

Salt Spring Island's 2025 LIVING WAGE

\$28.45

Salt Spring Island's living wage in 2025¹

The living wage is the hourly rate that a full-time worker must earn to cover essential expenses, avoid chronic financial stress, and participate in community.



Household types

The living wage is the hourly rate required for each adult earner to ensure gross income, including government benefits, will cover basic taxes and living expenses for each of three types of households.



\$28.46

A family of four with two full-time working parents and two children, aged four and seven



\$26.06

A single parent with one four year-old child



\$28.78

A single adult living alone

The weighted average is determined 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).

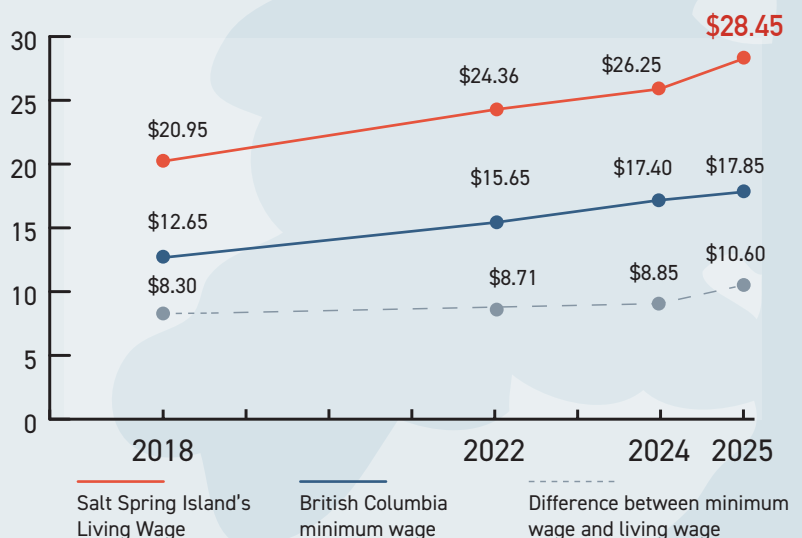
There continues to be a large gap between the minimum and living wage, with shelter and food costs outpacing inflation despite regular increases to the minimum wage. The average cost of shelter for a family of four on Salt Spring in 2025 was 40.6% of total basic expenses, which is higher than the provincial definition of affordable, at no more than 30% of before tax income.⁴

Salt Spring Island's 2025 living wage is \$28.45, an 8.4% increase² in the living wage since 2024. Of that, 5.2% is an increase due to the rise in childcare costs. The 2025 report reflects a weighted average of three types of households to better reflect the experience of different economic units in community.

This report's final living wage is a weighted average of three household types, and they are reported distinctly for the first time.

Highlights of changes in the 2025 Living Wage compared to 2024:

- A placeholder value has been added for before/after school childcare and professional development (PD) days to increase accuracy of comparison with other communities including that cost, even though there are no public facilities offering this care on Salt Spring.
- Annual ferry transportation cost was increased by 4 trips to reflect a more accurate average travel volume per household.
- Moderate increases in food, shelter, and childcare account for the rest of the increase.



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Salt Spring Island Living Wage Expenses



Food ↑3.68%

Averaged by family type using Consumer Price Index, Regional Health Area, and provincial data.³ Additionally, 14 pantry staples were priced out at supermarkets. Salt Spring Island groceries were 18.18% higher compared with a range of stores in Victoria.⁵



Health ↓0.2%

The calculation included health care expenses not covered by MSP, including: free dental care, vision, and prescriptions. Based on the SSI living wage, only single parent and single person households would qualify for the Canadian Dental Care Plan, which is available to households with less than \$90,000 in net income.



Parent Education ↑1.6%

The calculation included the median cost of two courses at Camosun College including: tuition, student fees, and textbooks.



Clothing ↑0.95%

The clothing data included was for essential clothing and footwear from the Government of Canada's Consumer Price Index.



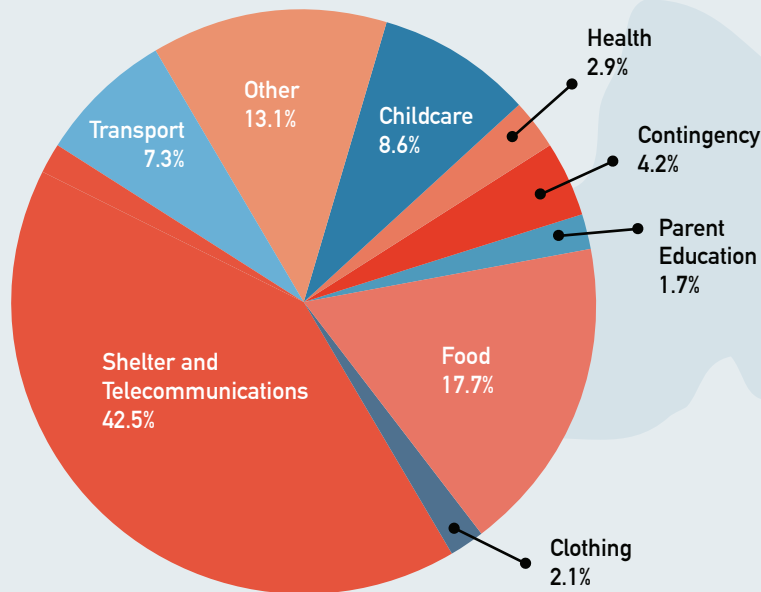
Transport ↑3.53%

12 ferry trips per year for medical appointments, supplies, shopping and recreation.



Shelter and Telecommunications ↓2%

The calculation included: average rental rates for 1, 2, and 3 bedroom units, using Canadian Mortgage and Housing Corporation data and a local 2025 Point-in-Time Housing Available Survey conducted monthly. Utilities data are provincial from 2021 Census. The cheapest local plan for mobile telephone and internet data was used.



Contingency ↑8.42%

The contingency data included short-term savings for unexpected expenses equivalent to two weeks' pay per income earner.



Other ↓9.6%

Estimated at 75% of the cost of food, clothing, and footwear, it accounted for all other household needs, including: personal care, household supplies and furnishings, small appliances, and recreation.

How the Living Wage is Calculated

The Living Wage uses a 35-hour average working week.⁶ It includes basic expenses once government taxes, credits, deductions and subsidies are factored in. It does not include debt repayment or savings for short or long term.

Why do we need the Living Wage?

The Living Wage Report is aligned with the United Nations' Sustainable Development Goal (SDG) #1 – No Poverty. As Salt Spring Islanders face unique circumstances in accessing basic needs and services, it is an important tool to inspire reflection and creative solutions around the many ways islanders' cost of living needs can be understood, adapted, and met most equitably.



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1. [BC Living Wage 2025 Report](#)

2. The 8.4% increase reflects the difference between the 2025 SSI Living Wage weighted average of \$28.45 and the 2024 SSI Living Wage weighted average of \$27.76. This increase is concurrent with the overall yearly increasing trend seen previously on SSI.

3. [BC Living Wage 2025 Report](#)

4. [Provincial definition of affordable housing](#)

5. [Food Prices comparison, Salt Spring and Victoria, Nov-Dec 2025](#)

6. [Canada Labour Force Survey, 2023](#)