BC Policy SOLUTIONS

Living Wage BC

Vancity Community Foundation

BC LIVING WAGE REPORT

2026 Technical Appendix

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This document is a technical appendix to the *Living Wage Report 2026: Calculating what it takes to live in Metro Vancouver and British Columbia*, 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/.

BC living wage methodology and calculation process

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 Sciences 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 20 in BC.

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, the people providing technical leadership to the BC living wage calculations continued their work at a new organization, BC Policy Solutions.

The 2026 living wage calculations in BC were produced collaboratively by Living Wage BC, BC Policy Solutions and the Vancity Community Foundation. BC Policy Solutions serves as the 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.

A new Living Wage Calculations Review Committee was established in 2026 to serve as expert peer reviewers, examine data sources, verify calculation accuracy and assess methodological consistency throughout the 2026 calculation process. The Committee provided independent quality assurance and an additional layer of accountability to the calculation process, ensuring the BC living wage calculations continue to be transparent, rigorous and community-informed. The Committee did not recommend any methodological changes for the BC living wage calculations in 2026.

The 2026 Living Wage Calculations Review Committee comprised:

- Judith Bosire (Chief Economist, Vancity Credit Union),
- Navdeep Singh Chhina (Managing Director, Living Wage BC),
- Viveca Ellis (Executive Director, Centre for Family Equity),
- Iglika Ivanova (Co-Executive Director and Senior Economist, BC Policy Solutions),
- Tiffany Ottahal (Director, Solidarity Economy, Vancity Community Foundation),
- Bryn Sadownik (Senior Manager, Research and Evaluation, Vancity Community Foundation),
- Darwin Sodhi (Quantitative Research and Policy Analyst, Hospital Employees' Union),
- Carissa Taylor (Local Community Organizer, Canadian Union of Public Employees),
- Michelle Travis (Research Director, UNITE HERE Local 40)
- Danielle van Jaarsveld (Professor, University of British Columbia Sauder School of Business)
- Mark Young (Director, People Operations, YVR Vancouver Airport Authority).

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 for three different household types:

- A family of four with two full-time working parents and two children aged four and seven.
- A single parent with one 4-year-old child.
- A single adult living alone.

While individual household expenses vary, the living wage is designed to ensure that households have enough income to:

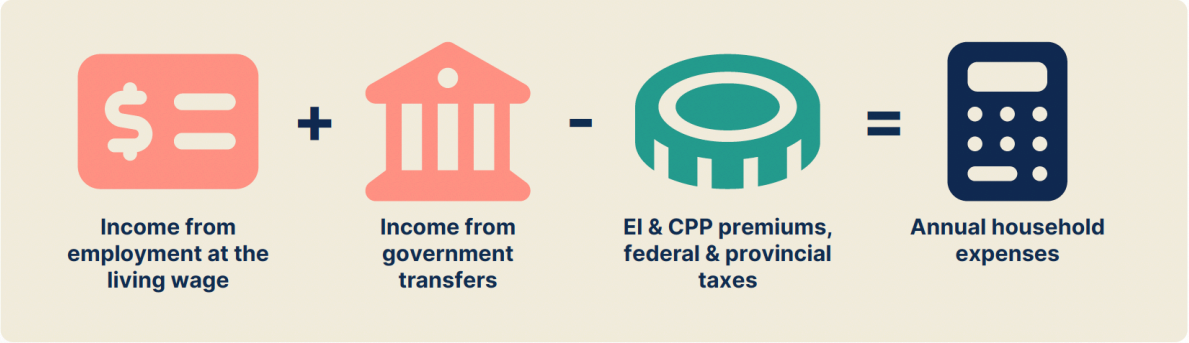
- Cover basic needs like food, clothing, shelter and transportation.
- Participate in everyday community life.
- Avoid the chronic stress of poverty and financial insecurity.
- Support healthy child development for households with children.

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

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 post-secondary education.
- More than minimal spending on recreation, entertainment or holidays.
- Costs of caring for a disabled, seriously ill or elderly family member.
- A substantial buffer for emergencies or other unexpected expenses.

The living wage formula



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 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.

We calculate the hourly rate of pay needed for each household type to meet their expenses after accounting for government benefits and taxes. The living wage is the weighted average of these rates, weighted by the proportion of adults in BC in each of the three household types (a two-parent family with two children, a single parent with one child and a single adult), 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 are 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.

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).

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 2026 calendar year for this year's living wage). Because of data availability, our estimates of family expenses are always showing up with a lag.

[1] According to data from the Labour Force Survey, in 2025 BC workers worked an average of 35.1 hours per week in their main job (average usual hours in main job). Source: Statistics Canada. 2026. Table 14-10-0043-01. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410004301. Accessed October 27, 2026.

For the calculations of the 2026 living wage in Metro Vancouver and throughout BC, we used:

Family expenses:

- Amounts as of summer 2026 (i.e., adjusted for inflation using Statistics Canada's Consumer Price Index (CPI) average for the first six months of 2026).[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 2026 calendar year, calculated based on the living wage household income from the 2025 living wage calculations. For communities that are new to the calculation this year, the value of government transfers is based on the 2025 living wage rate in the nearest community where one is available.
- Government deductions, taxes and tax credits for the 2026 tax year.

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

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

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

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 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 2026 living wage, data from the 2022 food costing survey[3] 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.

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

[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.

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 2026 (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 2025 (latest available), adjusted for inflation using the average CPI for "Clothing and footwear" for BC for the first half of 2026.

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, Cranbrook and Port Alberni we use data from the October 2025 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 penalties to the seven largest urban areas reflect recently released data from Statistics Canada[5] showing that asking rents for all unit sizes have fallen significantly. Statistics Canada does not provide asking rent data for smaller communities, so the moving penalties used for Prince George, Cranbrook and Port Alberni are unchanged from last year.

[5] Statistics Canada. "Quarterly rent statistics, second quarter 2026." *The Daily*. 9 September 2026. https://www150.statcan.gc.ca/n1/daily-quotidien/260909/dq260909c-eng.htm.

