Technical Report on Living Wage Policy Options for The City of Calgary

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2. Methodology

This report is based on a variety of methods for developing and analysing a range of policy options. Policy options were developed through a detailed review of the provisions of Living Wage Ordinances in the United States as well as a series of stakeholder consultations with internal and external stakeholders.

The developed policy options were analysed using a variety of methods. Human Resources and Payroll records were utilized to determine City of Calgary staff positions falling below the recommended Living Wage rate. A survey of affected staff was conducted in August and September of 2008 to assess the impact of a policy on this staff group.

City of Calgary service contract records were analysed to identify contract groups potentially affected by the implementation of a living wage policy. These contracts were then analyzed using Statistics Canada data, including data from the Census, Labour Force Survey and the Canadian Business Register.

3. Policy Parameters

The parameters of a Living Wage policy were established following a thorough review of Living Wage Ordinances in effect in the United States, as well as through a series of consultations with internal and external stakeholders. This section establishes the key recommended parameters of a Living Wage policy for The City of Calgary.

3.1 Establishing a Living Wage Rate

Recommendations

- That the Living Wage rate be established as a contingent rate tied to the pre-tax Low-income Cutoff (LICO) amount for a single person working full-time for the full-year at 35 hours per week;
- That a premium of $1.25 per hour be required in cases where employers are not providing benefits; and,
- That the Living Wage rate be automatically adjusted annually with changes in the Low-income Cutoffs.

Rationale

Standards

Establishing the appropriate living wage rate is an important initial decision. Typically, Living Wage amounts are either set at a specific rate in a policy (defined rate), or are tied to and contingent upon an external standard (contingent rate). In the United States, the majority of Living Wage Ordinances included defined rates ranging from a low of $7.75 / hour to a high of $13.00 / hour with an average rate of $10.10 / hour. Roughly one-quarter

Hourly Wage Rates Required to Reach LICO for Single Person (Cities 500,000+) at Varying Hours per Week		
Low-income Cutoff Amount	**Hours per week**	**Hourly Rate†**
$21,666	30.0	$13.89
	35.0	$11.90
	37.5	$11.11
	40.0	$10.42

The number of hours that are considered to be full-time varies considerably. Statistics Canada defined “full-time” work as work of 30 hours per week or more. At the same time, the accepted standard work week in many industries is 40 hours per week, while the Employment Standards Act in Alberta considers work of up to 43 hours per week to be standard hours of employment. Within The City of Calgary, the standard work week varies by union contract, from 35 hours per week for CUPE Local 38 employees, to 42 hours for CUPE Local 3421. In Alberta, the average number of hours per week for employees in the Service Sector is 35 hours.

Due to the variability in the number of hours, it is recommended that the number of hours used to calculate the Living Wage rate be 35

- If applied to contractors:
    - the policy should not be restricted to specific contract types;
    - the policy should apply to all workers working on the City contract.
- The policy could be expanded over time to include grant recipients, tenants and leaseholders;
- Civic partners should be explicitly excluded in this phase of the project.

Rationale

Ordinances in the United States vary in terms of their scope. Typical relationships included in ordinances include employees of the municipality; contractors providing services to the municipality and their sub-contractors; firms receiving municipal financial support in the form of grants, subsidies, economic development assistance, loans or tax abatements; and tenants or leaseholders on municipal property.

The majority of Ordinances in the United States include more than one type of relationship. The vast majority of ordinances (85%) govern municipal contractors, with a further 11% also governing subcontractors. One-quarter of ordinances govern municipal employees, and just over one-third (34%) govern recipients of municipal financial assistance; a relatively small percentage (5%) also apply to leaseholders and tenants. A number of ordinances also limit scope by restricting applicability to specified types of contractors (such as janitorial or security).

In Calgary, the scope of a Living Wage policy could range from covering only City of Calgary employees to covering all stakeholders with a relationship with The City. This could include:

- City employees;
- City contractors;
- City sub-contractors;
- Recipients of operating or other grants; and,
- Tenants and leaseholders on property owned or managed by The City.

