

2021

Working for a Living Wage

Making paid work meet basic family needs in Metro Vancouver

2021 Update

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*The original 2008 full report and
the 2021 calculation guide are
available at [policyalternatives.ca/
livingwage2021](http://policyalternatives.ca/livingwage2021)*



Living Wage for
Families BC



CCPA
CANADIAN CENTRE
for POLICY ALTERNATIVES
BC Office



The 2021 living wage for Metro Vancouver is \$20.52 per hour. This is the amount needed for a family of four with each of two parents working full-time at this hourly rate to pay for necessities, support the healthy development of their children, escape severe financial stress and participate in the social, civic and cultural lives of their communities.

History of the living wage calculations

The Metro Vancouver living wage was first calculated in 2008 by the Canadian Centre for Policy Alternatives, First Call: BC Child and Youth Advocacy Coalition and Victoria's Community Social Planning Council.

In 2008, the living wage for families was \$16.74 per hour in Metro Vancouver and \$16.39 per hour in Metro Victoria. That full report, detailing the principles, rationale, methodology, data sources and business case for the living wage, can be found at policyalternatives.ca/livingwage2021.

Since 2008, of course, the cost of living has increased significantly and government taxes and transfers have changed so we update our calculation regularly. Notably, the 2021 living wage is \$1.02 per hour higher than it was two years ago in 2019 (we did not update the living wage calculation in 2020 because the global COVID-19 pandemic caused unprecedented disruptions and temporary shifts in regular family expenses and employment patterns).

Although the cost of living—and particularly the cost of housing—continues to rise, the 2021 Metro Vancouver living wage is slightly lower than it was in 2018 (\$20.91). This is a result of public policy changes since 2018, notably significant child care investments, the new BC Child Opportunity Benefit and the elimination of MSP premiums, among other small changes to government transfers and taxes. These changes have more than offset the increase in family expenses since 2018, improving affordability for modest- and middle-income families with young children (read more about this on page 5). This demonstrates the power of good public policy to make life more affordable for families and reduce pressure on employers having to pay higher wages.

However, at \$20.52, the Metro Vancouver living wage remains much higher than BC's minimum wage (currently \$15.20 with no more scheduled increases). A large number of families earn less than a living wage in our province and struggle to make ends meet.

For more on the Metro Vancouver Living Wage for Families BC, including information on how to become a living wage employer, visit www.livingwageforfamilies.ca.

FAMILIES WHO WORK FOR LOW WAGES face impossible choices—buy clothing or heat the house, purchase groceries or pay the rent. The result can be spiralling debt, constant anxiety and long-term health problems. In many cases it means that parents are working long hours, often at multiple jobs, just to pay for basic necessities.¹ They have little time to spend with their family, much less to help their children with school work or to participate in community activities.

In BC, the contradiction between years of economic growth, increasing wealth for the few and rising insecurity for many workers is especially stark. BC's child poverty rate (18.5 per cent), while declining, remains above the national average and is much higher than the lowest provincial child



The story of child poverty is very much a story of low wages. Many of BC's poor children live in families where one or more parents are working.

¹ In a BC-wide survey conducted in late 2019, 29 per cent of workers aged 25 to 65 reported having worked multiple jobs at the same time in the last three months. See Ivanova, et al. "Working multiple jobs to make ends meet: More common in BC than we may think." Policynote, May 6, 2020. <https://www.policynote.ca/multiple-jobs-bc/>.

poverty rate of 14.6 per cent in Quebec.² The story of child poverty is very much a story of low wages. Many of BC's poor children live in a family where one or more parents are working.

The living wage is a powerful tool to address this troubling state of poverty amid fairly strong economic performance and growing wealth in BC. It allows us to get serious about reducing child poverty and ensures that families that are working hard get what they deserve—a fair shake and a life that's about more than a constant struggle to get by. The living wage is a call to private- and public-sector employers to pay wages to both direct and contract employees sufficient to provide the basics to families with children.

