REPORT

BC Living Wage 2026:
Calculating what it takes to live in Metro Vancouver and British Columbia

By **Iglika Ivanova** and **Navdeep Singh Chhina** | **NOVEMBER 2026**



BC Policy SOLUTIONS

Living Wage BC

Vancity Community Foundation

Living Wage Report 2026: Calculating what it takes to live in Metro Vancouver and British Columbia

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We are grateful to the members of the Living Wage Calculations Review Committee, who contributed their time and expertise to reviewing the methodology, data sources and assumptions behind the 2026 calculation, strengthening its transparency, rigour and accountability.

Finally, we thank the community partners across BC whose local knowledge and participation make the annual living wage calculations possible and continue to push us to better reflect the realities of workers and families across the province.

Land Acknowledgement

Most of the research, analysis and writing for this report took place in Vancouver, on the unceded traditional territories of the xʷməθkʷəy̓əm (Musqueam), Sḵwx̱wú7mesh (Squamish) and səlilwətaɬ (Tsleil-Waututh) Nations.

This work also reflects the knowledge and contributions of community partners across British Columbia, working on the lands of many distinct First Nations. This province-wide community participation is an important part of the living wage calculation and helps ensure the methodology reflects different local realities.

We acknowledge that questions of wages, affordability and economic security are connected to land, community and the ongoing impacts of colonialism. We are grateful to the Indigenous Peoples whose lands we live and work on, and recognize the importance of Indigenous self-determination and Indigenous-led approaches to building healthy, affordable and economically secure communities.

First Nations across BC are diverse, with distinct histories, cultures, languages, systems of governance and relationships to their lands and territories. A land acknowledgement is only a starting point. We encourage readers to learn more about the First Nations and territories where they live and work, and to listen to and learn from Indigenous communities themselves.

Learn more about First Nations across British Columbia through the BC Assembly of First Nations.

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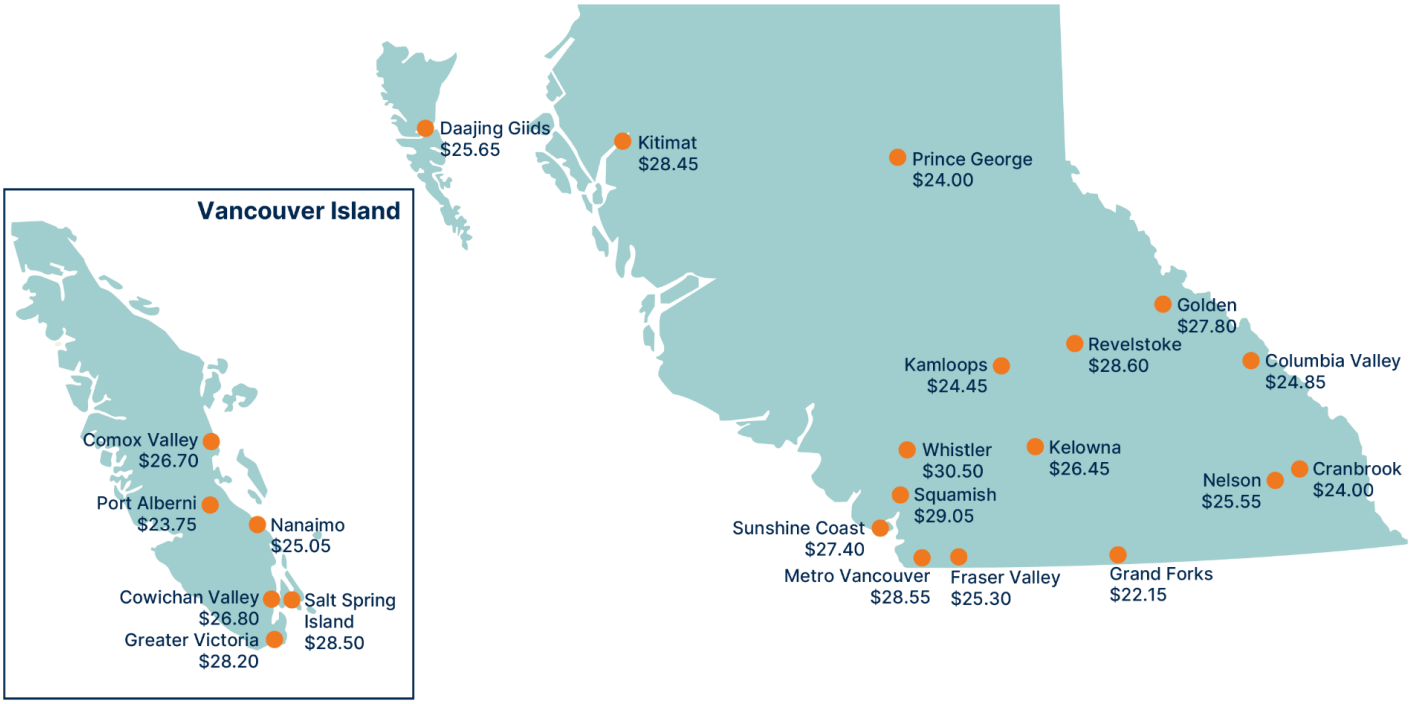
WE'RE A PROUD LIVING WAGE EMPLOYER

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Map of 2026 living wage rates in BC



Executive Summary

The 2026 Metro Vancouver living wage is $28.55 per hour, up 70 cents from the 2025 living wage of $27.85 per hour, which represents a 2.5% increase. This reflects the continued pressure of high living costs in BC, with rising expenses for essentials, including food, transportation and child care stretching household budgets even as increases in some costs, including shelter, have moderated.

There is now a $10.30 gap between the Metro Vancouver living wage and BC's current minimum wage of $18.25 per hour. There is no community in BC where the minimum wage can cover basic living expenses.

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 the social, civic and cultural life of their community. This rate supports a basic, decent standard of living, but without many of the comforts or extras that many may take for granted. To reflect the experiences of different household types, the living wage calculation is based on the weighted average of the rates for three household types: a two-parent family with two children, a single parent with one child and a single adult living alone.

Government measures at the provincial and federal levels, including the Canadian Dental Care Plan, increases to the BC Rental Assistance Program for families with children and the new Canada Groceries and Essentials Benefits, have helped offset some of the pressures on household budgets but not enough to keep the living wage from going up.

More than half a million workers in Metro Vancouver, representing 35% of all paid employees, earn less than the living wage and face ongoing financial hardship.[1] Many are pushed into Metro Vancouver's farther suburbs or out of the region entirely.