A fundamental principle of The City's Sustainable Ethical and Environmental Purchasing Policy (SEEPP) is that The City will not require contractors to adhere to requirements that The City itself does not adhere to. It is recommended that this principle be applied to the Living Wage policy as well. Consequently, City employees must necessarily be included in all scope options.

Stakeholders consulted largely agreed that a policy should include city employees and contractors, but did not support extending the scope of a policy further for the time being. If the policy were to be applied to contractors, it was felt that the policy should apply universally and not be restricted to certain contract types. Further, it was recommended that the policy apply to all workers working on a City contract, including those who might be subcontracted for the project. The policy could be expanded over time to include city grant recipients, tenants and leaseholders. However, at the present time, this was

variation in coverage would be most effectively addressed through policy exemptions, rather than through a general limitation in coverage.

3.4 Policy Exemptions

Policy exemptions are considered for two primary reasons:

i) The policy may have a differential impact on some employers based on the employer's size and financial capacity;
ii) The policy may poorly target the intended beneficiaries.

In the United States, exemptions are typically provided

based on age, exempting workers under the age of 18 and over the age of 65 in recognition of the fact that these groups of employees would likely have other sources of income and would not necessarily be relying on the covered employment for basic living expenses.

Based on careful analysis and stakeholder consultation, employee exemptions are not recommended. With respect to age-based exemptions, regardless of the validity of the assumptions that would support such an exemption, basing employee exemptions on employee age is not understood to be allowable as it would be in violation of the Canadian Charter of Rights and Freedoms and the Alberta Individual Rights Protection Act. With respect to exemptions for employees based on employment status, it is recommended that this be best addressed through the definition of policy scope and will be discussed at length in an analysis of the various policy options.

4.0 Policy Options

Based on internal and external consultations and detailed analysis, the following three policy options have been developed for consideration:

- City of Calgary – Regular Employees
- City of Calgary – All Employees
- City of Calgary – All Employees and Service Contract Workers

This section details and analyses the impacts of these three options.

4.1 - Option 1: City of Calgary - Regular Employees

4.11 Description

The scope of this policy will be limited to City of Calgary regular employees employed in Union or Management Exempt positions in full or part-time limited term or established positions. The policy will require The City to pay its employees an hourly wage sufficient for the employee to earn an income equal to the Low-income Cutoff amount for a single individual based on full-time hours. The hourly rate will be based on the standard full-time hours as specified in the union contract. The Calgary Police Service and all Civic Partners are excluded from the proposed policy.

Union	Standard Hours
CUPE Local 37	38
CUPE Local 38	35
CUPE Local 709	38
CUPE Local 3421	42
IBEW Local 254	40
IAFF 255	40

4.12 Coverage

This policy will provide coverage to approximately 14,100 City of Calgary employees. Of these, 86% are governed by collective agreements, and 12% are Management Exempt (including Senior Management). The vast majority (91%) of these positions are full-time.

All of the positions covered by this policy are above the Living Wage rate. Wage rates range from a low of $15.14 per hour to a high of over $100.00 / hr. Approximately 14% of covered employees earn between $15.14 and $19.99. The median hourly wage for all employees is $27.42.

Hourly Rate	**Number**	**Percent**
All Employees	14,101	100.0%

4.16 Implementation

Implementation of this policy would require the annual provision of the updated Living Wage rate to Labour Relations.

4.17 Advantages

the relevant Living Wage rate used for analysis is the base rate of $12.00 / hour plus $1.25 premium in lieu of benefits, fo

4.23 Social Impacts

Socio-economic conditions of low-wage workers

In order to gauge the impact of a Living Wage policy on this workforce, a survey of Code 81 / 86 employees was undertaken during August and September, 2008. A total of 427 surveys were distributed with a response rate of 23%. Of those responding, 78% reported earning less than the proposed Living Wage rate of $13.25 / hour.

