

Living Wage in Whitehorse, Yukon: 2016

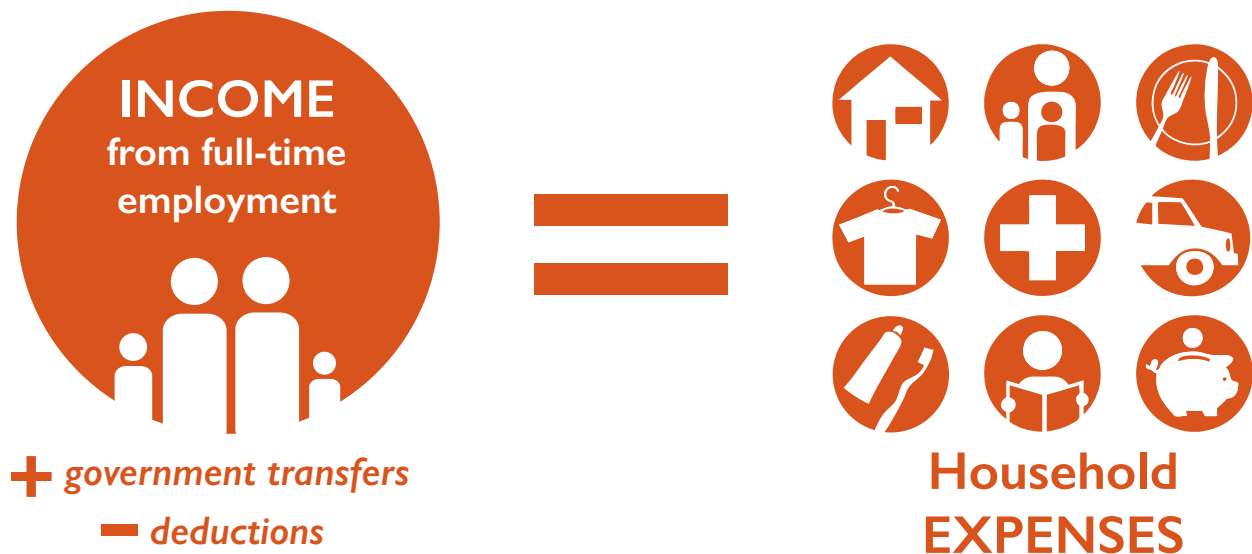


Yukon Anti-Poverty
COALITION
anti-pauvreté du Yukon

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Background

A living wage equals the hourly wage that a family requires to obtain adequate food, shelter, clothing, transportation, health care, and other basic necessities after accounting for government transfers (e.g. Yukon Child Benefit) and deductions (e.g. income taxes and payroll deductions). Earning a living wage enables families to avoid the chronic stress and poor health outcomes associated with living in poverty.



A living wage is not the same as the minimum wage. A living wage reflects the earnings that a family requires to obtain basic necessities based on the cost of living in a specified community whereas the minimum wage equals the lowest rate of pay that an employer can offer an employee or that a worker can sell their labour. In most jurisdictions, including Yukon, the minimum wage is set at a rate that does not allow those who work full-time to escape poverty. In 2011, 6.4% of Canadian working households did not earn enough to cover the cost of basic necessities such as food, shelter, and clothing.

\$11.07
Minimum wage
in Yukon as of
April 1, 2016.

Families who work for low wages face many difficult financial choices – buy food or heat the house, pay the rent or feed the children. The consequences of living in poverty include poor health outcomes, food and housing insecurity, low-educational attainment, and an inability to participate in the social life of the community. The result can be spiralling debt, constant stress, and long-term health problems. In many cases, adults in the family work long hours at multiple jobs just to pay for basic necessities and they have little time to spend with their family.

The living wage is a call to find ways of reducing living costs and raising income in Whitehorse to eliminate the gap between wages and the cost of basic necessities. Research suggests that paying workers a living wage produces health, social, and economic benefits that improve the well-being of communities.

