

# Living Wage in Whitehorse, Yukon: 2018



Yukon Anti-Poverty  
COALITION  
anti-pauvreté du Yukon

Calculation &  
Considerations

## About the Yukon Anti-Poverty Coalition

The Yukon Anti-Poverty Coalition facilitates the elimination of poverty in Yukon through awareness, advocacy, and action. Our members partner with other community members on issues involving food, shelter, and access to services. By working together and building partnerships with individuals, governments, as well as private and non-profit sectors, we can take real action to directly and positively affect the lives of everyone in our community. The official mandate of the organization is to:

- Foster development of strategies and activities to reduce poverty in Yukon;
- Increase awareness of poverty in Yukon;
- Provide a voice for Yukoners living in poverty; and
- Coordinate efforts and information regarding poverty among individuals and organizations within and outside Yukon.

## About the author

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## Acknowledgements

The author would like to thank the members of the Yukon Anti-Poverty Coalition who supported this project including those who contributed to the development of the recommendations outlined in this report. Your dedication to alleviating poverty and improving the lives of Yukoners is inspiring. The author would also like to thank Igluka Ivanova from the Canadian Centre for Policy Alternatives for generously providing advice regarding the methods used in the living wage calculation.

## How to cite this document

Hammond, K. (2017). *Living Wage in Whitehorse, Yukon: 2018*. Whitehorse, Yukon: Yukon Anti-Poverty Coalition.

## Background

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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. Living wage calculations are an effective way to measure the cost of living using community-level data while directly integrating the role of public policy, including the provision of social services and the tax-and-transfer system. This calculation facilitates the identification and quantification of affordability challenges facing low- and modest-income households as well as opportunities for policy changes to improve affordability and to reduce poverty. Calculating the living wage on an annual basis enables the assessment of the cumulative effect of policy changes on the ability of low- and modest-income families to meet their basic needs over time.

This report presents the findings from the third annual living wage calculation and concludes with nine recommendations to address poverty both in Whitehorse and throughout Yukon. The recommendations include measures to improve affordability by reducing the cost of basic household needs, to increase incomes for low- and modest-income households, and to enhance data quality to improve our understanding of affordability challenges and poverty in the territory.

### 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 Yukon Child Benefit help reduce the living wage by providing an additional source of household income while deductions from income such as Employment Insurance premiums 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. Adhering to a standardized methodology enhances the credibility of these calculations by ensuring consistency. It allows for a meaningful comparison of findings across communities since any differences in the living wage reflect real differences in the cost of living. The framework provides a definition of the reference family and the household expenses included in the calculation. It is intended to represent a modest standard of living.<sup>1</sup>

The reference family consists of two adults and two children, ages four and seven. Although the composition of the reference family does not reflect the diversity of living arrangements found in Whitehorse or throughout Canada, Statistics Canada reports that 81.4% of Whitehorse families are headed by couples (either through marriage or common-law), and 59.6% of Whitehorse families with children include two or more children.<sup>2</sup>

Researchers who have calculated the living wage for other household compositions typically find that the hourly wage that a single person requires to meet their basic needs is similar to what both workers in the reference family must earn to enjoy the same standard of living. However, the amount that an adult in a lone-parent household requires to meet their basic needs is typically much higher than what both workers in the reference family must earn as lone-parent households cannot achieve the same economies of scale as larger households.

Both adults in the reference family are assumed to work 35 hours per week and receive equal pay. Full-time employment for both parents is common for two-parent families with children in Whitehorse. Statistics Canada defines a full-time employee as anyone who works 30 or more hours per week at their primary or only job.<sup>3</sup>

Since both adults are assumed to receive equal pay, the living wage calculation does not account for experiences of wage discrimination. For example, Statistics Canada reported that women earned 88 cents for every dollar earned by men in 2015, even after accounting for differences in hours worked, primarily due to wage inequality between women and men within occupations.<sup>4</sup> Other populations known to experience wage discrimination include Indigenous Peoples, people of colour, and people with disabilities.<sup>5,6,7</sup>



The framework provides a list of household expenses intended to represent a modest standard of living. Expenses incurred by the reference family include shelter, food, clothing, child care, transportation, health care, other household items and social inclusion, and a small contingency fund. Earning a living wage enables families 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.<sup>8</sup>

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

## Measuring Poverty in Whitehorse, Yukon

In August 2018, the Government of Canada released its national poverty reduction strategy and announced plans to introduce the Poverty Reduction Act. The Act will include an official definition of poverty based on the Market Basket Measure, targets for poverty reduction, and establish a National Advisory Council on Poverty to advise the Minister of Families, Children and Social Development on poverty reduction measures and to report annually on progress toward poverty reduction.<sup>9</sup>

The federal government developed the Market Basket Measure, an indicator of low-income based on the cost of a defined basket of goods and services (i.e. food, clothing, shelter, and transportation) intended to represent a modest standard of living between subsistence living and full social inclusion. Any household with a level of income lower than the cost of the basket for their region is considered low-income.<sup>10</sup>

Currently, Statistics Canada reports the rate of poverty for 50 regions including 19 specific communities using the Market Basket Measure. However, no measurement of poverty occurs regularly in any of the territories. Measuring and tracking the rate of poverty is essential to monitoring and evaluating the effectiveness of programs and policies towards reducing poverty.

