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Thursday, April 29,
Vancouver.

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2010 Living Wage: A Way to Sustain Families

By Tim Richards, Marcy
Cohen and Seth Klein

In 2008, the CCPA, First Call and Victoria's Community Council published the report Working for a Living Wage. It calculated that the living family wage was \$16.74/hour in Metro Vancouver and \$16.39/hour in Metro Victoria. Since then, however, family costs have continued to rise and changes have occurred to government taxes and transfers.

And so, the CCPA, First Call, and the Living Wage for Families campaign have just produced an updated 2010 Living Wage for Metro Vancouver — it is now \$18.17/hour.

A living wage is not the same as the minimum wage, which is the legal minimum employers must pay. Rather, the living wage sets a higher test—it reflects what earners in a family need to bring home, based on the actual costs of living in a specific community. The living wage is a call to private and public sector employers to pay wages to both direct and contract employees sufficient to provide the basics to families with children.

Families who work for low wages face impossible choices—buy clothing or heat the house, feed the children or pay the rent. The result can be spiraling debt, constant anxiety and long-term health problems. In many cases it means that the adults in the family are working long hours, often at two or three jobs, just to pay for basic necessities. They have little time to spend with their family, much less to help their children with school work or participate in community activities.

For six years running, BC has had the highest child poverty rate in Canada. And BC has also made the least progress (make that negative progress) since



the House of Commons' ill-fated 1989 resolution to end child poverty. While most provinces saw a drop in their child poverty rate between 1989 and 2007, only Ontario and BC saw the situation worsen, with BC experiencing the largest increase (of 30 per cent).

The story of child poverty is very much a story of low wages. More than half of BC's poor children (55.7 per cent) live in families where at least one adult has a full-time full-year job. That's why the living wage is one of the most powerful tools available to address this troubling state of poverty amid plenty in BC.

The living wage is calculated as the hourly rate at which a household can meet its basic needs, once government transfers have been added to the family's income (such as the Canada Child Tax Benefit) and deductions have been subtracted (such as income and payroll taxes).

The full details of the calculation methodology are spelled out in the original full report from 2008, available at www.policyalternatives.ca. The calculation is based on a family of two parents with two children (aged four and seven), with both parents working full-time. (Importantly, the living wage is also enough for a single parent with one child to get by. A single parent with two children, however, would have a much tougher time.) The calculation is based on the goals of allowing families to escape severe financial stress, ensuring healthy childhood development, and making

In a time of economic recession or jobless recovery, it is particularly important that public sector employers and financially healthy private sector companies mitigate the downturn by enhancing the earnings of low-income families.

it possible to participate in the social, civic and cultural lives of their communities.

The 2010 Living Wage update sees a sizable increase (of 8.5 per cent over two years) since the 2008 Living Wage. (And for those if you in Metro Victoria, the living wage has increased 5.6 per cent to \$17.31/hour.) So, what's driving the increase?

- The food amount, according to the Dietitians of Canada, is up considerably (by over \$100/month).
- Rent increases are another big driver. According to CMHC data, the median rent for a three-bedroom apartment in Vancouver went up about 7.8 per cent since 2008.
- Child care also took a big jump of \$113/month. In the wake of the federal government

cancelling the child care agreement with the provinces, and subsequent cuts to provincial grants to child care centres, child care fees increased steeply, effectively cancelling out what families receive in the federal Universal Child Care Benefit each month.

Notably, the costs of these essentials have increased by more than the general rate of inflation (CPI).

The Role of Government and Employers

The living wage is first and foremost a call to public and private sector employers (primarily larger ones) to sustain families. This can be achieved through wages, or a combination of wages and benefits (such as health benefits, etc.). Research has shown that paying living wages has concrete benefits for employers, including: increased morale and productivity levels; reduced recruitment and training costs; and improved customer satisfaction.

In a time of economic recession or jobless recovery, it is particularly important that public sector employers and financially healthy private companies mitigate the downturn by enhancing the earnings of low-income families. Given that low-income families tend to spend almost all their income in their communities, boosting the earnings of these households is one of the most effective ways to stimulate the local economy.