Table 1: Moving penalties for BC communities (% of monthly rent) by unit size

	1 bedroom	2 bedrooms	3 bedrooms
Metro Vancouver (Vancouver CMA)	14.0%	10.0%	19.0%
Greater Victoria (Victoria CMA)	14.7%	11.0%	11.9%
Kelowna (CMA)	8.0%	11.0%	13.0%
Abbotsford–Mission (CMA)	16.2%	17.7%	13.1%
Nanaimo (CMA)	14.9%	7.3%	8.4%
Kamloops (CMA)	6.0%	18.0%	16.0%
Chilliwack (CMA)	9.1%	6.8%	5.6%
Prince George and Cranbrook	17.1%	12.4%	18.1%
Port Alberni	20.8%	18.5%	18.0%

Source: Author's calculations based on data from a custom tabulation from Statistics Canada's 2021 census and data from Statistics Canada. Table 46-10-0092-01. Asking rent and paid rent prices, by rental unit type and number of bedrooms, experimental estimates. Accessed Sept 29, 2026. 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, Kitimat, Revelstoke and Salt Spring Island 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 2026 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 centered on a population core of at least 10,000 people. Data are adjusted for inflation using the CPI for "Water, fuel and electricity."

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

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, $1,000 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 SIM card fees (if applicable) plus sales taxes (GST and PST). One plan for each adult in the household.

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 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. In rural areas or areas with inadequate transit, it is assumed that each adult will need a car to get to and from work.

As a result, transportation costs are higher in many smaller BC communities that have inadequate (or sometimes non-existent) public transit networks and are entirely car-dependent. 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 BC Transit post-secondary 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 and operating a

[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).

second-hand car. The amount is adjusted for inflation using the CPI for "Operation of passenger vehicles."

In smaller island and coastal communities, transportation expenses include the cost of up to six ferry round-trips per year. Consultation with our local calculation partners is used to determine the exact number of ferry trips included.

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). This amount allows workers and their families to participate in the social, civic and cultural life of their communities, a core guiding principle of the living wage.

We rely on the analysis developed by Statistics Canada for the MBM to estimate the value of other necessary expenses. In the MBM, the other necessities component is calculated as a fixed percentage (50.3%) of the total cost of the food and clothing components of each MBM region. The fixed percentage (multiplier) had previously been set at 75.4% of the cost of food and clothing between 2009 and 2025 but was revised down significantly in November 2025 when Statistics Canada finalized its 2023-base MBM methodology, which also moved Communication services out of the Other expenses component.[8]

Although the BC living wage calculations already removed phone and internet costs from the estimate of Other household expenses in 2025 to avoid double counting, Statistics Canada's recalculation of the fixed multiplier results in a substantial decrease in the Other household expenses category compared to last year. This does not reflect actual cost reductions for BC families in 2026, but rather a methodological change that ensures the living wage budget remains a conservative estimate of living expenses.

7. Child care

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

[8] The 2023-base MBM methodology, including the 50.3% fixed percentage for the Other expenses component (formerly known as the other necessities component), was officially finalized on Nov 7, 2025. The drop in the fixed percentage was explained by a recalculation done with data from the 2017, 2019 and 2021 Surveys of Household Spending, examining spending patterns of lower-income families of two adults and two children on a set of selected items deemed by Statistics Canada to be necessary for a modest, basic standard of living. The previous, 75.4% fixed percentage was derived from 2008 and 2008 Survey of Household Spending data using slightly different age and income categories for the family with two parents and two children. Statistics Canada explains that as food prices have grown much faster in recent years than the prices of other goods and services, a smaller fixed percentage of food and clothing costs is now sufficient to cover the same group of other expenses. See Dervin, N., B. Gustajtis, B. Kow, L. Raymong-Brousseau and M. Steinmetz-Wood. 2025. *The proposed methodology for the 2023-base Market Basket Measure of poverty.* Research Paper Series. Ottawa: Statistics Canada. Correction date: Nov. 7, 2025. https://www150.statcan.gc.ca/n1/en/catalogue/75F0002M2025003.

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 British Columbia as of June 2026).[9] 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 2026/27 Provider Profile Survey.[10] 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 a survey 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 professional development (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 2026 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.

Unfortunately, not all families with young children are benefitting from these substantial fee reductions. While the number of licensed spaces has grown in recent years, demand continues to outstrip supply, leaving thousands of parents on long waitlists. Many parents are forced to choose between reducing the hours they can work or relying on unlicensed child care providers who charge more and are not eligible for provincial fee reductions.[11] Parents using unlicensed care qualify for much lower Affordable Child Care Benefit amounts, widening the cost gap between families with access to licensed care and those

[9] According to data provided by the BC Ministry of Education and Child Care, accessed on October 28, 2026. https://studentsuccess.gov.bc.ca/childcare.
[10] Data accessed on October 28, 2026. https://studentsuccess.gov.bc.ca/childcare.
[11] For example, the median monthly fee for registered license-not-required care for a child aged 3 to 5 in Vancouver was nearly double the median fee charged by licensed group providers for the same age group in September 2025 ($1,500 compared to $856) according to the fee surveys conducted by Westcoast Child Care Resource Centre. See https://www.wstcoast.org/choosing-child-care#fee%20surveys. Accessed on October 29, 2026.

without. As a result, some families pay significantly more than what is reflected 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 household 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 35–44 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. Coverage under that Plan was broadened in mid-2025 to include all low-income adults, making 2026 the first full year of coverage for all Canadian residents.

The Canadian Dental Care Plan pays for a portion (or all) or dental care expenses directly to the provider, depending on the patient's adjusted family net income. It is included 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 70% 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 prorated to households with 2025 adjusted net family income of $70,000 to $79,000 that are eligible for 60% coverage under the Canadian Dental Care Plan, those with 2025 adjusted net family incomes below $70,000 that would be eligible for 100% coverage and those with 2025 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 is $90,000 regardless of family size and has not increased since the Plan was introduced in December 2023. The BC living wage individual and single parent households qualify for 100% coverage in all BC communities while the living wage family of four qualifies for either 60%, 40% or no coverage depending on their 2025 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. In smaller communities with no local public post-secondary college, we used tuition and fees for two BCIT online courses through their flexible learning program.

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 2026 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 2025 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 2026 living wage calculations include six months of the value of the benefit based on the July 2025 – June 2026 benefit year, and six months for the value of the benefit based on the July 2026 – June 20267 benefit year. Families with net incomes under $38,237 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.

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 2026 living wage calculations include six months of the value of the benefit based on the July 2025 – June 2026 benefit year, and six months for the value of the benefit based on the July 2026 – June 2027 benefit year. For the June 2025 – July 2026 benefit year. BC families with net incomes under $30,176 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.

