

Living Wage in Whitehorse, Yukon: 2025



Yukon Anti-Poverty
COALITION
anti-pauvreté du Yukon

Prepared by: Kendall Hammond

About the Yukon Anti-Poverty Coalition

The Yukon Anti-Poverty Coalition works to facilitate the elimination of poverty in the Yukon through awareness, education, advocacy, action, and community building. The Yukon Anti-Poverty Coalition unites community members and representatives from non-governmental organizations, elected officials, and representatives from the business and faith communities on issues involving food, shelter, income, and access to services.

The vision of the Yukon Anti-Poverty Coalition is that all people in the Yukon live in an inclusive community free from poverty where diversity is respected and human rights are upheld. The official mandate of the organization is to:

- Foster strategies, actions, and partnerships with organizations to reduce and prevent poverty in the Yukon.
- Identify gaps, support collaboration, and facilitate the development of solutions to deal with the effects of poverty.
- Provide specific programming to alleviate the impacts of poverty on individuals and families.
- Provide safe and welcoming spaces for new ideas and solutions to be incubated and supported.
- Increase awareness of the causes of poverty and its impacts on Yukon people.
- Provide factual information on poverty based on research and lived experience.
- Coordinate actions and information, within and outside the Yukon, regarding poverty.
- Advocate and support individuals and families to navigate current systems.
- Advocate for positive systemic change with partner organizations.

For more information:

Visit: www.yapc.ca

Email: info@yapc.ca

Call: (867) 334-9317

About the author

Kendall Hammond is a public policy researcher. He holds a Master of Public Administration from the University of Victoria and a Bachelor of Arts from the University of British Columbia.

How to cite this document

Hammond, K. (2024). *Living Wage in Whitehorse, Yukon: 2025*. Whitehorse, Yukon: Yukon Anti-Poverty Coalition.

Design & Layout: Tanya Handley, www.bearbait.ca

Background

Each year, the Yukon Anti-Poverty Coalition calculates the living wage for Whitehorse, Yukon to maintain a current and accurate measurement of the cost of living in the community. The living wage is equal to the hourly rate of pay that a household must earn while working full-time to ensure that its basic needs including housing, food, and clothing are met.

Living wage calculations are an effective way to measure the cost of living in a way that directly integrates the role of public policy—including the provision of social services and the tax-and-transfer system. The living wage helps identify and quantify affordability challenges, while also highlighting where policy changes—such as investments in affordable child care, housing, health care, and public transportation—can improve affordability and reduce poverty. Calculating the living wage on an annual basis enables an ongoing assessment of how public policy supports or falls short in helping households meet their basic needs.

This year marks the 10th anniversary of the Living Wage Report in Whitehorse. Since 2022, the living wage for a two-parent household with two children has increased by more than 41%, from \$18.28 to \$25.91 per hour per adult. This significant rise reflects the growing affordability challenges facing low- and modest-income Yukoners.

How is the Living Wage Calculated?

The living wage is equal to the hourly rate of pay that a household requires to meet its basic needs after accounting for government transfers and deductions from income. Government transfers such as the Canada Child Benefit and the Yukon Carbon Price Rebate help reduce the living wage by providing an additional source of household income. Deductions from income such as Employment Insurance premiums and income taxes increase the living wage much like a household expense.

The Canadian Living Wage Framework provides a methodology that guides all living wage calculations across the country. The framework specifies the household expenses included in the calculation and is intended to reflect a modest standard of living that allows for some social inclusion. The calculation includes the following household expenses: shelter, food, clothing, child care, transportation, health care, other household items and social inclusion, and a small contingency fund. Earning a living wage enables households to meet their basic needs and to avoid the adverse outcomes associated with poverty such as food insecurity, social exclusion, unhealthy child development, poor physical and mental health, and concurrent chronic conditions.¹

Living with Limits

This calculation does not account for many items and expenses that are common to most Canadian households such as credit card debt, home ownership, eating at restaurants, pet ownership, anything beyond minimal education, and savings for retirement or children's future education. As such, the living wage provides a conservative estimate of the cost of living in Whitehorse.

The Canadian Living Wage Framework also specifies that all workers upon which the calculation is based are assumed to work 35 hours per week.² Statistics Canada defines a full-time employee as anyone who works 30 or more hours per week at their primary or only job.³ A work week consisting of 35 hours of paid time may be the equivalent of at least 37.5 hours after including unpaid breaks.

