



LIVING WAGE COWICHAN

2021



SPC
Social Planning Cowichan

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Finally, it is also important to note that this is the first time since the COVID-19 pandemic that a Living Wage will have been calculated for ours and other regions across the province. Through this time, peoples' lives and livelihoods were upended in a myriad of ways. Many, particularly those in lower-paying sectors such as retail, service and hospitality, saw their income streams reduced or eliminated altogether at various points throughout the past years. Costs and availability of various goods and services also were observed to have fluctuated unpredictably in many cases as well. While the calculation of Living Wage was determined to be too difficult to undertake during the uncertainty of 2020, the 2021 calculation presumes a return to a sense of normalcy, to a certain extent, which may or may not be the case on an individual level.

Living Wage 2021, the Case of Cowichan

Each year, we work with the calculation formula from Living Wage BC to determine the Living Wage for our region. Changes were made to that calculation that prompted SPC to publish outside of BC Living Wage due to a discrepancy in their calculation that reflects living in urban conditions with strong public transportation networks where people can get to and from work via commuter options.

In Cowichan, up to 89% of commuters, as per recent estimates, travel to and from work in a private vehicle, as opposed to using transit or other means of getting to and from work.⁶ The Living Wage figure arrived at by using the prescribed one-vehicle and bus pass method was skewed to be artificially low, and entirely unrealistic and unreflective of the cost and real-life situation for families in the Cowichan Region. While the one car, one bus pass calculation is a valid option for residents of larger urban settings, it is very difficult for residents of the Cowichan Region to take advantage of the significant cost savings associated with transit, necessitating the need for a second vehicle for the vast majority of families with two working parents.

We will continue to work with Living Wage BC to allow 2 versions of Living Wage in the future, one for urban cities who have strong transit infrastructure and one for Medium and Rural areas whose residents rely on vehicles for their commute.

** One other area that we will be looking into as we continue conversations with BC Living Wage, Canada Living Wage and the Fair Wages Commission is related to data pertaining to cost of rental housing. The available CMHC data for rental rates covers only the primary rental market (purpose-built rentals, such as apartment buildings) while leaving out the secondary rental market (house rentals, rental suites within houses, rented-out condominiums, etc.) which are more common across our region. However, due to timing constraints and lack of alternative data sources, we presently have no other figure upon which to base our calculation until the 2021 census data is published in 2022.*



About the Model: A Two-Parent, Two-Child Household

Traditionally, the living wage in British Columbia is calculated for a family consisting of two adults, both aged 31–50, and two children, one aged seven, the other aged four—the most common family unit in BC.⁷ The parents each work 35 hours per week and both earn an equal hourly wage. The calculation guide is based on this family model, but it is important to acknowledge that household sizes and needs vary widely and individual family circumstances may mean that a family requires more or less income to make ends meet. Other types of families will require different wage levels to achieve the same standard of living as our model family. For example, a single-parent family with 2 children may expect to see reduced costs from having a smaller family unit, however the loss of a second income is not equivalent to those reduced costs, as a single income earner might instead have to allot a higher proportion of their income toward housing costs (as just one example).



“Families who work for low wages face impossible choices: buy food or heat the house, feed the children or pay rent. The result can be spiraling debt, constant anxiety, and long-term health problems.”

Methodology

Working for a Living Wage is a calculation guide developed by the Canadian Centre for Policy Alternatives (CCPA), an independent, non-partisan research institute, as well as First Call: BC Child and Youth Advocacy Coalition, and it is a part of the Living Wage for Families Campaign.⁸ This guide has been utilized to calculate Metro Vancouver and Greater Victoria living wages since 2008 and is updated annually to reflect the most current and accurate information, including yearly Consumer Price Index (CPI) statistics and modern studies.⁹ The guide considers those factors necessary to determining a rudimentary living wage that permits paid fulltime work to provide for basic family needs in a given region. The calculation guide, methodology guide, and sources can be downloaded free of charge from the CCPA at: <https://www.policyalternatives.ca/livingwage2018>.

