



## WHO IS MOST IMPACTED BY THE GROWING GAP?

There is growing disparity between those who have a little and those who have a lot.<sup>1</sup> Evidence has shown that societal structures, systemic barriers, disabilities, income gaps, and mental health greatly impact the level of poverty.<sup>2</sup> Furthermore, effective solutions are hampered by stigma and stereotypes associated with poverty and homelessness.<sup>3,4,5</sup> In a survey and resultant report by the Salvation Army<sup>6</sup>, over 1000 Canadians shared their perceptions on homelessness. Results revealed that while “many are sympathetic”, a significant number believe “that homeless people are always to blame for their situation”.<sup>7</sup> Almost half of the respondents also believed that most homeless people choose to be homeless when in fact, evidence shows that most “would prefer to live in permanent housing”.<sup>8,9,10</sup> The Cowichan community is currently working to address housing issues through a variety of initiatives that are explored in this snapshot.

## THE GAP BETWEEN RICH & POOR

# THE GAP BETWEEN RICH & POOR

*"If you are poor, you are more likely to suffer more illness, have a chronic health condition and die earlier...It is estimated that \$1.2 billion in health care costs could be saved if disadvantaged British Columbians were as healthy as those with higher education and incomes."*

- BC Child Poverty Report<sup>11</sup>

## POVERTY & HEALTH

*Poverty directly harms the health of those with low incomes while income inequality affects the health of all Canadians through the weakening of social infrastructure and the destruction of social cohesion." Poverty, Income Inequality, and Health in Canada*<sup>15</sup>

While not all health authorities have attempted to address poverty in their policies and practices, regional, provincial and federal health sectors do recognize poverty as a key determinant of health.<sup>17</sup>

## Poverty and Policy

The Centre for Policy Alternatives 2015 "Better is Always Possible" report states that, "Neither poverty nor high levels of inequality are inescapable facts of life. They are problems that can be addressed by effective policy. Despite national and international evidence to back this up, too often we become resigned to the persistence of poverty, and of food and housing insecurity."

## THE COWICHAN VALLEY GAP

NHS 2011, based on total income of population 15 years<sup>12</sup> and older in the Cowichan Valley Regional District.



15.1% of Cowichan residents fall below the low-income cut off<sup>13</sup>

The LIM (Low Income Measures) considers a family living in poverty when its income is less than half of the median income for their size and type of family.<sup>14</sup>

What are Cowichan families making?

**\$70,561**  
Median family income (after tax)

What do they need to be making?

**\$66,245**  
Yearly living wage<sup>16</sup>

## COMPARED TO THE ...

**14.9%**  
Canadians

**16.4%**  
British Columbians

who fall below the Low Income Measure<sup>18,19</sup>

BC's POOREST families spent

**14-15%**  
of their income on taxes

BC's RICHEST families spent

**11%**  
of their income on taxes<sup>20</sup>

# THE GAP BETWEEN RICH & POOR

SOCIAL PLANNING COWICHAN

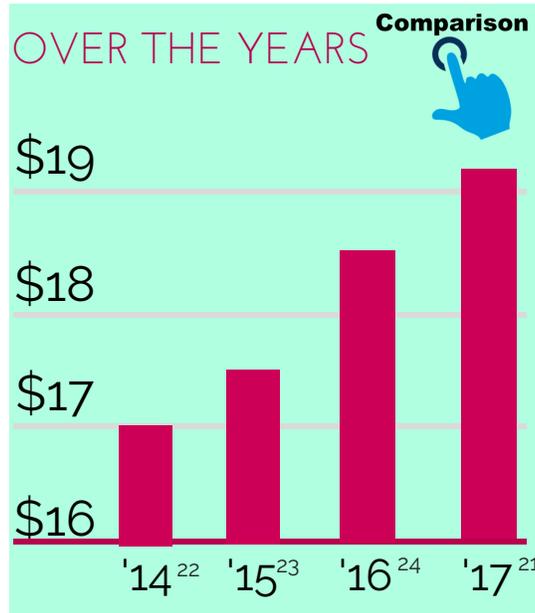
## LIVING WAGE

**\$19.05** <sup>2017<sup>21</sup></sup>  
per hour Cowichan Valley

based on two working parents & two kids renting a 3-bedroom townhouse with 2 cars

