

LAKE COWICHAN 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:

- 1,260 counted in Lake Cowichan in the 2006 Census;
- 285 housed renters, 32% or **91** households of which were spending 31% to 99% of their income on rent;
- owner occupants comprised 970 units. Of these 18% or **175** households were spending 31% to 99% of their income on their mortgage payments.
- total number of households outside the housing affordability threshold were 91 + 175 = **266** households.

Housing Age/Tenure:

- Of the 1,260 households counted, 77.4% are owned and 22.6% are rented.
- The 33.7% homes were built from before 1946 to 1960 (425 homes)
- In 2006, 9.1% of the households or **115 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 Lake Cowichan residents was **\$20,789**:
 Couple Economic Families \$59,211
Females Lone Parent \$20,864
- Families with a prevalence of low income before taxes
 - **7.2% (54)** of 755 Couple Economic Families
 - 0% (0) of 15 Male Lone-parent Families
 - **54.5% (60)** of 110 Female Lone-parent Families
 - **13% (60)** of 465 persons 65 years and older
- Median incomes (after tax) for **individuals not living in a family household** was cited at **\$23,617**:
 Males \$28,063
 Females \$21,057

(There **are 345 one-person households** in Lake Cowichan and they make up 27% of the population.)

- Total of low-income households was, 56 + 60 + 60 = **176 households** (We don't know how many of the 60 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 Lake Cowichan in 2006 were:

Sales and Service Occupations, n.e.c.	145
Managers in Retail trade, Food & Accommodation Services	85
Chefs and Cooks	85
Clerical Occupations	80
Occupations unique to forestry operations, mining, oil and gas extraction and fishing, excluding labourers	80
Construction trades	65
Retail Salespersons & Sales Clerks	60
Other Managers, nec	55

Education: Age 25-64 yrs (total of 1,620 residents)

High School Certif. Or Equiv.	455 residents (28.1%)
University Certificate or Degree	270 residents
Bachelor Degree	75 residents
Masters Degree	20 residents
Earned Doctorate	0 residents

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

*Lake Cowichan had the worst status in BC for numbers of adults 20+ years with a university degree at 5.6%. It has **28.9% of those 18 years of age who did not graduate from High School(2007/08).**In educational test scores for the % of children assessed “below standard of those writing”:*

Reading	Grades 4&7	28.5%	BC Rate	21.2%
Writing	Grades 4&7	19.8%	BC Rate	18.3%
Math	Grades 4&7	49.5%	BC Rate	23.0%

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
#66 – Lake Cowichan Pg # 5 & 9*