Just under half (41%) of respondents were female, and 40% were under the age of 18. At the same time, one-third of these employees were 25 years of age and over, and just under one-quarter (23%) were 35 years of age and over. Half of respondents had at least some post-secondary education, or had a completed post-secondary degree or diploma.

Roughly one-half (51%) or respondents were living at home with their parents. At the same time, one-quarter were supporting children either as a lone-parent or part of a couple household. Approximately 8% of respondents were living independently either alone or with roommates, and seventeen percent of respondents identified themselves as the principle income earner in their household.

Although the majority of low-wage workers are living at home with parents, this does not mean that their household financial situation is without stress. One-third of respondents were living in households that have a total household income of less than $30,000. Based on reported total household income and total household size, of we estimate that approximately one-third (34%) are living in low-income households, whether or not they are the principal income earner in the household.

Survey respondents, regardless of their income status, reported lower than average household income. In 2005, average family income in Calgary was $84,600, compared to a reported average from survey respondents of only $52,300. Low-income survey respondents reported an average total household income of only $21,800. This indicates that low-wage workers, regardless of their income status, are earning incomes below the Calgary average, with low-income workers earning substantially lower incomes.

Close to half (40%) of respondents indicated held other jobs besides their City position, with three-quarters of those holding two or more other jobs. When the hours worked by low-wage employees at all of their jobs are combined, over almost half (42%) were working a total of 30 hours or more.

When asked about the affordability of various expenditures, education was most frequently reported to be somewhat or very unaffordable, followed by leisure activities, pocket money, debts, transportation and basic household needs. Just under one-third of respondents (30%) reported difficulty in paying for basic household needs.

In terms of their current use for City of Calgary earnings, one-third reported that it is being used to pay for basic household needs, while another third reported that is being use to save for education. One-quarter reported using it for pocket money, while 4% reported using it to reduce their debt. If a wage increase were to result from the adoption of a Living Wage policy, roughly over one-third (39%) indicated that they would use the additional earnings to save for their education, while over one-quarter (28%) indicated that they eHC //crted used

when I go to university and have to provide housing and food costs and all that for myself."

"A huge effect! I live in a home (as the youngest child of two) with my parents. It would either relieve a lot of pressure on my parents in terms of providing for us, or relieve them entirely – so that I can move out, which is next to impossible with the current cost of such in Calgary. I would also be a lot less concerned about continuing my education which is something else that I am planning to do ASAP. It's so expensive to live in Calgary but I love the job!"

"As a university student, the most immediate benefit would be paying off my tuition. An increase in my wage would also allow me to save for the future, making the purchase of a home or a vehicle much more feasible. All in all, it would really kick-start my future."

"It would increase our ability to continue to move forward in life. To increase enjoyment of our community and to travel to see family more often. It also reduces the challenges and stress of living pay cheque to pay cheque - perhaps having money to put into savings."

"I would have extra income to provide for the needs of my children and increase their general well being, which ultimately will improve the quality of my life. I have worked for the City of Calgary for over 4 years with an excellent attendance record and on a permanent part-time basis. I make $11/hr which is less than what my children make babysitting. I have no security, nor benefits at all."

While the Living Wage policy is anticipated to have a positive social impact for covered workers, implementation of the policy may result in increased user fees for Recreation [illegible]

suggesting that an increase in wages will not significantly draw labour away from other employers and negatively impact the labour market. The economic impact of increased wages by The City of Calgary on other occupational groups is therefore expected to be negligible.

