

# Living Wage in Whitehorse, Yukon: 2017



Yukon Anti-Poverty  
COALITION  
anti-pauvreté du Yukon

Calculation &  
Considerations

## About the Yukon Anti-Poverty Coalition

The Yukon Anti-Poverty Coalition facilitates the elimination of poverty in Yukon through awareness, advocacy, and action. Our members partner with other community members on issues involving food, shelter, and access to services. By working together and building partnerships with individuals, governments, as well as private and non-profit sectors, we can take real action to directly and positively affect the lives of everyone in our community. The official mandate of the organization is to:

- Foster development of strategies and activities to reduce poverty in Yukon;
- Increase awareness of poverty in Yukon;
- Provide a voice for Yukoners living in poverty; and
- Coordinate efforts and information regarding poverty among individuals and organizations within and outside Yukon.

## About the author

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## Acknowledgements

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## How to cite this document

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## Background

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Last year, the Yukon Anti-Poverty Coalition released *Living Wage in Whitehorse, Yukon: 2016*, a report presenting the findings from the first-ever living wage calculation for Whitehorse, Yukon.<sup>1</sup> The report highlighted the affordability challenges facing the community, due in large part to high shelter costs. The living wage is equal to the hourly rate of pay that a household requires to meet its basic needs, including adequate housing and nutritious food, after accounting for government transfers and deductions from income. Government transfers, such as the Canada Child Benefit and the Goods and Services Tax Credit, help reduce the living wage by providing an additional source of household income while deductions from income, such as income taxes and Canada Pension Plan premiums, increase the living wage much like a household expense.



### LIVING WAGE:

Calculating the living wage is an effective way to measure the cost of living in a community in a way that directly integrates the role of public policy, including the provision of social services and the tax-and-transfer system. A community with a lower living wage is a more affordable place to live than one with a higher living wage. Good public policy should seek to reduce the living wage by either increasing transfers to low- and modest-income households or by decreasing the cost of basic needs such as housing, transportation, and child care.

The Yukon Anti-Poverty Coalition has committed to calculating the living wage each year to maintain a current and accurate measurement of the cost of living in Whitehorse. Calculating the living wage on an annual basis also allows us to measure the impact of policy changes on the ability of low- and modest-income families to meet their basic needs. This report presents the findings from the living wage calculation for 2017 and concludes with recommendations to address affordability challenges and alleviate poverty in Whitehorse and throughout Yukon.

## How is the Living Wage Calculated?

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The Canadian Living Wage Framework provides a methodology for all living wage calculations across the country. Adhering to a standardized methodology enhances the credibility of these calculations by ensuring consistency and allowing for a meaningful comparison of findings across communities since any differences in the living wage reflect real differences in the cost of living. The framework provides a definition of the reference family and the household expenses included in the calculation and intended to represent a modest standard of living.<sup>2</sup>

The reference family consists of two adults and two children, ages four and seven. Although the composition of the reference family does not reflect the diversity of living arrangements found in Whitehorse or throughout Canada, Statistics Canada reports that 79% of Whitehorse families are headed by couples (either through marriage or common-law), and 60% of these households include two or more children.<sup>3</sup>

Researchers who have calculated the living wage for other household compositions typically find that the hourly wage that a single person requires to meet their basic needs is similar to the hourly wage that both workers in the reference family must earn to enjoy the same standard of living. However, the hourly wage that an adult in a lone-parent household requires to meet their basic needs is typically much greater than what both workers in the reference family must earn.

Both adults in the reference family work 35 hours per week and receive equal pay. Full-time employment for both parents is common for two-parent families with children in Whitehorse. Statistics Canada defines a full-time employee as anyone who works 30 or more hours per week at their main or only job.<sup>4</sup> A work week consisting of 35 hours of paid time may be the equivalent of at least 37.5 hours after including unpaid breaks.

Since both adults receive equal pay, the living wage calculation does not account for experiences of wage discrimination. For example, Statistics Canada reported that women earned 88 cents for every dollar earned by men in 2015, even after accounting for differences in hours worked, primarily due to wage inequality between women and men within occupations.<sup>5</sup> Other populations known to experience wage discrimination include Indigenous Peoples, visible minorities, and people with disabilities.<sup>6,7,8</sup>

The Canadian Living Wage Framework provides a list of household expenses intended to represent a modest standard of living. The expenses incurred by the reference family include shelter, food, clothing, child care, transportation, health care, other household items and social inclusion, and a small contingency fund. Earning a living wage enables families to meet their basic needs and avoid the adverse health and social outcomes associated with poverty such as food insecurity, social exclusion, unhealthy child development, poor physical and mental health, and concurrent chronic conditions.<sup>9</sup>

## Measuring Poverty in Whitehorse, Yukon

Defining poverty, the poverty level, and adequate minimum living standards remains a topic of ongoing debate among policymakers as the federal government does not endorse an official measurement of poverty.<sup>10</sup> Statistics Canada produces three complementary indicators of low-income for provinces and communities of various sizes across the country: the Low-Income Cut-Off, the Low-Income Measure, and the Market Basket Measure. However, Statistics Canada does not report any of these indicators for the territories, and neither the Low-Income Cut-Off nor the Low-Income Measure account for regional differences in the cost of living.

In 1997, the federal government developed the Market Basket Measure, an indicator of low-income based on the cost of a defined basket of goods and services (i.e., food, clothing, shelter, and transportation) intended to represent a modest standard of living between subsistence living and full social inclusion. Any household with a level of income lower than the cost of the basket for their region is considered low-income.<sup>11</sup>

In 2009, all three territorial governments requested that Statistics Canada measure the cost of living and the rate of low-income in each territory. In 2012, the federal government completed a study to determine the feasibility of implementing the Northern Market Basket Measure, a modified version of the Market Basket Measure intended to reflect life in the North and the data sources available to the territories. The feasibility study revealed that there were no significant barriers to implementing the indicator that could not be mitigated by Statistics Canada.

Despite the findings of the study, Statistics Canada does not measure the rate of low-income for any of the territorial capitals using the Northern Market Basket Measure. However, Statistics Canada did perform a baseline measurement as part of the feasibility study and found that 16% of Whitehorse households lived in low-income in 2008.



