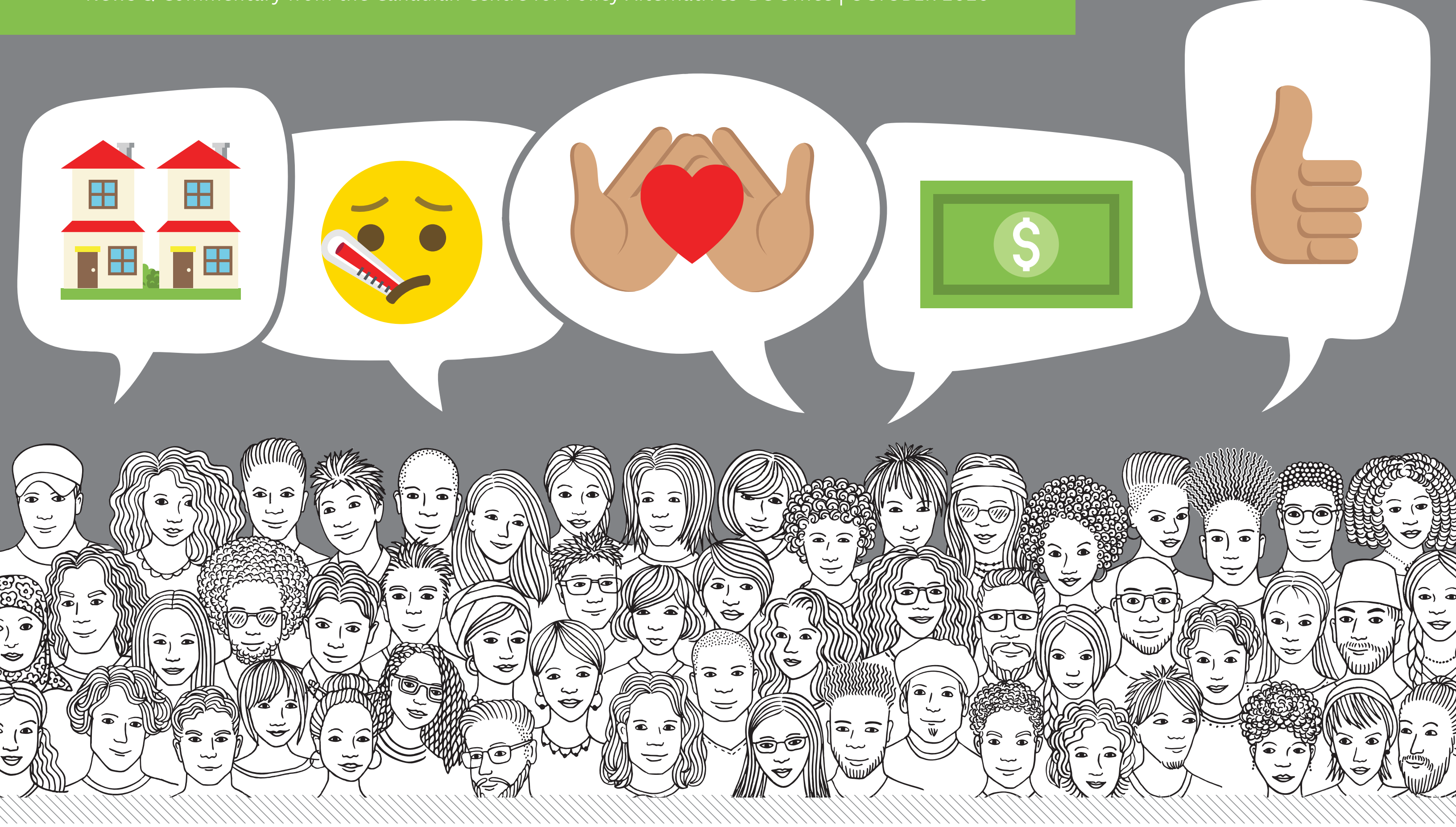
BC SOLUTIONS

News & Commentary from the Canadian Centre for Policy Alternatives' BC Office | OCTOBER 2020



British Columbians want a more equitable, sustainable economy post recovery—regardless of party affiliation

BY SHANNON DAUB, ALEX HEMINGWAY & MARC LEE

The pandemic has demanded swift, ambitious action by our provincial and federal governments, and since March we've witnessed policy-making at a scale and pace not seen since the WWII era. BC's response stands out among Canadian provinces with respect to both the success of early public health measures and the relatively strong package of economic and social policies it enacted.

A province-wide survey commissioned earlier this year by the CCPA-BC sheds light on British Columbians' experiences of the pandemic, what they think about the provincial and federal responses, and what they'd like to see in recovery plans. The online survey of 2,289 BC residents was conducted by McAllister Research from May 16 to June 1, 2020.