Work doesn't pay enough to meet the cost of living for too many in Metro Vancouver.

Coordinated action from employers, policymakers and communities is urgently needed to ensure that paid work provides economic security and a pathway out of poverty for all, no matter the job.

In this time of deep economic uncertainty with the trade war threatening jobs and driving up costs, and increasing concern about AI displacing jobs and making work more precarious, supporting workers is both morally right and a smart economic policy. Raising wages for low-paid workers is a sound investment in the local economy because lower-income families tend to spend most of their earnings in their own neighborhoods, supporting small businesses and community services.[2]

Strategic public investments in housing affordability, public transit, child care, food security and programs that can reduce costs for people will create local jobs while making BC's economy stronger, more resilient and more equitable.

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[1] Source: Ivanova, I., 2026, *Not Making Enough to Live: A third of workers in British Columbia don't earn a living wage*. https://bcpolicy.ca/2026/05/28/wage-gap/.

[2] See Hunter, P., 2021, *The Living Wage Dividend: maximizing the local economic benefits of paying a living wage*, Smith Institute and Living Wage Foundation. https://www.livingwage.org.uk/sites/default/files/2022-10/The%20Living%20Wage%20Dividend%20Report%202021.pdf.

Why a living wage is essential

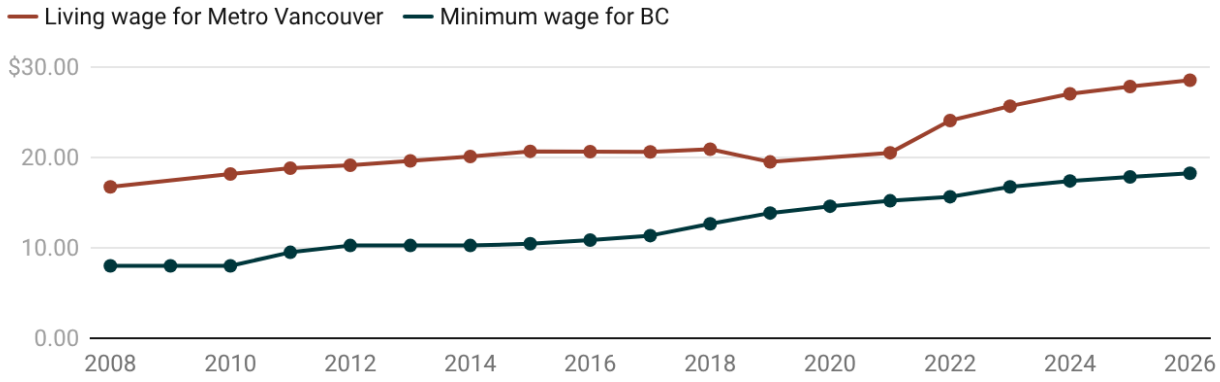
> *"[The cost of living] crisis feels like it is really ramping up. It does not feel like it's stopping. And it doesn't feel like much is being done to address it."*
>
> Low wage worker

Low-wage workers often face impossible choices: buying groceries or heating their homes, paying bills or making rent on time. These trade-offs can lead to mounting debt, chronic stress and long-term health issues. Many people are forced to work long hours, sometimes at multiple jobs, just to cover basic needs. Parents lose precious time with their children and miss out on community life.

Earning a living wage can be transformative for low-wage workers. It allows workers to meet essential needs, support their children's healthy development, reduce financial stress and fully participate in their communities. It is a key tool for ensuring paid work leads to a decent standard of living for all, not just a daily struggle to get by. Research also shows that paying living wages benefits employers and bolsters the local economy by reducing staff turnover, increasing productivity and increasing spending in local communities.[3]

Unlike the minimum wage, which sets the legal floor for pay and often falls short of covering real-life expenses, the living wage reflects the actual cost of living in a specific community. Since the first Metro Vancouver living wage calculation in 2008, the living wage has been higher than the BC minimum wage.

Figure 1: Living wage for Metro Vancouver compared to the BC minimum wage ($ per hour)



Source: Ivanova, I. and A. French, 2025, *Living Wage Report 2025: Calculating What It Takes To Live in Metro Vancouver* and Government of Canada website, General Hourly Minimum Wage Rates in Canada since 1965. • Created with Datawrapper

Today, the difference is $10.30 per hour (Figure 1). Recent inflation-based increases to the minimum wage are welcome but they are not enough. More must be done to support the hundreds of thousands of low-wage workers in Metro Vancouver and across BC.

[3] https://www.cisl.cam.ac.uk/files/the_case_for_living_wages_report_2022.pdf.

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:

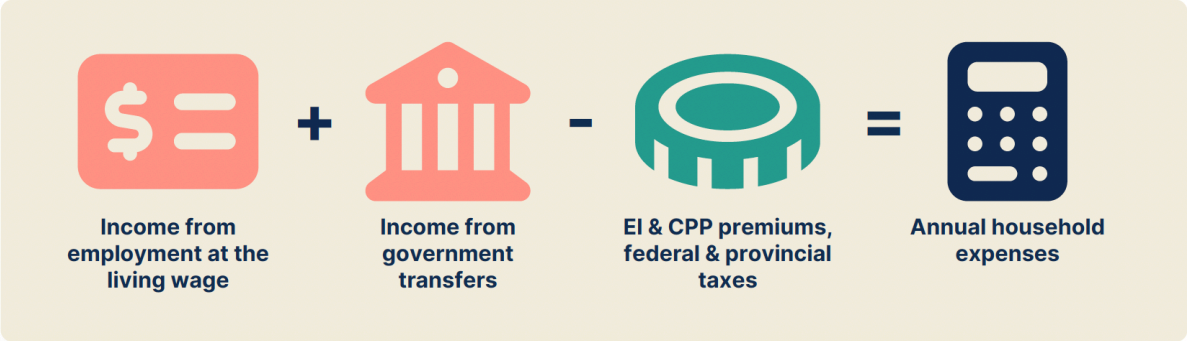
- Cover basic needs like food, clothing, shelter and transportation.
- Participate in everyday community life.
- Avoid the chronic stress of poverty and financial insecurity.
- Support healthy child development for households with children.

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



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).

In 2026, the wage rate at which a two-earner family of four meets their expenses was $29.28, the wage rate for a single parent with one child was $29.22 and the wage rate for a single person was $27.49, resulting in a Metro Vancouver living wage of $28.55.

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.

For more details on the methodology and data sources used to calculate the 2026 living wage rates across BC, see the Technical Appendix accompanying this report at bcpolicy.ca/ living-wage.