Use of the CCPA calculation guide requires the input of local prices reflective of the Cowichan Region, and it is notable that these figures are ever changing pieces of information regarding family expenses and government transfers and taxes. Consequentially, the information provided within this report is guaranteed accurate only as of the date of its publication. The Cowichan Valley Living Wage report is updated annually to ensure its reflection of market conditions and government assistance remain as accurate as possible.

In this calculation method, family expenses are divided into 10 categories. The living wage calculation uses Human Resources and Skills Development Canada's Market Basket Measure (MBM)—“a measure of low income based on the cost of a specified basket of goods and services representing a modest, basic standard of living”¹⁰—to determine expenses for the following areas: clothing and footwear, transportation, and other household expenses¹¹. Local data is inserted to determine the prices of food, shelter, telecommunications, child care, parent education and transportation. Other expenses, such as medical and contingency amounts are calculated separately¹². While inflation costs are typically accounted for in the calculation using CPI data for the previous calendar year, this year's calculation instead adjusted costs using CPI data for the first half of 2021 instead of all of 2020, which being a pandemic year saw prices fluctuate in ways that seemed to display an artificially low rate of inflation for that period of time¹³.

Vancouver's Vancity credit union emphasized the positive role that living wages play in the local economy when they agreed to become a Living Wage Employer in 2011: “We want to be part of a community that invests in the long-term prosperity of individuals and the economy. Paying a living wage to our employees and service providers will help make families stronger and communities healthier,”

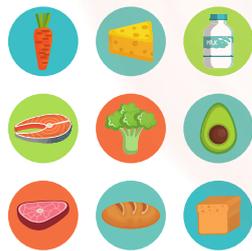
Tamara Vrooman, president and chief executive officer.

(Source: LW Canada Fact Sheet #2)

What Makes Up A Living Wage?

Breakdown of Basic Household Expenses Per Month

*All prices are reported in Canadian dollars (CAD)



Food: \$963.72

Obtaining food costs can provide valuable information for population and public health planning, as sufficient, safe, and nutritious food is critical to the health and well-being of our communities.¹⁴ Food security is accordingly concerned with much more than simply having enough to eat, as it instead seeks to provide for a nutritionally adequate, balanced diet that is safe and culturally appropriate. Reports demonstrate that the monthly cost of the National Nutritious Food Basket (NNFB) in BC is steadily increasing over time, which has the highest impact among households with the lowest incomes.¹⁵

The cost of food was calculated using the Food Costing in BC 2017 report produced by the BC Center for Disease Control, which calculates the cost of food in each provincial health authority region based upon a random selection of grocery stores and on the federal government's standardized costing tool.¹⁶ The report provides monthly food costs for both adults and children by gender and age categories and is altered using specific values for the Cowichan Valley. At present, the 2017 report is used as the most current survey, with numbers adjusted for inflation using 2017 and 2021 CPI data. Using the 2017 data, it appears that food prices have increased by nearly sixty dollars per month from 2019, however, this is likely a depressed number reflecting the outdated study being utilized and not a true reflection of market prices (particularly, given observed increases in food costing due to the ongoing COVID-19 pandemic). Nevertheless, the monthly breakdown of food costs was calculated for our model family to be \$963.72 per month.



Clothing & Footwear: \$172.66

This figure was calculated automatically for British Columbia using the MBM amount for 2019, which was then adjusted to reflect current prices using the CPI for 2019 and 2021.¹⁷ Annual clothing costs have shown an increase of just over \$205 for a family of 4, for a total cost of \$2,071.87 for the year.



