

TRANSPORTATION

HOUSING

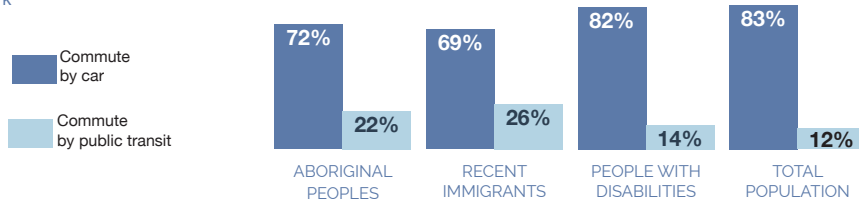
INCOME

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## How do people get to work?

COMMUTING PATTERN FOR ABORIGINAL PEOPLES, RECENT IMMIGRANTS, AND PEOPLE WITH DISABILITIES

Our research shows that of these groups the majority use a car to go to work



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## IS HOW WE END POVERTY IN SURREY

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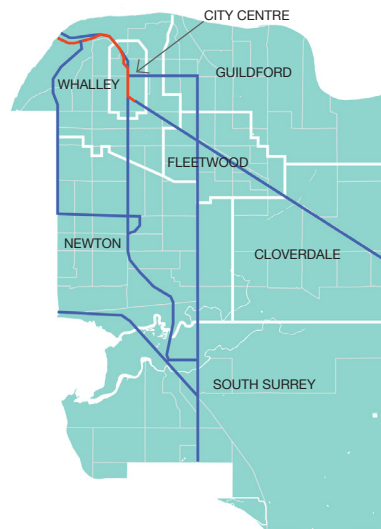
### Discounted transit passes

The Ministry of Social Development and Social Innovation provides discounted transit passes for low-income seniors and people with disabilities. This program can make a real difference in helping seniors and people with disabilities who are in low income and struggling to make ends meet.

SURREY'S FREQUENT TRANSIT NETWORK

In order to make transit accessible and affordable for low-income populations it needs to be close to where people live, work and need to go. Given Surrey's geography and population distribution, the city's Frequent Transit network does not currently achieve these goals.

FREQUENT TRANSIT NETWORK: SURREY



### THE FACTS ON POVERTY IN SURREY

## transportation

**Many people in Surrey continue to rely on their cars to get to and from work. This is not unlike other communities. However, for many low income households, the cost of transportation can be significant.**

Our research shows that investments in and proximity to public transit can make a significant difference in reducing the cost of travelling to work as well as providing low income families and individuals with better access to jobs and employment.

Taking this into consideration, we are interested in exploring choices that can help to reduce the cost of transportation for low-income families and individuals, while helping to facilitate greater mobility within and across the region to allow people to shop, access services and participate in their community.



Where Surrey has public transit, it works. Let's ensure that housing, employment, health care and other services are integrated with transit.

## What we know from our research

### Accessible and affordable transportation is important

We know that affordable and accessible transportation plays an important role in helping to access employment, services and other opportunities. Our research shows that, for many households, the cost of owning and operating a vehicle is a major household expense.

The Survey of Household Spending (SHS) reported that BC households spend an average of \$10,319 annually on transportation-related expenses. This includes an average annual expenditure of \$5,511 for the operation of a vehicle including maintenance and fuel as well as other costs (See Table 1).

**TABLE 1 TRANSPORTATION AS A PERCENTAGE OF HOUSEHOLD INCOME**

Household Size	Low-Income Measure (After Tax)	Average Annual Cost (2012)	Average Monthly Cost (2012)	% of Household Income
1 person	\$19,460	\$10,319	\$860	53%
2 persons	\$27,521	\$10,319	\$860	37%
3 persons	\$33,706	\$10,319	\$860	31%
4 persons	\$38,920	\$10,319	\$860	27%

Sources: Statistics Canada, NHS Dictionary 2011, Catalogue no. 99-000-X201100  
Statistics Canada, Survey of Household Spending, Table 203-0022