But the living wage is not just about employers. Government policies and programs also have a direct impact on the calculation. If governments increase transfers like the Child Tax Benefit or the BC Rental Assistance Grant, the living wage will be less. Similarly, public services can shift certain costs off the shoulders of families. For example, with a universal publicly-funded child care system, the living wage would be dramatically less. Given this, a key way employers can reduce the payroll costs of the living wage is to advocate for policy changes to increase government benefits to low-income earners and enhance public services that improve our quality of life.

Tim, Marcy and Seth are co-authors of Working for a Living Wage: Making Paid Work Meet Basic Family Needs in Metro Vancouver, 2010, available at www.policyalternatives.ca. For more on the Metro Vancouver Living Wage for Families campaign, including information for employers wanting to become living wage employers, visit www.livingwageforfamilies.ca

A Bare Bones Budget

At \$18.17 per hour, here's what a family in Metro Vancouver could afford:

- **Food:** \$756/month (based on estimates by the Dietitians of Canada for a nutritious diet);
- **Clothing and footwear:** \$187/month;
- **Shelter:** \$1,346/month (includes conservative rent estimate for a three-bedroom apartment, utilities, telephone, and insurance on home contents);
- **Transportation:** \$442/month (includes a two-zone bus pass and the cost of owning and operating a used car);
- **Child Care:** \$1,095/month (notably, child care is the second most expensive item in the living wage family budget after shelter);
- **Medical Services Plan (MSP) premiums:** \$114/month;
- **Non-MSP health care:** \$133/month;
- **Parents' education:** \$88/month (for two college courses per year);
- **Contingency fund:** \$212/month (provides some cushion for unexpected events like the serious illness of a family member, transition time between jobs, etc.);
- **Other:** \$689/month (covers personal care, furniture, household supplies, school supplies, some reading materials, minimal recreation and entertainment).

This is a conservative budget, with virtually no wiggle room for the extras many of us take for granted. It does not cover items such as: credit card, loan, or other debt/interest payments; savings for retirement; or savings for children's future education.

Add Your Voice to the New Call for a Poverty Reduction Plan

In the lead-up to the 2009 BC election, the BC Poverty Reduction Coalition published an open letter calling on all parties to commit to legislated poverty reduction targets and timelines. In the absence of that commitment, the Coalition is now renewing the call and has released a new open letter (below) with a diverse list of signatory organizations from across BC. The Coalition is now adding individual signatories. As a member of the Coalition, the CCPA urges our members to go to www.bcpovertyreduction.ca, sign the new open letter, and join this renewed call for action.



MURAL AT FIRST UNITED CHURCH, COH IROMOTO PHOTO

A CALL FOR A BC POVERTY REDUCTION PLAN

As British Columbians determine what our post-Olympics legacy will be, a clear and accountable plan to end poverty and homelessness in our province would represent an ideal goal, capturing the hopes and aspirations of all. British Columbians are eager to rally behind such an initiative, and would enthusiastically help to see such a vision realized. Now is the time to face this next challenge with confidence, creating a profound and lasting legacy.

No matter what method is used to measure poverty, too many people in our province struggle to make ends meet, and too many children start their lives living in poverty.

We know that all of us pay for poverty. We pay in increased health care costs. We pay in higher crime. We pay in higher demand for community, social and charitable services. And we pay in lack of school readiness, reduced school success and in lower economic productivity. People who are poor get sick more, die sooner, and lack many opportunities that others take for granted. There is a false economy in failing to act boldly.

We know that British Columbians are ashamed of the levels of poverty and homelessness in a society as wealthy as ours. We can drastically reduce poverty in British Columbia by mobilizing sectors and citizens to join hands and work together for a common goal that touches the hearts and lives of each of us. But we must act boldly.

We, the undersigned, reaffirm the call for the Government of British Columbia to launch a comprehensive and accountable poverty reduction plan, aimed at dramatically reducing homelessness and poverty in our province.

Six Canadian provinces—Quebec, Newfoundland and Labrador, Ontario, New Brunswick, Nova

Scotia and Manitoba—either have such plans or are in the process of developing them. In almost all cases, these plans have been initiated and adopted with all-party support. They are also characterized by a cross-government approach, with a lead cabinet minister coordinating an inter-ministerial secretariat, based upon the understanding that successful poverty reduction requires action across many policy areas.