Three quarters of respondents (73 per cent) said governments should "build a better, →

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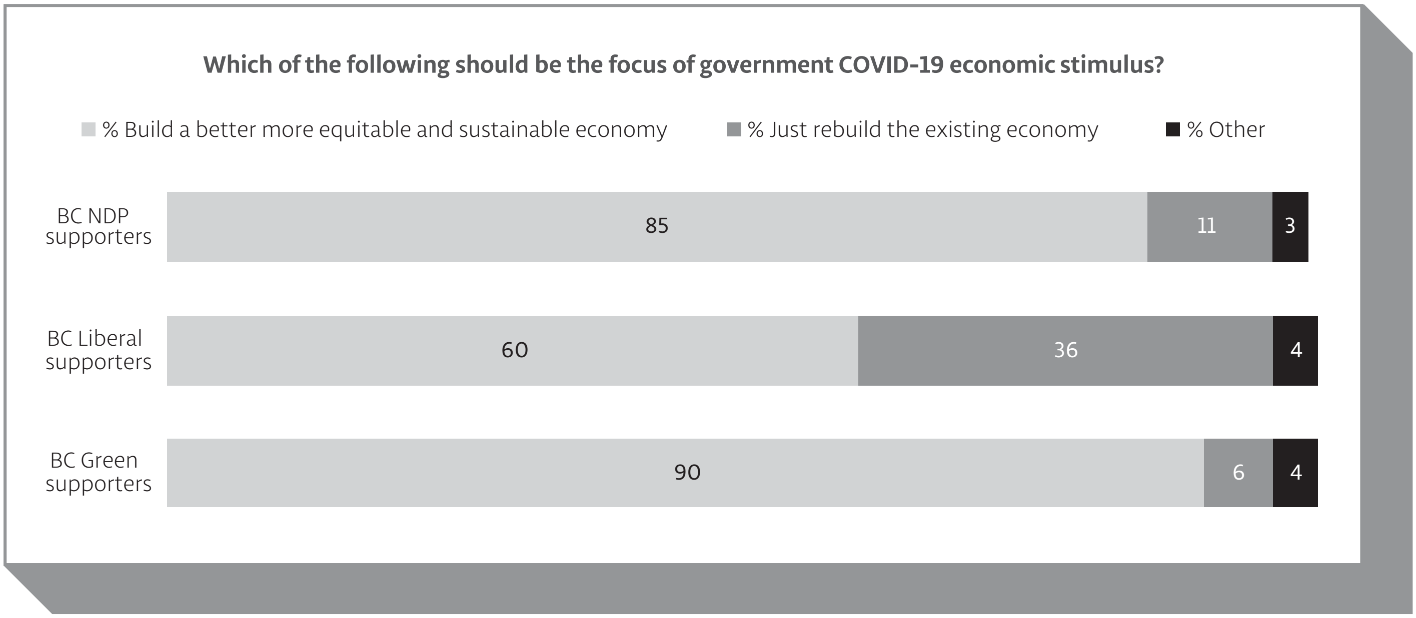


more equitable and sustainable economy" after the pandemic versus "just rebuild the existing economy."

Similarly, nearly 8 in 10 British Columbians said governments should make public services more accessible (79 per cent), and 7 in 10 supported increased taxes on wealth and corporate profits to pay for the costs of COVID-19 (71 per cent). Majorities of decided voters support these actions across partisan lines.

British Columbians also resoundingly supported the continuation and expansion of a wide range of economic and social supports (see figure opposite). In contrast, most opposed cutting taxes for large corporations.

Further, as measures to limit the health risks of COVID-19, most British Columbians supported a continuation of the rent freeze and ban on evictions (the latter ended as of September 1, unfortunately), and 58 per cent favoured using empty hotels to house the homeless. There was also strong support for enhanced public health measures, such as requiring the use of face masks in public areas.

> Women across all age groups were more likely than men to be concerned about collective well-being, particularly health and safety in the workplace.

At the time of the poll, more than 3 in 4 British Columbians thought the province as a whole was on the right track (77 per cent), and they had positive impressions of both the provincial government's (71 per cent) and Dr. Bonnie Henry's (80 per cent) handling of the pandemic.

That's the good news. But large numbers of British Columbians also worried about the pandemic's impacts on themselves and others, and these stresses were unequally distributed.

Survey respondents reported high overall levels of concern for the well-being of others. A majority said they were concerned about the pandemic's impacts on:

- The health and safety of a family member or loved one (55 per cent, with 30 per cent very concerned);
- Violence against women (52 per cent); and
- The safety of people in the workplace (51 per cent).