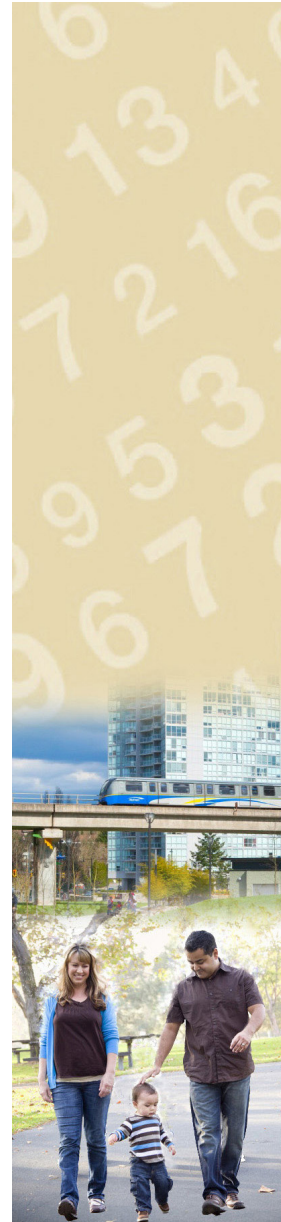
### Transportation-related expenditures have continued to increase

The Consumer Price Index (CPI) for British Columbia shows that transportation-related costs have continued to increase by approximately 2.5% per year or 22% over the past 10 years. A lot of this increase can be attributed to the rising cost of fuel which has increased at a rate of approximately 8% per year or 70% between 2003 and 2013.

### Public transit can reduce transportation costs

An annual transportation cost of \$10,319 translates into a weekly cost of \$198. At the same time, a monthly 3-zone transit pass costs \$170 per month or approximately \$43 per week.

For a family of three living at the poverty line, access to public transit can represent a significant savings. If a household is able to access suitable transit options, their monthly transportation costs could be cut by more than half — going from approximately \$860 per month to \$392 per month, representing between 10% and 15% of the annual budget for a household living in poverty (See Table 2).



**TABLE 2 PUBLIC TRANSIT COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME**

Household Size	Low-Income Measure (After Tax)	Public Transit Cost (Annual)	Public Transit Cost (Monthly)	% of Household Income
1 person	\$19,460	\$2,040	\$170	10%
2 persons	\$27,521	\$4,080	\$340	15%
3 persons	\$33,706	\$4,704	\$392	14%
4 persons	\$38,920	\$5,328	\$444	14%

Sources: Statistics Canada, NHS Dictionary 2011, Catalogue no. 99-000-X201100

NOTE: Note: Based on a 3-zone monthly transit cost of \$170 per month for each adult and a concession fare of \$52 for each child. This includes 2 adults and 1 child in the three (3) person household and 2 adults and 2 children in the 4 person household.

### Patterns of transit use across different groups

Our research shows different patterns of transit use across different groups.

**WOMEN** Of the 98,050 women 15 and older in Surrey, 15,110 (15%) reported that they take public transit to work while 80% take a vehicle, either as a driver (72%) or as a passenger (8%).

**MEN** Of the 113,670 males 15 and older in Surrey, 11,930 (10%) reported they take public transit to work while 88% reported that they take a vehicle, either as a driver (81%) or as a passenger (5%).

**ABORIGINAL PEOPLE** Of the 4,330 Aboriginal peoples 15 and older in Surrey, 955 (22%) reported that they take public transit to work while 72% reported that they take a vehicle, either as a driver (63%) or as a passenger (9%).

**RECENT IMMIGRANTS** Of the 15,430 recent immigrants 15 and older in Surrey, 4,035 (26%) reported taking public transit to work while 69% take a vehicle, either as a driver (53%) or as a passenger (15%).

**PEOPLE WITH HEALTH AND ACTIVITY LIMITATIONS** Of the 31,105 people with health and activity limitations 15 and older in Surrey, 4,305 (14%) reported taking public transit to work while 82% reported that they take a vehicle to work either as a driver (75%) or as a passenger (7%).