COVID-19 and the impact on low-wage workers and employers

The COVID-19 pandemic has profoundly impacted the Canadian economy and drawn attention to long-undervalued jobs in the retail and care sectors. While the longer-term impacts on working poverty are not yet known, it is clear that low-wage workers were hardest hit by job losses and reductions in hours, and they are also experiencing a slower recovery.³

Employers faced new challenges and uncertainties as the pandemic unfolded. For living wage employers, reopening gave them an opportunity to reconnect with employees and help them earn enough to make ends meet. In 2021, Living Wage for Families BC certified over 100 new Living Wage Employers— double the number of any previous year.

Why a living wage?

Living wages benefit families, communities and employers now and into the future. Living wages reflect what a family needs based on the actual costs in their community. A living wage is not the same as the minimum wage, which is the legal minimum all employers must pay and often does not reflect the true expenses families face.

A growing body of evidence tells us that growing up in an engaged, supportive environment is a powerful lifelong determinant of a person's health and general well-being. Children from low-income families are less likely to do well at school, have lower literacy levels and are more likely as adults to suffer from job insecurity, underemployment and poor health.

According to Canada's National Longitudinal Survey of Children and Youth, parents in households with low incomes are more than twice as likely as parents in either middle- or high-income families to be chronically stressed.⁴ Not having enough money to buy household essentials and feeling that unrealistic expectations are being placed on their time are two of the primary sources of stress identified in this research. These parents are more likely to suffer from poor health and to be higher users of health care services. Adolescents living with chronically stressed parents are more likely than other youth to have a tough time socially and in school.



Low-wage workers were hardest hit by job losses and reductions in hours due to the pandemic, and they are also experiencing a slower recovery.

2 Data for 2018 from p. 9, First Call BC Child and Youth Advocacy Coalition. *2020 BC Child Poverty Report Card*. Vancouver: First Call, 2020. https://still1in5.ca/wp-content/uploads/2020/12/First_Call_Report_Card_2020_Dec_web_final.pdf.

3 For an in-depth look at the pandemic's impacts on workers in BC, see Ivanova, Iglia. *Inequality, Employment and COVID-19: Priorities for fostering an inclusive recovery in BC* Vancouver: CCPA-BC, 2021. <https://www.policyalternatives.ca/publications/reports/inequality-employment-and-covid-19>.

4 Ross, David and Paul Roberts. *Income and Child Well-Being: A New Perspective on the Poverty Debate*. Ottawa: Canadian Council of Social Development, 1999.



A LIVING WAGE IS:

The amount needed for a family of four with two parents working full-time to pay for necessities, support the healthy development of their children, escape severe financial stress and participate in the social, civic and cultural lives of their communities.

The living wage is based on the principle that full-time work should provide families with a basic level of economic security, not keep them in poverty.

For Metro Vancouver, the living wage in 2021 is \$20.52.

Other research has shown that paying living wages has concrete benefits for employers, including reduced absenteeism and staff turnover, increased skill, morale and productivity levels, reduced recruitment and training costs and improved customer satisfaction. It is also good for a company's reputation. For example, a study on living wage employers in London (UK) found that turnover rates were cut by 25 per cent on average after organizations implemented a living wage policy.⁵ (See "Fears Concerning the Living Wage Affecting Business Profitability Overstated" on page 41 of the original 2008 report for a discussion of employer concerns about paying a living wage.)

What's in a living wage?

The living wage is calculated as the hourly rate at which a household can meet its basic needs once government transfers have been added to the family's income (such as federal and provincial child benefits) and deductions have been subtracted (such as income taxes and Employment Insurance premiums).

The full details of the calculation methodology are spelled out on page 23 of the original full report from 2008, which is available at policyalternatives.ca/livingwage2021. The living wage is based on:

⁵ Wills, Jane and Brian Linneker. *The Costs and Benefits of the London Living Wage*. London: University of London and Trust for London, 2012.