In this current climate of global economic downturn and uncertainty, a bold poverty reduction plan also makes good economic sense. Low-income families spend all the money they have, and do so in our local communities. When we focus resources on the people and communities hardest hit by the economic downturn, we are likely to see the maximum economic bang for our stimulus buck.

BC has seen some modest reduction in poverty up to 2007 (the last year for which statistics are available). But with the onset of the economic recession in 2008, we fear this trend will now reverse, heightening the need for action. We are encouraged by the move towards universal access to all-day kindergarten. The government has also taken some important steps in recent years with respect to housing and homelessness, but more is needed. Together we can build on these actions and strengthen the outcomes with a coordinated and comprehensive approach.

We urge the provincial government to provide leadership, and to adopt and legislate poverty reduction targets and timelines. Such legislated targets (much like the government's climate action targets) will serve to galvanize efforts, and ensure accountability towards meeting our common goals. As a first step, we call upon the government to appoint a lead minister for poverty reduction (a champion for this initiative), have them oversee

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Women in the Canadian Economy

By Iglia Ivanova

On International Women’s Day I spoke at a community celebration in Vancouver. It got me thinking about the status of women in the Canadian economy, reflecting both on the successes over the last half century and on the areas where work is still needed to achieve gender equality.

Women with children earn less because they end up taking years away from work. And the reason that they are often forced to do so is that women remain the primary caregivers for children and we lack the social supports to allow women to work and care at the same time.

As a young woman in Canada, I have not felt discriminated against. Throughout my university career, my gender didn’t seem to matter and professors encouraged me to pursue a PhD and the life of an academic as much as any of my male fellow students. Growing up in Bulgaria was a different story—my own mother stopped me from going to a physics-based high school program because she felt that physics “is not for women.” As an electrical engineer, she had experienced discrimination herself and wanted to prevent me from going down that same road.

In Canada, however, I didn’t get any of that. Maybe it’s because I live in Vancouver, but what I hear Canadians tell their girls is that they can grow up to become anything they aspire to—rocket scientists, surgeons or prime ministers. Many of the young women I meet feel similarly—they feel that they are free to make choices and say they are as much in control of their career paths as their male friends.

Yet, when we look at the numbers, women are not growing up to be rocket scientists, surgeons or prime ministers. Nurses, teachers and social workers is more like it. Women are woefully underrepresented in “non-traditional” occupations such as high-level management and natural sciences. Even in the public sector, where women make up the majority of the workforce, they’re less likely to hold senior management jobs than men.

Yes, there are some women in leadership positions in areas that were previously closed to our gender: politics, business and academia. But they are few and far between.

So, if young women feel that gender is irrelevant for economic success, then why are women’s average annual earnings for full-time, full-year work only 71.4 per cent of men’s? Why are average hourly wages so different: in January 2010, women got paid on average \$20.59 per hour, compared to men’s \$24.49? Why do women continue to be overrepresented in low-wage jobs? Over 60 per cent of minimum wage workers are women and the proportion of workers earning under \$10 per hour is similar.

It would seem that something happens somewhere along the line between school, when the sky’s the limit, and the demands of real life that push women into traditional sectors. The older I get, the more convinced I become that this something is children. Or rather, it’s the outdated family policy in Canada that forces women to choose between motherhood and career or economic success.

Recent studies from the US show that in corporate America, childless women’s earnings are on par with men’s, but earning discrepancies appear when women start having children. Research by Statistics Canada shows that having children is associated with an earnings loss that persists throughout a woman’s working career. At any age, women with one child earned about 9 per cent less than childless women, those with two children earn 12 per cent less, and those with three or more children earned 20 per cent less. The earnings gap was larger for women with higher education than for those who only had high school diplomas. Curiously, this parental penalty does not seem to apply to men—men with children earn more on average than childless men.

The more I dig into the research, the more it seems that women with children earn less because they end up taking years away from work. And the reason that they are often forced to do so is that women remain the primary caregivers for children and we lack the social supports to allow women to work and care at the same time. Changing this would require a concerted effort by governments and the private sector.