In 2012, the federal government completed a study to determine the feasibility of implementing the Northern Market Basket Measure, a modified version of the Market Basket Measure intended to reflect life in the North and the data sources available to the territories. The feasibility study included a baseline measurement of poverty for each of the territorial capitals. Key findings for Whitehorse included:

- 16% of all households lived in poverty
- 22.1% of persons under the age of 18 years lived in poverty
- 40.7% of persons in female lone-parent households lived in poverty

As part of its national poverty reduction strategy, the federal government announced funding of \$12.1 million over five years, and \$1.5 million per year after that, to enhance poverty measurement including in the territories.<sup>11</sup>

## What is new for 2018?

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The living wage for Whitehorse in 2018 is equal to \$18.57 per hour, an increase of \$0.31 per hour from last year. The change was primarily the result of substantial increases in the cost of living, particularly shelter and child care, as well as methodological changes to better align the calculation methodology with that used for other communities. Specifically, the Yukon Anti-Poverty Coalition was able to incorporate the findings from the Northern Market Basket Measure feasibility study conducted by the federal government in 2012. As such, previous calculations likely under reported the food expense and over reported the clothing and footwear expense.

**Whitehorse  
living wage:**  
2016: \$19.12/hr  
2017: \$18.26/hr  
2018: \$18.57/hr

Housing affordability remains a significant concern for low- and modest-income households living in Whitehorse and is the single largest expense incurred by the reference family. The average cost of shelter increased by \$119.57 in the last year. The Whitehorse reference family spends 30.4% of its before-tax household income on housing in 2018, slightly above the affordability threshold of 30% used by the Canadian Mortgage and Housing Corporation.

Child care fees, the second largest expense for the Whitehorse reference family, increased by \$904.20 in the last year. Compared to most other Canadian jurisdictions, the Yukon Child Care Subsidy provides relatively generous financial assistance to low- and modest-income households who access child care services. However, any increase in the cost of child care makes it more difficult for Yukon families to meet their basic needs since the territorial government does not index the subsidy to inflation or child care costs.

## Yukon Minimum Wage Review

In February 2018, the Yukon Government announced that it had directed the Employment Standards Board to conduct a review of the minimum wage following recent increases and announced increases in other Canadian jurisdictions that will see Yukon's minimum wage fall to the seventh highest in Canada by May 2018.<sup>12</sup> The Yukon minimum wage increases every April based on the Consumer Price Index for Whitehorse and is currently \$11.51 per hour.

A living wage differs from the minimum wage in that a living wage reflects the earnings that a family requires to meet their basic needs whereas the minimum wage equals the lowest rate of pay that an employer can offer an employee or that a worker can charge for their labour. Those earning less than a living wage can be considered the “working poor” as they often face significant challenges in meeting their basic needs. The current minimum wage is \$7.06 per hour less than the living wage for Whitehorse.

Those who work for less than a living wage face many difficult financial choices and often forgo basic needs such as adequate food due to a lack of money. The result can be spiralling debt, constant stress, and long-term health problems. In many cases, low-wage earners work long hours at multiple jobs to pay for basic needs, and they have little time to spend with their family or participate fully in the community. Other adverse outcomes associated with living in poverty include poor health, food and housing insecurity, low-educational attainment, and an inability to participate in the social life of the community. In April 2018, the Yukon Planning Group on Homelessness found that 31% of people in Whitehorse who were experiencing homelessness or were considered at risk of homelessness received income through employment.<sup>13</sup>

In recent years, several provinces and territories have substantially increased their minimum wage or announced a significant increase. Alberta, British Columbia, and Ontario are on track to raise their minimum wage to \$15 per hour by 2021. Table I provides an overview of minimum wage rates across the country and outlines planned changes, where they exist.