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

C. GST Credit replaced by Canada Groceries and Essentials Benefit

The GST Credit was a federal income-tested benefit calculated based on the size and composition of the family, which was renamed the Canada Groceries and Essentials Benefits as of July 2026. The benefit amounts and income eligibility thresholds are indexed to inflation and updated in July each year. The 2026 living wage calculations include six months of the value of the GST benefit based on the July 2025 – June 2026 benefit year, the one-time GST credit top-up payment issued in July 2026 and six months for the value of the slightly more generous Canada Groceries and Essentials Benefit based on the July 2026 – June 2027 benefit year.

For a two-parent, two-child family, the Canada Groceries and Essentials Benefit ceases at a family net income of $73,592 for the July 2026 to June 2027 benefit year, so that living wage family type does not qualify for the Benefit anywhere in BC. Single individuals and single-parent families across BC typically qualify for the Benefit.

Source: https://www.canada.ca/en/revenue-agency/services/child-family-benefits/canada-groceries-essentials-benefit/how-much.html.

D. 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 if 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/.

E. 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:

1. $550 per month for full-time, licensed group care for children aged three to five.
2. $210 per month for licensed before- and after-school care for school-age children.
3. $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.

F. Canadian Dental Care Plan

The Canadian Dental Care Plan is a federal government program that expands access to dental care for low- and modest-income Canadians. The Plan fully covers dental care 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. The income thresholds to qualify for coverage do not change with family size and are not been indexed to inflation.

G. 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 2026 tax year are used for the living wage calculation.

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

Sources:
https://www.canada.ca/en/revenue-agency/services/tax/individuals/tax-rates-brackets/current-year.html.
https://www.canada.ca/en/revenue-agency.html.

Columbia Valley

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$6,672	$8,640	$16,680
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$16,408	$21,304	$28,385
Phone and Internet	$1,680	$1,680	$2,150
Transportation	$6,942	$6,942	$13,885
Other Household Expenses	$3,722	$5,079	$9,856
Child Care (after Affordable Child Care Benefit)	$0	$0	$8,096
Non MSP Health Expenses	$420	$607	$1,527
Contingency Fund	$1,781	$1,278	$3,539
Parent Education	$1,083	$1,083	$1,083
Total Expenses	$39,437	$48,070	$88,116
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,837	$4,687
Canada Child Benefit (CCB) July to Dec		$3,943	$4,835
BC Family Benefit Jan to June		$873	$763
BC Family Benefit July to Dec		$886	$763
GST Credit: Jan to June (incl. one-time top up)	$533	$882	$0
Canada Groceries and Essentials Benefit: July to Dec	$340	$562	$0
Rental Assistance Program (RAP)		$4,153	$0
BC Affordable Child Care Benefit		$6,000	$6,949
Total Benefits (excl. Affordable Child Care Benefit)	$873	$15,137	$11,047
Taxes			
EI Premiums	$755	$541	$1,500
CPP Premiums	$2,547	$1,768	$5,059
Fed. Income Tax	$3,435	$0	$5,928
Refundable Tax Credits	-$650	-$3,121	-$250
Prov. Income Tax	$1,639	$0	$2,698
Total Taxes (incl. EI and CPP)	$7,726	-$812	-$14,935
Living Wage Calculation Results			
Wage to cover expenses	$25.44	$18.25	$25.28
Living wage		**$24.85**	

Comox Valley

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$6,993	$9,056	$17,484
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$19,701	$23,528	$30,632
Phone and Internet	$1,128	$1,128	$1,599
Transportation	$6,942	$6,942	$13,885
Other Household Expenses	$3,884	$5,288	$10,260
Child Care (after Affordable Child Care Benefit)	$0	$0	$7,100
Non MSP Health Expenses	$420	$607	$1,942
Contingency Fund	$1,969	$1,376	$3,716
Parent Education	$1,314	$1,314	$1,314
Total Expenses	$43,082	$50,697	$90,845
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,711	$4,273
Canada Child Benefit (CCB) July to Dec		$3,817	$4,420
BC Family Benefit Jan to June		$801	$763
BC Family Benefit July to Dec		$814	$763
GST Credit: Jan to June (incl. one-time top up)	$524	$873	$0
Canada Groceries and Essentials Benefit: July to Dec	$340	$562	$0
Rental Assistance Program (RAP)		$4,244	$0
BC Affordable Child Care Benefit		$5,537	$5,263
Total Benefits (excl. Affordable Child Care Benefit)	$863	$14,822	$10,218
Taxes			
EI Premiums	$835	$583	$1,575
CPP Premiums	$2,839	$1,920	$5,332
Fed. Income Tax	$4,068	$0	$6,375
Refundable Tax Credits	-$650	-$2,743	-$250
Prov. Income Tax	$1,900	$120	$2,934
Total Taxes (incl. EI and CPP)	$8,992	-$120	$15,965
Living Wage Calculation Results			
Wage to cover expenses	$28.14	$19.65	$26.54
Living wage		**$26.70**	

Cowichan Valley

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$6,856	$8,878	$17,139
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$16,928	$22,587	$33,441
Phone and Internet	$1,129	$1,129	$1,599
Transportation	$6,942	$6,942	$13,885
Other Household Expenses	$3,815	$5,199	$10,087
Child Care (after Affordable Child Care Benefit)	$0	$211	$9,063
Non MSP Health Expenses	$420	$607	$1,942
Contingency Fund	$1,835	$1,388	$3,961
Parent Education	$1,842	$1,842	$1,842
Total Expenses	$40,495	$50,240	$95,874
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,691	$4,310
Canada Child Benefit (CCB) July to Dec		$3,797	$4,458
BC Family Benefit Jan to June		$790	$763
BC Family Benefit July to Dec		$803	$763
GST Credit: Jan to June (incl. one-time top up)	$487	$844	$0
Canada Groceries and Essentials Benefit: July to Dec	$340	$562	$0
Rental Assistance Program (RAP)		$3,588	$0
BC Affordable Child Care Benefit		$6,377	$4,926
Total Benefits (excl. Affordable Child Care Benefit)	$827	$14,075	$10,293
Taxes			
EI Premiums	$778	$588	$1,679
CPP Premiums	$2,630	$1,939	$5,711
Fed. Income Tax	$3,577	$0	$6,992
Refundable Tax Credits	-$650	-$2,726	-$250
Prov. Income Tax	$1,696	$115	$3,261
Total Taxes (incl. EI and CPP)	$8,031	-$83	$17,392
Living Wage Calculation Results			
Wage to cover expenses	$26.21	$19.83	$28.29
Living wage		**$26.80**	

