

NORTH 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:

- 11,165 counted in North Cowichan in the 2006 Census;
- 2,510 housed renters, 41% or **1,029** households of which were spending 31% to 99% of their income on rent;
- owner occupants comprised 8,655 units. Of these 15% or **1,298** households were spending 31% to 99% of their income on their mortgage payments.
- total number of households outside the housing affordability threshold were 1,029 + 1,298 = **2,327** households.

Housing Age/Tenure:

- Of the 11,290 households counted, 78% are owned and 22% are rented.
- The majority of homes were build between 1971 and 1980 (30-39 years ago).
- In 2006, 6.4% of the households or **725 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 North Cowichan residents was **\$24,795**:

Couple Economic Families	\$68,202
Females Lone-Parent	\$33,199
- Families with a prevalence of low income before taxes:
 - 5.8% (399) of 6,880 Couple Economic Families
 - 20% (55) of 275 Male Lone-parent Families
 - 29.9% (296) of 990 Female Lone-parent Families
 - 5.6% (261) of 4,665 Persons 65 years and older
- Median incomes (after tax) for **individuals not living in a family household** was cited at **\$21,586**:

Males	\$25,375
Females	\$19,801

(There **are 2,830 one-person households** in North Cowichan and they make up 25% of the population.)

- Total of low-income households was, 399 + 55 + 296 + 261 = **1011 households** (We don't know how many of the 261 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 North Cowichan in 2006 were:

Sales & Service occupations, n.e.c	1,245
Clerical Occupations	935
Retail Salespersons & Sales Clerks	750
Managers in retail trade, food and accommodation services	740
Construction Trades	540
Transportation labourers and related occupations	395
Mechanics	390
Transport Equipment Operators and related workers, excluding Labourers	390

Education: Age 25-64 yrs (total of 14,495 residents)

High School Certif. Or Equiv.	4,295 residents (29.6%)
University Certificate or Degree	2,045 residents
Bachelor Degree	1,370 residents
Masters Degree	435 residents
Earned Doctorate	50 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