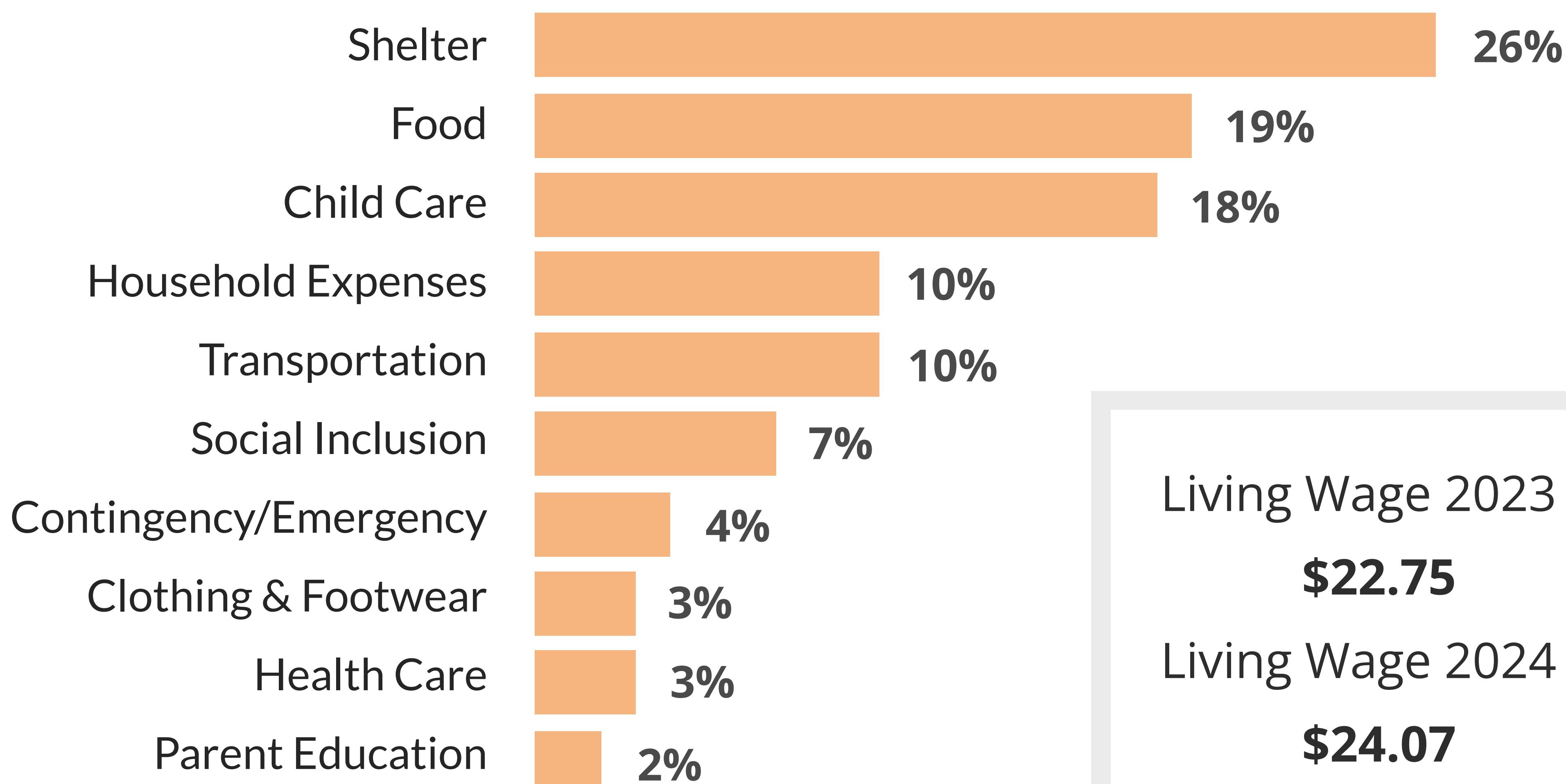


**\$24.07**

# MONCTON LIVING WAGE

For a Family of Two Adults and  
Two Children Aged 2 and 7

## Family Expenses:



Living Wage 2023 =

**\$22.75**

Living Wage 2024 =

**\$24.07**

## Most Expensive Budget Items:



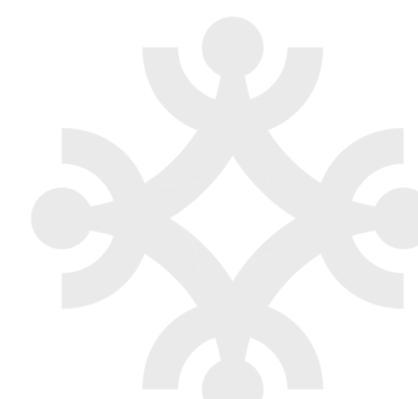