About the BC living wage methodology

First developed in 2008 with input from policy experts, community organizations, labour unions, employers and low-income workers, the BC living wage methodology laid the groundwork for the Canadian Living Wage Framework and became the model used across Canada. Today, it is used in over 70 communities nationwide, including more than 25 in BC (see livingwage.ca). The BC living wage methodology is reviewed regularly with guidance from experts and community partners to ensure it continues to reflect the true cost of a modest, dignified life.

In 2026, Living Wage BC and BC Policy Solutions established a new Living Wage Calculations Review Committee to provide an additional layer of independent review and quality assurance. The committee brings together expertise and perspectives from employers, labour, academia, finance and community organizations. Members reviewed the methodology, data sources and key assumptions, examined the draft calculation and provided technical input before the 2026 rate was finalized. This independent scrutiny strengthens the transparency, rigour and accountability of the calculation and helps build public confidence that BC's living wage remains a credible, evidence-based measure of what it costs to live a modest, decent life.

2026 Living wage rates across British Columbia

This year, 22 BC communities are releasing their 2026 living wage calculations at the same time. Across the province, living wages range between $22.15 in Grand Forks and $30.50 in Whistler.

Community	Living Wage 2026	% Change from 2025
Columbia Valley	$24.85	+6.4%
Comox Valley	$26.70	+5.3%
Cowichan Valley	$26.80	+4.1%
Cranbrook	$24.00	*New*
Daajing Giids	$25.65	+1.4%
Fraser Valley	$25.30	+4.3%
Golden	$27.80	0.0%
Grand Forks	$22.15	+2.8%
Greater Victoria	$28.20	+2.9%
Kamloops	$25.05	+2.5%
Kelowna	$26.45	+1.9%
Kitimat	$28.45	+4.4%
Metro Vancouver	$28.55	+2.5%
Nanaimo	$25.05	+2.7%
Nelson	$25.55	+4.5%
Port Alberni	$23.75	+5.1%
Prince George	$24.00	+3.7%
Revelstoke	$28.60	+2.9%
Salt Spring Island	$28.50	+0.2%
Squamish	$29.05	+3.8%
Sunshine Coast	$27.40	+2.8%
Whistler	$30.50	+3.0%

Explaining the increase in the 2026 Metro Vancouver living wage

The 2026 living wage for Metro Vancouver is $28.55 per hour—up 70 cents from the 2025 rate of $27.85 per hour, representing a 2.5% increase.

The living wage would have been much higher if it weren't for key provincial and federal policies taking some pressure off household budgets. Those include the Canadian Dental Care Plan, the Canada Groceries and Essentials Benefit, the BC Rental Assistance Program and ongoing provincial and federal investments in child care affordability.

However, prices for essentials, including food, gas and child care, are rising rapidly, offsetting gains from government programs this year and pushing the living wage up. The ongoing trade war and the US war with Iran have exacerbated the situation, driving up the cost of everyday items.

In addition, some recent policy changes have made making ends meet harder for low- and modest-income British Columbians, such as the elimination of the BC Climate Action Tax Credit and the end of one-off BC government benefits provided over the last few years (the BC Family Benefit Bonus, ICBC rebates and the BC Hydro affordability credit).

Metro Vancouver Monthly Household Expenses, 2026

Community	Family of four	Single parent	Single person	Change from last year
Shelter Rent, utilities and tenants insurance	$3,358	$2,660	$2,121	⬆️
Food	$1,318	$683	$527	⬆️
Out-of-pocket child care expenses After income-tested subsidy from BC Affordable Child Care Benefit	$1,065	$223	N/A	⬆️
Transportation	$661	$579	$83	⬆️
Clothing and footwear	$243	$121	$61	⬆️
Out-of-pocket health care expenses Reduced by Canadian Dental Care Plan, if eligible	$231	$51	$35	⬆️ *
Phone and internet	$133	$94	$94	⬆️
Adult education	$114	$114	$114	⬆️
Contingency For having to miss work without pay	$342	$170	$160	⬆️
Other household and social participation expenses	$3,358	$2,660	$2,121	⬆️
Monthly total	$1,318	$683	$527	⬆️

* Out-of-pocket health care expenses increased for a family of four but there was a decrease for these expenses for other two family types.

Rents have moderated, but prices for food, transportation and child care are rising rapidly

Shelter

> "The only way I'm surviving right now is, I have to live with my dad and pay a lower rent… ."
>
> Low-wage worker

Shelter remains by far the largest expense in Metro Vancouver's living wage budget. Although average asking rents for all unit sizes in Metro Vancouver have fallen from their 2023 peak, the region continues to record the highest average asking rents in the country.[4]

In 2026, monthly shelter costs for the living wage households (including rent, utilities and tenant insurance) are $2,121 for a one-bedroom unit, $2,660 for a two-bedroom and $3,358 for a three-bedroom. These figures represent shelter cost increases of 0.68%, 2.21% and 0.44% respectively, significantly lower than those seen in recent years.

Canada Mortgage and Housing Corporation's (CMHC) 2025 Rental Market Report confirms that after several years of high increases, rent growth in Metro Vancouver has slowed and the average rent increase when units were turned over was "noticeably lower" than in previous years.[5] However, CMHC also finds that vacancies are concentrated among new, high-end purpose-built rentals and vacancies are low for units affordable to lower-income households and working families.

High rents continue to drive many households further into suburban communities, lengthening their commutes to work and increasing transportation costs (as many of these communities are underserved by public transportation)[6].

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[4] 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.

[5] CMHC. *2025 Rental Market Report*. Dec. 2025. https://www.cmhc-schl.gc.ca/professionals/housing-markets-data-and-research/market-reports/rental-market-reports-major-centres.

[6] Translink's 2025 Investment Plan (Approved April 30, 2025) admits that "there are some neighbourhoods in our region that only have basic transit service or no transit service at all within a convenient walk" (p. 20). Metro Vancouver Regional Planning's *Housing and Transportation Cost Burden Study: 2025 Update* found that areas with strong transit connections consistently experience lower combined housing and transportation costs. That study found the highest transportation costs in Delta, Maple Ridge, Langley Township, Port Moody and Port Coquitlam, suburbs which had among the lowest housing costs. https://metrovancouver.org/services/regional-planning/Documents/housing-and-transportation-cost-burden-study-update-2025.pdf.

