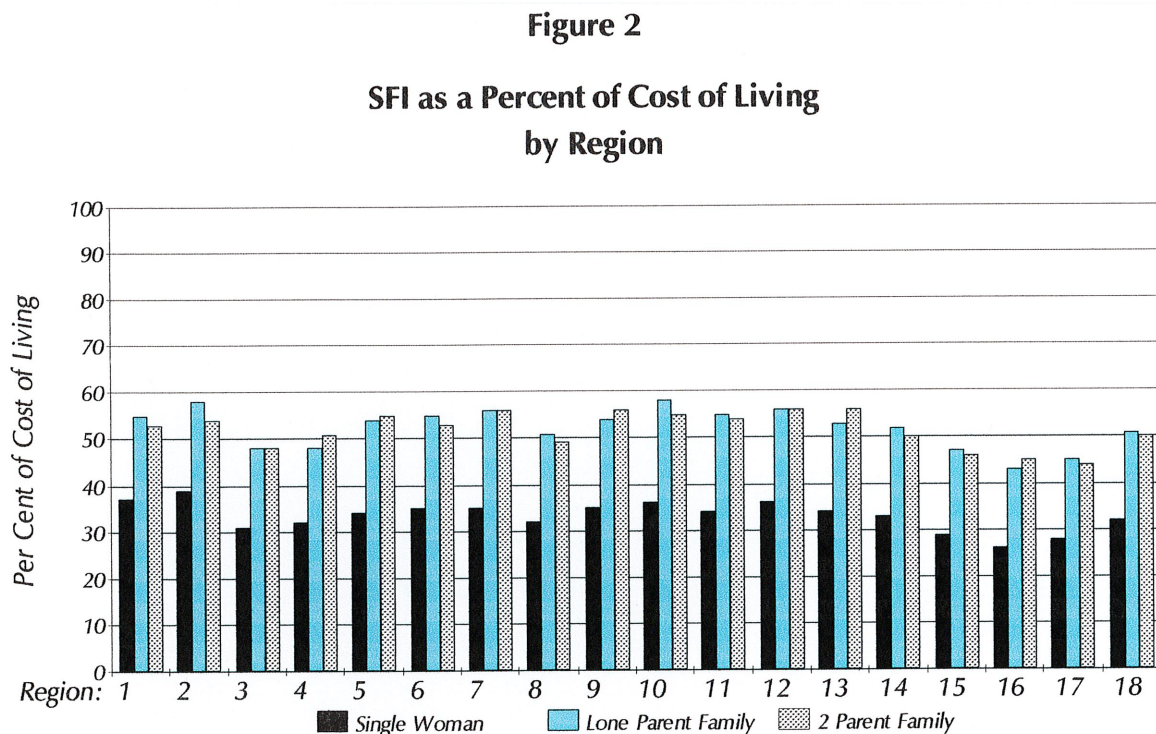


## The Cost of Living in Alberta

There are marked differences in the cost of living between regions in Alberta. However, in all regions, the income received by SFI recipients is far below the cost of living. Appendix B provides tables showing a detailed breakdown of the cost of living for the three sample families in each region.

The following graph (Figure 2) shows SFI rates as a percentage of the cost of living for our sample families in each region of the province.



For lone female SFI recipients, the SFI allowance ranges from a low of 26% of the actual cost of living in Region 16 to a high of 39% of the cost of living in Region 2. To put this difference into perspective, a single female SFI recipient living in Region 2 would need approximately \$8,079 more than her annual SFI allowance to cover the cost of her basic living expenses. The same woman living in Region 16 would need approximately \$14,191 more than she receives on SFI.

Families who receive SFI benefits fare somewhat better than individuals. For families headed by a lone female parent, SFI provides between 43% (Region 16) and 58% (Regions 2 and 10) of their actual living expenses. Again, this difference translates to a significant dollar amount. A lone parent family living in Region 2 or 10 would have an

annual income that is about \$8,257 short of their expenses. The same family living in Region 16 would have an annual deficit of around \$14,646.

Finally, 2 parent families on SFI receive between 44% (Region 17) and 56% (Regions 7, 9, 12, and 13) of their actual cost of living. This means that a 2-parent family living in Regions 7, 9, 12 or 13 would have an income of about \$10,661 less than their actual annual living expenses. The same family living in Region 17 would have an annual deficit of approximately \$17,298.

The cost of living and resulting shortfall in SFI allowances has a geographic pattern. While SFI recipients in all regions are surviving on approximately one third to a little over one half of the cost of living, the greatest discrepancy exists in the most northerly regions (14, 15, 16 and 17) and in the Calgary, Banff and Jasper regions (3, 4 and 8). Figures 3, 4 and 5 below show the difference between the SFI rate and the cost of living in each region for single female SFI recipients, lone parent family recipients, and 2 parent family recipients.