**Table I: Minimum wage rates in Canada by province or territory**

Province or Territory	Minimum Wage	Notes
Ontario	\$14.00	Rate scheduled to increase to \$15.00 per hour on January 1, 2019. Subject to change.
Alberta	\$13.60	Rate scheduled to increase to \$15.00 per hour on October 1, 2018.
Northwest Territories	\$13.46	No changes planned.
Nunavut	\$13.00	No changes planned.
British Columbia	\$12.65	Rate scheduled to increase to \$13.85 per hour on June 1, 2019, to \$14.60 per hour on June 1, 2020, and \$15.20 per hour on June 1, 2021.
Quebec	\$12.00	Rate tentatively scheduled to increase to 50% of the average hourly wage by 2020. The current minimum wage rate equals 49% of the average hourly wage.
Prince Edward Island	\$11.55	Rate changes expected to be announced in late 2018 following a minimum wage review conduct by the Employment Standards Board.
Yukon	\$11.51	Rate increases every April based on the Consumer Price Index for Whitehorse.
New Brunswick	\$11.25	Rate increases every April based on the Consumer Price Index for New Brunswick.
Newfoundland	\$11.15	Rate increases every April based on the Consumer Price Index for Newfoundland and Labrador.
Manitoba	\$11.15	Rate scheduled to increase to \$11.35 per hour on October 1, 2018.
Nova Scotia	\$11.00	Rate increases every April based on the Consumer Price Index for Canada.
Saskatchewan	\$10.96	Rate increases every October based on the Consumer Price Index for Saskatchewan.

## Household Expenses

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The Canadian Living Wage Framework outlines nine categories of household expense intended to reflect a modest standard of living. The categories of household expense include shelter, food, clothing and footwear, transportation, child care, health care, parent education, other household items and social inclusion, and a small contingency fund. Each adult in the Whitehorse reference family must earn at least \$18.57 per hour working full-time or \$33,797.40 per year to meet these basic needs and to avoid the adverse outcomes associated with poverty. This section provides a breakdown of each household expense incurred by the Whitehorse reference family.



### Shelter

Monthly Expense: \$1,846.50

Annual Expense: \$22,157.99

The shelter expense incurred by the reference family covers the cost of rental housing including utilities (i.e. electricity, heating, and water), tenant insurance, internet, and phone services. The Whitehorse reference family spends \$1,846.50 per month on shelter, the largest household expense in 2018.

### Housing Need in Yukon

According to the Canada Mortgage and Housing Corporation, a household is considered in core housing need if its housing does not meet one or more of the adequacy, suitability, or affordability standards. Adequate housing does not require any major repairs while suitable housing has enough bedrooms for the size and makeup of resident households, based on National Occupancy Standard requirements. Housing is considered affordable when it costs less than 30% of before-tax household income.<sup>14</sup> Statistics Canada reported that 15.2% of Yukoners lived in core housing need in 2016.<sup>15</sup>

### Homelessness in Whitehorse

On April 17, 2018, the Yukon Planning Group on Homelessness, with the support of the Council of Yukon First Nations and funding from the federal Homelessness Partnering Strategy, conducted the second biennial Point-in-Time Count to enumerate the homeless population in Whitehorse. The count revealed that at least 195 people were living in the community at that time without a fixed address who were considered homeless or at risk of homelessness.<sup>16</sup> Evidence shows that a lack of affordable housing contributes to increased rates of homelessness.<sup>17</sup>





## Food

Monthly Expense: \$1,126.41

Annual Expense: \$13,516.93

The food expense incurred by the reference family covers the cost of a basic, nutritious diet such as that outlined in the National Nutritious Food Basket or the Revised Northern Food Basket. However, 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. The Whitehorse reference family spends \$1,126.41 per month on food in 2018.

### Food Insecurity in Yukon

According to Health Canada, food insecurity exists within a household when one or more members do not have access to the variety or quantity of food that they need due to a lack of money.<sup>18</sup> Experiences of food insecurity range in severity from worrying about running out of food, to children not eating for an entire day.<sup>19</sup> Evidence shows that those who experience food insecurity are 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.<sup>20,21</sup> Food insecurity imposes significant costs on society as those who experience food insecurity are more likely to utilize expensive health care services.<sup>22</sup> In 2012, 17.1% of Yukon households experienced some degree of food insecurity over the previous 12 months.<sup>23</sup> More recent data is unavailable because the territorial government opted out of food security measurement in 2013, 2014, 2015, and 2016.



## Clothing and Footwear

Monthly Expense: \$241.59

Annual Expense: \$2,899.12

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 feasibility study adjusted for inflation. The Northern Market Basket Measure clothing basket is modified from the Market Basket Measure to reflect the clothing needs of Northerners. The Whitehorse reference family spends an average of \$241.59 per month on clothing and footwear in 2018.



### Transportation

Monthly Expense: \$504.71 Annual Expense: \$6,056.54

The transportation expense covers the cost of owning and maintaining a used vehicle plus the cost of a monthly transit pass. Although public transportation can be a viable option for many families, a family with two parents working full-time with one child in full-time day care and another in elementary school cannot rely on public transportation alone. Since both parents work full-time, the family may be unable to rely solely on one vehicle, particularly if the parents work different schedules or in different parts of town. The Whitehorse reference family spends an average of \$504.71 per month on transportation in 2018.

