

***Thriving in the City:***  
**Single, Working-Age Adults**  
**What does it cost to live a healthy life?**



**Abinaya Balasubramaniam**

February 2024

Wellesley Institute advances population health and reduces health inequities by driving change on the social determinants of health through applied research, effective policy solutions, knowledge mobilization and innovation.

### **About this report**

Wellesley Institute's *Thriving in the City* series aims to quantify the resources people need to live a healthy and thriving life in the Greater Toronto Area. The reports are intended to provide information about the gap between what people have and what they need to thrive, and to inform public policies aimed at closing these gaps.

This report updates Wellesley's 2017 report about single, working adults (aged 25-40) entitled *Thriving in the City: What does it cost to live a healthy life?*

### **Author**

Abinaya Balasubramaniam, MWGS

### **Acknowledgements**

The following people from Wellesley Institute provided important guidance during the development of this report:

Dr. Kwame McKenzie, MD

Dr. Brenda Roche, PhD

Jesse Rosenberg, JD

Dr. Christine Sheppard, PhD, MSW

Mauriene Tolentino, MPH

Rishika Wadehra, MPP

### **Acknowledgement of Traditional Land**

We wish to acknowledge this land on which Wellesley Institute operates. For thousands of years, it has been the traditional land of the Huron-Wendat, the Seneca and the Mississaugas of the Credit. Today, this meeting place is still the home to many Indigenous people from across Turtle Island and we are grateful to have the opportunity to work on this land.

Report

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201 Gerrard St. E.

Toronto, ON

M5A 2E7

wellesleyinstitute.com

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## Executive Summary

Wellesley Institute's *Thriving in the City* series aims to quantify the resources people need to live a healthy and thriving life in the Greater Toronto Area (GTA). The *Thriving in the City* framework is shaped by Morris and colleagues' Minimum Income for Healthy Living model<sup>1</sup> and identifies what is required to reach a state of physical, social and psychological well-being. The reports are intended to provide information about the gap between what people have and what they need to thrive, and to inform public policies aimed at closing these gaps.

This report updates Wellesley's 2017 report, *Thriving in the City: What does it cost to live a healthy life?*<sup>2</sup> about single, working adults (aged 25-40) living in the GTA without

The annual cost of "thriving" for a single, working-aged adult in the GTA is between \$61,654 and \$83,680.

substantial disabilities and chronic health conditions. It estimates costs for goods, resources and services important for well-being. Costs were identified from research referencing sources including Statistics Canada, the City of Toronto Nutritious Food Basket and market data at the time of writing the report. Two scenarios are presented for shelter, transportation and overall living costs: one for a Toronto-based renter without a car and another for a Mississauga-based condominium owner with a car.

The annual cost of thriving for a single, working-age adult in the GTA is estimated to range between \$61,654 and \$83,680 after taxes. This is far above the earnings of a minimum-wage (\$16.55 per hour), full-time worker (i.e., 35 hours per week), which is \$25,994 after taxes.<sup>i</sup> The highest costs are associated with fundamental aspects of life, such as shelter, transportation and savings. Reducing personal expenses is likely to have a limited impact on the overall cost of thriving because of the high cost of necessities for well-being.

Increasing wages is only one potential solution to increasing the proportion of people in the GTA who have sufficient income and resources to thrive. Employers should provide, and governments should guarantee, extended health benefits. Employers and governments should enhance pensions for all. Finally, and crucially, all levels of government should collaborate to improve policies and programs that address other social determinants of health. This means building on our current healthcare system, reducing the cost of housing until everyone has somewhere affordable, adequate and healthy to live, and building up and reducing the cost of public transportation to reduce the need for personal automobile costs.

While increasing the minimum wage is an important step forward, it is unlikely to ever be sufficient to support a thriving state of physical, social and psychological well-being. In order to thrive, single, working-age adults in the GTA will require a collective commitment to making essential services and goods more affordable and accessible.

<sup>i</sup> After-tax figure for a minimum-wage, full-time worker was calculated using TurboTax Income Tax Calculator for 2023, applicable to the Province of Ontario.

## Introduction

Wellesley Institute's *Thriving in the City* research provides a conceptual framework and quantifies the costs of what people need to live a healthy life in the GTA.<sup>2,4,6</sup>

The research encompasses three objectives:

1. Determining what constitutes “thriving” with respect to physical, mental and social well-being.
2. Identifying the goods, resources and services that a person needs to “thrive.”
3. Determining the costs of these goods, resources and services.

“**T**hriving” means achieving a state of physical, social and psychological well-being.

