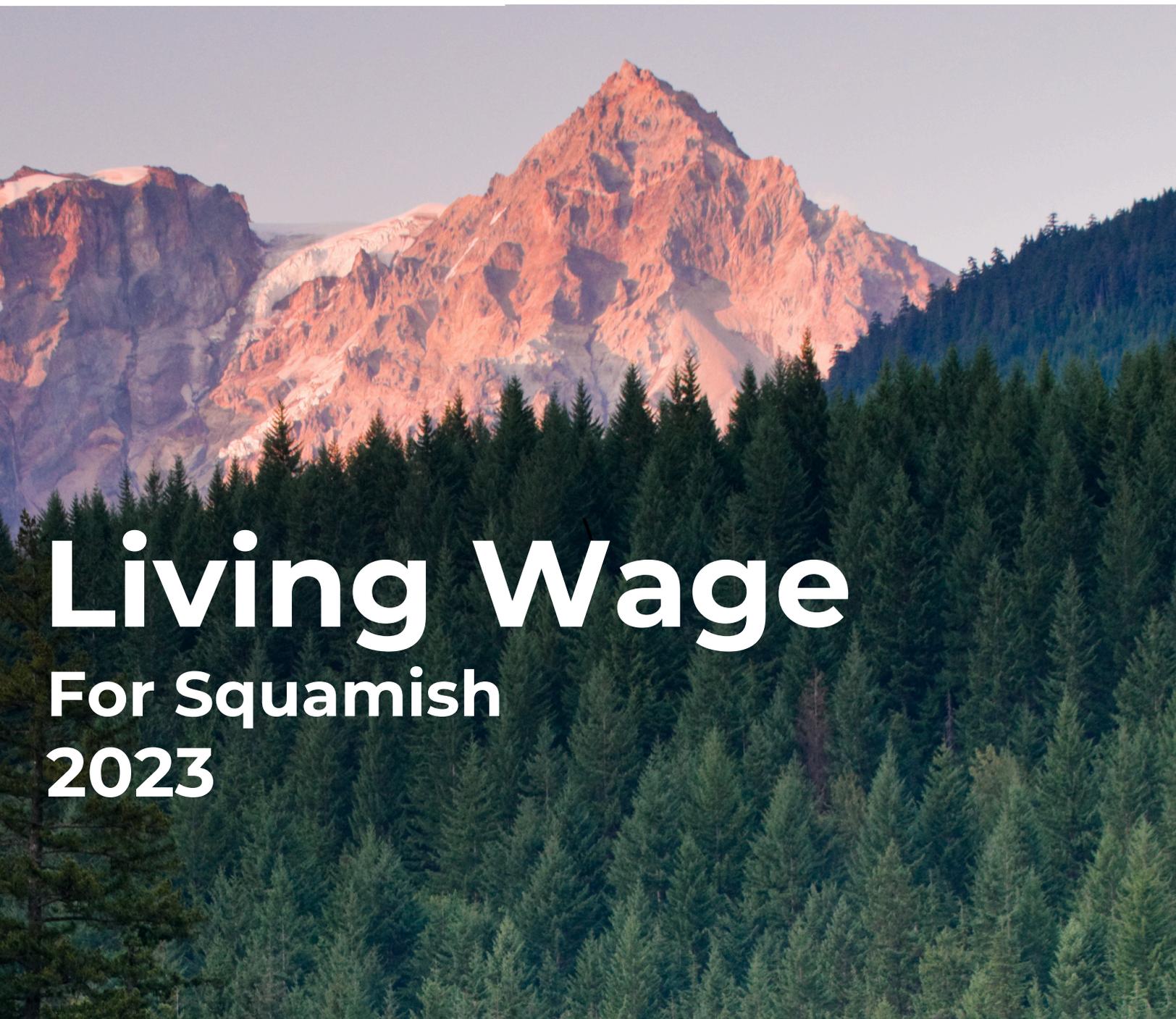




**SQUAMISH  
COMMUNITY  
FOUNDATION**



# Living Wage

## For Squamish 2023



**Living Wage  
for Families BC**



**CCPA**  
CANADIAN CENTRE  
for POLICY ALTERNATIVES  
BC Office

# Introduction

The cost of living is directly connected to an individual's physical health, mental health, and level of involvement in community, which goes on to impact the local economy and the overall vitality of Squamish.

