



**VANCOUVER  
RENT BANK**

**CUMULATIVE STATISTICAL REPORT  
SEPTEMBER 2012 – MAY 2018**



**NICCSS**

Network of Inner City  
Community Services Society

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## Summary Statistics

### APPROVED APPLICANTS

Number of LOAN RECIPIENTS	708
Value of total loans issued	\$638,201
Average loan value	\$901.41
Number of APPROVED loan applicants	765
Number of individuals who received VPF CAPITAL FUNDING	64
Value of total loans issued (VPF capital)	\$60,899
Average loan value (VPF capital)	\$951.55
Number of loan recipients with eviction notices at the time of application	261
Number of individuals prevented from homelessness	694
Number of loans provided to house homeless applicants	46
Number of children's housing secured (Age range 0-18 years old)	223
Annual household income	See page 5
Reasons for loan request	See page 5
Household composition	See page 5
Region of residence	See page 11

### ALL APPLICATIONS

Total number of PRE-ASSESSMENTS submitted	3,232
Number of ELIGIBLE pre-assessments	2,527
Number of eligible pre-assessments with no loan application	968
Number of eligible pre-assessments with other statuses	See page 9
Number of INELIGIBLE pre-assessments	583
Reasons for ineligibility	See page 9
Number of individuals with eviction notices at the time of pre-assessment	862
Number of LOAN APPLICATIONS submitted	1003
Number of DENIED LOAN applications	225
Reasons for being denied for loan	See page 9
Reasons for loan request	See page 4
Sources of income	See page 8
Type of housing	See page 7
Region of residence	See page 10
Referral information	See page 4

### 55-64 Y/O APPROVED APPLICATIONS

Number of loan recipients	134
Sources of income	See page 18
Reasons for loan request	See page 24

### IA/PPMB/PWD CASES

Number of loan recipients	240
Reasons for loan request	See page 28

## Basic Demographics

### All Applicants

#### Gender

	Count	% Total
Female	1707	52.82%
Male	1506	46.60%
Other	12	3.71%
Unspecified	7	2.17%
<b>GRAND TOTAL</b>	<b>3232</b>	<b>100%</b>

#### Age by Group <sup>1</sup>

	Count	% Total
<19	40	1.24%
19-24	272	8.42%
25-34	832	25.74%
35-44	736	22.77%
45-54	712	22.03%
55-64	351	10.86%
65+	189	5.85%
<b>GRAND TOTAL</b>	<b>3232</b>	<b>100%</b>

#### How did you find out about VRB?

	Count	% Total
Friend/Word of mouth	785	24.29%
Media <sup>2</sup>	554	17.14%
Community Agency	600	18.56%
Social Service	462	14.29%
Unspecified	316	9.77%
Other <sup>3</sup>	295	9.13%
BC211 Redbook	89	2.75%
Vancouver Public Library	62	1.92%
MLA's Office	63	1.95%
BC Housing	6	0.19%
<b>GRAND TOTAL</b>	<b>3232</b>	<b>100%</b>

#### Reason for Loan Request

	Count	% Total
Underemployment	664	14.70%
Family crisis/illness	677	14.98%
Lost job	536	11.86%
Other costs	595	13.17%
Health issue	523	11.58%
Money stolen/lost	187	4.14%
Reduced hours	165	3.65%
Laid off	160	3.54%
Moving costs	122	2.70%
Delay in support payments	90	2.00%
Divorce/Separation	90	2.00%
Roommate issues	83	1.84%
Child expense	69	1.53%
Mismanagement of finances	65	1.44%
Leaving abusive relationship	62	1.37%
Court/legal	58	1.28%
Between jobs	53	1.17%
Car problem	56	1.24%
Reduction in support payments	38	0.84%
Clawbacks	26	0.58%
Payday loan cycle	23	0.51%
Benefit cessation	16	0.35%
Supporting family out of country	13	0.29%
Death in family	2	0%
Miscommunication	1	0%
Unspecified	144	3.19%
<b>GRAND TOTAL</b>	<b>4518</b>	<b>100%</b>

<sup>1</sup> Based on date of pre-assessment

## Approved Applicants

### Gender

	Count	% Total
Female	396	51.76%
Male	366	47.84%
Other	3	0.39%
<b>GRAND TOTAL</b>	<b>765</b>	<b>100%</b>