- A family of two parents with two children aged four and seven. In BC, 76 per cent of families with children are headed by couples and 57 per cent of them have two or more children.⁶
- Both parents working full-time, 35 hours per week. Full-time employment for both parents is the norm for families with children in BC. According to data from the Labour Force Survey, in 2019 BC workers worked an average of 35.2 hours per week.⁷
- Estimated family expenses in nine categories (see box on page 6).
- The cost of government deductions (provincial and federal taxes, Employment Insurance premiums and Canada Pension Plan contributions).
- The value of government transfers like the Canada Child Benefit (more on this below).
- Employers providing the statutory minimum paid vacation and no paid sick time. In BC, there is currently no requirement for employers to provide paid sick leave other than up to three days for COVID-related absences. The provincial government has committed to implement a permanent right to employer-paid leave for sickness or injury effective January 2022, which may impact the living wage calculation in 2022.

This methodology now serves as the model for living wage calculations across the country. More than 70 communities in Canada (including over 15 communities in BC) have used this approach to calculate their local living wage. See livingwagecanada.ca, an online portal supporting this national living wage movement.

This methodology was developed in collaboration with academic and social policy experts and organizations that work with low-income families, and was informed by feedback from focus groups of low-income working parents and employers in 2008. It was subsequently reviewed by a roundtable of social policy experts, community advisors and two focus groups of low-wage parents in 2014, which resulted in some refinements. Additional refinements were made in 2017 and 2021 to ensure the living wage continues to accurately reflect the costs of a reasonable standard of living and community participation as technology advances and family spending patterns evolve.⁸

The living wage calculation is based on the needs of two-parent families with young children, but would also support a family throughout life so that young adults are not discouraged from having children and older workers have some extra income as they age. The living wage gets families out of severe financial stress by lifting them out of poverty and providing a basic level of economic security. But it is also a conservative, bare-bones budget without the extras many of us take for granted.

CALCULATING THE LIVING WAGE

An accompanying guide and spreadsheet are available for those seeking to calculate the living wage in other BC and Canadian communities. Visit policyalternatives.ca/livingwage2021.

If you are calculating the living wage for your community, please let us know by contacting the CCPA-BC office or Living Wage for Families BC.

6 Based on the latest data (2019). Source: Statistics Canada. 2021. Table 11-10-0011-01.

7 Statistics Canada. 2021. Table 14-10-0043-01. Average actual hours in all jobs (worked in reference week). Hours worked in 2020 were slightly lower due to the COVID-19 pandemic, which is why 2019 statistics are used.

8 For more details on recent refinements made to the calculation, see the 2021 *Working for a Living Wage Calculation Guide* accompanying this report at <https://www.policyalternatives.ca/livingwage2021>.

A bare bones budget

At \$20.52 per hour for Metro Vancouver—or \$37,346 annually for each parent working full-time—here’s what a family could afford:

FOOD: \$953 per month. Based on food costing data published by the BC Centre for Disease Control, part of the Provincial Health Services Authority. These estimates reflect the costs of a nutritious diet but do not consider special dietary needs, cultural or other food preferences and the cost of condiments or spices.

CLOTHING AND FOOTWEAR: \$173 per month.

SHELTER AND TELECOMMUNICATIONS: \$2,317 per month. Includes a conservative rent estimate for a three-bedroom apartment, utilities, high-speed home internet, two basic mobile data plans and insurance on home contents.

TRANSPORTATION: \$490 per month. Includes the amortized cost of owning and operating a used car as well as a two-zone bus pass for one of the parents, replaced by a discounted student transit pass, the U-Pass, for eight months of the year.

CHILD CARE FEES: \$1,465 per month. For a four-year-old in full-time licensed group care and a seven-year-old in before- and after-school care, full-time care during three weeks of winter and spring breaks and six weeks of full-time summer care. The BC Affordable Child Care Benefit reduces the out-of-pocket cost for the living wage family to an average of \$881 per month (in most cases, this benefit is paid to the child care provider, reducing the fee payable by parents). Even with the significant public investments in child care affordability, child care remains one of the largest expenses in the living wage family budget.

NON-MSP HEALTH CARE: \$188 per month. 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.

PARENTS’ EDUCATION: \$104 per month. Allows for two college courses per year.

CONTINGENCY FUND: \$239 per month. Two weeks’ wages for each parent, which provides some cushion for unexpected events like the serious illness of a family member or the transition time between jobs.

