

# AREA A – MILL BAY/MALAHAT FAST FACTS

## From the 2006 Census

*Please consider the downturn in the economy that is acknowledged to have begun in the summer of 2008. Since that time many residents have suffered losses in the investment fields (seniors, Baby Boomers, etc.), many resource-based jobs have been lost (forestry predominantly with some losses in construction).*

## Affordable Housing: Definition - Regional Affordable Housing Directorate:

Affordable housing is safe, secure, stable, accessible living environment that allows a person to live within their income level, and maintain a healthy quality of life.

Affordable housing adequately suits the needs of low and moderate-income households at costs below those generally found in the local Cowichan Valley market. It may take a number of forms that exist along a continuum – from emergency shelters, to transitional housing, to non-market rental (also known as social or subsidized housing), to formal and informal rental, and ending with affordable home ownership.

For housing to be affordable a household should not spend more than 30 percent of gross income on shelter costs. The highest priority for affordable housing is for the homeless, marginally housed and “core needs households” that spend more than 50 percent of their income on shelter costs.

## Housing Affordability:

- 1655 counted in Mill Bay/Malahat in the 2006 Census;
- 155 housed renters, 48 % or **74** households of which were spending 31% to 99% of their income on rent;
- Owner occupants comprised 1480 units. Of these 17% or **252** households were spending 31% to 99% of their income on their mortgage payments.
- Total number of households outside the housing affordability threshold were 48+252=300 households.

## Housing Age/Tenure:

- Of the 1635 households counted, 91% are owned and 9% are rented.
- The majority of homes were built between 1971-1980 (30-39 years ago) but 18.6% of homes built before 1970, 6.9% before 1946.
- In 2006, 5.4% of the households or **90 households** were in need of major repair.

## Low-Income – Please refer to the “CVRD Incidence of Low-Income Table” in the Fast Facts.

- Median total income (before tax) for Mill Bay/Malahat residents was **\$ 30,446**

Couple Economic Families	\$ 74,551
<b>Females Lone Parent</b>	<b>\$38,103</b>
- Families with a prevalence of low income before taxes:
  - 3.6% (40) of 1,115 Couple Economic Families
  - 0% (0) of 25 Male Lone-parent Families
  - 22.2% (20) of 90 Female Lone-parent Families
  - 0% (0) of 765 Persons 65 years and older
- Median incomes (after tax) for **individuals not living in a family household** was cited at **\$ 26,374**

Males	\$ 29,324
Females	\$ 24,231

(There **are 380 one-person households** in Mill Bay/Malahat and they make up 23% of the population.)

- Total of low-income households was, 45+20=65 **households**

**Long Range Planning for housing affordability:** A review of the employment and educational mix of residents can be one way to determine if the affordable housing needs found in the 2006 census may be a temporary indicator of need or a long-term indicator. A quick glance at the educational and the employment picture reveals the following:

***Please review the “2006 Employment By Industry” Table in the Fast Facts***

**Top 8 Detailed Occupations in Mill Bay/Malahat in 2006 were:**

Sales and Service Occupations, n.e.c.	180
Clerical Occupations	150
Teachers and Professors	135
Other Managers, n.e.c.	105
Retail Salespersons & Sales Clerks	105
Construction Trades	105
Occupations in Protection Services	95
Managers in Retail Trades, Food & Accommodation Services	85

**Education:**

**Age 25-64 yrs (total of 2215 residents)**

High School Certif. Or Equiv.	470 residents (21.2 %)
University Certificate or Degree	530 residents
Bachelor Degree	300 residents
Masters Degree	140 residents
Earned Doctorate	15 residents

*Numbers have not been included for 2006 for education of residents 65 years or older.*

**NOTE: 34.8% of 18 year olds, in 2007-08 did not graduate.**

**Source:**

*BC Stats: 2006 Census Profile (31 Pg Document)  
Pg # 2, 3, 5, 6, 9, 19, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31  
BC Stats: Socio-Economic Profiles by Local Health Area  
#65 – Cowichan Pg # 5 & 9*