Adhering to a standardized methodology enhances the credibility of these calculations by ensuring consistency. It also allows for a meaningful comparison of findings across communities since any differences in the living wage reflect real differences in the cost of living.

Since the Yukon Anti-Poverty Coalition began calculating the living wage in 2016, the living wage has decreased twice in 2017 and 2022. These decreases were largely the result of the introduction of policies that improved affordability for low- and modest-income households with children such as the Canada Child Benefit and the introduction of universal low-fee childcare in the Yukon. However, as the findings of this year's calculation show, single-person households and single-parent households do not receive similar levels of support and thus face greater challenges with issues relating to affordability and meeting their basic needs.

Comparing the Cost of Living in Whitehorse to Other Yukon Communities

Available data such as the Community Spatial Index produced by the Yukon Bureau of Statistics and the Food Cost Monitoring Study conducted by the Yukon Anti-Poverty Coalition in 2017 suggest that the cost of most goods and services are higher in Yukon communities compared to Whitehorse. For example, the Yukon Anti-Poverty Coalition found that the cost of a nutritious diet in Yukon communities in 2017 ranged from \$274.78 in Whitehorse to \$500.24 in Old Crow. The cost of a nutritious diet in every Yukon community was at least 10% higher than in Whitehorse.⁴

Further, most government transfers to individuals, including all federal transfers, do not provide an enhanced benefit to individuals living in remote communities with higher costs. The Yukon Rent Supplement Enhancement is an example of a territorial transfers to individuals that provide a differentiated benefit to eligible recipients who live in Yukon communities other than Whitehorse.

The higher cost of most goods and services means that the living wage in other Yukon communities is likely substantially higher than in Whitehorse.

Methodology Update

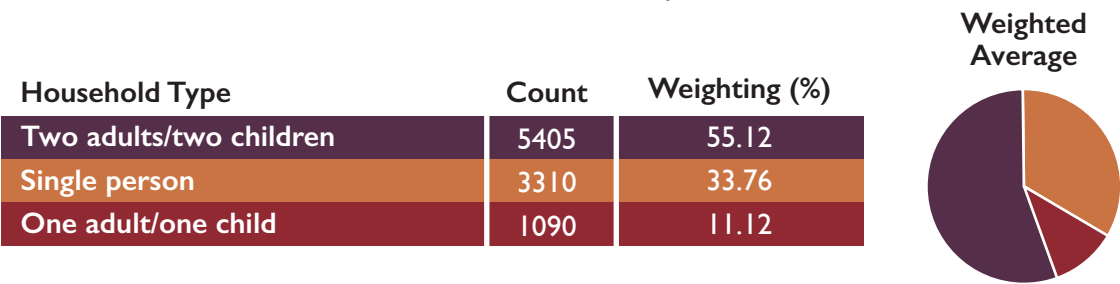
This year’s calculation introduces a revised methodology intended to better reflect the diversity of living arrangements found in Whitehorse and throughout the Yukon as well as better align with recent living wage calculations conducted by organizations across Canada including the Ontario Living Wage Network while still adhering to the Canadian Living Wage Framework.

Specifically, whereas previous living wage calculations were entirely based on the cost of living for a reference household consisting of two adults and two children ages four and seven, the findings of this year’s calculation are based on the weighted average of three household types:



The weighting for each household type is determined by the relative prevalence of each household type as reported by Statistics Canada in the 2021 census.⁵ Table 1 provides a breakdown of the prevalence and weighting of each household type used in the 2025 living wage calculation for Whitehorse, Yukon.