#### Low-Income Transit Passes in Calgary

In 2017, the City of Calgary introduced low-fee transit passes for low-income households. Under the program, the cost of a monthly transit pass varies depending on household income. For example, a single person earning less than \$12,669 annually or a four-person household with a combined annual income of less than \$23,542 are eligible to purchase a monthly transit pass for \$5.15 whereas a single person earning more than \$25,339 or a four-person household with a combined annual income of more than \$47,084 are charged \$103.<sup>24</sup> The low-fee transit pass substantially reduced transportation costs for low-income households while significantly increasing public transit use. The City of Calgary sold more than 300,000 subsidized transit passes in 2017 and 36,316 passes in June 2018.<sup>25</sup>



### Health Care

Monthly Expense: \$230.94 Annual Expense: \$2,771.28

The health care expense is equal to the cost of extended health and dental insurance that covers the entire family. The plan purchased by the reference family does not include disability or life insurance, and the family would still incur any costs related to non-insured or partially-insured medical services. The Whitehorse reference family spends \$230.94 per month on health insurance in 2018.



### Adult Education

Monthly Expense: \$84.42 Annual Expense: \$1,013.00

The adult education expense is equal to the cost of two full-credit evening courses at Yukon College including tuition, student fees, and an allowance for textbooks and school supplies. Attending night classes allows the parents 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.<sup>26</sup> The Whitehorse reference family spend an average of \$84.42 per month on parent education in 2018.



### Child Care

Monthly Expense: \$1,128.48 Annual Expense: \$13,541.76

The reference family includes two children, ages four and seven. The four-year-old requires full-time child care while the seven-year-old requires before- and after-school care and full-time care when not attending school. The child care expense is equal to the cost of obtaining child care services from a licenced provider for both children. The Whitehorse reference family spends an average of \$1,128.48 per month on child care in 2018.

### Universal Low-Fee Child Care in Quebec

In 1997, the Government of Quebec established a universal low-fee child care program to provide families with access to affordable child care services for children up to 12 years of age. Under the program, families pay between \$7.30 and \$20 per day based on their household income. An evaluation of Québec's public child care program shows that the introduction of affordable child care increased female labour participation by 3.8% due to 70,000 mothers re-entering the labour force after childbirth. Researchers found that the program led to increased provincial tax revenues, decreased expenditures on transfers to individuals (i.e. reliance on income supports), and resulted in an increase in provincial Gross Domestic Product by an estimated 1.7% more than would have occurred otherwise.<sup>27</sup>



### Other Household Items and Social Inclusion

Monthly Expense: \$1,031.48 Annual Expense: \$12,377.70

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 family 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. The Whitehorse reference family spends an average of \$1,031.48 per month on other household items and social inclusion in 2018.



### Contingency Fund

Monthly Expense: \$216.65 Annual Expense: \$2,599.80

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 worker in the reference family. The Whitehorse reference family sets aside an average of \$216.65 per month for emergencies in 2018.

## Government Transfers

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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 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 Whitehorse reference family include the Canada Child Benefit, the Yukon Child Benefit, and the Yukon Child Care Subsidy. The Whitehorse reference family receives a total average monthly benefit of \$1,364.11 in 2018.

### Assistance with Income Tax Filing

All households must file an income tax return to be eligible to receive income supports such as the Canada Child Benefit, the Yukon Child Benefit, the Goods and Services Tax Credit, and the Working Income Tax Benefit. Each year thousands of low- and modest-income households do not file their tax return and, thus, do not receive the income supports that they are entitled. The federal government offers assistance to low-income households with completing their tax return through the Community Volunteer Income Tax Program. For more information about the Community Volunteer Income Tax Program, visit <https://www.canada.ca/en/revenue-agency/services/tax/individuals/community-volunteer-income-tax-program.html>.

### Goods and Services Tax Credit

Monthly Benefit: \$1.08    Annual Benefit: \$12.96

The Goods and Services Tax Credit is a tax-free quarterly payment made by the federal government to low-income households to help offset the cost associated with the Goods and Services Tax. The Whitehorse reference family receives an average monthly benefit of \$1.08 in 2018.

### Yukon Child Benefit

Monthly Benefit: \$57.34    Annual Benefit: \$688.08

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 \$820 per year for each eligible child. The Whitehorse reference family receives a monthly benefit of \$57.34 in 2018.

## Canada Child Benefit

Monthly Benefit: \$722.83    Annual Benefit: \$8,673.90

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. The Whitehorse reference family receives an average monthly benefit of \$722.83 in 2018.

### Canada Child Benefit Enhancement

The federal government estimates that the introduction of the Canada Child Benefit contributed to 300,000 fewer children living in poverty in 2017 than compared to 2014 based on the Low-Income Cut-Offs.<sup>28</sup> However, the benefit was not indexed to inflation initially, and many critics noted that the relative value of the benefit would decrease over time due to increases in the cost of living. As such, many low-income households that were lifted out of poverty after the introduction of the benefit were at risk of falling back into poverty over time.<sup>29,30</sup> The federal government announced in its 2017 Fall Economic Statement that it would index the Canada Child Benefit to inflation starting July 1, 2018. Eligible households now receive up to \$541.33 per month for each child under the age of 6 and up to \$456.75 per month for each child aged 6 to 17.<sup>31</sup>

## Yukon Child Care Subsidy

Monthly Benefit: \$582.86    Annual Benefit: \$6,994.34

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. The Whitehorse reference family receives an average subsidy of \$582.86 per month in 2018.



