

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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LIST OF ABBREVIATIONS

CCB	Canada Child Benefit
CCPA	Canadian Centre for Policy Alternatives
CLWF	Canadian Living Wage Framework
CPI	Consumer Price Index
CPP	Canada Pension Plan
CRA	Canada Revenue Agency
CSI	Community Spatial Index
EI	Employment Insurance
GST	Goods and Services Tax
HPW	Department of Highways and Public Works
HSS	Department of Health and Social Services
INAC	Indigenous and Northern Affairs Canada
MBM	Market Basket Measure
NNFB	National Nutritious Food Basket
RMS	Rental Market Survey
RNFB	Revised Northern Food Basket
SHS	Survey of Household Spending
UCCB	Universal Canada Child Benefit
WITB	Working Income Tax Benefit
YAPC	Yukon Anti-Poverty Coalition
YBS	Yukon Bureau of Statistics
YCB	Yukon Child Benefit
YCCS	Yukon Child Care Subsidy
YHC	Yukon Housing Corporation
YRSE	Yukon Rent Supplement Enhancement
YSTA	Yukon Student Transportation Allowance
YTG	Yukon Territorial Government

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INTRODUCTION

The purpose of this guide is to provide a detailed description of the methods used to calculate the living wage for Whitehorse, Yukon. The methods described in this guide adhere to the principles and methodology outlined in the Canadian Living Wage Framework (CLWF) while addressing data challenges unique to the territories. The CLWF provides a standardized methodology for living wage calculations across the country and allows for comparisons across communities as any variation in the living wage rate reflects real differences in the cost of living.

This guide is also intended to assist others interested in calculating the living wage for other communities, particularly those in Yukon, the Northwest Territories, and Nunavut. This guide is most useful to those calculating the living wage in Yukon communities. However, some household expenses and territorial transfer amounts differ by community in Yukon and require adjustment. Those calculating the living wage for communities in the Northwest Territories or Nunavut will need to adjust the formulas for household expenses, government transfers, and deductions to reflect the amounts for their community. This guide includes instructions for any adjustments required to calculate the living wage for any community in the territories.

Those seeking to calculate the living wage for a community outside of the territories are encouraged to follow the instructions outlined in the calculation guide developed by the Canadian Centre for Policy Alternatives (CCPA) for the Metro Vancouver living wage calculation.

This guide is most useful to those seeking to calculate the living wage for communities in Yukon, the Northwest Territories, and Nunavut because Statistics Canada does not report the MBM for any of the territories. The MBM serves as an absolute measure of low income based on the cost of a specified basket of goods and services representing a modest, basic standard of living for a reference household consisting of two adults (aged 25-49) and two children (ages 9 and 13). The CCPA recommends calculating the clothing and transportation expenses incurred by the reference household using MBM data. For Whitehorse, these expenses are calculated by recreating aspects of the MBM and supplementing this information with expenditure data reported by Statistics Canada in the most recent Survey of Household Spending (SHS). Otherwise, the Whitehorse calculation follows the methods outlined in the CCPA calculation guide for Metro Vancouver.

This detailed, step-by-step guide explains how the living wage can be calculated for other communities using the Living Wage Calculation Workbook accompanying this guide. The Excel workbook includes every formula required to calculate the living wage for Whitehorse and is publicly available on the Yukon Anti-Poverty Coalition (YAPC) website at www.yapc.ca.

The *Living Wage in Whitehorse, Yukon: 2017* report focuses on the living wage for a reference household consisting of two adults (aged 31-50) and two children (ages four and seven) as defined in the CLWF. Although the actual expenses of any given household naturally vary, the purpose of the living wage is to ensure that each household has the resources necessary to:

- Obtain adequate food, clothing, and shelter;
- Promote healthy child development;
- Participate in activities that are a common element of life in a community; and
- Avoid the chronic stress and adverse outcomes associated with living in poverty.

While the living wage should ensure that the reference household can meet its basic needs, the calculation does not account for:

- Credit card, loan, or other debt and interest payments;
- Home ownership;
- Retirement savings;
- Savings for children's future education;
- Pet ownership;
- Anything beyond minimal recreation, entertainment, and holidays;
- Alcohol or tobacco consumption;
- Costs of caring for a disabled, seriously ill, or elderly family member; and
- Anything other than a small contingency for emergencies or financial difficulties.

The calculation depends on constantly changing information regarding household expenses, government transfers, and deductions. Therefore, the information provided in this guide is only accurate as of the date of the release of the report. The living wage should be calculated on an annual basis to ensure accuracy. Additionally, calculating the living wage on an annual basis allows the impact of policies and initiatives designed to address challenges related to affordability and the prevalence of working poverty to be tracked and measured over time.

If you or your organization uses the methods detailed in this guide to calculate the living wage for your community, we would appreciate hearing from you. Please e-mail yukonantipovertycoalition@gmail.com if you have any questions or comments.

CALCULATING THE LIVING WAGE

Overview of the Calculation Process

The living wage calculation consists of many inputs that directly impact the rate. Keep in mind the following stages when working through the calculation process:

- Stage 1: Calculating Household Expenses
- Stage 2: Calculating Government Transfers
- Stage 3: Calculating Government Deductions and Taxes
- Stage 4: Determining the Living Wage Amount
- Stage 5: Verifying the Calculation

The Excel workbook accompanying this guide includes every formula necessary to calculate the living wage for Whitehorse and can be downloaded at www.yapc.ca. Wherever possible, the sources required to determine household expenses, government transfers, and deductions are identified in this guide.

The methods used to calculate the living wage remains constant. However, the following inputs change over time and require updating:

- Household Expenses: Requires the most recent data sources and Consumer Price Index (CPI) data to account for inflation.
- Government Transfers: The Canada Child Benefit (CCB), the Goods and Services Tax (GST) credit, and the Yukon Child Benefit (YCB) formulas are set each July and remain the same until the following June.
- Government Taxes: The tax rules and formulas may change for each calendar year.

If you are calculating the living wage for a Yukon community other than Whitehorse, you need to adjust the household expense amounts as well as the formulas for the Yukon Child Care Subsidy (YCCS) and the Yukon Rent Supplement Enhancement (YRSE) to reflect the cost of living as well as the tax and transfer policies that impact the cost of living in your community. Otherwise, you can skip Stages 2 and 3.

In particular, household expenses calculated using SHS data for Whitehorse require adjustment using Community Spatial Index (CSI) to determine expense amount for your community if data for your community does not exist. A CSI compares the prices of regularly purchased items in Whitehorse to prices in other Yukon communities (i.e., Carmacks, Dawson, Faro, Haines Junction, Mayo, Old Crow, Ross River, Teslin, and Watson Lake). The Yukon Bureau of Statistics (YBS) reports the CSI in April and October of each year and reports this information in its monthly statistical review.

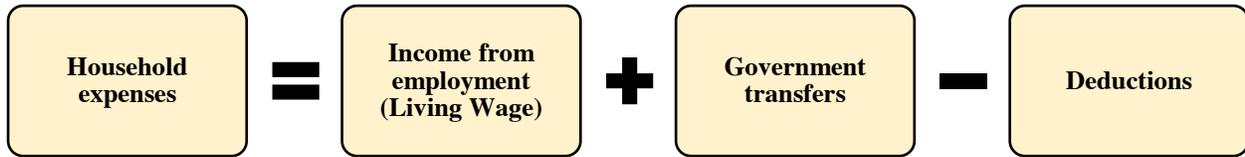
If you are calculating the living wage for a community in the Northwest Territories or Nunavut, you need to replace the SHS input with data from your territorial capital and adjust government transfers and deductions based on the tax and transfer policies for your jurisdiction.

Background Information

The primary determinants of the living wage rate are employment income and household expenses. However, the calculation incorporates household income obtained from government

transfers and deductions from income for federal and territorial income taxes as well as premiums for Employment Insurance (EI) and the Canada Pension Plan (CPP). Thus, the living wage is equal to the hourly rate of pay that a household requires to meet its basic needs after accounting for government transfers and deductions (see Figure 1).

Figure 1: Living wage calculation formula



The Excel workbook integrates information regarding household expenses, government transfers, and deductions. Changes to any part of the calculation formula impact the living wage amount. For example, policies that increase government transfers or reduce deductions from income for low-income households will also reduce the living wage rate. Policies that help reduce household expenses, such as the creation of a publicly funded child care program or subsidized public transportation for low-income households, will also reduce the living wage rate.

Timing

Since all of the inputs in the living wage calculation change frequently, you need to decide when to calculate household expenses, government transfers, and deductions. The Whitehorse calculation uses the following cut-off points for each input:

- Household expense amounts as of December 2016.
- Government transfer amounts:
 - CCB for the period from July 2016 to June 2017.
 - GST credit and YCB for the period from July 2016 to June 2017.
 - YCCS for the 2017 calendar year.
- Government deductions and taxes for the 2016 tax year.

The Excel Workbook

Each of the following four tabs in the Excel workbook accompanying this guide calculates one element of the living wage formula:

1. Summary
2. Expenses
3. Non-Wage Income
4. Wages, Deductions, & Credits

Summary

The 'Summary' tab links all elements of the living wage calculation. Only the living wage rate in cell B6 (shaded yellow) requires any change and should not be calculated until all household expenses are entered. If you are calculating the living wage for a community in the Northwest Territories or Nunavut, you also need to adjust the various government transfer and deduction formulas listed in the 'Non-Wage Income' and 'Wages, Deductions, & Credits' tabs.

