

the INDICATOR

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Quality of Life
CHALLENGE

A joint publication of the Quality of Life CHALLENGE and the Community Council

Quality of Life CHALLENGE LEADERSHIP PARTNERS



WHO CAN AFFORD TO LIVE IN BC'S CAPITAL REGION?

Anyone who lives in or around Victoria knows about affordability. Each of us can tell a story about the price of gas, housing, food, land. Some of us experience these realities more harshly than others.

On the following pages there are facts about affordability in BC's Capital Region. These numbers take on more meaning when coupled with personal stories. Then our understanding deepens about the impact of affordability on individuals, on families – on our neighbours. Our humanity is awakened. And solutions emerge.

TRY THIS

Bring together a group of people who have a range of income levels and different points of view. Take time to read the following pages. Then listen to each other's answers to three questions:

- What do these facts mean to me personally?
- What do these facts mean to my community?
- What am I going to do to make a difference?

Then contact the Quality of Life CHALLENGE to report what you are doing about affordability. Email info@communitycouncil.ca or call 383-6166.

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CELEBRATION AND DIALOGUE 2004



Louise Rose leads some members of the Open Doors Choir.

On November 6th, 90 people saw the affordability numbers, listened to each other's stories and decided to take action.

Full report of Celebration and Dialogue 2004, including commitments to action, is on websites: qolchallenge.ca and communitycouncil.ca.

TO RECEIVE YOUR NEWSLETTER ELECTRONICALLY PLEASE EMAIL info@communitycouncil.ca

MEASURING POVERTY

The two most common measures of poverty in Canada are the Low Income Cut Off Line (LICO) and the Human Resources Skills Development Canada (HRSDC) Market Basket Measure.

Low Income Cut Off Line (LICO)

- If a household spends more than 54.7% of their income on food, shelter, and clothing they are in “straightened circumstances”, or what many would call poor.
- LICOs vary by the number of people in each household, and the size of community. LICOs can be measured before or after taxes.

	2000 After-Tax LICO	2000 HRSDC Market Basket Measure
Single person	\$12,780	\$13,896
Two person family	\$15,594	\$19,454
Four person family	\$24,565	\$27,791

HRSDC Market Basket Measure

- This includes the amount of money a household must have to eat a nutritious diet, buy clothing for work and social occasions, house themselves in their community, pay for transportation, and pay for other necessary expenditures¹.
- The costs of the items in the Market Basket Measure are adjusted for provincial differences in costs of living and community and household size. These are based on after-tax income.

THE WIDENING GAP

In Canada the income gap between rich and poor is widening.

- In 1973 the richest 10% of families made 21 times more than the poorest 10% of Canadian families.
- In 1996 the richest 10% of families made 314 times more than the poorest 10% of Canadian families.¹

Income Gap in the Victoria CMA

Income gap data is presented below for the Victoria Census Metropolitan Area (CMA)² in 2000.³

Imagine lining up all the households in Victoria by income from lowest to highest. Then divide the line of households into five equally sized groups. In statistical language each of the five groups is an income quintile - a fifth of the total number of households.

At one end of the line is the group containing the 20% (bottom fifth) of households with the lowest incomes. The group at the other end contains the 20% (top quintile) of households with the highest incomes.

In 2000 the total income for 135,600 households in the Victoria Census Metropolitan Area (adding all their incomes together) was \$7.5 billion. The average income was \$55,529. 60% of households made less than the average income. 12% of households made over \$100,000.⁴

2000 Household Income Quintile Ranges for Victoria CMA

Top 20% of households (with highest incomes)	\$82,501 and over
Second 20%	\$55,875 - \$82,500
Third 20%	\$37,684 - \$55,874
Fourth 20%	\$20,401 - \$37,683
Bottom 20% of households (with lowest incomes)	Under \$20,400

Wealth inequality in British Columbia

The above numbers only consider the income gap – wealth inequality has been widening even further. When we consider debts and assets as well as income, we see that the wealth gap is wider than the income gap. Wealth measures the surplus accumulated by families, and provides a stronger indicator of a household’s long term well-being. The numbers available to measure wealth are divided in 10% groups (deciles).