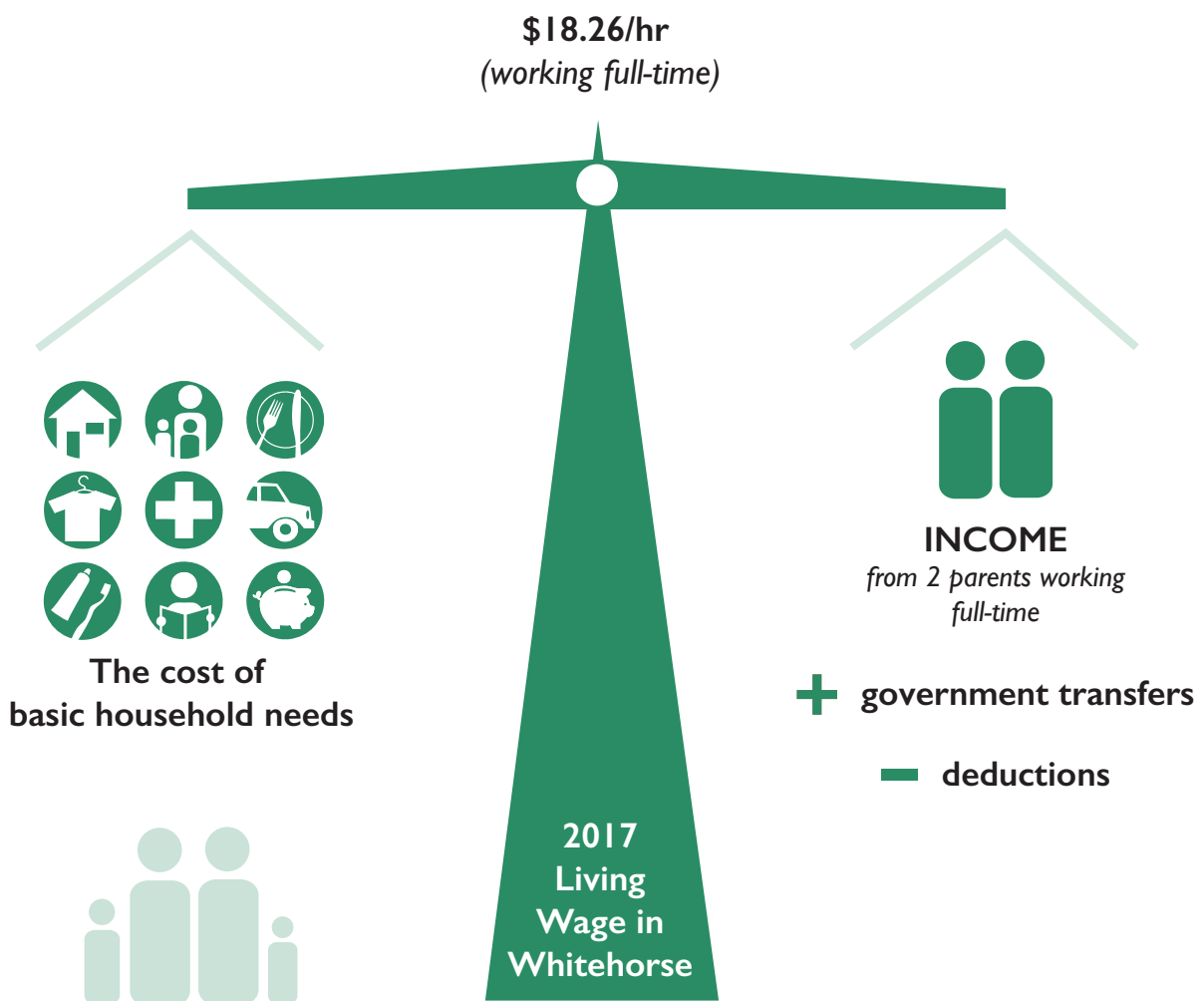
**The living wage calculation does not account for the cost of many items that form a common part of Canadian life.** Considerations like credit card debt, home ownership, savings for retirement or children's future education, caring for an elderly family member, eating at restaurants, pet ownership, and anything beyond minimal recreation are not included. As such, the calculation provides a conservative estimate of the cost of living in a community. The guide that accompanies this report provides a detailed description of the methods and data sources used to calculate the living wage for Whitehorse and is available on the Yukon Anti-Poverty Coalition website.

### **Household Debt in Canada**

In recent decades, the cost of living has increased at a faster rate than household incomes in Canada. Many Canadians rely on debt to finance the purchase of a new home, acquire goods and services, or invest in education. The median household with debt owed \$60,100 in 2012. Between 1999 and 2012, the median debt-to-income ratio for households with debt increased from 78% to 110% of after-tax household income.<sup>12</sup> This means that the median Canadian household with debt owed \$1.10 for every dollar of after-tax income. Those most likely to hold debt include lone-parent households, households with young children, younger households, and middle-income households. Interest payments associated with rising household debt impose significant costs on families.

## What's New for 2017?

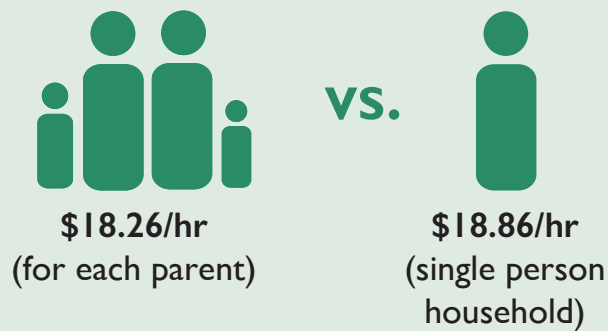
The living wage for Whitehorse is \$18.26 per hour in 2017, a decrease of \$0.86 per hour compared to last year when the living wage equalled \$19.12 per hour. This means that living in Whitehorse is a little more affordable than it was in 2016. Even so, the cost of basic household needs increased by 1.51% in the last year. The decrease in the living wage occurred primarily due to two policy changes enacted by the federal government in Budget 2016 that more than offset the increase in the cost of basic household needs.



## The Living Wage for a Single Person Household

Although single-person households do not incur expenses associated with having children, single-person households do not qualify for many government transfer programs targeted to low- and modest-income families such as the Canada Child Benefit and the Yukon Child Benefit. Further, a single person is unable to take advantage of economies of scale available to families, particularly those related to food and shelter. As such, a single person must earn \$18.86 per hour in 2017 to enjoy a similar standard of living to that of the Whitehorse reference family.