- Cell B6 equals the living wage expressed as the hourly wage for both wage earners.
- Cell B7 equals the difference between household expenses and available income.

- Cell B10 equals the minimum wage expressed as an hourly wage.
- Cell B11 equals the difference between the minimum wage and the living wage.

Expenses

Use the ‘Expenses’ tab to enter the correct amounts for household expenses (excluding the other expense and social inclusion amount as well as the contingency fund which are both calculated automatically) for your community. If you are calculating the living wage for a Yukon community other than Whitehorse, you need to: 1) Adjust SHS figures in the blue cells using CSI data, and 2) Replace the amounts in the grey cells with data collected from local providers. Unshaded cells do not require any changes. Built-in formulas use the numbers you enter to update the amount for each of the nine categories of household expense and automatically enter them in the appropriate cell.

If you are calculating the living wage for a community in the Northwest Territories or Nunavut, you need to enter the correct expense amounts for your community.

- Cell C12 equals the total annual expenses incurred by the reference household.

Non-Wage Income

Use the ‘Non-Wage Income’ tab to enter the correct amounts for territorial government transfers for your community. If you are calculating the living wage for a Yukon community other than Whitehorse, you need to adjust the formulas in cells C6 and C7 to reflect the YCCS and the YRSE amounts available to households in that community. All other formulas remain the same.

If you are calculating the living wage for a community in the Northwest Territories or Nunavut, remove rows six through nine and replace with the formulas for territorial government transfers available to households in your community.

- Cell C10 equals the total annual government transfers received by the reference household.

Use the household income from the previous year to determine the appropriate amount of income-tested benefits (e.g., the CCB and the YCB) received by the reference household if you are calculating the living wage for a community where the wage has been calculated previously. Otherwise, use the household income from the current year to determine the benefit amount.

Wages, Deductions, & Credits

Use the ‘Wages, Deductions, & Credits’ tab to enter the correct tax rates and available credits for your territory. You do not need to make any changes to this tab if you are calculating the living wage for a Yukon community. If you are calculating the living wage for a community in the Northwest Territories or Nunavut, you need to replace the territorial tax credits with those available in your territory. You also need to replace the formulas in cells B14 and C14 to reflect the tax brackets and rates for your territory.

- Cell D6 equals household employment income.
- Cell D8 equals net household income.
- Cell D9 equals taxable household income.
- Cell D16 equals total household deductions from income.
- Cell D17 equals household after-tax income.

STAGE 1: HOUSEHOLD EXPENSES

Calculating the living wage requires deciding upon the composition of the reference household. Table 1 presents the assumptions outlined by the CCPA and used for the Whitehorse calculation as well as the calculations for Brandon, Calgary, Edmonton, Halifax, Regina, Saskatoon, Thunder Bay, Vancouver, Victoria, Winnipeg, and many other communities across Canada.

Adults	
Number	Two
Ages	Between 31 and 50
Number of parents in paid work	Two
Hours of paid work per week	35 for both
Hourly wage	Equal for both
Children	
Number	Two
Ages	Four and seven

It is worth noting that the composition of the reference household does not adequately represent the vast diversity of living situations found in Whitehorse and throughout Yukon, the Northwest Territories, and Nunavut. However, policy researchers agree that a four-person household provides an adequate representation of the expenses incurred by a majority of households. Statistics Canada reports that 79% of Whitehorse families are headed by couples (either through common law or marriage), and 60% of these households include two or more children.

Researchers that calculate the living wage for other household compositions typically find that the hourly wage that a single-person household requires to meet their basic needs is similar to what both workers in the reference household must earn. However, the hourly wage that an individual in a lone-parent household requires to meet their basic needs is significantly greater.

Categories of Household Expenses

The calculation of the living wage includes the following nine categories of household expenses:

- Food
- Shelter
- Clothing and Footwear
- Child Care
- Transportation
- Health Care
- Parent Education
- Other Household Items and Social Inclusion
- Contingency

For each category of household expense, the following sections describe the data source(s), provide available links to data sources, and explain the calculation formula. Household expenses are calculated on either a monthly or an annual basis depending on the data source.

Household expenses are based on lower than average household spending amounts to provide a conservative estimate of the living wage consistent with the principles outlined in the CLWF. Those calculating the living wage for most Canadian communities can accomplish this in part by

adopting the MBM amounts reported by Statistics Canada. However, since Statistics Canada does not report the MBM for Yukon, the Northwest Territories, or Nunavut, the method used for the Whitehorse living wage calculation involves calculating aspects of the MBM, where possible, and supplementing this information with expenditure data from the SHS.

Statistics Canada conducts the SHS annually in each of the ten provinces and biannually in each of the three territories (except 2012) to reduce the reporting burden on the territories' small population base. In 2015, Statistics Canada revised its SHS methodology for the territories due to operational and budget constraints. As such, Statistics Canada now limits data collection to the territorial capitals and no longer reports median expenditure per household reporting. Thus, expenses incurred by the living wage reference household and calculated using SHS data are done so using average expenditure. CANSIM Table 203-0032 includes the most recent SHS data for Whitehorse, Yellowknife, and Iqaluit.

Calculating Household Expenses

This section explains the process for calculating household expenses. Figures obtained before December 2016 need to be adjusted for inflation using CPI data. A CPI measures changes in the price level of a market basket of consumer goods and services consisting of a sample of representative items purchased by households. Statistics Canada reports CPI each month for the following items: food; shelter; household operations, furnishings, and equipment; transportation; clothing and footwear; health and personal care; recreation, education, and reading; alcoholic beverages and tobacco; and energy as well as aggregated figures for all items and all items not including energy. Statistics Canada reports monthly CPI figures for these items in CANSIM Table 326-0020 and annual figures in CANSIM Table 326-0021 for each of the territorial capitals. Figure 2 outlines the formula used for the inflation adjustment.

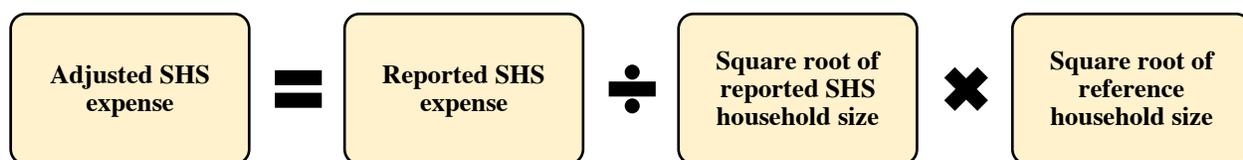
Figure 2: Inflation adjustment



The CLWF is designed to measure the expenses incurred by a reference household consisting of two adults and two children. The CCPA recommends using the MBM amounts reported by Statistics Canada to calculate the clothing and transportation expenses incurred by a reference household similar in composition to that outlined in the CLWF. Rather than calculate the expenses for each household type, Statistics Canada developed an equivalence scale to estimate MBM amounts for different household compositions.

Since Statistics Canada does not report MBM data for Yukon, the Northwest Territories, or Nunavut, the clothing and transportation expenses incurred by the Whitehorse reference household are enumerated by recreating aspects of the MBM and supplementing this information with SHS expenditure data. The amount of expense incurred by the Whitehorse reference household is calculated by adjusting SHS expenditure data using the same equivalence scale developed by Statistics Canada to estimate the MBM amounts for different household compositions. Figure 3 illustrates the equivalence scale used in the calculation of household expenses using SHS data to account for differences in household size.

Figure 3: Household size adjustment



Food

The food expense is based on the cost of eating a healthy, nutritious diet. In Canada, the cost of a nutritious diet is typically measured using either the National Nutritious Food Basket (NNFB) or the Revised Northern Food Basket (RNFB). Both baskets are designed to meet the nutritional requirements of a four-person household. The NNFB includes 60 standard food items (see Appendix A) based on findings from the Canadian Community Health Survey as well as Canada Food Guide recommendations. Indigenous and Northern Affairs Canada (INAC) uses the RNFB to monitor the cost of healthy eating in northern communities eligible for the Nutrition North Canada program. The RNFB includes 67 standard food items (see Appendix B) based on food consumption surveys of Inuit and First Nations peoples as well as recommendations from the Canada Food Guide and the Aboriginal version of the Canada Food Guide. The cost of each basket includes a 5% allowance for the purchase of miscellaneous foods such as coffee, tea, condiments, seasoning, spices, and cooking materials such as baking powder. The food expense does not cover the costs associated with dining at restaurants or individual dietary preferences or restrictions (e.g., veganism or lactose intolerance).