- In 1999 the gap in average wealth between the top and bottom 10% of households was largest in British Columbia compared to all other provinces.
- The average wealth for the bottom 10% of households was -\$7600 (they had more debts than assets), compared to the top 10% where the average wealth was \$1,542,600. The top 10% have 490 times more wealth than the bottom 10%.⁵

Sources: see page 4

DEMOGRAPHICS OF POVERTY

People below the Low Income Cut Off (LICO) by Municipality

	1995		2000	
	Numbers of People	% of Population	Numbers of People	% of Population
Core				
Esquimalt	3,485	21.6%	3,100	19.7%
Oak Bay	1,880	10.5%	1,850	10.6%
Saanich	12,860	12.7%	11,915	11.7%
Victoria	17,705	24.1%	17,395	24.5%
Peninsula				
Central Saanich	975	6.7%	890	5.8%
North Saanich	530	5.1%	390	3.7%
Sidney	1,265	11.8%	1,080	10.2%
Western Communities				
Colwood	1,045	7.5%	1,210	8.9%
Highlands	50	3.5%	65	3.9%
Langford	2,600	14.9%	2,435	13.1%
Metchosin	255	5.4%	405	9.1%
Sooke	1,420	12.2%	1,210	14.0%
View Royal	1,105	17.2%	910	12.6%
CRD				
	47,550	15.0%	42,850	13.2%
British Columbia				
	708,200	19.0%	672,045	18.9%

Between 1995 and 2000:

- Minimum wage was increased.
- The BC Family Bonus was introduced, and child care costs were reduced.
- Income assistance rates were increased.
- Tuition fees were frozen.

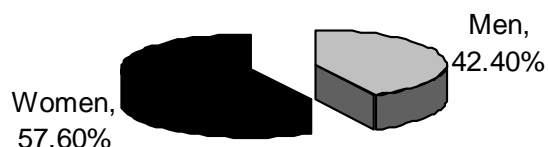
Since 2000:

- An entry level minimum wage was introduced.
- The income level for eligibility for child care subsidies was reduced.
- Income assistance rates were reduced.
- The tuition fee freeze was lifted.

People below the Low Income Cut Off (LICO) by Age Group and Subregion in 2000

	Core		Peninsula		Western Communities	
	Numbers of People	% of Population	Numbers of People	% of Population	Numbers of People	% of Population
0-14 years	4,840	16.9%	340	6.0%	1,600	14.1%
15-24 years	8,730	30.5%	275	7.2%	905	14.2%
25-44 years	9,790	16.5%	400	5.0%	1,800	10.5%
45-64 years	6,625	12.6%	720	6.6%	1,370	10.0%
65 years & over	4,270	11.6%	610	7.7%	560	9.8%
Total - All Ages	34,260	16.6%	2,360	6.5%	6,235	11.5%

Poverty by Gender in BC's Capital Region



Children (0-14) below the Low Income Cut Off (LICO) by Municipality

	1995		2000	
	Numbers of Children	% of Population	Numbers of Children	% of Population
Core				
Esquimalt	790	28.5%	595	23.8%
Oak Bay	235	8.6%	230	9.1%
Saanich	2,795	15.9%	2,025	12.4%
Victoria	2,670	32.8%	1,990	27.2%
Peninsula				
Central Saanich	190	7.0%	130	4.9%
North Saanich	130	7.2%	30	2.0%
Sidney	185	12.2%	180	12.1%
Western Communities				
Colwood	270	7.7%	360	11.3%
Highlands	10	3.2%	0	0.0%
Langford	835	20.8%	645	15.8%
Metchosin	75	8.2%	60	8.2%
Sooke	400	15.6%	385	22.0%
View Royal	390	29.9%	150	12.6%
CRD				
	9,430	17.8%	6,785	13.7%
British Columbia				
	163,230	22.2%	138,940	19.9%

People living below LICO in the Victoria Census Metropolitan Area in 2000

5,205 visible minorities (18.9% of the population of visible minorities).

1,755 new Canadians who immigrated within the last 10 years (17.1% of the population of new Canadians).