### 2017 Living Wage: (working full-time)



## Comparing the Minimum Wage and the Living Wage

The minimum wage in Yukon increases every April based on the Consumer Price Index for Whitehorse. As of April 1, 2017, the minimum wage in Yukon is \$11.32 per hour, or \$6.94 per hour less than the living wage. Those earning less than a living wage face significant difficulties in meeting their basic needs and can be considered the “working poor”. In April 2016, the Yukon Planning Group on Homelessness found that 14% of people experiencing homelessness or considered at risk of homelessness received income through employment.<sup>13</sup>





Two policy changes enacted by the federal government have made living in Whitehorse slightly more affordable in 2017. First, the federal government replaced the Canada Child Tax Benefit, the Universal Child Care Benefit, and tax credits for eligible child fitness and arts expenses with the Canada Child Benefit, effective July 1, 2016. Compared to the previous arrangement, the tax-free Canada Child Benefit provides more generous assistance to low-income households. The Whitehorse reference family received an additional \$1,528.45 in 2017 because of the new child benefit policy.

Second, the federal government increased the Northern Living Allowance by 33% starting in the 2016 tax year. The Northern Living Allowance helps make life affordable by reducing the amount of income tax paid by northerners. Although high-income households benefit most from the allowance, this policy change helped lower the living wage as the Whitehorse reference family paid \$1,148.90 less in federal and territorial income taxes in 2017.

### 2017 Living Wage Whitehorse Reference Family Income



*2 parents working  
full-time*

**\$66,460.40**

**+ government transfers**  
**\$15,942.10**

**- deductions**  
**\$6,803.77**

#### Northern Living Allowance

In Budget 2016, the federal government enhanced the Northern Living Allowance, an income deduction that helps reduce the amount of income tax paid by northerners. All individuals can claim an amount equal to the number of days that they lived in a prescribed northern zone multiplied by \$11 per day for the Basic Residency Amount. Those who live in a household where they are the only person claiming the allowance can also claim an extra \$11 per day for the Additional Residency Amount. High-income households where one person earns significantly more than the other benefit disproportionately from the Additional Residency Amount.

## Calculating the Living Wage: Household Expenses

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The Canadian Living Wage Framework outlines nine categories of household expense intended to reflect a modest standard of living. The categories of household expense include shelter, food, clothing and footwear, transportation, child care, health care, parent education, other household items and social inclusion, and a small contingency fund. Each adult in the Whitehorse reference family must earn at least \$18.26 per hour working full-time or \$33,233.20 per year to meet these basic needs and avoid the adverse outcomes associated with poverty. This section provides a breakdown of each household expense incurred by the Whitehorse reference family.



### Shelter

Monthly Expense: \$1,836.53    Annual Expense: \$22,038.42

In 2012, the Yukon Government released its social inclusion and poverty reduction strategy. The strategy highlighted a lack of affordable and adequate housing as key factors leading to social exclusion and poverty in the territory.<sup>14</sup> Evidence shows that a lack of affordable housing contributes to increased rates of homelessness.<sup>15</sup> In 2016, the Yukon Planning Group on Homelessness, with the support of the Council of Yukon First Nations and funding from the Homelessness Partnering Strategy, conducted the first-ever Point-in-Time Count to enumerate the homeless population in Whitehorse. The count revealed that there were 256 people living in the community at that time without a fixed address who were considered homeless or at risk of homelessness.<sup>16</sup>

The Canadian Living Wage Framework specifies that the shelter expense incurred by the reference family cover the cost of rental housing including utilities (i.e., electricity, heating, and water), tenant insurance, internet, and phone services. The Whitehorse reference family spends \$1,836.53 per month on shelter, the largest household expense in 2017.

### Housing Need in Yukon

According to the Canadian Mortgage and Housing Corporation, a household is considered in core housing need if its housing does not meet one or more of the adequacy, suitability, or affordability standards.<sup>17</sup> Adequate housing does not require any major repairs while suitable housing has enough bedrooms for the size and makeup of resident households, based on National Occupancy Standard requirements. Affordable housing costs less than 30% of before-tax household income. Statistics Canada reported that 14.6% of Yukoners, including 24.9% of renters, lived in core housing need in 2011.<sup>18</sup> The Whitehorse reference family spends 30.3% of its pre-tax household income on housing in 2017.



## Food

Monthly Expense: \$1,007.33 Annual Expense: \$12,087.98

In 2010, the Department of Health and Social Services released the *Yukon Nutrition Framework*, a framework for addressing nutrition issues throughout the territory. The framework highlighted the importance of access to sufficient and nutritious food as a critical component to the health and well-being of Yukoners.<sup>19</sup> Research shows that a lack of household income can limit the ability of individuals to eat a nutritionally adequate diet significantly.<sup>20</sup>

The Canadian Living Wage Framework specifies that the food expense incurred by the reference family cover the cost of a basic, nutritious diet such as that outlined in the National Nutritious Food Basket or the Revised Northern Food Basket. The food expense does not cover other food-related costs incurred by many Canadian families including dining at restaurants and individual dietary preferences or restrictions such as lactose intolerance, celiac disease, or veganism. The Whitehorse reference family spends \$1,007.33 per month on food in 2017.

### Food Insecurity in Yukon

According to Health Canada, “food insecurity exists within a household when one or more members do not have access to the variety or quantity of food that they need due to a lack of money.”<sup>21</sup> Experiences of food insecurity range in severity from worrying about running out of food, to children not eating for an entire day.<sup>22</sup> Research shows that those who experience food insecurity are more likely to report poor physical or mental health; chronic conditions such as asthma, depression, and heart disease; and a perceived lack of social support.<sup>23,24</sup> Food insecurity imposes significant costs on society as those who experience food insecurity are more likely to utilize expensive health care services.<sup>25</sup> In 2012, 17.1% of Yukon households experienced some degree of food insecurity over the previous 12 months.<sup>26</sup>



## Clothing and Footwear Monthly Expense: \$308.31 Annual Expense: \$3,699.73

The clothing expense is intended to reflect the cost of clothing, footwear, and laundry services based on the average household expenditure in Whitehorse as reported by the Statistics Canada in the most recent Survey of Household Spending. However, the clothing expense does not include the cost of watches, jewellery, and gifts to non-household members to ensure a conservative estimate of the living wage. The Whitehorse reference family spends an average of \$308.31 per month on clothing and footwear in 2017.



