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Life on less than a living wage; Victoria families tell how they struggle to make ends meet

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Juggling line-of-credit purchases with bill payments and scouring advertisements for cut-price groceries are part of Matthew and Ashley Riddett's daily struggle to keep their heads above water financially.

"We get a lot of free childcare from grandparents and that really helps," said Matthew Riddett, 29, a PhD student at the University of Victoria.

The family, with a four-year-old autistic son and one-year-old daughter, bring in an income far short of the wage the Greater Victoria Community Social Planning Council says is needed as a living wage for Victoria residents.

"In 2012, the wage required to maintain an adequate quality of life in B.C.'s capital region is calculated at \$18.07 per hour, a four per cent increase from 2011," says the Community Council's Living Wage Report, released Wednesday.

"This calculation assumes two adults, both working 35 hours per week, while providing a home for two children," it says.

The report used B.C. Statistics and federal census figures and looks at housing costs, food, clothing, transportation, childcare, medical expenses and emergencies.

"With a very high cost of living,

particularly housing costs, far too many British Columbians find it difficult to make ends meet. The number of households facing an affordability challenge in the Capital Region continues to rise," it says.

A family needs a monthly after-tax income of \$4,775 or will not be able to afford their monthly expenses, says the report

Rupert Downing, executive director of the council, said 2006 census data show 12,200 households in Greater Victoria are below that level.

Riddett earns \$24 an hour as a UVic teaching assistant, but works only about 10 hours a week and is now searching for summer work.

His wife works in a toy store for \$12 an hour.

In addition to normal household expenses, they are finding their son's treatment costs often tip them over the edge.

"We don't own a vehicle and we don't go on vacation - we go to parks," said Riddett, who also volunteers at the Together Against Poverty Society.

"The kids are quite young, so they don't know what they are missing," he said.

The report says that, even though the living wage provides an adequate quality of life, it does not allow families to save for children's education, buy a home, pay credit card bills or care for a disabled family member.

There are ways to help without employers forking out more than they can afford, Downing said.

"It's a question of trying to work on different parts of the problem," he said.

Increasing the supply of rental housing by allowing secondary suites and offering incentives to build affordable rental housing are among the first steps, Downing said.

Employers who cannot afford higher wages can offer flexible work hours or bus passes, he said.

"We don't want to gloss over the fact that many of the small, owner-operated small businesses have financial challenges," Downing said.

However, for those who can afford to pay better wages, incentives include a stable and loyal workforce and a reputation as a business that cares about the community, Downing said.

"Loyalty to staff spreads to customer loyalty," he said.

Ken Stratford, Business Victoria CEO, said many Victoria jobs, such as those in government, do pay more than \$18 an hour, but others, such as food services, pay minimum wage.

House prices are a big factor in Victoria,

Stratford said.

"Anyone making less than \$18 an hour would be hard-pressed to buy a home," he said.

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