Information Needed:

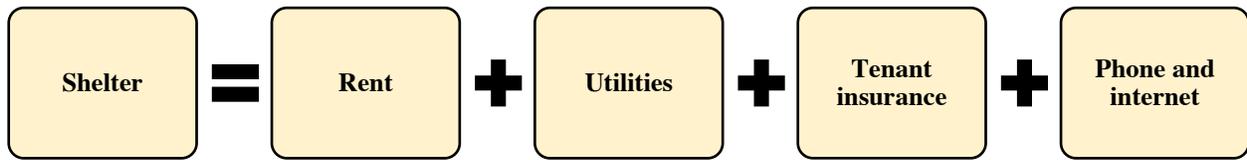
- 1) The latest data regarding the cost of either the NNFB or the RNFB for your community.
- 2) CPI for “Food” for your territorial capital on the date of the most recent NNFB or RNFB cost estimate and December 2016. CPI data used for the Whitehorse calculation is available at
 - a. October 2008: [CANSIM Table 326-0020](#).
 - b. December 2016: [CANSIM Table 326-0020](#).

Note: The most recent measurement of the cost of healthy eating in Yukon occurred in 2008 when the Heart and Stroke Foundation conducted a food costing exercise, based on a diet similar to the National Nutritious Food Basket, in Whitehorse and Dawson City. The Heart and Stroke Foundation reported that it cost \$191.08 per week for a household of four to eat a nutritious diet in Whitehorse. In 2010, the Department of Health and Social Services (HSS) released the *Yukon Nutrition Framework* that included a proposal to develop a Yukon-wide food cost monitoring program based on the cost of a nutritious food basket. To date, no figures have been made public.

Shelter

The shelter expense includes the cost of rent, utilities (water and sewage, electricity, and heating), tenant insurance, and phone services. The calculation assumes that the rental unit comes equipped with household appliances (fridge, stove, washer, and dryer) and includes access to free parking to maintain a conservative estimate of the household shelter expense. Figure 4 outlines the formula used to calculate the shelter expense.

Figure 4: Shelter expense



Rent

Information Needed:

- 1) The latest Rental Market Survey (RMS) data on the median rent for a three-bedroom unit in your community. YBS conducts the RMS in April and October of each year and reports 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. RMS data used in the Whitehorse calculation is available at http://www.eco.gov.yk.ca/stats/pdf/rent_Oct16.pdf.
- 2) CPI data for “Shelter” for your territorial capital as of the date of the most recent RMS and December 2016. CPI data used in the Whitehorse calculation is available at
 - a. October 2016: [CANSIM Table 326-0020](#).
 - b. December 2016: [CANSIM Table 326-0020](#).

Note: If you are calculating the living wage for a community where public reporting of median rental rates does not occur, you need to survey local rental listings to determine the rent expense.

Utilities

The Yukon RMS does not differentiate between housing units that include utilities (water and sewage, electricity, and heating) in the monthly rental rate and those that do not. YBS most recently reported the frequency that monthly rates included water and sewage, electricity, and heating in the December 2013 RMS. Figure 5 outlines the formula used to estimate the cost of each utility expense unaccounted for in the RMS.

Figure 5: Utility expense



Water and Sewage

Information Needed:

- 1) Average expenditure for “Water and sewage” for your territorial capital as reported by Statistics Canada in the most recent SHS. Data used in the Whitehorse calculation is available at [CANSIM Table 203-0032](#).
- 2) Average household size of SHS respondents for your territorial capital. Data used in the Whitehorse calculation is available at [CANSIM Table 203-0033](#).

- 3) Percentage of rental units with water and sewage included in the cost of rent. YBS most recently reported data on the inclusion of utilities in the cost of rent in the December 2013 RMS and this data is available at http://www.eco.gov.yk.ca/pdf/rent_Dec13.pdf.
- 4) CPI for “Shelter” for your territorial capital as of the date of the most recent SHS and December 2016. CPI data used in the Whitehorse calculation is available at
 - a. 2015: [CANSIM Table 326-0021](#).
 - b. December 2016: [CANSIM Table 326-0020](#).

Electricity

Information Needed:

- 1) Average expenditure for “Electricity” for your territorial capital as reported by Statistics Canada in the most recent SHS. Data used in the Whitehorse calculation is available at [CANSIM Table 203-0032](#).
- 2) Average household size of SHS respondents for your territorial capital. Data used in the Whitehorse calculation is available at [CANSIM Table 203-0033](#).
- 3) Percentage of rental units with electricity included in the cost of rent. YBS most recently reported data on the inclusion of utilities in the cost of rent in the December 2013 RMS and this data is available at http://www.eco.gov.yk.ca/pdf/rent_Dec13.pdf.
- 4) CPI for “Shelter” in your community from the date of the most recent SHS and from December 2016. CPI data used in the Whitehorse calculation is available at
 - a. 2015: [CANSIM Table 326-0021](#).
 - b. December 2016: [CANSIM Table 326-0020](#).

Heating

Information Needed:

- 1) Average expenditure for “Other fuel” for your territorial capital as reported by Statistics Canada in the most recent SHS. Data used in the Whitehorse calculation is available at [CANSIM Table 203-0032](#).
- 2) Average household size of SHS respondents for your territorial capital. Data used in the Whitehorse calculation is available at [CANSIM Table 203-0033](#).
- 3) Percentage of rental units with heating included in the cost of rent. YBS most recently reported data on the inclusion of utilities in the cost of rent in the December 2013 RMS and this data is available at http://www.eco.gov.yk.ca/pdf/rent_Dec13.pdf.
- 4) CPI for “Shelter” in your community from the date of the most recent SHS and from December 2016. CPI data used in the Whitehorse calculation is available at
 - a. 2015: [CANSIM Table 326-0021](#).
 - b. December 2016: [CANSIM Table 326-0020](#).

Table 2 details the annual cost of utility expenses not accounted for in the RMS and incurred by the Whitehorse reference household.

Table 2: Utilities expense			
Utility	SHS after CPI adjustment	Units with utility included in rent cost	Adjusted cost (\$)
Water and sewage	\$774.95	98.7%	\$10.07
Electricity	\$2,194.14	36%	\$1,404.25
Heating	\$2,076.77	62.9%	\$770.48
Total			\$2,184.81

Tenant Insurance

Information Needed:

- 1) Contents insurance quote from an insurance agent. It is preferable to obtain quotes from multiple agents and take an average of the estimates provided.

The Canadian Imperial Bank of Commerce provides online quotes for tenant insurance at <https://www.cibcinsurance.com/home-insurance.html>. For Whitehorse residents, the bank offers a basic policy for \$346 per year that includes:

- Deductible: \$500
- Legal liability: \$1,000,000
- Insurance amount: \$40,000
- Water damage coverage: None

Note: Tenant insurance rates typically vary depending on the credit rating of the policyholder.

Phone

Information Needed:

- 1) A quote from a cellular service provider for two phones with basic plans. It is preferable to obtain quotes from multiple carriers and take an average of the estimates provided.

Bell Mobility (through NorthwesTel) provides cellular services in Whitehorse and offers a basic plan for \$35 per month plus GST that includes:

- 200 anytime local minutes;
- Unlimited local nights (6:00 PM to 7:00 AM); and
- Unlimited weekends (6:00 PM Friday to 7:00 AM Monday).

Internet

Information Needed:

- 1) A quote from a cellular service provider for two phones with basic plans. It is preferable to obtain quotes from multiple carriers and take an average of the estimates provided.

NorthwesTel provides internet services in Whitehorse and offers a basic plan for \$41.95 per month plus GST that includes:

- A monthly usage cap of 20 gigabytes;
- Download speeds of up to 5 megabits per second; and
- Upload speeds of up to 1 megabit per second.

Clothing and Footwear

The CCPA recommends calculating the clothing and footwear expense using the MBM. Instead, the Whitehorse calculation uses average household expenditure from the SHS for “Clothing and footwear” minus “Watches and jewellery”, “Accessories”, and “Gifts to non-household members” to provide a conservative estimate of the expense incurred by the reference household.

Information Needed:

- 1) Average expenditure for “Clothing and footwear” minus “Watches and jewellery”, “Accessories”, and “Gifts to non-household members” for your territorial capital as

- reported by Statistics Canada in the most recent SHS. Data used in the Whitehorse calculation is available at [CANSIM Table 203-0032](#).
- 2) Average household size of SHS respondents for your territorial capital. Data used in the Whitehorse calculation is available at [CANSIM Table 203-0033](#).
 - 3) CPI for “Clothing” for your territorial capital on the date of the most recent SHS and December 2016. CPI data used for the Whitehorse calculation is available at
 - a. 2015: [CANSIM Table 326-0021](#).
 - b. December 2016: [CANSIM Table 326-0020](#).

Child Care

The CLWF includes the following assumptions about the reference household’s child care needs:

- The four-year-old requires full-time daycare; and
- The seven-year-old requires before and after school care during the school year and full-time care when not attending school including winter, spring, and summer breaks as well as non-instructional weekdays (excluding statutory holidays).

Information Needed:

- 1) Child care rates from a licensed provider. It is preferable to obtain rates from multiple providers and take an average of the estimates provided. HSS provides a list of licenced child care providers on their website at <http://www.hss.gov.yk.ca/pdf/licensedchildcarecentres.pdf>.
- 2) The number of instructional and non-instructional days at schools in your territory. The Yukon Department of Education posts the school calendar for Yukon schools on their website at <http://www.education.gov.yk.ca/calendar.html>.

The child care expense incurred by the Whitehorse reference household is calculated by taking an average of the figures published online by licenced child care providers.