OTHER HOUSEHOLD EXPENSES: \$849 per month. Covers toiletries and personal care, over-the-counter medication and expenses not fully covered by private health insurance, furniture, household supplies, laundry, school supplies and fees, bank fees, some reading materials, minimal recreation and entertainment, family outings (for example to museums and cultural events), birthday presents, modest family vacation and some sports and arts classes for the children.

The family budget used to include monthly MSP premiums until these were eliminated in 2020. This represents significant savings for the living wage family.

This 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 tough times.

Family expenses in Metro Vancouver rose by 7 per cent over the last two and a half years, faster than general inflation.

Living wages in BC

This year, 14 BC communities are releasing their 2021 living wage calculations at the same time:

- Columbia Valley \$17.18
- Comox Valley \$16.44
- Fraser Valley \$16.75
- Golden \$19.46
- Grand Forks \$17.21
- Greater Victoria \$20.46
- Kamloops \$16.71
- Kelowna \$18.49
- Metro Vancouver \$20.52
- Nanaimo \$16.33
- Nelson \$19.56
- Penticton \$18.55
- Revelstoke \$19.51
- Trail \$18.15

For a full list of communities, see www.livingwageforfamilies.ca.

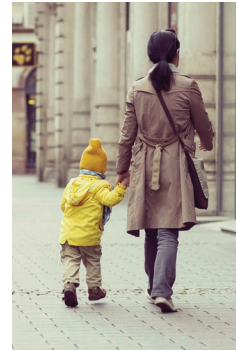
EXPLAINING THE INCREASE IN THE 2021 LIVING WAGE

The 2021 living wage for Metro Vancouver is \$20.52 per hour—up \$1.02 from \$19.50 per hour in 2019 or 5.2 per cent over two years. This increase partially reverses the substantial decrease in the Metro Vancouver living wage in 2019 of \$1.41, following the significant provincial investments in child care affordability and the reductions in MSP premiums. The cost of living is higher than ever—family expenses in Metro Vancouver rose by 7 per cent over the last two and a half years, faster than general inflation (4.7 per cent for Metro Vancouver over this period). However, the pressure on family budgets was partially offset by more generous government benefits and the elimination of MSP premiums.

The highest monthly increase in family expenses in 2021 was in the costs of shelter and telecommunications, which jumped by 14.6 per cent since the 2019 living wage calculation. Housing affordability remains a major concern for Metro Vancouver families, and with good reason—shelter is the most expensive item in the Metro Vancouver family budget. The median monthly rent for a three-bedroom unit in Metro Vancouver rose by \$147 in October 2020 to \$1,850, an 8.6 per cent increase over two years, according to the Canada Mortgage and Housing Corporation (CMHC) rental market survey. The increase would have been even larger without the pandemic-related rent freeze introduced by the BC government, which disallowed rent increases between April 1, 2020 and January 1, 2022. While any family lucky enough to have stable housing would have benefitted from the rent freeze, families that had to move continued to face low vacancy rates and soaring rent prices in the region. Further, the financial supports intended for low-income families (such as the BC Rental Assistance Program) have income thresholds that are much too low and the subsidy amounts provided have not kept up with the actual expenses of housing. As a result, families are left with large out-of-pocket costs even if they qualify for assistance.

The CMHC median monthly rent data reflect the existing combination of long-tenure tenancies and new rentals on the market, and are therefore lower than the typical rent a family would encounter when they have to move. Nevertheless, the CMHC rent data reflects the moderating effect of the pandemic rent freeze—the increase in median monthly rent in the year prior to the pandemic (October 2018 to October 2019) was almost double the increase between October 2019 and October 2020 when the rent freeze was in effect for part of the year.

Shelter costs for the living wage family further rose because we updated our estimate of utilities cost with more recent data from the 2019 Statistics Canada Survey of Household Spending that



Even with the significant public investments in child care affordability, child care remains one of the largest expenses in the living wage family budget.

better reflects actual spending by families with children in BC. Over the last two years, we've also seen increases in both BC Hydro rates and Fortis BC delivery rates.

Updating the family's cell phone plans to include mobile data and budgeting for a high-speed home internet connection—the importance of which was highlighted during the pandemic—resulted in a \$46 per month increase in the living wage family's telecommunications budget.