Rent: \$1313.00

The CCPA living wage calculation guide utilizes the Canada Mortgage and Housing Corporation's regional housing prices from their Housing Market Information Portal.¹⁸ The portal suggested that the cost of a three-bedroom+ rental in the Cowichan Valley increased by \$258 per month.¹⁹ While this

this figure appears to be much lower than rates that appear in current listings for rentals across listings sites such as UsedCowichan or Craigslist, the Living Wage Campaign organizers explain that it is important to note that this figure presumes our model family of 4 has lived in their current home for quite some time, allowing for some rental rate stability as opposed to having just moved into a dwelling recently advertised at a much higher cost. This methodology is consistent in participating communities with a population of over 10,000 people across the province. In any case, housing represents the single greatest cost that families in our region are faced with (factoring in utilities and telecommunications). It should also be noted that the figure provided by CMHC and required that we use by the Campaign for Living Wage is noted to apply specifically to the part of our region that includes the City of Duncan and the Municipality of North Cowichan. Housing data is not available through CMHC for designated places whose population is fewer than 10,000 people (ie. Town of Ladysmith, Town of Lake Cowichan, the various areas of the CVRD), however it is accepted that this is an appropriate proxy to reflect housing prices throughout the entire region. Furthermore, the CMHC rental data provided accounts only for the primary rental housing market (purpose-built rental housing, such as apartment buildings), but fails to include statistics for the secondary rental market (condominiums or house rented out by their owner, suites within houses, etc.), which are common across our region.



Utilities: \$235.54

This figure was obtained automatically through the calculation guide, which uses Stats Canada's 2019 Survey of Household Spending that is then augmented using the 2019 and 2021 CPI statistics for "Water, fuel, and electricity" from Stats Canada, CPI Table 18-10-0005-01 (Formerly CANSIM Table 326-0021).

It is worth noting that this is a different data source than was previously used to calculate utility costs, as the previous source (BC provincial data) was outdated by nearly 15 years. As a result, cost of utilities has jumped by nearly \$100 per month since our previous calculation.^{20 21}

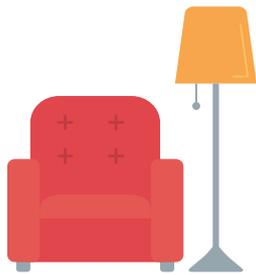


Cell Phone & Internet: \$177.97

As communications technology and trends continue to evolve and increase in their ubiquity (highlighted especially during the pandemic times), having the ability to be connected at all times has shaped our culture and the ways in which we are able to participate in socially in immeasurable ways in recent years, for better or worse. With this in mind, the 2021 Living Wage calculation has, for the first time, allowed for the inclusion of a mobile data plan, as opposed to a talk-and-text-only cell phone plan considered in

previous years' calculations.²² With guidance from the Canadian Radio–television and Telecommunications Council (CRTC), it is now recommended that a Living Wage calculation include a 3 gigabyte data plan (plus unlimited, Canada-wide talk-and-text, including the phone itself) for each adult in the family.²³ A fixed, high-speed internet connection (as close to 50/10 Mbps as possible) in the home is also included in the calculation as well. As expected, these “upgrades” have resulted in an increased overall telecommunications cost over calculations completed in previous years.

The least expensive unlimited talk and text cell phone plan available in the Cowichan Valley is offered by Fido at \$45.00 per month per person before tax, and the inclusion of the cost of two phones is an additional \$6.25 per month. The most cost-effective internet provider is Distributel, which offers 75/7.5 mbps internet speed \$68.90/month before tax, which includes the rental of a modem.



Content Insurance: \$43.08

The estimated monthly price for renter's insurance used in this methodology was determined by obtaining quotes for the cost of tenant's insurance from three different providers (BCAA, InsureBC, and Westland Insurance), and then from those determining the median cost. The quotes obtained were based on a generic single-family rental home with electric heating and an average price per month +/- \$200 of the Cowichan Valley Regional District's (CVRD) metrics for house type rental information (if applicable). Quotes can vary greatly, however, depending on location and age of the house, renter's history and age, and a number of other factors. For the two-parent, two-child family, a four-bedroom, single detached house with a minimum claim of \$30,000 worth of possessions was used (with the exception of Westland Insurance, who required a minimum claim of \$60,000 for four-person household).