Cranbrook

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$6,672	$8,640	$16,680
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$16,095	$21,856	$28,588
Phone and Internet	$1,128	$1,128	$1,599
Transportation	$6,942	$6,942	$13,885
Other Household Expenses	$3,722	$5,079	$9,856
Child Care (after Affordable Child Care Benefit)	$0	$0	$5,616
Non MSP Health Expenses	$420	$607	$1,527
Contingency Fund	$1,733	$1,278	$3,387
Parent Education	$1,083	$1,083	$1,083
Total Expenses	$38,524	$48,070	$85,134
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,837	$4,687
Canada Child Benefit (CCB) July to Dec		$3,943	$4,835
BC Family Benefit Jan to June		$873	$763
BC Family Benefit July to Dec		$886	$763
GST Credit: Jan to June (incl. one-time top up)	$533	$882	$0
Canada Groceries and Essentials Benefit: July to Dec	$340	$562	$0
Rental Assistance Program (RAP)		$4,520	$0
BC Affordable Child Care Benefit		$5,460	$6,949
Total Benefits (excl. Affordable Child Care Benefit)	$873	$15,504	$11,047
Taxes			
EI Premiums	$734	$32,918	$1,435
CPP Premiums	$2,472	$541	$4,823
Fed. Income Tax	$3,273	$1,768	$5,502
Refundable Tax Credits	-$650	$0	-$250
Prov. Income Tax	$1,563	-$3,121	$2,434
Total Taxes (incl. EI and CPP)	$7,392	$0	$13,944
Living Wage Calculation Results			
Wage to cover expenses	$24.75	$18.25	$24.19
Living wage		**$24.00**	

Daajing Giids

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$8,020	$10,385	$20,049
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$14,239	$23,158	$26,274
Phone and Internet	$1,788	$1,788	$2,392
Transportation	$8,025	$8,025	$15,320
Other Household Expenses	$4,400	$5,957	$11,551
Child Care (after Affordable Child Care Benefit)	$0	$3,925	$9,820
Non MSP Health Expenses	$420	$607	$1,942
Contingency Fund	$1,710	$1,696	$3,753
Parent Education	$0	$0	$0
Total Expenses	$39,330	$56,998	$94,016
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,863	$4,551
Canada Child Benefit (CCB) July to Dec		$3,970	$4,698
BC Family Benefit Jan to June		$889	$763
BC Family Benefit July to Dec		$902	$763
GST Credit: Jan to June (incl. one-time top up)	$528	$882	0
Canada Groceries and Essentials Benefit: July to Dec	$340	$562	0
Rental Assistance Program (RAP)		$3,202	$0
BC Affordable Child Care Benefit		6,475	$5,305
Total Benefits (excl. Affordable Child Care Benefit)	$10,781	$14,269	$10,781
Taxes			
Northern Residents Deduction		$7,953	$8,030
EI Premiums	$755	$719	$1,591
CPP Premiums	$2,547	$2,416	45,390
Fed. Income Tax	$3,435	$0	45,041
Refundable Tax Credits	-$650	-$1,844	-
Prov. Income Tax	$1,639	$70	$2,316
Total Taxes (incl. EI and CPP)	$7,726	$1,361	$14,338
Living Wage Calculation Results			
Wage to cover expenses	$24.43	$24.23	$26.81
Living wage		**$25.65**	

Fraser Valley

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$5,661	$7,331	$14,153
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$18,417	$23,283	$34,093
Phone and Internet	$1,128	$1,128	$1,599
Transportation	$6,942	$6,942	$13,885
Other Household Expenses	$3,214	$4,421	$8,585
Child Care (after Affordable Child Care Benefit)	$0	$0	$6,659
Non MSP Health Expenses	$420	$607	$1,942
Contingency Fund	$1,812	$1,278	$3,619
Parent Education	$1,797	$1,797	$1,797
Total Expenses	$40,122	$48,244	$89,246
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,780	$4,383
Canada Child Benefit (CCB) July to Dec		$3,886	$4,530
BC Family Benefit Jan to June		$841	$763
BC Family Benefit July to Dec		$854	$763
GST Credit: Jan to June (incl. one-time top up)	$533	$882	$0
Canada Groceries and Essentials Benefit: July to Dec	$340	$562	$0
Rental Assistance Program (RAP)		$4,655	$0
BC Affordable Child Care Benefit		$6,148	$6,191
Total Benefits (excl. Affordable Child Care Benefit)	$873	$15,461	$10,438
Taxes			
EI Premiums	$768	$541	$1,534
CPP Premiums	$2,595	$1,768	$5,182
Fed. Income Tax	$3,488	$0	$6,035
Refundable Tax Credits	-$650	-$3,121	-$250
Prov. Income Tax	$1,660	$0	$2,764
Total Taxes (incl. EI and CPP)	$7,861	-$812	$15,266
Living Wage Calculation Results			
Wage to cover expenses	$25.89	$18.25	$25.85
Living wage		**$25.30**	

Golden

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$6,672	$8,640	$16,680
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$18,272	$23,676	$30,495
Phone and Internet	$1,882	$1,882	$2,621
Transportation	$6,942	$6,942	$13,885
Other Household Expenses	$3,722	$5,079	$9,856
Child Care (after Affordable Child Care Benefit)	$0	$2,842	$13,726
Non MSP Health Expenses	$420	$607	$1,942
Contingency Fund	$1,925	$1,602	$4,022
Parent Education	$1,402	$1,402	$1,402
Total Expenses	$41,966	$54,129	$97,543
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,648	$4,182
Canada Child Benefit (CCB) July to Dec		$3,754	$4,330
BC Family Benefit Jan to June		$765	$763
BC Family Benefit July to Dec		$778	$763
GST Credit: Jan to June (incl. one-time top up)	$303	$783	$0
Canada Groceries and Essentials Benefit: July to Dec	$247	$535	$0
Rental Assistance Program (RAP)		$3,316	$0
BC Affordable Child Care Benefit		$5,930	$3,198
Total Benefits (excl. Affordable Child Care Benefit)	$550	$13,580	$10,037
Taxes			
EI Premiums	$816	$679	$1,705
CPP Premiums	$2,770	$2,271	$5,806
Fed. Income Tax	$3,880	$93	$6,719
Refundable Tax Credits	-$650	-$2,293	-$250
Prov. Income Tax	$1,817	$358	$3,078
Total Taxes (incl. EI and CPP)	$8,632	$1,107	$17,057
Living Wage Calculation Results			
Wage to cover expenses	$27.50	$22.89	$28.73
Living wage		**$27.80**	