While preparing the [2023 Squamish Vital Signs](#) report, the Squamish Community Foundation noticed that the community lacked a measure of the living wage. Now, we have joined 19 other community foundations across B.C. who calculate their area's living wage in partnership with [Living Wage for Families BC](#).

The goal of the Vital Signs report is to gather local knowledge to measure the health and vitality of a community. The local data collected through the program can help to establish evidence-based, locally-relevant solutions to improve the quality of life - all at the community level. Our hope for community members reading the Vital Signs report is to inspire civic engagement, provide a focus for public discussion, and help them take action where it will have the greatest impact.

Through the Vital Signs report, the Squamish Community Foundation discovered that many community members in Squamish are struggling with meeting basic needs. The infographic below demonstrates some of our key findings.

**38 %**

report they are not always able to purchase food to meet their nutritional needs

**22 %**

of homeowners report they are not able to consistently make monthly mortgage payments

**38 %**

of renter households are spending more than 30% of their income on rent and utilities

**28 %**

of people report less than good mental health

**27 %**

of racialized renter households are living in overcrowded conditions

**70 %**

of employers struggle to recruit and/or retain staff

# What is the Living Wage?

Community members earning less than the living wage face impossible decisions: buy groceries or heat the house, keep up with bills or pay the rent on time, among other difficult economic trade-offs with real-life consequences. The result of these decisions can be spiraling debt, constant anxiety, and long-term health problems left unchecked. In many cases, it means working longer hours, often at multiple jobs, just to pay for basic necessities. For parents that earn below the living wage, they may struggle to find time to spend with their families and children because of busy work schedules.

**The living wage is a powerful tool that communicates how much workers need to earn to lead a fulfilling life.**

Earning a living wage can be transformative, enabling community members to escape severe financial stress and actively engage in social, civic, and cultural activities. Regardless of where they live, B.C. residents should be able to afford not only their basic needs but also a decent quality of life. By calculating the living wage, that accurately reflects the cost of living in a particular community, we can determine what workers need to afford basic necessities and support their children's healthy development.

**It is important to note that the living wage is not the same as the minimum wage.**

The living wage is not the same as the minimum wage, which is the legal minimum set by the provincial government that all employers must adhere to, but it often does not reflect the true expenses people face. Starting June 1st, 2024, the minimum wage increased from \$16.75 to \$17.40 per hour. This recent increase has been welcomed, but it is far from sufficient, and more must be done to support low wage workers across British Columbia.

**The living wage is the hourly rate that each of two parents working full-time needs to earn in order to support a family of four in their community.**