Note that the Whitehorse reference family does not qualify for some income supports targeted to low-income households including the Working Income Tax Benefit and the Yukon Rent Supplement Enhancement as their net household income exceeds the threshold for these supports.

## Deductions from Income

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Almost all individuals who work in Canada pay federal income tax, provincial or territorial income tax, Canada Pension Plan premiums, and Employment Insurance premiums. Policies that reduce deductions from income paid by low- and modest-income families help make life more affordable for these families and lower the living wage. The calculation assumes that the other household items and social inclusion expense cover the cost of eligible child fitness and arts expenses so that the family 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. The Whitehorse reference family pays an average of \$583.50 per month in deductions from income in 2018.

**Federal Income Tax**      Monthly Deduction: \$173.17      Annual Deduction: \$2,078.07

Most individuals who work in Canada pay federal income tax. For the 2017 tax year, the federal income tax rate for individuals with a taxable income of less than \$45,916 equalled 15%. Income deductions for eligible child care expenses and the Northern Living Allowance as well as income tax credits for eligible expenses (e.g., medical expenses, public transit, and post-secondary education) reduce the amount of tax paid by the individual claiming the deduction or credit. The Whitehorse reference family pays an average of \$173.17 per month in federal income tax in 2018.

### Federal Income Tax Changes

In recent years, the federal government has made two changes that impacted the amount of federal income tax paid by the Whitehorse reference family in 2018. First, in Budget 2016, the federal government eliminated education and textbook tax credits effective January 1, 2017.<sup>32</sup> The government argued that these credits were not targeted based on income and provided little direct support to students when they need it most. Second, in Budget 2017, the federal government eliminated the Public Transit Credit, effective July 1, 2017.<sup>33</sup> Evidence shows that the credit did not effectively increase ridership or reduce greenhouse gas emissions.<sup>34</sup> In general, non-refundable tax credits provide little or no assistance to low-income households and benefit high-income households disproportionately. Also, those claiming the credit do not receive any assistance until the end of the tax year after incurring the full expense.

## **Territorial Income Tax**

**Monthly Deduction: \$68.55    Annual Deduction: \$822.64**

Most individuals who work in Yukon pay territorial income tax. For the 2017 tax year, the territorial income tax rate for individuals with a taxable income of less than \$45,916 equalled 6.4%. Income deductions for eligible child care expenses and the Northern Living Allowance as well as income tax credits for eligible expenses (e.g., medical expenses, public transit, post-secondary education, and children's fitness and arts expenses) reduce the amount of territorial income tax paid by the individual claiming the deduction or credit. The Whitehorse reference family pays an average of \$68.55 per month in territorial income tax in 2018.

## **Canada Pension Plan Premiums**

**Monthly Deduction: \$249.95    Annual Deduction: \$2,999.44**

Almost all individuals who work in Canada, outside of Quebec, contribute 4.95% of their pay, up to a maximum annual amount of \$2,564.10, to the Canada Pension Plan. The Whitehorse reference family contributes an average of \$249.95 per month to the Canada Pension Plan in 2018.

## **Employment Insurance Premiums**

**Monthly Deduction: \$91.82    Annual Deduction: \$1,101.80**

Almost all individuals who work in Canada, outside of Quebec, pay Employment Insurance premiums. In January 2017, the federal government reduced the Employment Insurance premium rate by 0.25% so that workers now contribute 1.63% of their pay, up to a maximum annual amount of \$836.19. The Whitehorse reference family contributes an average of \$91.82 per month to Employment Insurance in 2018.

## **Carbon Tax**

In October 2016, the federal government announced that all provinces and territories must have a carbon price put in place by January 2019 or the federal government will implement a backstop. Under the plan, provinces and territories must have a carbon price starting at the equivalent of a minimum of \$10 per tonne in 2019 that rises by \$10 per year to \$50 per tonne in 2022. If the federal government implements a backstop in a province or territory, the federal government has committed to returning all revenue to the province or territory where the tax was paid.<sup>35</sup> A \$50 per tonne carbon tax will increase the price of gasoline by 11.25 cents per litre and diesel by 13.5 cents by 2022.<sup>36</sup>

The Yukon Financial Advisory Panel suggested that a \$50 per tonne carbon tax would cost the typical Yukon household between \$450 and \$500 per year by 2022 and generate approximately \$25 million in annual revenue for the territorial government by 2022.<sup>37</sup> The carbon tax will result in future increases to the living wage as the cost of energy-intensive goods become more expensive unless the revenues collected from the tax are returned to low- and modest-income households through a direct cash transfer such as a climate action rebate.

