



BC LIVING WAGE REPORT

2025 Technical Appendix

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This document is a technical appendix to the *Living Wage Report 2025: Calculating what it takes to live in Metro Vancouver*, outlining the methodology and data sources for calculating the living wage in BC communities. That report presents the concept of a living wage and the arguments in favour of its adoption by employers and can be downloaded at bcpolicy.ca/living-wage/.

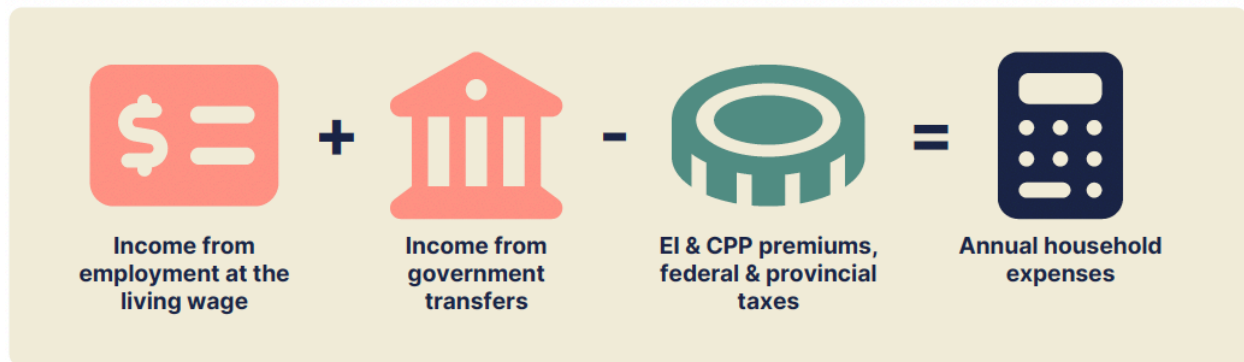
What is a living wage?

Across BC, the living wage is the hourly rate a full-time worker needs to earn to support themselves and their family in their community.

To calculate the living wage, we estimate the cost of a basket of essential goods and services that reflects a decent, though modest, standard of living in a specific community. While individual household expenses vary, the living wage is designed to ensure that households have enough income to:

- Cover basic needs like food, clothing, shelter and transportation.
- Participate in everyday community life.
- Avoid the chronic stress of poverty and financial insecurity.
- Support healthy child development for households with children.

The living wage calculation accounts for the value of government benefits that help make life more affordable for British Columbians. The calculation also includes the cost of federal and provincial income taxes, Employment Insurance premiums and Canada Pension Plan contributions, which all workers must pay.



The living wage calculation assumes that each adult is working full-time (35h/week)¹ and receiving only the statutory minimum paid vacation and paid sick time from their employer.

The living wage calculation is intentionally modest. **It does not include:**

- Debt payments, such as credit card, student loans or other loan payments.
- Retirement savings.
- Home ownership costs.
- Savings for children’s post-secondary education.
- More than minimal spending on recreation, entertainment or holidays.
- Costs of living with a chronic health condition or disability, or caring for a disabled, seriously ill or elderly family member.
- A substantial buffer for emergencies or other unexpected expenses.

The value of the living wage will differ with changes in family expenses and government transfers and taxes, which is why the living wage calculation must be revised annually to ensure its accuracy.

Earning a living wage helps workers and their families escape poverty and chronic financial stress, offering a basic level of economic security. But it remains a conservative budget, without many of the comforts or extras that many may take for granted.

Calculating your community’s living wage

If you are interested in calculating the living wage for your community, please contact Living Wage BC (www.livingwagebc.ca/contact).

¹ According to data from the Labour Force Survey, in 2024 BC workers worked an average of 35.3 hours per week (average usual hours in all jobs). Source: Statistics Canada. 2025. Table 14-10-0043-01. <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410004301>. Accessed October 23, 2025.

The history of the BC living wage methodology

The BC living wage methodology was developed in 2008 in collaboration with academic and community partners, including social policy experts, unions and organizations that work with low-income families, and was informed by feedback from focus groups of low-income working parents and employers. This work was led by the BC Office of the Canadian Centre for Policy Alternatives (CCPA-BC) and First Call Child and Youth Advocacy Coalition as part of the Economic Security Project, a research alliance led by CCPA-BC and Simon Fraser University, funded primarily by a grant from the Social Science and Humanities Research Council of Canada.

The BC living wage methodology laid the groundwork for the Canadian Living Wage Framework and became the model for living wage calculations across the country. Today, it's used in over 70 communities nationwide, including more than 25 in BC (see livingwage.ca).

The BC living wage calculation methodology is reviewed regularly in consultation with social policy experts, community partners and other advisors, and refinements are made as needed to ensure that it continues to reflect the costs of a reasonable standard of living. After the closure of the CCPA-BC Office in early 2025, BC Policy Solutions took on the role of technical lead, overseeing the BC living wage methodology, calculating the Metro Vancouver living wage rate and providing technical assistance to other BC communities in calculating their living wage rates in partnership with Living Wage BC (formerly housed with First Call, now a project of the Vancity Community Foundation).

BC living wage methodology changes in 2025

Family type

The living wage movement in Canada – pioneered in BC – emerged as part of broader efforts to tackle child poverty, which was a pressing concern in the mid-2000s and early 2010s. Low wages are a major contributor to child poverty in Canada, which is why living wages are an important component to solve child poverty. Because of the focus on children, the living wage was originally calculated based on a reference family of four with two parents working full time and two young children.

Since the introduction of the Canada Child Benefit in 2016, the BC and federal governments have made significant progress in reducing child poverty by investing in child care affordability and more generous family benefits. There has been no matching increase in government support for single, working age adults, raising questions about whether the living wage is adequate for single adults living alone.

New this year, the 2025 living wage is based on the income needs of the following three household types:

- A family of four with two full-time working parents and two children aged four and seven.
- A single parent with one four-year-old child.
- A single adult living alone.

The hourly rate of pay needed for each household type to maintain the living wage standard of living after accounting for government benefits and taxes, is calculated. The living wage is the weighted average of these rates, weighted by the proportion of adults in BC in each household type, using data from the 2021 census (51.1%, 7.2% and 41.8% respectively).

This approach reflects the needs of different family types that may have access to different government benefits and taxes and would be affected differently by policy changes (e.g., improving childcare affordability will affect each household type differently).

We use a single weighted average rather than multiple living wage rates for each community because wages should not be based on family composition.

Canadian Dental Care Plan

The Canadian Dental Care Plan is recent a federal initiative to expand dental care access for low and modest-income Canadians. Coverage was broadened in mid-2025 to include all low-income adults lacking private insurance, in addition to previously covered children under 18, seniors and individuals with disabilities. The 2025 living wage calculation includes seven months of coverage for each adult and a full year of coverage for each child.

BC Climate Action Tax Credit

The BC Climate Action Tax Credit was eliminated as of July 2025. The 2025 living wage calculation includes an estimate for the BC Climate Action Tax Credit for the first half of the year.

The question of timing

Because all the elements of the calculation of the living wage (family expenses, government transfers, and government deductions and taxes) are frequently changing, one needs to make decisions regarding the point in time at which one would fix expenses, transfers and taxes. We have always tried to be as close as possible to the calendar year for which the living wage applies (i.e., taxes and expenses a family would face in the 2025 calendar year for this year's living wage). Because of data availability, our estimates of family expenses are always showing up with a lag.

For the calculations of the 2025 living wage in Metro Vancouver and throughout BC, we used:

Family expenses:

- Amounts as of summer 2025 (i.e., adjusted for inflation using Statistics Canada’s Consumer Price Index (CPI) average for the first six months of 2025).² The main exception is rent in communities where rent costs are based on the CMHC rental survey data with a “moving penalty” applied to reflect the higher costs of new rentals. The latest CMHC rental survey data is from October 2024 and no inflation adjustment is made to those rent estimates.

Government transfers, deductions and taxes:

- Government benefit amounts for the 2025 calendar year, calculated based on the living wage household income from the 2024 living wage calculations. For communities that are new to the calculation this year, the value of government transfers is based on the 2024 living wage rate in the nearest community where one is available.
- Government deductions, taxes and tax credits for the 2024 tax year except for the federal personal income tax rate, which includes the tax reduction implemented in July 2025.

Family expenses

The living wage family expenses are divided into the following ten categories:

1. Food
2. Clothing and footwear
3. Shelter
4. Phone and internet
5. Transportation
6. Other household and social participation expenses
7. Child care
8. Non-MSP health expenses
9. Adult education
10. A contingency amount

² Prior to the 2021 living wage calculation, family expenses as of December of the previous calendar year were used. However, because inflation jumped substantially in 2021, this additional inflation adjustment was introduced.

Some of the family expenses used in the living wage calculation are based on statistics available province wide while local data for other family expenses needs to be sourced by community partners preparing their living wage calculation. This section explains how each of the family expenses is calculated and provides links to the data sources used for the 2025 BC living wage calculations, when available.

The living wage is designed to afford a decent if still very modest standard of living. To accomplish this, family expenses used for the calculation are generally based on conservative or lower-than-average family expense amounts, as outlined below. This is accomplished in part by adopting amounts from Statistics Canada's Market Basket Measure (MBM) for some expense categories, as the MBM was developed to provide a perspective on low-income households in Canada, and therefore the MBM thresholds are based on less-than-median expenditures. When incorporating local family expense estimates from other sources we use median expenditures where available, which are almost invariably lower than average expenditures. The reason for this is that average expenditures are pulled upward by elevated incomes and expenditures of higher-income families.

1. Food

Food expenses are calculated based on the data from the latest available BC Nutritious Food Basket Food Costing Survey undertaken by the BC Centre for Disease Control's Population and Public Health Program. For the 2025 living wage, data from the 2022 food costing survey³ is used. The data are adjusted for inflation using the CPI for "Food purchased from grocery stores" in BC.

The food costing survey involves the periodic collection of food prices in grocery stores across BC for a number of food items to calculate the average monthly cost of an adequately nutritious diet based on Health Canada's National Nutritious Food Basket. The reports provide monthly food costs for adults and children by sex and age categories at the provincial level. Average monthly food costs for a reference family of four are provided for each health authority and its respective Health Service Delivery Areas (HSDAs).

