2026 Living Wage For Squamish

SQUAMISH'S VitalSigns®

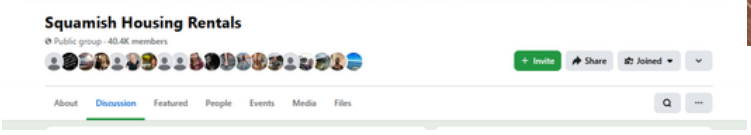
SQUAMISH COMMUNITY FOUNDATION

A Glimpse at Some of Squamish's Vital Indicators









Living Wage BC

BC Policy SOLUTIONS

Squamish Living Wage 2026

2026 Squamish Living Wage

$29.05

The gateway from surviving to thriving

What is the Living Wage?

The living wage is a calculation of the hourly rate that a full time worker, working 35 hours per week, must earn to meet their basic expenses and avoid working poverty.

The living wage supports a modest budget that allows workers to overcome severe financial stress, move beyond working poverty and participate in community life. It supports a basic, decent standard of living - without the comforts, or extras that many take for granted.

Starting in 2023, the Squamish Community Foundation partnered with Living Wage BC to calculate the annual living wage for our community.

Three different living wages are calculated: one for a single adult, one for a single parent, and one for a family of four. These three living wages are weighted and combined to come up with an average living wage for Squamish.



15.6% ↑

2023-2026

3.8% ↑

over 2025

How the Living Wage is Calculated

To calculate the living wage, we start by determining the cost of essential goods and services that reflect a decent, but modest, standard of living. These include food, rent and utilities, clothing and footwear, phone and internet, transportation, childcare, health, and education.

The living wage also takes into account the various government benefits available to British Columbians to make life more affordable. It also includes the taxes and deductions workers pay, such as income tax and Employment Insurance premiums.

The living wage seeks dignity, not luxury.

Costs are calculated for three family types:



A single adult aged 35-44



A single parent with a 4-year old child in full time child care and owning a car



A two parent, two children, two income family. The children are ages 4 and 7 with one child in full time day care and 1 child in before and after school care and summer care. The family has one car and one bus pass for one of the parents.

These are then weighted by their prevalence in the population to produce a single living wage for Squamish.

2026 Squamish Living Wages



Single Adult

$26.54



Single Parent

$30.94



Family of 4

$30.83

HOW MUCH DOES IT COST TO LIVE IN SQUAMISH?

Monthly Household Expenses	 Family of 4	 Single Parent	 Single Person
Shelter	$3,253.63	$2,541.13	$1,959.94
Food	$1,466.55	$759.66	$586.62
Child Care	$1,388.45	$474.14	
Transportation	$613.21	$578.54	$34.67
Health Care	$161.83	$50.58	$35
Phone & Internet	$133.22	$94.02	$94.02
Clothing & Footwear	$242.88	$121.44	$60.72
Adult Education	$133.21	$133.21	$133.21
Contingency Fund	$359.68	$180.48	$154.82
Other Expenses	$859.84	$443.19	$325.61

What's Driving the Cost of Living?

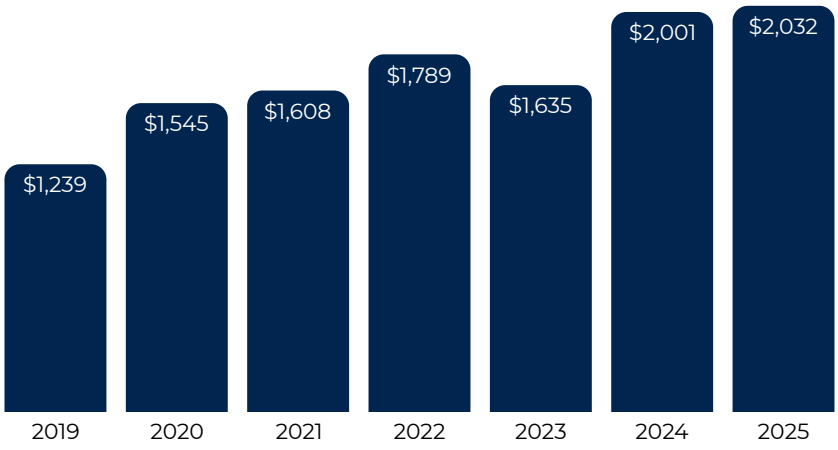
SHELTER

Squamish has **not** experienced a decline in rents that other BC communities have seen over the past year or two.

As of October 2025 the vacancy rate in Squamish remained very low at 0.2%. This makes the community a bit of an outlier in the province.

By 2031, Squamish needs 2,873 homes that are affordable to households earning less than $70K/year.