Wellesley has published *Thriving in the City* reports for five population groups in the GTA since 2017:

- single, working adults (aged 25-40),<sup>2,3</sup>
- retired adults (aged 65-74),<sup>4,5</sup>
- families of four composed of two parents (aged 25-49) with one preschool-age child (aged 2.5-5) and one school-age child (aged 6-12),<sup>6,7</sup>
- the Black population in the City of Toronto,<sup>8</sup> and
- adults over 65 living alone in Toronto and Mississauga.<sup>9</sup>

Wellesley is now continuing this work by revisiting the cost of thriving for single, working adults (aged 25-40) in the GTA, first completed in 2017. This update is important due to the recent increase in the cost of living in Canadian cities.<sup>10</sup>

This report will detail 2023 costs across nine domains needed to achieve good health and well-being: shelter, savings and debt, transportation, social participation, food and nutrition, professional development, healthcare, personal care and hygiene, and physical activity. The report provides an estimate of the household income required for a single, working-age adult to thrive in both Toronto and Mississauga.

## Methods

The *Thriving in the City* framework is comprised of nine domains necessary to achieve good health and well-being: shelter, savings and debt, transportation, social participation, food and nutrition, professional development, healthcare, personal care and hygiene, and physical activity. These domains were tailored to the context of the GTA for single, working adults, between the ages of 25 and 40, without any significant disabilities or medical conditions. Estimated costs are provided for the good and services associated with each component.

The costs in this report and previous *Thriving in the City* reports assume that the individuals are not receiving means-tested benefits (e.g., government assistance) and do not receive significant benefits from their employer. However, it is assumed they have access to publicly available services and resources, such as OHIP (Ontario Health Insurance Plan).

This report presents costs for two scenarios:

- A) a renter of a one-bedroom apartment in the City of Toronto who does not own a car, and
- B) an owner of a one-bedroom condo in Mississauga who owns a car.

These two scenarios, also used in previous *Thriving in the City* research, account for diverse shelter, transportation and savings needs and patterns in both urban and suburban areas.<sup>2</sup>

Several data sources for determining costs were chosen for their accessibility, affordability and comparability. The most expensive costs are shelter, savings and debt, and transportation.

The rental cost estimate was obtained from the Canada Mortgage and Housing Corporation's (CMHC) Rental Market Report for Average Market Rent in the City of Toronto and then adjusted to reflect the maximum allowable residential rent increase in Ontario for 2023.<sup>11</sup> This aims to reasonably represent current rental market conditions.

The estimate for the condo in Mississauga is derived from Condos.ca. CMHC's Mortgage Calculator and CIBC's Mortgage Payment Calculator were used to determine mortgage payments. Property tax rates were estimated from the City of Mississauga. Additional costs related to shelter were obtained from both online sources and Statistic Canada's Survey of Household Spending (SHS) 2015, data which was adjusted to reflect the Consumer Price Index in Ontario for each year between 2015 and 2023.

General savings are calculated based on 10 per cent of total expenditures, less (non-mortgage) debt. Retirement savings for a homeowner are calculated at 10 per cent

of annual expenses, less (non-mortgage) debt. Retirement savings for a renter are calculated at 20 per cent of annual expenses, less debt, to account for the lack of home equity. Repayment of an average Ontario student debt upon leaving full-time school in 2016-2017 assumes a 9.5-year repayment period at the current 2.3 per cent interest rate.

Transportation costs were calculated using municipal and regional transportation fare prices, along with online tools to estimate expenses such as car payments and insurance.

Other cost estimates were determined from pricing information that is accessible to the public at major Canadian retail outlets. Where costs might vary based on factors such as age, gender and personal preferences, online price estimator tools (e.g., CAA Car Calculator, RATESDOTCA) were used to determine a comparable and affordable price in the GTA, including taxes. Market data and consumer surveys were used when costs varied or were subjective, such as gift-giving (e.g., Deloitte Holiday Retail Outlook).

When sources for costing were unavailable for specific items for a single-person

household, such as household furnishings, costs were sourced from expenditure surveys such as the SHS 2015. In cases where current costs were inaccessible, a 2015 custom tabulation from Statistics Canada was referenced and then adjusted to account for 2023 expenses using the Consumer Price Index (CPI) inflation calculator.<sup>12</sup> The custom tabulation entailed a breakdown of average spending by geography (i.e., Ontario, Canada), housing tenure (i.e., renter, owner), and household type (i.e., one-person household).

## Two scenarios

- A renter in Toronto
- A condo owner in Mississauga

The following Results section provides the rationale and methodology for the selection of each component within the *Thriving in the City* framework for single, working adults (aged 25-40). Given the subjectivity of spending on goods and services, the cost estimates are meant to determine a baseline for a potential thriving income.

They function as reference points rather than as a singular approach to achieving a state of thriving.

The Appendix offers a concise compilation of the framework's scenarios, domains and the items included in each.

## Results

The cost estimates for each component of the *Thriving in the City* framework are detailed below.

### **Shelter: \$22,342 - \$36,228 per year**

The shelter component covers two scenarios:

- A) a renter of a one-bedroom apartment in the City of Toronto who does not own a car, and
- B) an owner of a one-bedroom condo in Mississauga who owns a car.