### Age by Group

	Count	% Total
<19	4	0.52%
19-24	32	4.18%
25-34	157	20.52%
35-44	182	23.79%
45-54	192	25.10%
55-64	135	17.65%
65+	63	8.24%
<b>GRAND TOTAL</b>	<b>765</b>	<b>100%</b>

### Annual Household Income

	Gross Income
Mean	\$21,562
Median	17,996.94\$
Min	\$1,747.13
Max	\$86,400

### Household Family Type

	Count	% Total
Single person	426	55.69%
Single parent family	156	20.63%
Dual parent family	40	5.23%
Couple	24	3.14%
Other with dependent	118	15.42%
Unspecified without	1	0%
<b>GRAND TOTAL</b>	<b>765</b>	<b>100%</b>

### Reason for Loan Request

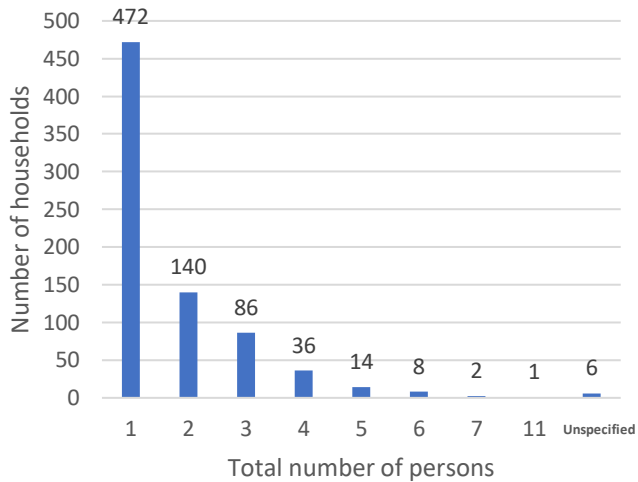
	Count	% Total
Family Crisis/Illness	224	15.69%
Underemployment	163	11.41%
Other Costs	161	11.27%
Health Issue	108	7.56%
Lost job	103	7.21%
Reduced hours	90	6.30%
Laid off	84	5.88%
Money Stolen/Lost	73	5.11%
Lack of Support Payments	63	4.41%
Moving Cost	39	2.73%
Child Expense	37	2.59%
Divorce/Separation	38	2.66%
Leaving abusive relationship	35	2.45%
Delay in support payments	29	2.03%
Car problem	24	1.68%
Court/Legal	23	1.61%
Roommate Issues	22	1.54%
Clawbacks	19	1.33%
Mismanagement of Finances	13	0.91%
Unspecified	13	0.91%
Between Jobs	12	0.84%
Payday loan cycle	13	0.91%
Reduction in support payments	12	84%
Benefit Cessation	7	0.49%
Supporting family out of the	2	0.01%
Death in family	1	0%
<b>GRAND TOTAL</b>	<b>1428</b>	<b>100%</b>