The exact food costs for a person depend on their sex and age, which requires that some assumptions be made about the living wage household's composition. For the purposes of the calculation, we assume the following household composition:⁴

- family of four: a male and a female parent, each between 35 and 44 years of age, a four-year-old girl and a seven-year-old boy;
- single parent household: a female parent between 35 and 44 years of age, a four-year-old boy;
- single person: male between 35 and 44 years of age.

³ *Food Costing in BC 2022: Assessing the affordability of healthy eating*, available at http://www.bccdc.ca/Documents/Food_Costing_in_BC_2022_Report_FINAL.pdf.

⁴ While this certainly does not describe all families, the assumptions are intended to produce an estimate of food costs that is sufficient for most households.

The living wage family's composition does not match the composition of the reference family used in the food costing survey reports, so we need to adjust the average regional food costs provided in the report. This is accomplished by calculating the ratio of the food costs for the living wage family (based on the costs for the ages and sexes of its members) to the food costs for the food costing survey's reference family in BC. This ratio is then multiplied by the food expenses for the food costing survey's reference family for the health service delivery area of the community for which we are calculating the living wage.

Metro Vancouver is unique in BC as parts are located in two health authorities, Fraser Health and Vancouver Coastal Health, and span several HSDAs. To reflect this, the Metro Vancouver living wage calculation uses a weighted average of the reference family's food expenses for the HSDAs of Fraser North, Fraser South, Richmond, Vancouver and North Shore/Coast Garibaldi with each weighted by their respective populations in 2025 (using population projections from BC Stats (bcstats.shinyapps.io/popApp/)). For North Shore/Coast Garibaldi, we used the population projections of the local health areas of North Vancouver and West Vancouver/Bowen Island only, as the rest of the HSDA falls outside of Metro Vancouver.

2. Clothing and footwear

We use the amount for "Clothing" from Statistics Canada's MBM for 2024 (latest available), adjusted for inflation using the average CPI for "Clothing and footwear" for BC for the first half of 2025.

3. Shelter

The living wage family's shelter cost includes rent, utilities and tenant insurance.

RENT

It is assumed that our reference family of four with a boy and a girl will need a three-bedroom apartment. Our single parent will need a 2-bedroom apartment, and the single adult a 1-bedroom apartment.

For Metro Vancouver, Greater Victoria, Kelowna, the Fraser Valley, Kamloops, Nanaimo, Prince George, Penticton, Campbell River, Vernon and Port Alberni we use data from the October 2024 CMHC annual Rental Market Survey of the primary rental market and apply a "moving penalty" estimated based on 2021 census data.

CMHC surveys rents in the primary rental market (i.e., purpose-built rental buildings) every October. Their survey understates the financial pressures faced by families that have to move because it aggregates the rents paid by long-term tenants who have benefitted from BC's rent control measures with those who have recently moved and typically pay much higher rents.

To develop a more realistic estimate of the rent cost faced by families, in 2022 we

introduced the concept of the “moving penalty.” The moving penalty captures the gap between the median rent paid by households who have moved in the last year compared to the overall median rent (i.e., including long-term and newer tenancies) (Table 1). A downward adjustment was made to the moving penalty for Metro Vancouver to reflect recently released data from Statistics Canada⁵ showing that asking rents for all unit sizes have fallen in Metro Vancouver.

TABLE 1: Moving penalty for BC (% of monthly rent) by unit size

	1 bedroom	2 bedrooms	3 bedrooms
Metro Vancouver (Vancouver CMA)	16.0%	12.3%	19.3%
Greater Victoria (Victoria CMA)	22.6%	17.6%	18.2%
Kelowna (CMA)	11.5%	13.3%	17.6%
Abbotsford–Mission (CMA)	18.3%	17.4%	13.7%
Nanaimo (CMA)	8.4%	7.3%	14.9%
Kamloops (CMA)	6.4%	18.9%	18.1%
Chilliwack (CMA)	15.3%	18.2%	11.5%
Other communities in BC	20.8%	18.5%	18.5%

Source: Authors’ calculations based on data from a custom tabulation from Statistics Canada’s 2021 census. CMAs (census metropolitan areas) as defined by Statistics Canada are large, densely populated centres made up of adjacent municipalities that are economically and socially integrated.

In communities where data from CMHC is not available or is not appropriate (e.g., if the primary rental market is a small fraction of all rentals in the community), rental costs are based on the Canadian Rental Housing Index (data from the 2021 Census)⁶. The average cost of rent for the 3rd Quintile is used in the calculation, updated for inflation using the CPI for Rent. In Daajing Giids, Golden, Grand Forks, Pemberton, Trail, Prince Rupert and Kitimat we use survey-based estimates of local rent costs by unit size, collected by either local government, non-profit organizations or our local calculation partners.

UTILITIES

For the 2025 living wage calculation we use 2021 census data on the average amounts spent on electricity and fuel by BC renters in units with one, two and three or more bedrooms who reported that these costs were not included in their rent. The data were obtained from a Statistics Canada custom tabulation for BC’s census metropolitan areas and census agglomerations, which represent one or more adjacent municipalities

⁵ Statistics Canada. “Quarterly rent statistics, first quarter 2019 to first quarter 2025.” The Daily. 25 June 2025. <https://www150.statcan.gc.ca/n1/daily-quotidien/250625/dq250625b-eng.htm>.

⁶ See https://www.rentalhousingindex.ca/en/#cost_cd.

centered on a population core of at least 10,000 people. Data are adjusted for inflation using the CPI for “Water, fuel and electricity.”

TENANT INSURANCE

Based on quotes from local tenant insurance providers for coverage of \$35,000 in contents for the households with children and \$25,000 for the single adult household, \$1 million liability, \$1000 deductible for the family of four, and a \$500 deductible for the other two household types who only have 1 earner to cover the deductible.

4. Phone and internet

PHONE

Based on the least expensive cell phone plan available locally that is on a 5G network with at least 9 GB of data, along with the cost of a basic smartphone and SIM card fees (if applicable) plus sales taxes (GST and PST).

INTERNET

Based on the least expensive residential internet plan in each community that provides minimum speeds of at least 50 Mbps download and 10 Mbps upload, including the costs of modem rental and applicable sales taxes (GST and PST).

Note that short-term promotional discounts for new or existing customers are not included in the living wage calculation.

5. Transportation

In rural areas or areas with inadequate transit, it is assumed that each adult will need a car to get to and from work. In Metro Vancouver and other urban areas where public transit is reasonably available, the cost of one car and one adult transit pass is included for the reference family of four (two zones for Metro Vancouver). For a single adult, the cost of one adult transit pass is used. A single parent will need a car to get to and from work and to pick up their child from school and activities in both urban and rural areas. Consultation with our local calculation partners is used to determine the availability and reliability of local public transit systems.

The adult transit pass is replaced by the cost of the discounted post-secondary student transit pass (U-Pass or student semester pass), for eight months of the year when one of the adults will be taking a college course.⁷

The cost of owning and operating a car is based on Statistics Canada’s 2024 MBM amount for “Transportation” for rural communities in BC, which reflects the annual costs of owning

⁷ A person taking one college course per semester is eligible for the U-Pass and the living wage calculation assumes that one adult in each living wage household type takes two college courses in the year (one per semester).

and operating a second-hand car. The amount is adjusted for inflation using the CPI for “Operation of passenger vehicles.”

6. Other household and social participation expenses.

The methodology for estimating the costs of other household expenses that are required for a decent standard of living does not rely on pricing of individual items as other parts of the living wage family budget do. That is because doing so would be prohibitively difficult given the large number of items that would potentially need to be priced, such as toiletries and personal care, furniture, household supplies, laundry, school supplies and fees, bank fees, some reading materials, minimal recreation and entertainment, cultural participation (e.g., museums and cultural events), birthday presents, modest vacation and some activities for the children in households with children (e.g., swimming lessons, dance classes or team sports).

We rely on the analysis developed by Statistics Canada for the MBM to estimate the value of other necessary expenses. The “Other” component of the MBM “is meant to approximate average expenditures on a wide range of other goods and services, using data sources from Statistics Canada’s Survey of Household Spending.”⁸ In the MBM, the other necessities component was calculated as a fixed percentage (75.4%) of the total cost of the food and clothing components of each MBM region. The percentage was determined “based on historical spending patterns on a set of selected items deemed necessary for a modest, basic standard of living.”⁹ We apply this set percentage to each community’s food and clothing costs in the living wage calculation to arrive at the value of the Other expenses locally.

In its third review of the MBM, Statistics Canada has proposed moving communication services and technology out of the ‘Other’ necessities component of the MBM and treating them as a separate Communication services component.¹⁰ Since the Metro Vancouver living wage methodology already includes a specific line item for phone and internet costs, we have removed these expenses from the estimate of ‘Other’ household expenses to avoid double counting.¹¹ As a result, the total amount in the ‘Other’ household expenses category has decreased compared to last year. This does not reflect cost reductions for BC living wage families but rather a methodological improvement that ensures the living wage budget remains a conservative estimate of living expenses.

7. Child care

⁸ Djidel, Samir, Burton Gustajtis, Andrew Heisz Keith Lam, Isabelle Marchand and Sarah McDermott. *Report on the second comprehensive review of the Market Basket Measure*. Income Statistics Research Paper Series. Ottawa: Statistics Canada, 2020. Catalogue no. 75F0002M2020002, p. 20.

⁹ Samir et al, *Report on the second comprehensive review of the Market Basket Measure*. p. 20.

¹⁰ Dervin, N., B. Gustajtis, B. Kow, L. Raymond-Brousseau and M. Steinmetz-Wood. 2025. *The proposed methodology for the 2023-base Market Basket Measure of poverty*. Ottawa: Statistics Canada. <https://www150.statcan.gc.ca/n1/en/catalogue/75F0002M2025003>.

¹¹ The value of phone and internet expenses in Metro Vancouver and large urban centres is used for all BC communities for this calculation.

The living wage calculation assumes that the four-year-old child is in full-time child care in a licensed group child care setting, while the seven-year-old child is in before- and after-school care during the school year, with full-time care when schools are closed for PD days, three weeks during winter and spring breaks (assuming that one week of winter break is covered by statutory holidays and informal arrangements) and seven weeks of summer care.

In the last year, BC has seen an increase in the number of licensed child care spaces charging only \$10 per day, although these still account for a small minority of available spaces (approximately 10% of all licensed spaces in Metro Vancouver as of June 2025).¹² These providers are not included in our estimates of child care fees in order to ensure that the living wage is sufficient for families to be able to afford child care in a licensed provider that does not participate in the limited \$10 a Day program.