Food

> Food Bank Canada's latest Hunger Count report reveals a worsening crisis of food insecurity in British Columbia, with over 250,000 visits recorded in March 2026, double the number recorded in 2019. Concerningly, 21% of food bank users in BC have a job, up from 14% in 2019. Once considered a last resort, food banks have become a lifeline for thousands of households. Food insecurity is not just a social issue, it is a public health emergency with lasting impacts on physical and mental well-being.

Food is the second-largest expense in Metro Vancouver's living wage budget (after housing). Monthly food costs went up by 4.1% from last year and have been one of the fastest-growing expenses for BC households in recent years.

Food expenses for the BC living wage are based on the cost of purchasing Health Canada's National Nutritious Food Basket, which includes a nutritious diet but does not consider special dietary needs, cultural or other food preferences and take-out or restaurant meals.

BC grocery prices rose by 37.2% between the first six months of 2019 and the first six months of 2026. That increase was one and a half times the increase of the Consumer Price Index (CPI), which is used to determine government benefits and minimum wage increases. Post-pandemic grocery price increases are driven by a combination of climate change lowering crop yields, higher fuel and fertilizer costs due to the war in Iran, a weaker Canadian dollar which increases the cost of imported food, tariffs and limited competition among grocery chains and food distributors.

Child care expenses

> "I just really hope the government can do something about child care because the system of being on a waitlist for like five years is crazy."
>
> Low-wage worker

For a Metro Vancouver living wage family with two children, monthly child care costs average $1,324, which covers fees for a four-year-old in full-time licensed group care and a seven-year-old in before- and after-school care, plus full-time care during school breaks. These costs are partially offset by the BC Affordable Child Care Benefit, an income-tested benefit which provides $260 per month for the Metro Vancouver living wage family of four and $493 for the single parent.[7]

[7] The BC Affordable Child Care Benefit is an income-tested government payment designed to assist low- and middle-income families with their child care expenses. For families who are approved for this benefit, the benefit is paid to the child care provider and directly reduces the fee that the family has to pay the provider.

Out-of-pocket child care costs have jumped by nearly $160 per month for the living wage family of four and by $78 per month for the single parent family in Metro Vancouver since last year, driven by rapidly rising child care fees and reduced eligibility for the BC Affordable Child Care Benefit as household incomes increase.[8]

Despite the recent increase, child care remains the only major expense in the Metro Vancouver living wage budget that has significantly declined since the living wage was first calculated 2008. Once nearly as costly as rent, child care now ranks third (behind housing and food) for the family of four and fourth for the single parent family (after transportation) thanks to significant provincial and federal investments since 2018.

Families fortunate enough to secure a spot in a licensed child care program participating in BC's fee reduction initiative have seen enormous savings, with out-of-pocket costs now 40% lower than in 2017 (adjusting for inflation), saving a family of four $9,000 per year. Those accessing $10-a-day child care save even more (about $17,000 per year), though these spaces represent only 10% of licensed child care spots in Metro Vancouver as of June 2026.[9]

Still, many families are not seeing these savings.

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.[10] 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 without. As a result, some families pay significantly more than what is reflected in the living wage calculation.

[8] The BC Affordable Child Care Benefit is not indexed to inflation and neither the benefit amounts nor the income thresholds for eligibility have not increased since the benefit was first introduced in 2018.
[9] According to data provided by the Ministry of Education and Child Care, accessed on October 29, 2026. https://studentsuccess.gov.bc.ca/childcare.
[10] 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.

Transportation

> "Several staff members had to move to the outer suburbs in order to stay in Greater Vancouver. While this has allowed them to lower their cost of living, it has also increased the time they spend in transit commuting to work each week."
>
> Living Wage Employer

After several years of below-inflation increases, transportation costs in Metro Vancouver (and across Canada), jumped significantly over the past year. High global oil prices resulting from oil supply disruptions due to the war in Iran played a key role.

Even though Canada is a major oil producer and does not import oil from the Middle East where supply disruptions are occurring, gas prices at the pump rose almost immediately after the US-Israeli strikes on Iran in February 2026. BC's Consumer Price Index for gasoline jumped 38.5% between January and September 2026, even with a temporary suspension of the federal fuel tax saving Canadians 10 cents per liter of gasoline since April 2026. While oil companies' profits have soared, low- and middle-income households, who often commute from more affordable suburbs into Vancouver for work, are spending a lot more just to get around.

Metro Vancouver transit fares also increased faster than inflation over the last year, though not as rapidly as the cost of driving. Translink fares went up about 5% in July 2026, following a 4% fare increase in July 2025.

Transportation costs for living wage households are based on a combination of private and public transportation. For Metro Vancouver families with children, we include the amortized cost of owning and operating a used car while the single-adult household and the second parent in the two-parent family are assumed to get around by public transit.[11] In 2026, transportation costs in Metro Vancouver increased by just over $90 per month for the families with children (which own a car), and $3 per month for the single-adult household, which benefits significantly from the discounted U-Pass.

Transportation costs are higher in many smaller BC communities that have inadequate (or sometimes non-existent) public transit networks and are entirely car-dependent. In those communities, a single adult living alone requires a car to get around and a family of four needs two cars, which pushes up expenses and therefore increases their living wages.

[11] The cost of a two-zone bus pass for the single-adult household and the family of four is used, replaced by a discounted student transit pass, the U-Pass, for eight months of the year when one of the adults will be taking a college course. 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). Note that if the single adult did not take college courses and thus did not qualify for the U-Pass, the savings in tuition and fees would almost entirely go towards covering the costs of monthly transit passes.

Out-of-pocket health expenses

The cost of a basic extended health and dental plan from Pacific Blue Cross serves as a benchmark for estimating out-of-pocket health expenses for workers without employer-sponsored extended health coverage. If a living wage household chooses to purchase such a plan, they would still incur additional costs for services only partially covered by the insurance.

The Canadian Dental Care Plan, a relatively new federal initiative to expand dental care access for low and modest-income Canadians who do not have employer-provided dental coverage, has significantly reduced these expenses. Coverage was broadened in mid-2025 to include all low-income adults, making 2026 the first full year of coverage for all Canadian residents. We estimate that the Canadian Dental Care Plan lowers out-of-pocket health expenses for Metro Vancouver living wage families by $720 for a single person household and $1,340 for a single parent. The net income cutoff for the Plan is $90,000 regardless of family size and has not increased since the Plan was introduced in December 2023. The two-parent two-children living wage family in Metro Vancouver exceeds this income cutoff and does not qualify for coverage.