Benefits of a Living Wage

Individuals & Families

- ✓ Fewer people living in poverty
- ✓ Fairer compensation
- ✓ Better health outcomes
- ✓ Improved standard of living and quality of life
- ✓ Reduces need to work multiple jobs and allows adults to spend more time with family

Employers & Businesses

- ✓ Increased productivity and service delivery
- ✓ Lower employee turnover and training costs
- ✓ Less absenteeism
- ✓ Better customer loyalty
- ✓ Increased staff morale

Community

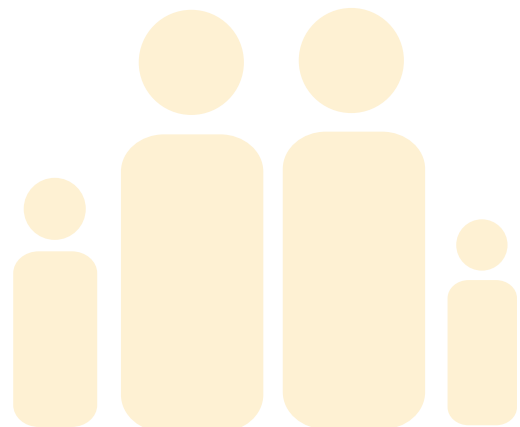
- ✓ Better understanding of the cost of living
- ✓ Increased social inclusion and civic participation
- ✓ More spending in the local economy
- ✓ Lowers family and child poverty rates
- ✓ Promotes the benefits of social programs such as child care and public transportation

How is the Living Wage Calculated?

In 2013, the Canadian Centre for Policy Alternatives, First Call, and Vibrant Communities Canada developed the Canadian Living Wage Framework that outlines the principles and methodology for living wage calculations across the country. The framework standardizes many aspects of the calculation and allows for comparability across communities since differences in the living wage amount reflect real differences in the cost of living.

The Whitehorse living wage calculation adheres to the principles and methodology outlined in the Canadian Living Wage Framework as applied in the calculation of the living wage in Brandon, Calgary, Edmonton, Halifax, Regina, Saskatoon, Thunder Bay, Vancouver, Victoria, Winnipeg, and many other communities across Canada. The Living Wage in Whitehorse, Yukon: 2016 Calculation Guide provides a detailed description of the calculation method and identifies all data sources required to perform the calculation. The calculation for Whitehorse assumes the following:

- A healthy family of four consisting of two adults each working 35 hours per week and two children (ages four and seven). The framework assumes that neither worker experiences wage discrimination and that both adults earn an equal amount.
- Family expense amounts reflect a conservative and reasonable estimate of the costs associated with obtaining basic necessities such as food, shelter, clothing, transportation, and health care.
- The budget promotes social inclusion so that families can fully participate in the community (e.g. recreational activities that enhance healthy childhood development and growth).
- One adult takes two evening courses at a local college to improve their education credentials and employment opportunities.
- Incorporation of all tax credits, returns, and government benefits that the living wage family is eligible to receive. The calculation includes the allocation of tax credits in a manner that is most beneficial to the family to ensure a conservative estimate of the living wage amount.