The walkability scores for both shelter scenarios were determined using the Walk Score, a tool to measure the walkability of any address within a city or community.<sup>13</sup> Neighbourhoods in Toronto and Mississauga were selected based on a score of 80+/100. The walkability score indicates that essential amenities, such as parks, shops and services, are conveniently accessible by foot.

The shelter cost in Scenario A is estimated to be \$20,474 per year. In Scenario A, the renter lives in pre-2018, purpose-built rental housing. In Scenario B, it is assumed the owner purchased their condo in 2018.

The rental estimate was obtained from CMHC's Rental Market Report Data Tables for the Greater Toronto Area for a one-bedroom apartment within the City of Toronto (Zones 1-17).<sup>14</sup> The estimate was then adjusted to account for the maximum allowable residential rent increase for Ontario in 2023 (2.5 per cent) to reasonably represent current rental market conditions.<sup>15</sup>

It is important to note that rent control regulations do not extend to residential rental properties occupied for the first time after November 15, 2018. Those moving into these properties should anticipate higher rental costs.

The estimates for tenant insurance are based on quotes at the lower end of the spectrum for a one-bedroom apartment.

The rental rates were derived from annual surveys conducted by the CMHC. Utility charges are assumed to be included in the rent, and the landlord is presumed to take responsibility for repairs and maintenance.

The shelter cost for Scenario B is estimated to be \$36,228 per year. In Scenario B, mortgage payments, property taxes and home insurance estimates are based on the average estimated value of a one-bedroom condo with parking in Mississauga. The 2018 purchase price estimated for this report is \$370,000. Obtained from Condos.ca's data, it reflects the average selling price of a one-bedroom condo in Mississauga in 2018.<sup>16</sup>



Assuming the owner is renewing their five-year term mortgage in 2023, a mortgage renewal cost was factored in, in addition to the initial mortgage payment estimate. The mortgage payment on the condo purchased in 2018 assumed a 10 per cent down payment, a 25-year amortization period, and a 3 per cent interest rate.<sup>17</sup> The mortgage renewal assumes a five-year fixed term, 6.5 per cent interest rate, and 20-year amortization period.

The estimate for homeowner’s insurance is based on a lower-end quote from RATESDOTCA for a one-bedroom condo purchased in Mississauga in 2018.

Cost estimates for equipment, appliances and furnishings in both scenarios are based on the average expenditures of single-person households in Ontario. These estimates were gathered from the SHS 2015 and subsequently adjusted to reflect 2023 costs using the CPI inflation calculator for each year between June 2015 to June 2023.

### Scenario A: Renter, City of Toronto: \$22,342 per year

Rent for one-bedroom unit (including utilities)	\$21,008 (\$1,750.70 per month)	The average market rent for a one-bedroom apartment in the City of Toronto was sourced from the CMHC Rental Market Report Data Tables – Greater Toronto Area (Zone 1-17) <sup>14</sup> and has been adjusted to adhere to the maximum allowable Ontario rent increase for 2023. <sup>15</sup>
Equipment	\$363	Cost estimate derived from the “Household Equipment” data in the Renters only category of the SHS 2015 in Ontario and adjusted for cumulative inflation from June 2015 to June 2023 using the Consumer Price Index from Statistics Canada.
Furnishings	\$768	Cost estimate derived from the “Furnishings” data in the Renters only category of the SHS 2015 in Ontario and adjusted for cumulative inflation from June 2015 to June 2023 using the Consumer Price Index from Statistics Canada.
Tenant insurance	\$203	Quote for a one-bedroom high-rise apartment in Toronto. Assumes \$30,000 personal property insurance, \$1 million liability insurance, and \$500 deductible. Source: Duuo Insurance

### Scenario B: Homeowner, City of Mississauga: \$36,228 per year

Mortgage payments for one-bedroom condo	\$25,296 (\$2,108 per month)	Assumes a 2018 purchase price of \$370,000, 10% down payment, 3% interest. After the first five-year term, the total remaining mortgage is \$284,630. Renewing mortgage on a five-year fixed term, 6.5% interest, 20-year amortization period. Estimate from CMHC and CIBC Mortgage Calculator, 2023.
Utilities	\$1,481	Cost estimate derived from the “Utilities” data from the SHS 2015 in Ontario and adjusted for cumulative inflation from June 2015 to June 2023 using the Consumer Price Index from Statistics Canada.
Equipment	\$905	Cost estimate derived from the “Equipment” data from the SHS 2015 in Ontario and adjusted for cumulative inflation from June 2015 to June 2023 using the Consumer Price Index from Statistics Canada.
Furnishings	\$983	Cost estimate derived from the “Household Furnishings” data from the SHS 2015 in Ontario and adjusted for cumulative inflation from June 2015 to June 2023 using the Consumer Price Index from Statistics Canada.
Repairs and maintenance	\$934	Cost estimate derived from the “Repairs and maintenance of owned living quarters” and “Service related to household furnishings and equipment” data from the SHS 2015 in Ontario and adjusted for cumulative inflation from June 2015 to June 2023 using the Consumer Price Index from Statistics Canada.
Condo fees	\$4,050	Maintenance fees estimate from “Let’s talk about maintenance fees,” Condos.ca 2022. Assumes 500-square-foot unit.
Property taxes	\$1,754	Estimate from City of Mississauga property tax rates 2023. <sup>18</sup> Assumes home value of \$370,000.
Homeowners insurance	\$825	Quote for a one-bedroom condo in Mississauga. Assumes \$40,000 personal property coverage, \$1 million liability insurance, \$500 deductible. Source: Pembridge Insurance