**Figure 3**

**SFI Shortfall: Single Female Recipient  
Cost of Living by Region**

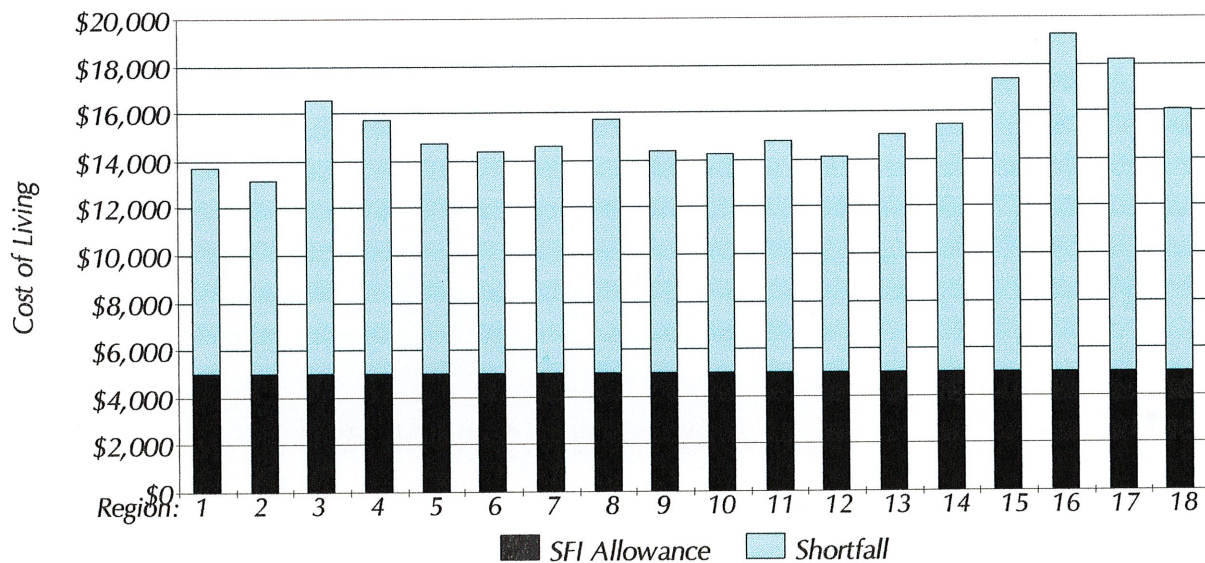


Figure 4

SFI Shortfall: Lone Parent Family

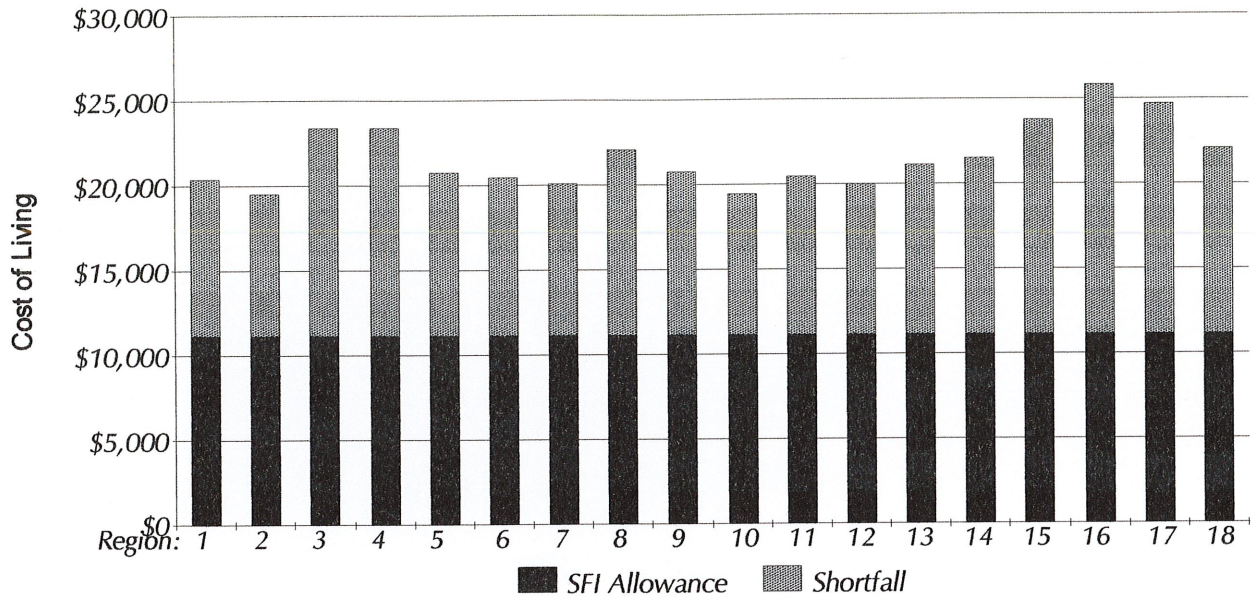
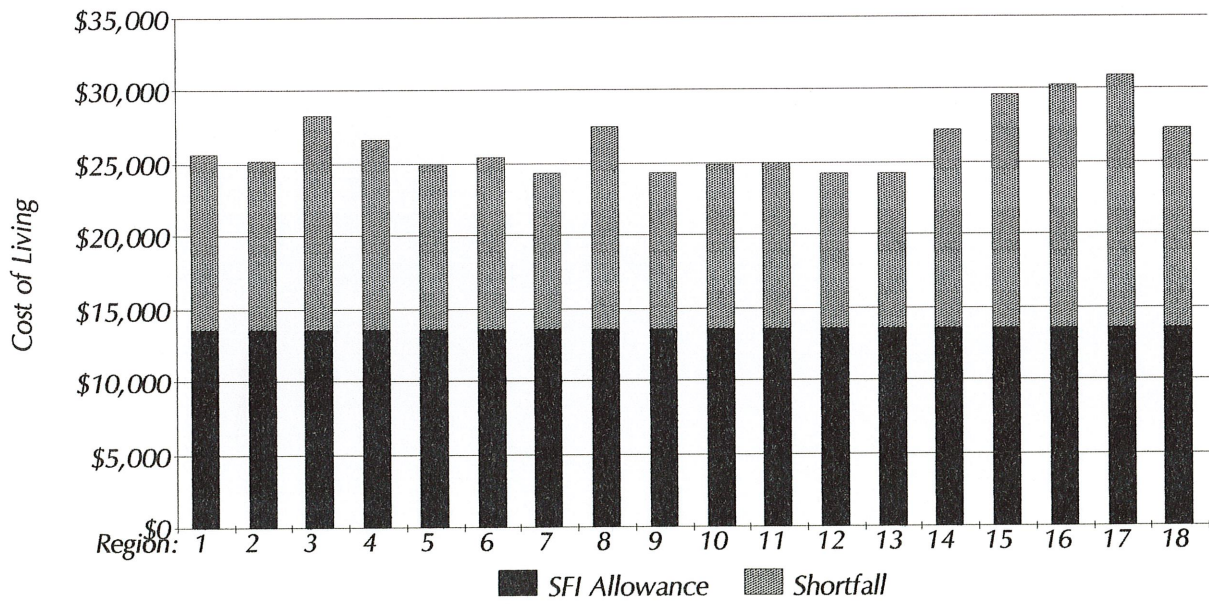


Figure 5

SFI Shortfall: 2 Parent Family



The SFI allowances provided to single people are much lower than those provided to families. In every region, the allowance for single SFI recipients is not even enough to cover the costs of shelter and food alone.

Table 3 shows the amount of SFI each family receives compared with their costs just for food and shelter. For many recipients, the SFI allowance does not even provide enough to meet these most basic expenses.

**Table 3: SFI Rates Compared to Food and Shelter Costs Alone**

	Single Female	Lone Female Parent Family	2 Parent Family
<b>Total Annual Allowance</b>	<b>5,064</b>	<b>11,222</b>	<b>13,586</b>
<b>Cost of Housing &amp; Food</b>			
Region 1	6,813	10,589	13,608
Region 2	6,645	10,294	13,530
Region 3	7,671	11,746	14,689
Region 4	8,835	13,174	14,764
Region 5	6,579	10,190	12,620
Region 6	6,982	10,510	13,372
Region 7	6,491	9,781	12,287
Region 8	7,206	10,957	14,193
Region 9	6,372	9,863	12,293
Region 10	8,132	11,038	13,982
Region 11	6,613	10,028	12,725
Region 12	6,213	9,734	12,209
Region 13	7,742	11,251	13,838
Region 14	7,033	10,625	14,006
Region 15	8,168	11,975	15,481
Region 16	9,286	13,224	15,859
Region 17	8,639	12,475	16,211
<b>Average Cost of Housing and Food in All Regions</b>	<b>7,378</b>	<b>11,027</b>	<b>13,831</b>
<b>Average SFI Remaining or (Average Shortfall) Per Year</b>	<b>(2,314)</b>	<b>195</b>	<b>(245)</b>

As Table 3 indicates, SFI recipients have little or no money left after they pay just their food and shelter costs. Many are unable to provide food and shelter for themselves and their families.