

# LADYSMITH 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:

- 3,185 counted in Ladysmith in the 2006 Census;
- 610 housed renters, 44% or **268** households of which were spending 31% to 99% of their income on rent;
- owner occupants comprised 2,575 units. Of these 15% or **386** households were spending 31% to 99% of their income on their mortgage payments.
- total number of households outside the housing affordability threshold were 268 +386 = **654** households.

## Housing Age/Tenure:

- Of the 3,185 households counted, 81% are owned and 19% are rented.
- The majority of homes were build between 1971 and 1980 (30-39 years ago).
- In 2006, 9.1% of the households or **290 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 Ladysmith residents was **\$25,498**:
 

Couple Economic Families	\$67,584
<b>Females Lone Parent</b>	<b>\$35,342</b>
- Families with a prevalence of low income before taxes:
  - 4.5% (86) of 1900 Couple Economic Families
  - 11.8% (9) of 80 Male Lone-parent Families
  - 26.9% (70) of 260 Female Lone-parent Families
  - 8.3% (120) of 1,440 Persons 65 years and older
- Median incomes (after tax) for **individuals not living in a family household** was cited at **\$22,370**:
 

Males	\$25,041
Females	\$21,646

(There **are 860 one-person households** in Ladysmith and they make up 27% of the population.)

- Total of low-income households was, 86 + 9 + 70 + 120 = **285 households** (We don't know how many of the 120 seniors cited were living within `couples`.)

**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 Ladysmith in 2006 were:**

Sales & Service Occupations, n.e.c.	345
Clerical Occupations	300
Construction Trades	185
Managers in retail trades, food and accommodation services	150
Teachers & Professors	145
Transport equipment operators and related workers, excluding labourers	140
Retail sales persons and sales clerks	125
Paralegals, social services workers and occupations in education and religion, n.e.c	115

**Education: Age 25-64 yrs (total of 3,960 residents)**

High School Certif. Or Equiv.	935 residents (23.6%)
University Certificate or Degree	585 residents
Bachelor Degree	415 residents
Masters Degree	60 residents
Earned Doctorate	25 residents

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

***NOTE: 20.9% 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  
 # 67 Ladysmith Pg # 5 & 9