## Transportation

Monthly Expense: \$574.09 Annual Expense: \$6,889.14

The transportation expense covers the cost of owning and maintaining a used vehicle plus the cost of a monthly transit pass. Although public transportation can be a viable option for many families, a family with two parents working full-time with one child in full-time day care and another in elementary school cannot rely on public transportation alone. Since both parents work full-time, the family may be unable to rely solely on one vehicle, especially if the parents work different schedules or in different parts of town. The Whitehorse reference family spends an average of \$574.09 per month on transportation in 2017.



## Child Care

Monthly Expense: \$1,053.13 Annual Expense: \$12,637.56

Research shows that early childhood is a pivotal developmental period that impacts long-term emotional, behavioural, and intellectual well-being significantly.<sup>27</sup> High-quality child care programs can prepare children to succeed in school, improve the well-being of vulnerable children, and enable parents, especially mothers, to re-enter the labour force.<sup>28</sup>

The reference family includes two children, ages four and seven. The four-year-old requires full-time child care while the seven-year-old requires before- and after-school care and full-time care when not attending school. The child care expense is equal to the cost of obtaining child care services from a licenced provider for both children. The Whitehorse reference family spends an average of \$1,053.13 per month on child care in 2017.

In 1997, the Government of Québec established a universal low-fee child care program to provide families with access to affordable child care services for children up to 12 years of age. Under the program, families pay between \$7.30 and \$20 per day based on their household income. An evaluation of Québec's public child care program shows that the introduction of affordable child care increased female labour participation by 3.8% due to 70,000 mothers re-entering the labour force after childbirth. Researchers found that the introduction of the program led to increased provincial tax revenues, decreased expenditures on transfers to individuals (i.e., reliance on income supports), and resulted in an increase in provincial Gross Domestic Product by an estimated 1.7% more than would have occurred otherwise.<sup>29</sup>



## Health Care

Monthly Expense: \$230.94 Annual Expense: \$2,771.28

The health care expense is equal to the cost of an extended health and dental insurance plan that provides basic coverage for the entire family. The plan purchased by the reference family does not include disability or life insurance, and the family would still incur any costs related to non-insured or partially-insured medical services. The Whitehorse reference family spends \$230.94 per month on health insurance.



## Parent Education

Monthly Expense: \$84.42 Annual Expense: \$1,013.00

The parent education expense is equal to the cost of two full-credit evening courses at Yukon College including tuition, student fees, and an allowance for textbooks and school supplies. Attending night classes allows the parents to improve their skills and employment capacity. Participants in a focus group consisting of low-income earners identified access to post-secondary education opportunities as a pathway out of poverty.<sup>30</sup> The Whitehorse reference family spend an average of \$84.42 per month on parent education in 2017.



## Other Household Items and Social Inclusion

Monthly Expense: \$991.99 Annual Expense: \$11,903.93

The other household items and social inclusion expense is intended to reflect the cost of items such as toiletries and personal care, furniture, household supplies, school supplies and fees, bank fees, some reading materials, minimal recreation and entertainment, family outings, small birthday gifts, a modest family vacation, and some sports or arts activities for the children. All items included in this category of household expense were purchased by a minimum of 70% of Canadian households as reported by Statistics Canada in the Survey of Household Spending. The Whitehorse reference family spends an average of \$991.99 per month on other household items and social inclusion in 2017.



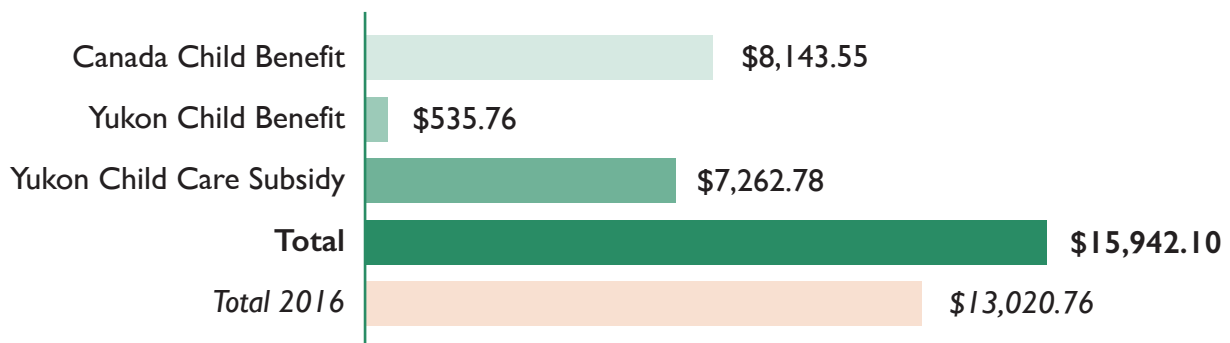
## Contingency Fund

Monthly Expense: \$213.03 Annual Expense: \$2,556.40

The contingency fund provides some cushion for unexpected events such as job loss, the illness of a family member, or medical expenses not covered by the health insurance plan. The fund is represented as a household expense equal to two weeks' pay for each worker in the reference family. In 2017, the Whitehorse reference family sets aside \$213.03 per month for emergencies.

## Calculating the Living Wage: Government Transfers

Government transfers provide households with an additional source of income to help offset the cost of living. Both the federal government and the territorial government provide a range of targeted income supports to assist low- and modest-income families as well as special populations such as seniors and people with disabilities. Increases in transfers to low- and modest-income families help lower the living wage by decreasing the amount of income that a family must earn to meet their basic needs. Income supports available to the Whitehorse reference family include the Canada Child Benefit, the Yukon Child Benefit, and the Yukon Child Care Subsidy. The Whitehorse reference family receives a total average monthly benefit of \$1,328.51 in 2017.



### Assistance with Income Tax Filing

All households must file an income tax return to be eligible to receive income supports such as the Canada Child Benefit, the Yukon Child Benefit, the Goods and Services Tax Credit, and the Working Income Tax Benefit. Each year thousands of low- and modest-income households do not file their tax return and, thus, do not receive the income supports that they are entitled. The federal government offers assistance to low-income households with completing their tax return through the Community Volunteer Income Tax Program.