For Metro Vancouver, we use data published by the BC Ministry of Education and Child Care on median monthly parent fees by child care type from the 2024/25 Provider Profile Survey.¹³ The amounts used for the calculation include all fee reductions in effect.

Unfortunately, the regional data provided by the BC Ministry of Education and Child Care is not sufficiently disaggregated to use for other BC community living wage calculations. In other communities, we use estimates of child care fees from regional child care referral centres that conduct surveys of child care providers in the areas they serve (if available) or local of local child care providers' fees conducted by our community calculation partners. The median of the available fees (including applicable fee reductions) is used for the living wage calculation.

In Metro Vancouver, monthly fees for before- and after-school care often include full-day care on PD days, so we did not include an additional amount for this type of care. In communities where this is not the case, the costs of 6 PD days are included.

The BC Ministry of Education and Child Care does not provide information for summer care costs or care during school holidays. The costs used in the 2025 living wage calculations are based on surveys of child care providers during the summer and school holidays in every community (the median of all fees collected is used).

As mentioned earlier, we assume the living wage family is able to access a licensed, group child care provider participating in the provincial fee reduction initiative—an opt-in grant for licensed child care providers that receive provincial operating funding. The BC government estimates that 97% of eligible providers were participating in the program as of September 2025.¹⁴

¹² According to data provided by the BC Ministry of Education and Child Care, accessed on October 28, 2025. <https://studentsuccess.gov.bc.ca/childcare>.

¹³ Data accessed on October 28, 2025. <https://studentsuccess.gov.bc.ca/childcare>.

¹⁴ According to data provided by the BC Ministry of Education and Child Care, accessed on October 28, 2025. <https://studentsuccess.gov.bc.ca/childcare>.

Unfortunately, not all families with young children are benefitting from these substantial fee reductions because demand for licensed child care spaces far outstrips supply in Metro Vancouver and across the province. Many Metro Vancouver families are forced to choose between reducing the hours that they work or using unlicensed child care providers that are not eligible for the provincial fee reductions and charge considerably higher fees. Unlicensed child care arrangements are eligible for much smaller dollar amounts under the BC Affordable Child Care Benefit, which further increases the gap in out-of-pocket costs between families that are able to access licensed child care and those that cannot. As a result, some families may pay higher out-of-pocket child care fees than those assumed in the living wage calculation.

8. Non-MSP health expenses

The living wage calculation includes an amount for health care expenses not covered by Canada's public health care system. The costs are estimated as the equivalent of purchasing private health insurance for the family minus savings from accessing the Canadian Dental Care Plan.

The amount used for the cost of purchasing private insurance provincewide is the cost of a basic extended health and dental plan with Pacific Blue Cross insurance (Bronze Plan), assuming the oldest person in the family falls in the 35–54 age group. This cost is \$95 per month for an individual, \$162 for a single parent and \$231 per month for a family of four. Note that if the living wage households purchased this insurance, they would face additional out-of-pocket costs for the non-insured portions of medical expenses.

We assume the BC living wage households are eligible to apply for the new Canadian Dental Care plan, which provided coverage to children for the full 2025 and for working-age adults without disabilities for 7 months of the year (as of June 2025). The Canadian Dental Care Plan pays for a portion (or all) of dental care expenses directly to the provider, depending on the patient's adjusted family net income. That is why we build it in the living wage calculation as a deduction from the estimated non-MSP health care expenses.

Since the Canadian Dental Care Plan replaces the need to purchase private dental insurance, we assume a saving equal to the amount of premiums to self-insure at the 60% of dental costs covered (most similar to what's covered in the Pacific Blue Cross Bronze Plan used for estimating non-MSP covered health expenses in Year 1 of coverage). The estimated savings are assigned to households with 2024 adjusted net family income of \$70,000 to \$79,000 that are eligible for 60% coverage under the Canadian Dental Care Plan. The estimated savings are prorated to households with 2024 adjusted net family incomes below \$70,000 that would be eligible for 100% coverage and those with 2024 adjusted household incomes between \$80,000 and \$89,999 that would be eligible for 40% coverage.

Note that the adjusted family net income used to assess eligibility for the Canadian Dental

Care Plan does not vary with household size. The BC living wage individual and single parent households qualify for 100% coverage while the living wage family of four receives either 60% or 40% coverage depending on their 2024 living wage income.

9. **Adult education**

The living wage includes an education budget that allows for two college courses per year so one adult in each household can upgrade their training or reskill as a way out of low-wage work. The parent education component of the family budget was included at the suggestion of participants in our focus groups with low-wage workers when the calculation was first developed. Access to training has become even more important since then because automation and technological advances are rapidly changing the way work is done.

The calculation includes the costs of tuition for two regular studies courses at a local public post-secondary college (three credits each), including student fees and an amount for textbooks. For Metro Vancouver, we used tuition and fees from Douglas College, which were in the middle of the pack. In many smaller communities only one college is available. Textbook expenses vary by course but we budget for \$150 per course, which is a modest estimate according to many college websites.

10.A **contingency amount**

The contingency amount provides some cushion for unexpected events like the serious illness of a family member or transition time between jobs. It is calculated as two weeks' pay at the living wage for each adult.

Government transfers, deductions and taxes

The following federal and provincial government transfers, deductions and taxes were included in the 2025 BC living wage calculation. The eligibility and amounts for the various government transfers are calculated based on the household's income from the previous tax year (i.e., based on the 2024 living wage in each community).

A. **Canada Child Benefit (CCB)**

This is a non-taxable federal government transfer to families with children under 18, with slightly higher benefits for children under six. The CCB is income-tested and indexed to inflation with the benefit amounts and income eligibility thresholds updated in July each year. The 2025 living wage calculations includes six months of the value of the benefit based on the July 2024 – June 2025 benefit year, and six months for the value of the benefit based on the July 2025 – June 2026 benefit year. For the June 2025 – July 2026 benefit year, the CCB provides up to \$7,997 for each child under six and up to \$6,748 for each child

between six and 17 years of age, with benefits reduced above family net income of \$37,487 and \$81,222.

Source:

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-child-benefit-overview/canada-child-benefit-we-calculate-your-ccb.html>.

B. BC Family Benefit

This is a non-taxable provincial benefit for families with children. The benefit is administered by the Canada Revenue Agency (CRA) and the payment is combined with the CCB. It is an income-tested benefit that provides up to \$1,750 for a family's first child, \$1,100 for a second child and \$900 for additional children under the age of 18. The income thresholds for eligibility for the BC Family Benefit are indexed to inflation and updated in July each year. The maximum benefit amounts are not indexed to inflation.

The 2025 living wage calculations includes six months of the value of the benefit based on the July 2024 – June 2025 benefit year, and six months for the value of the benefit based on the July 2025 – June 2026 benefit year. For the June 2025 – July 2026 benefit year, BC families with net incomes under \$29,526 receive the full benefit, and partial benefits are available for those with higher incomes up to a maximum that depends on the number of children in the family.

A one-time 25% increase to the family benefit payment, the BC Family Bonus, was available in the July 2024 to June 2025 benefit year. The Bonus increased the maximum benefit to \$2,188 for the first child, \$1,275 for a second child and \$1,125 for additional children under the age of 18. The BC Family Bonus amounts for the calendar year 2025 are used in the calculation to capture both this one-time annual enhancement and the regular benefit payments in the second half of 2025.

Source:

<https://www2.gov.bc.ca/gov/content/family-social-supports/affordability/family-benefit#maximum-annual>.

C. GST Credit

The GST Credit is a federal income-tested benefit that is calculated based on the size and composition of the family. The benefit amounts and income eligibility thresholds are indexed to inflation and updated in July each year. The 2025 living wage calculations includes six months of the value of the benefit based on the July 2024 – June 2025 benefit year, and six months for the value of the benefit based on the July 2025 – June 2026 benefit year. For a two-parent, two-child family, the GST Credit ceases at a family net income of \$66,841 for the July 2025 to June 2026 benefit year, so that living wage family type does not qualify for a GST credit anywhere in BC. Single individuals and single-parent families across BC typically qualify for the GST credit.

Source:

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/gst-hst-credit/how-much.html>.

D. BC Climate Action Tax Credit

This tax credit was a payment similar to the GST Credit in that it was an income-tested benefit calculated based on the size and composition of the family with benefit amounts and income eligibility thresholds indexed to inflation and updated in July each year. The amount received depended on the size and composition of the family and its adjusted family income from the previous tax year. For a single individual, the BCCATC provided up to \$504 per year, while for two-parent, two-child family, the BCCATC provides up to \$1,008 per year. The payment was administered by the CRA and combined with the quarterly GST credit.

The BC Climate Action Tax Credit was eliminated with the elimination of the carbon tax in early 2025. The final payment was the quarterly payment for April – June 2025. We use the amount from the first half of the year in the 2025 living wage calculation.

Source:

<https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/climate-action>.

E. BC Rental Assistance Program (RAP)

The RAP is a provincial program that provides a monthly payment to low-income families with children who earn at least some employment income and who are not receiving social assistance. Until the end of March 2025, families were only eligible in their gross household income was less than \$40,000 per year regardless of family size but as of April 2025, eligibility was extended to those with gross household income below \$60,000. Even with this increase, a family of two parents working full-time, full year minimum wage will exceed the income threshold. However, the increased income threshold means that the living wage single-parent family would qualify for the RAP in every community across the province. We use the BC Housing RAP calculator to estimate the value of the benefit for the single parent family in each community.

Sources: <https://www.bchousing.org/housing-assistance/rental-assistance-programs/RAP> and <https://bcalc.bchousing.org/>.

F. BC Affordable Child Care Benefit

The BC Affordable Child Care Benefit is a provincial income-tested benefit designed to reduce the out-of-pocket child care costs for families with children and as such it is paid to the child care provider rather than directly to the family. The benefit amount depends on the age of children, the type of child care services used, the actual fees paid and the family's net income.

For the living wage family, we assume full-time licensed group child care for the four-year-old, 10 months of licensed before- and after-school care for the seven-year-old, six PD

days, three weeks of full-time licensed care during winter and spring breaks, and seven weeks of licensed full-time summer care. The maximum benefit amounts for these types of care are:

- \$550 per month for full-time, licensed group care for children aged three to five.
- \$210 per month for licensed before- and after-school care for school-age children.
- \$415 per month (or \$103.75 per week) for school-age children attending full-time, licensed programs (e.g., full-time care during school closures and during the summer).