A core take-away from this year's calculation is that public investments to improve child care affordability and support families are making a difference and helping offset cost increases in other areas. Without the BC affordable child care benefit and the Child Opportunity Benefit, the Metro Vancouver living wage would have been \$23.38 per hour.

The second highest monthly increase for the living wage family, after shelter and telecommunications, was in food costs. Food costs in Metro Vancouver increased by \$71 a month or 8.1 per cent. Food comprises 14 per cent of the living wage family's budget and higher food prices put even more pressure on lower-income families.

Child care costs increased by \$65 per month or 4.6 per cent since the 2019 living wage calculation. BC's new child care fee reduction initiative has noticeably moderated fee increases for children under age five in licensed child care after a decade of fee increases that regularly outpaced inflation. However, new licensed programs for children under five open with higher parent fees, in particular those operated for profit and fees for licensed child care for school-aged children are continuing to rise.

The BC Affordable Child Care Benefit, introduced in September 2018, reduces out-of-pocket costs for low- and middle-income parents, saving the Metro Vancouver living wage family an average of \$584 per month and effectively reducing their annual child care expenses by 40 per cent. However, even with that benefit BC parents pay significantly more than what they would if BC fully implemented the \$10-a-day child care plan, which is now also the goal of the new federal investments in child care. If BC had \$10-a-day child care, the 2021 living wage would have been \$18.56, nearly \$2 per hour lower.

Other items in the family budget that saw increases include clothing and footwear, non-MSP health care expenses, parent education and the costs of other household and social participation expenses.

However, not all family expenses went up. The elimination of MSP premiums in 2020 saved the living wage family \$75 per month, significantly lessening the pressure on family budgets. Transportation costs for the family also fell (by \$55 per month or 10 per cent). This decrease is largely due to recent changes in how, in recognition of the improved fuel efficiency and increased longevity of modern cars, Statistics Canada estimates the cost of owning and operating a vehicle.

Employers get behind the living wage

A growing number of local governments are seeing the value of becoming living wage employers. Three hundred organisations across the province, including businesses, non-profit organizations, unions and cooperatives, have been certified as Living Wage Employers. Fourteen local governments have adopted living wage policies as of October 2021, including the cities of Burnaby, Langley, New Westminster, North Vancouver, Pitt Meadows, Port Coquitlam, Quesnel, Vancouver and Victoria. For the full list, please visit: https://www.livingwageforfamilies.ca/living_wage_employers

These employers have committed to pay all their direct staff and contract employees a living wage and to require their major service providers to also pay a living wage, including for janitorial, security and food service contracts. Living Wage for Families BC, a program of First Call Child and Youth Advocacy Society, runs the living wage certification for employers in BC.



These savings more than make up for the small increase in the cost of public transportation in Metro Vancouver in July 2021.

The significant increases in the cost of living for the Metro Vancouver living wage family are partially offset by more generous government transfers. In addition to the BC Affordable Child Care Benefit mentioned above, BC families with children now benefit from a new, more generous child benefit introduced in October 2020, the BC Child Opportunity Benefit. The Metro Vancouver living wage family receives \$60 per month more with this new benefit than under the old system, which had only supported families with children under six. Regular inflation adjustments to the federal Canada Child Benefit ensure this benefit's value doesn't erode over time, and the small increases in the BC Low Income Climate Action Tax Credit have resulted in the Metro Vancouver living wage family now qualifying for partial credit, although the amount they receive is nominal.

The core take-away from this year's calculation is that public investments to improve child care affordability and support families with the costs of raising children are making a difference and helping families with young children weather cost increases in other areas. Without the BC Affordable Child Care Benefit and the Child Opportunity Benefit, the Metro Vancouver living wage would have been \$23.38 per hour (\$2.86 higher than it is now). This highlights the power of public policy to reduce out-of-pocket costs for families and significantly improve affordability, and it is precisely why the living wage takes into account federal and provincial taxes and transfers.

Getting there: The role of employers and government

The living wage is first and foremost a call to public and private sector employers to sustain families. This can be achieved through wages or a combination of wages and non-mandatory benefits such as extended health benefits, paid sick time and subsidized transit passes. If an employee receives non-mandatory benefits, the hourly wage they need to be paid to reach a living wage rate will be reduced. For more details, contact Living Wage for Families BC.