## Savings and debt: \$15,483 - \$15,307 per year

The savings and debt component encompasses two scenarios: renter and owner.

General and retirement savings are calculated based on a percentage of the total expenditure, excluding debt. General savings can be allocated for purposes the individual considers suitable for their short- or long-term goals, such as emergency savings, travel or retirement.

Cost estimates for general savings, based on the Financial Consumer Agency of Canada's guidelines, recommend setting aside three to six months of expenses or income for unexpected situations like job loss or unforeseen health problems.<sup>19, 20, 21</sup>

The recent global pandemic serves as a crucial reminder of the importance of having emergency savings.

It is recommended to save 10 to 15 per cent of yearly expenses, minus debt, for retirement, starting in one's mid-20s.<sup>7</sup> For owners, retirement savings are recommended at 10 per cent of yearly expenses minus (non-mortgage) debt, while for renters, it is 20 per cent of their yearly expenses minus debt. This is twice the amount recommended for homeowners to account for the absence of home equity. The retirement savings component excludes mandatory Canada Pension Plan (CPP) contributions.

Student debt repayment was calculated based on a 9.5-year repayment period at the current average interest rate of 2.3 per cent.<sup>22</sup> This calculation is based on the average student debt upon leaving university, college or a private institution, which was \$13,604 for full-time students in Ontario.<sup>23</sup>

### Scenario A: Renter, City of Toronto: \$15,483

General savings	\$4,617	10% of annual expenses less debt.
Retirement savings	\$9,234	20% of annual expenses less debt. Adjusted upwards from 10% to account for lack of home equity
Debt repayment	\$1,632	Average re-payable Ontario Student Loan debt at the time of leaving school at the current average interest rate of 2.3%.

### Scenario B: Homeowner, City of Mississauga: \$15,307

General savings	\$6,837	10% of annual expenses less (non-mortgage) debt.
Retirement savings	\$6,837	10% of annual expenses less (non-mortgage) debt.
Debt repayment	\$1,632	Average re-payable Ontario Student Loan debt at the time of leaving school at the current average interest rate of 2.3%.

## **Transportation: \$2,877 - \$11,193 per year**

The transportation component of this framework includes two scenarios that illustrate trends in vehicle ownership and transit usage within the GTA.<sup>24</sup>

A) a transit user residing in central Toronto, and

B) a vehicle user residing in Mississauga.

For both scenarios, pricing was estimated based on municipal and regional transportation agencies, such as Toronto Transit Commission (TTC)<sup>25</sup> and GO Transit.

For the transit user in central Toronto, the cost of a 12-month TTC Adult Pass and a Union Pearson express fare is included. To supplement the cost of having a vehicle, estimates for alternative transportation are included, such as a car-sharing membership, a three-day car rental, GO transit fare and occasional taxi trips.

For the vehicle user in Mississauga, supplementary expenses include parking and license renewal. Occasional taxi trips and bi-monthly GO transit weekend trips have been included to account for commutes based on personal preference or necessity. The estimate for bi-monthly taxi costs was based on 5 km trips using the TaxiFareFinder.<sup>26</sup>

The Honda Civic has been ranked the best compact car in 2023<sup>27</sup> and the best overall car in 2022.<sup>28</sup> The cost of car payments was estimated using the AutoTrader.ca<sup>29</sup> payment calculator. The monthly payment estimate is calculated for a 2023 purchase of a used 2018 Honda Civic SE model, priced at \$18,950, with a 10 per cent down payment and a five-year term at a 6.99 per cent interest rate, assuming the vehicle owner holds a good credit rating. Car repairs, maintenance and fuel expenses are estimated using the CAA Driving Costs Calculator, assuming an annual mileage range of 12,000 to 15,000 kilometres.<sup>30</sup> Vehicle insurance was estimated based on a low-end quote from CAA, encompassing standard coverage insurance for a 30-year-old male driver in Mississauga.<sup>31</sup> It assumes the individual has more than nine years of driving experience, a record devoid of accident claims or tickets, no at-fault claims, and has had a G license for a decade. It is assumed that a parking space was purchased at the time of the condo purchase, considering the higher reliance on vehicles in Mississauga.<sup>32</sup> Parking maintenance fees are sourced from Condos.ca.