Grand Forks

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$6,279	$8,131	$15,697
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$14,532	$20,166	$25,307
Phone and Internet	$1,102	$1,102	$1,572
Transportation	$6,942	$6,942	$13,885
Other Household Expenses	$3,525	$4,823	$9,362
Child Care (after Affordable Child Care Benefit)	$0	$0	$4,309
Non MSP Health Expenses	$420	$607	$1,527
Contingency Fund	$1,630	$1,278	$3,046
Parent Education	$1,575	$1,575	$1,575
Total Expenses	$36,733	$46,081	$79,196
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,950	$4,941
Canada Child Benefit (CCB) July to Dec		$4,057	$5,089
BC Family Benefit Jan to June		$938	$763
BC Family Benefit July to Dec		$951	$763
GST Credit: Jan to June (incl. one-time top up)	$533	$882	$0
Canada Groceries and Essentials Benefit: July to Dec	$340	$562	$0
Rental Assistance Program (RAP)		$4,309	$0
BC Affordable Child Care Benefit		$4,980	$7,180
Total Benefits (excl. Affordable Child Care Benefit)	$873	$15,649	$11,555
Taxes			
EI Premiums	$691	$541	$1,291
CPP Premiums	$2,313	$1,768	$4,296
Fed. Income Tax	$2,854	$0	$4,455
Refundable Tax Credits	-$650	-$3,173	-$250
Prov. Income Tax	$1,301	$0	$1,750
Total Taxes (incl. EI and CPP)	$6,509	-$864	$11,542
Living Wage Calculation Results			
Wage to cover expenses	$23.28	$18.25	$21.76
Living wage		**$22.15**	

Greater Victoria

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$7,075	$9,162	$17,688
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$24,078	$30,304	$40,027
Phone and Internet	$1,129	$1,129	$1,599
Transportation	$502	$6,942	$7,444
Other Household Expenses	$3,925	$5,342	$10,363
Child Care (after Affordable Child Care Benefit)	$0	$1,711	$10,550
Non MSP Health Expenses	$420	$607	$1,942
Contingency Fund	$1,892	$1,993	$4,077
Parent Education	$1,600	$1,600	$1,600
Total Expenses	$41,351	$60,247	$98,205
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,617	$4,171
Canada Child Benefit (CCB) July to Dec		$3,724	$4,318
BC Family Benefit Jan to June		$748	$763
BC Family Benefit July to Dec		$761	$763
GST Credit: Jan to June (incl. one-time top up)	$339	$739	$0
Canada Groceries and Essentials Benefit: July to Dec	$265	$513	$0
Rental Assistance Program (RAP)		$4,181	$0
BC Affordable Child Care Benefit		$6,017	$3,535
Total Benefits (excl. Affordable Child Care Benefit)	$604	$14,284	$10,014
Taxes			
EI Premiums	$802	$845	$1,728
CPP Premiums	$2,719	$2,875	$5,890
Fed. Income Tax	$3,792	$1,588	$7,111
Refundable Tax Credits	-$650	-$650	-$250
Prov. Income Tax	$1,782	$1,188	$3,320
Total Taxes (incl. EI and CPP)	$8,444	$5,846	$17,800
Living Wage Calculation Results			
Wage to cover expenses	$27.03	$28.47	$29.12
Living wage		**$28.20**	

Kamloops

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$6,151	$7,966	$15,378
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$18,406	$25,571	$29,756
Phone and Internet	$1,128	$1,128	$1,599
Transportation	$6,942	$6,942	$13,885
Other Household Expenses	$3,461	$4,740	$9,201
Child Care (after Affordable Child Care Benefit)	$0	$0	$7,039
Non MSP Health Expenses	$420	$607	$2,042
Contingency Fund	$1,845	$1,317	$3,479
Parent Education	$1,636	$1,636	$1,636
Total Expenses	$40,719	$51,364	$86,930
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,776	$4,499
Canada Child Benefit (CCB) July to Dec		$3,883	$4,647
BC Family Benefit Jan to June		$839	$763
BC Family Benefit July to Dec		$852	$763
GST Credit: Jan to June (incl. one-time top up)	$533	$882	$0
Canada Groceries and Essentials Benefit: July to Dec	$340	$562	$0
Rental Assistance Program (RAP)		$5,749	$0
BC Affordable Child Care Benefit		$6,540	$6,022
Total Benefits (excl. Affordable Child Care Benefit)	$873	$16,542	$10,671
Taxes			
EI Premiums	$782	$558	1,340
CPP Premiums	$2,646	$1,830	4,476
Fed. Income Tax	$3,627	$0	3,627
Refundable Tax Credits	-$650	-$2,967	-3,617
Prov. Income Tax	$1,716	$0	1,716
Total Taxes (incl. EI and CPP)	$8,122	-$579	$14,182
Living Wage Calculation Results			
Wage to cover expenses	$26.36	$18.82	$24.85
Living wage		**$25.05**	

Kelowna

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$6,606	$8,554	$16,514
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$23,531	$28,839	$37,445
Phone and Internet	$1,128	$1,128	$1,599
Transportation	$960	$6,942	$7,902
Other Household Expenses	$3,689	$5,036	$9,772
Child Care (after Affordable Child Care Benefit)	$0	$123	$8,681
Non MSP Health Expenses	$420	$607	$1,942
Contingency Fund	$1,838	$1,682	$3,766
Parent Education	$1,624	$1,624	$1,624
Total Expenses	$40,525	$55,992	$92,159
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,677	$4,289
Canada Child Benefit (CCB) July to Dec		$3,783	$4,437
BC Family Benefit Jan to June		$782	$763
BC Family Benefit July to Dec		$795	$763
GST Credit: Jan to June (incl. one-time top up)	$469	$824	$0
Canada Groceries and Essentials Benefit: July to Dec	$331	$556	$0
Rental Assistance Program (RAP)		$4,920	$0
BC Affordable Child Care Benefit		$6,333	$4,757
Total Benefits (excl. Affordable Child Care Benefit)	$800	$15,337	$10,251
Taxes			
EI Premiums	$779	$713	$1,596
CPP Premiums	$2,635	$2,394	$5,410
Fed. Income Tax	$3,597	$751	$6,337
Refundable Tax Credits	-$650	-$1,577	-$250
Prov. Income Tax	$1,704	$791	$2,897
Total Taxes (incl. EI and CPP)	$8,065	$3,072	$15,989
Living Wage Calculation Results			
Wage to cover expenses	$26.26	$24.03	$26.90
Living wage		**$26.45**	