Table 1: Count and weighting of households used in the 2025 living wage calculation, by household type.
Source: Statistics Canada. Census Profile, 2021 Census of Population - Whitehorse

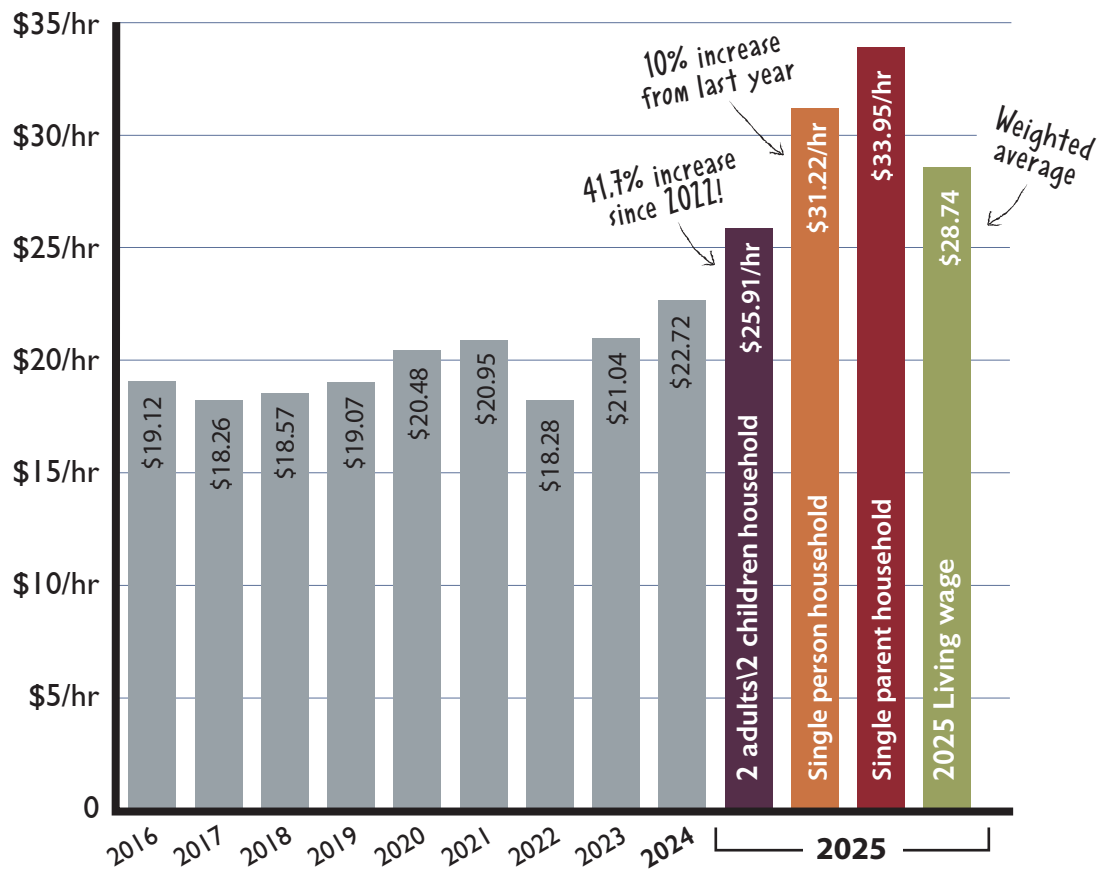


As noted above, this revised methodology improves on previous living wage calculations by better reflecting the diversity of living arrangements found in Whitehorse and throughout the Yukon. Further, conducting the calculation in this manner provides valuable insight into inequities in the tax-and-transfer system based on household type. However, ongoing methodological limitations include the failure to account for experiences of wage discrimination. Statistics Canada reports that women⁶, Indigenous Peoples⁷, people of colour⁸, and people with disabilities⁹ all experience wage discrimination.

2025 Living Wage Results

This report presents the findings from the tenth annual living wage calculation for Whitehorse, Yukon. Using the updated methodology, the living wage for Whitehorse equalled \$28.74 in 2025. Graph 1 below provides an overview of the living wage rate for a household consisting of two adults and two children since 2016 and the living wage rate for each household type in 2025. The continued increase in the living wage rate observed since 2016 highlights the growing affordability challenges facing low- and modest-income Yukoners.

Graph 1: Living wage rate for Whitehorse, Yukon since 2016. For 2025, there are calculations for 2 additional household types.



Given the methodological changes introduced this year, it is not appropriate to directly compare the living wage rate for 2025 to the rate for 2024. However, we can compare this year's results for the household consisting of two adults and two children and the single-person household to those from previous years.

The living wage for the household consisting of two adults and two children increased from \$22.72 in 2024 to \$25.91 in 2025, a 14% increase equal to \$3.19 per hour. This is by far the highest living wage rate on record as well as the largest annual increase. Since 2022, the living wage for this household type increased more than 41.7% from \$18.28 to \$25.91.