**TABLE 3 PATTERNS OF TRANSIT USE COMPARED TO OTHER MODES OF TRAVEL**

	Private Vehicles	Public Transit	Walking	Biking	Other
Metro Vancouver	71%	20%	6%	2%	1%
Surrey	83%	13%	3%	0.3%	1%

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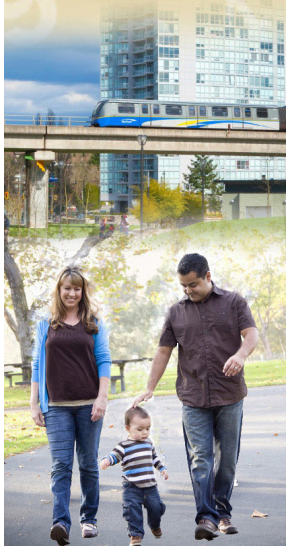
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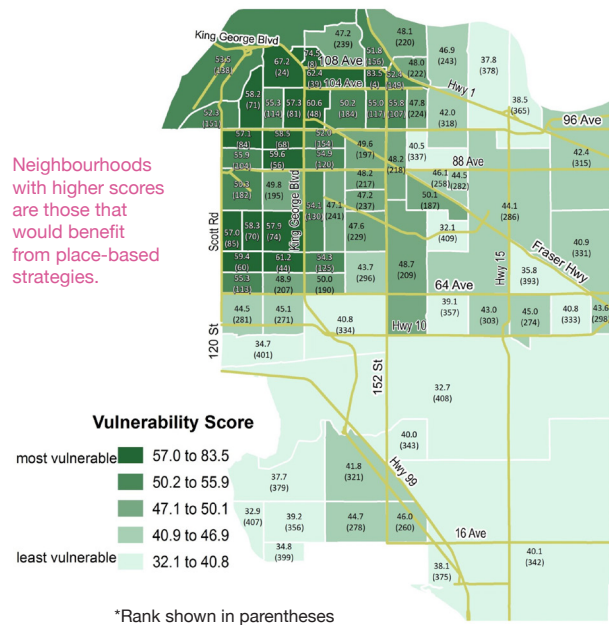
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Our research shows that some neighbourhoods can face a combination of challenges which can put pressure on the community. Research pioneered by the *Globalization and Health Project* funded by the Canadian Institute of Health developed a measure which looked at different pressures and the potential implications for affected neighbourhoods. They mapped the results to identify specific neighbourhoods or communities which would benefit from targeted or place-based strategies. Among the specific measures were:

- The share of the population living below LICO;
- The share of the population 6 or under living below LICO;
- The rate of unemployment;
- The share of the population 15+ with less than high school education;
- The share of families that are single parent families;
- The share of the population that are recent immigrants;
- The share of renter households spending 30% or more of their income on their housing costs.

GRAPH 3 VULNERABLE NEIGHBOURHOODS



Neighbourhoods with higher scores are those that would benefit from place-based strategies.

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### THE FACTS ON POVERTY IN SURREY

support

It is difficult to escape poverty without targeted strategies and supports. For many families and individuals living in poverty, choices are constrained, and trade-offs difficult.

This fact sheet looks at the potential benefits of developing place-based strategies to help address the challenges of poverty, by focusing on the specific needs of the most vulnerable Surrey neighbourhoods. This fact sheet also looks more closely at the importance of access to affordable child care, and access to education and other opportunities as a way to help families and individuals overcome poverty.

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**What we know from our research**

**Access to affordable and appropriate childcare**

Affordable child care is essential in terms of supporting families. In particular, our research shows that dependable and affordable child care is essential in helping families to gain access to employment, while at the same time allowing parents to feel confident that their children's needs are being met. Over time, different types of child care arrangements have evolved with many lower income households facing fewer choices in the child care options available to them.

**Access to education**

Access to education also plays an essential role in helping address poverty. This includes measures to ensure that low income families and individuals have access to the types of opportunities and training they need for achieving success. The following provides an overview of the level of education attained across different groups and sectors of the community.

**ABORIGINAL PEOPLE** Approximately 19% of Aboriginal people in Surrey age 24 to 64 did not have any certificate, diploma or degree in 2011, while 28% had a high school diploma or the equivalent. Approximately 52% had a certificate, diploma, or degree from a college, university, apprenticeship, or trades program.