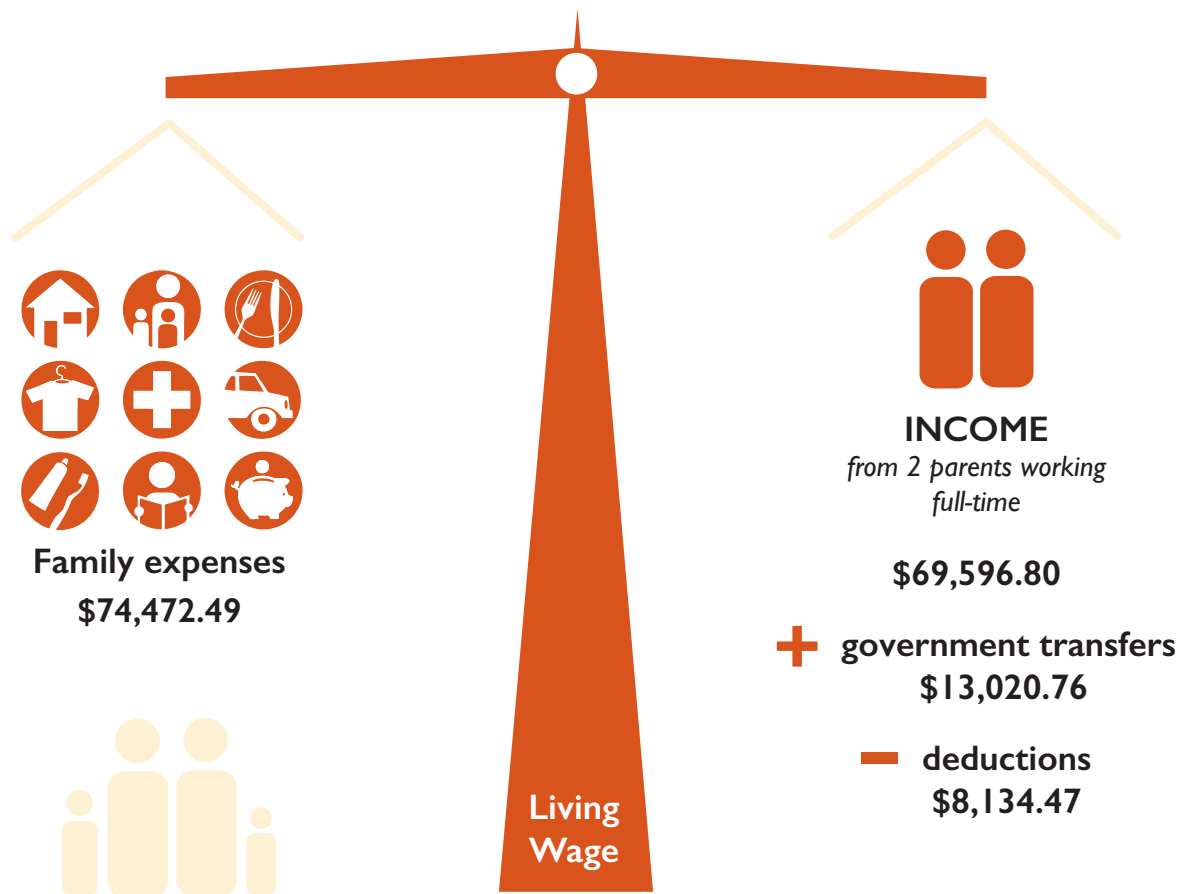
It is worth noting that the composition of the living wage family does not adequately represent the vast diversity of living situations found in Whitehorse and throughout Yukon. However, the composition of the living wage family does reflect the circumstances of many Whitehorse residents as 79% of families are headed by couples and 60% of these households have two or more children in Whitehorse. Further, the costs associated with this family structure would also support other family types at different stages of the life cycle such as young adults planning a family or older adults nearing retirement. Communities that calculate the living wage for other household compositions find that the wage that a single individual requires to obtain basic necessities is similar to that of the living wage family while the amount that a single-parent family needs is significantly greater.

Although the living wage is intended to ensure that families can obtain basic necessities such as food, shelter, clothing, and transportation, the calculation does not account for many items including:

- Credit card, loan, or other debt/interest payments
- Home ownership or savings for a down payment
- Costs associated with special dietary needs and cultural or other food preferences
- Savings for children's future education or retirement
- Costs associated with caring for a disabled, seriously ill, or elderly family member
- Anything beyond minimal recreation, entertainment, and holidays
- Pet ownership
- Personal lifestyle behaviours such as smoking or alcohol consumption

What is the Living Wage in Whitehorse?

The living wage in Whitehorse equals \$19.12 per hour in 2016. This amount ensures that a family of four can obtain the basic necessities outlined in the Canadian Living Wage Framework with two adults working full-time after accounting for government transfers and deductions from income. Each adult earns \$34,798.40 through employment, and the family receives an additional \$13,020.76 in federal and territorial government transfers. In Whitehorse, the majority of the government transfers received by the living wage family are intended to provide assistance with the cost of raising children or obtaining child care services. The family also pays \$8,134.47 in income taxes and payroll deductions.