Transportation: \$856.83

The methodology suggested by the CCPA calculation guide includes the use of one car and public transit for the two parent, two child model (including a discounted fare pass for eight months of the year, as it is presumed the transit user is the parent attending university classes).²⁴

However, this predictor has been altered to suit the Cowichan Valley, allowing the calculation to account for the sporadically spaced urban centers and largely rural nature of the Cowichan region, which often require its residents to commute in order to go to work/school, making it necessary that a typical family in our region likely operates two vehicles. This change results, quite predictably, in a significantly higher transportation cost for our model family.

The calculation used, then, is based upon the MBM 2019 amounts for rural communities in BC (which represents the costs of owning and operating a second-hand vehicle) and was adjusted by the CPI to reflect current prices.²⁵ The annual cost works out to \$10,281.96.



Other Household and Social Participation Expenses: \$856.83

This number is automatically calculated by the CCPA calculation guide, using the 2019 MBM that calculates “Other” expenses at 75.4% of the combined expense of Food, Clothing, and Footwear. This amount is intended to cover toiletries and personal care items, furniture, household supplies, laundry, school supplies and fees, bank fees, some reading materials, minimal recreation and family entertainment, family outings (ex. museums and cultural events), birthday presents, modest family vacation time, and—when relevant—some sports and/or arts classes for the child(ren).²⁶



Childcare: \$1343.00

The family model includes 2 children, and assumes the four-year-old to be in full-time day care (licensed group child care) and the seven-year-old to be in before and after school care during the school year, full-time daycare for three weeks during winter and spring breaks plus 6 professional development days off from school, and in six weeks of full-time summer care.²⁷

Full-time rates for daycare for the youngest child, and 10 months before-and-after school care for the school-aged child is available through data published by the BC Government, and was automatically populated in our calculation by the CCPA. Full-time daycare for the younger child was reported to be \$10200 annually, which includes a \$100 per month fee-reduction (an initiative brought in by the BC Government in 2018 in order to enhance childcare affordability for families). Before-and-after school care for the school-aged child was \$4150 per year.

Costs of the remaining care (professional development days, winter/spring breaks, and full-day care through the summer) were provided by the Cowichan Valley Child Care Resources and Referral Program, operated by the Clements Centre Society. The program undertakes a regular survey of local care providers, and were able to provide a range of fees across the remaining categories / circumstances of care required as part of the calculation. Through this information, it was determined that, for the school-aged child, the cost of full-day care during the year’s 6 professional development days is \$216, \$480 for full-day care for winter and spring breaks (3 weeks total), and \$1070 for a full-day care summer program (1 month and 2 weeks)²⁸



Healthcare Expenses: \$188.00

This estimate assumes that the family's health care expenses are equivalent to the cost of purchasing private health insurance. This amount was automatically provided by the CCPA, obtained from the expense of purchasing Pacific Blue Cross Insurance, including coverage on the extended healthcare plan, prescription drug option, and dental option. Notable in this year's calculation, MSP Premiums (mandatory contributions to the provincial health program) have been removed as a family expense, as this program was eliminated completely by the BC Provincial Government as of January 1st, 2020.



Parent Education: \$113.42

The Living Wage calculation allows for one parent to be attending university classes part-time. For credit-based undergraduate programs (including career and technical programs) at Vancouver Island University's Cowichan Campus, tuition fees are \$156.80 per semester credit hour.²⁹ Calculations are for two courses per year (3 credits/course), with a student activity fee at 4% tuition, and a student services fee of \$6.93 per credit.³⁰ The Cowichan campus also has a student union monthly fee of \$12.82.³¹ Finally, an estimate of the cost of textbooks was provided by the Living Wage campaign organizers, determined to be \$150 per course (increasing from \$125 for the first time since 2014).³² This is a cost of \$710.65 per semester.



Contingency Amount: \$193.32

This source of savings is meant to provide some element of protection in the case of unexpected events like the serious illness of a family member or transition times between jobs.³³ It is provided as an expense for each parent and is calculated by the equation: (The living wage amount * hours worked per week * two weeks).