Average Rent for Squamish Purpose Built Rentals



Source: Rental Market Survey, Canada Mortgage and Housing Corporation

Beyond the national and global factors contributing to high housing costs, several local factors have also played a role in Squamish. The town began gaining popularity around the 2010 Winter Olympics, driven by improvements to the Sea to Sky Highway, the opening of the Sea to Sky Gondola, and increased media attention. This included recognition from The New York Times, which named Squamish one of the top places to visit in 2015. As interest in the community grew, housing demand began to outpace supply. This trend accelerated during the pandemic, when Squamish attracted even greater interest from families looking to relocate from the Lower Mainland.

The "Squamish premium" refers to the higher cost of construction in Squamish, partly because many skilled tradespeople must travel from neighbouring communities to work locally. Limited available land, combined with development constraints such as flood risks and steep slopes, further increase the cost of building. These challenges make affordable housing particularly difficult to deliver, as projects with lower rent generate less cash flow to support debt financing. At the same time, rising interest rates in 2026 and reduced capital grant funding from senior levels of government have made it increasingly difficult for local non-profit housing providers to secure the financing needed to make projects financially viable.

What are Perpetually Affordable Housing (PAH) Units in Squamish?

The District of Squamish negotiates with developers who are applying for rezoning to dedicate a percentage of the development to affordable rental housing. These units are secured at below-market rents by an agreement registered on the title of the property.

121
PAH units occupied

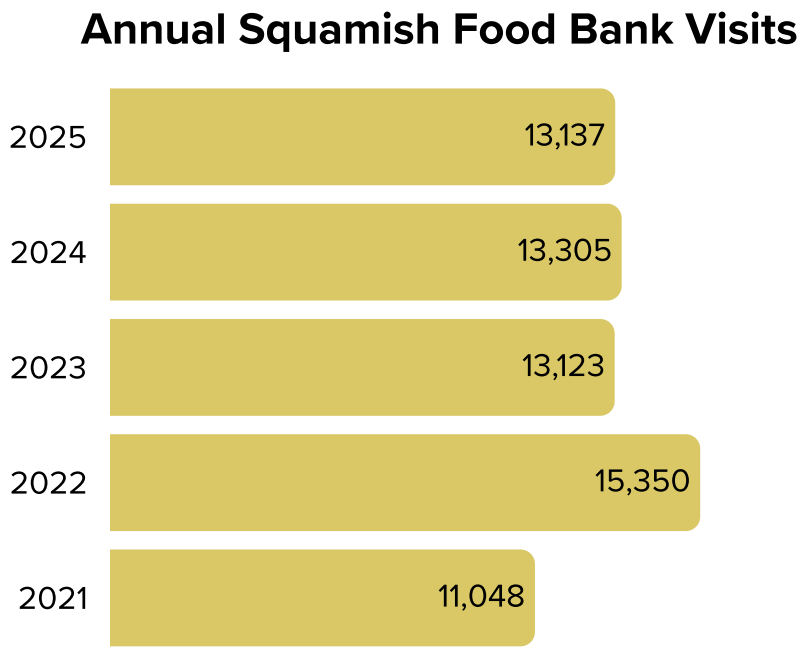
341
PAH units approved to be built

FOOD

The 2026 Hunger Count report shows that food bank visits in BC increased 14% over 2025-2026, and 100.9% over the period 2019-2026.

21% of food bank users in BC are employed. It's also interesting to note that 9% are homeowners, and 74.5% live in market rental housing.

In Squamish, food bank visits have been steady.



What's driving the high cost of food?

Climate change and climate shocks
A changing climate and extreme events such as drought and floods change the conditions under which food is grown. For example, as much as 50% of BC's dairy, eggs, poultry, cattle, and pig production comes from the Sumas Prairie region. More than 1,100 farms and 2.5 million livestock were impacted by the flooding in the region in November 2021. Droughts in the Canadian prairies for the past several years have contributed to the rising cost of beef.

High costs of farm inputs
Rising costs of fuel, fertilizer, pesticides and labour for farms impact the prices in the grocery store.

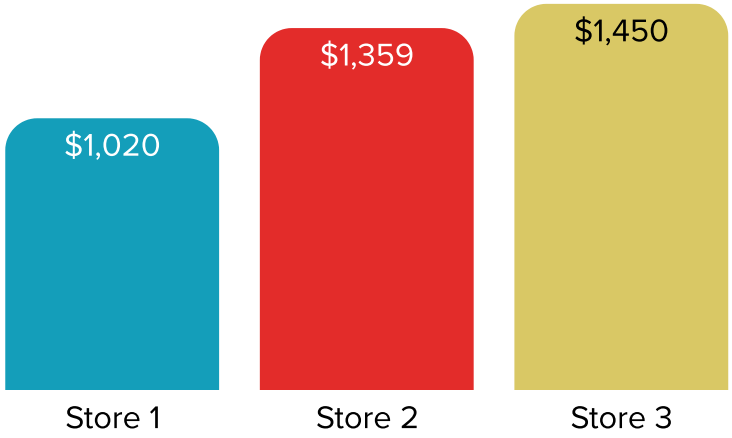
Grocery sector concentration
In Canada, Loblaws, Sobey's, Metro, Walmart, Pattison, Costco, and Amazon account for 76% of grocery sales across the country.