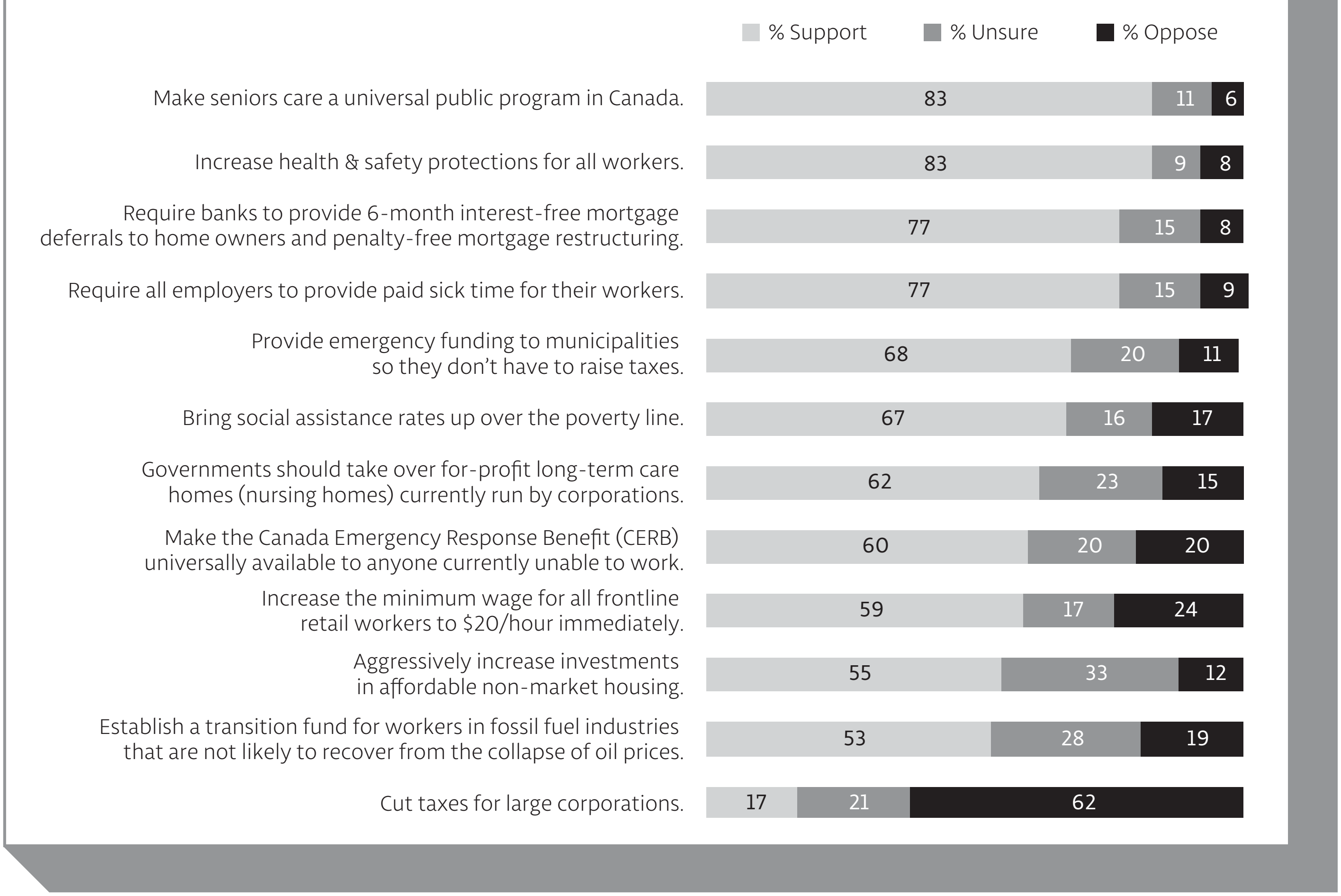
Women across all age groups were more likely than men to be concerned about collective well-being, particularly health and safety in the workplace. While women were more likely to be concerned about gender-based violence, a significant number of men shared their concern (44 per cent).

Respondents with lower and middle household incomes (under $100k) were significantly more likely to be concerned about collective well-being compared to those with higher incomes (over $100k).

Large minorities of British Columbians also worried about the pandemic's impact on their own personal situations, reporting concern about their:

- Overall financial situation (43 per cent);
- Personal health and safety (39 per cent);
- Access to health care (37 per cent);
- Mental health (35 per cent);
- Child care support (24 per cent);
- Ability to obtain adequate food or groceries (23 per cent).

Not surprisingly, people whose incomes were negatively impacted by COVID-19 were particularly likely to express concern



British Columbians support bold government action in response to COVID-19, but not tax cuts for large corporations

about these various aspects of collective and personal well-being.

People with lower annual household incomes (under $40k) were also concerned about their own personal situations, with the notable exception of child care, where concern was evenly spread up the household income ladder to $100k. Concern about the pandemic's impact on child care support was also surprisingly evenly spread across gender and age.

Renters were more likely to be concerned about their financial situation than homeowners (especially those without a mortgage), and were also more likely to be concerned about their own mental health.

People working part-time jobs, those who rely on disability income, students, and those who were unemployed were also particularly worried about their mental health. These same groups were also most likely to be concerned about the pandemic's impact on their ability to obtain adequate food or groceries.

This is just a flavour of the results, but what these responses clearly reveal is a great deal of pandemic-induced stress, and the ways the pandemic is deepening existing inequalities. The survey results also point to where government interventions have had a positive impact and make the case for both the federal and provincial governments to extend COVID-related economic supports as long as the pandemic continues. We take a closer look at BC's housing situation during the crisis on page 10 .

Shannon Daub is the Director of CCPA-BC and co-directs the Corporate Mapping Project. Alex Hemingway is an economist and the Public Finance Policy Analyst at the CCPA-BC. Marc Lee is a senior economist at the CCPA-BC.

Survey methodology

Survey results are based on an online survey of 2,289 English-speaking BC residents aged 18 years or older, fielded May 16th to June 1st, 2020, inclusive. Respondents were recruited using a mix of proprietary online outreach and intercept techniques which accurately replicate a cross-section of the BC population. Quotas were applied to ensure that sample parameters for education and ethnicity were aligned with the latest Statistics Canada estimates. Weighting is applied to the data according to estimates for region, age and gender. The precision of these survey results is measured using a Bayesian credibility interval. At a 95 per cent confidence level, the credibility interval for the total sample is +/-2.3 per cent. The calculations for the credibility interval account for regional oversampling and a design effect of 1.228.

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A wealth tax on the super rich is within reach

BY ALEX HEMINGWAY

Canada needs a wealth tax on the super rich to rein in extreme inequality and contribute to crucial public investments in the wake of COVID-19. The rise in inequality has become increasingly evident in Canada and other countries, and wealth inequality reaches even greater extremes than income inequality.