Phone and internet

Metro Vancouver living wage expenses include the cost of high-speed home internet as well as a mobile data plan for each adult in the household, mirroring Statistics Canada's new "Communication services" component of the Market Basket Measure (MBM) – Canada's official poverty line. Mobile phone costs decreased in Metro Vancouver and across BC by about $8.50 per month for the single adult and single parent and $17 per month for the family of four in 2026, continuing a multi-year downward trend as a result of successful federal initiatives aimed at reducing the cost of mobile data plans and fostering greater market competition. Despite these efforts, Canada continues to rank among the countries with the highest mobile service prices globally.[12]

Clothing and footwear

Clothing and footwear account for a relatively small share of the overall cost of living in BC. In 2026, clothing and footwear costs went up by between $18 and $73 per month depending on household type. Price increases are driven by tariffs, global supply chain pressures and high oil prices (which, in addition to freight and delivery costs, affect the price of synthetic fabrics derived from petrochemicals).

[12] See Rewheel research, *Fixed, 5G wireless and satellite broadband internet access prices in 2026 and historic (2023-2026) prices across 52 EU & OECD markets*. June 2026 and *5G & 4G prices in 52 EU & OECD markets in 2026 and post-merger price increases in the 4-to-3 consolidated UK mobile market*. June 2026. https://rewheel.fi/research.

Adult education

The living wage includes an allocation that covers the cost of two college courses per year for each household type, allowing workers to pursue additional training as a path out of low-wage employment. Education costs the Metro Vancouver living wage households $114 per month, an increase of 1.6% since 2025.

Including a modest education budget in the living wage calculation was a recommendation from focus groups of low-wage workers when the Metro Vancouver calculation was first developed in 2008. The importance of access to re-training and upskilling opportunities has continued to grow as automation, technological change and the adoption of generative AI are reshaping work.

Contingency Fund

> "Rent, I find, takes up a big chunk of both our incomes and when he was in between jobs, I asked him to go to the food bank to help us with the cost of whatever."
>
> Low-wage worker

The living wage includes a contingency amount equal to two weeks' wages for each adult in the household, providing some cushion for unexpected events like serious illness of a family member or transition time between jobs.

Other household and social participation expenses

> "The rising cost of living in BC has had a real impact on morale, both for employees and leaders, and has understandably increased anxiety. With the cost of housing, groceries, and other essentials continuing to rise, many people are feeling financial pressure and uncertainty about the future. We're seeing similar effects among our members, whose spending habits are changing as they prioritize essential expenses and look for ways to reduce costs."
>
> Living Wage Employer

This amount covers toiletries and personal care, furniture, household supplies, laundry, school supplies and fees, bank fees, some reading materials, minimal recreation and entertainment, family outings (e.g., to museums and cultural events), birthday presents, modest family vacation and some sports and arts activities for the children (in families with children). 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.

To estimate the cost of other necessary expenses we rely on analysis developed by Statistics Canada for the purpose of calculating the Market Basket Measure (MBM) – Canada's official poverty line. 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 Statistics Canada's 2023-base MBM methodology, which also moved Communication services out of the Other expenses component.[13]

Although the Metro Vancouver living wage methodology 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 Metro Vancouver families in 2026, but rather a methodological change that ensures the living wage budget remains a conservative estimate of living expenses.

[13] 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.

Government benefits help; Elimination of the Climate Action Tax Credit hurts low-wage households

"The Canada Child Benefit 100% helps."

Parent

Families with Children

A family of four earning the living wage receives nearly $10,000 in government transfers in 2026, about the same as in 2025. This amount excludes over $3,000 from the BC Affordable Child Care Benefit (which is paid directly to the child care provider to reduce the child care fees parents are charged). Government supports significantly reduce out-of-pocket expenses and help prevent the living wage from increasing further. However, as the living wage rises, eligibility for certain benefits declines, in particular those that are not inflation adjusted like the BC Affordable Child Care Benefit.

Single Parents

A single-parent family earning the living wage receives over $14,000 in government transfers in 2026, not including nearly $6,000 from the BC Affordable Child Care Benefit and an estimated $1,300 in value from the Canadian Dental Care Plan as they qualify for 100% coverage. These contributions substantially reduce the required living wage. Changes to the BC Rental Assistance Program in 2025 have increased financial support for single parents with the living wage income by nearly $4,000 a year, more than offsetting the loss of the climate action tax credit as of July 2025.

Single Adults Without Children

Single individuals without children earning the Metro Vancouver living wage receive about $550 in government transfers in 2026 and an additional estimated $720 from the Canadian Dental Care Plan as they qualify for 100% coverage (2026 is the first full year for which the Dental Plan is available to working age adults without disabilities). The elimination of the Climate Action Tax Credit in 2025 left single adults at the Metro Vancouver living wage income about $350 a year worse off, but the new Canada Groceries and Essentials Benefit makes up about $200 of that loss.

Impact of government benefits and tax changes

Government transfers continue to alleviate financial pressure for families in Metro Vancouver by extending relief depending on household type. However, as the cost of living (and thus the living wage) rises, the support available through government benefits tapers off. Many benefits meant to support low- and modest-income families are clawed back steeply at family income levels close to the living wage ($85,000 - $100,000 for a family of four), incomes that in reality can barely provide a decent standard of living for families with children in Metro Vancouver.

Some recent policy changes have reduced support for low and modest-income British Columbians, particularly the elimination of the BC Climate Action Tax Credit as of July 2025 and the end of one-off BC government benefits provided over the last few years (the BC Family Benefit Bonus, ICBC rebates and the BC Hydro affordability credit). While the new Canada Groceries and Essentials Benefit and the Canadian Dental Care Plan provide a much-needed boost to single individuals and single parent families, a family of four at the Metro Vancouver living wage income is considered too rich to qualify for these benefits.

The Canada Child Benefit remains the largest government transfer for living wage families in BC, providing about $8,500 annually to the Metro Vancouver living wage family of four and about $7,300 to the single parent family in 2026.

The BC Affordable Child Care Benefit, discussed earlier in this report, is the second-largest transfer, contributing about $6,000 to the single parent living wage family and $3,100 to the family of four. However, the family of four is eligible for $670 less than last year, highlighting the steep clawbacks that occur at income levels near the living wage in Metro Vancouver.

Recent enhancements to the BC Rental Assistance Program, a rent subsidy for low-income families with children, raised the eligibility threshold to $60,000 in gross family income (from the previous $40,000) and increased average monthly support from $400 to $700. These changes have significantly eased the financial burden for single-parent households across the province. The Metro Vancouver single parent family receives nearly $4,000 through this program.