* Figures do not add up due to rounding of the living wage hourly rate to the nearest cent.

The following sections provide a detailed breakdown of the expenses incurred by the Whitehorse living wage family, the federal and territorial government transfer amounts that the family receives, and the income taxes and payroll deductions paid by each adult.

Family Expenses

This section details the expenses incurred by the Whitehorse living wage family based on the assumptions outlined in the Canadian Living Wage Framework and calculated using information collected from local data sources. Categories of family expenses include food, shelter, clothing, child care, transportation, health care, parent education, other household items and social inclusion, and a contingency fund. The family incurs expenses totaling \$6,206.04 per month with shelter, child care, and food accounting for the majority of this cost.



Food

Monthly Expense: \$1,023.33 Annual Expense: \$12,280.00

Nutritious food is an important part of a healthy life. Food insecurity exists within a household when one or more members do not have access to the food that they need due to lack of money. People who experience food insecurity tend to report poor health or an inability to perform key activities; long-term physical or mental disabilities that limit activity at home, work, or school; multiple chronic conditions such as heart disease and Type 2 diabetes; major depression; and a perceived lack of social support. Statistics Canada reported that 12.4% of Yukoners experienced food insecurity in 2012.

The food expense includes the cost of a nutritious diet for a family of four based on the National Nutritious Food Basket developed by Health Canada. The cost of a nutritious diet in Whitehorse equals \$1,023.33 per month based on figures reported by the Heart and Stroke Foundation in 2008 after adjusting for inflation. However, the food expense does not include any costs associated with special dietary needs or cultural and other food preferences.



Shelter

Monthly Expense: \$1,793.75 Annual Expense: \$21,525

Living in satisfactory housing conditions is one of the most important aspects of people's lives. Without access to appropriate housing, it becomes extremely challenging to raise a family or participate fully in society.

Statistics Canada reported that 14.6% of Yukoners lived in core housing need in 2011. A household is said to be in core housing need if its housing falls below at least one of three standards outlined below:

- **Adequacy:** Residents report that the house does not require any major repairs.
- **Affordability:** Housing costs less than 30% of total before-tax household income.
- **Suitability:** Housing includes enough bedrooms for the size and make-up of resident households, according to National Occupancy Standard requirements.

The shelter expense includes the cost of rent, utilities (water and sewage, electricity, and heating), tenant insurance, and phone services. The cost of rent including utilities equals \$1,728.17 per month based on the median rate for a 3-4 bedroom unit reported in the October 2015 Rental Market Survey conducted by the Yukon Bureau of Statistics and utilities expenditure data reported in the 2012 Survey of Household Spending conducted by Statistics Canada after adjusting for inflation. The Canadian Imperial Bank of Commerce offers a tenant insurance policy with limited coverage for \$28.83 per month while Bell Mobility offers a basic cell phone plan for \$36.75 per month including GST. The Whitehorse living wage family spends 29.8% of its total before-tax household income on housing, the largest family expense in 2016.



Clothing

Monthly Expense: \$281.21 Annual Expense: \$3,374.57

The clothing expense equals the cost of obtaining clothing, footwear, and laundry services based on the median expenditure per household reporting in the 2012 Survey of Household Spending after adjusting for inflation and household size using the scaling factor recommended by Statistics Canada. The Whitehorse living wage family spends \$281.21 per month on clothing, footwear, and laundry services in 2016.



Child Care

Monthly Expense: \$1,068.81 Annual Expense: \$12,825.75

The child care expense includes all costs associated with the provision of child care services from a licenced provider for a four-year-old child requiring full-time care and a seven-year-old requiring before- and after-school care and full-time care when not attending school. The Whitehorse living wage family spends \$1,068.81 per month on child care services in 2016 based on an average of the figures published online by licenced local child care providers.