PHOTO: TIMOTHY KRAUSE / FLICKR

As the CCPA has documented, Canada's 87 richest billionaire families control 4,448 times more wealth than the average family and as much as the bottom 12 million Canadians combined. A growing body of research shows that extreme inequality puts a drag on economic growth and worsens health and social outcomes.

COVID-19 has shone a light on a simple truth: no individual or corporation becomes wealthy without an enormous collective effort, both by workers and through public investments. A wealth tax is a policy whose time has come.

Taxing the super wealthy has the backing of a growing body of economic research. Building on the work of French economist Thomas Piketty, Berkeley economists Emmanuel Saez and Gabriel Zucman recently developed the research case for wealth taxation in detail, and policy proposals have begun proliferating in the US, Canada, Spain and in the EU.

Wealth taxes enjoy strong public support, at levels rarely seen on any public policy issue. The latest poll in Canada shows 75 per cent public support, including 69 per cent support among Conservative Party voters.

What would a wealth tax look like in Canada? A proposal put forward by the NDP in last year's federal election would apply a 1 per cent annual tax on net wealth over $20 million, which the Parliamentary Budget Office (PBO) estimated would raise $5.6 billion in the first full fiscal year, rising to $9.5 billion per year by 2028.

Would a wealth tax really work in practice? Saez and Zucman make a strong case that it would.

A wealth tax would apply to the worldwide assets of any Canadian citizen or resident above the established threshold. Legally, shifting funds to low tax jurisdictions won't help you.

Some suggest that the wealthy will go so far as renouncing their citizenship to avoid the tax. To address this, a much steeper "exit tax" would apply.

The super rich could engage in outright illegal tax evasion. Ramping up tax enforcement and cracking down on tax avoidance and evasion is critical to make a wealth tax work. This should be done regardless of a wealth tax. The PBO recently estimated that investing an additional $750 million in tax enforcement would raise federal tax revenues by about $3 billion.

As Saez and Zucman emphasize, we largely know how to crack down on tax havens—targeting the financial services industry that helps enable tax avoidance and evasion, stronger data transparency requirements for banks, and greater resources and penalties for tax enforcement. What's needed is political will.

A wealth tax is one of the tools available to reduce inequality, expand public services and help pay for the major costs of the COVID-19 crisis.

A wealth tax is one of the tools available to reduce inequality, expand public services and help pay for the major costs of the COVID-19 crisis. For taxation, additional policy tools include an excess profits tax, corporate tax reform, raising the capital gains inclusion rate and closing a proliferation of tax expenditures that mainly benefit the affluent.

Given the increasing recognition of our deep interconnectedness in the modern economy, it's no surprise that policies like a wealth tax enjoy such strong public support. If people get organized to demand it, change is within reach.

Alex Hemingway is an economist and public finance analyst at the Canadian Centre for Policy Alternatives BC Office.

Site C: A big fracking mess

BY BEN PARFITT

When BC Energy Minister Bruce Ralston recently revealed that costly geotechnical problems had arisen at Site C, he blamed the previous government for the mess at the single-most expensive public infrastructure project in provincial history.

But while it was the previous government that vowed to push the hydroelectric project past the point of no return, it is the current government that for three-plus years has had all the relevant facts before it to determine whether it makes sense to see the project through to the end—an end that is still years and untold billions of dollars away.

Could the ongoing risks to the project be compounded by thousands of largely under-reported earthquakes that we now know are being triggered by fracking operations in "critically stressed" terrain not far from the dam site? You be the judge.

Site C is being built in one stinker of a location, characterized by "soft" shale rock and historic slides, including one in 1957 that led to the collapse of the nearby bridge at Taylor.

In 2017, a massive tension crack opened on the excavated north riverbank at Site C. The event necessitated workers radically regrading the bank and carting away 11 million cubic metres of "unstable materials."

> The government knows that thousands of earthquakes occurred in a geologically fragile zone that includes Site C. The earthquakes were triggered by natural gas industry fracking operations.

Then, in September 2018, a landslide occurred downstream of the project, wiping out a large section of the only road leading to Old Fort. Then, just two months after that, a 4.5 magnitude earthquake that was quickly linked to a nearby fracking operation shook the ground so hard at Site C that workers were evacuated from the site.

As BC Hydro's sole shareholder, the provincial government knows of all of this. The government also knows that thousands of earthquakes occurred in a geologically fragile zone that includes Site C. The earthquakes were triggered by natural gas industry fracking operations. Now, thanks to new mapping work released in a report by the CCPA (policynote.ca/big-fracking-mess), we know that more than 6,500 such quakes greater in magnitude than 0.8 occurred in 2017 and 2018 alone in that zone.

The government knows that BC's Oil and Gas Commission, which issues permits to companies allowing them to drill and frack for natural gas, has been warned that the zone is riddled with faults that can easily become "critically stressed," with just modest increases in the pressure at which companies pressure-pump water, sand and chemicals into the earth.

Some of those vulnerable faults trend directly towards Site C.

This is bad news for a construction project in danger of falling far behind schedule and now beset with formidable new geotechnical problems that require "enhancements" to key pieces of dam infrastructure.

It is time for the provincial government to appoint a panel of geologists and engineers under the *Public Inquiry Act* to assess the ongoing geotechnical problems at Site C and get answers to a host of questions.