It is important to note that this calculation represents a "bare minimum", and fails to include additional expenses such as:

- Debt repayments from credit cards, loans, or other interest payments;
- Future savings for home ownership, retirement, or children's post-secondary education;
- Anything beyond minimal recreation, entertainment, and holiday costs;
- Costs of caring for a disabled, seriously ill, or elderly family member.

*All government deductions, taxes, and subsidies are calculated in the spreadsheet provided by the CCPA and were verified to be accurate at the time of writing.

\$19.13

Hourly Living Wage Cowichan 2021

Living Wage in the Cowichan Region
has INCREASED by 5.4% since 2019.

Year	Living Wage	Percent Change from Previous
2014	\$17.04	n/a
2015	\$17.55	↑ 3.0%
2016	\$18.81	↑ 7.2%
2017	\$19.05	↑ 1.3%
2018	\$18.18	↓ 4.6%
2019	\$18.15	↓ 0.2%
2020	Not calculated due to COVID-19	n/a
2021	\$19.13	↑ 5.4%



History of the Living Wage

The living wage movement began in earnest in 1994 in Baltimore, Maryland and has since gained support throughout the United States, Canada, and the United Kingdom as an effective means to combat stagnant wages and poverty.³⁴“The Living Wage for Families Campaign was formally launched in the fall of 2008 with the publication of Working for a Living Wage and is guided by an advisory committee made up of representatives from unions, businesses, parents, immigrants, and community groups.”³⁵

The Living Wage for Families Campaign is a B.C.-based organization that certifies employers that pay a living wage and advocates for complementary government policies that would help families make ends meet. They publish Living Wage Facts & Myths.

Why Child Poverty in BC is a Low-Wage Issue

According to the updated Child Poverty Report Card for 2020, produced by First Call: Child and Youth Advocacy Coalition, one out of every five BC children are poor, or 159,570 children.³⁶ Particularly troubling about these recent findings is that, despite government action on childcare affordability and the elimination of MSP premiums, these numbers have changed very little since 2018, while BC’s child poverty rate stands at 18.5%, slightly higher than the Canadian average of 18.2%. Child poverty is largely due to BC’s the stagnant income of parents as one out of every three children facing poverty in BC have at least one adult working on a yearly, full-time basis.³⁷ In fact, the majority of poor children in BC live in working poor families, a classification given to those who work but do not earn a net income above Canada’s poverty line.³⁸

In a 2008 study, economists at the Federal Reserve Bank of Chicago who examined 23 years of household spending data found that an increase in the minimum wage leads households with a minimum-wage worker to significantly increase their spending over the next year. In fact, for every dollar increase in the minimum wage, families with a minimum-wage worker tend to increase spending by more than \$800 per quarter.