Similarly, the living wage for the single-person household increased from \$28.39 in 2024 to \$31.22 in 2025, a 10% increase equal to \$2.83 per hour. This highlights the significant affordability challenges that people who live alone continue to experience.

While we are now including a single-parent household in the living wage calculation, this is the first year it has been measured in Whitehorse, so no comparison to previous years is available.

The high cost of housing and food continues to result in significant affordability challenges for low- and modest-income Yukoners. For example, the household consisting of two adults and two children incurred a record high shelter expense of \$31,091.16, up from \$29,399.74 in 2024. The shelter expense accounted for 32.97% of this household's pretax income in 2024, significantly higher than 30% affordability metric used by the Canadian Mortgage and Housing Corporation.

The rising cost of food also continued to present a significant affordability challenge for many Yukoners in 2025. The annual cost of food for the household with two adults and two children increased by 3.8% in 2025 to \$15,788.98. This is on top of the significant increases observed in recent years. The continued increase in food prices makes it more difficult for low- and modest-income Yukoners to afford a nutritious diet and will likely contribute to higher rates of food insecurity, which has serious implications for people's health and wellbeing and is associated with many adverse health outcomes. People who experience food insecurity are much more likely to report poor physical or mental health; chronic conditions such as asthma, depression, and heart disease; and a perceived lack of social support.^{10, 11}

Household Expenses

The Canadian Living Wage Framework outlines nine categories of household expenses intended to reflect a modest standard of living. The categories of household expense include shelter, food, clothing and footwear, transportation, child care, health care, adult education, other household items and social inclusion, and a small contingency fund. Table 2 below provides an overview of annual expenses incurred by each of the household types in Whitehorse for 2025.

Table 2: Annual household expenses, by household type

Expense	Single Person	Single Parent	Two Adults/ Two Children
Shelter	18,491.42	18,491.42	31,091.16
Food	5,728.62	7,894.49	15,788.98
Transportation	744.00	1,224.00	6,971.26
Clothing and Footwear	847.80	1,695.60	3,391.49
Health Care	1,662.36	2,664.72	5,287.20
Child Care	N/A	3,146.75	6,760.69
Adult Education	701.00	701.00	1,372.00
Other Household Expenses and Social Inclusion	7,634.86	9,907.17	17,862.82
Contingency Fund	2,185.54	2,468.20	3,627.40
Total Expenses	37,995.61	48,193.35	92,153.00



Shelter

Single Person Household Annual Expense: \$18,491.42

Single Parent Household Annual Expense: \$18,491.42

Two Adults/Two Children Household Annual Expense: \$31,091.16

The shelter expense covers the cost of rental housing, including utilities (i.e., electricity, heating, and water) and tenant insurance. For the purposes of this calculation, the single-person and single-parent households are each modeled as living in a one-bedroom unit, while the two-adult, two-child household is modeled as living in a three-bedroom unit. This assumption likely underestimates the true cost of appropriate housing for single-parent families. Shelter remains the largest household expense across all household types in Whitehorse. Addressing the housing crisis through significant investments in social and affordable housing represents the greatest opportunity to improve affordability and better meet the diverse needs of Yukon households.



Food

Single Person Household Annual Expense: \$5,728.62

Single Parent Household Annual Expense: \$7,894.49

Two Adults/Two Children Household Annual Expense: \$15,788.98

The food expense covers the cost of a basic, nutritious diet such as that outlined in the National Nutritious Food Basket and the Revised Northern Food Basket, as both are accepted survey tools used by the Government of Canada to measure the cost of healthy eating in the territories. The food expense does not cover other food-related costs incurred by many Canadian families including dining at restaurants and individual dietary preferences or restrictions such as lactose intolerance, celiac disease, or veganism.



Clothing & Footwear

Single Person Household Annual Expense: \$847.80

Single Parent Household Annual Expense: \$1,695.60

Two Adults/Two Children Household Annual Expense: \$3,391.49

The clothing and footwear expense covers the cost of clothing and footwear for most common work, school, and social occasions as outlined in the Northern Market Basket Measure. The Northern Market Basket Measure clothing basket is modified from the Market Basket Measure to reflect the clothing needs of Northerners (e.g., more winter clothing items).