Kitimat

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$8,020	$10,385	$20,049
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$19,122	$23,374	$31,165
Phone and Internet	$1,277	$1,277	$1,747
Transportation	$6,942	$6,942	$13,885
Other Household Expenses	$4,400	$5,957	$11,551
Child Care (after Affordable Child Care Benefit)	$0	$190	$7,178
Non MSP Health Expenses	$420	$607	$2,772
Contingency Fund	$2,033	$1,593	$4,024
Parent Education	$1,087	$1,087	$1,087
Total Expenses	$44,030	$52,869	$96,372
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,591	$4,047
Canada Child Benefit (CCB) July to Dec		$3,697	$4,195
BC Family Benefit Jan to June		$733	$763
BC Family Benefit July to Dec		$746	$763
GST Credit: Jan to June (incl. one-time top up)	$352	$701	$0
Canada Groceries and Essentials Benefit: July to Dec	$272	$494	$0
Rental Assistance Program (RAP)		$3,552	$0
BC Affordable Child Care Benefit		$6,050	$3,662
Total Benefits (excl. Affordable Child Care Benefit)	$624	$13,514	$9,767
Taxes			
EI Premiums	$862	$675	$1,705
CPP Premiums	$2,936	$2,256	$5,808
Fed. Income Tax	$4,279	$470	$7,281
Refundable Tax Credits	-$650	-$1,931	-$250
Prov. Income Tax	$2,019	$595	$3,461
Total Taxes (incl. EI and CPP)	$9,446	$2,066	$18,005
Living Wage Calculation Results			
Wage to cover expenses	$29.04	$22.76	$28.74
Living wage		$28.45	

Metro Vancouver

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$6,328	$8,194	$15,819
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$25,456	$31,925	$40,294
Phone and Internet	$1,128	$1,128	$1,599
Transportation	$991	$6,942	$7,933
Other Household Expenses	$3,549	$4,855	$9,423
Child Care (after Affordable Child Care Benefit)	$0	$2,673	$12,776
Non MSP Health Expenses	$420	$607	$2,772
Contingency Fund	$1,924	$2,045	$4,099
Parent Education	$1,367	$1,367	$1,367
Total Expenses	$41,893	$61,194	$98,997
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,614	$4,153
Canada Child Benefit (CCB) July to Dec		$3,720	$4,300
BC Family Benefit Jan to June		$746	$763
BC Family Benefit July to Dec		$759	$763
GST Credit: Jan to June (incl. one-time top up)	$298	$734	$0
Canada Groceries and Essentials Benefit: July to Dec	$245	$511	$0
Rental Assistance Program (RAP)		$3,961	$0
BC Affordable Child Care Benefit		$5,919	$3,116
Total Benefits (excl. Affordable Child Care Benefit)	$543	$14,045	$9,978
Taxes			
EI Premiums	$816	$867	$1,737
CPP Premiums	$2,769	$2,956	$5,925
Fed. Income Tax	$3,912	$1,642	$6,923
Refundable Tax Credits	-$650	-$650	-$250
Prov. Income Tax	$1,830	$1,210	$3,221
Total Taxes (incl. EI and CPP)	$8,677	$6,025	$17,556
Living Wage Calculation Results			
Wage to cover expenses	$27.49	$29.22	$29.28
Living wage		**$28.55**	

Nanaimo

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$6,856	$8,878	$17,139
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$22,109	$26,838	$32,918
Phone and Internet	$1,128	$1,128	$1,599
Transportation	$780	$6,942	$7,722
Other Household Expenses	$3,815	$5,199	$10,087
Child Care (after Affordable Child Care Benefit)	$0	$1,488	$8,849
Non MSP Health Expenses	$420	$607	$1,527
Contingency Fund	$1,782	$1,553	$3,520
Parent Education	$1,902	$1,902	$1,902
Total Expenses	$39,520	$55,993	$88,176
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,809	$4,573
Canada Child Benefit (CCB) July to Dec		$3,915	$4,721
BC Family Benefit Jan to June		$857	$763
BC Family Benefit July to Dec		$870	$763
GST Credit: Jan to June (incl. one-time top up)	$533	$882	$0
Canada Groceries and Essentials Benefit: July to Dec	$340	$562	$0
Rental Assistance Program (RAP)		$5,778	$0
BC Affordable Child Care Benefit		$6,600	$6,064
Total Benefits (excl. Affordable Child Care Benefit)	$873	$16,673	$10,819
Taxes			
EI Premiums	$755	$658	$1,492
CPP Premiums	$2,549	$2,195	$5,028
Fed. Income Tax	$3,401	$119	$5,453
Refundable Tax Credits	-$650	-$2,280	-$250
Prov. Income Tax	$1,626	$372	$2,408
Total Taxes (incl. EI and CPP)	$7,680	$1,064	$14,131
Living Wage Calculation Results			
Wage to cover expenses	$25.46	$22.19	$25.14
Living wage		**$25.05**	

Nelson

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$6,279	$8,131	$15,697
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$22,747	$24,596	$31,634
Phone and Internet	$1,102	$1,102	$1,572
Transportation	$6,942	$6,942	$7,432
Other Household Expenses	$3,525	$4,823	$9,362
Child Care (after Affordable Child Care Benefit)	$0	$420	$7,088
Non MSP Health Expenses	$420	$607	$1,942
Contingency Fund	$2,078	$1,299	$3,238
Parent Education	$1,267	$1,267	$1,267
Total Expenses	$45,089	$50,644	$82,147
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,767	$4,344
Canada Child Benefit (CCB) July to Dec		$3,874	$4,491
BC Family Benefit Jan to June		$834	$763
BC Family Benefit July to Dec		$847	$763
GST Credit: Jan to June (incl. one-time top up)	$533	$882	
Canada Groceries and Essentials Benefit: July to Dec	$340	$562	
Rental Assistance Program (RAP)		$5,376	
BC Affordable Child Care Benefit		$6,600	$6,022
Total Benefits (excl. Affordable Child Care Benefit)	$873	$16,141	$10,360
Taxes			
EI Premiums	$881	$550	$1,372
CPP Premiums	$3,007	$1,801	$4,593
Fed. Income Tax	$4,456	0	$4,746
Refundable Tax Credits	-$650	-$3,103	-$250
Prov. Income Tax	$2,114	0	$1,943
Total Taxes (incl. EI and CPP)	$9,808	-$752	$12,404
Living Wage Calculation Results			
Wage to cover expenses	$29.69	$18.55	$23.13
Living wage		**$25.55**	