# THE LIVING WAGE FOR SQUAMISH IS

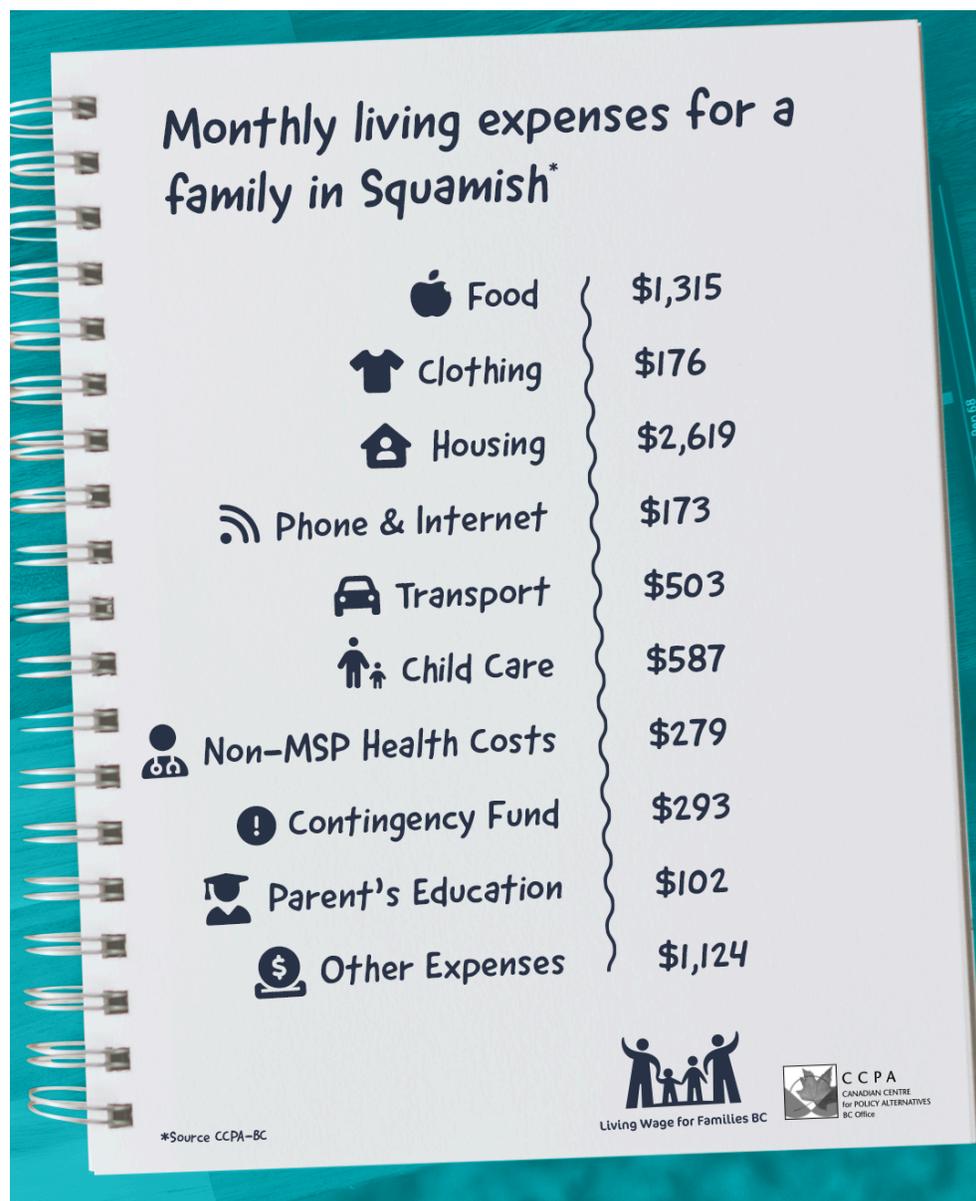
# \$25.13

**The Living Wage for Squamish is \$25.13 an hour, \$7.73 higher than the minimum wage for BC.**

Squamish's living wage has been calculated for the first time at \$25.13 per hour — an alarming \$7.73 above BC's minimum wage. Across B.C., one in three people earn less than this critical living wage threshold.

Based on this living wage, a family of four in Squamish must earn a gross household income of \$91k. Housing alone commands \$2,619 monthly from their budget, while food, the second largest expense in the family budget, adds an additional \$1,315 per month. This situation raises concerns about the stress faced by individuals and families due to the disparity between income and the cost of living.

Many community members are opting to move due to financial strain. In 2016, the number of Squamish residents choosing to move in the previous 5 years was 26%, by 2021 this rate increased to 33% (Statistics Canada, 2023).



# How the Living Wage is Calculated

The living wage is the hourly amount that each of two working parents with two young children must earn to meet basic expenses that reflect a modest standard of living. In this calculation, basic expenses include rent, childcare, food, and transportation after government taxes, credits, deductions, and subsidies are taken into account.

The living wage calculation does not cover:

- Credit card, loan or other debt/interest payments.
- Savings for retirement.
- Owning a home.
- Savings for children's future education.
- Anything beyond minimal recreation, entertainment or holiday costs.
- Costs of caring for a disabled, seriously ill or elderly family member.
- Much of a cushion for emergencies or other unforeseen expenses.