Transportation

Single Person Household Annual Expense: \$744.00

Single Parent Household Annual Expense: \$1,224.00

Two Adults/Two Children Household Annual Expense: \$6,971.26

The transportation expense covers the cost of owning and maintaining a used vehicle plus the cost of one adult monthly transit pass for the household with two adults and two children whereas the expense for both other household types is equal to the cost of a monthly transit pass for each person.



Child Care

Single Person Household Annual Expense: Not Applicable

Single Parent Household Annual Expense: \$3,146.75

Two Adults/Two Children Household Annual Expense: \$6,760.69

The childcare expense covers the total cost of care for each child in the household. The calculation assumes that the single parent household includes a seven-year-old child that requires before- and after-school care while in school and full-time care when not attending school. The household with two adults and two children includes a seven-year-old child as well as a four-year-old that requires full-time child care.



Health Care

Single Person Household Annual Expense: \$1,662.36

Single Parent Household Annual Expense: \$2,664.72

Two Adults/Two Children Household Annual Expense: \$5,287.20

The health care expense is equal to the cost of extended health and dental insurance, critical illness insurance, and basic life insurance. Despite the introduction of the Yukon Dental Program and Canada Dental Care Plan, the cost of health care services increased significantly in 2025 for the household with two adults and two children due to rising insurance premiums.



Adult Education

Single Person Household Annual Expense: \$701.00

Single Parent Household Annual Expense: \$701.00

Two Adults/Two Children Household Annual Expense: \$1,372.00

The adult education expense is equal to the cost of one full-credit evening course at Yukon University including tuition, student fees, and an allowance for textbooks and school supplies for each adult in a household. Attending night classes allows the adults to improve their skills and employment capacity. Participants in a focus group consisting of low-income earners identified access to post-secondary education opportunities as a pathway out of poverty.



Other Household Items & Social Inclusion

Single Person Household Annual Expense: \$7,634.86

Single Parent Household Annual Expense: \$9,907.17

Two Adults/Two Children Household Annual Expense: \$17,862.82

The other household items and social inclusion expense is intended to reflect the cost of items such as toiletries and personal care, furniture, household supplies, school supplies and fees, bank fees, some reading materials, minimal recreation and entertainment, family outings, small birthday gifts, a modest vacation, and some sports or arts activities for the children. All items included in this category of household expense were purchased by a minimum of 70% of Canadian households as reported by Statistics Canada in its Survey of Household Spending. This expense also includes the cost of telecommunications services (i.e. phone and internet).



Contingency Fund

Single Person Household Annual Expense: \$2,185.54

Single Parent Household Annual Expense: \$2,468.20

Two Adults/Two Children Household Annual Expense: \$3,627.40

The contingency fund provides some cushion for unexpected events such as job loss, the illness of a family member, legal fees, or medical expenses not covered by the health insurance plan. The fund is represented as a household expense equal to two weeks' pay for each adult worker in the household.

Government Transfers

Government transfers provide households with an additional source of income outside of employment to help offset the cost of living. Increases in transfers to low- and modest-income families help lower the living wage by decreasing the amount of income that a family must earn through employment to meet their basic needs. Both the federal government and the territorial government provide a range of targeted income supports to assist low- and modest-income families as well as special populations such as seniors and people with disabilities.

Income supports available to the low- and modest-income households in Whitehorse with children include the Canada Child Benefit, the Yukon Child Benefit, and the Yukon Child Care Subsidy. Additional income supports available to low- and modest-income households in Whitehorse include the Goods and Services Tax Credit, the Canada-Yukon Housing Benefit, and the Yukon Carbon Price Rebate.

Typically, the amount of a specific transfer that a household receives is calculated based on the household's net income from the previous year. All government transfers received by each of the households for 2025 are calculated based on the 2024 household net income except for the single-parent household as this is the first year that the living wage is being calculated for this household type in Whitehorse.

Table 3 below provides a summary of the government transfers provided to each household type in 2025.

Table 3: Government transfers provided to each household type in 2025.