Transportation

The CLWF assumes that the reference household owns a used vehicle and that one of the adults relies on public transportation. If you are calculating the living wage in a remote community not connected to the North American road grid, you may decide that the reference household relies on different modes of transportation (e.g., all-terrain vehicle or air travel).

Public Transportation

Information Needed:

- 1) The monthly cost of a public transit pass for one adult in your community, if available.

The City of Whitehorse sets transit fares and reports this information on its website at <http://www.whitehorse.ca/departments/transit/schedules-and-information/fares>.

Personal Vehicle

The CLWF assumes that the reference household also owns and operates a used vehicle. The CCPA recommends calculating the personal vehicle expense using data from the MBM amount for the region closest to your region that includes the cost of private vehicle ownership in the

transportation basket calculation. Since Statistics Canada does not report the MBM for Yukon, the Northwest Territories, or Nunavut, the calculation of the personal vehicle expense requires independent data collection to recreate most elements of the transportation basket including:

- Vehicle purchase
- Driver's licence
- Vehicle registration
- Mandated vehicle insurance
- Gasoline
- Vehicle maintenance

Vehicle Purchase

The MBM specifications for the private transportation component allow for the purchase of a five-year-old, four-door, four-cylinder Ford Focus once every five years. The Canadian Black Book reports the market value of used vehicles. The quoted Black Book price is divided by five to represent the annual purchase price. The MBM private transportation component also includes interest charges for a 36-month loan on the entire purchase amount. Interest charges are calculated using the prime interest rate and added to cover the cost of a loan for the entire purchase price. Total interest charges divided by five equals the annual interest expense.

Information Needed:

- 1) The average cost of a 2012 Ford Focus. Canadian Black Book provides online quotes on the average cost of used vehicles at <http://www.canadianblackbook.com/>.
- 2) The prime interest rate based on the variable reference rates of interest declared by the five largest Canadian financial institutions as of late December 2016. The prime rate is calculated by ignoring both the highest and the lowest of those five rates and taking the average of the remaining three rates.

Driver's Licence and Vehicle Registration

The MBM transportation basket includes the annualized cost of two driver's licences and the registration of one vehicle.

Information Needed:

- 1) Driver's licence fees for your territory. The Department of Highways and Public Works (HPW) sets the cost of a licence in Yukon and publishes this information on its website at http://www.hpw.gov.yk.ca/mv/sdl_fees.html.
- 2) Registration fees in your territory for a small to medium size vehicle. HPW sets vehicle registration fees in Yukon and publishes this information on its website at http://www.hpw.gov.yk.ca/mv/vr_faq.html.

Mandated Vehicle Insurance

The MBM specifies mandated vehicle insurance, meaning only the mandatory insurance required by law, including coverage to drive a vehicle to work. The calculation assumes that neither wage earner was involved in an accident in the last six years.

- Liability Coverage: \$1,000,000
- Collision Coverage: Declined
- Comprehensive Coverage: Declined

Information Needed:

- 1) Vehicle insurance quote from an insurance agent. It is preferable to obtain an insurance quote from multiple agents and take an average of the estimates provided.

Insurance Hotline provides online insurance quotes from more than 40 Canadian companies on its website at <https://www.insurancehotline.com/Quote/Auto#Vehicles>. Quotes were obtained from three providers operating in Whitehorse.

Gasoline

The MBM specifies 1,500 litres of gasoline for the private transportation component and calculates the gasoline expense using the geometric mean of the monthly gasoline prices at both full-service and self-service outlets. The calculation assumes that the household exclusively purchases self-serve gasoline to ensure a conservative estimate of the living wage.

Information Needed:

- 1) Retail self-serve motor fuel price in your community as of late December 2016. YBS reports motor fuel prices in 17 Yukon communities every two weeks and publishes this information on its website at http://www.eco.gov.yk.ca/stats/pdf/fuel_Dec16.pdf.

Vehicle Maintenance

The MBM specifies annual vehicle maintenance as one tune-up and two oil changes. Statistics Canada obtains quotes from local providers to estimate the expense amount. The MBM transportation basket also accounts for other maintenance costs associated with vehicle ownership including the replacement of tires, batteries, and other automotive supplies using the average expenditure reported in the SHS by households in the second decile of the two-parent, two-child family income distribution for these items. However, Statistics Canada does not provide a breakdown of household expenditure by household income for any of the territorial capitals. Instead, the average expenditure for items associated with vehicle maintenance as reported in the SHS, adjusted for vehicle ownership rates using the MBM scaling method, is used to estimate the expense amount.

Information Needed:

- 1) Average expenditure for “Tires, batteries, and other automotive parts and supplies” plus “Maintenance and repair” for your territorial capital as reported by Statistics Canada in the most recent SHS. Data used in the Whitehorse calculation is available at [CANSIM Table 203-0032](#).
- 2) The rate of vehicle ownership per household in your jurisdiction. Statistics Canada most recently reported aggregated data on vehicle ownership in the territories as part of the 2009 Canada Vehicle Survey. Natural Resources Canada published this information on its website at <http://oee.nrcan.gc.ca/publications/statistics/cvs09/pdf/cvs09.pdf>.
- 3) CPI for “Transportation” in your community from the date of the most recent SHS and from December 2016. CPI data used in the Whitehorse calculation is available at
 - a. 2015: [CANSIM Table 326-0021](#).
 - b. December 2016: [CANSIM Table 326-0020](#).

Table 3 provides an overview of the expenses incurred by the Whitehorse reference household associated with owning and operating a used vehicle as specified in the MBM calculation.

Table 3: Personal vehicle expense		
Item	Total cost (\$)	Annual cost
2012 Ford Focus	\$10,426.80 (over five years)	\$2,085.36
Interest Rate: 5.2% annually Term: 36 months	\$856.96 (over period of loan)	\$171.39
Driver's licence (two persons)	\$100 (over five years)	\$20
Vehicle registration	\$42 (per year)	\$42
Insurance	\$863.67 (per year)	\$863.67
Gasoline Quantity: 1,500 litres Price: \$1.119 per litre	\$1,678.50 (per year)	\$1,678.50
Maintenance	\$1,284.22 (per year)	\$1,284.22
Total		\$6,145.14

Note: The rate of household vehicle ownership is likely greater in Yukon than in the Northwest Territories or Nunavut as suggested in CANSIM Table 405-004. Thus, the scaling method likely provides a conservative estimate of vehicle maintenance costs in Yukon while the same method may produce an overestimation of vehicle maintenance costs in Nunavut.

Health Care

The CLWF specifies that the living wage calculation should account for the cost of medical services. The CCPA recommends using the cost of purchasing extended health coverage for the reference household to represent the health care expense. Note that the household would still incur additional expenses for items not covered by the policy. The household would be required to use the contingency fund to cover non-insured medical expenses.

Information Needed:

- 1) Medical insurance quote from an insurance agent. It is preferable to obtain an insurance quote from multiple agents and take an average of the estimates provided.

Sun Life Insurance provides an online quote for medical insurance on its website:

<https://www.sunnet.sunlife.com/Buyonline/phi/quoteinfo.asp>.

- Plan
 - Sun Life Insurance, Standard Family Plan
 - Age of adults: 30-44 (both)
 - Age of children: one under five and one between 5 and 24
- Coverage
 - Standard Plan
 - Dental Coverage: Yes
 - Semi-Private Hospital Coverage: No

Parent Education

The CLWF assumes that one wage earner takes two evening courses throughout the year at a local college to improve employment capacity. The calculation of the parent education expense assumes that the student takes these courses in different semesters.

Information Needed:

1) Tuition and fees associated with taking two regular three-credit courses at a local college. Yukon College offers a variety of three-credit courses at its Whitehorse campus and publishes tuition costs on its website at http://www.yukoncollege.yk.ca/student_info/pages/tuition_fees.

Table 4 provides an overview of the parent education expense incurred by the Whitehorse reference household.

Expense	Yukon College rate/allowance
Tuition (\$346.50 per course)	\$693
Student union fee (\$10 per term for part-time students)	\$20
Technology fee (\$25 per term for part-time students)	\$50
Textbook and supplies allowance (\$125 per course)	\$250
Total	\$1013

Other Household Items and Social Inclusion

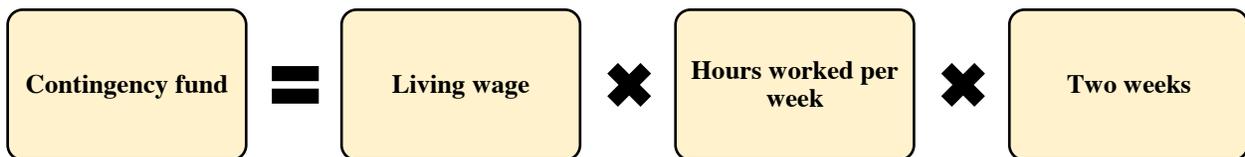
The MBM includes a basket for other household items to account for the cost of goods and services (e.g., personal care, household supplies, and furniture) considered necessities according to current societal norms (i.e., items owned by at least 70% of Canadian households) and not included in the food, shelter, clothing, or transportation baskets. Appendix C provides a full list of SHS items included in the other expense basket. Statistics Canada calculates the MBM other basket as a percentage of the combined MBM amount for food and clothing. CANSIM Table 206-0093 includes the most recent MBM figures. In 2011, Statistics Canada reported that the other basket expense equalled 75.4% of the combined MBM amount for food and clothing. The Whitehorse calculation assumes that the other household items and social inclusion expense equals 75.4% of the combined amount for the food and clothing expenses.