Reliable data is not available on the numbers of Aboriginal people living below LICO in the CRD. However, in 1996 in Victoria the poverty rate for Aboriginal people was 51%.

Sources from page 2, Measuring Poverty and The Income Gap

1 Centre for Social Justice (1998) The Growing Gap

2 The Victoria Census Metropolitan Area is similar to the CRD boundaries excluding the gulf islands and Port Renfrew. ata source: CRD Regional Planning Services

3 Comparable local data was not available for 1996.

4 Statistics Canada, 2001 Census

5 Chawla, Raj K. Wealth Inequality by Province, Statistics Canada Perspectives on Labour and Income, Sept 2004

TWO PARENT FAMILIES

Monthly After-Tax Income Compared to Poverty Line For Two Working Parents with Two Children in Victoria in 2003

	After-tax income ¹	Low Income Cut Off Line (LICO) ²	Difference from LICO	Market Basket Measure ³	Difference from Market Basket Measure
Income Assistance	\$1461.73	\$2205.75	- \$744.02	\$2219.58	- \$757.85
Disability Benefits ⁴	\$1802.52	\$2205.75	- \$403.23	\$2219.58	- \$417.06
Minimum Wage	\$2482.34	\$2205.75	+ \$276.59	\$2219.58	+ \$262.76
Low Wage ⁵	\$2834.16	\$2205.75	+ \$628.41	\$2219.58	+ \$614.58

Please note after tax income includes GST and Child Tax credits, as well as tax deductions

This table does not reflect the experience of unemployed people who are unable to access government support. Numbers are not available to document the numbers of people in this category, but social services report anecdotally that this number is growing. *Imagine trying to make ends meet with no steady income.*

How many two parent families live in our community?

There were 71,535 two parent families in the Victoria Census Metropolitan Area (CMA)⁶ in 2000.

94.7% were living above the poverty line.

3,780 two parent families in the Victoria CMA had incomes below LICO in 2000 (5.3% of two parent families) compared to 4,250 in 1995.⁷

In BC in 2002 two parent families were on average \$10,000 below the poverty line.⁸

Some basic monthly costs of living for two parent families

\$905	Average cost of a three bedroom apartment ⁹
\$552	Cost of a nutritious food basket ¹⁰
\$556	Average cost of child care for a two-year old ¹¹
\$2013	Total

Other basic costs to consider

Phone, Dental Care, Medical Services Plan, Prescriptions, Transportation, Clothing, Footwear, School Supplies, Entertainment...

"We had friends who were couch surfing for four months, and they were a family of four, but they couldn't find a place they could afford."¹²

What's happened since 2000?

In April 2002, income thresholds for child care subsidies were lowered, and many low and moderate income families no longer qualified. Income thresholds were raised in 2003, but were not restored to 2000 levels.¹³

On July 1, 2002 cuts to Income Assistance rates meant that a family of four on Income Assistance had their income cut by 9.2%.¹⁴

Sources:

- 1 After tax income includes GST credit, Canada Child Tax Benefit, BC Family Bonus, CPP 4.95%, EI 2.1%, Eligible dependent tax credit, Disability tax credit, Provincial tax 6.05%, Federal tax 16%
- 2 Canadian Council on Social Development, After Tax LICO 2003
- 3 Human Resources Skills Development Canada (2003) *Understanding the 2000 Low Income Statistics Based on the Market Basket Measure*
- 4 Rates based on one adult with a disability
- 5 Based on a 40 hour work week, low wage \$10 / hour
- 6 The Victoria Census Metropolitan Area is similar to the CRD boundaries excluding the gulf islands and Port Renfrew.
- 7 Statistics Canada, 2001 Census
- 8 Statistics Canada, Income Trends in Canada, 2002
- 9 Canada Mortgage and Housing Corporation
- 10 Dietitians of Canada (2003). *The Cost of Eating in BC*
- 11 National Council of Welfare (2004) *Income for Living?*
- 12 Tim Richards and Nicole Lindsay (2003). *Viable Accommodations? Living in Poverty and the Dilemmas of Sharing Housing*, VIPIRG
- 13 BC Coalition of Women's Centres (2003) *Changes to low income family child care subsidy*
- 14 Together Against Poverty Society (2004). *Poverty Report Card*