With the elimination of the BC Climate Action Tax Credit in mid-2025, low-income British Columbians saw reductions in government support that are likely higher than the carbon tax they were paying. This was one of the only government benefits available to individuals without children and its loss is likely to increase poverty among single adults in BC. The new Canada Groceries and Essentials Benefit and its one-time 2026 top-up have been welcome but do not fully make up for the loss of the Climate Action Tax Credit.

The BC Renter Tax Credit, an income-tested benefit not indexed to inflation, provides $400 per year for the Metro Vancouver single-parent and single-person living wage households. The income of the Metro Vancouver living wage family of four is above the eligibility cut-off for this benefit.

The Canadian Dental Care Plan offers dental coverage to low- and modest-income households without private insurance. Coverage was expanded to low-income adults starting in mid-2025, making 2026 the first full year of coverage. This has helped low-income individuals save hundreds of dollars in health care

costs. We estimate that Metro Vancouver living wage households save between $720 and $1,340 in 2026 from the Canadian Dental Care Plan, depending on family type. However, a family of four at the Metro Vancouver living wage income is considered too well-off to qualify for coverage.

The reduction in the federal income tax rate for the lowest tax bracket from 15% to 14% as of July 1, 2025 reduces the federal tax bill for the Metro Vancouver living wage households by $495 for the family of four, $279 for the single person and $117 for the single parent compared to what they would have previously paid. The savings are nominal for modest-income workers and lowest for single parent families, while higher earners get the maximum benefit of about $420 per taxpayer and $840 per couple.

Income tax cuts are not an effective way to improve affordability for low- and middle-income people because they are very costly and deliver lower savings to those with lower incomes who need more support, not less. The money spent on this tax cut (estimated by the Parliamentary Budget Office at $5.8 billion in 2026/27) could have provided a more generous Groceries and Essentials Benefit (whose annual cost is only $1.7 billion over what was previously spent on the HST/GST credit, with the one time payment in June 2026 costing $3.1 billion) or additional investments in housing, transit, mental health and other services that would have lowered the cost of living.

Impact of government programs on the Metro Vancouver living wage

Program	Impact on the Metro Vancouver living wage
Canada Child Benefit	Lowers living wage by **$2.15** → Without it, the living wage would be **$30.70**. Lowers the living wage of the single parent by **$6.00** → Without it, their living wage would be **$35.25**.
Canadian Dental Care Plan	Lowers living wage by **30c** → Without it, the living wage would be **$28.85**.
Canada Groceries and Essentials Benefit (incl. one-time top up in 2026)	Lowers living wage by **10c** → Without it, the living wage would be **$28.65**.
BC Family Benefit	Lowers living wage by **40c** → Without it, the living wage would be **$28.95**.
BC Child Care Fee Reduction Initiative	Lowers living wage by **$1.80** → Without it, the living wage would be **$30.35**.
BC Affordable Child Care Benefit	Lowers living wage by **85c** → Without it, the living wage would be **$29.40**.
BC Renter Tax Credit	Lowers living wage by **15c** → Without it, the living wage would be **$28.70**.
BC Rental Assistance Program	Lowers living wage by **20c** → Without it, the living wage would be **$28.75**. Only available to the single parent but lowers the living wage of the single parent by **$3.20** → Without it, the living wage would be **$32.40**.
U-Pass	Lowers living wage by **45c** → Without it, the living wage would be **$29.00**.
Elimination of the Climate Action Tax Credit (full year)	Increases living wage by **25c** → Without it, the living wage would be **$28.30**.
Federal income tax cut in the bottom bracket from 15% to 14% (full year)	Lowers living wage by **20c** → Without it, the living wage would be **$28.75**. Lowers the living wage of the single parent by only **10c** because they already pay little federal tax
BC income tax increase in the bottom bracket (from 5.06% to 5.6%)	Increases living wage by **10c** → Without it, the living wage would be **$28.45**.
Proposed BC basic personal amount increase	Would lower the living wage by **85c** → With it, the living wage would have been **$27.70**.
$10 a Day Child Care	Would lower the living wage by **$1.95c** → With it, the living wage would have been **$26.60**. Would lower the living wage for a 2-parent 2-child family by **$3.50**.

Getting to a living wage for all workers

The role of employers

> "It is very difficult for employees to purchase housing or sometimes even obtain affordable housing - mostly all employees live paycheque to paycheque even when receiving above a "living wage." The economy is much more difficult to be successful in than it used to be."
>
> Living Wage Employer

Employers play a critical role in ensuring that work provides economic security. The living wage gives employers a practical, evidence-based benchmark for what workers need to cover basic expenses, avoid chronic financial stress and participate in their communities.

For many employers, meeting the living wage is becoming more challenging as operating costs rise and organizations face persistent economic uncertainty. Employers participating in a recent survey by Living Wage BC described growing pressures from tighter funding, changing consumer spending and rising employee expectations around compensation. Some also reported workers moving farther from their workplaces in search of affordable housing or taking second jobs to manage the cost of living.

These pressures make the living wage more relevant, not less. Employers cannot control housing prices, grocery bills, child care fees or the cost of transportation, but they can influence whether the compensation workers receive is enough to meet those costs. Paying a living wage is one concrete way employers can contribute to reducing working poverty while strengthening the communities and local economies in which they operate.

Employers get behind the living wage

An increasing number of employers in British Columbia recognize the importance of paying a living wage. As of October 2026, over 540 employers across the province are certified Living Wage Employers and have committed to pay a living wage to all their employees and contract staff. This group includes small businesses, non-profit organizations, unions and cooperatives. Municipalities, First Nation Councils, school boards and airports have also adopted living wage policies. Living Wage Employers include the City of Burnaby, New Westminster School Board, Squamish Nation, Vancity Credit Union and YVR Airport. Last year, over 3,600 workers received a pay increase because of their employer's commitment to paying a Living Wage.

Certified employers commit to paying a living wage to all direct employees and contract staff. They also require major service providers, such as those offering janitorial, security and food services, to do the same. The certification process is administered by Living Wage BC, a program of the Vancity Community Foundation.