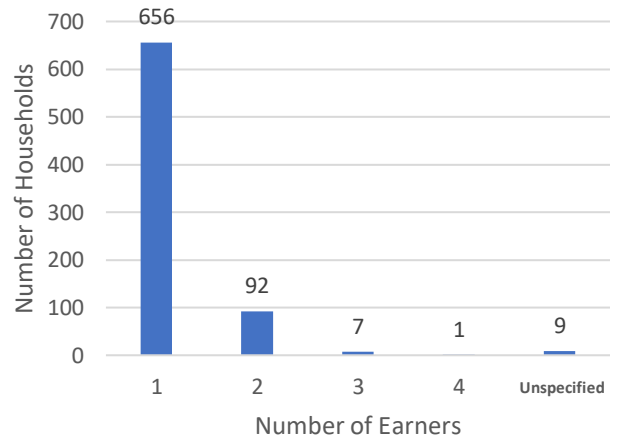
## Household Composition

### All Applicants

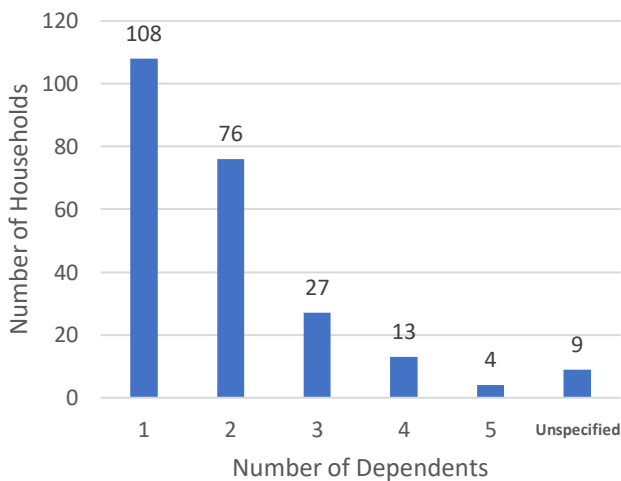
**Household Size**



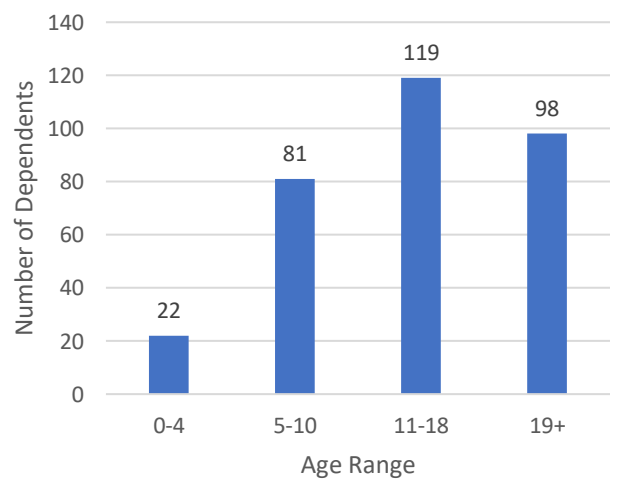
**Number of Earners per Household**



**Number of Dependents <sup>2</sup>**



**Age of Dependents <sup>3</sup>**



<sup>2</sup> Households with no dependents excluded from graphical representation (528 cases)

<sup>3</sup> Dependents whose age wasn't mentioned on the application excluded from graphical illustration

## Eligible vs Ineligible Applicants

### Type of Housing

Is the applicant eligible for a loan?

Type of Housing	YES	% YES	NO	% NO	Total	% Total
Market rent apartment	445	13.77%	10	0.3%	545	13.8%
Market rent - other	316	9.78%	179	5.5%	495	15.28%
Subsidized housing	249	7.70%	59	0.18%	308	7.88%
Shared accommodation	222	6.87%	103	3.10%	325	9.97%
House	199	6.16%	10	0.3%	209	6.19%
Currently homeless	120	3.71%	7	0.22%	127	3.93%
Single room occupancy	109	3.37%	6	0.19%	115	3.56%
Other	55	1.70%	3	0.1%	58	1.71%
BC Housing	50	1.55%	21	0.65%	71	2.2%
Co-op housing	25	0.77%	0	0.0%	25	0.77%
Rent geared to income unit	15	0.46%	0	0.0%	15	0.46%
Assisted living	4	0.12%	0	0.0%	4	0.12%
Transitional housing	1	0%	0	0.0%	1	0.0%
No Data/Unspecified	717	22.18%	307	9.50%	1024	31.68%
<b>GRAND TOTAL</b>	<b>2527</b>	<b>78.25%</b>	<b>695</b>	<b>21.75%</b>	<b>3232</b>	<b>100%</b>

### Level of Education

Is the applicant eligible for a loan?