### Scenario A: Transit User, City of Toronto: \$2,877

Transit Pass	\$1,741	12-Month TTC Adult Pass and 1 round-trip Union Pearson Express fare.
Car share	\$481	Zipcar fees and 12 two-hour trips in low-cost car option.
Regional travel	\$547	Enterprise 3-day car rental and insurance, Megabus round trip to Montreal, and GO Transit weekend pass trip to Niagara Falls. Lodging and food are included in relevant components.
Taxi	\$108	Quote from TaxiFareFinder, including six 5 km taxi trips.

### Scenario B: Car User, City of Mississauga: \$11,193

Car payment	\$4,632	Estimate based on a 2018 Honda Civic SE with a purchase price of \$18,950, a 10% down payment, a 5-year term, and a 6.99% interest rate, calculated using the AutoTrader.ca payment calculator.
Car insurance	\$2,890	Quote for a used 2018 Honda Civic SE, for a 30-year-old male driver in Mississauga, with standard insurance coverage from CAA.
License renewal	\$90	Cost of Ontario driver's license renewal (every 5 years). <sup>33</sup>
Repairs and maintenance	\$1,675	Annual maintenance cost for a 2018 Honda Civic SE, calculated using the CAA Driving Costs Calculator for 2023.
Gas	\$1,168	Fuel cost per year for a 2018 Honda Civic SE, assuming 10,000 km per year with 60% city mileage, 40% highway mileage, and a \$1.65/L fuel price, calculated using the CAA Driving Costs Calculator for 2023.
Condo parking charge	\$552	Estimate sourced from "The Costs of Owning a Condo" on Condos.ca, assuming the purchase of a parking space along with the condo.
Occasional public transit fare	\$60	Six GO Transit weekend passes.
Taxi	\$126	Quote from TaxiFareFinder including six 5 km taxi trips.

## **Social participation: \$7,356 per year**

The social participation component encompasses a variety of activities that promote social well-being and enable individuals to engage with their families, friends and communities. These activities include hobbies, social outings, gift-giving, charitable donations, various forms of travel, telecommunications and internet services. This report does not provide an estimate for civic engagement, but rather suggests that public libraries be considered a central source that provide free and accessible services and activities.<sup>34</sup>

The elements within the social participation component are informed by prior *Thriving in the City* reports on what would support the well-being of a single adult.<sup>3</sup> Unlike the other components in this framework, social participation is highly individualized. Due to the impact of the COVID-19 pandemic, there may be a reduction in the frequency of social activities in comparison to previous reports.<sup>35</sup> The frequency and cost estimates for casual dining and social outings can be reallocated to other occasions throughout the year based on preferred spending.

The focus groups that informed previous work on *Thriving in the City* highlighted that occasional outings can be complemented by budget-friendly or free activities such as exploring green spaces and enjoying shared meals. All these activities contribute to enhancing well-being.<sup>3</sup>

Single, working-age adults have individual preferences for the types of activities they may want to engage in. Travel and leisure activities, for example, are highly personal choices and can depend on factors such as budget, availability and the desired experience. The costs in this report were primarily drawn from listed retail and service prices.

To estimate the typical costs for items that can vary significantly in price, such as casual dining, international travel and social outings, a range of pricing options were sourced online.

The *Thriving in the City* for Families report highlighted the significance of individuals being able to visit their families outside of Canada.<sup>6</sup> International travel destinations were selected based on the top three countries of origin for immigrants in the GTA: India, China and the Philippines.<sup>36</sup> Like in previous reports, the cost of an annual international flight was estimated by dividing the total of all three destinations by three. The annual international travel cost estimate can be reallocated to other travel or social activities for those not traveling internationally each year.

Books	\$66	Cost estimate derived from the SHS 2015 in Ontario and adjusted for cumulative inflation from June 2015 to June 2023 using the Consumer Price Index from Statistics Canada.
Newspaper or magazine subscription	\$141	One-year Toronto Star digital subscription. <sup>37</sup>
Creative projects	\$64	101-piece deluxe easel art set. <sup>38</sup>
Occasional social outings	\$628	Cost of 12 social outings (one per month based on tickets to Art Gallery of Ontario (\$32); Toronto Symphony Orchestra (\$80); Royal Ontario Museum (\$26); Blue Jays game (\$60); movie theatre (\$16); concert (\$100).
Additional food for hosting	\$300	Cost of hosting family or friends at home every other month (\$50).
Gifts	\$510	Average that Canadians plan to spend on holiday gifts and gift cards. <sup>39</sup>
Charitable contributions	\$500	Total median donations. Toronto, Ontario, 2021. Statistics Canada. <sup>40</sup>
Occasional casual dining	\$300	Cost of one meal every other month at a low-to-mid-priced restaurant (\$50 per meal).
Home internet	\$949	TekSavvy DSL 50 unlimited plan (50/10Mbps). <sup>41</sup>
Smartphone plan	\$881	Bell Mobility 60GB of non-shareable data at speeds up to 250 Mbps on the 5G network.
Streaming services	\$373	Standard Netflix and Spotify Premium. Could also be used for other streaming subscriptions.
Provincial travel	\$142	Ontario Parks 3-night campsite rental. Transportation and food are included in relevant components.
Domestic travel	\$598	Quote from Hostelworld.com for a 3-night stay in a private hostel room in Montreal and a weekend tourist pass. <sup>42</sup> Transportation and food are included in relevant components.
International travel	\$1,904	Average cost of round-trip airfare to India, China and the Philippines. Assumes the person will stay with family or friends during the trip.