## Recommendations

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All levels of government share responsibilities regarding various aspects of the tax-and-transfer system as well as the delivery of vital health and social services that impact affordability and the well-being of Yukoners. The Yukon Anti-Poverty Coalition recommends the following nine actions to address poverty, improve affordability, increase household incomes, and enhance data quality to improve our understanding of the challenges facing low- and modest-income households and to support policy development.

### Update and Renew the Yukon Poverty Reduction Strategy

The Yukon Government released a Social Inclusion and Poverty Reduction Strategy in 2012 to help guide social policy development so that policies, programs, and services reflect social inclusion and poverty reduction goals. The strategy consisted of three primary goals: 1) improving access to services; 2) reducing inequities; and 3) strengthening community vitality.<sup>38</sup> Although the strategy included a series of social inclusion indicators (e.g., distribution of income, high school completion, labour force participation, and access to affordable housing and health services), it did not include a formal definition of poverty or any measurable targets.

A comprehensive poverty reduction strategy that includes a formal definition and measurable definition of poverty such as the Northern Market Basket Measure with legislated targets is needed to ensure that the Yukon Government can effectively reduce the number of Yukoners who experience poverty. A comprehensive strategy should prioritize actions that improve access to quality health and social supports and services, improve affordability by reducing the cost of basic needs such as adequate housing and child care, and increase household incomes.



**Recommendation #1:** Renew and implement a comprehensive poverty reduction strategy for Yukon that includes a formal definition of poverty based on the Northern Market Basket Measure with legislated targets for poverty reduction.



## Improve Affordability

The high cost of many goods and services makes it difficult for many low- and modest-income households living in Yukon to meet their basic needs. However, good public policy can help reduce the cost of basic household needs such as housing, transportation, and child care.

Housing remains by far the largest expense incurred by the Whitehorse reference family. Further, many Yukoners face considerable challenges when trying to find a place to live due to limited supply and the competitive nature of the rental market. As of August 2018, there are 238 people on the social housing wait list for the territory; 103 are seniors according to the Yukon Housing Corporation.<sup>39</sup> Significant action is required to improve access to social and affordable housing to reduce the burden on low- and modest-income earners. Reducing the cost of rental housing by 10% would lower the living wage by 64 cents per hour.



**Recommendation #2:** Substantially invest in social and affordable housing to reduce homelessness and waitlists for social and seniors housing.

Transportation is a significant expense incurred by many families in Whitehorse. Public transit provides access to affordable, basic mobility for citizens, including low-income households and people with disabilities, and those seeking another option to supplement private vehicle ownership. Other low-cost alternatives to driving such as walking, cycling, and car-sharing can help reduce costs associated with operating and maintaining a private vehicle.

The City of Whitehorse is currently in the process of developing a Master Transit Plan. A comprehensive transportation strategy should focus on developing a multi-modal transportation system whereby people can conveniently and safely access a variety of affordable commuting options including public transit, cycling, walking, and car sharing.



**Recommendation #3:** Develop a comprehensive transportation strategy for Whitehorse supported by investments to improve the quality and accessibility of affordable transportation options including walking, cycling, and public transit.

Evidence shows that non-refundable tax credits for eligible public transit expenses provide little financial assistance to low- and modest-income households and do not effectively increase ridership or reduce greenhouse gas emissions.<sup>40</sup> Offering subsidized public transit passes to low-income households provides immediate assistance at the time of purchase whereas non-refundable tax credits can only be claimed at the end of the tax year after the rider has incurred the full expense. Providing subsidized public transit passes to low- and modest-income households would reduce the Whitehorse living wage by up to 23 cents per hour.



**Recommendation #4:** Provide subsidized public transit passes to low- and modest-income households to help reduce their transportation costs.

## Increase Household Incomes

The living wage calculation quantifies the amount of household income that a family requires to meet their basic needs. Household income can be obtained either through employment or government transfers. The Yukon Anti-Poverty Coalition recommends a comprehensive approach to increasing household incomes that includes raising the minimum wage and increasing transfers to low- and modest-income households to help reduce the gap between the minimum wage and the living wage. An appropriate minimum wage rate for Yukon would better reflect the cost of living while better aligning the rate with that of other neighbouring jurisdictions.



**Recommendation #5:** Increase the minimum wage to \$15 per hour by 2020 and commit to increasing the minimum wage annually based on the Consumer Price Index for Whitehorse and to periodic reviews of the territorial minimum wage policy to ensure that the rate is set at a level that meets the needs of Yukoners.

Government transfers such as the Canada Child Benefit, the Goods and Services Tax Credit, the Yukon Child Benefit, and the Yukon Child Care Subsidy help offset the cost of living and help reduce the living wage by providing an additional source of income for low- and modest-income households. The territorial government last increased the Yukon Child Benefit in 2015.<sup>41</sup> Since that time, the relative value of the benefit has decreased due to inflation. Increasing the maximum annual benefit to \$1,200 per child would reduce the living wage by 27 cents per hour.