Level of Education	YES	% YES	NO	% NO	Total	% Total
Some College	414	12.81%	114	3.53%	528	16.34%
Some High School	392	12.13%	100	3.09%	492	15.22%
Graduated High School	394	12.19%	105	3.24%	499	15.43%
Some University	223	0.07%	55	1.70%	278	1.77%
Certificate	251	7.77%	68	2.10%	330	9.87%
Bachelors	206	6.37%	55	1.70%	261	8.07%
Diploma	138	0.04%	51	1.58%	189	1.62%
GED	86	2.66%	17	0.53%	103	3.19%
Masters	37	1.14%	7	0.22%	44	1.08%
Some Elementary School	30	0.93%	5	0.15%	35	1.08%
Graduated Elementary School	18	0.55%	2	0%	20	0.55%
PhD	8	0.25%	2	0%	10	0%
No Data/Unspecified	319	9.87%	124	0.38%	443	10.25%
<b>GRAND TOTAL</b>	<b>2527</b>	<b>78.19%</b>	<b>1166</b>	<b>21.75%</b>	<b>3232</b>	<b>100%</b>



## Source of Income

Is the applicant eligible for a loan? <sup>4</sup>

Source of Employment	YES	% YES	NO	% NO	Total	%Total
Employed	691	30.53%	49	8.97%	894	39.51%
Income Assistance	288	12.73%	33	2.43%	343	15.16%
Employment Insurance (EI)	140	6.19%	5	1.15%	166	7.34%
Pension (CPP)	155	6.85%	8	1.19%	182	8.04%
Other	139	6.14%	21	0.75%	156	6.89%
Self Employed	95	4.20%	12	1.02%	118	5.21%
Unspecified	61	2.70%	4	0.88%	41	1.81%
Pending income source	17	0.75%	0	0%	18	0.8%
Persons with Persistent Multiple Barriers (PPMB)	23	1.02%	0	0%	30	1.33%
Child Tax Benefits	66	2.92%	14	0.97%	88	3.89%
Seasonal/Temp Work	12	0.53%	0	0%	13	0.57%
Workers Compensation (WCB)	9	0.40%	2	0.18%	13	0.57%
Welfare	6	0.27%	0	0%	7	0.31%
Band Support	4	0.18%	0	0%	5	0.22%
Child Support/Alimony	18	0.80%	4	0.18%	22	0.97%
Tax Credits	9	0.40%	6	0.40%	18	0.80%
BC Rental Assistance	2	0.09%	0	0%	3	0.13%
<b>GRAND TOTAL</b>	<b>1736</b>	<b>76.71%</b>	<b>527</b>	<b>21.47%</b>	<b>2263</b>	<b>100.00%</b>

<sup>4</sup> Applicants may have more than one source of income



## Application Status

### Eligible Applicants – Denied

Reason for Denied	Count	% Total
Unsustainable Situation	93	38.75%
Mismanagement of finances	60	25%
Ongoing Financial Crisis	41	17.08%
Not a Crisis	13	5.43%
Unverifiable Information	8	3.33%
Unsustainable housing	8	3.33%
Requires Non-financial Aid	3	1.25%
Unspecified	7	2.92%
Fraud	2	0.83%
Over cut-off; No tenancy	1	0.42%
Alternate source of funds	1	0.42%
Enforced Order of Possession	1	0.42%
Short term housing	1	0.42%
Offered Referral	1	0.42%
<b>GRAND TOTAL</b>	<b>15</b>	<b>100.00%</b>

### Eligible – Other

Reasons for Other	Count	% Total
Did not submit application	228	95.80%
Incomplete application	0	0%
Client didn't follow through	0	0%
Changed Mind	0	0%
Need to revisit application	0	0%
Received other sources of	6	2.52%
Tentative approval	0	0%
Advocacy	4	1.68%
No contact	0	0%
Unsustainable housing	0	0%
Unspecified	0	0%
<b>GRAND TOTAL</b>	<b>238</b>	<b>100%</b>

### Ineligible Applicants

Reason for Ineligibility	Count	% Total
Do not live in city of Vancouver	373	32.39%
Do not have source of income	89	7.73%
Income too high	77	6.68%
No bank account/cannot provide void cheque	27	2.34%
Cannot provide proof of tenancy	8	0.69%
Do not have 2 pcs of legal I.D.	8	0.69%
Fraud	4	0.35%
Do not have legal status	2	0.17%
Unspecified	563	48.87%
<b>GRAND TOTAL</b>	<b>1152</b>	<b>100.00%</b>