LONE PARENTS

Monthly After-Tax Income Compared to Poverty Lines Lone Parent with One Child in Victoria in 2003

	After-tax income ¹	Low Income Cut Off (LICO) ²	Difference from LICO	Market Basket Measure ³	Difference from Market Basket Measure
Income Assistance	\$1139.24	\$1400.25	- \$261.01	\$1621.16	- \$481.92
Disability Benefits ⁴	\$1368.74	\$1400.25	- \$31.51	\$1621.16	- \$252.42
Minimum Wage	\$1618.93	\$1400.25	+ \$218.68	\$1621.16	- \$2.23
Low Wage ⁵	\$1870.10	\$1400.25	+ \$469.85	\$1621.16	+ \$248.94

The above table does not reflect the experience of unemployed people who are unable to access government support. Numbers are not available to document the numbers of people in this category, but social services report anecdotally that this number is growing.

How many lone parent families live in our community?

There were 13,435 lone parents in the Victoria Census Metropolitan Area (CMA).⁶

70.7% of them were living above the poverty line.

3,940 lone parent families in the Victoria CMA had incomes below LICO in 2000 (29.3% of lone parent families) – compared to 3,915 families in 1995.

90% of lone parent families living below LICO in the Victoria CMA are led by women and 10% are led by men.⁷

In BC in 2002 female lone parents were on average \$10,400 below the poverty line.⁸

Some basic monthly costs of living for lone parents

\$789	Average cost of a 2 bedroom apartment ⁹
\$248	Cost of a nutritious food basket ¹⁰
\$556	Average cost of child care for a two year old ¹¹
\$1592	Total

Other basic costs to consider

Phone, Dental Care, Medical Services Plan, Transportation, Clothing, Footwear, School Supplies, Entertainment...

Voices of Lone Parents

"We've had five places since the baby was born. We move once every four months, which is a bit excessive."

- a young, single mother of a toddler who reported that over 15 places refused to show her a rental unit because she had a child.

A single mother in Fernwood just got a job but has nowhere to leave her child because of the lack of daycare openings. She relies on friends, and her child is on the waiting list, but a lot of places won't take a child under two years old.¹²

Sources:

1 After tax income includes GST credit, Canada Child Tax Benefit, BC Family Bonus, CPP 4.05%, EI 2.1%, Eligible dependent tax credit, Disability tax credit, Provincial tax 6.05%, Federal tax 16%

2 Canadian Council on Social Development, After Tax LICO 2003

3 Human Resources Skills Development Canada (2003)

Understanding the 2000 Low Income Statistics Based on the Market Basket Measure

4 Rates based on adult with disability

5 Based on a 40 hour work week, low wage \$10 / hour

6 The Victoria Census Metropolitan Area is similar to the CRD boundaries excluding the gulf islands and Port Renfrew.

7 Statistics Canada, 2001 Census

8 Statistics Canada, Income Trends in Canada, 2002

9 Canada Mortgage and Housing Corporation

10 Dietitians of Canada (2003). *The Cost of Eating in BC*

11 National Council of Welfare (2004) *Income for Living?*

12 Community Council (2003). *Making Room: The Human Face of Housing Affordability in BC's Capital Region*

CHILD CARE

The International Organization for Economic Cooperation and Development (OECD), of which Canada is a member, recently released two studies addressing child care and early childhood education. The OECD suggests that “governments potentially can promote family-friendly policies for numerous reasons: reduce poverty and promote child development and family well-being, underpin economic growth, and bolster pension systems.”¹

Cost

For many parents, child care is not affordable, especially for those with low wage jobs. In a Canadian study, one mother said “[To pay] *even \$15 a day would have been too much, because the pay for working the sewing machine was really low...it's not worth it.*”²

Subsidies

Child care subsidies are available from the BC government. The table below illustrates the story of one mother. A slight increase in her hours of work bumped her into the next salary level where the subsidy was reduced disproportionately to her earnings.³