Families with an adjusted income below \$45,000 qualify for the maximum benefit while those with incomes between \$45,000 and \$111,000 receive partial benefits. The maximum benefit amounts and the eligibility income thresholds are not indexed to inflation.

Source:

<https://www2.gov.bc.ca/gov/content/family-social-supports/caring-for-young-children/childcarebc-programs/child-care-benefit/information-for-families/eligibility-estimate-funding>.

G. Canadian Dental Care Plan

The Canadian Dental Care Plan is recent a federal initiative to expand dental care access for low and modest-income Canadians. Coverage was broadened in mid-2025 to include all low-income adults lacking private insurance, in addition to previously covered children under 18, seniors and individuals with disabilities. The 2025 living wage calculation includes seven months of coverage for each adult and a full year of coverage for each child. This program fully covers dental costs for people living in households with family net income below \$70,000 and provides partial coverage for people living in households with family net income between \$70,000 and \$89,999.

H. 2025 ICBC Rebate

In 2025, ICBC provided a one-time \$110 rebate for drivers who had an active eligible policy in January 2025. In communities where the family of four is assumed to need two cars, two rebates are included in the living wage calculation.

Source: <https://www.icbc.com/insurance/2025rebate>.

I. Provincial and Federal Income Taxes and Deductions

The formulas for calculating the provincial and federal income taxes, as well as the mandatory deductions for EI and CPP premiums for the 2024 tax year are used for the living wage calculation. This is because tax brackets and tax credit amounts are indexed to inflation every year and the exact numbers for the 2025 tax year are not available at the time of the calculation. The only exception is federal income tax, where the tax rates for the 2025 tax year are used in order to include the tax cut to the rate in the bottom income bracket, which came into effect in July 2025.

The living wage households with children are eligible for the child care expenses deduction. The amount received depends on the actual child care expenses over and above any BC Affordable Child Care Benefit received, up to the maximum of \$8,000 for children under six and \$5,000 for children between six and 16.

Each parent is also eligible for the deduction for CPP enhanced contributions on employment income.

In BC communities located in a prescribed northern or intermediate zone based on the CRA's list, the living wage family is also eligible for the northern residents' deductions. Only the northern residency deduction (for living expenses) is claimed but not the travel deduction. That is because the living wage calculation does not explicitly budget for the types of trips that would be eligible for the travel deduction.

The living wage family's tax calculation includes the tax credits the family would be eligible for. There are two types of tax credits available: non-refundable and refundable.

Non-refundable tax credits reduce the amount of tax an individual has to pay but only up to the amount of tax owed. If the amount of non-refundable tax credits exceeds the amount of tax owed, the person does not benefit from these extra tax credits (they either lose the credits or, in some rare cases as with the tuition amount, these can be carried over for future years or transferred to a spouse).

Refundable tax credits, as the name suggests, can be refunded by the government if the amount of credits the person is eligible for exceeds the amount of tax owed.

The following federal non-refundable tax credits are included:

- Basic personal amount—claimed by all adults
- Eligible dependent amount—claimed by the adult in the single-parent family only
- EI and CPP premiums—claimed by all adults
- Canada employment amount—claimed by all adults
- Tuition amount (actual tuition fees paid minus the \$250 claimed for the Canada Training Credit)—claimed by one adult in each household
- Medical expenses credit—claimed by one adult in each household

The following federal refundable tax credits are included:

- Canada Training Credit (the living wage calculations includes \$250 or the actual tuition fees paid, whichever is lower)—claimed by the adult claiming the tuition amount
- Canada Workers Benefit—claimed by one adult in each household
- Refundable Medical Expenses Supplement— claimed by one adult in each

household

The following BC non-refundable tax credits are included:

- Basic personal amount—claimed by all adults
- Eligible dependent amount—claimed by the adult in the single-parent family only
- EI and CPP premiums—claimed by all adults
- Tuition amount (actual tuition fees paid minus the \$250 claimed for the Canada Training Credit)—claimed by one adult in each household
- Medical expenses credit—claimed by one adult in each household
- BC Tax Reduction Credit—claimed by all adults

The following BC refundable tax credits are included:

- BC Renter's Tax Credit—claimed by one adult in each household

Source:

www.canada.ca/en/revenue-agency/services/forms-publications/tax-packages-years/general-income-tax-benefit-package/british-columbia.html.

Campbell River

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,718	\$8,699	\$16,794
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$17,331	\$24,074	\$30,251
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$4,219	\$6,097	\$12,396
Child Care (after Affordable Child Care Benefit)	\$0	\$0	\$5,331
Non MSP Health Expenses	\$650	\$709	\$2,006
Contingency Fund	\$1,817	\$1,417	\$3,560
Parent Education	\$1,700	\$1,700	\$1,700
Total expenses	\$40,019	\$50,790	\$87,568
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,634	\$4,178
Canada Child Benefit (CCB) July to Dec		\$3,773	\$4,355
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,184	\$953
BC Family Benefit July to Dec		\$837	\$763
GST Credit: Jan to June	\$260	\$430	\$0
GST Credit: July to Dec	\$267	\$441	\$0
Rental Assistance Program (RAP)		\$3,892	\$0
BC Climate Action Tax Credit: Jan to June	\$223	\$378	\$242
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$3,060	\$5,077
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$859	\$14,678	\$10,709
Taxes			
EI Premiums	\$784	\$611	\$1,537
CPP Premiums	\$2,602	\$1,984	\$5,091
Fed. Income Tax	\$3,778	\$109	\$6,559
Refundable Tax Credits	-\$650	-\$2,388	-\$250
Prov. Income Tax	\$1,549	\$404	\$2,750
Total taxes	\$8,063	\$719	\$15,686
Living wage calculation results			
Wage to cover expenses	\$25.95	\$20.24	\$25.43
Living wage	\$25.30		

Columbia Valley

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,409	\$8,299	\$16,022
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$15,791	\$20,315	\$27,447
Phone and Internet	\$1,700	\$1,700	\$2,456
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$3,516	\$5,326	\$11,160
Child Care (after Affordable Child Care Benefit)	\$0	\$0	\$6,965
Non MSP Health Expenses	\$650	\$709	\$1,623
Contingency Fund	\$1,669	\$1,250	\$3,314
Parent Education	\$1,067	\$1,067	\$1,067
Total expenses	\$37,156	\$45,529	\$83,781
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,726	\$4,450
Canada Child Benefit (CCB) July to Dec		\$3,865	\$4,710
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,236	\$961
BC Family Benefit July to Dec		\$890	\$763
GST Credit: Jan to June	\$260	\$430	\$0
GST Credit: July to Dec	\$267	\$441	\$0
Rental Assistance Program (RAP)		\$2,908	\$0
BC Climate Action Tax Credit: Jan to June	\$250	\$378	\$308
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,000	\$7,180
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$886	\$13,983	\$11,411
Taxes			
EI Premiums	\$720	\$539	\$1,430
CPP Premiums	\$2,373	\$1,725	\$4,710
Fed. Income Tax	\$3,286	\$0	\$5,586
Refundable Tax Credits	-\$650	-\$3,045	-\$250
Prov. Income Tax	\$1,377	\$55	\$2,296
Total taxes	\$7,107	-\$726	\$13,773
Living wage calculation results			
Wage to cover expenses	\$23.84	\$17.85	\$23.67
Living wage	\$23.35		

Comox Valley

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,718	\$8,699	\$16,794
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$18,597	\$22,267	\$29,258
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$4,219	\$6,097	\$12,396
Child Care (after Affordable Child Care Benefit)	\$0	\$0	\$5,407
Non MSP Health Expenses	\$650	\$709	\$2,006
Contingency Fund	\$1,878	\$1,338	\$3,496
Parent Education	\$1,569	\$1,569	\$1,569
Total expenses	\$41,216	\$48,774	\$86,457
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,634	\$4,178
Canada Child Benefit (CCB) July to Dec		\$3,773	\$4,355
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,184	\$953
BC Family Benefit July to Dec		\$837	\$763
GST Credit: Jan to June	\$260	\$430	\$0
GST Credit: July to Dec	\$267	\$441	\$0
Rental Assistance Program (RAP)		\$3,173	\$0
BC Climate Action Tax Credit: Jan to June	\$223	\$378	\$242
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$5,005	\$6,098
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$859	\$13,959	\$10,709
Taxes			
EI Premiums	\$811	\$578	\$1,509
CPP Premiums	\$2,697	\$1,862	\$4,922
Fed. Income Tax	\$3,982	\$0	\$6,250
Refundable Tax Credits	-\$650	-\$2,691	-\$250
Prov. Income Tax	\$1,632	\$234	\$2,637
Total taxes	\$8,472	-\$18	\$15,138
Living wage calculation results			
Wage to cover expenses	\$26.83	\$19.12	\$124.97
Living wage	\$25.35		

Cowichan Valley

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,585	\$8,528	\$16,463
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$16,386	\$21,742	\$32,077
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$4,119	\$5,967	\$12,147
Child Care (after Affordable Child Care Benefit)	\$0	\$154	\$8,399
Non MSP Health Expenses	\$650	\$709	\$2,006
Contingency Fund	\$1,763	\$1,380	\$3,784
Parent Education	\$1,812	\$1,812	\$1,812
Total expenses	\$38,900	\$48,386	\$92,218
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,549	\$4,046
Canada Child Benefit (CCB) July to Dec		\$3,688	\$4,223
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,135	\$953
BC Family Benefit July to Dec		\$788	\$763
GST Credit: Jan to June	\$209	\$379	\$0
GST Credit: July to Dec	\$246	\$420	\$0
Rental Assistance Program (RAP)		\$2,352	\$0
BC Climate Action Tax Credit: Jan to June	\$199	\$378	\$195
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,386	\$4,960
One-time ICBC Rebate	\$110	\$110	\$220
	\$763	\$12,798	\$10,400
Taxes			
EI Premiums	\$761	\$595	\$1,633
CPP Premiums	\$2,518	\$1,926	\$5,438
Fed. Income Tax	\$3,573	\$0	\$6,853
Refundable Tax Credits	-\$650	-\$2,555	-\$250
Prov. Income Tax	\$1,478	\$306	\$2,874
Total taxes	\$7,680	\$273	\$16,548
Living wage calculation results			
Wage to cover expenses	\$25.18	\$19.71	\$27.03
Living wage	\$25.75		