NOC Codes	**Calgary (CMA)**	**City of Calgary**	**% of Sector**
Childcare	**8,350**	**71**	0.9%

- E217 - ECE educators and assistants

The potential economic impact of raising wages will depend on the relative wage distribution of The City of Calgary compared with the rest of the labour market for this

4.25 Financial / Budget Impacts

Overall during 2007, there were 218,206 hours of wages paid to Code 86 staff, representing approximately 120 FTE's using 1820 hours as the basis for an FTE. Assuming those paid below the current Living Wage represent 35-40% of all Code 86 staff, the number of FTE's represented might range from 42-48. In 2007, an analysis was completed by Human Resources that identified the financial value of changes to the current market based compensation at $428,941 plus overhead (11.94%). This represents wage changes to both staff currently below Living Wage ($183,395) plus wage increases to staff above Living Wage ($245,546) but whose Pay Grades would change because of upward pressures on Pay Bands above Living Wage. The proposed implementation plan (see below) however would serve to limit this upward pressure by restricting increases to those currently below the Living Wage rate. If this implementation approach is adopted, the budget impact would be limited to the cost of the initial increase of $183,395.

Due to the fact that the majority of affected staff is employed within the Recreation Business Unit, it is anticipated that Recreation will experience the greatest financial impact as the result of the implementation of this policy. Recreation's current business model requires that increases in program costs be recouped in program fees. Consequently, if this business model is followed, there would be minimal impact to The City and the tax base as any increased costs would be recovered from the market.

Concern exists that increases to the Code 81/86 pay grid might affect the collective bargaining environment and impact future contract negotiations with City unions. While it is not possible to project the impact of the policy on the bargaining environment, there is little evidence to suggest that this would pose a significant risk. This impact has not been noted in studies evaluating the impact of Living Wage Ordinances in the United States. The Code 81/86 pay grid is also structured quite differently from union grids and adjusts periodically with no evidence of these adjustments having a bearing on City negotiations. The grid was most recently adjusted in 2007 without this concern being flagged. Union base rates are significantly higher than the proposed Living Wage rates, with the lowest union posebion of thntly belows evotiT<28.24 xd[eatiothe dltes ern beingtaff is)erowest-T20.0029 Tw

Impact to the Calgary Recreation Business Unit

Recreation's current non union wage budget for 2008 is $3,119,845. Projected increases as a result of Living Wage increases represent a 13.8% expenditure increase. As a result, unless this programming model is adjusted, program fees must increase to recover these costs. To determine how the implementation of Living Wage would impact product and services pricing, Recreation staff took a cross section of 46 distinct programs from amongst all the different activity and sections of programming (Day camps, Sports, Leagues, Birthday parties, Arts, dance, preschool and Sailing programs) and substituted new wage rates based on the analysis completed by Human Resources (see Attachment 1). Fee increases would range from a low of 0% (no increase) to a high of 38%. Consistently those programs with staff at the lowest pay grades (currently below Living Wage) would foresee the greatest increases while those programs with staff in higher pay grades would see no or minimal increases.

Recreation has a Council approved mandate to provide introductory and skill development programming for Calgarians. It is positioned in the marketplace to provide affordable opportunities that may be priced at the lower end of the pricing continuum. Fee increases are managed on an annual basis so as to maintain this positioning. Recreation is currently positioned to be a provider of programs and services that are priced affordably. In comparison to other provides, pricing tends to be positioned at the lower end of the market. Attachment 1 indicates where new program fees fall with respect to the current recreation market providers, where such comparison is available.

The most significant impact of applying Living Wage increases to staff in positions currently paying <$13.25 per hour is seen in the categories that are targeted at children / youth and introductory programming (day camps, children's sports and Swim and Fun programs). Little or no impact is evident for programs targeted at adults or where programs already have higher than Living Wage wages. Introductory programming to children and youth represents a significant portion of the more than 12,000 programs that Recreation offers to the public. Elevating wages to the level required to meet Living Wage guidelines would result in large price increases to these programs ranging from 13% to 28%. Consequently the greatest impact of Living Wage is on programs and populations who are most critical to Recreation's mandate.

A critical impact of the Living Wage policy, therefore, is increased program prices unless ongoing additional funds are allocated to offset increased labour costs. If prices are increased as projected, Recreation's current competitive advantage will be reduced or eliminated. Significant previous price increases have shown to be elastic with respect to participation, so it can be reasonably be assumed that participation will decrease. Concurrently, competitors and partners will benefit if customers migrate to these facilities.

