

# The Determination of Household Profile Incomes



THE AFFORDABILITY  
OF HEALTHY EATING  
IN ALBERTA 2015

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# THE DETERMINATION OF HOUSEHOLD PROFILE INCOMES 2015

## Purpose

The purpose of this appendix is to describe the methodology used to estimate a monthly income for each of the five household profiles showcased in *The Affordability of Healthy Eating in Alberta*.

## Background

*The Affordability of Healthy Eating in Alberta* examines the relationship between income and food costs for five fictional household profiles. A primary objective of this analysis is to illustrate why those Albertans who are at statistically higher risk of household food insecurity (HFI) often lack adequate income to follow a basic, healthy diet. Another key objective is to highlight how specific policies currently help shield certain population groups from HFI by providing additional financial support or income protection. The following sections outline the methods and data sources used to estimate a monthly household income for each profile.



## Cumulative Financial Impact Assessment Model

The Cumulative Financial Impact Assessment (CFIA) model is a computerized tool that calculates the financial impact of government policies, programs and services on the benefit levels available to low income Albertans.<sup>1</sup> The CFIA incorporates financial data from 20 major federal and provincial government programs, such as Income Support, the Goods and Services Tax credit, the Universal Child Care Benefit and the Alberta Family Employment Tax Benefit. The model also integrates data for a defined family unit to calculate the economic outcome for a particular household. This family unit specifies the household's income source, income level, geographic location and composition and characteristics, including marital status, parental status and age of any children. A key function of the CFIA is the way in which it identifies whether a proposed benefit change will actually lead to an increase in disposable income for Albertans who live on limited finances.

[Alberta Human Services](#) applied the specified profile characteristics within the CFIA model to estimate a monthly income for each of the five fictional households based on current federal and provincial tax benefits and programs. The model has been updated over time to reflect changes in key benefit components, particularly rate changes, policy changes, eligibility changes and new government programs. It can therefore calculate the amount of disposable income available to a specified family unit at a particular income level.

## Family of Four Profile: Working Poor Income

Although Canadian researchers and policy makers have yet to establish a shared definition of “working poor,” most academics and governments around the globe measure the experience of this particular population through the relationship between high work effort, lower wages and a specific income or poverty threshold.<sup>2</sup> In 2006, Human Resources and Skills Development Canada proposed the following criteria to classify individuals as working poor:<sup>2</sup>



- work 910 hours per year or more
- earn below a certain low income threshold
- are between the ages of 18 and 64
- are not full-time students

In 2012, the [Metcalf Foundation](#) partnered with members of the Income Statistics Division at Statistics Canada to establish a more precise description of the working poor population that enables stakeholders to better measure the incidence of working poverty within a specific jurisdiction.<sup>3</sup> Their recommendation focuses on annual income rather than annual hours of employment because many of the working poor would not be able to secure a defined minimum number of work hours per year. The Metcalf Foundation defines a member of the working poor as someone who meets all of the following conditions:<sup>3</sup>

- has an after-tax income below the [Low Income Measure \(LIM\)](#), since this comparator is most widely recognized internationally
- has employment earnings of at least \$3,000 per year, to satisfy the lower eligibility threshold for the federal [Working Income Tax Benefit](#) for low income wage earners
- is between the ages of 18 and 64, to represent the current working-age population and exclude younger and older workers who have relatively low labour force participation rates
- is not a student, since students have fewer opportunities for engagement in the labour force
- lives independently, to avoid the inclusion of individuals who receive significant financial gifts or support from family or others

The employed father in the family of four profile meets all of the criteria outlined in both of these working poor definitions, so long as his total income does not exceed the 2015 LIM. The most recent LIM for a four person household in Canada is \$47,878 before tax and \$41,866 after tax, based on 2013 employment statistics.<sup>4</sup> These figures translate into an hourly wage of approximately \$24 per hour for the father, as he averages nearly 40 hours of work each week and 2,000 hours per year. The Government of Alberta defines a full-time employee as an individual who works 2,000 hours in one year.<sup>5</sup>

The employed father in this profile works as a general labourer in the construction and oil and gas industries, and the mother is currently not employed outside of the home.<sup>6</sup> A review of the [2013 Alberta Wage and Salary Survey](#) indicates that the average wage for construction labourers is \$23.52 and for oil and gas labourers is \$26.25. Statistics Canada reports that the mean hourly wage for a person working in the trades in Alberta was \$29.85 in 2015.<sup>7</sup> However, the calculation of this average also includes the salaries of workers who receive a higher pay rate because they have obtained post-secondary training in specialty trades.<sup>8,9</sup> The provincial government profiles for construction and oil and gas indicate that the median salary for both of these industries in 2015 was \$25 per hour.<sup>10,11</sup> Thus, it is reasonable to estimate that the working father in this profile earns approximately \$24 per hour, for an annual household income of \$48,000.