Daajing Giids

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$7,703	\$9,975	\$19,258
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$13,690	\$22,260	\$25,278
Phone and Internet	\$1,922	\$1,922	\$2,661
Transportation	\$6,887	\$7,000	\$13,185
Other Household Expenses	\$4,962	\$7,059	\$14,254
Child Care (after Affordable Child Care Benefit)	\$0	\$4,272	\$11,160
Non MSP Health Expenses	\$650	\$709	\$2,006
Contingency Fund	\$1,650	\$1,751	\$3,739
Parent Education	\$0	\$0	\$0
Total expenses	\$37,973	\$55,966	\$93,578
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,619	\$4,098
Canada Child Benefit (CCB) July to Dec		\$3,758	\$4,276
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,175	\$953
BC Family Benefit July to Dec		\$828	\$763
GST Credit: Jan to June	\$155	\$429	\$0
GST Credit: July to Dec	\$192	\$441	\$0
Rental Assistance Program (RAP)		\$1,572	\$0
BC Climate Action Tax Credit: Jan to June	\$178	\$378	\$214
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,128	\$3,965
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$636	\$12,310	\$10,523
Taxes			
Northern Residents Deduction	\$8,030	\$8,030	\$8,030
EI Premiums	\$712	\$756	\$1,614
CPP Premiums	\$2,344	\$2,500	\$5,368
Fed. Income Tax	\$2,164	\$0	\$5,233
Refundable Tax Credits	-\$650	-\$1,740	-\$250
Prov. Income Tax	\$986	\$347	\$2,190
Total taxes	\$5,556	\$1,863	\$14,155
Living wage calculation results			
Wage to cover expenses	\$23.57	\$25.01	\$26.71
Living wage	\$25.30		

Fraser Valley

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$5,438	\$7,042	\$13,595
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$18,569	\$22,248	\$34,144
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$3,254	\$4,847	\$9,984
Child Care (after Affordable Child Care Benefit)	\$0	\$0	\$4,850
Non MSP Health Expenses	\$650	\$709	\$1,623
Contingency Fund	\$1,762	\$1,250	\$3,408
Parent Education	\$1,769	\$1,769	\$1,769
Total expenses	\$39,026	\$45,959	\$84,901
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,705	\$4,279
Canada Child Benefit (CCB) July to Dec		\$3,844	\$4,506
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,224	\$953
BC Family Benefit July to Dec		\$878	\$763
GST Credit: Jan to June	\$260	\$430	\$0
GST Credit: July to Dec	\$267	\$441	\$0
Rental Assistance Program (RAP)		\$3,772	\$0
BC Climate Action Tax Credit: Jan to June	\$244	\$378	\$277
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$5,700	\$7,050
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$880	\$14,782	\$10,998
Taxes			
EI Premiums	\$760	\$539	\$1,471
CPP Premiums	\$2,517	\$1,725	\$4,855
Fed. Income Tax	\$3,556	\$0	\$6,054
Refundable Tax Credits	-\$650	-\$3,045	-\$250
Prov. Income Tax	\$1,472	\$36	\$2,548
Total taxes	\$7,655	-\$745	\$14,677
Living wage calculation results			
Wage to cover expenses	\$25.17	\$17.85	\$24.34
Living wage	\$24.25		

Golden

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,409	\$8,299	\$16,022
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$20,044	\$25,930	\$31,947
Phone and Internet	\$1,700	\$1,700	\$2,456
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$3,986	\$5,795	\$11,814
Child Care (after Affordable Child Care Benefit)	\$0	\$2,935	\$13,196
Non MSP Health Expenses	\$650	\$709	\$2,006
Contingency Fund	\$1,947	\$1,700	\$3,962
Parent Education	\$1,154	\$1,154	\$1,154
Total expenses	\$42,244	\$55,085	\$96,284
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,542	\$4,076
Canada Child Benefit (CCB) July to Dec		\$3,681	\$4,253
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,131	\$953
BC Family Benefit July to Dec		\$784	\$763
GST Credit: Jan to June	\$152	\$374	\$0
GST Credit: July to Dec	\$189	\$415	\$0
Rental Assistance Program (RAP)		\$3,298	\$0
BC Climate Action Tax Credit: Jan to June	\$177	\$378	\$206
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,113	\$3,906
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$628	\$13,712	\$10,471
Taxes			
EI Premiums	\$841	\$734	\$1,710
CPP Premiums	\$2,804	\$2,421	\$5,713
Fed. Income Tax	\$4,244	\$678	\$7,030
Refundable Tax Credits	-\$650	-\$1,737	-\$250
Prov. Income Tax	\$1,770	\$717	\$2,992
Total taxes	\$9,009	\$2,813	\$17,194
Living wage calculation results			
Wage to cover expenses	\$27.82	\$24.28	\$28.30
Living wage	\$27.80		

Grand Forks

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,031	\$7,810	\$15,078
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$14,299	\$19,727	\$24,713
Phone and Internet	\$1,700	\$1,700	\$2,456
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$3,701	\$5,426	\$11,102
Child Care (after Affordable Child Care Benefit)	\$0	\$0	\$3,422
Non MSP Health Expenses	\$650	\$709	\$1,623
Contingency Fund	\$1,609	\$1,250	\$2,915
Parent Education	\$1,702	\$1,702	\$1,702
Total expenses	\$36,047	\$45,188	\$76,739
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,858	\$4,844
Canada Child Benefit (CCB) July to Dec		\$3,997	\$5,104
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,311	\$1,078
BC Family Benefit July to Dec		\$965	\$763
GST Credit: Jan to June	\$260	\$430	\$0
GST Credit: July to Dec	\$267	\$441	\$0
Rental Assistance Program (RAP)		\$3,530	\$0
BC Climate Action Tax Credit: Jan to June	\$252	\$378	\$366
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$4,500	\$6,875
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$888	\$15,019	\$12,374
Taxes			
EI Premiums	\$695	\$539	\$1,258
CPP Premiums	\$2,281	\$1,725	\$4,093
Fed. Income Tax	\$3,050	\$0	\$4,548
Refundable Tax Credits	-\$650	-\$3,045	-\$250
Prov. Income Tax	\$1,295	\$45	\$1,770
Total taxes	\$6,670	-\$736	\$11,419
Living wage calculation results			
Wage to cover expenses	\$22.99	\$17.85	\$20.82
Living wage	\$21.55		

Greater Victoria

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,796	\$8,801	\$16,990
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$23,536	\$29,781	\$37,529
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$502	\$5,846	\$6,348
Other Household Expenses	\$4,278	\$6,173	\$12,544
Child Care (after Affordable Child Care Benefit)	\$0	\$1,031	\$9,216
Non MSP Health Expenses	\$650	\$709	\$2,006
Contingency Fund	\$1,884	\$1,943	\$3,874
Parent Education	\$1,599	\$1,599	\$1,599
Total expenses	\$40,984	\$58,130	\$93,944
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,490	\$4,024
Canada Child Benefit (CCB) July to Dec		\$3,629	\$4,202
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,101	\$953
BC Family Benefit July to Dec		\$755	\$763
GST Credit: Jan to June	\$160	\$337	\$0
GST Credit: July to Dec	\$197	\$378	\$0
Rental Assistance Program (RAP)		\$3,366	\$0
BC Climate Action Tax Credit: Jan to June	\$180	\$378	\$188
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,152	\$4,058
One-time ICBC Rebate	\$0	\$110	\$110
Total benefits (excl. Affordable Child Care Benefit)	\$538	\$13,545	\$10,239
Taxes			
EI Premiums	\$813	\$838	\$1,672
CPP Premiums	\$2,707	\$2,797	\$5,576
Fed. Income Tax	\$4,019	\$1,795	\$7,037
Refundable Tax Credits	-\$650	-\$650	-\$250
Prov. Income Tax	\$1,649	\$1,135	\$2,969
Total taxes	\$8,539	\$5,915	\$17,004
Living wage calculation results			
Wage to cover expenses	\$26.92	\$27.75	\$27.67
Living wage	\$27.40		

Kamloops

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$5,909	\$7,651	\$14,771
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$17,785	\$24,301	\$30,580
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$3,609	\$5,307	\$10,871
Child Care (after Affordable Child Care Benefit)	\$0	\$252	\$7,302
Non MSP Health Expenses	\$650	\$709	\$2,006
Contingency Fund	\$1,758	\$1,313	\$3,450
Parent Education	\$1,620	\$1,620	\$1,620
Total expenses	\$38,916	\$49,247	\$86,131
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,676	\$4,214
Canada Child Benefit (CCB) July to Dec		\$3,815	\$4,392
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,208	\$953
BC Family Benefit July to Dec		\$861	\$763
GST Credit: Jan to June	\$260	\$430	\$0
GST Credit: July to Dec	\$267	\$441	\$0
Rental Assistance Program (RAP)		\$4,262	\$0
BC Climate Action Tax Credit: Jan to June	\$236	\$378	\$255
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,600	\$6,663
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$872	\$15,180	\$10,796
Taxes			
EI Premiums	\$759	\$566	\$1,489
CPP Premiums	\$2,512	\$1,822	\$4,920
Fed. Income Tax	\$3,565	\$0	\$5,802
Refundable Tax Credits	-\$650	-\$2,829	-\$250
Prov. Income Tax	\$1,475	\$157	\$2,392
Total taxes	\$7,661	-\$284	\$14,353
Living wage calculation results			
Wage to cover expenses	\$25.12	\$18.75	\$24.64
Living wage	\$24.45		

Kelowna

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,345	\$8,217	\$15,862
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$22,098	\$28,648	\$37,562
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$736	\$5,846	\$6,582
Other Household Expenses	\$3,938	\$5,733	\$11,694
Child Care (after Affordable Child Care Benefit)	\$0	\$120	\$8,273
Non MSP Health Expenses	\$650	\$709	\$2,006
Contingency Fund	\$1,769	\$1,715	\$3,728
Parent Education	\$1,641	\$1,641	\$1,641
Total expenses	\$38,915	\$54,875	\$91,186
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,545	\$4,100
Canada Child Benefit (CCB) July to Dec		\$3,684	\$4,277
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,133	\$953
BC Family Benefit July to Dec		\$786	\$763
GST Credit: Jan to June	\$206	\$376	\$0
GST Credit: July to Dec	\$243	\$417	\$0
Rental Assistance Program (RAP)		\$3,762	\$0
BC Climate Action Tax Credit: Jan to June	\$198	\$378	\$214
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,372	\$4,909
One-time ICBC Rebate	\$0	\$110	\$110
Total benefits (excl. Affordable Child Care Benefit)	\$647	\$14,191	\$10,417
Taxes			
EI Premiums	\$763	\$740	\$1,609
CPP Premiums	\$2,528	\$2,445	\$5,351
Fed. Income Tax	\$3,588	\$1,106	\$6,650
Refundable Tax Credits	-\$650	-\$1,255	-\$250
Prov. Income Tax	\$1,483	\$866	\$2,784
Total taxes	\$7,713	\$3,902	\$16,144
Living wage calculation results			
Wage to cover expenses	\$25.27	\$24.50	\$26.63
Living wage	\$25.95		