Government Transfer	Single Person	Single Parent	Two Adults/ Two Children
Canada Child Benefit	N/A	4,853.29	8,992.42
GST Credit	151.71	41.88	0.00 ^x
Yukon Carbon Price Rebate	155.00	310.00	620.00
Yukon Child Benefit	N/A	267.34	0.00 ^x
Yukon Child Care Subsidy	N/A	0.00 ^x	2,109.72
Canada-Yukon Housing Benefit	2,400.00	2,400.00	0.00 ^x
Total	2,706.71	8,218.21	11,722.14

^x Household does not qualify for benefit as household income exceeds threshold for recipients.

Canada Child Benefit:

Single Person Household Annual Expense: N/A

Single Parent Household Annual Expense: \$4,853.29

Two Adults/Two Children Household Annual Expense: \$8,992.42

The Canada Child Benefit is a tax-free monthly payment made by the federal government to eligible families to help with the cost of raising children under 18 years of age. For the payment period from July 2024 to June 2025, eligible households can receive up to \$7,787 per year for each child under 6 years of age and up to \$6,570 per year for each child between 6 and 17 years of age.

GST Credit:

Single Person Household Annual Expense: \$151.71

Single Parent Household Annual Expense: \$41.88

Two Adults/Two Children Household Annual Expense: \$0

The Goods and Services Tax Credit is a tax-free quarterly payment made by the federal government to eligible households. For the payment period from July 2024 to June 2025, eligible households can receive up to \$340 per adult and \$179 per child. The household with two adults and two children does not qualify for benefit due as household income exceeds threshold for recipients.

Yukon Carbon Price Rebate:

Single Person Household Annual Expense: \$155

Single Parent Household Annual Expense: \$310

Two Adults/Two Children Household Annual Expense: \$620

The Yukon Carbon Price Rebate provided all Yukoners with financial support to offset the cost of the carbon tax. The Yukon Government eliminated the Yukon Carbon Price Rebate after the April payment.

Yukon Child Benefit:

Single Person Household Annual Expense: N/A

Single Parent Household Annual Expense: \$267.34

Two Adults/Two Children Household Annual Expense: \$0

The Yukon Child Benefit provides tax-free financial support to eligible low- and modest-income families to help with the cost of raising children under 18 years of age. Eligible households can receive up to \$918 per year for each eligible child. The household with two adults and two children does not qualify for benefit due as household income exceeds threshold for recipients.

Yukon Child Care Subsidy:

Single Person Household Annual Expense: N/A

Single Parent Household Annual Expense: \$0

Two Adults/Two Children Household Annual Expense: \$2,109.72

The Yukon Child Care Subsidy provides financial support to assist families who need child care for their children and may not be able to afford the cost of child care. The amount that a family receives depends on the age of the child, the number of hours that the child spends in care, and whether the child has any special needs. Eligible households can receive up to \$578 per month for each pre-school-aged child and up to \$303 per month for each school-aged child while attending school and up to \$550 per month during the summer. Although the universal low-fee child care program has expanded, the Yukon Government has confirmed it is not planning to reduce the Child Care Subsidy.

However, the subsidy has been effectively frozen, as funding has been redirected to support the universal child care system. As a result:

- Income thresholds are not indexed to inflation
- Fewer families qualify each year
- Benefits are reduced for many, especially single-parent households who may now be considered ineligible due to income thresholds and high clawback rates

Canada-Yukon Housing Benefit:

Single Person Household Annual Expense: \$2,400.00

Single Parent Household Annual Expense: \$2,400.00

Two Adults/Two Children Household Annual Expense: \$0

The Canada-Yukon Housing Benefit to help low- to moderate-income Yukoners living in rental housing with their shelter costs. Eligible recipients can receive up to \$800 per month depending on household income and family size. The household with two adults and two children does not qualify for benefit due as the household income exceeds the threshold for recipients.

Deductions from Income

Policies that reduce deductions from income paid by low- and modest-income households help make life more affordable and thus lower the living wage. The calculation assumes that the other household items and social inclusion expense cover the cost of eligible child fitness and art expenses so that both households with children can take full advantage of available territorial tax credits. All tax credits are allocated in a manner that is most advantageous to the household to help ensure a conservative estimate of the living wage.