This is a time of heightened affordability pressures for families. As we recover from a pandemic that showed us just how much of our economy depends on undervalued and underpaid workers in service and care industries, it is essential that both public sector employers (such as municipalities,

\$10-A-DAY CHILD CARE PLAN AND THE LIVING WAGE

The living wage can be achieved through a combination of pay, income supports and accessible public services that reduce costs for families. Even with the recent significant investment in child care affordability, child care is one of the largest expenses for the living wage family, dwarfed only by rent. If the \$10-a-day child care plan were fully implemented, the Metro Vancouver living wage would be much lower.



Without full child care plan:
living wage = \$20.52



\$10-a-day child care plan:
living wage = \$18.56
(a reduction of \$1.96 per hour). See www.10aday.ca

school boards, health authorities and universities) and private sector companies seek to sustain and enhance the earnings of low-income families. Boosting the earnings of these households is a key contribution employers can make to support poverty reduction efforts and pandemic recovery across the province. It is also an effective way of stimulating the local economy because lower-income families tend to spend almost all of their income in their communities.

But the living wage is not just about employers—the labour market alone cannot solve all problems of poverty and social exclusion. Our standard of living is a combination of pay, income supports and accessible public services that reduce costs for families.

Direct government transfers can put money into the pockets of low-income families, as the new BC Child Opportunity Benefit did this year, moderating the increase in the Metro Vancouver living wage despite rising costs of living. However, many other government transfers and subsidies are reduced or eliminated once a family reaches an income level well below the living wage. For example:

- Federal GST Credit (not available to families with a net income above \$56,547).
- BC Rental Assistance Program (not available to families with a gross income over \$40,000).
- Canada Workers Benefit (not available to families with net income over \$37,173).
- BC Low Income Climate Action Tax Credit (not available to families with a net income over \$64,206).

Provincial and federal governments must review all low-income transfers and credits regularly to ensure that they are not clawed back at income levels that leave many families struggling with a bare-bones budget, and that the amounts provided are keeping up with the actual expenses they are meant to defray (such as rent). When government transfers fail to keep up with the rising cost of living, the families hardest hit are headed by earners who are already marginalized and tend to do poorly in the labour market, including single mothers, Indigenous people and recent immigrants.

The living wage is also affected by indirect government transfers in the form of public services and infrastructure that shift certain costs away from individual families. The U-Pass program is a great example. It provides a reduced-cost system-wide transit pass to all students enrolled in publicly funded post-secondary institutions in BC. A parent taking two courses is eligible for the U-Pass, which lowers the family's public transit costs by two-thirds to only \$43 per month for the eight months they are in school. Without the U-Pass, the living wage in 2021 would be 28 cents per hour higher. The introduction of free transit for children under 12 in BC as of September 2021 will also benefit families by expanding their transportation options.

Rising housing costs remain a significant challenge for BC families and, without a large-scale infusion of public affordable housing and stricter rent control measures tied to the unit rather than the tenant, the costs of rent would easily swamp affordability improvements in other areas within a few short years. In addition to affordable housing, universal affordable child care, paid sick leave, national pharmacare and dental coverage for children and modest income families are other examples of government actions that would lower the living wage, easing the role of employers in ensuring that families can meet their core budgetary needs.

A key way in which employers can reduce the payroll costs of the living wage is to advocate for progressive policy changes to increase government benefits to low-income earners and enhance public services that improve quality of life for all families.