Kitimat

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$7,703	\$9,975	\$19,258
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$20,695	\$24,258	\$30,593
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$4,962	\$7,059	\$14,254
Child Care (after Affordable Child Care Benefit)	\$0	\$0	\$4,329
Non MSP Health Expenses	\$650	\$709	\$1,623
Contingency Fund	\$2,068	\$1,465	\$3,671
Parent Education	\$1,072	\$1,072	\$1,072
Total expenses	\$44,735	\$52,633	\$90,331
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,724	\$4,509
Canada Child Benefit (CCB) July to Dec		\$3,863	\$4,769
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,235	\$979
BC Family Benefit July to Dec		\$889	\$763
GST Credit: Jan to June	\$260	\$430	\$0
GST Credit: July to Dec	\$267	\$441	\$0
Rental Assistance Program (RAP)		\$4,771	\$0
BC Climate Action Tax Credit: Jan to June	\$249	\$378	\$316
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,024	\$7,180
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$885	\$15,840	\$11,556
Taxes			
EI Premiums	\$892	\$632	\$1,584
CPP Premiums	\$2,991	\$2,058	\$5,262
Fed. Income Tax	\$4,672	\$295	\$7,113
Refundable Tax Credits	-\$650	-\$2,202	-\$250
Prov. Income Tax	\$2,001	\$514	\$2,943
Total taxes	\$9,906	\$1,298	\$16,653
Living wage calculation results			
Wage to cover expenses	\$29.54	\$20.93	\$26.22
Living wage	\$27.25		

Metro Vancouver

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,078	\$7,871	\$15,196
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$25,283	\$31,235	\$40,118
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$957	\$5,846	\$6,803
Other Household Expenses	\$3,737	\$5,472	\$11,191
Child Care (after Affordable Child Care Benefit)	\$0	\$1,742	\$10,898
Non MSP Health Expenses	\$650	\$709	\$2,006
Contingency Fund	\$1,926	\$1,950	\$3,937
Parent Education	\$1,346	\$1,346	\$1,346
Total expenses	\$41,717	\$58,420	\$95,333
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,517	\$4,024
Canada Child Benefit (CCB) July to Dec		\$3,656	\$4,202
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,117	\$953
BC Family Benefit July to Dec		\$770	\$763
GST Credit: Jan to June	\$148	\$356	\$0
GST Credit: July to Dec	\$185	\$397	\$0
Rental Assistance Program (RAP)		\$3,264	\$0
BC Climate Action Tax Credit: Jan to June	\$175	\$378	\$188
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,094	\$3,782
One-time ICBC Rebate	\$0	\$110	\$110
Total benefits (excl. Affordable Child Care Benefit)	\$508	\$13,565	\$10,239
Taxes			
EI Premiums	\$831	\$841	\$1,699
CPP Premiums	\$2,771	\$2,808	\$5,674
Fed. Income Tax	\$4,175	\$1,728	\$7,121
Refundable Tax Credits	-\$650	-\$650	-\$250
Prov. Income Tax	\$1,732	\$1,097	\$3,019
Total taxes	\$8,859	\$5,825	\$17,263
Living wage calculation results			
Wage to cover expenses	\$27.51	\$27.85	\$28.12
Living wage	\$27.85		

Nanaimo

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,585	\$8,528	\$16,463
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$20,721	\$26,240	\$31,651
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$612	\$5,846	\$6,458
Other Household Expenses	\$4,119	\$5,967	\$12,147
Child Care (after Affordable Child Care Benefit)	\$0	\$1,092	\$8,349
Non MSP Health Expenses	\$650	\$709	\$1,623
Contingency Fund	\$1,722	\$1,556	\$3,423
Parent Education	\$1,972	\$1,972	\$1,972
Total expenses	\$38,121	\$54,159	\$85,924
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,695	\$4,296
Canada Child Benefit (CCB) July to Dec		\$3,834	\$4,546
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,218	\$953
BC Family Benefit July to Dec		\$872	\$763
GST Credit: Jan to June	\$260	\$430	\$0
GST Credit: July to Dec	\$267	\$441	\$0
Rental Assistance Program (RAP)		\$4,601	\$0
BC Climate Action Tax Credit: Jan to June	\$234	\$378	\$283
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,600	\$6,578
One-time ICBC Rebate	\$0	\$110	\$110
Total benefits (excl. Affordable Child Care Benefit)	\$760	\$15,579	\$10,951
Taxes			
EI Premiums	\$743	\$672	\$1,477
CPP Premiums	\$2,456	\$2,199	\$4,879
Fed. Income Tax	\$3,432	\$418	\$5,620
Refundable Tax Credits	-\$650	-\$2,014	-\$250
Prov. Income Tax	\$1,428	\$601	\$2,284
Total taxes	\$7,409	\$1,876	\$14,010
Living wage calculation results			
Wage to cover expenses	\$24.60	\$22.23	\$24.45
Living wage	\$24.40		

Nelson

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,031	\$7,810	\$15,078
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$22,747	\$24,587	\$31,598
Phone and Internet	\$1,129	\$1,129	\$1,599
Transportation	\$5,846	\$5,846	\$6,336
Other Household Expenses	\$3,802	\$5,528	\$11,305
Child Care (after Affordable Child Care Benefit)	\$0	\$0	\$4,734
Non MSP Health Expenses	\$650	\$709	\$1,623
Contingency Fund	\$2,025	\$1,250	\$3,037
Parent Education	\$1,151	\$1,151	\$1,151
Total expenses	\$43,891	\$49,028	\$78,498
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,794	\$4,605
Canada Child Benefit (CCB) July to Dec		\$3,933	\$4,865
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,275	\$1,007
BC Family Benefit July to Dec		\$929	\$763
GST Credit: Jan to June	\$260	\$430	\$0
GST Credit: July to Dec	\$267	\$441	\$0
Rental Assistance Program (RAP)		\$5,202	\$0
BC Climate Action Tax Credit: Jan to June	\$252	\$378	\$331
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,578	\$7,180
One-time ICBC Rebate	\$110	\$110	\$110
Total benefits (excl. Affordable Child Care Benefit)	\$888	\$16,492	\$11,680
Taxes			
EI Premiums	\$874	\$539	\$1,311
CPP Premiums	\$2,925	\$1,725	\$4,281
Fed. Income Tax	\$4,559	\$0	\$4,844
Refundable Tax Credits	-\$650	-\$3,045	-\$250
Prov. Income Tax	\$1,933	\$67	\$1,939
Total taxes	\$9,641	-\$715	\$12,124
Living wage calculation results			
Wage to cover expenses	\$28.93	\$17.85	\$21.69
Living wage	\$24.45		

Pemberton

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,762	\$8,756	\$16,904
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$19,150	\$28,178	\$34,357
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$624	\$5,846	\$6,470
Other Household Expenses	\$4,252	\$6,140	\$12,479
Child Care (after Affordable Child Care Benefit)	\$0	\$2,083	\$11,125
Non MSP Health Expenses	\$650	\$709	\$2,772
Contingency Fund	\$1,656	\$1,945	\$3,832
Parent Education	\$1,625	\$1,625	\$1,625
Total expenses	\$36,459	\$57,530	\$93,404
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,399	\$3,901
Canada Child Benefit (CCB) July to Dec		\$3,539	\$4,079
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,050	\$953
BC Family Benefit July to Dec		\$703	\$763
GST Credit: Jan to June	\$101	\$272	\$0
GST Credit: July to Dec	\$138	\$314	\$0
Rental Assistance Program (RAP)		\$2,885	\$0
BC Climate Action Tax Credit: Jan to June	\$156	\$378	\$145
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$5,867	\$2,953
One-time ICBC Rebate	\$0	\$110	\$110
Total benefits (excl. Affordable Child Care Benefit)	\$396	\$12,650	\$9,950
Taxes			
EI Premiums	\$715	\$840	\$1,654
CPP Premiums	\$2,354	\$2,801	\$5,511
Fed. Income Tax	\$3,222	\$1,650	\$6,519
Refundable Tax Credits	-\$650	-\$660	-\$250
Prov. Income Tax	\$1,355	\$1,058	\$2,726
Total taxes	\$6,995	\$5,688	\$16,160
Living wage calculation results			
Wage to cover expenses	\$23.66	\$27.79	\$27.37
Living wage	\$25.90		

Penticton

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,345	\$8,217	\$15,862
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$17,904	\$22,850	\$31,278
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$3,938	\$5,733	\$11,694
Child Care (after Affordable Child Care Benefit)	\$0	\$0	\$5,575
Non MSP Health Expenses	\$650	\$709	\$2,006
Contingency Fund	\$1,808	\$1,329	\$3,539
Parent Education	\$1,633	\$1,633	\$1,633
Total expenses	\$39,862	\$48,564	\$87,116
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,598	\$4,091
Canada Child Benefit (CCB) July to Dec		\$3,737	\$4,268
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,163	\$953
BC Family Benefit July to Dec		\$816	\$763
GST Credit: Jan to June	\$244	\$414	\$0
GST Credit: July to Dec	\$267	\$441	\$0
Rental Assistance Program (RAP)		\$3,272	\$0
BC Climate Action Tax Credit: Jan to June	\$213	\$378	\$211
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$5,724	\$5,617
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$833	\$13,929	\$10,505
Taxes			
EI Premiums	\$780	\$573	\$1,528
CPP Premiums	\$2,589	\$1,847	\$5,059
Fed. Income Tax	\$3,726	\$0	\$6,367
Refundable Tax Credits	-\$650	-\$2,729	-\$250
Prov. Income Tax	\$1,531	\$208	\$2,683
Total taxes	\$7,976	-\$100	\$15,386
Living wage calculation results			
Wage to cover expenses	\$25.83	\$18.98	\$25.28
Living wage	\$25.10		