Table 4: Annual deductions from income, by household type

Deduction from Income	Single Person	Single Parent	Two Adults/ Two Children
Federal Income Tax	4,669.70	5,091.30	5,033.78
Canada Pension Plan Premiums	3,172.78	3,610.06	5,195.09
Employment Insurance Premiums	931.91	1,052.44	1,546.72
Territorial Income Tax	1,992.41	2,172.29	2,083.75
Total	10,766.80	11,926.09	13,859.34

Federal Income Tax

Most individuals who work in Canada pay federal income tax. For the 2024 tax year, the federal income tax rate for individuals with a taxable income of less than \$55,867 equalled 15%. Income deductions for eligible child care expenses and the Northern Living Allowance as well as income tax credits for eligible expenses reduce the amount of tax paid by the individual claiming the deduction or credit.

Territorial Income Tax

Most individuals who work in Yukon pay territorial income tax. For the 2024 tax year, the territorial income tax rate for individuals with a taxable income of less than \$55,867 equalled 6.4%. Income deductions for eligible child care expenses and the Northern Living Allowance as well as income tax credits for eligible expenses reduce the amount of territorial income tax paid by the individual claiming the deduction or credit.

Canada Pension Plan Premiums

Almost all individuals who work in Canada, outside of Quebec, contribute 5.95% of their pay, up to a maximum annual amount of \$4,034.10, to the Canada Pension Plan. Individuals earning above the annual maximum pensionable earnings threshold (\$71,300 in 2024), contribute an additional 4% of their pay up to a maximum of \$396.

Employment Insurance Premiums

Almost all individuals who work in Canada, outside of Quebec, contribute 1.64% of their pay, up to a maximum annual amount of \$1,077.48 to Employment Insurance.

References:

1. Commission on the Social Determinants of Health. (2008). Closing the gap in a generation: health equity through action on the social determinants of health. *Final Report of the Commission on Social Determinants of Health*. Geneva, Switzerland: World Health Organization.
2. Canadian Centre for Policy Alternatives, First Call BC, and Vibrant Communities Canada (2013). *Canadian Living Wage Framework: A national methodology for calculating the living wage in your community*. Retrieved from: https://d3n8a8pro7vhmx.cloudfront.net/ontariolivingwage/pages/110/attachments/original/1574970054/Canadian_Living_Wage_Framework.pdf?1574970054
3. Statistics Canada. (2010). *Classification of Full-time and Part-Time Work Hours*. Ottawa, Canada. Retrieved from: <http://www23.statcan.gc.ca/imdb/p3VD.pl?Function=getVD&TVD=114437&CV D=114437&CLV=0&MLV=1&D=1>
4. Hammond, K. (2017). The cost of healthy eating in Yukon: 2017. Whitehorse, Yukon: Yukon Anti-Poverty Coalition.
5. Statistics Canada. Census Profile, 2021 Census of Population - Whitehorse, City (CY): Yukon [Census subdivision]
6. Pelletier, R., Patterson, M., and Moyser, M. The gender wage gap in Canada: 1998 to 2018. Labour Statistics: Research Papers. *Statistics Canada Catalogue no. 75-004-M*. Ottawa, Canada. Released October 7, 2019. Retrieved from: <https://www150.statcan.gc.ca/n1/pub/75-004-m/75-004-m2019004-eng.htm>
7. Aboriginal Affairs and Northern Development Canada. (2013). Aboriginal Income Disparity in Canada. *Aboriginal Affairs and Northern Development Canada Catalogue no. R3-176/2013E-PDF*. Ottawa, Canada.
8. Hudon, T. (2016). Visible Minority Women. *Statistics Canada Catalogue no. 89-503-X*. Ottawa, Canada. Released March 3, 2016.
9. Galarneau, D. and Radulescu, M. (2015). Employment among the disabled. *Statistics Canada Catalogue no. 75-001-X*. Ottawa, Ontario.
10. Vozoris, N. and Tarasuk, V. (2003). Household food insufficiency is associated with poorer health. *Journal of Nutrition*, 133(1), 120-126.
11. Che, J. and Chen, J. (2001). Food insecurity in Canadian households. *Health Reports*, 12(4), 11-22. Statistics Canada Catalogue no. 82-003-X. Ottawa, Ontario.
12. Richards, T., Cohen, M., Klein, S., and Littman, D. (2008). *Working for a Living Wage 2008 – Making Paid Work Meet Basic Family Needs in Vancouver and Victoria*. Vancouver, British Columbia: Canadian Centre for Policy Alternatives



Yukon Anti-Poverty
COALITION
anti-pauvreté du Yukon