Note: The Whitehorse calculation assumes that the household allocates \$250 per child towards activities eligible for the Children’s Fitness Tax Credit and \$250 per child towards activities eligible for the Children’s Art Amount. The assumption that the household allocates \$1,000 of the other expense amount towards activities eligible for tax credits helps maintain a conservative estimate of the living wage amount. Cell C10 of the ‘Expenses’ tab automatically calculates the other expense.

Contingency Fund

The contingency fund provides some cushion for unexpected events such as the illness of a family member or job loss. The contingency fund is calculated as an expense equal to two weeks’ pay for each wage earner in the reference household (see Formula 6).

Figure 6: Contingency fund



STAGE 2: GOVERNMENT TRANSFERS

Government transfers reduce the living wage amount by providing an additional source of income to the reference household. The ‘Non-Wage Income’ tab includes the formulas for every government transfer calculation. Potential sources of additional income available to Yukon households include the:

- Canada Child Benefit (CCB);
- Goods and Services Tax (GST) credit;
- Yukon Child Benefit (YCB);
- Yukon Child Care Subsidy (YCCS);
- Yukon Rent Supplement Enhancement (YRSE); and
- Yukon Student Transportation Allowance (YSTA).

The Government of Canada sets the formula for the CCB and the GST credit in July of each year, and the formulas remain the same until the following June. The Yukon Territorial Government (YTG) sets the YCB formula in July of each year, and the amount remains the same until the following June. The YTG also sets the formula for the YCCS, the YRSE, and the YSTA, and the formula for any of these can change at the discretion of the territorial government.

Household income from the previous tax year determines the amount of benefit that a household receives for the CCB, GST, YCB, and YCCS. If this is the first time that the living wage is being calculated for your community, use this year’s household income to determine the government transfer amounts received by the reference household. Otherwise, use the household income from the most recent living wage calculation.

If you are calculating the living wage for a Yukon community other than Whitehorse, the Excel workbook includes formulas that automatically calculate government transfers and taxes (except the YCCS and the YRSE). You can skip the second and third stages after adjusting the YCCS and YRSE formulas for your community. If you are calculating the living wage for a community in the Northwest Territories or Nunavut, you need to replace all Yukon transfers with those available in your territory.

Canada Child Benefit

In Budget 2016, the federal government announced the replacement of the Canada Child Tax Benefit, the Universal Canada Child Benefit (UCCB), and tax credits for eligible child fitness and arts expenses with the CCB, effective July 1, 2016. The CCB is a non-taxable income-tested benefit available to households with children under the age of 18. Three factors affect the amount that a household is eligible to receive:

- 1) Number of children under age six;
- 2) Number of children between ages 6 and 17; and
- 3) Net household income.

Information Source:

- 1) The Canada Revenue Agency (CRA) guide “Canada Child Benefit and related provincial and territorial programs” for the period from July 2016 to June 2017. CRA publishes this information on its website at http://publications.gc.ca/collections/collection_2017/arc-cra/Rv47-7-2016-eng.pdf.

Table 5 describes the CCB formula for the period between July 2016 and June 2017. The bolded and underlined numbers represent the rate at which the benefit is clawed back and vary with the number of children. All figures and the formula itself can change each July.

Table 5: Canada child benefit				
CCB by net household income	=	Basic benefit	–	Benefit reduction
If (net household income minus UCCB) equals less than \$30,000	=	Child under age six = \$6,400 Child 6-17 = \$5,400	–	N/A
If (net household income minus UCCB) equals between \$30,000 and \$65,000	=	Child under age six = \$6,400 Child 6-17 = \$5,400	–	(Net household income – UCCB – \$30,000) x <u>0.135</u>
If (net household income minus UCCB) exceeds \$65,000	=	Child under age six = \$6,400 Child 6-17 = \$5,400	–	(\$65,000 – \$30,000) x 0.135 – (Net household income – UCCB – \$65,000) x <u>0.057</u>

Goods and Services Tax Credit

The GST credit is a tax-free quarterly payment to assist low- or modest-income households to offset all or part of the GST expense that they incur. Three factors affect the amount that a household is eligible to receive:

- 1) Whether the wage earner claiming the credit has a spouse;
- 2) Number of children; and
- 3) Net household income.

Information Source:

- 1) CRA guide “GST/HST Credit: Including related provincial credits and benefits” for the period from July 2016 to June 2017. CRA publishes this information on its website at http://publications.gc.ca/collections/collection_2017/arc-cra/Rv47-3-2016-eng.pdf.

Table 6 describes the GST credit formula. Eligible households with two wage earners and two children can receive up to \$842 per year. The bolded and underlined numbers represent the rate that the benefit is clawed back if household income exceeds \$35,926 and vary with the number of children. For a household with two wage earners and two children, the benefit ceases once net household income reaches \$54,085. All figures and the formula itself can change each July.

Table 6: Goods and services tax credit						
GST credit	=	Basic credit	+	Additional credit	–	Credit reduction
Basic formula	=	\$276	+	Spouse credit = \$276; Children credits = \$145 per child	–	(net household income – UCCB – \$35,926) x <u>0.05</u>
Two wage earners and two children	=	\$276	+	\$276 + \$145 + \$145	–	(net household income – UCCB – \$35,926) x <u>0.05</u>

Yukon Child Benefit

The YCB is a non-taxable monthly benefit to help low- and modest-income households with the cost of raising children under 18 years of age. The federal government administers the YCB and combines the benefit with the CCB into a single monthly payment. Two factors affect the amount that a household is eligible to receive:

- 1) Number of children; and
- 2) Net household income.

Information Source:

- 1) CRA guide “GST/HST Credit: Including related provincial credits and benefits” for the period from July 2016 to June 2017. CRA publishes this information on its website at http://publications.gc.ca/collections/collection_2017/arc-cra/Rv47-3-2016-eng.pdf.

Table 7 describes the YCB formula. Eligible households can receive a maximum monthly benefit of \$68.33 per child. The bolded and underlined numbers represent the rate at which the benefit is clawed back if household income exceeds \$35,000 and vary with the number of children. For a household with two children, the benefit ceases once net household income reaches \$70,440. All figures and the formula itself can change each July.

Table 7: Yukon child benefit				
YCB	=	Basic benefit	-	Benefit reduction
YCB	=	Number of dependents x \$819.96	-	(net household income – UCCB – \$35,000) x <u>0.05</u>
Two children	=	2 x \$819.96	-	(net household income – UCCB – \$35,000) x <u>0.05</u>

Yukon Child Care Subsidy

The YCCS assists households who may be unable to afford the cost of child care. The subsidy provides financial assistance to eligible households with children who attend licensed child care centres or family day homes. Maximum subsidy rates are set out in the Child Care Subsidy Regulations and based on the:

- Age of the child;
- Number of hours each month that the child spends in a child care centre; and
- Special needs for the child.

Other factors that determine the YCCS amount that eligible households receive include the:

- Number of children under 18 years of age;
- Number of parents that reside in the household; and
- Geographic location of the household.

The Child Care Subsidy Regulations also state that the amount of subsidy received by an eligible household shall be reduced by 22% of the amount by which household income exceeds the monthly income threshold amount.

Information Source:

- 1) Child care subsidy information for the 2016 calendar year. HSS publishes the maximum subsidy rates on its website at <http://www.hss.gov.yk.ca/childcaresubsidy.php>.

Table 8 outlines the maximum YCCS rates.

Table 8: Maximum Yukon child care subsidy rates		
Child	Requirement	Amount
Age four	Full-time day care.	\$578 per month for 12 months
Age seven	Before and after-school care during the school year and full-time care when not attending school (winter, spring, and summer breaks as well as non-instructional days).	\$303 per month for seven months
		\$413 per month for three months
		\$550 per month for two months

Note: The income threshold for the YCCS varies by community. The HSS Child Care Subsidy Unit provided the income thresholds for households with two children for the following three categories of communities:

- 1) Old Crow (\$3,602 per month);
- 2) Whitehorse (\$2,721 per month); and
- 3) All other Yukon communities (\$2,862 per month).

Yukon Rent Supplement Enhancement

The YRSE matches social housing eligible clients with participating landlords. Under the program, the Yukon Housing Corporation (YHC) pays the median market rent directly to the landlord, and the tenant pays YHC 25% of their net household income. Net household income must fall below the established social housing high-income thresholds for the community. YHC sets high-income thresholds based on CMHC housing standards that top out at \$48,500 for Whitehorse and \$63,500 for all other Yukon communities.

Information Source:

- 1) YRSE information for 2017. YHC publishes this information on its website at http://www.housing.yk.ca/pdf/rent_supplement_enhancement_program.pdf.

Note: The Whitehorse reference household does not qualify for the YRSE.

Yukon Student Transportation Allowance

The Yukon Department of Education provides a maximum daily subsidy of \$13 per child to households with children who live more than 3.2 kilometres from the nearest passable road from the school that they attend or the nearest loading point or bus route.