Affordability of Average-Priced Centre Based Child Care* in BC ⁴

	Monthly After-Tax Income	Child Care Cost	BC Child Care Subsidy	% spent on Child Care
Minimum Wage	\$1619	\$556	\$395	10%
Low Wage	\$1870	\$556	\$244	17%
Difference	+16%	0%	- 38%	

For a Single Parent with One Child, Two Years Old

Flexibility and Location of Services

It is difficult to find flexible or part-time child care services to accommodate parents working shift, evening or weekend hours, common in service sector jobs.⁵

The greatest number of child care facilities are in Victoria and Saanich.⁶

Number of Spaces

There are considerably more children under 6 than there are available child care spaces for these ages. Although this is not an indication of demand, the table above highlights the fact that only a small portion of these children can be accommodated by the current facilities.

Child Care Spaces Compared to Population in BC's Capital Region ⁷

Number of licensed spaces	2,600
Number of children 0-5	16,937
Difference	- 14,337

In May 2004 only one daycare in the region had a vacancy.

Sources:

¹ Organization for Economic Co-operation and Development, 2004

² Campaign 2000 (2001). Stacking the Deck: The Relationship Between Reliable Child Care and Lone Mothers' Attachment to the Labour Force, p.7

³ *ibid.*, p. 7

⁴ National Council of Welfare (2004). *Income for Living?* Appendix G: Affordability of Child Care & BC Child Care Subsidy Estimator, www.childcareestimator.gov.bc.ca

⁵ Campaign 2000 (2001). Stacking the Deck, p.7

⁶ Child Care Information Service, Licensed Child Care Facilities in Greater Victoria, March 2004

⁷ Child Care Information Service, Licensed Child Care Facilities in Greater Victoria, March 2004 and BC Stats, 2003 Regional Population Estimates



People listening to each other at Celebration and Dialogue 2004

SINGLE PEOPLE

Single People in BC's Capital Region in 2003 Monthly After-Tax Income Compared to Poverty Lines

	After-tax income ¹	Low Income Cut Off Line (LICO) ²	Difference from LICO	Market Basket Measure ³	Difference from Market Basket Measure
Income Assistance	\$528.67	\$1147.58	- \$618.91	\$1109.79	- \$581.12
Disability Benefits	\$808.73	\$1147.58	- \$338.85	\$1109.79	- \$301.06
Minimum Wage	\$1178.50	\$1147.58	+ \$30.92	\$1109.79	+ \$68.71
Low Wage ⁴	\$1429.67	\$1147.58	+ \$282.09	\$1109.79	+ \$319.88

The above table does not reflect the experience of unemployed people who are unable to access government support. Numbers are not available to document the numbers of people in this category, but social services report anecdotally that this number is growing.

How many single people live in our community?

There were 65,585 single people in the Victoria Census Metropolitan Area (CMA)⁵ in 2000.

65.7% were living above the poverty line.

This group of people includes young people (15%), some of whom are students.

30% are seniors.

Over half are between 25-64 (56%).

22,510 single people in the Victoria Census Metropolitan Area had incomes below LICO in 2000 (34.3% of the population) – compared to 21,745 in 1995.

Almost two thirds (63%) of single people in poverty are women and 37% are men.⁶

Some basic monthly costs of living for single people

\$515	Average cost of a bachelor apartment ⁷
\$171	Cost of a nutritious food basket ⁸
\$686	Total

Other basic costs to consider

Phone, Dental Care, Medical Services Plan, Prescriptions, Transportation, Clothing, Footwear, Entertainment...

There is almost no social housing for single people in this community. What social housing exists for singles is generally targeted to people with disabilities and seniors.