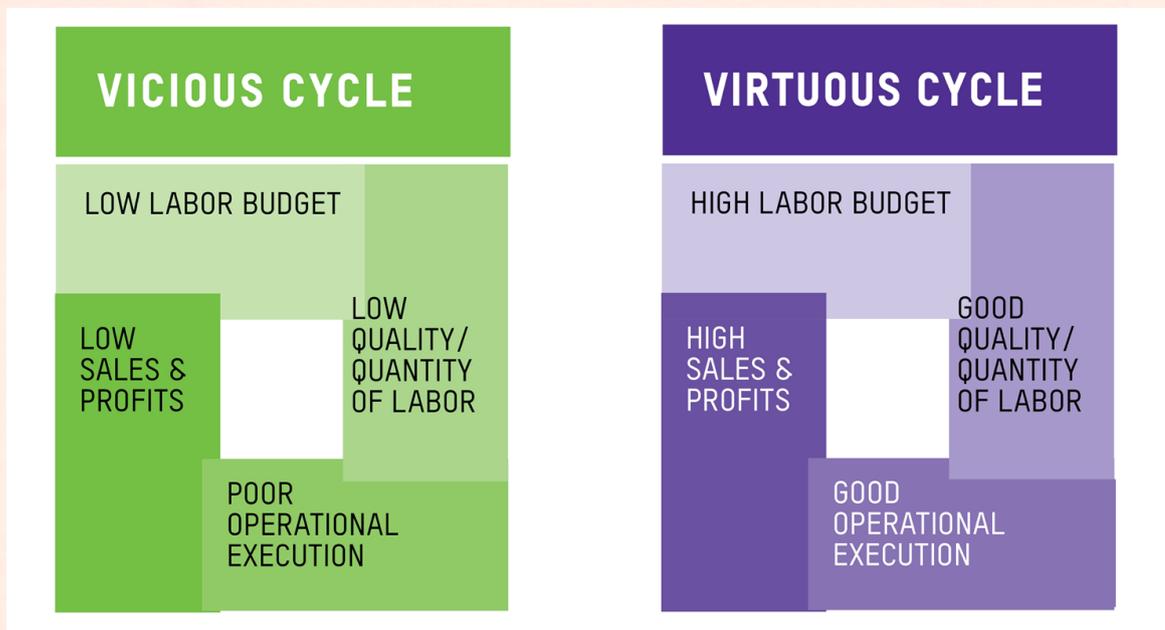
Becoming a Living Wage Employer

A Business Case for the Living Wage

Often viewed as conflictual are the best interests of business and its employees; however, along with improving working conditions and the financial security of labourers, employers and businesses can too gain from the adoption of a living wage policy. Studies have found that in the case of living wage practices, businesses can expect to see improved job quality, productivity, and service delivery, as stresses from economic anxiety are eliminated and incentives are restructured, resulting in an instant return when viewed in terms of productivity.³⁹ This also leads to lower rates of absenteeism and employee turnover, creating significant savings in hiring and training, and both contributing even further to heightened output.⁴⁰ Local businesses can also expect to see a stimulated economy as increased “disposable income [is] likely to boost purchases more for lower-income than for higher-income households.”⁴¹ Lastly, businesses will experience greater corporate social responsibility and firm reputation which leads to becoming an employer of choice, necessary for retaining a talented and motivated workforce.⁴² As a mayor of London—a living wage city—once put it, “what may be viewed to a company [as] an unaffordable cost [a living wage]... should more often be viewed as a sound investment decision.”⁴³

The Economic Context for the Living Wage

In Canada and in developed countries around the globe, stagnant wages have increasingly become a significant issue for the working class, as tougher competition for steadily inferior wages has led to greater income inequality and a diminished working class. The Cowichan Valley is rapidly growing unaffordable and unlivable for average families, which is why the living wage seeks to provide for an income that more accurately reflects current prices and living expenses to compensate where provincially mandated minimum wage requirements have failed. Wage increases have often been resisted on the basis of contributing themselves to inflation, so negating the positive impact of a wage increase. However, reviews of the research done on the effects of wage increases for those in the lower classes of society have soundly rebutted this logic, illustrating that in the real world, wage increases—even when swift—fail to causally contribute to substantial inflationary pressures as it does not alter the money supply in the economy and only minimally augments the money in circulation, while the loss to businesses in wages can and is most often offset by increased productivity.⁴⁴ As such, the argument for the living wage holds in macroeconomic terms, as the process can instead promote money circulation and investment—an economic stimulus for local economies.



In her groundbreaking work, Zeynep Ton describes the benefits a business can reap from a “good jobs” strategy. She characterizes “vicious” versus “virtuous” cycles in labor practices. In the vicious cycle, businesses respond to short-term pressures to pay low wages with few benefits. The result is that workers are disengaged, and the business suffers: absenteeism is common, turnover is high, mistakes are frequent, and the operation is eventually plagued with problems.

In the virtuous cycle, workers are regarded as an integral part of the business. Businesses that pay higher wages attract more loyal and productive workers, experience less absenteeism and turnover, and see fewer mistakes and accidents.