Information Source:

- 1) Ministerial Order to amend the Student Transportation Regulations. The Yukon Department of Education provides a link to the Ministerial Order on its website at http://www.gov.yk.ca/legislation/regs/mo2004_010.pdf.

Note: The Whitehorse calculation assumes that the reference household lives within 3.2 kilometers of the nearest loading point or bus route and does not qualify for the subsidy.

STAGE 3: GOVERNMENT DEDUCTIONS AND TAXES

The ‘Wages, Deductions, & Credits’ tab includes all government deduction and tax calculations using the formulas for the 2016 tax year. The formulas for these calculations can change each year. Consult the following sources for the most recent information:

- The main CRA web page
<https://www.canada.ca/en/revenue-agency.html>
- General Income Tax and Benefit Guide 2016
<http://www.cra-arc.gc.ca/E/pub/tg/5000-g/5000g-16e.pdf>
- Information Sheet – Residents of Yukon
<http://www.cra-arc.gc.ca/E/pub/tg/5011-pc/5011-pc-16e.pdf>
- Income Tax Forms
 - T1 General Income Tax and Benefit Return
<http://www.cra-arc.gc.ca/E/pbg/tf/5011-r/5011-r-16e.pdf>
 - Form T778 – Child Care Expenses Deduction
<http://www.cra-arc.gc.ca/E/pbg/tf/t778/t778-16e.pdf>
 - Federal Tax Forms
 - Federal Worksheet
<http://www.cra-arc.gc.ca/E/pbg/tf/5000-d1/5000-d1-16e.pdf>
 - Schedule 1 – Federal Tax
<http://www.cra-arc.gc.ca/E/pbg/tf/5000-s1/5000-s1-16e.pdf>
 - Schedule 6 – Working Income Tax Benefit (WITB)
<http://www.cra-arc.gc.ca/E/pbg/tf/5000-s6/5000-s6-16e.pdf>
 - Schedule 11 – Tuition, Education and Textbook Amounts
<http://www.cra-arc.gc.ca/E/pbg/tf/5000-s11/5000-s11-16e.pdf>
 - Yukon Tax Forms
 - Territorial Worksheet
<http://www.cra-arc.gc.ca/E/pbg/tf/5011-d/5011-d-16e.pdf>
 - Form YT428 – Yukon Tax
<http://www.cra-arc.gc.ca/E/pbg/tf/5011-c/5011-c-16e.pdf>
 - Form YT479 – Yukon Credits
<http://www.cra-arc.gc.ca/E/pbg/tf/5011-tc/5011-tc-16e.pdf>
 - Schedule YT(S11) – Territorial Tuition, Education and Textbook Amounts
<http://www.cra-arc.gc.ca/E/pbg/tf/5011-s11/5011-s11-16e.pdf>

If you are calculating the living wage for a community in the Northwest Territories or Nunavut, consult the General Income Tax and Benefit Package for your territory.

The ‘Wages, Deductions, & Credits’ tab in the Excel workbook includes all of the formulas required for the following calculations:

- Adjustments to employment income
 - Line 117: UCCB Amount
 - Line 214: Child Care Expenses
- Adjustments to net income
 - Line 255: Northern Living Allowance
- Federal taxes
 - Tax brackets and corresponding tax rates

- Non-refundable tax credits
 - Line 300: Basic Personal Amount
 - Line 308: CPP Premiums
 - Line 312: EI Premiums
 - Line 323: Tuition, Education and Textbook Amounts
 - Line 330: Medical Expenses
 - Line 363: Canada Employment Amount
 - Line 364: Public Transit Amount (if applicable)
 - Line 370: Children’s Art Amount
- Refundable tax credits
 - Line 452: Refundable Medical Expense Supplement
 - Line 453: WITB
 - Line 459: Children’s Fitness Tax Credit
- Yukon taxes
 - Tax brackets and corresponding tax rates
 - Non-refundable tax credits
 - Line 5804: Basic Personal Amount
 - Line 5824: CPP Premiums
 - Line 5832: EI Premiums
 - Line 5834: Canada Employment Amount
 - Line 5835: Public Transit Credit (if applicable)
 - Line 5841: Children’s Art Amount
 - Line 5856: Tuition, Education and Textbook Amounts
 - Line 5876: Medical Expenses
 - Refundable tax credits
 - Line 6392: Children’s Fitness Tax Credit

The living wage calculation allocates tax credits in the most advantageous way for the reference household. Table 9 explains the various components of the ‘Wages, Deductions, & Credits’ tab.

Table 9: Tax calculations		
Line	Cell(s)	Explanation
Hours per Week	B3 and C3	Equals 35 hours per week for both wage earners.
Wage	B4 and C4	Equals the hourly rate of pay for each wage earner. The CLWF recommends calculating the living wage in a manner that ensures that both wage earners receive equal pay.
Line 101: Employment Income	B6 and C6	Equals the hourly wage multiplied by hours worked per week and weeks per year.
Adjustment to Employment Income	B7	Equals the UCCB amount minus Child Care Expenses (cell H5). Only the wage earner with less employment income can claim this amount.
Line 236: Net Income	B8 and C8	Equals employment income plus adjustments to employment income (cell B7). Used to calculate federal and territorial non-refundable tax credits. Net household income (cell D8) is used to calculate amounts such as the CCB, the GST credit, the social benefits repayment, and certain credits.
Line 260: Taxable Income	B9 and C9	Equals taxable income after accounting the Northern Living Allowance. Used to calculate federal and territorial taxes.
Line 308/Line 5824: CPP Premiums	B10 and C10	Equals 4.95% of employment income to a maximum contribution of \$2,544.30.
Line 312/Line 5832: EI Premiums	B11 and C11	Equals 1.88% of employment income to a maximum contribution of \$955.40.

Line 420: Federal Income Tax	B12 and C12	See below.
Federal Refundable Tax Credits	B13 and C13	See below.
Line 428: Territorial Income Tax	B14 and C14	See below.
Line 479: Territorial Refundable Tax Credits	B15 and C15	See below.
Total Deductions	B16 and C16	Equals CPP and EI premiums plus federal and territorial income taxes minus refundable tax credits.
After Tax Income	B17 and C17	Equals employment income minus deductions.
Monthly After Tax Income	B18 and C18	Equals after-tax income divided by 12.

You need to determine employment income, net income, and taxable income for each wage earner to calculate the living wage amount.

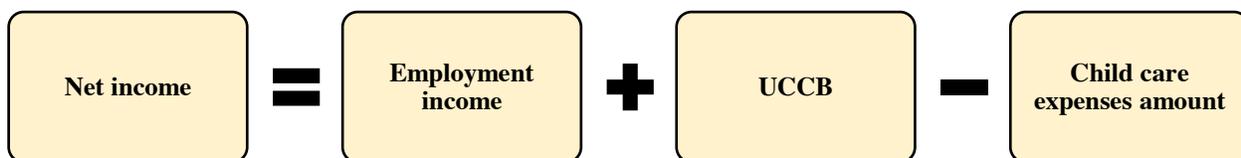
Calculating Net Income from Employment Income

You need to make the following adjustments to calculate net income from employment income:

- 1) Add the UCCB amount to employment income; and
- 2) Subtract the Child Care Expenses amount from employment income.

Figure 7 describes the formula of the net income calculation.

Figure 7: Net income



Regarding this calculation, there are two relevant tax rules:

- Only the wage earner with less employment income can claim UCCB and Child Care Expenses amounts.
- The maximum Child Care Expenses amount that the wage earner with less employment income can claim equals:
 - \$8,000 for children born in 2010 or later; and
 - \$5,000 for children born between 2000 and 2009.

Note: Cell H5 in the ‘Wages, Deductions, & Credits’ tab includes a formula to determine the correct amount to claim for line 214.

Calculating Taxable Income from Net Income

You need to subtract the Northern Living Allowance amount claimed by both wage earners to calculate taxable income from net income. The claimant must live in a prescribed northern zone for a continuous period of at least six consecutive months during the tax year. Everyone individual that meets the residency requirement is eligible to claim the Basic Residency Amount equal to the number of days that the claimant lived in a prescribed northern zone during the tax

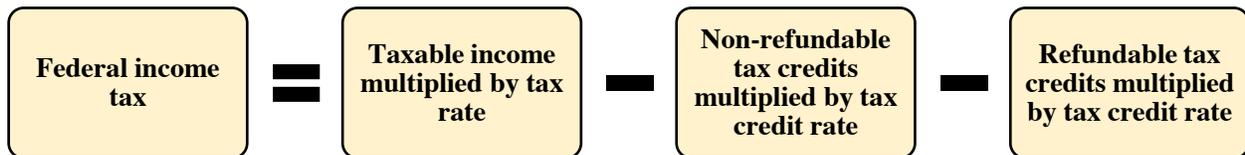
year multiplied by the daily rate. In Budget 2016, the federal government increased the Basic Residency Amount by 33% to \$11.00 per day. The calculation assumes that both wage earners live in the prescribed zone 365 days per year.