For more information about the Community Volunteer Income Tax Program, visit <http://www.cra-arc.gc.ca/volunteer>.

## Canada Child Benefit

Monthly Benefit: \$678.53 Annual Benefit: \$8,143.55

In Budget 2016, the federal government announced the replacement of the Canada Child Tax Benefit, the Universal Canada Child Benefit, and tax credits for eligible child fitness and arts expenses with the Canada Child Benefit, effective July 1, 2016. Compared to the previous arrangement, the tax-free Canada Child Benefit provides more generous assistance to low-income households. Eligible households can receive up to \$6,400 per year for each child under the age of 6 and up to \$5,400 per year for each child aged 6 to 17. The Whitehorse reference family receives a monthly benefit of \$678.53 in 2017.

## Yukon Child Benefit

Monthly Benefit: \$44.65 Annual Benefit: \$535.76

The Yukon Child Benefit provides tax-free financial support to eligible low- and modest-income families to help with the cost of raising children under 18 years of age. Eligible households can receive up to \$820 per year for each eligible child. The Whitehorse reference family receives a monthly benefit of \$44.65 in 2017.

## Yukon Child Care Subsidy

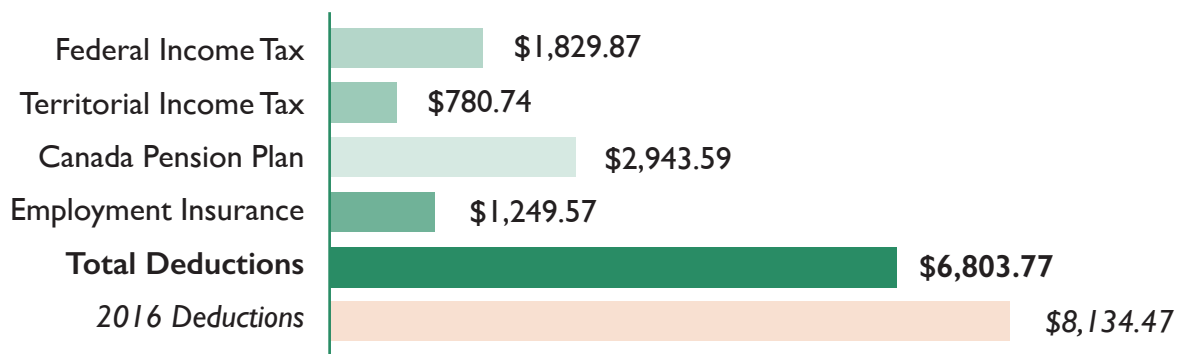
Monthly Benefit: \$605.23 Annual Benefit: \$7,262.78

The Yukon Child Care Subsidy provides financial support to assist families who need child care for their children and may not be able to afford the cost of child care. The amount that a family receives depends on the age of the child, the number of hours that the child spends in care, and whether the child has any special needs. Eligible households can receive up to \$578 per month for each pre-school-aged child and up to \$303 per month for each school-aged child while attending school and up to \$550 per month during the summer. The Whitehorse reference family receives an average subsidy of \$605.23 per month in 2017.

Note that the Whitehorse reference family does not qualify for some income supports targeted to low-income households including the Goods and Services Tax Credit, the Working Income Tax Benefit, and the Yukon Rent Supplement Enhancement as their net household income exceeds the threshold for each of these supports.

## Calculating the Living Wage: Deductions from Income

Almost all individuals who work in Canada pay federal income tax, provincial or territorial income tax, Canada Pension Plan premiums, and Employment Insurance premiums. Policies that reduce deductions from income paid by low- and modest-income families help make life more affordable for these families and lower the living wage. The calculation assumes that the other household items and social inclusion expense covers the cost of eligible child fitness and arts expenses so that the family can take full advantage of available tax credits. All tax credits are allocated in a manner that is most advantageous to the household to help ensure a conservative estimate of the living wage. The Whitehorse reference family pays an average of \$566.98 per month in deductions from income in 2017.



### Federal Income Tax Changes

In Budget 2016, the federal government announced several tax policy changes that impacted the living wage for 2017 and beyond. First, the federal government increased the Northern Living Allowance by 33% to help lower the amount of income tax paid by northerners. Second, the federal government announced plans to eliminate tax credits for eligible child fitness and arts expenses citing evidence that these credits did not increase child participation in sports or the arts and benefited high-income households disproportionately.<sup>31</sup> Third, the federal government announced plans to eliminate tax credits for eligible post-secondary tuition and textbook expenses arguing that these credits were not targeted based on income and provided little direct support to students when they need it most.<sup>32</sup>

In Budget 2017, the federal government announced the elimination of Public Transit Credit, effective in respect to transit use occurring after June 30, 2017. Evidence shows that the credit did not effectively increase ridership or reduce greenhouse gas emissions.<sup>33</sup> In general, non-refundable tax credits benefit high-income households disproportionately and provide little assistance to low-income households. Also, those claiming the credit do not receive any assistance until the end of the tax year after incurring the full expense.



## Federal Income Tax

Monthly Deduction: \$152.49 Annual Deduction: \$1,829.87

Most individuals who work in Canada pay federal income tax. For the 2016 tax year, the federal income tax rate for individuals with a taxable income of less than \$45,916 equalled 15%. Income deductions for eligible child care expenses and the Northern Living Allowance as well as income tax credits for public transit, post-secondary education, and children's fitness and arts expenses reduce the amount of tax paid by the individual claiming the deduction or credit. The Whitehorse reference family pays an average of \$152.49 per month in federal income tax in 2017.

## Territorial Income Tax

Monthly Deduction: \$65.06 Annual Deduction: \$780.74

Most individuals who work in Yukon pay territorial income tax. For the 2016 tax year, the territorial income tax rate for individuals with a taxable income of less than \$45,916 equalled 6.4%. Income deductions for eligible child care expenses and the Northern Living Allowance as well as income tax credits for public transit, post-secondary education, and children's fitness and arts expenses reduce the amount of territorial income tax paid by the individual claiming the deduction or credit. The Whitehorse reference family pays an average of \$65.06 per month in territorial income tax in 2017.

### Territorial Income Tax Changes

In 2016, the Yukon Government amended the *Income Tax Act* to preserve territorial income tax credits for eligible child fitness and arts expenses at 2015 levels that would have been phased out otherwise because of changes announced by the federal government in Budget 2016.<sup>34</sup> The calculation assumes that the family can take full advantage of these tax credits to maintain a conservative estimate of the living wage.