## Food and nutrition: \$5,310 per year

The cost of groceries was based on the 2022 Nutritious Food Basket (NFB) and the Statistics Canada Consumer Price Index Calculator.<sup>44</sup> The NFB, developed by Health Canada and aligned with Canada's Food Guide, serves as a tool to assess the cost and attainability of maintaining a healthy diet. An additional component in the food and nutrition category includes foil and paper supplies required for food preparation. This estimate was drawn from the SHS 2015 and then adjusted cumulatively to reflect 2023 expenses using the CPI inflation calculator.<sup>43, 44</sup> The calculation was for the annual median food costs for individuals aged 19-50, both females and males, as of June 2022, and has been adjusted to account for inflation as of June 2023.<sup>45</sup>

Groceries	\$5,052 (\$421 per month)	Calculated median cost for women and men aged 25-40 from the NFB as of June 2022 <sup>45</sup> and measured inflation (8.5%) from June 2022 to June 2023 using the Consumer Price Index. <sup>44</sup>
Food preparation supplies	\$258	Cost estimate derived from the "Paper, plastic and foil supplies" data in the SHS 2015 in Ontario and adjusted for cumulative inflation from June 2015 to June 2023 using the Consumer Price Index from Statistics Canada.

## Professional development: \$3,198 per year

The professional development component includes expenses related to training, certification, equipment and networking opportunities. Given that costs associated with professional development vary depending on one's profession and goals, the estimates provided are common examples for each category.

Professional development costs encompass many elements, including an annual professional association membership (such as the Toronto Region Board of Trade membership),<sup>46</sup> a continuing education course at a university, or two continuing education courses at a college in the GTA. These cost estimates are based on the prices offered by the University of Toronto,<sup>49</sup> Toronto Metropolitan University<sup>50</sup> and George Brown College.<sup>47</sup> These examples are informed by previous *Thriving in the City* work,<sup>7</sup> and Statistics Canada data on prevalent jobs in the Toronto Census Metropolitan Area.<sup>24</sup> These costs serve as examples and can be allotted for preferred professional development expenses, such as workshops or consultation fees. This component does not account for costs associated with post-secondary education.



Conference	\$400	Local conference(s) that do not require extensive travel and accommodation expenses.
Certification or license update	\$429	St. John's Ambulance first aid and mental health first aid certification courses. <sup>48</sup>
Professional or trade association membership(s)	\$450	Annual individual membership to Toronto Region Board of Trade (example membership).
Continuing education or professional development course(s)	\$1,000	Typical cost of one continuing education course at the University of Toronto <sup>49</sup> or Toronto Metropolitan University. <sup>50</sup> Could also be allocated for two continuing education courses offered through a Toronto-based college.
Software	\$79	Microsoft Office personal software suite.
Computer upgrade or repairs	\$269	BestBuy Geek Squad Computer Diagnostic and Repair and Computer Tune-Up Services.
Networking	\$571	LinkedIn Premium Career Membership.

### Healthcare: \$2,436 per year

The healthcare component includes a comprehensive health insurance package, acknowledging that not everyone, particularly minimum wage workers, have access to such coverage through their employment. This component does not include basic health coverage, as it assumes the individual is eligible for OHIP.

The cost estimate for this comprehensive health insurance is based on a quote provided by Manulife for a ComboPlus Enhanced Plan<sup>51</sup> for a healthy, 33-year-old adult. The package covers prescription drugs, dental care, vision care and extended healthcare benefits such as registered specialists and therapists, and travel insurance for the initial nine days of each trip.

An additional estimate is provided for over-the-counter health products such as medicines and vitamins, derived from the SHS 2015 and cumulatively adjusted to 2023 costs using the CPI inflation calculator. Individuals who do not have OHIP coverage or extended health insurance will have higher out-of-pocket health expenses.

Extended health coverage	\$2,056	Quote for a healthy adult in Ontario. ComboPlus Enhanced Plan, Manulife insurance.
Over-the-counter drugs and other health products	\$380	Cost estimate derived from SHS 2015 data in Ontario and adjusted for cumulative inflation from June 2015 to June 2023 using the Consumer Price Index from Statistics Canada.

## Personal care and hygiene: \$2,049 per year

The personal care and hygiene component includes costs for maintaining well-being, such as clothing and laundry. The estimates represent average expenses drawn from the SHS 2015, adjusted to a 2023 cost estimate in alignment with the CPI cumulative inflation calculator.