**RECENT IMMIGRANTS** Approximately 16% of recent immigrants in Surrey age 24 to 64 did not have any certificate, diploma or degree in 2011, while 21% had a high school diploma or the equivalent. Approximately 64% had a certificate, diploma, or degree from a college, university, apprenticeship, or trades program with 64% in this category having a university degree.

**PEOPLE WITH DISABILITIES** Approximately 19% of people with health and activity limitations in Surrey age 24 to 64 reported that they did not have a certificate, diploma or degree in 2011 while 26% had a high school diploma or the equivalent. Approximately 54% had a certificate, diploma, or degree from a college, university, apprenticeship, or trades program with 32% in this group having a university degree.



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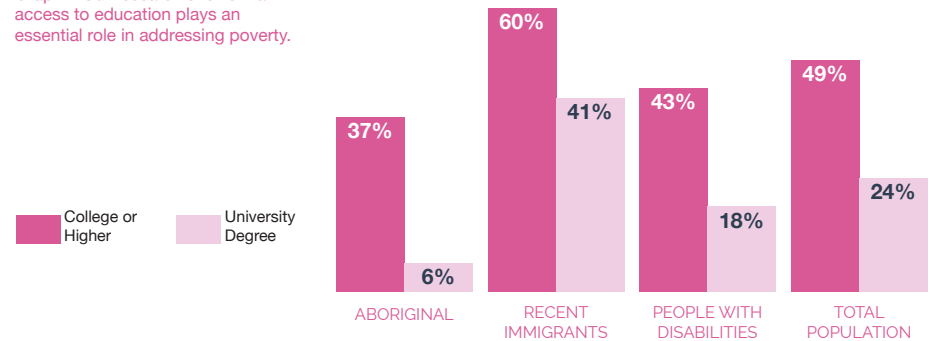
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**How many people in Surrey finish college or get a university degree?**

EDUCATION ATTAINMENT IN SURREY (AGES 25 TO 64)

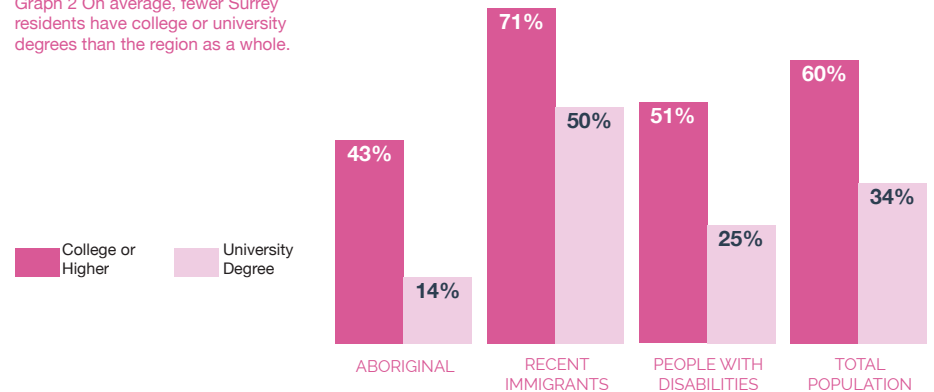
Graph 1 Our research shows that access to education plays an essential role in addressing poverty.



**How many people in Metro Vancouver finish college or get a university degree?**

EDUCATION ATTAINMENT IN SURREY (AGES 25 TO 64)

Graph 2 On average, fewer Surrey residents have college or university degrees than the region as a whole.



**Place-based strategies can make a difference**

Effective strategies for responding to the need of families and individuals living in poverty should incorporate place-based strategies that seek to respond to specific limitations or neighbourhood pressures. This can include appropriate access to transit, neighbourhood and community amenities as well as quality schools and affordable housing. Effective place-based strategies target neighbourhoods with a high proportion of households living in poverty.

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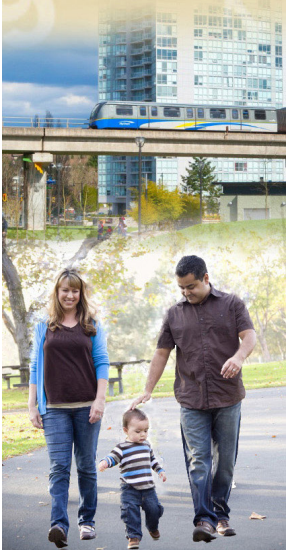
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**Making Work Pay**

The table below shows the median income reported across those who worked full year, full time and includes comparative information by gender.