**Shelter: \$1,833.25/Month**

- Rent: \$1,312.83/Month
- Insurance: \$57.83/Month
- Utilities: \$384.33/Month
- Internet: \$78.25/Month



**Food: \$1,327.66/Month**

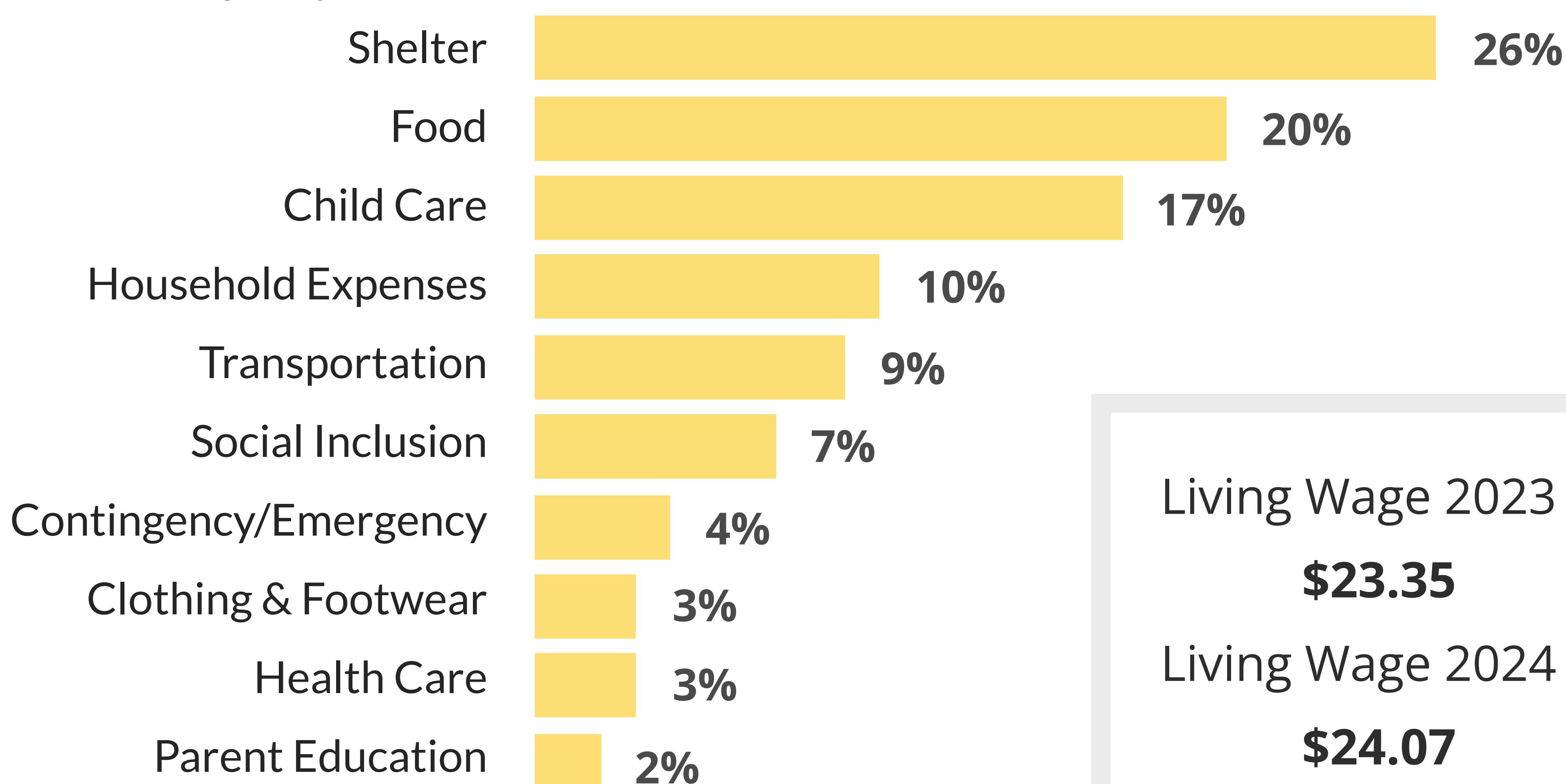
Data: 2023 MBM  
Food Cost for  
Moncton, Indexed to  
Inflation.