Clothing	\$743	Cost estimate derived from SHS 2015 data for Ontario and adjusted for cumulative inflation from June 2015 to June 2023 using the Consumer Price Index from Statistics Canada.
Toiletries	\$1,068	Cost estimate derived from SHS 2015 data for Ontario and adjusted for cumulative inflation from June 2015 to June 2023 using the Consumer Price Index from Statistics Canada.
Laundry	\$80	Cost estimate derived from SHS 2015 data for Ontario and adjusted for cumulative inflation from June 2015 to June 2023 using the Consumer Price Index from Statistics Canada.
Household cleaning supplies	\$158	Cost estimate derived from SHS 2015 data for Ontario and adjusted for cumulative inflation from June 2015 to June 2023 using the Consumer Price Index from Statistics Canada.

## Physical activity: \$603 per year

The cost estimates for the physical activity component of the framework include a one-year, all-access fitness membership to a local city-run recreation centre and bicycle maintenance, which can be applied to another physical activity using the same allocation. This component is included to meet the exercise requirements for healthy living.<sup>52</sup> In previous *Thriving in the City* reports, the cost of the City of Toronto and City of Mississauga fitness memberships was comparable. However, as of the time of writing this report, the City of Toronto<sup>53</sup> offers a much more affordable option for fitness memberships compared to the City of Mississauga.<sup>54</sup> These memberships provide access to a range of activities, including swimming, cardio workouts, fitness classes and drop-in programs, as well as opportunities for leisure activities and social engagement.

Membership with a local recreation centre	\$453	Average of 12-month City of Toronto FitnessTO All Access <sup>53</sup> membership (\$300) and City of Mississauga All-in membership (\$606.93). <sup>54</sup>
Bicycle maintenance	\$150	Quote from Mountain Equipment Company for a basic tune-up and applicable bike services.

## Discussion

According to the estimates in this report, the annual cost of thriving for a single, working adult (aged 25 to 40) in the GTA ranges from \$61,654 to \$83,680 after taxes. These estimates include expenses related to the goods, services and resources required to achieve a thriving state of mental, physical and social-emotional well-being. These expenses incorporate the nine domains of the *Thriving in the City* framework: shelter, savings and debt, transportation, social participation, food and nutrition, professional development, healthcare, personal care and hygiene, and physical activity. While certain expenditures can be adjusted, such as those relating to social participation, the highest costs within this framework are associated with shelter, transportation and savings – necessities for an individual's overall well-being.

This suggests that the baseline cost of living a healthy, thriving life is higher than other calculations of a living wage in the GTA.<sup>55</sup> While it is possible to adjust personal expenses such as travel or fitness memberships, such adjustments are likely to have only a minimal effect on the total annual expenses. This highlights that fundamental necessities such as shelter and health needs come at a high cost.

There has been extensive public discussion about the cost of housing, particularly for rentals in the GTA. Shelter costs have seen substantial increases in recent years. Consequently, purchasing shelter in Mississauga around or after that time could have resulted in higher housing costs that may not be reflected here. Estimates on housing costs vary. A recent report from the Ontario Living Wage Network indicates the estimated cost for shelter is \$23,578 for a single individual residing in the GTA.<sup>56</sup>

An adult working full-time (i.e., 35 hours per week) at minimum wage (\$16.55 per hour) would earn \$25,994 per year after taxes. If an individual earned a living wage of \$25.05 per hour in the GTA,<sup>56</sup> they would not reach a thriving income. In Toronto, the Market Basket Measure (MBM) at \$27,631 after tax for a single person is considerably below the suggested thriving income and living wage standards.<sup>57</sup>

While increasing incomes for those below a thriving income would advance health equity, Wellesley's *Thriving in the City* framework demonstrates that many other opportunities exist. Employers, all levels of government, and community members can and should work to not only increase wages but also increase other employment and social supports to reduce the gap between what those below thriving have, and what they need.

Employers should provide extended health benefits, including mental health and well-being services, as well as opportunities for professional development. Governments should put in place minimum standards for these benefits to ensure fairness for

employers who step up. Employers should offer retirement savings benefits, with employer contributions, while governments continue to enhance pensions for all to ensure every worker and their families have enough to thrive in retirement.

All levels of government should collaborate to improve policies and programs that address other social determinants of health. This means building on our current healthcare system to reduce out-of-pocket medical expenses, such as by expanding OHIP coverage for at least those individuals below a thriving income. Housing is a significant and growing pressure. Reducing the cost of housing until everyone has somewhere affordable, adequate and healthy to live would address another important cost. Building up access to, and reducing the cost of, public transportation would reduce the need for personal automobile costs.