All parents in Canada receive the taxable [Universal Child Care Benefit \(UCCB\)](#). This benefit must be included in the family profile's before-tax income because it is subject to [2015 federal and provincial taxation rates](#). The newly elected Liberal government has proposed to cancel the taxable UCCB and increase the non-taxable [Canada Child Tax Benefit \(CCTB\)](#) as part of their platform to revise Canada's taxation structure,<sup>12</sup> but for the purposes of this report, the UCCB is included in 2015 income calculations. The family of four profile is also eligible for the non-taxable CCTB because their adjusted net income level is below the upper threshold inclusion criteria for 2015.<sup>13</sup> The adjusted net income is defined as the net income from earnings minus the UCCB.<sup>13</sup> However, this household is not eligible for the [National Child Benefit Supplement \(NCBS\)](#). Financial support through the NCBS begins to decrease once 2015 household income exceeds \$26,021<sup>13</sup> and each year there is an upper income threshold past which the supplement is no longer available.<sup>14</sup>

This family is also eligible for the 2015 [Alberta Family Employment Tax Credit \(AFETC\)](#) because their net income is less than the upper limit of \$72,753 for a household with two children.<sup>15</sup> They can apply for the [Goods and Services Tax \(GST\) Credit](#) because they are low income and meet all eligibility criteria.<sup>16</sup> They can take advantage of the [Family Tax Cut](#) where the working husband can transfer part of his annual earnings to his unemployed wife to lower his income tax bracket and reduce their total household income tax.<sup>17</sup> Since the husband earns \$48,000 per year, they would have to pay 15% federal tax on annual income up to \$44,701, 22% federal tax on income over \$44,701 and a flat 10% provincial tax.<sup>18,19</sup> It makes sense for the husband to transfer at least \$3299 of his earnings to his wife to decrease the amount of income tax they collectively must pay. The newly elected Liberal government has also proposed to cancel this tax credit,<sup>12</sup> but for the purposes of this report, this benefit is included in 2015 income calculations.

The father's total annual wages exceed the maximum qualifying income for additional health coverage through the [Alberta Child Health Benefit](#) and none of his employers offer health benefits. The family is not currently eligible for the [Direct to Tenant Rent Supplement Program](#) because the father's work vehicle (e.g. household asset) is valued at more than \$4,000.<sup>20</sup> Although they are eligible for the provincial [Child Care Subsidy](#), the mother has chosen to care for her children until they reach full-time school age because she would spend nearly all of her modest income on child care anyway.

**Table 1: Factors used to estimate total monthly income**

Contributions to income for the family of four
Wages
Family Tax Cut
Universal Child Care Benefit
Canada Child Tax Benefit
Alberta Family Employment Tax Credit
Goods and Services Tax Credit

**The CFIA model estimates the 2015 monthly income for this family to be \$3,581.17.**

## Lone Mother Profile: Alberta Works Income Support

The lone mother in this profile currently receives Income Support because she is widowed and her child still requires a high level of care. While she is seeking more training to improve her skills and earning potential, she is expected to look for work as her child is older than one year. The Ministry of Human Services oversees the Alberta Works [Income Support](#) program that



provides financial assistance to Albertans who do not have adequate resources to meet their basic needs, including food.<sup>21</sup> In addition to core benefits for food, clothing and shelter, the Income Support program can provide financial assistance for specific ongoing or one-time needs such as child care costs. Income Support also provides some coverage for specific [health benefits](#), including certain prescriptions and optical and dental assistance.