The Social Case for the Living Wage

The goal of the living wage is to promote social health and sustainability; it is designed to enhance the long-term well-being of the employee, as well as that of one's family and community. At the current minimum wage of \$15.20/hour, there are thousands of families in British Columbia who are living below the poverty line. For families, this means children are unable to live a stable lifestyle due to frequent movement and the resulting lack of continuity in their education and with friends. Moreover, parents are forced to work more at lower wages, leading to less time spent with their children. A statement from Ellen Pekeles, the Senior Vice President of Operations at Vancity—BC's largest living wage employer—addressed this saying, “If both parents in a family are working full-time, their children should not be living in poverty. Just as we consider our environmental footprint, it's our hope that more BC employers will consider their social and economic impact and pay their employees a living wage.”

Studies show that living wage employers also cut costs when it comes to hiring and training new employees. Learn more in [How Living Wages Benefit Employers](#).

Additionally, according to the Living Wage for Families Campaign, income is perhaps the most important determinant of health. This occurs because our income level shapes our overall living conditions, affecting psychological functioning and influencing health-related behaviours. In terms of civic engagement, allowing adults to work fewer hours to get by allows for greater participation in community life and ability to provide volunteer services, and the opportunity to spend more time with children in both personal and community capacities, while also the opportunity to pursue further education and/or skills training in order to qualify for higher-paying positions is now readily available. In these ways, the cause of a living wage is the cause of a bettered community, whereby the economy will be stimulated, and social health will improve for all.

Supporting a Living Wage

While the benefits of becoming a Living Wage employer are clear, local businesses can now begin the process of becoming a certified living wage employer through the official [Living Wage for Families BC campaign](#). More information on the process, guidelines and criteria are available on the campaign's [website](#). We encourage all local businesses to take the steps toward becoming a living wage employer in our region, and are excited to recognize and share the success stories of businesses rising to the challenge of paying all staff and contractors a living wage going forward.

In the meantime, here are some other immediate steps that businesses can take to add value to employees with little-to-no cost involved. Some you may be doing already! The following is a short list of ideas that can help move toward becoming an employer of choice:

- Offer Flexible Hours – Take employee needs into account when scheduling;
- Eliminate Split Shifts – These increase transportation and childcare costs;
- Phone-In Policy – Allows children to call in at any time they wish;
- Provide Employees with Discounts on Goods and Services;
- Free Meal for Employees (food industry specific);
- Strive to Promote from Within – Relevant skills for future positions or other employment;
- Provide Incentives – For obtaining specific training objectives;
- Offer “Personal Days” rather than “Sick Days” to provide greater flexibility in usage.

Conclusion

As one of our organizations research and reporting functions for the region, Social Planning Cowichan has been tracking Living Wage in the Cowichan Region since 2014. Over this time, we have seen an unprecedented rise in the cost of housing, increases in the cost of food, services, and overall, a growing divide of income inequality in our community. Dependant on small and medium sized local businesses to drive our economy Cowichan, like many other regions, are faced with growing staff shortages, families will increasingly be forced to choose whether they can continue to afford to live in the Cowichan Valley. While a Living Wage in Cowichan is not going to solve every challenge facing families in our region, it is certainly a step in the right direction.

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- ³⁹ Living Wage Canada, "The Business Case for Paying a Living Wage," from http://livingwagecanada.ca/files/7213/8269/9483/Living_Wage_doc...pdf.
- ⁴⁰ Ibid.
- ⁴¹ Doug Elmendorf, "The rich are harder to stimulate than the poor," The Economist, last modified December 9, 2010, from <https://www.economist.com/democracy-in-america/2010/12/09/the-rich-are-harder-to-stimulate-than-the-poor>.
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- ⁴⁴ Sara Lemos, "The Effect of the Minimum Wage on Prices," IZA Institute of Labor Economics, published March 2004, from <http://ftp.iza.org/dp1072.pdf>.