Port Alberni

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,585	\$2,250	\$16,463
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$14,935	\$21,322	\$24,952
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$4,119	\$1,234	\$12,147
Child Care (after Affordable Child Care Benefit)	\$0	\$0	\$3,569
Non MSP Health Expenses	\$650	\$709	\$1,623
Contingency Fund	\$1,685	\$1,250	\$3,087
Parent Education	\$1,972	\$1,972	\$1,972
Total expenses	\$37,532	\$36,831	\$79,343
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,794	\$4,605
Canada Child Benefit (CCB) July to Dec		\$3,933	\$4,865
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,275	\$1,007
BC Family Benefit July to Dec		\$929	\$763
GST Credit: Jan to June	\$260	\$430	\$0
GST Credit: July to Dec	\$267	\$441	\$0
Rental Assistance Program (RAP)		\$3,530	\$0
BC Climate Action Tax Credit: Jan to June	\$252	\$378	\$331
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$3,810	\$6,185
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$888	\$14,819	\$11,790
Taxes			
EI Premiums	\$727	\$539	\$1,332
CPP Premiums	\$2,398	\$1,725	\$4,359
Fed. Income Tax	\$3,302	\$0	\$5,125
Refundable Tax Credits	-\$650	-\$3,045	-\$250
Prov. Income Tax	\$1,383	\$42	\$2,122
Total taxes	\$7,161	-\$740	\$12,688
Living wage calculation results			
Wage to cover expenses	\$24.07	\$17.85	\$22.05
Living wage	\$22.60		

Powell River

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,762	\$8,756	\$16,904
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$16,921	\$18,951	\$30,532
Phone and Internet	\$1,378	\$1,378	\$1,950
Transportation	\$6,514	\$6,589	\$12,660
Other Household Expenses	\$4,104	\$5,992	\$12,332
Child Care (after Affordable Child Care Benefit)	\$0	\$1,104	\$9,237
Non MSP Health Expenses	\$650	\$709	\$2,006
Contingency Fund	\$1,866	\$1,422	\$3,853
Parent Education	\$2,120	\$2,120	\$2,120
Total expenses	\$40,824	\$48,040	\$93,630
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,554	\$4,013
Canada Child Benefit (CCB) July to Dec		\$3,694	\$4,190
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,138	\$953
BC Family Benefit July to Dec		\$792	\$763
GST Credit: Jan to June	\$173	\$383	\$0
GST Credit: July to Dec	\$210	\$424	\$0
Rental Assistance Program (RAP)		\$977	\$0
BC Climate Action Tax Credit: Jan to June	\$185	\$378	\$184
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,216	\$4,248
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$679	\$11,450	\$10,322
Taxes			
EI Premiums	\$805	\$614	\$1,663
CPP Premiums	\$2,679	\$1,992	\$5,544
Fed. Income Tax	\$3,934	\$0	\$6,937
Refundable Tax Credits	-\$650	-\$2,532	-\$250
Prov. Income Tax	\$1,607	\$315	\$2,927
Total taxes	\$8,375	\$389	\$16,820
Living wage calculation results			
Wage to cover expenses	\$26.66	\$20.32	\$27.52
Living wage	\$26.65		

Prince George

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,115	\$7,918	\$15,286
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$16,350	\$18,444	\$25,035
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$3,764	\$5,508	\$11,259
Child Care (after Affordable Child Care Benefit)	\$0	\$181	\$8,663
Non MSP Health Expenses	\$650	\$709	\$1,623
Contingency Fund	\$1,698	\$1,250	\$3,210
Parent Education	\$1,573	\$1,573	\$1,573
Total expenses	\$37,734	\$43,676	\$82,179
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,724	\$4,509
Canada Child Benefit (CCB) July to Dec		\$3,863	\$4,769
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,235	\$979
BC Family Benefit July to Dec		\$889	\$763
GST Credit: Jan to June	\$260	\$430	\$0
GST Credit: July to Dec	\$267	\$441	\$0
Rental Assistance Program (RAP)		\$2,164	\$0
BC Climate Action Tax Credit: Jan to June	\$249	\$378	\$316
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,600	\$7,180
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$885	\$13,233	\$11,556
Taxes			
EI Premiums	\$733	\$539	\$1,386
CPP Premiums	\$2,418	\$1,725	\$4,550
Fed. Income Tax	\$3,370	\$0	\$5,087
Refundable Tax Credits	-\$650	-\$3,082	-\$250
Prov. Income Tax	\$1,407	\$34	\$2,047
Total taxes	\$7,277	-\$783	\$12,819
Living wage calculation results			
Wage to cover expenses	\$24.25	\$17.85	\$22.93
Living wage	\$23.15		

Prince Rupert

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$7,703	\$9,975	\$19,258
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$16,530	\$21,182	\$26,090
Phone and Internet	\$1,716	\$1,716	\$2,376
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$4,962	\$7,059	\$14,254
Child Care (after Affordable Child Care Benefit)	\$0	\$0	\$2,547
Non MSP Health Expenses	\$650	\$709	\$1,623
Contingency Fund	\$1,862	\$1,421	\$3,380
Parent Education	\$1,104	\$1,104	\$1,104
Total expenses	\$40,881	\$50,030	\$84,358
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,724	\$4,509
Canada Child Benefit (CCB) July to Dec		\$3,863	\$4,769
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,235	\$979
BC Family Benefit July to Dec		\$889	\$763
GST Credit: Jan to June	\$260	\$430	\$0
GST Credit: July to Dec	\$267	\$441	\$0
Rental Assistance Program (RAP)		\$2,827	\$0
BC Climate Action Tax Credit: Jan to June	\$249	\$378	\$316
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$4,380	\$6,755
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$885	\$13,896	\$11,556
Taxes			
EI Premiums	\$804	\$613	\$1,459
CPP Premiums	\$2,672	\$1,990	\$4,812
Fed. Income Tax	\$3,967	\$154	\$6,360
Refundable Tax Credits	-\$650	-\$2,372	-\$250
Prov. Income Tax	\$1,616	\$424	\$2,681
Total taxes	\$8,408	\$808	\$15,062
Living wage calculation results			
Wage to cover expenses	\$26.60	\$20.30	\$24.14
Living wage	\$24.90		

Revelstoke

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$5,909	\$7,651	\$14,771
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$21,269	\$26,843	\$36,950
Phone and Internet	\$1,895	\$1,895	\$2,648
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$3,609	\$5,307	\$10,871
Child Care (after Affordable Child Care Benefit)	\$0	\$0	\$8,669
Non MSP Health Expenses	\$650	\$709	\$2,006
Contingency Fund	\$1,985	\$1,538	\$3,930
Parent Education	\$1,488	\$1,488	\$1,488
Total expenses	\$43,160	\$52,296	\$95,062
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,564	\$4,157
Canada Child Benefit (CCB) July to Dec		\$3,703	\$4,334
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,144	\$953
BC Family Benefit July to Dec		\$797	\$763
GST Credit: Jan to June	\$218	\$390	\$0
GST Credit: July to Dec	\$255	\$431	\$0
Rental Assistance Program (RAP)		\$3,871	\$0
BC Climate Action Tax Credit: Jan to June	\$203	\$378	\$234
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$5,760	\$5,137
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$786	\$14,388	\$10,661
Taxes			
EI Premiums	\$857	\$664	\$1,696
CPP Premiums	\$2,863	\$2,171	\$5,663
Fed. Income Tax	\$4,342	\$506	\$7,496
Refundable Tax Credits	-\$650	-\$1,921	-\$250
Prov. Income Tax	\$1,830	\$654	\$3,148
Total taxes	\$9,241	\$2,074	\$17,752
Living wage calculation results			
Wage to cover expenses	\$28.36	\$21.97	\$28.07
Living wage	\$27.80		

Squamish

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,762	\$8,756	\$16,904
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$22,450	\$29,263	\$37,446
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$316	\$5,846	\$6,162
Other Household Expenses	\$4,252	\$6,140	\$12,479
Child Care (after Affordable Child Care Benefit)	\$0	\$4,517	\$14,736
Non MSP Health Expenses	\$650	\$709	\$2,006
Contingency Fund	\$1,811	\$2,064	\$4,120
Parent Education	\$1,606	\$1,606	\$1,606
Total expenses	\$39,586	\$61,149	\$99,298
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,482	\$4,002
Canada Child Benefit (CCB) July to Dec		\$3,622	\$4,179
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,097	\$953
BC Family Benefit July to Dec		\$751	\$763
GST Credit: Jan to June	\$161	\$331	\$0
GST Credit: July to Dec	\$198	\$373	\$0
Rental Assistance Program (RAP)		\$3,375	\$0
BC Climate Action Tax Credit: Jan to June	\$180	\$378	\$180
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,157	\$4,075
One-time ICBC Rebate	\$0	\$110	\$110
Total benefits (excl. Affordable Child Care Benefit)	\$540	\$13,519	\$10,186
Taxes			
EI Premiums	\$782	\$891	\$1,778
CPP Premiums	\$2,593	\$2,985	\$5,957
Fed. Income Tax	\$3,759	\$1,709	\$7,354
Refundable Tax Credits	-\$650	-\$650	-\$250
Prov. Income Tax	\$1,542	\$1,096	\$3,163
Total taxes	\$8,026	\$6,031	\$18,002
Living wage calculation results			
Wage to cover expenses	\$25.87	\$28.49	\$29.43
Living wage	\$28.00		