## Canada Pension Plan

Monthly Deduction: \$245.30 Annual Deduction: \$2,943.59

Almost all individuals who work in Canada, outside of Quebec, contribute 4.95% of their pay, up to a maximum annual amount of \$2,544.30, to the Canada Pension Plan. The Whitehorse reference family contributes an average of \$245.30 per month to the Canada Pension Plan in 2017.

## Employment Insurance

Monthly Deduction: \$104.13 Annual Deduction: \$1,249.57

Almost all individuals who work in Canada, outside of Quebec, contribute 1.88% of their pay, up to a maximum annual amount of \$955.40, to Employment Insurance. The Whitehorse reference family contributes an average of \$104.13 per month to Employment Insurance in 2017.

## Recommendations

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All levels of government share responsibilities regarding various aspects of the tax-and-transfer system as well as the delivery of vital health and social services that impact affordability and the well-being of Yukoners. The Yukon Anti-Poverty Coalition recognizes that all levels of government, including First Nations governments and the Government of Canada, play a pivotal role in addressing poverty. The following recommendations focus on tools that the municipal and territorial government can implement locally to help improve affordability and alleviate poverty among Yukoners.



The Yukon Bureau of Statistics most recently reported that the vacancy rate for rental units of all types of buildings in Whitehorse was 1.7% in April 2016.<sup>35</sup> Evidence shows that vulnerable populations, including people experiencing homelessness, those at risk of homelessness, and low-income households, are most likely to be excluded from a competitive private rental housing market.<sup>36</sup> A competitive private market places upward pressure on rental rates. The median monthly rental rate reached a record of \$1,000 in October 2015 and has remained the same since.<sup>37</sup>

A lack of investment in social (i.e., rent-geared-to-income) housing by the federal government since the 1990s has placed significant pressure on other levels of government to keep up with demand for affordable housing.<sup>38</sup> The Yukon Government and Yukon First Nations governments have worked to increase the supply of social housing throughout the territory by 53% between 1998 and 2016. However, as of June 2017, there are 93 households on the waitlist for social housing and 65 households on the waitlist for seniors housing.<sup>39</sup>

In Budget 2017, the federal government announced plans to invest \$24 million over the next 11 years to support the construction of affordable housing units in Yukon.<sup>40</sup> Additional investments in social housing by the territorial government are required to reduce waitlists for social and seniors housing. Any investments in social and affordable housing that result in lower housing costs in Whitehorse will help lower the living wage.

**Recommendation:** Increase investments in social housing substantially to reduce waitlists for social and seniors housing to ensure that low- and modest-income households can access affordable housing.



Evidence shows that non-refundable tax credits tend to benefit high-income households disproportionately, do not provide timely assistance to the claimant, and increase the complexity of the income tax system. Direct income transfers to families, such as the Yukon Child Benefit, provide eligible households with a predictable source of income and can be designed to target those living in poverty.

The Yukon Child Benefit provides financial assistance to eligible low- and modest-income families to help with the cost of raising children under 18 years of age. The benefit provides eligible households with up to \$820 per year for each child. The territorial government does not index the benefit to inflation causing the purchasing power of low- and modest-income recipients to decrease over time as the cost of living rises.

**Recommendation:** Enhance the Yukon Child Benefit to reduce the number of Yukon families living in poverty and index future increases to inflation to offset increases in the cost of living.



Public transit provides access to affordable, basic mobility for non-drivers, including low-income households and people with disabilities, as well as those seeking another option to supplement private vehicle ownership. Evidence shows that non-refundable tax credits for eligible public transit expenses provide little financial assistance to low- and modest-income households and do not effectively increase ridership or reduce greenhouse gas emissions.<sup>41</sup> Offering subsidized public transit passes to low-income households provides immediate assistance at the time of purchase whereas non-refundable tax credits can only be claimed at the end of the tax year after the rider has incurred the full expense.

**Recommendation:** Offer subsidized public transit passes to low- and modest-income households to help reduce their transportation costs.



Increasing the capacity of the public transit system to meet the needs of commuters encourages transit use. A robust public transit system can help lower transportation costs for low-income households seeking an alternative to private vehicle ownership. In Budget 2017, the federal government announced that it would make at least \$25 billion over 11 years available to provinces and territories for investments in public transit.<sup>42</sup>

**Recommendation:** Expand public transit service so that non-drivers and low- and modest-income households can more easily commute to work and participate in community activities.



Research suggests that the creation of a universal basic income program, whereby the government establishes a minimum income below which no person falls, could dramatically reduce or even eliminate poverty depending on the minimum income threshold. The federal government has established a form of basic income for seniors aged 65 and older with the Old Age Security and the Guaranteed Income Supplement. In 2014, 8.8% of Canadians had incomes that fell below the poverty threshold based on the Low-Income Cut-Off compared to only 3.9% of seniors age 65 and older.<sup>43</sup> Seniors aged 65 and older are also significantly less likely to report experiences of food insecurity compared to the general population.<sup>44</sup>

**Recommendation:** Develop a territory-wide universal basic income program to ensure that all Yukoners have a minimum level of income sufficient to meet their basic needs, in partnership with the Government of Canada.



Measuring and tracking the rate of low-income allows for the monitoring and evaluation of programs and policies intended to alleviate poverty. Statistics Canada produces three complementary indicators of low-income for provinces and communities of various sizes across the country: the Low-Income Cut-Off, the Low-Income Measure, and the Market Basket Measure. However, Statistics Canada does not report any of these indicators for the territories, and neither the Low-Income Cut-Off nor the Low-Income Measure account for regional differences in the cost of living.

A study commissioned by the federal government revealed that Statistics Canada could feasibly measure the rate of low-income for each of the territorial capitals using the Northern Market Basket Measure, a modified version of the Market Basket Measure intended to reflect both life in the North and the data sources available to the territories. However, Statistics Canada has yet to report the rate of low-income for any of the territorial capitals since the release of the study.

**Recommendation:** Measure the rate of low-income for each of the territorial capitals using the Northern Market Basket Measure to facilitate the monitoring and evaluation of programs and policies intended to alleviate poverty.