In 2002, only 214 bachelor suites were available in the region for under \$399 (not counting secondary suites)⁹

Sources:

1 After tax income includes GST credit, Disability tax credit, CPP 4.95%, EI 2.1%, Provincial tax 6.05%, Federal tax 16%

2 Canadian Council on Social Development, After Tax Low Income Cut Offs 2003

3 Human Resources Skills Development Canada (2003) *Understanding the 2000 Low Income Statistics Based on the Market Basket Measure*

4 Based on a 40 hour work week, low wage \$10 / hour

5 The Victoria Census Metropolitan Area is similar to the CRD boundaries excluding the gulf islands and Port Renfrew.

6 Statistics Canada, 2001 Census

7 Canada Mortgage and Housing Corporation

8 Dietitians of Canada (2003). *The Cost of Eating in BC*

9 Community Council (2003). *Making Room: The Human Face of Housing Affordability in BC's Capital Region*

FOOD SECURITY & INCOME

Food security exists when there is universal access to food that is healthful, nutritious, safe and culturally acceptable. In a food secure community, the growing, processing and distribution of food is regionally-based, socially just and environmentally sustainable.

Unfortunately, the number of people who are unable to access safe and healthy food in a dignified manner is growing in our community.

Food security and health are interconnected. Poor nutrition contributes to:

- * Poor health
- * Obesity
- * Distress
- * Chronic disease
- * Major depression
- * Food allergies¹

Linking Cost of Food to Income

The Canadian Food Bank Association's 2003 Hunger Count report finds that "in every region, food banks report that inadequate minimum wage and social assistance rates, followed closely by high rents, are among the primary reasons for the growing demand for emergency food assistance."²

Income assistance rates and food costs for a family of four in BC's Capital Region³

	2000	2003
Monthly shelter allowance	\$650	\$590
Monthly support allowance	\$401	\$401
Monthly cost of a nutritious food basket	\$573.89	\$595.86

Measuring the cost of food is not intended to address the issue of whether or not the food is reasonably priced. Cheap food is not an indicator of a sustainable food system.

Fifty years ago farmers on Vancouver Island produced an estimated 85% of the food consumed on the island. Today Island producers provide about 10% of food consumed.³

Indicators of Food Insecurity

- There has been a 22.7% increase in food bank use since 1997.
- In 2003, the Mustard Seed Food Bank and its 18 affiliated agencies in BC's Capital Region served 27,379 meals and distributed 9,563 food hampers³.
- Organizations providing food resources are currently unable to meet the needs of those who require assistance⁴.
- The School Meals Program operates in the Greater Victoria and Sooke School Districts. Overall, in the 2002-2003 school year, 1600 children were fed through the program each day⁵.

Sources:

¹ Dietitians of Canada (2003). *The Cost of Eating in BC*, Executive Summary

² Canadian Association of Food Banks (2003). *Hunger Count*, p. 17

³ CR-FAIR (2004). *A Baseline Assessment of Food Security in BC's Capital Region*

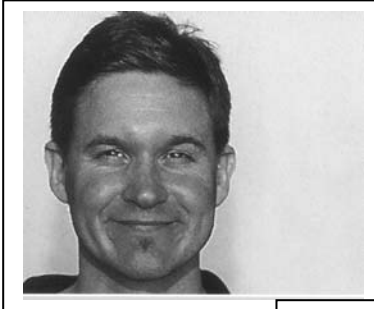
⁴ 2003 Capital Region Food Resource Directory

⁵ CR-FAIR (2004). *A Baseline Assessment of Food Security in BC's Capital Region*



Lively discussion about affordability at Celebration and Dialogue 2004. Community Mapping is a helpful way to get the conversation going with a diverse group of people. For more information call 383-6166 or Groundworks 360-0799

WAGED POOR



"Between Spectrum and Paul, we were able to extend my work experience into full time employment. Now I have a fulfilling job and my whole family has benefited."

Joseph Williams,
Transitional Media

"Thanks to Spectrum Community Job Centre, Joseph joined our firm temporarily to develop job skills. We were so impressed with his work that we hired him full time."

Paul Holmes, owner,
Transitional Media



Employers have many options if they want to improve quality of life and reduce poverty among their employees. Read "the employer CHALLENGE" electronic newsletter that is emailed to over 1400 local employers every 2 weeks. Copies are posted on the website: qolchallenge.ca.