**\$10.45** BC Minimum Wage

Update Report



## COMPARED TO ...

\$20.02	Victoria <sup>26</sup>
\$20.64	Vancouver <sup>25</sup>
\$18.52	Toronto <sup>27</sup>
\$18.42	Central Okanagan <sup>28</sup>
\$18.15	Calgary <sup>29</sup>

## RISING FOOD COSTS

Food bank usage <sup>30</sup>

2014	2015
7538 adults fed	7763
4202 kids fed	4352

Average food basket <sup>31</sup>

**\$965** per month

as of Feb. 2016 for Island Health region

*"We have seen a trend in the number of clients getting larger every year. The biggest difference is the number of families that are struggling; they often have to make a choice between rent and hydro over feeding themselves." - Cowichan Valley Food Basket*

## CHILD CARE COSTS

<sup>36</sup> per month (Licensed group daycare)

Infant - 12 months: **\$933**

13 months - 3 yrs.: **\$886**

30 months - 5 yrs.: **\$663**

After school care: **\$374**

## EMPLOYMENT

2015 <sup>37,38,39</sup> Unemployment rate averages

7.9%	7.8%
Cowichan Region	British Columbia

Receiving income assistance (ages 15+)

2.1%	1.9%
Cowichan Region	British Columbia

## HOUSING

Average rent in CVRD <sup>32</sup>

**\$940** per month

Median house price (2016) <sup>33</sup>

**\$510,000**

## A Household Is in Core Housing Need If...

its housing does not meet one or more of the adequacy, suitability or affordability standards, Acceptable housing is adequate in condition, suitable in size, and does not require any major repairs, according to residents. It has enough bedrooms for the size and makeup of the resident household, according to National Occupancy Standard requirements and, it costs less than 30% of before-tax household income.

In the core census area in Duncan, **1,970** people are not meeting Standard Core Housing Needs which equals

69%	31%
of renters <sup>34</sup>	of homeowners <sup>35</sup>

# THE GAP BETWEEN RICH & POOR

## HOMELESSNESS

Update



Poverty is a complex phenomenon but how to begin to address it, is relatively straightforward, provide people with homes. Housing First strategies and the creative outreach programs at Warmland House work so well. The approaches are creative and simple; they meet basic needs while creating safe relationships and places for connection.<sup>40</sup>

## BC HYDRO AND HOUSING

Hydro and rental housing rates have increased all across the province, and it's especially relevant here in Cowichan where almost 24% of renters already spend more than 50% of their income on rent.<sup>41,42</sup>

Comparison

## CHILD POVERTY



"Approximately 85% of the poor children in BC live in 26 urban areas. Those with the highest poverty rates are Duncan (31%), Port Alberni (30%) and Prince Rupert (30%)" 2016 BC Child Poverty Report<sup>43</sup>



## VULNERABLE POPULATIONS

Census data shows that there are consistently higher rates of poverty for recent immigrants, people with Aboriginal identity, female lone-parent families, people in families with visible minorities, and families with a disability.<sup>44</sup> These differences cannot be attributed to differing educational levels alone. Women and men are equally likely to have post-secondary training, yet women working full time, all year still earn 20% less than men in the same situation. Indigenous workers with university degrees experience an even larger pay gap — a 44% difference in the private sector — than those with less education.<sup>45</sup>

## Disturbing Trends

Tents in the Cowichan Valley  
People are living in tents in various locations throughout the Cowichan Valley. They are families and individuals who don't have access to affordable housing due to a number of factors. Reports from people on the ground and front line workers believe that many are youth who have fallen through the cracks due to limited services and supports.<sup>46,47</sup>  
The 2014 Cowichan Region Homelessness Report identified 59 people as absolutely homeless but estimated that over 100 absolutely homeless people was a more accurate figure.<sup>48</sup>