# SAINT JOHN LIVING WAGE

For a Family of Two Adults and  
Two Children Aged 2 and 7

## Family Expenses:



Living Wage 2023 =

**\$23.35**

Living Wage 2024 =

**\$24.07**

## Most Expensive Budget Items:



**Shelter: \$1,827.00/Month**

- Rent: \$1,306.58/Month
- Insurance: \$57.83/Month
- Utilities: \$384.33/Month
- Internet: \$78.25/Month



**Food: \$1,377.50/Month**

Data: 2023 MBM  
Food Cost for Saint  
John, Indexed to  
Inflation.

# Community Comparisons

Shelter, food, and child care are the most expensive budget items for reference families in each city. Altogether, these items consume more than half of the family budget. This is consistent with findings from New Brunswick's living wage research in previous years.

The living wage rates in each city have increased since last year with inflation and the high cost of living. Shelter costs are soaring, making it even more difficult for families to meet their basic needs. From June 2023 - June 2024, the CPI for rent in New Brunswick increased by 13.4%, compared to 8.8% in Canada.[22] Food costs in New Brunswick are also increasing faster than Canada. For the same reference period, the CPI for food in the province rose by 3.2%, compared to 2.8% in Canada.[23]

A family's rent payment is a fixed cost, while food purchasing is adjustable. When a household's income is limited, their budget becomes constrained, so they may have to make difficult decisions like whether to pay the rent on time or feed their families.

Moncton has seen the largest year-over-year increase in its living wage rate relative to the other three cities. Its 5.8% wage increase is largely driven by drastic increases in rent cost. The rent costs in Moncton increased the most out of the three cities. Income earners need a wage that can keep up with these and other expenses.

The living wage in Fredericton remains the highest primarily due to its higher rental costs.

Table I: Living Wage Comparison

Geography	N.B.	Fredericton	Moncton	Saint John
2024 wage	\$24.62	\$25.88	\$24.07	\$24.07
2023 wage	**	\$24.50	\$22.75	\$23.35
Difference	**	\$1.38	\$1.32	\$0.72
% change	**	5.6%	5.8%	3.1%

\*\* = data unavailable

**Table II: Annual Family Expenses:  
New Brunswick, Fredericton, Moncton, and Saint John**

<b>Expense Categories</b>	<b>N.B. (\$24.62)</b>	<b>Fredericton (\$25.88)</b>	<b>Moncton (\$24.07)</b>	<b>Saint John (\$24.07)</b>
<b>Food</b>	\$17,023.33	\$16,936.92	\$15,931.92	\$16,530.00
<b>Clothing and Footwear</b>	\$2,457.00	\$2,457.00	\$2,457.00	\$2,457.00
<b>Shelter</b>	\$22,111.00	\$25,504.00	\$21,999.00	\$21,924.00
<b>Transportation</b>	\$8,034.00	\$8,230.47	\$8,088.67	\$7,835.00
<b>Child Care</b>	\$14,186.16	\$13,643.00	\$14,818.50	\$14,148.00
<b>Health Care</b>	\$2,537.00	\$2,537.00	\$2,537.00	\$2,537.00
<b>Contingency/Emergency</b>	\$3,446.80	\$3,623.20	\$3,369.80	\$3,369.80
<b>Parent Education</b>	\$1,460.00	\$1,460.00	\$1,460.00	\$1,460.00
<b>Household Expenses</b>	\$8,767.57	\$8,733.33	\$8,330.97	\$8,570.00
<b>Social Inclusion</b>	\$5,845.05	\$5,822.22	\$5,553.98	\$5,713.00
<b>Total</b>	\$85,867.91	\$88,947.13	\$84,546.83	\$84,543.80