Port Alberni

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$6,856	$8,878	$17,139
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$16,247	$21,162	$25,717
Phone and Internet	$1,263	$1,263	$1,867
Transportation	$6,942	$6,942	$13,885
Other Household Expenses	$3,815	$5,199	$10,087
Child Care (after Affordable Child Care Benefit)	$0	$0	$4,622
Non MSP Health Expenses	$420	$607	$1,527
Contingency Fund	$1,779	$1,278	$3,247
Parent Education	$1,402	$1,402	$1,402
Total Expenses	$39,451	$48,188	$82,408
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,884	$4,697
Canada Child Benefit (CCB) July to Dec		$3,990	$4,845
BC Family Benefit Jan to June		$900	$763
BC Family Benefit July to Dec		$913	$763
GST Credit: Jan to June (incl. one-time top up)	$533	$882	$0
Canada Groceries and Essentials Benefit: July to Dec	$340	$562	$0
Rental Assistance Program (RAP)		$4,161	$0
BC Affordable Child Care Benefit		$5,724	$7,180
Total Benefits (excl. Affordable Child Care Benefit)	$873	$15,293	$11,067
Taxes			
EI Premiums	$754	$541	$1,376
CPP Premiums	$2,543	$1,768	$4,606
Fed. Income Tax	$3,387	$0	$3,387
Refundable Tax Credits	-$650	-$650	-$1,300
Prov. Income Tax	$1,620	$0	$1,620
Total Taxes (incl. EI and CPP)	$7,655	-$250	$13,048
Living Wage Calculation Results			
Wage to cover expenses	$23.19	$18.25	$25.41
Living wage		**$23.75**	

Prince George

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$6,366	$8,243	$15,914
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$17,253	$20,827	$25,709
Phone and Internet	$1,549	$1,549	$2,019
Transportation	$6,942	$6,942	$13,885
Other Household Expenses	$3,568	$4,879	$9,471
Child Care (after Affordable Child Care Benefit)	$0	$0	$6,557
Non MSP Health Expenses	$420	$607	$1,527
Contingency Fund	$1,820	$1,278	$3,240
Parent Education	$1,562	$1,562	$1,562
Total Expenses	$40,208	$47,344	$82,798
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,856	$4,789
Canada Child Benefit (CCB) July to Dec		$3,962	$4,936
BC Family Benefit Jan to June		$884	$763
BC Family Benefit July to Dec		$897	$763
GST Credit: Jan to June (incl. one-time top up)	$533	$882	$0
Canada Groceries and Essentials Benefit: July to Dec	$340	$562	$0
Rental Assistance Program (RAP)		$4,037	
BC Affordable Child Care Benefit		$6,030	$7,118
Total Benefits (excl. Affordable Child Care Benefit)	$873	$15,081	$11,250
Taxes			
EI Premiums	$771	$541	$1,373
CPP Premiums	$2,607	$1,768	$4,595
Fed. Income Tax	$3,561	$0	$4,911
Refundable Tax Credits	-$650	-$3,173	-$250
Prov. Income Tax	$1,690	$0	$2,042
Total Taxes (incl. EI and CPP)	$7,980		
Living Wage Calculation Results			
Wage to cover expenses	$26.00	$18.25	$23.14
Living wage		**$24.00**	

Revelstoke

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$6,151	$7,966	$15,378
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$20,543	$29,547	$37,225
Phone and Internet	$1,128	$1,128	$1,599
Transportation	$6,942	$6,942	$13,885
Other Household Expenses	$3,461	$4,740	$9,201
Child Care (after Affordable Child Care Benefit)	$0	$0	$10,404
Non MSP Health Expenses	$420	$607	$2,772
Contingency Fund	$1,966	$1,761	$4,136
Parent Education	$1,401	$1,401	$1,401
Total Expenses	$42,742	$55,550	$98,914
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,556	$4,074
Canada Child Benefit (CCB) July to Dec		$3,662	$4,222
BC Family Benefit Jan to June		$713	$763
BC Family Benefit July to Dec		$726	$763
GST Credit: Jan to June (incl. one-time top up)	$303	$652	
Canada Groceries and Essentials Benefit: July to Dec	$247	$470	
Rental Assistance Program (RAP)		$3,984.72	
BC Affordable Child Care Benefit		$5,918	$3,198
Total Benefits (excl. Affordable Child Care Benefit)	$550	$13,764	$9,821
Taxes			
EI Premiums	$833	$746	$1,753
CPP Premiums	$2,833	$2,516	$5,981
Fed. Income Tax	$4,016	$1,025	$7,402
Refundable Tax Credits	-$650	-$1,254	-$250
Prov. Income Tax	$1,877	$963	$3,535
Total Taxes (incl. EI and CPP)	$8,909	$3,997	$18,421
Living Wage Calculation Results			
Wage to cover expenses	$28.08	$25.16	$29.54
Living wage		**$28.60**	

Salt Spring Island

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$7,075	$9,162	$17,688
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$19,072	$30,441	$35,372
Phone and Internet	$1,344	$1,344	$1,814
Transportation	$7,362	$7,362	$8,236
Other Household Expenses	$3,925	$5,342	$10,363
Child Care (after Affordable Child Care Benefit)	$0	$978	$11,416
Non MSP Health Expenses	$420	$607	$2,772
Contingency Fund	$2,002	$2,049	$3,963
Parent Education	$1,402	$1,402	$1,402
Total Expenses	$43,331	$60,144	$95,941
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,515	$4,032
Canada Child Benefit (CCB) July to Dec		$3,621	$4,180
BC Family Benefit Jan to June		$690	$763
BC Family Benefit July to Dec		$703	$763
GST Credit: Jan to June (incl. one-time top up)	$244	$593	$0
Canada Groceries and Essentials Benefit: July to Dec	$218	$440	$0
Rental Assistance Program (RAP)		$3,679	$0
BC Affordable Child Care Benefit		$5,789	$2,650
Total Benefits (excl. Affordable Child Care Benefit)	$462	$13,242	$9,737
Taxes			
EI Premiums	$848	$868	$1,680
CPP Premiums	$2,889	$2,961	$5,715
Fed. Income Tax	$4,139	$1,856	$6,638
Refundable Tax Credits	-$650	-$650	-$250
Prov. Income Tax	$1,946	$1,325	$3,061
Total Taxes (incl. EI and CPP)	$9,172	$6,361	$16,843
Living Wage Calculation Results			
Wage to cover expenses	$28.60	$29.27	$28.31
Living wage		**$28.50**	