	Total Population with Income from Employment	Median Income All Full-Time Workers	Median Income (Male)	Median Income (Female)
Metro Vancouver	631,975	\$50,016	\$55,401	\$44,641
Surrey	121,825	\$45,462	\$50,737	\$40,481

**The importance of a strong social safety net**

Information from the Ministry of Social Development and Social Innovation also shows that there were approximately 14,632 households and 20,610 individuals in Surrey relying on income assistance (April 2011). This represents approximately 23% of the 62,512 income assistance cases across Metro Vancouver. For a single person household, the assistance available is approximately \$610 per month, while the assistance available for a couple with two children is approximately \$1,101 per month. These translate into an annual income of \$7,320 for a single person and \$13,212 for a couple with two children; income levels significantly below the low income measure threshold for a single person household (\$19,460) and the low income measure threshold for a family of four (\$38,920).

**The importance of a strong social safety net**

There has been a patchwork of programs introduced to respond to emerging needs and pressures. Some have included enhancements to existing programs. Others have been in the form of one-time or time-limited funding. The federal government provided a list of programs and initiatives that address poverty in the *Government Response to the Final Report on the Standing Senate Committee on Social Affairs, Science and Technology on Cities entitled "In from the Margins: A call to Action on Poverty, Housing and Homelessness"*. These programs include apprenticeship grants, Aboriginal skills and employment training strategies and funding, a variety of tax measures aimed at families with children and people with disabilities, employment insurance, student grants and summer jobs programs, and literacy programs.

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income

**Income is about economic security and access to opportunities. Too many families and individuals are living from pay cheque to pay cheque, earning too little to let them get ahead**

Based on the current low-income measure (LIM), a single person is considered to be living in poverty if their income is below \$19,460 (after tax). Similarly, a two person household is considered to be living in poverty if their income is below \$27,211. For a family of four, the poverty line is \$38,920.

**What we know from our research**

**An individual working full year, full time at the minimum wage lives on the cusp of poverty**

In May 2012, the minimum wage in BC increased from \$9.50 per hour to \$10.25 per hour. A minimum wage of \$10.25 per hour translates into approximately \$384 per week assuming a 37.5 hour week. Annually this translates into an income of \$19, 988 which is marginally above the poverty line for single parents. A single-parent family with the parent working full time at the minimum wage would effectively be living in poverty.

**Working poor couples earning minimum wage also face challenges**

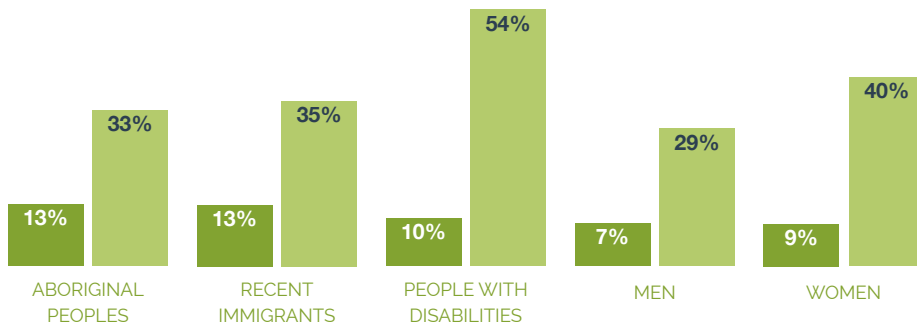
A family of four, where both of the heads of the household are working full-time and earning minimum wage will earn just enough to move them out of poverty based on the established income cut-offs. At the same time, even though their income has allowed them to move out of poverty, they would not be able to afford the average 3 bedroom rent in Surrey (\$1,080) without spending more than 30 per cent of their income on their housing costs. As well, these households remain among those who are considered to be the near poor and who face the risk of falling back into poverty.

The unemployment rate among people in Surrey ranged from 7% for men to 13% for recent immigrants and Aboriginal people.