**Table III: Percentage Change in Family Expenses:  
New Brunswick, Fredericton, Moncton, and Saint John**

<b>Expense Categories</b>	<b>Fredericton (\$25.88)</b>	<b>Moncton (\$24.07)</b>	<b>Saint John (\$24.07)</b>
<b>Food</b>	4.4%	4.4%	4.4%
<b>Clothing and Footwear</b>	-1.9%	-1.9%	-1.9%
<b>Shelter</b>	11.8%	14.2%	8.9%
<b>Transportation</b>	14.8%	13.0%	6.9%
<b>Child Care</b>	0.0%	0.0%	0.0%
<b>Health Care</b>	6.2%	6.2%	6.2%
<b>Contingency/Emergency</b>	5.6%	5.8%	3.1%
<b>Parent Education</b>	-4.5%	-4.5%	-4.5%
<b>Household Expenses</b>	2.6%	2.6%	2.6%
<b>Social Inclusion</b>	2.6%	2.6%	2.6%

# Taxes & Transfers

The reference family in all three cities receives the New Brunswick Harmonized Sales Tax Credit (NBHSTC), Goods and Services Tax (GST), Canada Carbon Rebate (CCR), and Canada Child Benefit (CCB).

The living wage methodology accounts for taxes and transfers. The reference families do not receive the New Brunswick Child Tax Benefit (NBCTB) and New Brunswick Working Income Supplement (NBWIS).

Table IV: Annual Government Transfers:  
New Brunswick, Fredericton, Moncton, and Saint John

<b>Transfers</b>	<b>N.B.</b>	<b>Fredericton</b>	<b>Moncton</b>	<b>Saint John</b>
<b>NBCTB</b>	\$0.00	\$0.00	\$0.00	\$0.00
<b>NBWIS</b>	\$0.00	\$0.00	\$0.00	\$0.00
<b>CCB (Jan-June)</b>	\$5,247.32	\$5,247.32	\$5,247.32	\$5,247.32
<b>CCB (July-Dec)</b>	\$5,680.45	\$5,680.45	\$5,680.45	\$5,680.45
<b>GST Credit</b>	\$246.71	\$246.71	\$246.71	\$246.71
<b>NBHSTC</b>	\$326.09	\$326.09	\$326.09	\$326.09
<b>CCR</b>	\$552.00	\$552.00	\$552.00	\$552.00

# Profile of Low Wage Workers

Low wage workers are employees in New Brunswick who earn less than the provincial living wage of \$24.62. Using Labour Force Survey data, an estimated **48.6%** of workers earned less than a living wage in 2023.[24] That means that nearly half of people who were employed in 2023 in New Brunswick were paid less than the living wage. This calculation highlights the prevalence of low wage employment.

Who are low wage workers? The following data points provide a demographic profile of people earning less than the provincial living wage in New Brunswick:

- Only **9.7%** are students.
- **89.9%** are 20 years or older.
- **54.1%** are female.
- **83.6%** are permanent Employees.
- **55.5%** work at firms with 100+ employees.
- **78.1%** are full time.

The majority of low wage workers are not students. They are 20 years of age or older, and permanent employees. More than half also work at large companies with 100 or more employees. Low wage work is very common in New Brunswick. People in these positions are not just students or temporary workers. They represent almost 50% of employees.

## Benefits of a Living Wage

A living wage is advantageous for employees and their families, employers, and communities. It provides adequate income to cover typical family living expenses. It lifts individuals and families from poverty, increases economic security, and reduces financial stress.[25] A living wage supports one's physical and mental wellness. It is associated with reduced absenteeism and job turnover.[26] It can improve worker productivity and efficiency.[27] It can also boost morale and job satisfaction. A living

wage promotes social inclusion, belonging, and an improved quality of life. It also encourages healthy child growth and development, which is a key to well-being across the lifespan.[28] A living wage is beneficial at the community level because it provides more consumer purchasing power, adding to local economic growth. Paying a living wage powerfully demonstrates valuing employees and their contributions to the workforce. It is a long-term investment in a healthy economy and society.