## Region of Residence

### All Applicants

Region	Count	% Total
West End	644	19.78%
Downtown	355	11.00%
Grandview-Woodland	329	10.10%
Kensington-Cedar Cottage	294	9.03%
Strathcona	235	7.22%
Unspecified	216	6.63%
Hastings-Sunrise	187	5.74%
Mount Pleasant	163	5.01%
Renfrew-Collingwood	151	4.64%
Marpole	126	3.87%
Sunset	109	3.35%
Kitsilano	104	3.19%
Victoria-Fraserview	78	2.40%
Fairview	62	1.90%
Riley Park	52	1.60%
West Point Grey	45	1.38%
Killarney	26	0.80%
Dunbar-Southlands	19	0.58%
Oakridge	18	0.55%
South Cambie	17	0.52%
Shaughnessy	10	0.31%
Arbutus-Ridge	9	0.28%
Kerrisdale	7	0.21%
<b>GRAND TOTAL</b>	<b>3256</b>	<b>100.00%</b>
	<b>Count</b>	<b>% Total</b>
Number of residents living in DTES sub-region	<b>322</b>	<b>9.89%</b>



## Approved Applicants

<b>Region</b>	<b>Count</b>	<b>% Total</b>
Other City/Unspecified <sup>1</sup>	200	17.45%
West End	114	9.95%
Downtown	156	13.61%
Grandview-Woodland	96	8.38%
Strathcona	50	4.36%
Mount Pleasant	72	6.29%
Kensington-Cedar Cottage	63	5.50%
Hastings-Sunrise	114	9.95%
Renfrew-Collingwood	62	5.41%
Marpole	43	3.75%
Kitsilano	32	2.79%
Sunset	29	2.53%
Fairview	22	1.92%
Victoria-Fraserview	20	1.75%
Killarney	13	1.13%
Riley Park	17	1.48%
West Point Grey	10	0.87%
Kerrisdale	6	0.52%
Oakridge	7	0.61%
Dunbar-Southlands	8	0.70%
South Cambie	7	0.61%
Arbutus-Ridge	4	0.35%
Shaughnessy	1	0.09%
<b>GRAND TOTAL</b>	<b>1146</b>	<b>100%</b>

	<b>Count</b>	<b>Total</b>
Number of applicants living in DTES sub-region	<b>176</b>	<b>15.36%</b>

## Breakdown by Age Region of Residence All Applicants

Region	<19	19-24	25-34	35-44	45-54	55-64	65+	Count	% Total
Arbutus-Ridge	0	2	1	0	4	2	0	9	0.28%
Downtown	0	26	63	85	65	64	24	327	10.15%
Dunbar-Southlands	0	2	4	5	1	6	1	19	0.59%
Fairview	0	5	14	15	24	14	2	74	2.30%
Grandview-	0	24	75	65	64	45	29	302	9.38%
Hastings-Sunrise	0	21	56	50	40	21	17	205	6.36%
Kensington-Cedar	0	17	51	54	24	26	3	175	5.43%
Kerrisdale	0	1	3	2	5	4	2	17	0.53%
Killarney	0	7	12	11	13	2	1	46	1.43%
Kitsilano	0	11	11	18	33	14	8	95	2.95%
Marpole	0	8	27	21	22	20	7	105	3.26%
Mount Pleasant	1	16	54	42	51	32	13	209	6.49%
Oakridge	0	1	4	6	3	4	1	19	0.59%
Renfrew-	0	18	49	33	29	9	7	145	4.50%
Riley Park	0	4	13	10	9	10	2	48	1.49%
Shaughnessy	0	0	2	1	1	2	0	6	0.19%
South Cambie	0	0	5	3	3	0	2	13	0.40%
Strathcona	0	19	43	40	57	26	17	202	6.27%
Sunset	0	7	32	21	22	10	3	95	2.95%
Unspecified/Other	9	66	190	168	142	70	28	673	20.89%
Victoria-Fraserview	0	4	22	13	15	10	0	64	1.99%
West End	0	18	84	68	69	58	20	317	9.84%
West Point Grey	0	4	9	4	5	2	2	26	0.81%
Unspecified age								30	0.93%
<b>GRAND TOTAL</b>	<b>10</b>	<b>281</b>	<b>824</b>	<b>735</b>	<b>701</b>	<b>451</b>	<b>189</b>	<b>3221</b>	<b>100%</b>
Number of applicants living in DTES sub-region	0	7	35	34	50	26	24	176	<b>5.48%</b>