**Earning a living wage alleviates severe financial stress by lifting families out of poverty and ensuring a fundamental level of economic security. Yet, it remains a modest, essential budget, lacking the additional comforts that many of us often overlook but are vital for a dignified life.**

| Budget Item           | Detail  | Monthly \$ |
|-----------------------|---|------------|
| Food                  | <p>This estimate reflects the costs of a nutritious diet. It does not cover special dietary needs, cultural or other food preferences, access to time and resources to prepare food, non-food items (e.g., cleaning supplies), take-out food, or kitchen equipment (e.g., utensils). Five percent has been added to account for miscellaneous foods such as coffee, tea, herbs, spices and condiments.</p> <p>This estimate is based on food costing data published by the B.C. Centre for Disease Control and updated for Consumer Price Index (CPI).</p>                    | \$1,314.51 |
| Clothing and Footwear | <p>This estimate reflects the total cost of clothing and footwear for a family of 4. This estimate is based on the Market Basket Measure for B.C. and updated for CPI.</p>  | \$175.79   |
| Shelter               | <p>This estimate is the median rental figure for a 3-bedroom apartment with a recent moving penalty added taken from the Canada Mortgage and Housing Corporation. The recent moving penalty was calculated from analyzing census data and revealed that people in B.C. who have moved in the past 12 months are paying 18% more in rent when compared to those who have not moved. The total rental figure includes the cost of utilities (taken from census data and updated for CPI) and the cost of monthly tenants insurance (for a 3-bedroom apartment in Squamish).</p> | \$2,619.14 |

|   |   |            |
|---|---|------------|
| Phone and Internet                                | The lowest monthly cost for 2 cell phones with at least 4G/LTE speed, with unlimited Canada wide minutes and at least 5GB of data.<br>The lowest monthly cost for internet (50/10 Mbps speed).  | \$173.04   |
| Transportation                                    | Includes the cost of owning and operating a used car and a two-zone bus pass for one parent, replaced by a discounted student transit pass for eight months annually.   | \$502.99   |
| Other Household and Social Participation Expenses | Includes toiletries, personal care items, over-the-counter medications, expenses not fully covered by insurance, furniture, household supplies, laundry, school fees and supplies, bank fees, some reading materials, minimal recreation and entertainment, family outings (e.g., museums, cultural events), birthday presents, modest family vacations, and some sports and arts classes for children. Covers 75% of food and clothing costs.  | \$1,123.68 |
| Childcare   | Includes full-time licensed group care for ages 3-5 for 12 months with fee reduction for participating providers. Also provides before-and-after school care for a 7-year-old for 10 months, applying fee reduction for September to December and regular fees from January to June. Covers full-day care for 6 professional development days (if not already included in out-of-school care fees) and full-day care during winter and spring school breaks for a 7-year-old over 3 weeks. Benefits include the B.C. Affordable Child Care benefit received by parents. | \$586.99   |
| Non MSP Health Care costs                         | The cost of a basic extended health and dental plan with Pacific Blue Cross Insurance, which does not include expenses only partially covered by the insurance plan.  | \$279.00   |
| Contingency Fund                                  | Two weeks' wages for each parent, serving as a buffer for unexpected events such as a family member's serious illness or transitional periods between jobs.   | \$293.18   |
| Parents Education                                 | Cost of two standard (3-credit) courses including all relevant student fees.  | \$102.19   |

# Discussion

By championing a living wage, the Squamish Community Foundation is advocating for economic justice.

**1 in 3 people in BC earn less than the living wage.**

A new report, Trapped in the Wage Gap: Who earns less than the living wage in BC, published in May 2024, highlighted that one third of employees in B.C. earn less than the living wage for their community. It was discovered that 59% of these workers were women. The study also revealed that over half of workers earning less than \$20 per hour are racialized individuals, despite racialized individuals making up only 38% of paid employees in British Columbia.

**Racialized workers are more likely to be paid less than \$20 per hour than their counterparts.**

As Squamish continues to rapidly grow and the cost of living increases, we are seeing more and more community members struggle to find affordable housing, food, childcare, and transportation. The regional calculation of living wage allows the Squamish Community Foundation to bring awareness to poverty reduction actions for the community.

## The Role of Government

Our standard of living is shaped by our earnings, benefits, government income support, and accessible public services, all of which are crucially influenced by government policies and initiatives and aimed at enhancing quality of life.

Direct government transfers can provide financial support to low- and middle-income households, such as provincial and federal child benefits that specifically assist families with children. These benefits help alleviate the impact of a rapidly rising cost of living on low-income families. However, many direct transfers and subsidies are reduced or eliminated once a family reaches an income level well below the living wage.