# Advocating for Living Wage Policy & Employer Certification

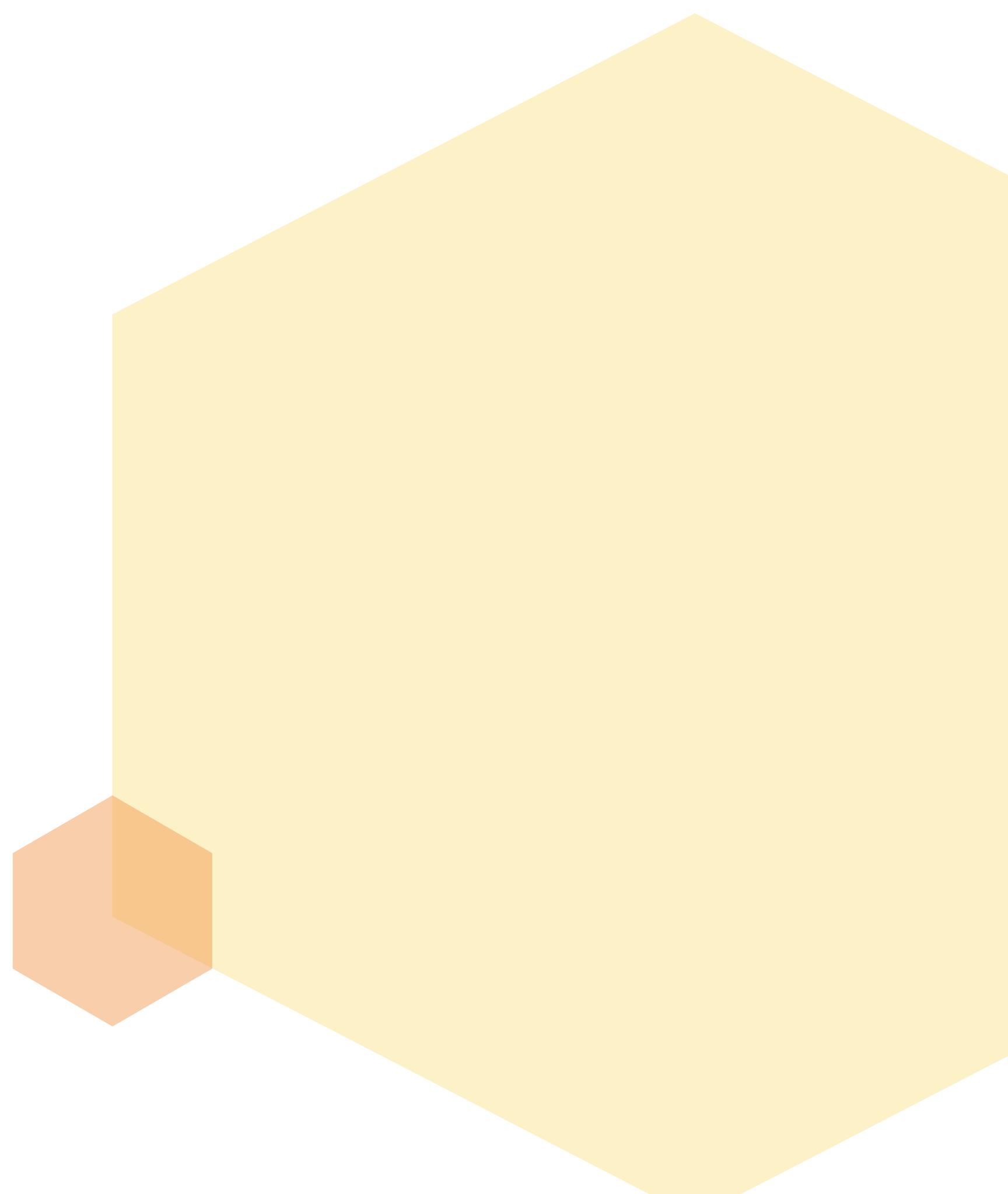
Provinces like Ontario, Alberta, and British Columbia have official living wage employer certification programs, administered by non-profit organizations. Businesses large and small can participate and receive public recognition for their commitment to pay their employees a living wage. None of the Atlantic Canadian provinces have certification programs. The Human Development Council and the Canadian Centre for Policy Alternatives' Nova Scotia office hope to see that change. Certification is under development on the East Coast. Progress will be addressed in future living wage updates.