Why does BC Hydro now believe that key components of the dam are somehow in jeopardy? Are there physical signs of stress, such as cracks, in these massive works? If so, when did they occur and what does BC Hydro believe are the underlying causes? Can those problems realistically, safely and cost-effectively be fixed? Or is it time to scrap the project? Could earthquake after earthquake nearby the site make things worse than they already are or later undo any potential fixes?

The public deserves answers in light of the project's latest delays and escalating costs, answers that should ideally come before a whole lot of shaking that could make things far worse.

Ben Parfitt is a resource policy analyst with the BC office of the Canadian Centre for Policy Alternatives.

CORPORATE
MAPPING PROJECT

This analysis is part of the Corporate Mapping Project, a research and public engagement project investigating the power of the fossil fuel industry in Western Canada, led by the University of Victoria, the Canadian Centre for Policy Alternatives (BC and Saskatchewan Offices) and Parkland Institute. This research is supported by the Social Science and Humanities Research Council of Canada (SSHRC).

Under-regulated, under-researched and largely privatized: Assisted living seniors' care in BC

BY JENNIFER WHITESIDE & SHANNON DAUB

COVID-19 has shone a light on serious problems in our seniors' care system resulting from years of underfunding, privatization and precarious working conditions. Research published earlier this year looks at the state of assisted living in BC, and concludes a review by the province's Seniors Advocate is urgently needed.

The study, by Dr. Karen-Marie Elah Perry, was co-published by the CCPA, the Hospital Employees' Union and the BC Health Coalition, and draws on interviews with care aides and licensed practical nurses (LPNs) working in the sector, along with seniors in assisted living facilities and family members of residents.

Assisted living was introduced in 2002 as a less institutional environment for seniors with less complex needs than long-term care. It offered the promise of greater independence and being able to live in a more home-like environment.

Since 2002, the assisted living sector has grown to more than 7,600 units provincewide. Troublingly, the majority are owned and operated by for-profit companies, and more than 40 percent are entirely private pay.

> LPNs and care aides reported residents using towels as adult diapers or for wound care, skipping meals not included in basic food packages, or wearing dirty clothing because laundry detergent was too expensive or they could not afford to buy new clothes.

A common theme in the research interviews was the difficulty moderate- and lower-income residents experienced in getting access to the services they needed, especially in private-pay assisted living. For example, LPNs and care aides reported residents using towels as adult diapers or for wound care, skipping meals not included in basic food packages, or wearing dirty clothing because laundry detergent was too expensive or they could not afford to buy new clothes.

The research also points to a significant number of seniors in assisted living who do not appear to qualify under provincial legislation. The legislation requires that residents be able to direct their own care and make decisions needed to live safely. LPNs and care aides reported struggling to meet the needs of residents who did not meet these criteria. This included residents with significant mobility limitations (e.g. requiring mobility aides), moderate to advanced dementia, and some who are palliative.

When faced with the choice between institutional care in a nursing home or embracing greater health risks in exchange for more independence, many of us would choose to live at risk. But the interviews suggest that living at risk is not always a genuine choice for seniors, nor are the resources required to support residents, their family members or staff consistently available.

Instead, living at risk is being interpreted to mean non-interference. Assisted living workers interviewed for the study noted that non-interference easily translates into a way for operators to cope with, or justify, low staffing levels. One LPN manager in a private-pay assisted living residence reported that interpreting living at risk as non-interference all too often leads to situations that border on neglect.

> *I found a resident sitting in her chair, frail looking, clothes with holes, not wanting to move, a tray in front of her with untouched food and beverages, I asked this resident to stand, she was unable to pull herself up due to weakness, she had barely eaten in weeks according to a chart in her room, she had tattered soiled underwear with no replacements. I spoke to the General Manager stating we need to get involved in her care as she was deteriorating and not aware of her declining condition, I was told this was not my concern, the resident has the right to live at risk, I called her son who stated she was "fine," I continued to push anyways to finally have her case worker come in to assess, she was immediately placed in long-term care and passed away within a week. She was suffering and I was helpless to intervene without putting my position at risk with the employer. —Ava, LPN manager*

LPNs and care aides reported being unable to do what they ethically know they should as a result of institutional constraints like low staffing levels and a lack of resources. As in long-term care, the workforce of care aides and LPNs providing front-line care to seniors is systematically undervalued through low pay and precarious working conditions, and is dominated by racialized and immigrant women.

Front-line staff also reported a high rate of emergency room visits and hospital admissions, particularly due to falls. Acute care is the most costly part of the health care system and public resources would be better spent on increased staffing levels along with access to training and equipment.

Many of the issues uncovered in this study mirror the problems in long-term care highlighted by the pandemic—privatization, low staffing levels, poor quality of care. These concerns require immediate attention if assisted living is to live up to the promise of providing quality care in a home-like setting.

As a direct result of this research, the BC Seniors Advocate committed to undertake a comprehensive review of assisted living—one of our core recommendations. In the meantime, the provincial government should immediately enhance enforcement of existing regulations and standards, and review the pay and working conditions for assisted living workers.

Jennifer Whiteside is Secretary-Business Manager with the Hospital Employees' Union (HEU). Shannon Daub is the Director of CCPA-BC. The Place of Assisted Living in BC's Seniors Care System, *by Dr. Karen-Marie Elah Perry, is available at: policyalternatives.ca/assessing-assisted-living.*

This summer we said farewell to three members of our team who are onto new endeavours:

Communication & Digital Engagement Specialist **Lindsey Bertrand** has taken a position as the Communications Advisor at BC's Office of the Human Rights Commissioner.