Rising fuel prices from global conflict
Spurred by international conflicts such as the Ukraine war and the US war with Iran, the rising cost of oil contributes to rising costs of transporting food to and within Canada.

Trade tariffs
One example of tariffs impacting food is the US tariffis on tomatoes from Mexico. The tariff caused less tomoates to be planted, and, when combined with a dought in Mexico, caused tomato prices to soar.

In October 2026, we shopped for the National Nutritious Food Basket of goods at three local stores, including a new grocery provider.

Monthly Food Cost for a Family of 4 in Squamish





We found that at Store 1, the monthly food cost for an individual was **37%** less expensive than the average of the other two. The monthly food cost for a single parent was **32%** less expensive and the food costs for a family of four were **38%** less expensive.

Store 1 is a new addition to the Squamish community. It is too early to tell what impact the store will have on local food prices over time and whether the other local stores' prices will be impacted by the competition.

CHILD CARE

Child care in Squamish is very expensive for families, even more costly than in Vancouver.

$11,576

Annual cost for full time group child care for a child aged 3-5 years in Squamish

Child care in Squamish is

35% more

than the cost for families in Vancouver

This calculation includes the 2026 Child Care Fee Reduction of $545 per month. The Child Care Fee Reduction Initiative provides funds to licenced child care providers to reduce the child care fees charged to parents. Families are not income-tested for this program. The Living Wage calculation does not include $10/day child care as these spaces are very limited in Squamish.

Inequality in our region

Minimum Wage vs. Living Wage



$10.80/hr

the gap between minimum wage and the Living Wage in Squamish

1/3

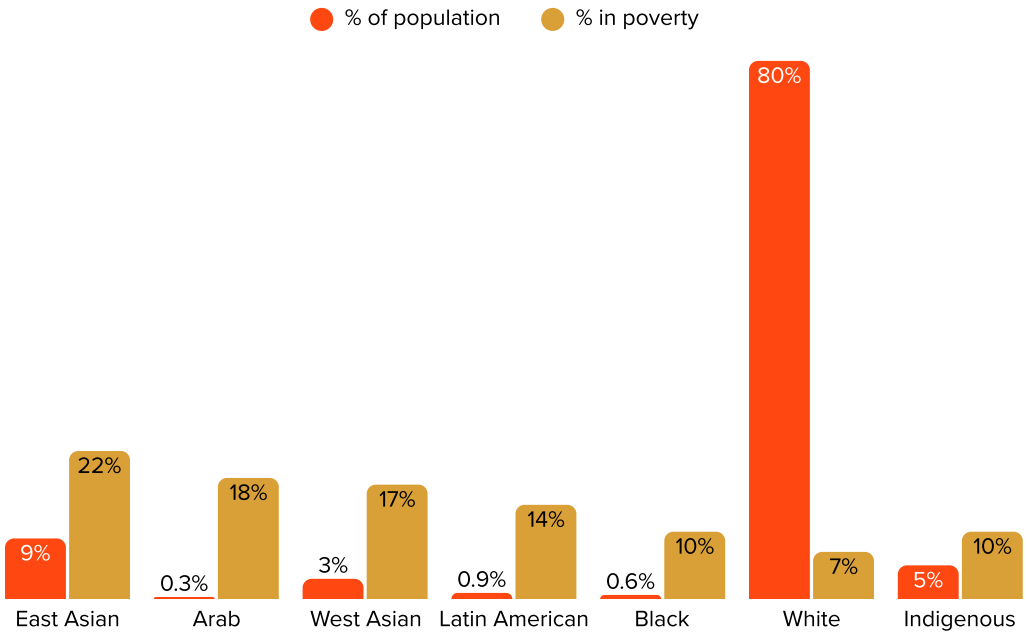
of British Columbians don't make a living wage.

According to BC Policy Solutions, the richest 20% of households hold 53% of disposable income in BC as of March 31, 2025. The Canadian average is 43%. The poorest 20% of households in BC hold just 3% of the disposable income in BC.

"The colonization of the region we call British Columbia depended on the dispossession of Indigenous peoples to acquire the land on one hand, and the suppression of racialized workers to industrialize it on the other." -BC Policy Solutions

Poverty rate versus percent of population

West Vancouver-Sunshine Coast-Sea to Sky Country Riding



Persons with Disability (PWD) Income $17,802/year

This is **$8,874** below the poverty line of $26,676 for an individual.