Living wage certification is an important election issue across different levels of government. Provinces can approve the implementation of employer certification programs. Municipalities can also adopt living wage policies.

In recent years, many municipalities in Canada have agreed to become Living Wage Employers, recognizing the individual and collective advantages of paying workers a living wage. Municipalities who become Living Wage Employers agree to pay their employees the current living wage rate for their area. Living wage policies in cities can contribute to local growth and development.

The city of New Westminster in British Columbia became the first municipal Living Wage Employer in Canada on January 1, 2011. Since then, several communities across the country have followed in their footsteps. Some examples of cities with living wage policies include Halifax, Toronto, Vancouver, Winnipeg, Regina, Yukon Territory, and Yellowknife.[29]

In October 2020, the Halifax Regional Municipality's Regional Council approved paying a living wage to most contract employees performing municipal services. [30] This commitment to the living wage helps workers cope with the rising cost of living. Furthermore, it is a crucial step toward ending working poverty. It is time for New Brunswick municipalities to join the living wage movement. We cannot afford to wait.



# Conclusion

Living wages in New Brunswick communities are the highest they have been since we started calculating them in 2018. Without increases in government transfers and benefit programs for working families, the living wage will continue to increase as the cost of living climbs. The overall cost of living goes up with increases in inflation. This report shows that shelter and transportation expenses have soared in the last year. Households need higher living wages to keep up with these and other costs.

Calling employers to pay a living wage voluntarily is not a substitute for increasing the minimum wage. The gap between minimum and living wages tells us that people earning \$15.30 per hour will struggle to meet basic needs, let alone pay for additional living expenses.

Raising the minimum wage can put more money into New Brunswick workers' hands. Family living expenses will be reduced by investing in public services, increasing the supply of affordable housing, and expanding access to child care so more families can benefit from the fee reduction. Ensuring all government transfers and benefits are indexed with inflation will help protect the purchasing power of New Brunswickers.

These policies go beyond helping those who are working. They can help ensure that everyone, regardless of work status, can live as fully participating members of our communities.

# Acknowledgments

Thank you to the Economic and Social Inclusion Corporation (ESIC) for supporting this research.

Many thanks to Chelsea Driscoll, who helped with the living wage calculations and shared her economics expertise in the analyses of inflation and the impact of government transfers. We are grateful for her continued contributions to this work.

Special thanks to Dr. Christine Saulnier, Nova Scotia Director of the Canadian Centre for Policy Alternatives, for her collaboration, guidance, and support in our living wage work in New Brunswick. Dr. Saulnier leads living wage research in Nova Scotia, Prince Edward Island, and Newfoundland and Labrador.

# Notes

- [1] For more information, refer to the “Profile of Low Wage Workers” on page 19 of this report.
- [2] Retail Council of Canada. (2024). *Minimum Wage by Province*. <https://www.retailcouncil.org/resources/quick-facts/minimum-wage-by-province/>
- [3] Canadian Centre for Policy Alternatives. (n.d.). *Canadian Living Wage Framework: A National Methodology for Calculating the Living Wage in Your Community*.  
<https://policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2023/08/Canadian%20Living%20Wage%20Framework.pdf>
- [4] Government of New Brunswick. (2024). *Paid Public Holidays and Vacation/Vacation Pay*.  
<https://www2.gnb.ca/content/dam/gnb/Departments/petl-epft/PDF/es/FactSheets/PublicHolidaysVacation.pdf>
- [5] Canadian Centre for Policy Alternatives. (n.d.). *Canadian Living Wage Framework: A National Methodology for Calculating the Living Wage in Your Community*.  
<https://policyalternatives.ca/sites/default/files/uploads/publications/Nova%20Scotia%20Office/2023/08/Canadian%20Living%20Wage%20Framework.pdf>
- [6] Independent cost surveys refer to telephone calls made to various child care facilities and taxi companies across the province to collect cost estimates for those services.
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