**Who's looking for work?**

UNEMPLOYMENT VARIES FROM GROUP TO GROUP



**Access to employment and opportunities**

Through our research we observed that there is significant variation in the employment and economic opportunities available to different groups and sectors of the community. Among people who were in the labour force, the following general patterns and trends emerged.

**WOMEN** Approximately 28% of all women 15 and older living in Surrey worked part-time while 65% worked full year, full-time. Of those working full-time, the median hourly earnings were \$22.49 in 2011.

**MEN** Approximately 12% of all men 15 and older living in Surrey worked part-time while 83% worked full year, full-time. Of those working fulltime, the median hourly earnings were \$28.19.

**ABORIGINAL PEOPLE** Approximately 22% of all Aboriginal people 15 and older living in Surrey worked part-time while 69% worked full year, fulltime. Of those working full-time, the median hourly earnings were \$22.14.

**RECENT IMMIGRANTS** Approximately 18% of all recent immigrants 15 and older living in Surrey worked part-time while 70% worked full year, full-time. Of those working full-time, the median hourly earnings were \$18.70.

**PEOPLE WITH HEALTH AND ACTIVITY LIMITATIONS** Approximately 21% of all people with health and activity limitations in Surrey 15 and older worked part-time while 72% worked full year, full-time. Of those working full-time, the median hourly earnings were \$24.80.

Some populations earn significantly less than others. On average, men earned more than 1.5 times what recent immigrants earned.

**What are people earning?**

HOURLY WAGES VARY BETWEEN POPULATION GROUPS



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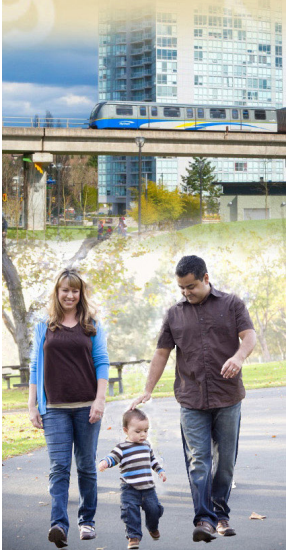
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### Homelessness

Across Surrey, there were also 403 individuals who were identified as homeless on the night of the 2014 Metro Vancouver Homeless Count, representing 15% of the total Metro Vancouver homeless population. This includes 140 people who were sleeping outside, or unsheltered. The other 263 homeless individuals were sleeping in emergency shelters, transition houses, hospitals or jails.

### Social housing

Data available through the 2011 National Household Survey reports that 11% (4,600) of tenant households lived in social housing units in Surrey, compared to a metropolitan average of 14%.

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### THE FACTS ON POVERTY IN SURREY

# housing

**Metro Vancouver is recognized as having high housing costs. While housing in Surrey is more affordable when compared to other parts of the region, our research shows that there are still too many low-income families and individuals struggling to find housing that they can afford.**

We also know that access to affordable housing plays a critical role in helping to provide low-income families and individuals with the foundation that they need for their overall well-being. We are interested in exploring strategies to provide low-income families and individuals with increased stability in their housing situation and an expanded range of housing options.

Produced by the **Surrey Poverty Reduction Coalition**  
[www.surreyprc.ca](http://www.surreyprc.ca)

Jan 2015



### What we know from our research

#### Many families and individuals in Metro Vancouver are renters

Renter households account for approximately 35% of all households across Metro Vancouver. Within the City of Surrey, approximately 27% of all households are renters. While many households will aspire to be owners, there are also many households for whom owning might not be possible and renting is their only option.

#### Average rental housing costs

Rental market data published by Canada Mortgage and Housing Corporation (Fall 2013) reported average monthly rents of \$1,067 across the Metro Vancouver region. Within the City of Surrey, the average monthly rent was \$846. An average market rent of \$846 is approximately 21% below the average market rent for the region.

#### Average housing cost for a bachelor and 1-bedroom unit (2013)

CMHC reports that the average monthly rent in Metro Vancouver for a bachelor unit is \$876 and the average monthly rent for a 1-bedroom unit \$1,005.