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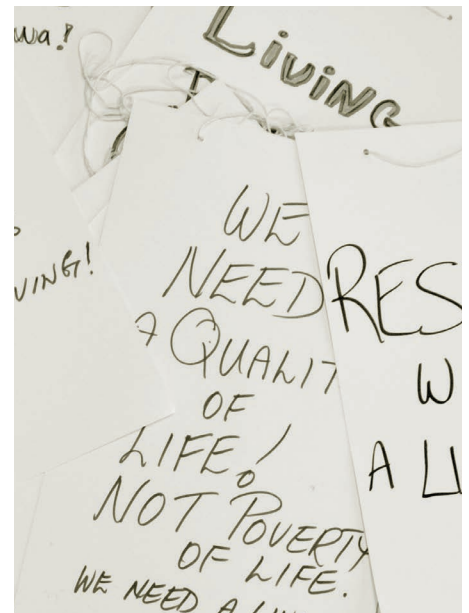
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Living Wage for Families BC aims to reduce poverty for workers and their families. They certify and promote employers who pay their staff and contractors a living wage, and advocate for complementary government policies that would help families make ends meet. They are a program of First Call Child and Youth Advocacy Society.

Contact us at 236.979.6062 or info@livingwageforfamilies.ca.

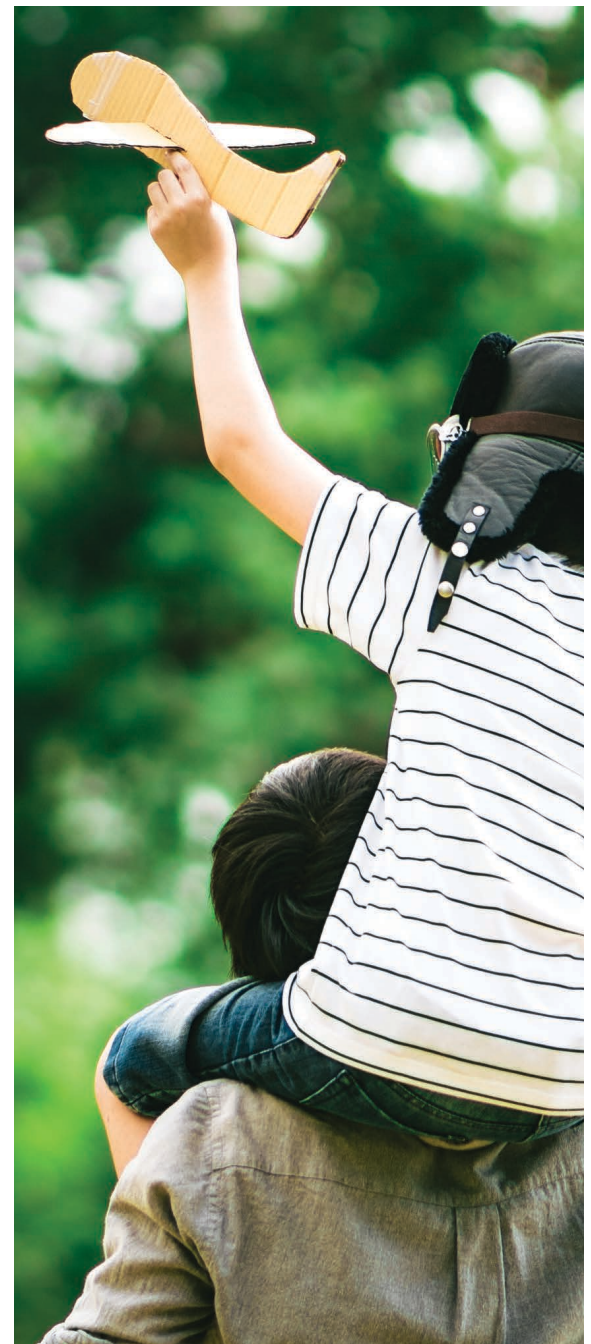
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First Call Child and Youth Advocacy Society works with a non-partisan, cross-sectoral network of partner organizations to put BC children and youth first in public awareness and public policy. It conducts research and analysis on child and youth rights and well-being, offers education and training events, and makes policy recommendations to promote, strengthen and defend the rights of children and youth in BC.

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The Canadian Centre for Policy Alternatives is an independent, non-partisan research institute concerned with issues of social, economic and environmental justice. Founded in 1980, it is one of Canada's leading progressive voices in public policy debates.

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The CCPA-BC is located on unceded Coast Salish territory, including the lands belonging to the xʷməθkʷəy̓əm (Musqueam), Skwxwú7mesh (Squamish) and səílwətaʔ / Selilwitulh (Tsleil-Waututh) Nations.