## Approved Applicants

Region	<19	19-24	25-34	35-44	45-54	55-64	65+	Count	% Total
Arbutus-Ridge	0	1	0	0	1	0	0	2	0.26%
Downtown	0	3	13	17	29	20	14	96	12.55%
Dunbar-Southlands	0	0	0	2	1	2	0	5	0.65%
Fairview	0	0	1	1	2	1	2	12	1.57%
Grandview-Woodland	0	1	19	19	20	20	16	95	12.42%
Hastings-Sunrise	0	6	9	20	18	8	8	69	9.02%
Kensington-Cedar Cottage	0	1	13	12	9	11	1	47	6.14%
Kerrisdale	0	0	0	1	1	0	0	2	0.26%
Killarney	0	1	1	2	1	0	0	5	0.65%
Kitsilano	0	1	2	2	13	3	2	23	3.01%
Marpole	0	0	12	4	9	7	4	36	4.71%
Mount Pleasant	1	5	8	9	12	11	7	53	6.93%
Oakridge	0	0	0	5	0	0	1	6	0.78%
Renfrew-Collingwood	0	1	13	11	11	2	2	40	5.23%
Riley Park	0	0	2	3	1	5	1	12	1.57%
Shaughnessy	0	0	1	0	1	0	0	2	0.26%
South Cambie	0	0	2	1	1	0	1	6	0.78%
Strathcona	0	1	12	6	16	9	3	47	6.14%
Sunset	0	0	5	9	6	5	1	26	3.40%
Unspecified/Other*	1	1	16	16	14	8	7	63	8.24%
Victoria-Fraserview	0	0	3	5	5	2	0	15	1.96%
West End	0	0	14	19	23	19	17	92	12.03%
West Point Grey	0	2	4	3	1	1	0	11	1.44%
<b>GRAND TOTAL</b>	<b>2</b>	<b>24</b>	<b>150</b>	<b>167</b>	<b>195</b>	<b>134</b>	<b>87</b>	<b>765</b>	<b>100%</b>

	<19	19-24	25-34	35-44	45-54	55-64	65+	Count	% Total
Number of applicants living in DTES sub-region	0	4	23	18	37	20	16	118	15.42%

## Source of Income

### Approved Applicants: 19-24 Age Group

#### Gender

	Count	% Total
Male	12	38%
Female	20	63%
Other	0	0%
	32	100%

Source of Income	FEMALE		MALE		ALL	
	Count	% Total	Count	% Total	Total	% Total
Band Support	0	0%	1	1.45%	1	1.45%
BC Rental Assistance	0	0%	0	0.00%	0	0.00%
Child Support/Alimony	0	0%	0	0.00%	0	0.00%
Child Tax Benefits	3	4%	3	4.35%	6	8.70%
Employed	7	10%	9	13.04%	16	23.19%
Employment Insurance (EI)	1	1%	2	2.90%	3	4.35%
Income Assistance	4	6%	6	8.70%	10	14.49%
Other/Unspecified	2	3%	1	1.45%	3	4.35%
Pending Income Source	0	0%	0	0.00%	0	0.00%
Pension (CPP)	0	0%	0	0.00%	0	0.00%
Persons With Disabilities (PWD)	2	3%	0	0.00%	2	2.90%
Persons with Persistent Multiple Barriers (PPMB)	1	1%	0	0.00%	1	1.45%
Seasonal/Temp Work	0	0%	0	0.00%	0	0.00%
Self Employed	0	0%	1	1.45%	1	1.45%
Tax Credits	0	0%	1	1.45%	1	1.45%
Unspecified	9	13%	14	20.29%	23	33.33%
Welfare	0	0%	1	1.45%	1	1.45%
Workers Compensation (WCB)	0	0%	1	1.45%	1	1.45%
<b>GRAND TOTAL</b>	<b>29</b>	<b>42.03%</b>	<b>40</b>	<b>57.97%</b>	<b>69</b>	<b>100%</b>