Transportation

Monthly Expense: \$517.63 Annual Expense: \$6,211.55

The transportation expense includes the cost of owning a used vehicle based on the specifications outlined in the Market Basket Measure and the monthly cost of one adult transit pass. The Canadian Living Wage Framework recommends including the cost of a one adult transit pass in the calculation of the transportation expense because the living wage family includes two working adults and both would require transportation to commute to work and to perform household errands. The Whitehorse living wage family spends \$517.63 each month on transportation in 2016.



Health Care **Monthly Expense: \$230.94** **Annual Expense: \$2,771.28**

The health care expense includes the cost of medical insurance as recommended in the Canadian Living Wage Framework. Sun Life Insurance offers a standard family plan that includes dental coverage for \$230.94 per month. However, the plan does not include disability or life insurance, and the family would still incur the costs of non-insured medical services.

If an employer provides medical insurance as part of an overall compensation package, the living wage would be reduced by more than a dollar per hour.



Parent Education **Monthly Expense: \$83.67** **Annual Expense: \$1,004.00**

The Canadian Living Wage Framework recommends including a parent education expense to ensure that adults in the living wage family can improve employment capacity. The calculation includes the cost of two full-credit evening courses at a local college including tuition and student fees as well as an allowance for textbooks and school supplies. Yukon College offers three credit courses for \$342 each plus applicable student fees. On average, the Whitehorse living wage family spends \$83.67 per month on parent education in 2016.



Other Household Items and Social Inclusion

Monthly Expense: \$983.63 **Annual Expense: \$11,803.55**

This expense covers the cost of household items such as toiletries and personal care, furniture, household supplies, school supplies and fees, bank fees, some reading materials, internet, minimal recreation and entertainment, family outings (e.g. trips to a museum and cultural events), birthday gifts, modest family vacation, and some sports or arts activities for the children. Statistics Canada estimates that the Market Basket Measure other expense equals 75.4% of the combined cost of food and clothing. The Whitehorse living wage family spends \$983.63 per month on the items outlined above in 2016.