Assistance Recipients on Government Hit List

By Keith Reynolds

CBC recently reported cuts in social assistance services for British Columbia's most vulnerable citizens. The story received almost no coverage in most other media, so it is probably worthwhile to highlight what the government thinks must be cut to pay for their deficit.

On March 4th the government issued a press release with the Orwellian headline, "Province Protects Services for Low Income Clients." A backgrounder attached to the release, however, makes clear that there is no protection from the government for people on assistance. The backgrounder states the government will:

- Reduce regular dental visits from twice to once a year.
- Cut dental X-rays from annual to once every two years.
- Slash the budget for funeral services for people on assistance by nearly half.
- Eliminate payments for contraceptive devices, pre-made foot orthotics, diagnostic testing devices (such as glucometers), optical, dental or extended therapies including chiropractic and physiotherapy.
- Cut supports that were supposed to help people transition from assistance to other programs.
- Cut shelter allowances for people with disabilities and people aged 60 to 64.
- Assistance recipients used to be eligible for nutritional supplements if they had a serious symptom. Now they will need two symptoms to get the supplements.

The government complains in its press release that the cost of social assistance has gone up by \$19.8 million a month over the last year. These cuts will save \$10 million this year and \$15 million next year.

What the government doesn't say is that the cost of social assistance has gone up because people can't find work and for many their EI payments have run out. Yet these are also the people who the government says must pay the price for the recession. For a government that has cut taxes year

Climate Inaction and BC's Budget

By Marc Lee

The 2010 BC Budget was a disappointment on the climate action front. Even as Premier Campbell waxed poetic in the Globe about the impact of climate change on the "Spring Olympics"—with its sunny days, crocuses, daffodils and cherry blossoms making it fun for people on the street but a big mess up at Cypress Bowl—the budget offered little assurance that this government still cares.

Instead, the budget is best symbolized by the Olympic flame, whose massive size and burning cauldrons make a fitting monument to the oil and gas industry, a testament to our brazen determination to burn fossil fuels.

Subsidies to the oil and gas industry remain untouched in the budget, and royalties paid by the sector are half of levels in previous years, in part due to royalty reductions from last August's "oil and gas stimulus package" (like they really needed it). In addition, in the budget's transportation investment plan, 86 per cent of provincial funds go to roads and bridges, including favoured projects like the Gateway highway expansion program and the "oil and gas rural road improvement program."

There was some expectation that the government would announce a plan for the BC carbon tax, which hits \$30 a tonne in July 2012, then hits a wall. If I were a businessperson in BC, I would want to know the outlook post-2012 and what this means for capital investments in the near term. But there was silence on that front, and no mention of extending the tax to cover major sectors not currently covered, like aluminum, cement, lime, and (you knew this was coming) much of the oil and gas industry.

From a climate justice perspective, it's troubling that the budget includes no increases to the low-income carbon tax credit, which more than offset the carbon tax for the bottom 40 per cent of income earners in year one (starting July 1, 2008), and roughly neutralized it in year two. The growth of the credit is not keeping up with the growth in the tax, and will make the overall regime regressive as of July 1, 2010—thus placing a greater burden on low-income folks who have done the least to contribute to the problem in the first place.

Since its inception, the carbon tax and revenue recycling regime was regressive at the top, meaning

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Women in the Canadian Economy*

What governments have control over is Canada's family policy, and it is sorely in need of change to catch up to social realities of the 21st century—many women with children work, whether by choice or by necessity, and we need to put in place adequate programs to support these women and their families.

Providing affordable childcare, improving parental leave provisions, and increasing parental benefits to reflect the cost of living would be a great start. Employers will also have to adapt, and we've already started to see some of that. More and more employers allow flexible working hours and opportunities to work from home. These are all changes that make it possible for women to care for children without having to completely withdraw from the workforce for years at a time.

Some companies are even in the business of raising awareness that women have not achieved nearly equal representation at the top of organizations, both in the private sector and in government. McKinsey & Company is probably the largest and best-known professional services firm calling

attention to the shortage of women in leadership positions in America's businesses. Their reports, *Women Matter* and *Women Matter 2*, demonstrate that companies with stronger presence of women in corporate leadership roles perform better financially and explore why that may be the case. This is a good start, but more work needs to be done.