## Approved Applicants: 25-34 Age Group

### Gender

	Count	% Total
Male	60	38%
Female	95	61%
Other	2	1%
	157	100%

Source of Income	FEMALE		MALE		OTHER		ALL	
	Count	% Total	Count	% Total	Count	% Total	Total	% Total
Band Support	2	1%	2	1%	0	0%	4	1.36%
BC Rental Assistance	2	1%	0	0%	0	0%	2	0.68%
Child Support/Alimony	10	3%	0	0%	0	0%	10	3.40%
Child Tax Benefits	35	12%	5	2%	0	0%	40	13.61%
Employed	38	13%	41	14%	0	0%	79	26.87%
Employment Insurance (EI)	13	4%	5	2%	0	0%	18	6.12%
Income Assistance	27	9%	15	5%	0	0%	42	14.29%
Other	10	3%	4	1%	0	0%	14	4.76%
Pending Income Source	2	1%	1	0%	0	0%	3	1.02%
Pension (CPP)	1	0%	0	0%	0	0%	1	0.34%
Persons With Disabilities (PWD)	14	5%	9	3%	1	0%	24	8.16%
Persons with Persistent	0	0%	0	0%	0	0%	0	0.00%
Seasonal/Temp Work	1	0%	0	0%	1	0%	2	0.68%
Self Employed	3	1%	2	1%	0	0%	5	1.70%
Tax Credits	6	2%	1	0%	0	0%	7	2.38%
Unspecified	23	8%	18	6%	1	0%	41	13.95%
Welfare	2	1%	0	0%	0	0%	2	0.68%
Workers Compensation (WCB)	0	0%	0	0%	0	0%	0	0.00%
<b>Grand Total</b>	<b>189</b>	<b>64.29%</b>	<b>103</b>	<b>35.03%</b>	<b>3</b>	<b>1.02%</b>	<b>294</b>	<b>100%</b>



## Approved Applicants: 35-44 Age Group

### Gender

	Count	% Total
Male	76	41%
Female	108	59%
Other	0	0%
	184	100%

Source of Income	FEMALE		MALE		ALL	
	Count	% Total	Count	% Total	Total	% Total
Band Support	1	0%	0	0%	1	0%
BC Rental Assistance	1	0%	0	0%	1	0%
Child Support/Alimony	11	3%	0	0%	11	3%
Child Tax Benefits	29	9%	3	1%	32	10%
Employed	51	16%	39	12%	90	28%
Employment Insurance (EI)	12	4%	7	2%	19	6%
Income Assistance	24	7%	14	4%	38	12%
Other	19	6%	6	2%	25	8%
Pending Income Source	0	0%	1	0%	1	0%
Pension (CPP)	4	1%	1	0%	5	2%
Persons With Disabilities (PWD)	18	6%	16	5%	34	10%
Persons with Persistent Multiple Barriers (PPMB)	1	0%	0	0%	1	0%
Seasonal/Temp Work	0	0%	0	0%	0	0%
Self Employed	6	2%	9	3%	15	5%
Tax Credits	4	1%	1	0%	5	2%
Unspecified	24	7%	20	6%	44	13%
Welfare	0	0%	3	1%	3	1%
Workers Compensation (WCB)	0	0%	1	0%	1	0%
<b>GRAND TOTAL</b>	<b>205</b>	<b>62.88%</b>	<b>121</b>	<b>37.12%</b>	<b>326</b>	<b>100%</b>