The Northern Living Allowance also includes an Additional Residency Amount. Only those who maintained and lived in a dwelling in the prescribed zone during the tax and are the only person claiming the Basic Residency Amount for living in that same dwelling for the tax year. Since the calculation assumes that both wage earners claim the Basic Residency Amount, neither of the wage earners in the calculation are eligible to claim the Additional Residency Amount. The Additional Residency Amount provides the most benefit to single-person and lone-parent household, as well as households where one wage earner makes significantly more than the other.

Federal Income Tax

Figure 8 outlines the structure of the federal income tax calculation.

Figure 8: Federal income tax



Federal Non-Refundable Tax Credits

Non-refundable tax credits 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). Table 10 lists all non-refundable tax credits that the Whitehorse reference household is eligible to claim. Each of the cells identified below is located in the ‘Wages, Deductions, & Credits’ tab unless otherwise specified.

Table 10: Federal non-refundable tax credits			
Tax credit	Cell	Comments	Claimed by wage earner
Line 300: Basic Personal Amount	H8 and K6	Equals \$11,474.	Both
Line 308: CPP Premiums	B10 and C10	Equals 4.95% of employment income to a maximum contribution of \$2,544.30.	Both
Line 312: EI Premiums	B11 and C11	Equals 1.88% of employment income to a maximum contribution of \$955.40.	Both
Line 323: Tuition, Education and Textbook Amounts	K7	Equals eligible tuition expenses (cell C83 in the ‘Expenses’ tab) plus education and textbook amounts. Education amount equals \$120 multiplied by the number of months in school. Textbook amount equals \$20 multiplied by the number of months in school. The calculation assumes that the claimant takes one course per semester. <u>Note:</u> In Budget 2016, the federal	Two

		government announced the elimination of the Tuition, Education and Textbook Amounts credit, effective January 1, 2017.	
Line 330: Medical Expenses	H9	Equals eligible household expenses (cell C8 in the 'Expenses' tab) minus net income multiplied by 0.03. <u>Note:</u> Household medical expenses must be greater than 3% of the net income of the claimant to be eligible for the credit.	One
Line 363: Canada Employment Amount	H10 and K8	Equals \$1,161.	Both
Line 364: Public Transit Credit	K9	Equals public transit expense (cell C64 in the 'Expenses' tab). <u>Note:</u> In Budget 2017, the federal government announced the elimination of the Public Transit Credit, effective July 1, 2017.	Two
Line 370: Children's Art Amount	K10	The calculation assumes that the household spends more than \$250 annually per child on eligible arts programs. <u>Note:</u> In Budget 2016, the federal government announced the elimination of the Children's Art Amount in 2017.	Two

Federal Refundable Tax Credits

Refundable tax credits can be refunded by the government if the total amount of credits the claimant is eligible for exceeds the amount of tax owed. Note that only households in communities with a very low cost of living qualify for the Refundable Medical Expense Supplement or the WITB. Table 11 describes each of the federal refundable tax credits that the Whitehorse reference household may potentially claim. Each of the cells identified in the table is located in the 'Wages, Deductions, & Credits' tab unless otherwise specified.

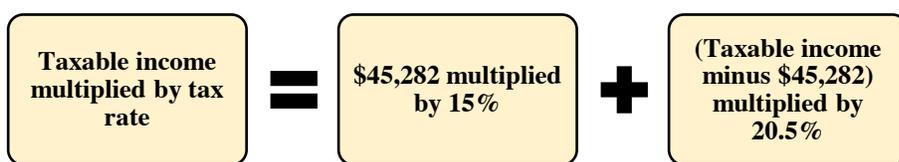
Tax credit	Cell	Comments	Claimed by wage earner
Line 452: Refundable Medical Expense Supplement	H12	Equals 0.25 multiplied by [household medical expenses (cell C8 in the 'Expenses' tab) minus the net income of the wage earner claiming the credit multiplied by 0.03] minus 0.05 multiplied by [net household income minus \$26,277] to a maximum of \$1,187. <u>Note:</u> Net household income (not including UCCB) must be less than \$50,017, and the claimant must be eligible for the non-refundable medical expense tax credit to receive the supplement.	One
Line 453: Working Income Tax Benefit	K12	Equals \$1,868 minus [net household income minus \$16,122] multiplied by 0.17. <u>Note:</u> Net household income must be less than \$28,576 to claim the WITB.	Two

Line 459: Children's Fitness Tax Credit	K13	The calculation assumes that the household spends more than \$250 annually per child on eligible fitness programs. <u>Note:</u> In Budget 2016, the federal government announced the elimination of the Children's Fitness Tax Credit in 2017.	Two
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Federal Tax Brackets

The federal tax rate on taxable income less than \$45,282 is 15% and 20.5% on taxable income between \$45,282 and \$90,563. Figure 9 illustrates the formula for "Taxable income multiplied by tax rate" if taxable income of either wage earner exceeds \$45,282.

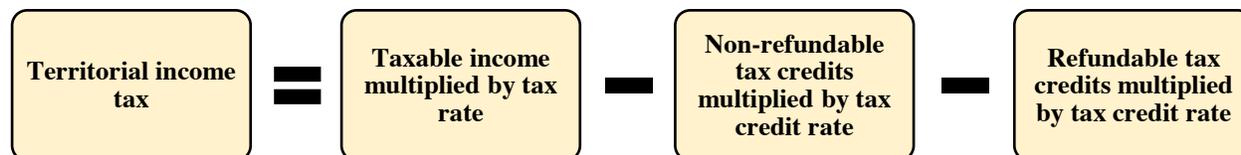
Figure 9: Federal income tax for incomes greater than \$45,282



Territorial Income Tax

Figure 10 outlines the structure of the territorial income tax calculation.

Figure 10: Territorial income tax



Territorial Non-Refundable Tax Credits

Table 12 lists all the territorial non-refundable tax credits that the Whitehorse reference household is eligible to claim. Each of the cells identified below is located in the 'Wages, Deductions, & Credits' tab unless otherwise specified.

Table 12: Yukon territorial non-refundable tax credits			
Tax credit	Cell	Comments	Claimed by wage earner
Line 5804: Basic Personal Amount	H15 and K16	Equals \$11,474.	Both
Line 5824: CPP Premiums	B10 and C10	Equals 4.95% of employment income to a maximum contribution of \$2,544.30.	Both
Line 5832: EI Premiums	B11 and C11	Equals 1.88% of employment income to a maximum contribution of \$955.40.	Both
Line 5834: Canada Employment Amount	H15 and K16	Equals \$1,161.	Both
Line 5835: Public Transit Credit	K17	Equals public transit expense (cell C64 in the 'Expenses' tab).	Two
Line 5841: Children's Art Amount	K18	The calculation assumes that the household spends \$250 annually per child on eligible	Two

		arts programs. <u>Note:</u> In 2016, the YTG amended the <i>Income Tax Act</i> to preserve the Yukon Children’s Fitness Tax Credit and the Children’s Art Amount at 2015 levels.	
Line 5856: Tuition, Education and Textbook Amounts	K19	Equals eligible tuition expenses (cell C83 in the ‘Expenses’ tab) plus education and textbook amounts. Education amount equals \$120 multiplied by the number of months in school. Textbook amount equals \$20 multiplied by the number of months in school. The calculation assumes that the claimant takes one course per semester. <u>Note:</u> The Tuition, Education and Textbook Amounts credit will be eliminated in 2017.	Two
Line 5876: Medical Expenses	H16	Equals eligible household expenses (cell C8 in the ‘Expenses’ tab) minus net income multiplied by 0.03. <u>Note:</u> Household medical expenses must be greater than 3% of the net income of the claimant to be eligible for the credit.	One

Territorial Refundable Tax Credits

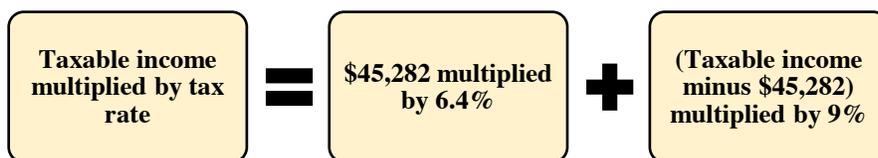
Currently, the only territorial refundable tax credit that the reference household is eligible for is the Children’s Fitness Tax Credit. Table 13 describes the calculation of the credit.

Table 13: Yukon refundable tax credits			
Tax credit	Cell	Comments	Claimed by wage earner
Line 6392: Children’s Fitness Tax Credit	K21	The calculation assumes that the household spends \$250 annually per child on eligible fitness programs. <u>Note:</u> In 2016, the YTG amended the <i>Income Tax Act</i> to preserve the Yukon Children’s Fitness Tax Credit and the Children’s Art Amount at 2015 levels.	Two

Territorial Tax Brackets

The Yukon tax rate on taxable income less than \$45,282 is 6.4%. The tax rate is 9% on taxable income between \$45,282 and \$90,563. Therefore, if taxable income of either wage earner exceeds \$45,282, the formula for “Taxable Income multiplied by Tax Rate” becomes:

Figure 11: Territorial income tax for incomes greater than \$45,282



STAGE 4: DETERMINING THE LIVING WAGE AMOUNT

Examine the ‘Summary’ tab in the Excel workbook. Cell B6 equals the living wage amount while cell B7 equals the difference between annual household expenses and income after accounting for government transfers and deductions. The living wage amount in cell B6 equals the wage at which the amount in cell B7 is smallest while still greater than \$0.