Another local success story

With roughly 60% of its labour force in entry-level positions, new workers at Scott Plastics Ltd. charge the purchase of work boots to the company account at Mark's Work Wearhouse and the amount is deducted over the next two pay periods. All other safety equipment and two Scotty t-shirts are provided free to new employees.

"the employer CHALLENGE" Issue 12, September 30, 2004

Sources:

- 1 Statistics Canada, 2001 Census, custom tabulation
- 2 National Council of Welfare, Poverty Lines 2003
- 3 Fortin, Myriam & Fleury, Dominique. A profile of the working poor in Canada, DRAFT, June 2004
- 4 Statistics Canada study, *Low paid employment and 'moving up'*.
- 5 Costs of Work based on conservative local estimates of costs. The cost of childcare is based on an estimate from the National Council of Welfare *Income for Living?* 2004

People who have paid work but are still below the poverty line are often described as the waged poor.

Of the 43,000 people living below the Low Income Cut Off (LICO) line in BC's Capital Region in 2000, 18,000 had worked at some point in the previous year.

- 4,040 had worked full time all year.
- 2,195 had worked part time all year.¹

Women make up 58% of all people living in poverty in the region, and 54% of working people living in poverty. What does this say about gender equity in pay in the workforce?

In BC's Capital Region the before-tax Low Income Cut Off (LICO) for a single parent with two children is \$26,396.²

- A single parent would have to earn \$12.70/hour to make \$26,396/year.
- Minimum wage in B.C. is \$8/hour.
- At a minimum wage job, a single parent would have to work 63 hours a week to be above LICO.

Characteristics of waged poor Canadians

- More likely to work more than one job during the year.
- Twice as likely to work in the sales and services industry as the waged non-poor.
- Unattached waged poor individuals are three times more likely to be young.
- Heads of waged poor families are almost three times as likely to be new Canadians or Aboriginals living off reserve.³

Across Canada less than one-half of Canadian workers who had a low-paying job in 1996 had managed to move up the income ladder by 2001.⁴

Hidden Costs of Work

In addition to low wages and challenges of finding full time work, waged poor also face hidden costs of work.

\$60	Transportation (bus pass)
\$15	Appearance (hair cut)
\$50	Clothing
\$80	Safety Equipment (work boots)
\$395	Childcare after subsidy (costs/month for 2 yr. old)
\$595	Total costs of work⁵

In the first month of a minimum wage full time job, a single parent would take home \$1,619. The costs of work in the first month could be as much as 37% of his or her take home income. There are many other potential initial costs, such as dental care, which can be substantial barriers to work.

HOUSING

Housing costs in the Victoria region are among the highest in Canada. The high cost of housing is the biggest threat to the quality of life in this region, affecting the stability of our economy, the environment and our social fibre.

Over 22,000 households in the region (1 in every 6 households) are in core housing need. That means they cannot find somewhere to live that is in reasonably good condition and is big enough for their household without spending more than 30% of their income.

Number of Households in Core Housing Need by Municipality¹

	Number of Households	Percent of Households
Esquimalt	1,450	20.3%
Victoria City	8,830	24.0%
Oak Bay	905	12.0%
Saanich	4,850	12.2%
Central Saanich	500	8.8%
North Saanich	255	6.4%
Sidney	660	13.4%
Colwood	520	11.0%
Highlands	85	15.0%
Langford	1,120	16.5%
Metchosin	170	10.7%
Sooke	610	18.1%
View Royal	415	14.5%
BC's Capital Region	22,205	16.7%

Vacancy Rates

Low vacancy rates mean that many people in our community struggle to find homes. At 0.6%, the rental vacancy rate is the lowest in the country².

There has been almost no new private market rental housing built in the last 20 years in the Capital Region.

Supply of ground-oriented family housing is limited.

Rents increased in all municipalities in 2004. Average rent increase of 1.4% for apartments and 4.6% for row-houses was recorded for 2004.⁴

"If you're on Income Assistance you get the last chance to get the place. The people with the money can just put the damage deposit down right away."

- single man describing his experience looking for housing

Reasons for hope

From January 2003 to December 2004 in the CRD:

- 335 more low income households have safe, decent, and affordable housing.
- 6 municipalities have passed bylaws or approved projects that addressed housing affordability.