The need to support women to work and to care will only become more pressing as the population ages and we start to experience labour force shortages. We need women to fully participate in the labour market, as workers and as decision-makers. Changing family policy and making workplaces more flexible is the way to do it.

So go ahead and continue telling the girls that the sky's the limit, but let's also make sure that it's really true.

Iglika Ivanova is the CCPA-BC's Public Interest Researcher and the author of BC's Growing Gap: Family Income Inequality, 1976–2006, available at www.policyalternatives.ca.

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Submission to the Special Committee to Review the BC Freedom of Information and Protection of Privacy Act

In February, CCPA-BC made a submission to the Special Committee to Review the BC Freedom of Information and Protection of Privacy Act. Research associate and board member Keith Reynolds wrote the submission on our behalf, compiling a detailed set of recommendations for strengthening the act in the public interest. The full submission is available on our website at www.policyalternatives.ca/publications/reports/submission-special-committee-review-bc-freedom-information-protection-privacy. From the introduction to the report:

"In a democratic society it is critical that there be a free exchange of ideas with respect to policies chosen by government. Such a free exchange of ideas must be informed by information that frequently is only produced and held by government. Access to information laws are critical because they establish the public's right to timely access to information. Yet all too frequently, governments do their best to avoid transparency and accountability by denying or delaying requests for information. Drawing on the CCPA-BC's own experiences with such tactics, this submission makes recommendations for strengthening BC's Freedom of Information and Protection of Privacy Act in the public interest."

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after year there is no sense of sharing the burden.

I don't consider myself that out of the ordinary, but without pre-made orthotics, chiropractic support and physiotherapy, I wouldn't be walking around. I am lucky enough to have those services, but I guess the government doesn't care that much if people on assistance can walk—just as long as they can continue to cut taxes.

Gordon Campbell told the CBC, "There are a number of initiatives that are undertaken in the budget to make sure that we continue to put low-income people on the top of the list." Apparently it is a hit list.

Keith Reynolds is a National Research Representative for the Canadian Union of Public Employees and a CCPA-BC research associate.

A Closer Look at Low Wages in BC

By Steve Kerstetter

Workers in BC earned an average of \$21.46 an hour in 2008, according to the latest annual wage data published by Statistics Canada. This was good news for workers at the average wage or better, and well above the minimum wage of \$8. The average wage has gone up 25 per cent over the past decade (pre-inflation adjustment). But the story doesn't end there.



A closer look reveals some troubling facts about wages and hours of work, and the workers who are most likely to have low wages and/or insufficient hours. Hundreds of thousands of BC workers are still at wage levels that either trap them in poverty or put them at high risk of falling into poverty.

Statistics Canada reports that 346,100 BC workers earned less than \$12 an hour in 2008: almost one in five of all employed workers. The \$12 figure is significant partly because it's a very conservative estimate of what the Organisation for Economic Co-operation and Development defines as a low-wage job. According to the OECD, a low-wage job pays less than two thirds of the median wage, or the wage at the exact midpoint of the wage scale.

Canada has long had a very poor reputation in the matter of low-wage work, and there is little hope of significant improvement if existing labour market policies stay the same. One recent Statistics Canada analysis showed that Canada had the worst record on low-wage jobs in the developed world as of 2004, even worse than the United States. Looking at full-time, full-year jobs alone, Canada had a low-wage rate of close to 25 per cent, compared to 24 per cent for the US. In contrast, Denmark and Finland had rates of 7 per cent.

Working at \$12 an hour is barely enough to get a single person above the poverty line in a large metropolitan area like Vancouver. With 52 weeks of work at 40 hours a week, \$12 an hour works out to \$24,960 a year in gross pay before payroll deductions and income taxes. The poverty line before income taxes in a large city in Canada in 2008 was \$22,171 for a single person.

The challenge was even greater for families. Total wages of \$24,960 would put a single parent with two children far below the poverty line of \$33,933. Federal child benefits would help lower the gap, but the family would still be poor.

The latest Census figures for earnings during the year 2005 showed how certain factors increased a worker's risk of low-wage employment: age, sex, Aboriginal identity, immigrant status and visible minority status, and, of course, the number of weeks/hours worked per year. The most important factor overall was work patterns. People working full-time all year were 64 per cent above the median on average. People who worked part-time the entire year wound up with earnings 47 per cent below median earnings.