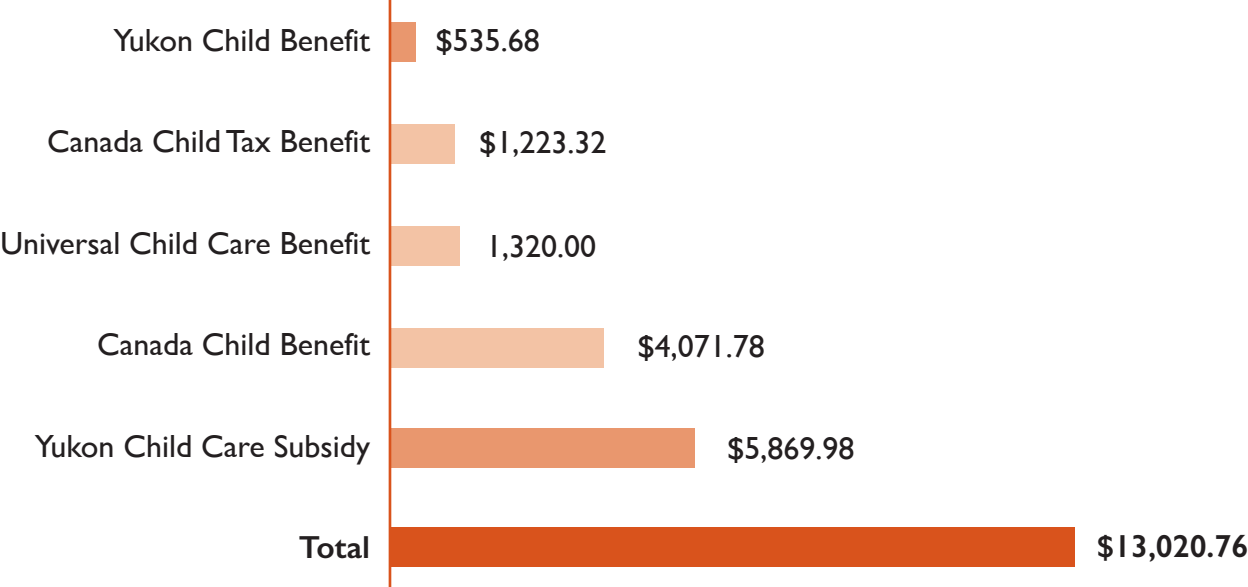


Contingency Fund **Monthly Expense: \$223.07** **Annual Expense: \$2,676.80**

The contingency fund provides some cushion for unexpected events such as the illness of a family member or job loss and included as a household expense equal to two weeks' pay for each adult. The family would also use the contingency fund to pay for medical costs not covered by the medical insurance plan or additional costs of operating a used vehicle not accounted for in the transportation expense calculation. The Whitehorse living wage family sets aside \$223.07 each month for emergencies in 2016.

Government Transfers

Government transfers reduce the living wage amount by providing families with an additional source of income. The Whitehorse living wage family receives \$13,020.76 in government transfers in 2016 including transfers for the Canada Child Tax Benefit, the Universal Child Care Benefit, the Canada Child Benefit, the Yukon Child Benefit, and the Yukon Child Care Subsidy.



Universal Child Care Benefit

The Universal Child Care Benefit is a taxable benefit that provides families with direct financial support to offset the cost child care services. Eligible families receive \$160 per month per child under the age of six and \$60 per month per child aged 6 to 17 regardless of income. In Budget 2016, the federal government announced the replacement of the Universal Child Care Benefit with the Canada Child Benefit effective July 1, 2016. The Whitehorse living wage family receives \$220 per month for the Universal Child Care Benefit in the first six months of 2016.

Canada Child Tax Benefit

The Canada Child Tax Benefit is a non-taxable income-tested benefit available to families with children under the age of 18 to assist families with the cost of raising children. In Budget 2016, the federal government announced the replacement of the Canada Child Tax Benefit and the Universal Child Care Benefit with the Canada Child Benefit effective July 1, 2016. The Whitehorse living wage family receives \$203.89 per month for the Canada Child Tax Benefit in the first six months of 2016.

Canada Child Benefit

The Canada Child Benefit is a non-taxable income-tested benefit available to families with children under the age of 18 to assist families with the cost of raising children. In Budget 2016, the federal government announced the creation of the Canada Child Benefit effective July 1, 2016. The Whitehorse living wage family receives \$678.63 per month for the Canada Child Benefit in the last six months of 2016.

Yukon Child Benefit

The Yukon Child Benefit is a non-taxable income-tested benefit to help low- and modest-income families with the cost of raising children under 18 years of age. The federal government administers the Yukon Child Benefit and combines the benefit with the Canada Child Tax Benefit into a single monthly payment. The Whitehorse living wage family receives \$44.64 per month for the Yukon Child Benefit in 2016.