Squamish

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$7,039	$9,116	$17,599
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$23,519	$30,494	$39,044
Phone and Internet	$1,128	$1,128	$1,599
Transportation	$416	$6,942	$7,358
Other Household Expenses	$3,907	$5,318	$10,318
Child Care (after Affordable Child Care Benefit)	$0	$5,690	$16,661
Non MSP Health Expenses	$420	$607	$1,942
Contingency Fund	$1,858	$2,166	$4,316
Parent Education	$1,599	$1,599	$1,599
Total Expenses	$40,615	$64,517	$103,350
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,702	$4,214
Canada Child Benefit (CCB) July to Dec		$3,808	$4,361
BC Family Benefit Jan to June		$796	$763
BC Family Benefit July to Dec		$809	$763
GST Credit: Jan to June (incl. one-time top up)	$285	$860	$0
Canada Groceries and Essentials Benefit: July to Dec	$238	$562	$0
Rental Assistance Program (RAP)		$3,890	$0
BC Affordable Child Care Benefit		$5,887	$3,029
Total Benefits (excl. Affordable Child Care Benefit)	$523	$14,426	$10,100
Taxes			
EI Premiums	$787	$918	$1,829
CPP Premiums	$2,666	$3,142	$6,261
Fed. Income Tax	$3,672	$1,609	$7,545
Refundable Tax Credits	-$650	-$650	-$250
Prov. Income Tax	$1,734	$1,196	$3,574
Total Taxes (incl. EI and CPP)	$8,210	$6,215	$18,959
Living Wage Calculation Results			
Wage to cover expenses	$26.54	$30.94	$30.83
Living wage		**$29.05**	

Sunshine Coast

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$7,039	$9,116	$17,599
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$23,643	$25,569	$36,907
Phone and Internet	$1,344	$1,344	$1,814
Transportation	$799	$7,414	$8,252
Other Household Expenses	$3,907	$5,318	$10,318
Child Care (after Affordable Child Care Benefit)	$0	$2,411	$11,581
Non MSP Health Expenses	$420	$607	$1,942
Contingency Fund	$1,875	$1,666	$3,979
Parent Education	$1,402	$1,402	$1,402
Total Expenses	$41,158	$56,304	$96,708
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,682	$4,263
Canada Child Benefit (CCB) July to Dec		$3,788	$4,411
BC Family Benefit Jan to June		$785	$763
BC Family Benefit July to Dec		$798	$763
GST Credit: Jan to June (incl. one-time top up)	406.4	$831	$0
Canada Groceries and Essentials Benefit: July to Dec	$299	$559	$0
Rental Assistance Program (RAP)		$4,554	$0
BC Affordable Child Care Benefit		$6,181	$4,167
Total Benefits (excl. Affordable Child Care Benefit)	$705	$14,996	$10,199
Taxes			
EI Premiums	$795	$706	$1,686
CPP Premiums	$2,693	$2,369	$5,739
Fed. Income Tax	$3,712	$367	$6,690
Refundable Tax Credits	-$650	-$1,983	-$250
Prov. Income Tax	$1,750	$542	$3,064
Total Taxes (incl. EI and CPP)	$8,300	$2,001	$16,929
Living Wage Calculation Results			
Wage to cover expenses	$26.79	$23.80	$28.42
Living wage		**$27.40**	

Whistler

	Single Person	Single Parent	Family of Four
Annual Household Expenses			
Food	$7,039	$9,116	$17,599
Clothing and Footwear	$729	$1,457	$2,915
Shelter	$28,118	$31,869	$40,003
Phone and Internet	$1,128	$1,128	$1,599
Transportation	$396	$6,942	$7,338
Other Household Expenses	$3,907	$5,318	$10,318
Child Care (after Affordable Child Care Benefit)	$0	$1,770	$13,954
Non MSP Health Expenses	$420	$607	$2,772
Contingency Fund	$2,113	$2,165	$4,295
Parent Education	$1,402	$1,402	$1,402
Total Expenses	$45,252	$61,774	$102,194
Government Benefits (Annual)			
Canada Child Benefit (CCB) Jan to June		$3,474	$3,960
Canada Child Benefit (CCB) July to Dec		$3,581	$4,107
BC Family Benefit Jan to June		$666	$755
BC Family Benefit July to Dec		$679	$755
GST Credit: Jan to June (incl. one-time top up)	$141	$535	$0
Canada Groceries and Essentials Benefit: July to Dec	$166	$411	$0
Rental Assistance Program (RAP)		$3,170	$0
BC Affordable Child Care Benefit		$5,538	$1,680
Total Benefits (excl. Affordable Child Care Benefit)	$307	$12,517	$9,577
Taxes			
EI Premiums	$895	$918	$1,820
CPP Premiums	$3,060	$3,141	$6,228
Fed. Income Tax	$4,511	$2,136	$7,600
Refundable Tax Credits	-$650	-$650	-$250
Prov. Income Tax	$2,155	$1,484	$3,645
Total Taxes (incl. EI and CPP)	$9,970	$7,029	$19,044
Living Wage Calculation Results			
Wage to cover expenses	$30.18	$30.93	$30.68
Living wage		**$30.50**	

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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.[12]

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).[13] 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.[14]
- 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.
- 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

[12] These tax credits were eliminated as of tax year 2017 federally and tax year 2018 provincially in BC.
[13] 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.
[14] 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 the 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. https://crtc.gc.ca/eng/publications/reports/policymonitoring/2020/cmr1.htm#a2.

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 of 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.[15]

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.[16]
- Increased the number of weeks of summer care for the school-age child to seven (from six) in recognition of the nine-week length of summer school closure in BC.
- Included the cost of up to six ferry round-trips per year to the transportation expenses in smaller island and coastal communities.

2025

- To better reflect the needs of different family types, shifted from using a reference family of two parents working full-time and two young children to using the following three household types to calculate the living wage[17]:
    - 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.
- Included an estimate of the value of the Canadian Dental Care Plan, which was broadened in mid-2025 to provide coverage to all low-income adults lacking private insurance.

[15] 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.
[16] 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.
[17] These three household types are also used to calculate living wages in Ontario and Alberta, the other two provinces in Canada with established Living Wage Employer certification programs.

About the author

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