4.26 Implementation

It is proposed that the Living Wage be implemented by providing a wage premium to workers with wages below the Living Wage rate. This is similar to the approach adopted

by The City with respect to Pay Equity. It is anticipated that such premiums would be phased out over time as wages gradually moved above the Living Wage threshold. The Living Wage would be updated annually based on changes in the Low Income Cut-offs. A budget strategy would be required to plan for the gradual increase of affected wage rates to move them above the Living Wage over time. Implementation of this policy would require the annual provision of the updated Living Wage rate to Labour Relations.

4.27 Advantages

The principle advantage of this policy is that it raises the wages of workers employed by The City of Calgary who are currently earning less than the proposed Living Wage rate. This will provide an immediate benefit to 504 workers, 45% of whom are estimated to be living in low-income households. This will have some poverty alleviation effect in Calgary which may have further economic benefits in reduced use of health and social services. The policy is also expected to provide real impacts to the quality of life of affected workers including increased ability to save for education and reduced personal and financial stress. Research has also demonstrated that increased wages result in higher productivity through reduced turnover, absenteeism and greater work effort. This policy also benefits from administrative simplicity as it applies broadly to all City of Calgary employees, regardless of employee class. Implementation of this policy would also enjoy greater support from community groups that have been advocating for a Living Wage policy, and would position The City of Calgary as a leader in Calgary.

Operationally, this policy may allow for better budget planning by providing a mechanism for planned wage increases that are adjusted annually. Such an approach effectively builds wage increases into budgets that rise incrementally rather than allowing wages to stagnate requiring significant one-time adjustments later. This can provide greater budget certainty for Business Units and Council.

4.28 Disadvantages

The primary disadvantage to this policy is the impact to the Recreation Business Unit. Adjusting wages to the Living Wage rate may result in an estimated increased Human Resource cost of up to $420k. This cost will need to be recovered either through increased user fees, increased mill-rate support, or a combination of both. If mill-rate support is not forthcoming, increased user fees may restrict access to Recreation programs by lower-income users. This will have a social impact by limiting access to those most in need of Recreation’s programs and services, as well as negatively impacting participation rates for Recreation programs which will have a financial impact of its own. A further disadvantage of this policy is the fact that it will require the Code 86 compensation structure to be revised which will incur administrative costs. A complete review and revision of the Code 86 compensation structure has just been completed, and implementation of the Living Wage policy would require this work to be redone. However, if the proposed implementation process is adopted, wage increases and the associated budget impact would be significantly reduced, and the need to revise the Code 81/86 compensation structure would be avoided.

4.3 - Option 3: City of Calgary – Employees and Service Contractors

4.11 Description

The scope of this policy will include all City of Calgary employees, including regular, on-call, temporary and casual workers employed in union, non-union or Management Exempt positions. The policy will also cover employees working on service contracts for The City of Calgary. The policy will require The City to pay its employees an hourly wage sufficient for the employee to earn an income equal to the Low-income Cutoff amount for a single individual based on full-time hours. Full-time hours are determined to be 35 hours per week. The Calgary Police Service and all Civic Partners are excluded from the proposed policy. Under this policy, contractors providing services to The City of Calgary will be required to pay all workers working on the City contract (including sub-contracted labour) the Living Wage rate.

4.32 Coverage

This policy will provide coverage to 15,100 City of Calgary employees as well as an estimated 1,400 local service contract workers for a total policy coverage of 16,500 workers.

4.13 Economic Impacts

As of October 2008, The City of Calgary held approximately 3,500 service contracts with 1,250 contractors. The total value of these service contracts was $865m. Contracts ranged in value from as little as $75 to a high of $152m, with a median value of $42k. Approximately 20% of contracts were under $10,000, while just over half (53%) were under $50,000. with a median contract value of $20,000.