Operations & Development Associate **Emma Dolhai** is heading to UBC's School of Law and hopes to practice criminal defense law.

And Communication & Digital Engagement Specialist **Marie Aspiazu** is also starting her law degree at the University of Victoria.

We will miss working with these brilliant and strategic women and wish them all the best in their future work!

Redressing the dispossession of Japanese Canadians

BY JOHN PRICE

In June of this year, the CCPA-BC and the National Association of Japanese Canadians (NAJC) co-published a paper based on a series of opinion pieces written by John Price that ran in the *Victoria Times Colonist* in late 2019. The following is an excerpt from that report which can be found at policyalternatives.ca/japanese_dispossession.

THE PRINCESS MARY DEPARTS SALT SPRING IN 1942. PHOTOGRAPH COURTESY SALT SPRING ARCHIVES.

Torazo and Fuku Iwasaki had lived on Salt Spring Island for decades. They purchased a 598-acre property on the northern part of the island. The land gave them their livelihood and was home to their five children.

In the spring of 1942 they were uprooted and put on the Princess Mary to be taken to Hastings Park, before being forced to move to the town of Greenwood. Iwasaki yearned to return to his farm, left in the hands of the Custodian of Enemy Property as a "protective measure only."

But he, like thousands of other detained Japanese Canadians, woke up one morning in February 1943 to find that the federal government had passed Order-in-Council 469 authorizing the sale of all Japanese Canadian property without their owners' consent. It was a radical measure dispossessing 22,000 Japanese Canadians in a single stroke—how did it happen?

In his landmark study, *Redress,* Roy Miki has documented how Ian Mackenzie, Vancouver MP and federal minister of veteran affairs, began the assault. Declaring it was "his intention as long as I remain in public life, to see they [Japanese Canadians] never come back here," Mackenzie used his cabinet position to propose taking Japanese Canadian farms to give to returning soldiers.

Many in other levels of government shared Mackenzie's determination to permanently rid BC of Japanese Canadians. In the legislature, MLA Nancy Hodges declared that all Japanese Canadians should "be returned to their own country." In August 1942, BC's deputy minister of municipal affairs, E.H. Bridgman, pressured municipalities to provide the custodian with property assessment records of Japanese Canadians.

Municipal politicians also chimed in—Vancouver city councillor George Buscombe and city planners lobbied furiously to obtain Japanese Canadian properties around Powell Street: "We don't want the Japanese to return here after the war. They are going to outbreed the whites and eventually outnumber us," stated Buscombe.

And thus was born Order-in-Council 469, enacted on January 19, 1943, empowering the government to sell all Japanese Canadian properties without their owners' consent.

Order-in-Council 469 was the latest decree in what was adding up to an exercise in ethnic cleansing—a convergence of acute racism and heartless bureaucratic values.

Torazo Iwasaki, however, was not prepared to surrender. He joined hundreds of other Japanese Canadians who protested the dispossession, a cauldron that birthed the Japanese Property Owners' Association.

Iwasaki saw his property sold without his consent in 1946. The nearly 600 acres sold at the ludicrous price of $5,250. The Iwasaki family had nothing to return to on Salt Spring Island, nor did other Japanese Canadians who had all seen their property, their homes, possessions and, most importantly, their dreams—sold for a song.

The forced sale of approximately 1,700 properties, including large forest companies, farms, and shipbuilding businesses, not to mention homes and personal effects, is the single greatest case of dispossession in Canada since governments seized the lands of First Nations.

John Price is a professor emeritus at the University of Victoria and the author of Orienting Canada: Race, Empire and the Transpacific *and* The BC Government and the Dispossession of Japanese Canadians (1941–1949), *available at: policyalternatives.ca/japanese_dispossession.*

BC LNG: Economic bonanza or environmental and economic nightmare?

BY DAVID HUGHES

Liquified natural gas (LNG) has been embraced by British Columbia's government as a budding engine of economic growth. Claims by industry lobby groups of tens of thousands of jobs and billions in government revenue make headlines. Is it true that there is a free lunch?

As a scientist who spent a career studying Canadian energy, I looked into these claims. The Canada Energy Regulator's (CER) latest gas production forecast and Environment and Climate Change Canada's most-recent emissions report provided a foundation from which to start. The free lunch claims quickly fall apart.

Most of the growth in Canadian production through 2040 is projected to come from northeast BC. With conventional gas production in steep decline, production growth in BC is entirely from fracking unconventional reservoirs. As industry targets the lowest-cost resources first, exporting them as LNG means Canadians will pay more for gas in the future.

> Even without LNG exports, BC's emissions in 2050 from the oil and gas sector alone will exceed the province's CleanBC plan target of 80 per cent below 2007 levels by 54 per cent. With LNG Canada emissions, this sector would exceed the 2050 target by 160 per cent.

Gas production requires the construction of well pads, roads, pipelines and other infrastructure. Even without LNG Canada (under construction in Kitimat), 9,260 new wells will be needed in the Montney deposit, where CER forecasts most production growth through 2040 will occur. Through the life of the three LNG projects with 40-year export permits, coupled with Canadian needs, 42,745 new wells would be needed. The land area occupied by the infrastructure required would quadruple from current levels to nearly 20 per cent of the Montney area.

Even without LNG exports, BC's emissions in 2050 from the oil and gas sector alone will exceed the province's CleanBC plan target of 80 per cent below 2007 levels by 54 per cent. With LNG Canada emissions, this sector would exceed the 2050 target by 160 per cent. If all three LNG projects are built, the 2050 target would be exceeded by 227 per cent.