Governments in BC and elsewhere place their faith in work as the way for families and individuals under 65 to succeed. They need to follow through with policies that make it easier for low-wage workers. In BC, that means a quick increase to get the minimum wage back on track and annual indexing to allow it to keep pace with the cost of living. Raising the minimum wage would also boost the wages of workers who were already earning a bit more than the current minimum, as an increase would ripple up through the wage hierarchy.

Helping low-wage workers also means restoring the protections workers lost several years ago, including a reasonable right to overtime pay, reasonable call-back hours for shifts of work shorter than eight hours, and protection of union contracts that were negotiated through collective bargaining. And it means finding better ways to promote more full-time, full-year work.

Steve Kerstetter is a research associate of the CCPA's BC Office, and the author of a number of CCPA studies. This article is excerpted from the report by the same name, available on our website at www.policyalternatives.ca/publications/reports/closer-look-low-wages-bc.

A closer look at the situation of workers in BC reveals some troubling facts about wages and hours of work, and the workers who are most likely to have low wages and/or insufficient hours.

a cross-ministry poverty action secretariat, and have them report annually on their progress.

We recommend the following targets and timelines:

- Reduce BC's poverty rate by 30 per cent within four years, and by 75 per cent within 10 years.
- Ensure the poverty rate for children, lone-mother households, single senior women, Aboriginal people, people with disabilities and mental illness, and recent immigrants and refugees likewise declines by 30 per cent in four years, and by 75 per cent in ten years, in recognition that poverty is concentrated in these populations.
- Within two years, ensure that every British Columbian has an income that reaches at least 75 per cent of the poverty line.
- Within two years, ensure no one has to sleep outside, and end all homelessness within eight years (ensuring all homeless people have good quality, appropriate housing).

In order to achieve these targets, we call upon the province to commit to specific policy measures and concrete actions in each of the following policy areas:

1. Provide adequate and accessible income support for the non-employed, and remove policy barriers so that recipients can build and maintain assets.
2. Improve the earnings and working conditions of those in the low-wage workforce.
3. Improve food security for low-income individuals and families.
4. Address homelessness and adopt a comprehensive affordable housing and supportive housing plan.
5. Provide universal publicly-funded child care.
6. Enhanced support for training and education for low-income people.
7. Enhance community mental health and home support services, and expand integrated approaches to prevention and health promotion services.

There is nothing inevitable about poverty and homelessness in a society as wealthy as ours. Other jurisdictions that are setting clear targets are getting results. A comprehensive approach needs to boost the incomes of those living in poverty, but also build the social infrastructure, public services and assets that are vital to providing a path out of poverty and improving quality of life. If we commit to a bold plan, a dramatic reduction in poverty and homelessness within a few short years is a perfectly achievable goal.

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Climate Inaction and BC's Budget

the top 20 per cent of income earners get back more in tax cuts than they pay in carbon tax. The government's unwavering commitment to use carbon tax revenues to fund personal and corporate tax cuts comes at the expense of measures that really would change behaviour, like improvements to public transit (the latter being a fascinating experiment and positive outcome of the Olympics). True, the government has put in funds for the Evergreen line, but it's also hamstrung Translink's ability to raise funds to actually get the project off the ground.

The budget does breathe some new life into LiveSmart, a program for energy efficiency upgrades that ran out of money last year when it was oversubscribed. The budget provides new money of \$35 million over three years, which is better than nothing but rather small. The budget commits \$100 million over three years to vaguely defined "climate action and clean energy," which is linked to an upcoming Clean Energy Act to be tabled this sitting. The Act has many concerned about the province running roughshod over local interests to ramp up private power production for export to the US. The budget states that this money will be used to support investments (read: subsidize the private sector) in biofuel production, new electricity generation and "infrastructure to support cleaner transportation choices." While some of this may be a useful contribution, we will have to wait for more details when the new legislation is tabled.

So overall, we need some regime change on the climate front if BC is to live up to its rhetoric and awards from environmental groups.

Marc Lee is Senior Economist with the CCPA-BC.

BC COMMENTARY

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