Statistics Canada measures the rate of food insecurity in participating provinces and territories each year through the Household Food Security Survey Module of the Canadian Community Health Survey. Ongoing participation in the survey module allows food insecurity to be measured and tracked over time while also enabling the monitoring and evaluation of programs and policies intended to address the issue.

Although Statistics Canada administers the survey module on an annual basis, the most recent measurement of food insecurity in Yukon occurred in 2012 when provincial and territorial participation was last mandatory. At that time, 17.1% of Yukon households reported experiencing some degree of food insecurity over the previous 12 months.<sup>45</sup> In May 2016, the Arctic Institute of Community-Based Research hosted a series of food security events where attendees recommended that Yukon participates in the survey module every year.<sup>46</sup>

**Recommendation:** Measure and track the rate of food insecurity in Yukon by participating in all cycles of the Household Food Security Survey Module of the Canadian Community Health Survey.



An accurate estimate of the food expense incurred by the Whitehorse living wage reference family requires comprehensive and timely data regarding the cost of healthy eating. The most recent measurement of the cost of healthy eating in Yukon other than Old Crow occurred in 2008 when the Heart and Stroke Foundation reported the cost of a basic, nutritious diet based on a diet similar to the National Nutritious Food Basket in 67 communities across the country, including Whitehorse and Dawson City. The calculation of the food expense utilizes data reported by the Heart and Stroke Foundation adjusted for inflation.

In 2010, the Yukon Department of Health and Social Services released the Yukon Nutrition Framework that included a proposal to “create a Yukon-wide cost monitoring program based on the cost of a nutritious food basket.”<sup>47</sup> However, no recent figures regarding the cost of healthy eating in Yukon communities have been reported publicly.

**Recommendation:** Develop a territory-wide food cost monitoring program to measure and track the affordability of healthy eating in Yukon communities.



An accurate estimate of the shelter expense incurred by the Whitehorse reference family requires timely data regarding the cost of rental housing including utilities (i.e., electricity, heating, and water). The Yukon Bureau of Statistics reports the median rental rate for bachelor, one, two, three-four, and five-plus bedroom units in Dawson City, Haines Junction, Watson Lake, and Whitehorse in April and October of each year in the Yukon Rent Survey. However, the survey no longer differentiates between units that include utilities in the cost of rent and those that do not. The calculation of the shelter expense incurred by the Whitehorse reference family assumes that the rate that landlords include utilities in the cost of rent remains unchanged since December 2013 when the Yukon Bureau of Statistics last reported this information.

**Recommendation:** Report the rate at which landlords include utilities in the cost of rental housing to provide a better understanding of the cost of living for renters.

## Glossary

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**Canada Child Benefit:** A tax-free monthly payment made by the federal government to eligible families to help with the cost of raising children under 18 years of age. The Canada Child Benefit replaced the Canada Child Tax Benefit, the Universal Child Care Benefit, and tax credits for eligible child sport and arts expenses, effective July 1, 2016. Eligible households can receive up to \$533.33 per month for each child under the age of 6 and \$450 per month for each child aged 6 to 17. For more information, visit [www.cra-arc.gc.ca/bnfts/ccb/menu-eng.html](http://www.cra-arc.gc.ca/bnfts/ccb/menu-eng.html).

**Canada Pension Plan:** A federal social program that provides contributors and their families with a partial replacement of earnings in the case of retirement, disability, or death. Almost all individuals who work in Canada outside Quebec contribute to the Canada Pension Plan. Employees contribute 4.95% of their pay up to a maximum annual contribution of \$2,544.30. For more information, visit [www.canada.ca/en/services/benefits/publicpensions/cpp.html](http://www.canada.ca/en/services/benefits/publicpensions/cpp.html).

**Canadian Living Wage Framework:** A standardized methodology that guides living wage calculations across the country. The Canadian Living Wage Framework provides a definition of the reference family and a list of household expenses intended to represent a modest standard of living. For more information, visit [www.livingwagecanada.ca/files/8714/4500/2147/Living\\_Wage\\_Full\\_Document\\_oct\\_2015.pdf](http://www.livingwagecanada.ca/files/8714/4500/2147/Living_Wage_Full_Document_oct_2015.pdf).

**Community Spatial Index:** A measure used to compare the cost of living in one community compared to that in a reference community. The Yukon Bureau of Statistics compares the prices of regularly purchased items in Whitehorse to prices in other Yukon communities (i.e., Carmacks, Dawson City, Faro, Haines Junction, Mayo, Old Crow, Ross River, Teslin, and Watson Lake) in April and October of each year and reports this information in its monthly statistical review.

**Consumer Price Index:** An indicator of changes in consumer prices experienced by Canadians (i.e., inflation or deflation). Statistics Canada measures the index by comparing, over time, the cost of a fixed basket of goods and services purchased by consumers.

**Employment Insurance:** A federal social program that provides workers with financial assistance when they do not have a job. Employees, employers, and the federal government pay into the program. Employees contribute 1.88% of their pay up to a maximum annual contribution of \$955.40. For more information, visit [www.servicecanada.gc.ca/eng/ei/menu/what\\_is.shtml](http://www.servicecanada.gc.ca/eng/ei/menu/what_is.shtml).

**Goods and Services Tax Credit:** A tax-free quarterly payment made by the federal government to low-income households to help offset the cost associated with the Goods and Services Tax. For more information, visit [www.cra-arc.gc.ca/bnfts/gsthst/menu-eng.html](http://www.cra-arc.gc.ca/bnfts/gsthst/menu-eng.html).

**Guaranteed Income Supplement:** A monthly non-taxable benefit provided by the federal government to low-income Old Age Security pension recipients. For more information, visit [www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html](http://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security/guaranteed-income-supplement.html).

**Living Wage:** An hourly wage that is equal to the amount that a household must earn to meet its basic needs after accounting for government transfers and deductions from income.

**Low-Income Cut-Offs:** A measure of low-income based on defined thresholds for spending on food, clothing, and shelter. Households that spend twenty percentage points or more than the average household of the same size in a community of the same size on food, clothing, and shelter fall below the low-income threshold. Statistics Canada measures the Low-Income Cut-Offs for seven economic family sizes and five community sizes to account for rural and urban differences. Statistics Canada highlights the after-tax income rates, rather than pre-tax income rates, to better reflect the redistributive effects of the tax-and-transfer system.