The tens of thousands of jobs claimed by the LNG lobby are contradicted by LNG Canada's own website, which states between 300 and 450 permanent employees. Although there will be thousands employed in building the terminal and pipeline, these jobs will last only two to three years.

The economics of LNG are highly questionable. Even before the COVID-19 pandemic, LNG was trading in Asia at \$3-5 per million BTU, whereas the Canadian Energy Research Institute has calculated a break-even price for BC LNG landed in Asia of about \$8.

A revenue bonanza for government is also questionable, as royalties from gas production have declined 84 per cent since 2005, despite the doubling of gas production.

The day after my report, *BC's Carbon Conundrum,* was announced, the Canadian LNG Alliance provided funding for a brief claiming BC LNG would add 71,000 jobs per year and \$94 billion to the province's coffers, without mentioning emissions or environmental impacts.

Although Premier Horgan stated he hadn't read my report, he believes BC will continue to lead the country in emission reductions. A fact check reveals that BC's emissions are up 5.65 per cent since 2005, whereas Canada's emissions are down 0.14 per cent.

Narratives may rule in the minds of politicians and LNG lobby groups, but the facts contradict them—there is no free lunch.

David Hughes is an earth scientist who has studied the energy resources of Canada for more than four decades, including 32 years with the Geological Survey of Canada. His report, BC's Carbon Conundrum: Why LNG exports doom emissions-reduction targets and compromise Canada's long-term energy security, *is available at: policyalternatives.ca/bc-carbon-conundrum.*

CORPORATE MAPPING PROJECT

This analysis is part of the Corporate Mapping Project, a research and public engagement project investigating the power of the fossil fuel industry in Western Canada, led by the University of Victoria, the Canadian Centre for Policy Alternatives (BC and Saskatchewan Offices) and Parkland Institute. This research is supported by the Social Science and Humanities Research Council of Canada (SSHRC).

BC's housing crisis during the pandemic: A snapshot

BY ALEX HEMINGWAY, SHANNON DAUB & MARC LEE

BC has long been in a housing crisis, and the pandemic has further put the squeeze on renters in particular. To shed light on the impact of the crisis on housing in the first phase of this crisis, we drew on data from a comprehensive survey of 2,289 residents across the province that we conducted with McAllister Research from May 16 to June 1, 2020.

The data make clear that British Columbians are hurting financially, but in this earlier phase of the pandemic, public support programs like the CERB and BC's Temporary Rental Supplement helped significantly—a finding that raises some concerns as we go forward with fewer public support programs in place.

The survey data show that many households in BC entered the pandemic in a precarious financial state and have taken further hits from the sharp economic downturn. Among renters, 54 per cent report loss of income in their households, compared with 48 per cent of owners with mortgages and 27 per cent of owners without mortgages. Respondents were also asked about the savings they have if their incomes stopped entirely. Again, renters were by far the most financially precarious, with nearly one third saying they had less than a month's savings to survive on, and nearly two thirds had two months savings or less.

The survey data affirms some things we already know: there is a clear class difference between renters and owners in BC. Renters in the survey reported having much lower incomes, including nearly two thirds with household incomes under $60,000 compared to owners with mortgages (27 per cent reporting under $60,000 household income).

Though renters tend to be younger on average, over a quarter of the survey respondents aged 65 or older were renters. In addition, while they are especially likely to live in Metro Vancouver, renters make up a significant share of the population in every region of BC. Clearly, housing security is a big concern for younger people in bigger centres, but it would be a mistake to assume that these concerns don't extend across age groups and around the province.

Notably, only a minority of respondents (22 per cent) said they pay their rent to "a homeowner who lives in the same building," with the remaining renters paying corporate and other investor landlords. As prior CCPA analysis has shown, struggling homeowners are not your typical landlord.

While owners are generally better off than renters, some remain in a precarious position. Five per cent of those with mortgages were very or extremely concerned about making their next payment (and another 27 per cent were somewhat concerned, but said they would figure it out).

The good news is that government supports seem to have worked for many. Among renters, 39 per cent said they had received COVID-related benefits from the federal or provincial government, and 88 per cent of renters reported being able to pay their May rent in full. But some renters remained in dire straits: 10 per cent of renters reported paying only partial rent in May and another 2 per cent couldn't pay at all. The group of renters in our survey who were still very or extremely concerned about making the next month's rent made up 11 per cent of all renters. More than half of this struggling group said they *did not* attempt to access the rental supplement.