The Alberta Works Financial Benefits Summary<sup>22</sup> identifies several monthly benefits through the [Expected to Work](#) category of Income Support for a lone parent with one child younger than six years of age in 2015. She also qualifies to receive the CCTB and the NCBS because her total income is below the 2015 upper thresholds for these benefits. The UCCB is subject to federal and provincial taxation, so the lone mother would have to pay 15% tax to the Government of Canada and 10% tax to the Government of Alberta based on her current income of less than \$44,701 per year.<sup>18,19</sup>

Because the lone mother in this profile has celiac disease, she is entitled to [Special Diet](#) funding under the Income Support program to help cover the costs of her special health needs. Should this mother secure employment, she would become eligible to apply for the [Child Care Subsidy](#) and a top up from the Alberta Works Income Support program to cover the remaining portion of her child care costs. In this way, her full child care costs could be covered.



The lone mother also qualifies for a social housing subsidy through the provincial government's [support to community housing providers](#). She is in "core housing need" because she must spend more than 30% of her total annual income to acquire or maintain adequate or suitable accommodation and her total annual income is below the [2015 Core Need Income Threshold](#) eligibility for Edmonton.<sup>20</sup> Thus, she can apply for [Social Housing](#) and the [Core Shelter Benefit](#). These supports would regulate her rent in accordance to the Social Allowance Rental Rate Schedule of the Social Housing Accommodation Regulation. Rather than charging her 30% of her income, a single mother with one child would only be charged \$212 per month for community housing in Alberta.

To gain access to social housing, the management body would first need to prioritize the lone mother by using a regulated scoring system that considers the following factors to determine her priority of need:<sup>20</sup>

Household Factor	Points
<b>Number of dependents</b> who are not self-supporting, including a spouse or adult interdependent partner who is not employed	maximum 24 points 3 points per dependent
<b>Ratio of rent to income</b> when cost is > 30% of income; no points if receiving a full or partial social allowance	maximum 21 points
<b>Eviction or emergency situation</b> such as family violence or notice to vacate current accommodation	15 points
<b>Degree of required accessibility</b> if current accommodation is not accessible or adaptable for the physical circumstances of any household member	12 points
<b>Overcrowding</b> based on the number of additional bedrooms required to provide suitable and adequate accommodation	maximum 12 points 3 points per additional bedroom
<b>Accommodation is unsafe or detrimental to health</b> by causing or aggravating serious health problems	10 points
<b>Living in shared accommodations</b> with another individual or family, or occupying another individual's or family's accommodation on a temporary basis	3 points
<b>Responsibility to pay utilities</b> in addition to rent	maximum 3 points 1 point for electricity, heat and water

Based on this scoring system, the lone mother profile would score six points out of a maximum of 100 because she has one dependent (three points) and has to pay her own utilities (three points). Because she receives Income Support, she cannot accrue points for her high rent-to-income ratio. She does not score any points for the other factors. There are currently more than 15, 000 households on the wait list for affordable housing options in Alberta.<sup>23</sup> Thus, the lone mother may not represent a high priority within the allocation of social housing and this benefit is not included as part of her household income sources.

**Table 2: Factors used to estimate total monthly income**

Contributions to income for the lone mother
Income Support Benefit
Universal Child Care Benefit
Canada Child Tax Benefit
National Child Benefit Supplement
Goods and Services Tax Credit
Special Diet Funding for Celiac Disease <sup>23</sup>

**The CFIA model estimates the 2015 monthly income for this lone mother to be \$1,387.25. With an additional \$80 per month for the special diet,<sup>24</sup> the total monthly income is \$1,467.25.**

## Single Male and Single Female Profiles: Minimum Wage Income

Both of the adults in these profiles work full-time (e.g. 2,000 hours per year) for minimum wage. On October 1, 2015, Alberta's minimum wage rate increased to \$11.20 per hour<sup>25</sup> as per the provincial [Employment Standards Code](#). It is reasonable to assume they both work in the "Other Services" sector because this industry does not require specialized or post-secondary education and it employed a significant number of Albertans in June 2015.<sup>6</sup> Minimum wage is a reasonable wage for the single female because the provincial government industry profile indicates that the median salary for a retail salesperson in 2015 was \$11.23 per hour.<sup>26</sup> It is also realistic to assume the single male would initially receive minimum wage as a security guard because the Alberta wage profile indicates an average starting salary of \$12.00 per hour for this occupation.<sup>27</sup>