**Low-Income Measure:** A measure of low-income based on thresholds derived from median after-tax income. The Low-Income Measure indicates the number of families with an after-tax income lower than 50% of the median income for the whole population. Despite its consideration of family size and economies of scale, the Low-Income Measure may be insensitive to regional differences in the cost of living as it lacks a geographic component.

**Market Basket Measure:** A measure of low-income based on the cost of a basket of goods and services (i.e., food, shelter, clothing and footwear, transportation, and other common expenses such as personal care, household needs, furniture, basic telephone service, school supplies, and modest levels of reading material, recreation, and entertainment) intended to represent a modest standard of living for a reference family of one male and one female adult aged 25-49 with two children (a girl aged 9 and a boy aged 13). The Market Basket Measure is an absolute measure of low-income that reflects regional differences in the cost of living across the country.

**Minimum Wage:** The lowest amount that an employer can legally pay an employee. Also, the lowest amount that a worker can legally sell their labour. As of April 1, 2017, the minimum wage in Yukon is \$11.32 per hour.

**Net Income:** An amount used to calculate certain federal and provincial or territorial benefits and non-refundable tax credits. Net income is equal to employment income minus the total of allowable income deductions, such as eligible child care expenses.

**Non-Refundable Tax Credit:** A federal, provincial, or territorial tax credit that can reduce the claimant's tax payable, but only up to the amount of tax owed. If the amount of non-refundable tax credits exceeds that of tax owed, the claimant does not benefit from the extra credits (they either lose the credits or, in some rare cases, as with the Tuition, Education and Textbook Amounts, the credits can be carried over for future years or transferred to a spouse). Examples of non-refundable tax credits include the Basic Personal Amount, the Canada Employment Amount, and the Public Transit Amount.

**Northern Living Allowance:** An income tax deduction for northern residents intended to help offset the higher cost of living in Northern Canada. For more information, visit [www.cra-arc.gc.ca/tx/Indvls/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns248-260/255/menu-eng.html](http://www.cra-arc.gc.ca/tx/Indvls/tpcs/ncm-tx/rtrn/cmpltng/ddctns/lns248-260/255/menu-eng.html).



**Northern Market Basket Measure:** A variant of the Market Basket Measure for the three territorial capitals that has been modified to reflect both life in the North and the data sources available for the territories. The Northern Market Basket Measure was developed by an informal working group consisting of representatives from Human Resources and Skills Development Canada (now Economic and Social Development Canada), Statistics Canada, Aboriginal Affairs and Northern Development (now Indigenous and Northern Affairs Canada), and representatives from Yukon, the Northwest Territories, and Nunavut. Members from each territorial government included representatives from their respective Bureau of Statistics and departments responsible for social policy.

**Old Age Security Pension:** A monthly taxable benefit provided by the federal government to eligible seniors aged 65 and older. For more information, visit [www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html](http://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html).

**Progressive Taxation:** A tax system under which an individual's average tax rate increases with income.

**Refundable Tax Credit:** A federal, provincial, or territorial tax credit that can be refunded by the government if the total amount of credits the claimant is eligible for exceeds the amount of tax owed. Examples of refundable tax credits include the Goods and Services Tax Credit and the Working Income Tax Benefit.

**Regressive Taxation:** A tax system under which an individual's average tax rate decreases with income.

**Rental Market Survey:** A semi-annual survey conducted by the Yukon Bureau of Statistics to measure the median and average rental rates for bachelor, one, two, three-four, and five-plus bedroom units in Dawson City, Haines Junction, Watson Lake, and Whitehorse.

**Survey of Household Spending:** A survey administered by Statistics Canada to obtain detailed information about household spending as well as other information related to household income, demographics, dwelling characteristics, household equipment. Statistics Canada conducts the survey every year in the ten provinces and every other year (except 2012) in the territories.

**Taxable Income:** An amount used to calculate federal and provincial or territorial income tax payable. Taxable income is equal to net income minus the total of allowable deductions (e.g., the Northern Living Allowance).

**Universal Basic Income:** An unconditional cash transfer from government to ensure that all citizens have a minimum level of income. For more information, visit [www.basicincomecanada.org/](http://www.basicincomecanada.org/).

**Universal Child Care Benefit:** A taxable monthly payment made by the federal government to assist families with child care choices by providing direct financial support. The federal government replaced the Universal Child Care Benefit with the Canada Child Benefit, effective July 1, 2016.

**Yukon Child Benefit:** A tax-free monthly payment combined with the Canada Child Benefit made to eligible low- and modest-income families to help with the cost of raising children under 18 years of age. The Yukon Child Benefit is funded by the Yukon Government with a contribution from Indigenous and Northern Affairs Canada for Status First Nations children. For more information, visit [www.cra-arc.gc.ca/bnfts/r ltd\\_prgms/lyk-eng.html](http://www.cra-arc.gc.ca/bnfts/r ltd_prgms/lyk-eng.html).

**Yukon Child Care Subsidy:** A tax-free subsidy provided by the Yukon Government to assist families who need child care for their children and may not be able to afford the cost of child care. For more information, visit [www.hss.gov.yk.ca/childcaresubsidy.php](http://www.hss.gov.yk.ca/childcaresubsidy.php).

**Yukon Rent Supplement Enhancement:** A tax-free supplement provided by the Yukon Housing Corporation to support households eligible for social housing and matches tenants with participating landlords. Under the program, the Yukon Housing Corporation pays the median market rent directly to the landlord, and the tenant pays the Yukon Housing Corporation 25% of their total household income. For more information, visit [www.housing.yk.ca/pdf/HP\\_RentSupplement\\_Fact.pdf](http://www.housing.yk.ca/pdf/HP_RentSupplement_Fact.pdf).

**Yukon Student Transportation Allowance:** A tax-free subsidy provided by the Yukon Government to assist families with children who live more than 3.2 kilometres from the nearest school bus to offset the cost of driving. For more information, visit [www.education.gov.yk.ca/bus.html](http://www.education.gov.yk.ca/bus.html).

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# Living Wage in Whitehorse, Yukon 2017 Calculation Guide



Yukon Anti-Poverty  
COALITION  
anti-pauvreté du Yukon

A technical appendix  
to the 2017 report  
*Living Wage in Whitehorse, Yukon*  
intended to assist those seeking to  
calculate the living wage in communities  
throughout Yukon, the Northwest  
Territories, and Nunavut.





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