**Recommendation #6:** Enhance the Yukon Child Benefit by increasing the annual maximum benefit to \$1,200 per child and by indexing future increases to inflation based on the Consumer Price Index for Whitehorse.

According to the Yukon Financial Advisory Panel, the impending carbon tax will affect low-income households disproportionately as the cost of energy-intensive goods become more expensive.<sup>42</sup> However, the territorial government can help offset the costs imposed on low- and modest-income households by introducing a climate action rebate. An equitable approach to designing a climate action rebate would recognize that low-income households and those living in communities outside of Whitehorse where affordable transit options do not exist are most affected by the carbon tax.



**Recommendation #7:** Introduce a climate action rebate that returns the majority of revenues generated from the carbon tax to low- and modest-income households as well as those living in communities outside of Whitehorse.

## Enhancing Data Quality

An accurate estimate of the shelter expense incurred by the Whitehorse reference family requires timely data regarding the cost of rental housing including utilities (i.e. electricity, heating, and water). The Yukon Bureau of Statistics reports the median rental rate for bachelor, one, two, three-four, and five-plus bedroom units in Dawson City, Haines Junction, Watson Lake, and Whitehorse in April and October of each year through the Yukon Rent Survey. However, the survey no longer differentiates between units that include utilities in the cost of rent and those that do not. The calculation of the shelter expense incurred by the Whitehorse reference family assumes that the rate that landlords include utilities in the cost of rent remains unchanged since December 2013 when the Yukon Bureau of Statistics last reported this information. Reporting the rate at which utilities are included in the cost of rental housing would provide more complete and accurate information regarding shelter costs in Yukon.



**Recommendation #8:** Measure and report the rate that utilities are included in the cost of rental housing as part of the Yukon Rent Survey.



## Glossary

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**Canada Child Benefit:** 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. Starting July 1, 2018, eligible households will receive up to \$541.33 per month for each child under the age of 6 and up to \$456.75 per month for each child aged 6 to 17.

**Canada Pension Plan:** A federal social program that provides contributors and their families with a partial replacement of earnings in the case of retirement, disability, or death. Almost all individuals who work in Canada outside Quebec contribute to the Canada Pension Plan. Employees contribute 4.95% of their pay up to a maximum annual contribution of \$2,564.10.

**Canadian Living Wage Framework:** A standardized methodology that guides living wage calculations across Canada. The framework provides a definition of the reference family and a list of household expenses intended to represent a modest standard of living.

**Carbon Tax:** A tax levied on the purchase of fossil fuels that generate greenhouse gas emissions when used unless a specific exemption applies.

**Community Spatial Index:** A measure used to compare the cost of living in one community compared to that in a reference community. The Yukon Bureau of Statistics compares the prices of regularly purchased items in Whitehorse to prices in other Yukon communities (i.e. Carmacks, Dawson City, Faro, Haines Junction, Mayo, Old Crow, Ross River, Teslin, and Watson Lake) in April and October of each year and reports this information in its monthly statistical review.

**Consumer Price Index:** An indicator of changes in consumer prices experienced by Canadians (i.e. inflation or deflation). Statistics Canada measures the index by comparing, over time, the cost of a fixed basket of goods and services purchased by consumers.

**Consumption Tax:** A tax levied on the purchase of a good or service unless a specific exemption applies.

**Employment Insurance:** A federal social program that provides workers with financial assistance when they do not have a job. Employees, employers, and the federal government pay into the program. Employees contribute 1.63% of their pay up to a maximum annual contribution of \$863.19.

**Goods and Services Tax Credit:** A tax-free quarterly payment made by the federal government to low-income households to help offset the cost associated with the Goods and Services Tax. Starting July 1, 2018, eligible households will receive up to \$284 per quarter for each adult and up to \$149 per quarter for each child.

**Living Wage:** An hourly wage that is equal to the amount that a household must earn to meet its basic needs after accounting for government transfers and deductions from income.

**Low-Income Cut-Offs:** A measure of low-income based on defined thresholds for spending on food, clothing, and shelter. Households that spend twenty percentage points or more than the average household of the same size in a community of the same size on food, clothing, and shelter fall below the low-income threshold. Statistics Canada measures the Low-Income Cut-Offs for seven economic family sizes and five community sizes to account for rural and urban differences. Statistics Canada highlights the after-tax income rates, rather than pre-tax income rates, to better reflect the redistributive effects of the tax-and-transfer system.

**Low-Income Measure:** A measure of low-income based on thresholds derived from median after-tax income. The Low-Income Measure indicates the number of families with an after-tax income lower than 50% of the median income for the whole population. Despite its consideration of family size and economies of scale, the Low-Income Measure may be insensitive to regional differences in the cost of living as it lacks a geographic component.