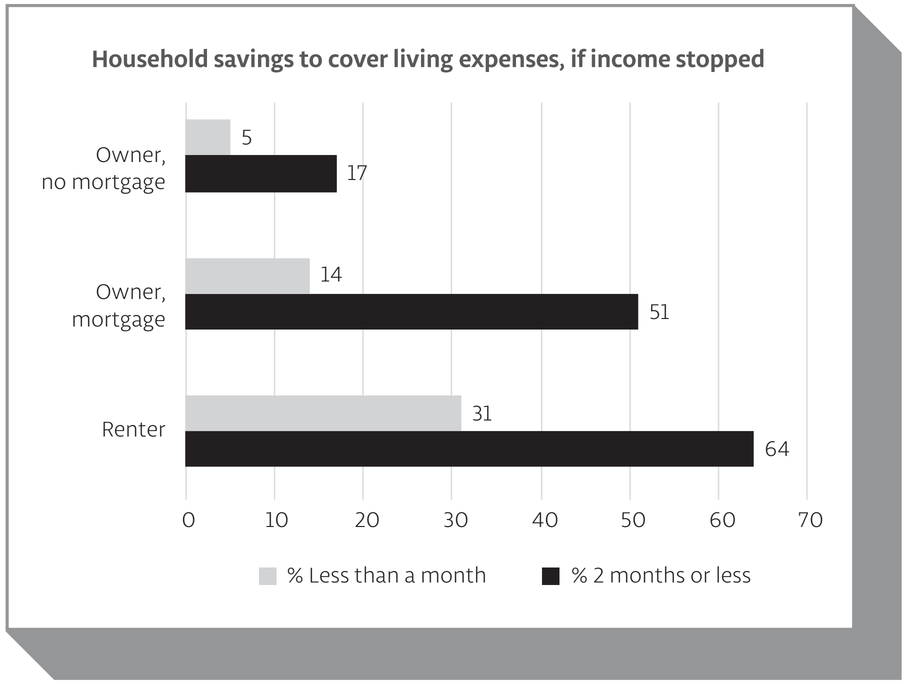
The majority of this subgroup (struggling renters who did not apply for BC's rent supplement) had household incomes under $40,000. This is consistent with a long-standing problem: "opt-in" social programs often fail to reach many of the very low income folks they are intended to assist.

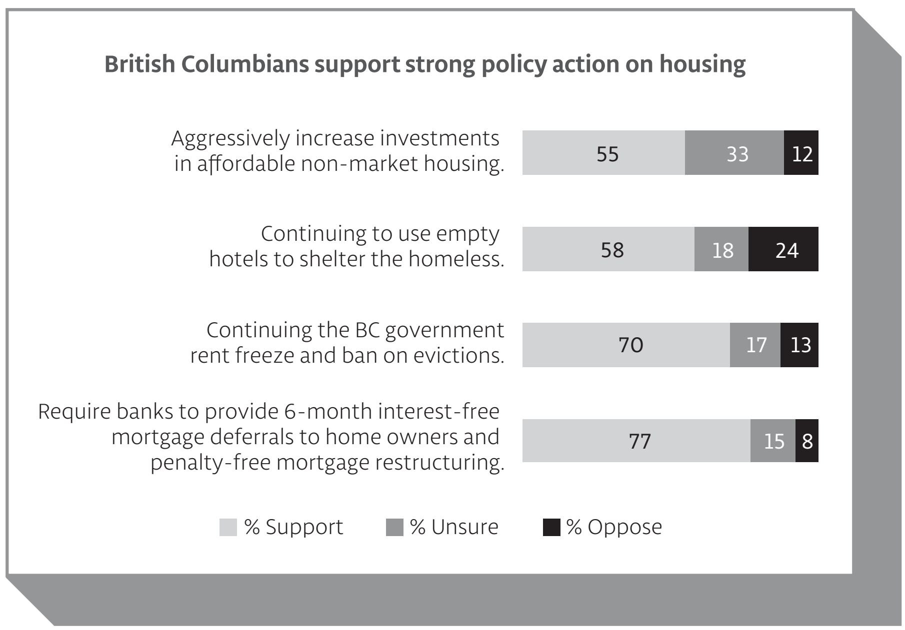
Another striking dynamic relating to housing stands out: British Columbians as a whole express clear support for bold policies to address the housing crisis in the wake of the pandemic.

As the pandemic unfolded, public support programs like the CERB and provincial rental supplement offered a crucial lifeline and similar levels of support are still needed going forward.

But even with these measures in place, some people fell through the cracks. This underscores the importance of extending the rent supplement during the pandemic and expanding eligibility, as well as restoring the ban on evictions for non-payment of rent.

As the pandemic continues, a huge number of households remain under major financial strain. Fortunately, there is strong public support for bold policy action in response to the crisis. The important policy steps taken in the early months of this crisis must be reinforced, improved and expanded.





Alex Hemingway is an economist and the Public Finance Policy Analyst at the CCPA-BC. Shannon Daub is the Director of CCPA-BC and Co-director of the Corporate Mapping Project. Marc Lee is a senior economist at the CCPA-BC.

Survey methodology

For a full description of the survey methodology see page 3 or visit: policynote.ca/housing-crisis-pandemic.

PHOTO COURTESY CURTIS BROWN

This fall, join our online fundraiser with economist Dr. Faiza Shaheen

We are thrilled to announce our keynote speaker for our annual fundraiser: Dr. Faiza Shaheen, UK economist and Director of the Centre for Labour and Social Studies.

Usually at this time of year we gather for our fundraising gala. In lieu of an in-person event, we are organizing a different kind of get-together with this incredible leader. It promises to be an inspiring talk. We hope to see you there.

When: November 18, 2020 at 12:00 pm PST
Tickets: policyalternatives.ca/events
Price: $25

Become a monthly donor

Thanks to the support of thousands of people like you who give to the BC office, our team is able to map solutions to the most pressing issues we face, including ensuring that government policies that address the pandemic will create lasting positive changes for our our society, economy and the environment. Support from monthly donors provides stable funding that enables us to research solutions for a more just future.

The economic impacts of COVID-19 continue to be felt by charities like ours. By becoming a monthly donor you help the CCPA-BC continue to give voice to policy solutions that speak truth to power.

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