A Regional Housing Trust Fund could provide needed capital to leverage resources to create more affordable housing now and into the future. By spring 2005 every Municipal Council in the CRD must decide if it supports a Regional Housing Trust Fund.

Non Profit Housing

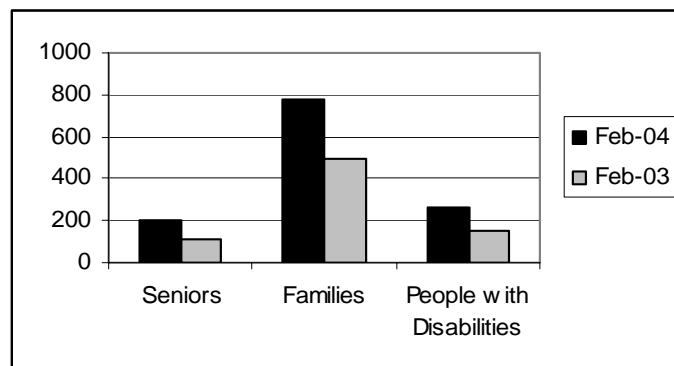
Non Profit Housing offers affordable housing options for people who live on low incomes – especially for families, seniors and people with disabilities.

"I'm very thankful for the space I have. We have two bedrooms. Just the space has really helped our quality of life."

- single mother in social housing

The growing need for social housing outweighs the supply.

1340 households qualified to be on the waitlist in June 2004 at the Capital Region Housing Corporation: 839 families with over 1000 children; and 285 people with disabilities.⁵ The waitlists are growing:



Sources:

- 1 Canada Mortgage and Housing Corporation
- 2 Canada Mortgage and Housing Corporation Rental Market Report October 2004
- 3 Canada Mortgage and Housing Corporation
- 4 CRD Regional Housing Affordability Strategy, Working Paper #1, p. 12-13
- 5 Capital Region Housing Corporation

Some Achievements Since 2003

More than 700 people have been engaged in the Quality of Life CHALLENGE.

All sectors are giving time and/or resources to the CHALLENGE:

- 43 businesses
- 12 government representatives
- 42 non-profits societies
- 66 concerned citizens
- 12 low income individuals.

6 municipalities passed bylaws or approved projects that addressed housing affordability.

4 employers reported changed employment practices as a result of the influence of the CHALLENGE.

11 local Employer Champions are speaking to other employers about reducing poverty.

405 stories have been gathered of people working together to enhance quality of life in this region.

25 Quality of Life Awards have been presented.

COMING SOON

January:

Media release of Affordability Data.

January to March:

Regional Housing Trust Fund

All CRD municipal councils must decide if they support a Regional Housing Trust Fund. You can express your support to your local council.

Spring:

Food Security

Public Forum about how to increase food security in this region.

April:

Community Reconstruction

Final Report of three-year project that tracked the impact of government changes on social service agencies and their clients.

April:

Quality of Life Indicators

New report showing how quality of life measures up in BC's Capital Region.

Support Your Community Council

Vision:

a sustainable quality of life for everyone in BC's Capital Region.

Mission:

providing leadership to bring the community together.

Working principle:

sharing resources, power, information and leadership builds our region's capacity for the long term.

Membership:

open to all concerned citizens, public agencies, private businesses and community organizations who share our mission and values.

ANNUAL MEMBERSHIP

Business/organizations	\$50
Individuals	\$25
Low income	\$3

Charitable tax receipts are issued.

Quality of Life CHALLENGE Supporters:




City of Victoria
The Victoria Foundation
CRD Arts Development Office
BC Housing
VanCity
Ann Geddes
Thrifty Foods
Shine*Ola Communications
Crystal Garden Conservation Centre
Susan Stovel
Stages Dance Company
WCG International Consultants Ltd.
Access Unlimited Consulting
KPMG
BCGEU
Thomas Jones



Community Social Planning Council of Greater Victoria

Supported by members, the United Way of Greater Victoria, contracted services and the municipalities of Esquimalt, Oak Bay, Saanich and Victoria.

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