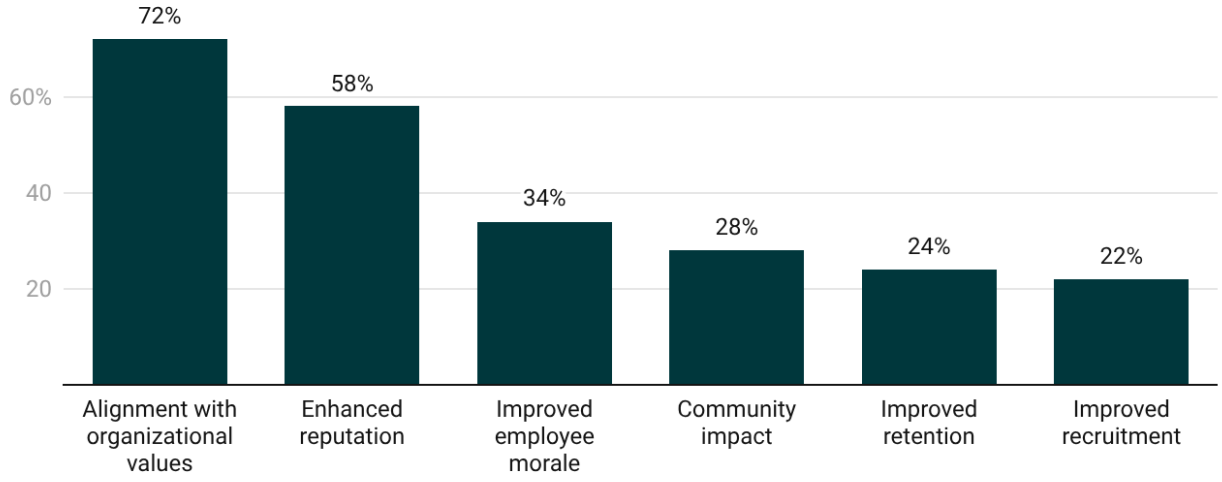
CALL TO ACTION: See the full list of Living Wage Employers and become a Living Wage Employer.

Compensation includes more than wages. Importantly, employer-paid benefits that reduce out-of-pocket costs for families (such as extended health and dental coverage, subsidized transit passes, paid sick and vacation time over and above the statutory minimums) can reduce the hourly rate needed to meet expenses, just like government benefits do. Living Wage BC has a calculator on their website to work out the value of employer benefits.

Paying living wages has concrete benefits for employers, including reduced absenteeism and staff turnover, increased skill, improved morale and productivity levels, reduced recruitment and training costs and improved customer satisfaction. Being a living wage employer is also good for a company's reputation.

A 2026 survey of BC certified Living Wage Employers demonstrated that Living Wage certification provides employers with benefits beyond employee compensation. The strongest benefits were alignment with organizational values (72%) and enhanced reputation (58%), while approximately one-third of employers reported improved employee morale (34%). Employers also reported positive impacts on their communities, employee retention, and recruitment. (Figure 2).

Figure 2: Reported benefits of being a certified Living Wage Employer



Source: 2026 survey of BC certified Living Wage Employers conducted by Living Wage BC. • Created with Datawrapper

Employers cannot solve the affordability crisis on their own. But employers can lead within their own organizations, and they can add their voices to efforts that make communities more affordable for their workers.

Paying a living wage is one practical step employers can take to help ensure that people who work full-time can afford a decent life in the communities where they live and work.

The role of government

Living wage employers play a vital role in reducing working poverty, but voluntary action alone cannot resolve BC's affordability crisis. Governments shape how much people need to earn through decisions about housing, transportation, child care, health care, taxes, benefits and other essential services.

Two paths to greater affordability

Raise incomes: Employers can voluntarily pay living wages, while governments can strengthen incomes through setting the minimum wage and through well-designed tax and benefit policies.

Lower the cost of essentials: Governments can make housing, child care, transportation and other necessities more affordable through effective public policy and services.

Both reduce the gap between what working people earn and what they need for a decent life.

The gap between BC's minimum wage and Metro Vancouver's living wage is over $10 per hour, necessitating coordinated efforts from all levels of government to raise wages and reduce cost pressures so that all workers can thrive. **There is no single policy or single level of government that can close this gap. Indigenous, municipal, provincial and federal governments all have important and complementary roles to play.**

A call to action for all governments

Indigenous governments

Indigenous governments are major employers, service providers and economic leaders in communities throughout BC.

Indigenous governments can advance economic security by adopting living wage policies for their own employees and contracted workers where appropriate, and by continuing to develop community-led approaches to affordable housing, transportation, child care, food security and other priorities identified by their Nations. Squamish Nation, along with seven other Indigenous organizations, is already a certified Living Wage Employer.

The role of Indigenous governments must be grounded in self-determination and the distinct rights, circumstances and priorities of each Nation, rather than assuming that solutions developed by other orders of government can simply be applied to Indigenous communities.

CALL TO ACTION: Support Indigenous-led economic development and affordability solutions.Adopt living wage standards for Indigenous employees and contracted services.

Municipal governments

Local governments see the affordability crisis first-hand and are often left to deal with its consequences. They also make decisions that influence some of the largest costs facing workers, particular housing and transportation.

Municipalities can accelerate the development of affordable and rental housing, use land and planning tools to create more complete communities, support local food systems, improve connections to reliable public transit and community services, and adopt living wage policies for municipal employees and contractors. Working with other orders of government on housing and transit can reduce two of the largest costs facing workers.

Nine BC municipalities have already become certified Living Wage Employers, paying their direct employees a living wage and requiring their major service providers, such as those offering janitorial, security and food services to do the same. The Cities of Burnaby, New Westminster, North Vancouver, Pitt Meadows, Port Coquitlam, Quesnel, Victoria, District of Saanich and Village of Fruitvale are leading by example and we encourage others to follow.

CALL TO ACTION: Make affordability a core consideration in local planning and service delivery Work with higher levels of government to increase the supply of affordable housing. Adopt living wage standards for municipal employees and contracted services.

Provincial government

The Province has some of the most powerful tools for narrowing the gap between wages and the cost of living. BC can increase the minimum wage, protect workers' rights and strengthen income supports while continuing to reduce the cost of major household expenses such as housing, child care and transportation.

Raising the minimum wage to $20 per hour would help narrow the gap between the minimum wage and the living wage, benefiting over 300,000 workers across British Columbia.[14] In addition to higher minimum wages, workers need pay equity legislation, stronger protections against wage theft and meaningful access to collective bargaining.