The only benefits dedicated to unattached, low income adults in Canada are the [Goods and Services Tax Credit \(GST\)](#), the [Direct to Tenant Rent Supplement Program](#) and the [Alberta Adult Health Benefit \(AAHB\)](#). Both the single female and single male have applied for the Direct to Tenant Rent Supplement Program to reduce their shelter and utility costs, and both are waiting to be approved. The management body determines their priority for this program through the same regulated scoring system as Social Housing.<sup>20</sup> Both of these profiles would accrue three points out of 100 for covering all of their own utility costs. The single female and male would also accrue points for their rent-to-income ratio. This ratio uses an adjusted income that equals the household's gross income less the GST credit and any program benefits, such as specialty health benefits. The female profile would score 12 points for her rent-to-income ratio of 47% (\$1004 rent/\$2126.16 adjusted income) and the male profile would score six points for his rent-to-income ratio of 40% (\$847.25 rent/\$2126.16 adjusted income). The single female's total score and the single male's total score would be quite low at 15 and nine, respectively. Thus, this benefit is not included in their total household incomes.

The AAHB provides coverage for prescriptions, dental and optical assistance and medical supplies required to treat diabetes.<sup>28</sup> However, the single male and single female profiles do not qualify for the 2015 AAHB because their net income is \$19,363.00 and the AAHB cut-off is less than \$16,580.<sup>28</sup> Neither qualify for the additional \$40 per month through the [Special Diets](#) funding because they are currently employed. The single female profile is still able to access \$600 of extra financial support each year from the provincial government to assist with [diabetic supply coverage](#).

**Table 3: Factors used to estimate total monthly income**

<b>Contributions to income for the single male</b>
Wages
Goods and Services Tax Credit
<b>Contributions to income for the single female</b>
Wages
Goods and Services Tax Credit
Diabetic Supply Coverage

**The CFIA model estimates the 2015 monthly income for the single male to be \$1,546.72 and for the single female to be \$1,596.72.**

## Senior Female Profile: Canada Pension Plan

The senior woman in this profile began to collect [Canada Pension Plan \(CPP\)](#) retirement payments at age 65. She also meets the eligibility for the full [Old Age Security pension \(OAS\)](#), the [child-rearing provision](#) (for Canadians who have taken time off work to raise children) and the [survivor's pension](#) (for the legal spouse or common-law partner of a deceased CPP contributor). CPP and OAS are both subject to provincial and federal taxation, so she would have to pay 15% tax to the Government of Canada and 10% tax to the Government of Alberta.<sup>19</sup> The specific dollar amount of her CPP payment is based on many factors, including marital status, current income, the length of her employment history and her total lifetime contributions to CPP.<sup>29</sup> She would not be eligible for the maximum CPP credits because she did not contribute to CPP for the required 40 years.<sup>29</sup> However, she may have accrued maximum CPP credits during the years she worked full time as an office assistant because she may have earned the yearly maximum pensionable earnings (YMPE). Based on [2014 provincial data from Statistics Canada](#) and the [2013 Alberta Wage and Salary Survey](#), full-time administrative assistants earned an average wage in the range of \$24.07 to \$26.18 per hour, or \$48,140 to \$52,360 per year. The [YMPE for 2013](#) was \$51,100 (e.g. \$25.55 per hour). It is therefore plausible that she accrued maximum CPP credits by achieving the YMPE each year that she worked full time.



To simplify the calculation of a total monthly income for this profile, it is estimated that the senior woman receives the average monthly CPP payment for the final quarter of 2015 (e.g. October to December).<sup>30</sup> However, she also receives the survivor's pension, so she would qualify for the maximum monthly [combined pension](#) amount of \$1,065.<sup>30</sup> She does not have access to any other economic resources, such as a work pension plan, RRSPs or savings. She is not eligible for the Guaranteed Income Supplement because her income from CPP and OAS exceeds the annual income cut-off of \$17,304.<sup>31</sup>

The senior woman in this profile is also eligible for certain benefits from the Government of Alberta. She receives the [Alberta Seniors Benefit](#) and some additional financial assistance with [dental and optical assistance](#) because she lives on a low income. She also qualifies for the [Seniors' Self-Contained Housing Program](#) because she is functionally

independent and her income falls below the [2015 Core Need Income Threshold](#) for a bachelor or one-bedroom apartment in the community where she resides (Red Deer). This program offers helpful protection by reducing her rent to no more than 30% of her total income.

**Table 4: Factors used to estimate total monthly income**

Contributions to income for the senior female
Combined Canada Pension Plan
Old Age Security
Alberta Seniors Benefit
Goods and Services Tax Credit

**The CFIA model estimates the 2015 monthly income for this senior female to be \$2,219.67.**

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