Therefore, if the amount in cell B7 is negative, increase the living wage amount in cell B6. If the amount in cell B7 is positive, reduce the living wage amount in cell B6 until the amount in cell B7 is negative, and then increase it until the difference is the lowest possible positive amount. Any remaining amount is a result of rounding the living wage to the nearest penny per hour.

The ‘Summary’ tab in the Excel workbook also includes a comparison of the living wage and the minimum wage. Cell B10 equals the minimum wage and Cell B11 equals the gap between the minimum wage and the living wage. A negative amount in Cell B11 means that the minimum wage is less than the living wage while a positive amount in Cell B11 means that the minimum wage is greater than the living wage.

STAGE 5: VERIFYING THE CALCULATIONS

You can verify the CCB, GST, WITB, and YCB calculations using the child and family benefits calculator on the CRA website at <https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>.

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APPENDIX A: ITEMS INCLUDED IN THE NATIONAL NUTRITIOUS FOOD BASKET

Category	Food item	
Milk and alternatives	Cheese, cheddar, medium	
	Cheese, mozzarella, partially skim (52% water, ~16.5% M.F.)	
	Cheese, processed food, cheddar, slices	
	Milk, partly skimmed, 1% M.F.	
	Yogurt, less than 2% M.F.	
Meat, poultry, and alternatives	Beans, baked, canned in tomato sauce	
	Beef, ground, lean	
	Beef, hip, inside round roast	
	Beef, hip, inside round steak	
	Chicken, breast, boneless and skinless	
	Eggs, Grade A, large	
	Fish, sole, frozen	
	Ham, sliced, regular	
	Lentils, dry	
	Peanut butter, smooth type, fat, sugar and salt added	
	Peanuts, dry roasted	
	Pork, loin, centre chop, bone-in	
	Salmon, sockeye, canned	
	Tuna, light, canned in water	
	Grain products	Bread, white
Bread, whole wheat		
Buns, hamburger		
Cereal, bran flakes with raisins		
Cereal, oats, quick cooking		
Cereal, toasted oats O's		
Cookies, arrowroot		
Crackers, saltine, unsalted top		
Flour, white, enriched, all purpose		
Flour, whole wheat		
Pasta, spaghetti, enriched		
Pita, whole wheat		
Rice, white, long-grain, parboiled		
Fruits and vegetables		Apple juice, added vitamin C
		Apples, raw
	Bananas, raw	
	Beans, snap (Italian, green or yellow), frozen	
	Broccoli, raw	
	Cabbage, raw	
	Carrots, raw	
	Celery, raw	
	Corn, canned vacuum packed	
	Cucumber, raw	
	Grapes, red or green, raw	
	Lettuce, iceberg, raw	
	Lettuce, romaine	
	Melons, cantaloupe, raw	
	Mushrooms, raw	
	Onions, cooking, yellow, raw	
	Orange juice, frozen concentrate	
	Oranges, raw	
	Peaches, canned halves or slices, juice or water pack	
	Pears, raw	

	Peas, green, frozen
	Peppers, sweet, green, raw
	Potatoes, white or red, raw
	Raisins, seedless, Sultana or Thompson
	Rutabaga or turnip, raw
	Strawberries, frozen, unsweetened
	Sweet potato or yam, raw
	Tomatoes, canned, whole
	Tomatoes, red, raw
	Vegetable Juice Cocktail
	Vegetables, mixed, frozen
Unsaturated oils and fats	Margarine, tub, non-hydrogenated
	Mayonnaise
	Salad dressing, Italian, regular
	Vegetable oil, canola

APPENDIX B: ITEMS INCLUDED IN THE REVISED NORTHERN FOOD BASKET

Category	Food item	Quantity
Dairy products	2% milk, fresh or ultra-high temperature pasteurized	4.76 (litres)
	Mozzarella cheese	0.485 (kilograms)
	Processed cheese slices	0.385 (kilograms)
	Yogurt	1.67 (kilograms)
	Evaporated 2% milk	1.58 (litres)
	Skim milk powder	0.09 (kilograms)
Meat and alternatives	Large eggs	8 (eggs)
	Chicken drumsticks	2.68 (kilograms)
	Pork chops, loin centre-cut	1.21 (kilograms)
	Ground beef, lean	1.34 (kilograms)
	T-bone steak	0.47 (kilograms)
	Sliced ham	0.135 (kilograms)
	Frozen fish sticks	0.135 (kilograms)
	Canned pink salmon	0.27 (kilograms)
	Canned sardines in soya oil	0.27 (kilograms)
	Canned ham	0.2 (kilograms)
	Bologna	0.06 (kilograms)
	Wieners	0.1 (kilograms)
	Peanut butter	0.09 (kilograms)
	Canned pork-based luncheon meat	0.05 (kilograms)
	Canned corned beef	0.04 (kilograms)
	Canned beans with pork	0.29 (litres)
	Canned beef stew	0.18 (kilograms)
Canned spaghetti sauce with meat	0.155 (litres)	
Grain products	Bread, enriched white	0.66 (kilograms)
	Bread, 100% whole wheat	0.66 (kilograms)
	Flour, all purpose	1.92 (kilograms)
	Pilot biscuits	0.275 (kilograms)
	Macaroni or spaghetti	0.385 (kilograms)
	Rice, long-grain parboiled white	0.33 (kilograms)
	Rolled oats	0.275 (kilograms)
	Corn flakes	0.44 (kilograms)
	Macaroni and cheese dinner	0.55 (kilograms)
Fruits and vegetables	Oranges	1.23 (kilograms)
	Apple juice, frozen concentrate	0.033 (litres)
	Orange juice, frozen concentrate	0.282 (litres)
	Apple juice, TetraPak	0.88 (litres)
	Orange juice, TetraPak	0.375 (litres)
	Canned whole tomatoes	0.215 (litres)
	Canned tomato sauce	0.3 (litres)
	Apples	4.38 (kilograms)
	Bananas	3.58 (kilograms)
	Grapes	0.5 (kilograms)
	Canned fruit cocktail in juice	0.855 (litres)
	Canned peaches in juice	0.285 (litres)
	Canned pineapple in juice	0.285 (litres)
	Fresh potatoes	3 (kilograms)
	Frozen French fries	0.48 (kilograms)
	Instant potato flakes	0.22 (kilograms)
Carrots	2 (kilograms)	
Onions	0.695 (kilograms)	

	Cabbage	0.52 (kilograms)
	Turnips	0.35 (kilograms)
	Frozen broccoli	0.695 (kilograms)
	Frozen carrots	0.26 (kilograms)
	Frozen corn	0.26 (kilograms)
	Frozen mixed vegetables	1.74 (kilograms)
	Canned green peas	0.9 (litres)
	Canned kernel corn	1.09 (litres)
	Canned green beans	0.315 (litres)
	Canned carrots	0.325 (litres)
	Canned mixed vegetables	0.545 (litres)
Oils, fats, and sugar	Margarine, non-hydrogenated	0.715 (kilograms)
	Butter	0.065 (kilograms)
	Canola oil	0.185 (litres)
	Lard	0.105 (kilograms)
	Sugar, white	0.6 (kilograms)

APPENDIX C: ITEMS INCLUDED IN THE MARKET BASKET MEASURE OTHER BASKET

SHS item number	SHS item description
2200	Purchase of telephones and equipment
2202	Telephone services
2220	Internet access services
2230	Postal and other communication services
2311-2312	Household cleaning supplies
2320-2332	Paper, plastic and foil household supplies
2380	Other household supplies
2500	Furniture
2510	Rugs, mats and underpadding
2520	Window coverings and household textiles
2540	Room air conditioners, portable humidifiers and dehumidifiers
2552	Microwave and convection ovens
2560	Small electric food preparation appliances
2580	Sewing machines, vacuum cleaners and other rug cleaning equipment
2586	Other electric equipment and appliances
2590	Attachments and parts for major appliances
2640	Lamps and lampshades
2650	Non-electric kitchen and cooking equipment
2660	Tableware, flatware and silverware
2670	Non-electric cleaning equipment
2672	Luggage
2674	Home security equipment
2680	Other household equipment, parts and accessories
2690-2710	Maintenance and repairs of furniture and equipment
2720-2730	Services related to furnishings and equipment
3312	Other medicines and pharmaceutical products
3500-3580	Personal care
3700	Sports and athletic equipment
3720	Toys and children's vehicles
3730	Electronic games and parts
3750-3760	Computer equipment and supplies
3770-3772	Photographic goods and services
3900	Bicycles, parts and accessories
3950	Bicycle maintenance and repairs
4000-4070	Home entertainment equipment and services
4100	Movie theatres
4110	Live sports events
4120	Live performing arts
4130	Admission to museums and other activities
4141-4142	Rental of cablevision and satellite services
4150	Membership fees for sports and recreation facilities
4160	Single-use fees for sports and recreation facilities
4170	Children's camps
4300-4340	Reading materials and other printed matter
4400-4410	Education supplies
4420-4430	Textbooks
4630	Service charges from banks
5220-5230	Contributions to charity