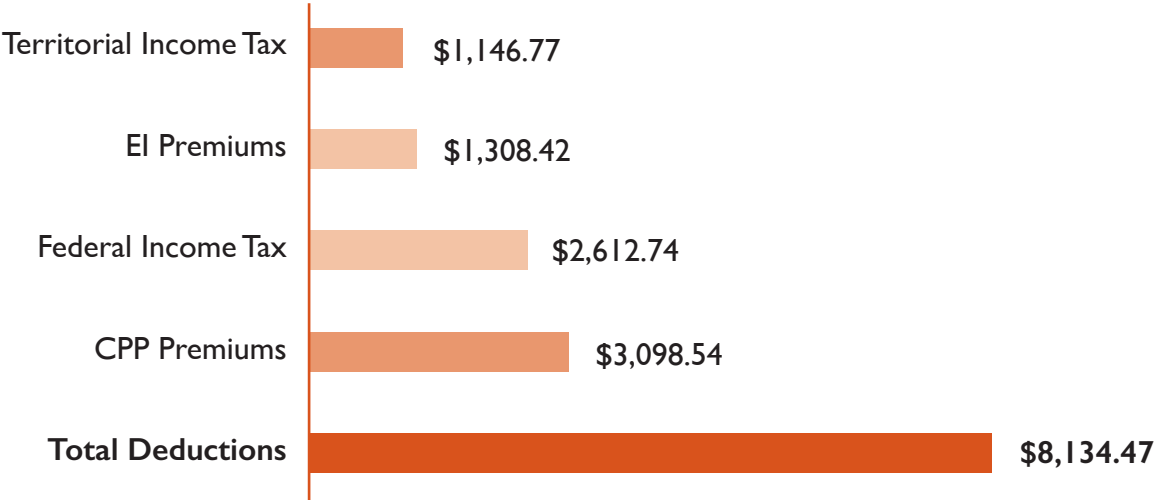
Yukon Child Care Subsidy

The Yukon Child Care Subsidy assists families who may be unable to afford the cost of child care services. The subsidy provides direct financial assistance to eligible households with children who attend licenced child care centres or family day homes. The Whitehorse living wage family receives \$489.17 per month for the Yukon Child Care Subsidy in 2016.

Note: The net household income of the Whitehorse living wage family exceeds the threshold amount for the Goods and Services Tax Credit, the Working Income Tax Benefit, and the Yukon Rent Supplement Enhancement.

Deductions

Deductions including income tax as well as Canada Pension Plan and Employment Insurance premiums increase the living wage amount. Deductions paid by the Whitehorse living wage family totalled \$8,134.47 in 2016 and calculated based on information from the 2015 General Income Tax and Benefit Guide for Yukon.



Federal and Territorial Income Tax

All Canadian residents in the North must pay federal and territorial income tax on taxable income. Both adults in the living wage family pay federal and territorial income taxes at the lowest rate. Tax credits such as the Public Transit Amount reduce the tax payable of the claimant. The living wage calculation allocates tax credits in a manner that is most beneficial to the family to ensure a conservative estimate of the living wage. The Whitehorse living wage family pays a total of \$3,727.51 in federal and territorial income tax in 2016.

Canada Pension Plan and Employment Insurance Premiums

With few exceptions, all employed Canadian residents must pay Employment Insurance premiums and those earning over \$3,500 must also contribute to the Canada Pension Plan. The living wage family pays a total of \$4,406.96 in Canada Pension Plan and Employment Insurance premiums in 2016.

What Can I Do?

Here are some of the actions that community partners can take to ensure that Whitehorse is an affordable place to raise a family:

Consumers

- Encourage elected officials to support the development of affordable housing, transportation, and child care options.
- Recognize and support businesses that pay their employees a living wage.
- Consider the appropriateness of the wage rates you offer when hiring people for work around your home.
- Shop at locally-owned businesses to promote a healthy local economy.

Employers

- Review company wage scales to determine how many hours an employee must work before earning a living wage that reflects an adequate quality of life.
- Find ways to work with employees to sustain higher wages through training, productivity improvements, and reductions in turnover.
- Offer benefits to low-income workers such as subsidized health care coverage including physiotherapy, dental, or optical benefits.
- Consider ways to work together with business partners and employees to reduce costs of living related to child care, housing, food, and transportation.
- Besides pay increases, look for other opportunities to improve the quality of life for lowest wage earners such as flexible work hours, subsidized transit passes, and training.
- Learn more about the housing and child care challenges that employees experience and work towards effective solutions.

Elected Officials / Public Policy-Makers

- Support the development of affordable housing options.
- Improve accessibility and reduce child care costs.
- Explore solutions to lower transportation costs such as subsidized transit passes for low-income households.
- Support the implementation of policies in public sector organizations to ensure that all direct staff and contracted service workers receive a living wage.
- Create more opportunities for local suppliers through preferential procurement practices.

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About the Author

Kendall Hammond is a public policy researcher with an interest in poverty and homelessness in the North. He holds a Master's degree in Public Administration from the University of Victoria.

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, and the private and non-profit sector, 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.

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