Sunshine Coast

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,762	\$8,756	\$16,904
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$22,578	\$24,405	\$35,200
Phone and Internet	\$1,378	\$1,378	\$1,950
Transportation	\$814	\$6,441	\$7,255
Other Household Expenses	\$4,104	\$5,992	\$12,332
Child Care (after Affordable Child Care Benefit)	\$0	\$1,509	\$9,874
Non MSP Health Expenses	\$650	\$709	\$2,006
Contingency Fund	\$1,848	\$1,638	\$3,816
Parent Education	\$1,687	\$1,687	\$1,687
Total expenses	\$40,330	\$53,534	\$93,060
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,508	\$4,057
Canada Child Benefit (CCB) July to Dec		\$3,648	\$4,234
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,112	\$953
BC Family Benefit July to Dec		\$765	\$763
GST Credit: Jan to June	\$177	\$350	\$0
GST Credit: July to Dec	\$214	\$391	\$0
Rental Assistance Program (RAP)		\$3,345	\$0
BC Climate Action Tax Credit: Jan to June	\$186	\$378	\$199
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,231	\$4,361
One-time ICBC Rebate	\$0	\$110	\$110
Total benefits (excl. Affordable Child Care Benefit)	\$577	\$13,607	\$10,316
Taxes			
EI Premiums	\$798	\$707	\$1,647
CPP Premiums	\$2,651	\$2,326	\$5,487
Fed. Income Tax	\$3,888	\$661	\$6,746
Refundable Tax Credits	-\$650	-\$1,761	-\$250
Prov. Income Tax	\$1,587	\$711	\$2,834
Total taxes	\$8,274	\$2,643	\$16,464
Living wage calculation results			
Wage to cover expenses	\$26.40	\$23.40	\$27.26
Living wage	\$26.65		

Trail

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,031	\$7,810	\$15,078
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$15,594	\$25,257	\$29,453
Phone and Internet	\$1,244	\$1,244	\$1,802
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$3,688	\$5,413	\$11,102
Child Care (after Affordable Child Care Benefit)	\$0	\$0	\$4,639
Non MSP Health Expenses	\$650	\$709	\$1,623
Contingency Fund	\$1,629	\$1,313	\$3,248
Parent Education	\$1,151	\$1,151	\$1,151
Total expenses	\$36,342	\$49,760	\$81,824
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,729	\$4,304
Canada Child Benefit (CCB) July to Dec		\$3,868	\$4,564
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,238	\$953
BC Family Benefit July to Dec		\$891	\$763
GST Credit: Jan to June	\$260	\$430	\$0
GST Credit: July to Dec	\$267	\$441	\$0
Rental Assistance Program (RAP)		\$4,921	\$0
BC Climate Action Tax Credit: Jan to June	\$251	\$378	\$286
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$6,420	\$7,180
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$887	\$16,006	\$11,089
Taxes			
EI Premiums	\$703	\$566	\$1,402
CPP Premiums	\$2,312	\$1,822	\$4,608
Fed. Income Tax	\$3,179	\$0	\$5,606
Refundable Tax Credits	-\$650	-\$2,791	-\$250
Prov. Income Tax	\$1,340	\$201	\$2,326
Total taxes	\$6,884	-\$202	\$13,692
Living wage calculation results			
Wage to cover expenses	\$23.27	\$18.75	\$23.20
Living wage	\$22.95		

Vernon

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,345	\$8,217	\$15,862
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$17,151	\$23,317	\$28,271
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$5,846	\$5,846	\$11,691
Other Household Expenses	\$3,938	\$5,733	\$11,694
Child Care (after Affordable Child Care Benefit)	\$0	\$0	\$4,624
Non MSP Health Expenses	\$650	\$709	\$2,006
Contingency Fund	\$1,777	\$1,313	\$3,325
Parent Education	\$1,853	\$1,853	\$1,853
Total expenses	\$39,298	\$49,235	\$83,166
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,676	\$4,214
Canada Child Benefit (CCB) July to Dec		\$3,815	\$4,392
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,208	\$953
BC Family Benefit July to Dec		\$861	\$763
GST Credit: Jan to June	\$260	\$430	\$0
GST Credit: July to Dec	\$267	\$441	\$0
Rental Assistance Program (RAP)		\$5,327	\$0
BC Climate Action Tax Credit: Jan to June	\$236	\$378	\$255
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$5,352	\$6,663
One-time ICBC Rebate	\$110	\$110	\$220
Total benefits (excl. Affordable Child Care Benefit)	\$872	\$16,245	\$10,796
Taxes			
EI Premiums	\$767	\$566	\$1,435
CPP Premiums	\$2,540	\$1,822	\$4,727
Fed. Income Tax	\$3,615	\$0	\$5,748
Refundable Tax Credits	-\$650	-\$2,791	-\$250
Prov. Income Tax	\$1,492	\$173	\$2,411
Total taxes	\$7,764	-\$229	\$14,071
Living wage calculation results			
Wage to cover expenses	\$25.38	\$18.75	\$23.75
Living wage	\$24.10		

Whistler

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	\$6,762	\$8,756	\$16,904
Clothing and Footwear	\$509	\$1,018	\$2,037
Shelter	\$26,915	\$30,512	\$38,211
Phone and Internet	\$1,230	\$1,230	\$1,802
Transportation	\$510	\$5,846	\$6,356
Other Household Expenses	\$4,252	\$6,140	\$12,479
Child Care (after Affordable Child Care Benefit)	\$0	\$908	\$12,500
Non MSP Health Expenses	\$650	\$709	\$2,772
Contingency Fund	\$2,082	\$2,027	\$4,133
Parent Education	\$1,625	\$1,625	\$1,625
Total expenses	\$44,535	\$58,770	\$98,820
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		\$3,399	\$3,901
Canada Child Benefit (CCB) July to Dec		\$3,539	\$4,079
BC Family Benefit Jan to June (incl. BC family bonus)		\$1,050	\$953
BC Family Benefit July to Dec		\$703	\$763
GST Credit: Jan to June	\$101	\$272	\$0
GST Credit: July to Dec	\$138	\$314	\$0
Rental Assistance Program (RAP)		\$2,885	\$0
BC Climate Action Tax Credit: Jan to June	\$156	\$378	\$145
BC Climate Action Tax Credit: July to Dec	\$0	\$0	\$0
BC Affordable Child Care Benefit		\$5,867	\$2,953
One-time ICBC Rebate	\$0	\$110	\$110
Total benefits (excl. Affordable Child Care Benefit)	\$396	\$12,650	\$9,950
Taxes			
EI Premiums	\$899	\$875	\$1,784
CPP Premiums	\$3,012	\$2,927	\$5,977
Fed. Income Tax	\$4,704	\$2,103	\$7,759
Refundable Tax Credits	-\$650	-\$650	-\$250
Prov. Income Tax	\$2,022	\$1,303	\$3,309
Total taxes	\$9,987	\$6,557	\$18,579
Living wage calculation results			
Wage to cover expenses	\$29.74	\$28.95	\$29.52
Living wage	\$29.60		

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Appendix: BC living wage methodology changes since 2008

2015

- Added the cost of full-time child care for the seven-year-old child during professional development (PD) days and school breaks, unless those are specifically covered by the regular monthly fees charged by before- and after- school care programs.
- For calculations between 2015 and 2018, the federal and provincial Children's Fitness and Arts Tax Credits was claimed.¹⁵

2017

- Added the cost of a high-speed internet subscription and replaced the family landline with two basic talk-and-text cell phone plans with unlimited Canada-wide minutes. This was done to ensure that the living wage standard of living keeps up with the changing technology use patterns of Canadian families as per data collected by the Canadian Radio-television and Telecommunications Commission (CRTC).¹⁶ Plus, internet access at home had practically become a requirement for participating in community life and accessing government services and education, particularly in small towns where government offices have closed and in-person education opportunities are not easily available.

2021

- Replaced the talk-and-text cell phone plans with basic mobile data plans with a minimum of 3GB of data to reflect the mobile use patterns of Canadians. The CRTC's latest available data at that time showed that in 2019, 82% of Canadians had a mobile data plan and the average data usage was 2.9 GB per month.¹⁷
- Upgraded the family's residential internet connection to a higher speed (at least 50 Mbps download and 10 Mbps upload) and access to unlimited data to reflect the federal government's target minimum plan for all Canadians aimed at closing the digital divide.

¹⁵ These tax credits were eliminated as of tax year 2017 federally and tax year 2018 provincially in BC.

¹⁶ CRTC, Communications Monitoring Report. Ottawa: Government of Canada, 2016. Section 2.0.
https://publications.gc.ca/collections/collection_2016/crtc/BC9-9-2016-eng.pdf.

¹⁷ According to the CRTC, between 2015 and 2019, wireless data plan subscriptions and internet residential subscriptions grew significantly faster than the Canadian population, while landline phone subscriptions have steadily decreased. In 2019, 92% of Canadians used Internet at home, 82% of Canadians had a mobile data plan and the average mobile data usage was 2.9 GB per month (the latest year with data available at the time of calculating the 2021 Metro Vancouver living wage). Source: CRTC. *Communications Monitoring Report*. Ottawa: Government of Canada, 2020. Section 1.

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- Claimed the new refundable Canada Training Credit for a portion of the tuition fees the living wage family paid. The maximum \$250 available is claimed since the family's tuition fees exceed that amount.

2022

- Addressed a longstanding underestimate of the actual cost of rent faced by families that have to move in our original methodology. This was done by applying a "moving penalty" to the median rent estimates in the primary rental market from the Canada Mortgage and Housing Corporation (CMHC) rental market surveys, which include both long-tenured and new tenants.
- Upgraded the family's mobile data plans to the faster 4G LTE network to reflect current federal targets for national mobile availability and increased the minimum data to 4GB to reflect the increasing mobile data usage of Canadians.
- Introduced a second car for the living wage family in smaller communities where there is no public transit or where transit is very limited.

2023

- Claimed the new interim Canada Dental Benefit to help offset some the family's out-of-pocket health expenses.
- Upgraded the family's mobile data plan to a minimum of 6 GB of data to reflect Canadians' increasing mobile data usage.¹⁸

2024

- Upgraded the family's mobile data plan to 5G with a minimum of 9 GB of data to reflect the latest standard of wireless communication and Canadians' increasing mobile data usage.¹⁹
- Increased the number of weeks of summer care for the school-age child to 7 (from 6) in recognition of the 9-week length of summer school closure in BC.
- Included the cost of up to 6 ferry round-trips per year to the transportation expenses in smaller island and coastal communities.

¹⁸ CRTC. *Communications Market Reports*. "Current trends September 2023." Version 9.0. Last updated November 2, 2023. <https://crtc.gc.ca/eng/publications/reports/PolicyMonitoring/mob.htm>. Accessed Nov 14, 2023.

¹⁹ CRTC. *Communications Market Reports*. "Current trends up to September 2024." Version 13.0. Last updated November 11, 2024. <https://crtc.gc.ca/eng/publications/reports/PolicyMonitoring/mob.htm>. Accessed November 18, 2024. The report shows that BC has 98% 5G coverage and that the average data usage per Canadian subscriber per month in Q2 2024 was 9.27 GB.

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