In Surrey, the average monthly rent for a bachelor unit is \$630 and the average monthly rent for a 1-bedroom unit is \$750. The average rent for a bachelor and 1-bedroom unit in Surrey is affordable to a household with an annual income of between \$25,280 and \$30,000. These rents are above the level that is affordable to a single person or 2 person household living at the poverty line.

#### Average housing cost for 2 bedroom and 3 bedroom units (2013)

CMHC reports that the average monthly rent for a 2-bedroom unit in Metro Vancouver is \$1,281 and the average monthly rent for a 3-bedroom unit is \$1,498.

In Surrey, the average monthly rent for a 2-bedroom unit is \$920 and the average rent for a 3-bedroom unit was \$1,080. These rents are affordable to households with annual incomes of between \$36,840 and \$43,200 and are above the levels that would be affordable to three and four person households living at the poverty line.

#### The affordability of the rents in Surrey

While the average rent in Surrey is 21% below the average market rent for the region, the rents are still unaffordable to many lower income households, especially those living in poverty. Even with the higher levels of affordability when compared to rents across the region, the average rent in Surrey is between \$100 and \$150 per month above the level that is affordable to a household living at the poverty line.

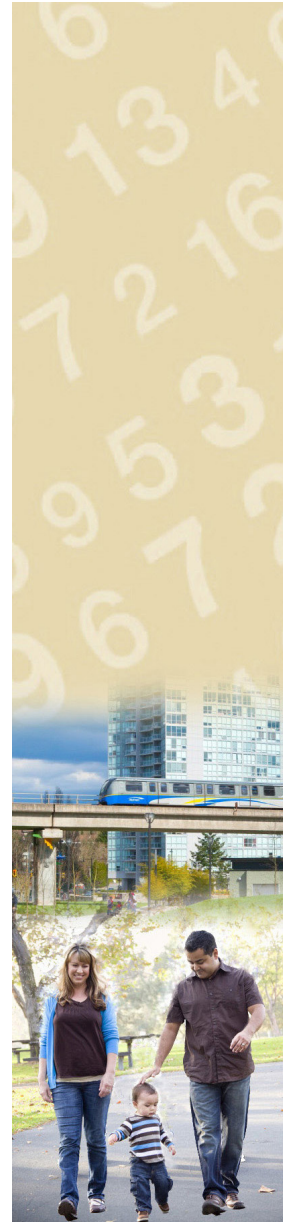


TABLE 1 AFFORDABILITY OF RENTS FOR HOUSEHOLDS LIVING IN LOW INCOME

Household Size	Low-Income Measure (After Tax)	Affordable Rent Levels	Surrey Rent Levels	Difference
1 person	\$19,460	\$487	\$630	\$143
2 persons	\$27,521	\$688	\$750	\$62
3 persons	\$33,706	\$843	\$920	\$77
4 persons	\$38,920	\$973	\$1080	\$107

#### Core housing need and 'shelter-to-income' ratio

Core Housing Need refers to households spending 30% or more of their income on their housing costs, or unable to find housing in their community that is suitable in size and that is in good repair with the resources they have available. Issues of housing affordability can be related to both a shortage of affordable units and rents which are not affordable to households with incomes at the lower end of the income distribution. Data from the CHMC shows that there are 85,700 renter household in core housing need in Metro Vancouver representing approximately 1 in 3 renter households.

Core housing need data at the municipal level is yet to be released for 2011. However, the National Household Survey shows that approximately 38% (15,500) of renter households in Surrey spend 30% or more of household total income on shelter. NHS data further reports that 11% of all households in Surrey live in 'unsuitable/overcrowded' dwellings, as defined by the National Occupancy Standard (NOS).

These two metrics, 'shelter-to-income' ratio and 'housing suitability' are different than Core Housing Need, but given the lack of available data, they serve as useful alternatives for thinking about housing vulnerability in the city.

TABLE 2 PROFILE OF HOUSEHOLDS IN CORE NEED

	Renter Households	Renter Households spending 30% or more of household income on shelter	%	Households living in unsuitable dwellings	%
Metro Vancouver	306,105	136,800	45	83,300	9
Surrey	41,185	15,500	38	16,800	11