Of the total number of contractors with City of Calgary contracts, the vast majority (94%) were located in Canada and thus within the policy scope. Approximately two-thirds of contractors were located in Calgary and the surrounding region. Of contracts in scope, the largest share was for Professional, Scientific and Technical Services (42%) followed by Wholesale and Retail Trade (22%), and Construction (15%). In terms of the value of contracts, Construction contracts accounted for the largest share of expenditures (82%), followed by Professional, Scientific and Technical Services (25%), and Wholesale and Retail Trade (7%).

In Calgary, service contractors with City of Calgary contracts collectively employed a workforce of 37,000. Of this total, it is estimated that 1,400 workers were working directly on City of Calgary contracts. Based on provincial wage distributions by industry, it is estimated that of the 1,400 service contract workers, 170 are earning less than the recommended living wage ($12.00 / hr). Of the total number of contract employees earning less than the living wage, it is estimated that 60 would be earning $3.00 less than the living wage, while 110 would be earning $1.00 less than the living wage. Assuming that these workers are working full-time at an average of 35 hours per week, the total

value of the wage increase accruing to the total low-wave workforce would be approximately $420k annually, roughly $600 per firm.

Wage increases provide additional economic benefits as wages are spent in the local economy, generating increased economic activity. As low-income households tend to spend a greater percentage of their earnings locally, the spinoff effect tends to be greater than that accruing to increases to higher income earners. Research on the effects of such increases in the United States has concluded that an appropriate economic multiplier for similar increases is 1.43. This means that every dollar invested generates $1.43 in increased local economic activity. If this multiplier is applied to the value of the wage increase proposed, this would result in an estimated $600k in increased economic activity.

There is concern that wage increases resulting from a Living Wage policy may impact other firms in their respective sectors as non-covered firms raise wages to compete with covered firms. In order for this impact to occur, firms covered by The City's Living Wage policy would need to account for a significant share of the total employment in the sector. Given the relatively small number of workers actually working on City contracts and therefore eligible for potential wage increases, it is highly unlikely that any resulting increases would have an appreciable effect on wages in the overall labour force in any particular sector.

4.14 Social Impacts

According to Statistics Canada, there were 62,800 workers in Calgary in 2008 who were earning less than the recommended living wage of $12.00 / hr. While not all low-wage workers are low-income, there is a relationship between low-wage work and low-income. The 2006 federal census reported that there were 68,470 workers in Calgary in 2006 living in low-income households, accounting for approximately 11% of those who worked during that year, unchanged from 2001. Of those workers, 38% worked full-time. Over half (54%) were living in families of two-persons or more. Low-income workers tend to be among the most vulnerable populations in the city. According to the 2001 census, rates of working poverty were significantly higher for Aboriginal persons (20%), Visible Minority persons (16%) recent immigrants (28%), and persons with disabilities (14%).

Evaluations of the implementation of Living Wage Ordinances in the United States report the following benefits for workers:

- increased job skill and effort leading to improved attitudes toward work.
- Increased time spent with family, vacation time;
- Improved personal finances
- Improved housing situation and health status.

These impacts are consistent with those reported by City of Calgary low-wage workers in the employee survey referenced above.

Community stakeholders consulted for the preparation of the previous report to Council (FCS2008-10) stated that raising wages to a living wage rate may reduce the requirement for many low-income earners to maintain two jobs. This may increase the time available to spend with family and friends, and thereby increase the quality of life. Stakeholders also suggested that this may increase community participation among low-income earners and their households. The payment of a living wage, it was noted, also contributes to greater housing security and reduced vulnerability to homelessness.

4.15 Financial / Budget Impacts

As previously reported (FCS2008-10) a review of studies examining the impact of enacting Living Wage Ordinances in the United States indicates that cost increases have been minimal in those cities that have implemented such policies (Thompson and Chapman, 2002; Elmore, 2003). Contract cost increases tend to be minimal due to the fact that firms continue to be engaged in competitive bidding processes. Increased costs arising from the implementation of a living wage policy are offset in part by productivity gains arising from reduced absenteeism and turnover and increased work effort. A portion of the increased cost also tends to be absorbed through reduced profit margins by suppliers.