In Squamish, the poverty line for a family of 4 is considered $54,687

(BC rural popluation under 30,000 , 2025)

The Market Basket Measure (MBM) is Canada's Official Poverty line. It identifies households whose disposable income is less than the cost of a basket of goods and services that represents a basic standard of living. There is no specific Poverty Line for Squamish. We use the MBM for BC rural populations under 30,000 (which, due the high cost of living in Squamish, likely under represents the Poverty line in Squamish.

The Benefits of a Living Wage

Embracing a living wage means investing in community health and well-being. It's a proactive step toward building a stronger, more resilient Squamish where everyone can thrive.

Some of the benefits of the living wage include:

- **Lower stress on individuals and families**
- **Improved health outcomes for individuals and families**
- **Less demand on emergency health services**
- **Reduced strain on the education system and better learning outcomes for children**
- **Less strain on local social services such as food banks**
- **Families and individuals are more engaged in social, civic and cultural activities**
- **Reduced absenteeism from work and lower staff turnover rates**

Workers receiving low wages often face difficult choices, like choosing between buying groceries or heating their homes. This can lead to debt, anxiety, health issues, and reduced family time.

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



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

Many benefits meant to support low- and modest-income families are clawed back steeply at family income levels close to the living wage ($85,000 - $100,000 for a family of four), incomes that in reality can barely provide a decent standard of living for families with children.

Families with Children

A family of four earning the living wage receives approximately $10,100 in government transfers in 2026. This includes the Canada Child Benefit and the BC Family Benefit . This amount excludes over $3,000 from the BC Affordable Child Care Benefit (which is paid directly to the child care provider to reduce the child care fees parents are charged).

Single Parents

A single-parent family earning the living wage receives approximately $14,400 in government transfers in 2026, not including nearly $6,000 from the BC Affordable Child Care Benefit and an estimated $1,300 in value from the Canadian Dental Care Plan as they qualify for 100% coverage. Changes to the BC Rental Assistance Program in 2025 have increased financial support for single parents with the living wage income by nearly $4,000 a year, more than offsetting the loss of the climate action tax credit as of July 2025.

Single Adults Without Children

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

Some recent policy changes have reduced support for low and modest-income British Columbians, With the elimination of the BC Climate Action Tax Credit in mid-2025, low-income British Columbians saw reductions in government support that are likely higher than the carbon tax they were paying. This was one of the only government benefits available to individuals without children and its loss is likely to increase poverty among single adults in BC.

Government supports significantly reduce out-of-pocket expenses and help prevent the living wage from increasing further. However, as the living wage rises, eligibility for certain benefits declines, in particular those that are not inflation adjusted like the BC Affordable Child Care Benefit

Steps to Make Squamish More Liveable

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

Housing Needs Data

- Collect and disclose disaggregated race-based data in the municipal housing needs reports and progress metrics to track housing gaps
- Include racial and gender equity as part of the evaluation criteria in the municipal and provincial housing policies
- Work with Squamish Nation to co-develop municipal housing needs reports

Affordable Housing Delivery

- Transfer public lands into non-profit community stewarded assets to establish long term housing
- Establish regional policy tracks within Building Canada homes to account for different costs and needs in different communities
- Provide pre-development funding to non-profit housing provides to get projects shovel-ready
- Provide capital for non-profit housing providers to acquire older market rental housing
- Embed wrap-around supports that are accessible for Indigenous and racialized people, 2SLGBTQAIA+ individuals, and women experiencing abuse.

Food Security

- Protect agricultural land in the region
- Provide financial support for local farmers
- Invest in local food storage, processing, transportation from farms to local markets and in commercial kitchens.

Improve Government Benefits

- Raise PWD rates to above the poverty line in BC
- Re-assess social assistance so that recipients can afford food and shelter
- Limit rent increases between tenancies to remove the financial incentive for "bad-faith" evictions.
- Strengthen pay equity
- Strengthen workers rights
- Index government rebates such as the Affordabe Child Care Benefit to keep pace with inflation
- Increase thresolds for benefits such as the BC Rental Assistance program so more families qualify

Improve Public Transit

- Improve local Transit service
- Create Regional public transit

Acknowledgments

Squamish Community Foundation humbly and respectfully acknowledges this report was produced on the traditional, ancestral and unceded territory of the Sḵwx̱wú7mesh Úxwumixw.

The Squamish Community Foundation sincerely thanks Living Wage BC and BC Policy Solutions for their assistance and support with calculating the living wage for Squamish.



2026 BC Living Wage Report

Want to see how Squamish compares to other communities in BC?

See the BC Policy Solutions website to find out: **bcpolicy.ca/living-wage/**

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.

Contact

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