Affordability depends not only on wages but also on government benefits and public services that reduce the cost of living for British Columbians. For example, **more generous government transfers could do more to moderate the increases in the living wage amid BC's high and rising cost of living.**

Strong public services are another powerful affordability tool.The living wage calculation shows the scale of these policy choices. For example, current provincial child care programs significantly reduce the Metro Vancouver living wage. Universal access to $10-a-day child care would reduce it further, to

[14] Ivanova, I. 2026. *Not making enough to live: A third of Workers in British Columbia don't earn a living wage*. https://bcpolicy.ca/2026/05/28/wage-gap/.

approximately $26.60 per hour (a 6.8% drop), while reliable public transit reduces the need for households to own costly vehicles. Investments in affordable housing, transit, child care and food security can lower household costs while improving quality of life.

Benefits also need to keep pace with people's actual circumstances. Income thresholds that are not indexed can gradually exclude working households as wages rise, even when those households are no better off in real terms. The 2026 calculation shows this effect in programs including the BC Affordable Child Care Benefit. Eligibility thresholds and benefit amounts should be regularly reviewed and indexed so workers do not lose vital supports simply because their wages rise with the cost of living.

A higher wage floor must be accompanied by strong protections that ensure workers can exercise their rights and keep the wages they earn. The Province should strengthen and enforce employment standards, prevent wage theft and misclassification, improve protections for precarious and temporary workers, and ensure workers have meaningful access to collective bargaining. Strong worker protections help ensure that decent wages translate into greater economic security, especially for workers with the least bargaining power.

The provincial government can also lead as an employer and purchaser of services.

CALL TO ACTION: Work toward closing the gap between the minimum wage and living wages. Strengthen and enforce workers' rights and employment standards. Recommit to provincial investments in affordable housing, child care, public transit and food security to reduce essential household costs. Lead by example by adopting living wage standards for provincial employees and contracted services.

Federal government

Federal policy also has a major impact on the household budget.

Programs such as the Canada Child Benefit and Canadian Dental Care Plan directly reduce the income workers need to cover essential expenses. The Canada Child Benefit alone reduces the Metro Vancouver living wage by $2.15 per hour (without it, the living wage would be $30.70), while the Canadian Dental Care Plan reduces it by approximately 30 cents an hour.

Federal investments in dental care, child care, affordable housing and public transit demonstrate how national policy can directly reduce household costs. Continued federal partnership with Indigenous, provincial and municipal governments is essential, particularly on housing, transit, food security and other affordability challenges that no single government can solve alone.

The federal government also plays a critical role in maintaining Canada's public data infrastructure. Through Statistics Canada, it collects and publishes information that helps governments, researchers and communities understand how people are actually living and how the cost of essentials is changing.

Timely, detailed and locally meaningful data matters. The living wage calculation relies on Statistics Canada sources, including the Consumer Price Index, Market Basket Measure, Census and Survey of Household Spending, and Canada Mortgage and Housing Corporation (CMHC) rent survey data to

estimate changes in household costs. Yet some of the data needed to measure current living costs is available only after a significant lag or not available at all for smaller communities outside of the Census, which is only done every 5 years. This requires the living wage calculation to rely on older data or make adjustments to bring estimates closer to current conditions.

This is bigger than the living wage. Indigenous, municipal, provincial and federal governments all need reliable, timely and sufficiently detailed data to understand affordability pressures, design effective programs, target public resources and measure whether policies are working. Better data supports better decisions at every level of government.

CALL TO ACTION: Use the full range of federal levers to make life more affordable, including income supports and investments in affordable housing, child care, health and dental care, food security and public transit and infrastructure. Strengthen Statistics Canada and CMHC data collection of disaggregated cost of living data so all levels of government have access to timely, locally meaningful information to design and evaluate effective policies.

Making public policy work for all communities

Governments have many tools to make life more affordable. But the effectiveness of those tools depends not only on what programs exist, but on whether working people can actually access them. That means ensuring income supports do not disappear too soon, while investing in public services and infrastructure that reduce the cost of essentials such as child care, transportation, food and housing. Because responsibility for these issues is shared, meaningful progress will often require governments to work together.

When earning more means losing support

The living wage calculation reveals an important gap: s**ome programs designed to support low- and modest-income households begin to disappear at income levels that still fall short of what it costs to live a modest, decent life in many communities**. As wages rise simply to keep pace with higher living costs, workers can lose benefits even though they are not meaningfully better off.

Many programs are clawed back or eliminated at income levels well below the Metro Vancouver living wage, including:

- The federal Canada Workers Benefit ends at $49,393 in net family income for a family, about $5,000 below the 2025 poverty line for a family of four anywhere in BC. For single workers, the Canada Workers Benefits ends at $37,742.
- The BC Rental Assistance Program ends at $60,000 in gross family income regardless of family size and this income cut-off is not indexed to inflation. Although an enormous improvement over the previous cap of $40,000, this is less than what two full-time minimum wage workers in BC would earn.
- The new Canada Groceries and Essentials Benefit is unavailable above $73,592 in net family income for a family with two children, which is only $7,000 per year more than what two full-time minimum wage workers would earn in BC.

Governments must regularly review these thresholds and ensure benefit amounts reflect actual costs. For example, the maximum amount of the BC Renter's Tax Credit is $400 per year and has not increased since being introduced in 2023. This is a drop in the bucket given the actual costs of rent in Metro Vancouver. All government benefits must be indexed to inflation to ensure inflation does not erode their value over time.

When government transfers fail to keep up with the rising cost of living, the households that are the hardest hit are the ones headed by earners who are already marginalized and tend to do poorly in the labour market. Single-mothers, Indigenous, recent immigrant workers and workers with disabilities tend to have lower earnings and face higher unemployment rates, which puts them at a disproportionately higher risk of poverty.

More generous income supports to low- and middle-income households could also help tackle the growing issues of food unaffordability and food insecurity in combination with affordable food strategies developed by provincial and federal governments.

Conclusion

The $28.55 Metro Vancouver living wage shows what workers need to earn to afford a modest, decent life. Across BC, living wages vary by region, from $30.50 in Whistler to $22.15 in Grand Forks.

There is no community in BC where the minimum wage of $18.25 can cover basic living expenses. The gap between the minimum wage and what it costs to live with dignity is growing, leaving hundreds of thousands of workers and their families struggling to make ends meet in communities across BC.

As economic uncertainty and a weak labour market worsen affordability, BC urgently needs coordinated action: employers paying living wages, the provincial government strengthening wages and workers' rights, and all levels of government working together to reduce the cost of essentials.

Addressing the affordability crisis must be a central priority for BC's economic and public policy agenda going forward. Supporting workers is not only morally right, it is smart economic policy that benefits us all. Work should provide economic security and a pathway out of poverty. When it does, workers, businesses and communities become stronger together.