In the previous report to Council (FCS2008-10) it was reported that a limited survey of service contractors was conducted, which revealed that the vast majority of contractors (89%) were already paying staff at wage rates above the proposed Living Wage rate. Consequently, it was determined that the implementation of the policy would have minimal impact on contract costs. Supply Management has subsequently completed an analysis of specific contracts in sectors deemed to be at risk. This review has confirmed the findings of the survey that few contractors are paying wages below the proposed threshold, and that the impact on contract costs would therefore be expected to be minimal.

Concern has also been expressed about the potential impact on contract bidding. As reported in the previous report (FCS2008-10), a survey of City of Calgary service suppliers was conducted to understand the potential impact of the policy on City suppliers. According to this survey, the vast majority of suppliers indicated that the policy would have no impact on their decision to bid on City contracts. This finding is in accordance with evaluations from the United States where no supply impacts have been reported.

4.16 Implementation

This policy to the extent that it extends to City suppliers will be implemented through the Sustainable Ethical and Environmental Purchasing Policy (SEEPP). If adopted, the Living Wage requirements would be inserted into the existing Supplier Code of Conduct. Monitoring and enforcement of the policy would occur as part of the normal SEEPP monitoring process. It is proposed that the policy be implemented incrementally, similar to the implementation approach adopted for SEEPP. The policy would initially apply to a limited range of services. An evaluation of the impacts of this policy on the affected services would be undertaken eighteen months after implementation and a report on such

Attachment 1: Estimated Price Impact of Living Wage Policy on Recreation Programs

Program Name	Current Fee	New Fee	% increase	Market Price
Day Camps				
General 1/2 Day	69.00	82.50	20%	No valid comparison
1 Day (day camp)	31.50	36.05	14%	$28-$50
Extreme	169.75	197.75	16%	No valid comparison
Full day General	133.00	166.25	25%	$150-$187
Full day Specialty	140.00	175.00	25%	$180-$210
Preschool General	72.00	86.25	20%	$85-$95
Swim n Fun	120.00	153.00	28%	
Sports				
Preschool Sports (10 hours)	78.00	90.00	15%	$70-$106.50
Child Sports (12 hours)	93.60	110.40	18%	$87-$150
Sports General Youth/Adult (8 hours)	62.40	74.00	19%	$72-$105
Kids Climbing (10 hours)	117.50	132.50	13%	
Leagues				

Teen Art Studio	138.92	140.22	1%	$10.79/hr
Discover Drama	94.50	94.50	0%	btwn $7-10/hr no GST
Family Clay Projects	97.65	97.65	0%	
Dance				
Belly Dance Basics (08038)	103.95	106.88	3%	btwn $10-15/hr incl GST
Pre-school DancePre-ballet	70.20	72.00	3%	$18.75/hr
Hip-Hop (Adult)	100.41	106.88	6%	btwn $13.96-14.69/hr incl GST
Hip-Hop (Youth)	73.71	79.20	7%	same as above
Couples Dance-Latin Nightclub Basics	160.89	171.52	7%	btwn $14.38-16.25/hr incl GST
Big and Little Steps	66.15	70.20	6%	$18.75/hr
Pre-school				
Pre-school Year round (2.5 hours x 3 days)	1,155.00	1344.00	16%	
Pre-school Seasonal (8 x 45 min)	44.40	54.60	23%	
Pre-school Low Ratio (Pre-school Pizzazz)	56.25	69.00	23%	
Skating Child and Youth (10 x 45 min)	90.00	97.50	8%	
Skating Adult (10 x 45)	99.23	106.47	7%	
Dance Pre-school (9 x 45 min)	52.65	56.03	6%	
Dance Children (9 x 60 min)	70.20	74.70	6%	
Dance Youth (10 x 60 min)	81.90	87.00	6%	
Sailing				
Silver 6	405.00			