### For example:

- The federal GST Credit is not available to families with combined net income above \$62,175.
- The BC Rental Assistance Program is not available to families with combined gross income over \$40,000, which is lower than the poverty line for a family of four anywhere in BC.

In addition to direct government transfers, accessible public services and infrastructure can decrease expenses for families. For example recent public investments in child care affordability have significantly reduced costs for parents with children under five in licensed child care.

Despite these recent investments, B.C. parents still face higher costs than they would if the \$10-a-day child care program was fully implemented. In this scenario, at \$10-a-day with enough spaces for all families, the Squamish living wage would have been \$24.33 - **a significant \$1.35 per hour lower**. This underscores the impact of public policy in easing financial burdens on families. Achieving universal access to affordable child care could lower living costs.

# The Benefits of Paying a Living Wage

## Good for Community

Poverty imposes a hidden cost on our communities. We foot the bill through heightened demand on emergency health services when people can't afford essential medications. Our education system strains under the weight of parents unable to adequately support their children's learning due to juggling multiple jobs. Embracing a living wage means investing in community health and well-being. It's a proactive step toward building stronger, more resilient communities where everyone can thrive.

## Good for the Economy

When low-wage workers receive higher wages, they tend to spend their money within the local economy. A living wage enables families to engage more fully in their communities' social, civic, and cultural activities. They contribute to local businesses and participate actively in community events. Everyone gains from the reduction of poverty within our communities.

## Good for Employers

Paying living wages can have concrete benefits for employers, such as lower absenteeism and turnover rates, enhanced skill development, improved morale and productivity, decreased recruitment and training expenses, and heightened customer satisfaction.

**96%**  
of BC Living Wage  
Employers have  
experienced some  
benefit from being  
part of the program.



# What is a Living Wage Employer?

**A living wage employer** is a company or organization that commits to paying its employees wages that are sufficient to meet basic living expenses. These employers prioritize fair compensation that allows workers to live decently without the need for additional government assistance. Beyond wages, living wage employers often offer benefits such as healthcare coverage, paid time off, and opportunities for career advancement and fostering a supportive and stable work environment. By adhering to living wage standards, these employers contribute to broader societal goals of reducing poverty and promoting economic stability.

A growing number of B.C. employers see the value of paying a living wage. Currently, there are nearly 400 certified Living Wage Employers across B.C., including many small businesses, non-profit organizations, unions and cooperatives. As of October 2023, ten municipalities, three First Nations Councils and three school boards have adopted living wage policies, including North Vancouver, Quesnel, Victoria, Métis Nation, and Squamish Nation.

Becoming a living wage employer not only supports employee well-being but also strengthens communities and promotes economic fairness for all.

**To find out how to become a Living Wage Employer, you can connect with Living Wage for Families BC and join their certification program:**

**[https://www.livingwageforfamilies.ca/what\\_is\\_a\\_living\\_wage\\_employer](https://www.livingwageforfamilies.ca/what_is_a_living_wage_employer)**



*“Squamish Nation has been a proud Living Wage Employer since July 2020. Being a Living Wage employer helps us show that we value our employees by ensuring they earn enough to take care of their families and also build a strong and healthy Squamish Nation community. We strongly encourage all other employers in the community to join us in becoming a Living Wage Employer.”*

**K'ana/Deborah Baker, Squamish  
Nation Councillor**

# Squamish Living Wage

The Squamish Community Foundation sincerely thanks Living Wage for Families BC for their assistance and support for the living wage calculation for Squamish



***Squamish Community Foundation humbly and respectfully acknowledges that this report was produced on the traditional, ancestral and unceded territory of the Skwxwú7mesh Úxwumixw.***



## About

# Squamish Community Foundation

Established in 2003, the Squamish Community Foundation is an independent, charitable organization dedicated to enriching the quality of life for community members in Squamish. We facilitate philanthropy by partnering with donors and connecting them with the community causes they value. Our focus is on building permanent endowments that address long-term community challenges as well as immediate needs. From the income earned on our endowment funds, we invest in people, groups, and community impact. With projects like Vital Signs and Living Wage Reports, we are working to build community knowledge, engagement and leadership.