**Market Basket Measure:** A measure of low-income based on the cost of a basket of goods and services (i.e. food, shelter, clothing and footwear, transportation, and other common expenses such as personal care, household needs, furniture, basic telephone service, school supplies, and modest levels of reading material, recreation, and entertainment) intended to represent a modest standard of living for a reference family of one male and one female adult aged 25-49 with two children (a girl aged 9 and a boy aged 13). The Market Basket Measure is an absolute measure of low-income that reflects regional differences in the cost of living across the country.

**Minimum Wage:** The lowest amount that an employer can legally pay an employee. Also, the lowest amount that a worker can legally sell their labour. As of April 1, 2018, the minimum wage in Yukon is \$11.51 per hour.

**Net Income:** An amount used to calculate certain federal and provincial or territorial benefits and non-refundable tax credits. Net income is equal to employment income minus the total of allowable income deductions, such as eligible child care expenses.

**Non-Refundable Tax Credit:** A federal, provincial, or territorial tax credit that can reduce the claimant's tax payable, but only up to the amount of tax owed. If the amount of non-refundable tax credits exceeds that of tax owed, the claimant does not benefit from the extra credits (they either lose the credits or, in some rare cases, as with the Tuition, Education and Textbook Amounts, the credits can be carried over for future years or transferred to a spouse). Examples of non-refundable tax credits include the Basic Personal Amount and the Canada Employment Amount.

**Northern Living Allowance:** An income tax deduction for northern residents intended to help offset the higher cost of living in Northern Canada.

**Northern Market Basket Measure:** A measure of low-income similar to the Market Basket Measure but modified for the three territorial capitals to reflect both life in the North and the data sources available for the territories. The Northern Market Basket Measure is based on the cost of a basket of goods and services (i.e. food, shelter, clothing and footwear, transportation, and other common expenses such as personal care, household needs, furniture, basic telephone service, school supplies, and modest levels of reading material, recreation, and

entertainment) intended to represent a modest standard of living for a reference family of one male and one female adult aged 25-49 with two children (a girl aged 9 and a boy aged 13). The Northern Market Basket Measure was developed by an informal working group consisting of representatives from Human Resources and Skills Development Canada (now Economic and Social Development Canada), Statistics Canada, Aboriginal Affairs and Northern Development (now Crown-Indigenous Relations and Northern Affairs Canada), and representatives from Yukon, the Northwest Territories, and Nunavut. Members from each territorial government included representatives from their respective statistics agencies and departments responsible for social policy.

**Progressive Taxation:** A tax system under which an individual's average tax rate increases with income.

**Refundable Tax Credit:** A federal, provincial, or territorial tax credit that can be refunded by the government if the total amount of credits the claimant is eligible for exceeds the amount of tax owed. Examples of refundable tax credits include the Goods and Services Tax Credit and the Working Income Tax Benefit.

**Regressive Taxation:** A tax system under which an individual's average tax rate decreases with income.

**Rental Market Survey:** A semi-annual survey conducted by the Yukon Bureau of Statistics to measure the median and average rental rates for bachelor, one, two, three-four, and five-plus bedroom units in Dawson City, Haines Junction, Watson Lake, and Whitehorse.

**Survey of Household Spending:** A survey administered by Statistics Canada to obtain detailed information about household spending as well as other information related to household income, demographics, dwelling characteristics, household equipment. Statistics Canada conducts the survey every year in the ten provinces and every other year (except 2012) in the territories.

**Taxable Income:** An amount used to calculate federal and provincial or territorial income tax payable. Taxable income is equal to net income minus the total of allowable deductions (e.g., the Northern Living Allowance).

**Universal Basic Income:** An unconditional cash transfer from government to ensure that all citizens have a minimum level of income.

**Working Income Tax Benefit:** A refundable tax credit intended to provide tax relief for eligible working low-income individuals and families who are already in the workforce and to encourage other Canadians to enter the workforce. For single individuals without children, eligible recipients can receive up to \$1,043 per year. For households with children, eligible recipients can receive up to \$1,894 per year. These amounts vary slightly for residents of Alberta, British Columbia, Nunavut and Quebec.

**Yukon Child Benefit:** A tax-free monthly payment combined with the Canada Child Benefit made 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 \$68.33 per month for each child under the age of 17. The Yukon Child Benefit is funded by the Yukon Government with a contribution from Indigenous and Northern Affairs Canada for Status First Nations children.

**Yukon Child Care Subsidy:** A tax-free subsidy provided by the Yukon Government to assist families who need child care for their children and may not be able to afford the cost of child care.

**Yukon Rent Supplement Enhancement:** A tax-free supplement provided by the Yukon Housing Corporation to support households eligible for social housing and matches tenants with participating landlords. Under the program, the Yukon Housing Corporation pays the median market rent directly to the landlord, and the tenant pays the Yukon Housing Corporation 25% of their total household income.

**Yukon Student Transportation Allowance:** A tax-free subsidy provided by the Yukon Government to assist families with children who live more than 3.2 kilometres from the nearest school bus to offset the cost of driving.



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