All sectors of our society must come together to deliver an all-of-society approach that increases wages and benefits, provides comprehensive health services, ensures people have adequate retirement income and ensures they get an affordable, adequate, healthy home, as well as access to an improved transportation system. This will not only enable everyone in Canada to live a healthy and meaningful life, it will improve our health, our economy and the health of our society. We all deserve a city, province and country in which everyone is able to thrive – and in which we all reap the benefits.

## Limitations

The *Thriving in the City* estimate for single, working adults (aged 25-40) is based on a single-person household in the GTA, assuming no significant disabilities or chronic health conditions. This estimate reflects current expenses in the GTA using publicly available data. Individual preferences, such as the type of vehicle, social outings or vacation destinations, may influence the cost of certain items. In this report, the cost of purchasing a vehicle is higher compared to previous *Thriving in the City* reports, reflecting the recent increased costs for automobile ownership. Additionally, housing expenses may vary depending on whether individuals currently reside in rent-controlled or non-rent-controlled units. While this report does not encompass the full diversity of individuals in the GTA, it serves as an initial step toward identifying the necessary income to thrive. These estimates will need to be updated in the future to reflect what constitutes a healthy standard of living for single, working adults (aged 25-40) in the GTA.

**S**ingle, working-age adults in the GTA require between \$61,654 and \$83,680 after taxes to “thrive.”

## Conclusion

Single, working adults (aged 25-40) in the GTA require between \$61,654 and \$83,680 after taxes to thrive. This range surpasses the earnings of a minimum wage, full-time worker, which is \$25,994 after taxes.

In addition to increasing the minimum wage, and wages overall, finding ways to reduce individual financial burdens would bridge the income gap in the GTA. The implementation of policies, best seen as a collective responsibility involving individuals, communities, stakeholders, employers and public services, can help people thrive. The Thriving in the City work aims to illustrate that the cost of thriving for working-age single adults can be achieved by ensuring that services and goods are affordable and by increasing access to low-cost or free programming and benefits.

## Appendix: Framework components

Shelter	<b>1) Renter</b> <ul style="list-style-type: none"> <li>• Rent for one-bedroom unit (including utilities)</li> <li>• Equipment</li> <li>• Furnishings</li> <li>• Tenant insurance</li> </ul>	<b>2) Homeowner</b> <ul style="list-style-type: none"> <li>• Mortgage for one-bedroom condo</li> <li>• Utilities</li> <li>• Equipment</li> <li>• Furnishings</li> <li>• Repairs and maintenance</li> <li>• Condo fees</li> <li>• Property taxes</li> <li>• Homeowners insurance</li> </ul>
Savings and debt	<ul style="list-style-type: none"> <li>• General savings</li> <li>• Retirement savings</li> <li>• Debt repayment (e.g., Ontario Student Loan)</li> </ul>	
Transportation	<b>1) Transit User</b> <ul style="list-style-type: none"> <li>• Transit pass</li> <li>• Car sharing membership</li> <li>• Regional transit</li> <li>• Car rentals</li> <li>• Intercity train or bus</li> <li>• Taxi</li> </ul>	<b>2) Car User</b> <ul style="list-style-type: none"> <li>• Car payment</li> <li>• Car insurance</li> <li>• License renewal</li> <li>• Car repairs and maintenance</li> <li>• Gas</li> <li>• Condo parking charge</li> <li>• Transit fare</li> <li>• Taxi</li> </ul>
Social participation	<ul style="list-style-type: none"> <li>• Books</li> <li>• Newspaper or magazine subscription</li> <li>• Creative projects</li> <li>• Occasional social outings (e.g., tickets to movies, museum, performing arts event)</li> <li>• Additional food and drinks for hosting at home</li> <li>• Gifts (e.g., for birthdays, holidays, cultural/religious celebrations)</li> <li>• Charitable donations</li> <li>• Occasional casual dining</li> <li>• Home internet</li> <li>• Smartphone plan</li> <li>• Streaming services</li> <li>• Provincial travel (e.g., campsite rental)</li> <li>• Domestic travel</li> <li>• International flight</li> </ul>	
Food and nutrition	<ul style="list-style-type: none"> <li>• Groceries</li> <li>• Food preparation supplies</li> </ul>	

Professional development	<ul style="list-style-type: none"> <li>• Conference</li> <li>• Certification or license update</li> <li>• Professional or trade association membership(s)</li> <li>• Continuing education or professional development course(s)</li> <li>• Software</li> <li>• Computer upgrades or repairs</li> <li>• Networking</li> </ul>
Healthcare	<ul style="list-style-type: none"> <li>• Extended health coverage, including drugs, dental and vision</li> <li>• Over-the-counter drugs and other health products</li> </ul>
Personal care and hygiene	<ul style="list-style-type: none"> <li>• Clothing</li> <li>• Toiletries</li> <li>• Laundry</li> <li>• Household cleaning supplies</li> </ul>
Physical activity	<ul style="list-style-type: none"> <li>• Membership with a local recreation centre</li> <li>• Bicycle maintenance</li> </ul>

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