## Approved Applicants: 45-54 Age Group

### Gender

	Count	% Total
Male	92	51%
Female	86	48%
Other	1	1%
	179	100%

Source of Income	FEMALE		MALE		OTHER		ALL	
	Count	% Total	Count	% Total	Count	% Total	Total	% Total
Band Support	1	0.30%	1	0.30%	0	0%	2	0.60%
BC Rental Assistance	2	0.60%	0	0.00%	0	0%	2	0.60%
Child Support/Alimony	8	2.39%	0	0.00%	0	0%	8	2.39%
Child Tax Benefits	17	5.07%	5	1.49%	0	0%	22	6.57%
Employed	45	13.43%	40	11.94%	1	0%	86	25.67%
Employment Insurance (EI)	11	3.28%	12	3.58%	0	0%	23	6.87%
Income Assistance	18	5.37%	22	6.57%	1	0%	41	12.24%
Other/Unspecified	13	3.88%	9	2.69%	0	0%	22	6.57%
Pending Income Source	1	0.30%	1	0.30%	0	0%	2	0.60%
Pension (CPP)	3	0.90%	9	2.69%	0	0%	12	3.58%
Persons With Disabilities (PWD)	15	4.48%	31	9.25%	0	0%	46	13.73%
Persons with Persistent Multiple	1	0.30%	0	0.00%	0	0%	1	0.30%
Seasonal/Temp Work	1	0.30%	0	0.00%	0	0%	1	0.30%
Self Employed	10	2.99%	8	2.39%	0	0%	18	5.37%
Tax Credits	3	0.90%	1	0.30%	0	0%	4	1.19%
Unspecified	27	8.06%	16	4.78%	0	0%	43	12.84%
Welfare	0	0.00%	0	0.00%	0	0%	0	0.00%
Workers Compensation (WCB)	1	0.30%	1	0.30%	0	0%	2	0.60%
<b>GRAND TOTAL</b>	<b>177</b>	<b>52.84%</b>	<b>156</b>	<b>46.57%</b>	<b>2</b>	<b>0.60%</b>	<b>335</b>	<b>100%</b>



## Approved Applicants: 55-64 Age Group

### Gender

	Count	% Total
Male	78	61%
Female	49	39%
Other	0	0%
	127	100%

Source of Income	FEMALE		MALE		ALL	
	Count	% Total	Count	% Total	Total	% Total
Band Support	0	0.00%	1	0.42%	1	0.42%
BC Rental Assistance	1	0.42%	2	0.84%	3	1.27%
Child Support/Alimony	2	0.84%	0	0.00%	2	0.84%
Child Tax Benefits	6	2.53%	2	0.84%	8	3.38%
Employed	27	11.39%	37	15.61%	63	26.58%
Employment Insurance (EI)	7	2.95%	6	2.53%	13	5.49%
Income Assistance	17	7.17%	16	6.75%	33	13.92%
Other	1	0.42%	3	1.27%	4	1.69%
Pending Income Source	1	0.42%	1	0.42%	2	0.84%
Pension (CPP)	11	4.64%	19	8.02%	30	12.66%
Persons With Disabilities (PWD)	18	7.59%	21	8.86%	39	16.46%
Persons with Persistent Multiple Barriers (PPMB)	1	0.42%	1	0.42%	2	0.84%
Seasonal/Temp Work	2	0.84%	0	0.00%	2	0.84%
Self Employed	6	2.53%	2	0.84%	8	3.38%
Tax Credits	0	0.00%	0	0.00%	0	0.00%
Unspecified	15	6.33%	8	3.38%	23	9.70%
Welfare	0	0.00%	0	0.00%	0	0.00%
Workers Compensation (WCB)	0	0.00%	4	1.69%	4	1.69%
<b>GRAND TOTAL</b>	<b>115</b>	<b>48.52%</b>	<b>123</b>	<b>51.90%</b>	<b>237</b>	<b>100%</b>



## Approved Applicants: 65+ Age Group

### Gender

	Count	% Total
Male	36	57.14%
Female	27	42.86%
Other	0	0.00%
	63	100%

Source of Income	FEMALE		MALE		ALL	
	Count	% Total	Count	% Total	Total	% Total
Band Support	0	0%	0	0%	0	0%
BC Rental Assistance	3	3%	0	0%	3	3%
Child Support/Alimony	0	0%	0	0%	0	0%
Child Tax Benefits	0	0%	0	0%	0	0%
Employed	3	3%	2	2%	5	5%
Employment Insurance (EI)	0	0%	0	0%	0	0%
Income Assistance	1	1%	2	2%	3	3%
Other	3	3%	5	5%	8	8%
Pending Income Source	0	0%	0	0%	0	0%
Pension (CPP)	25	25%	34	34%	59	58%
Persons With Disabilities (PWD)	0	0%	3	3%	3	3%
Persons with Persistent Multiple Barriers (PPMB)	0	0%	0	0%	0	0%
Seasonal/Temp Work	0	0%	0	0%	0	0%
Self Employed	1	1%	0	0%	1	1%
Tax Credits	0	0%	0	0%	0	0%
Unspecified	6	6%	13	13%	19	19%
Welfare	0	0%	0	0%	0	0%
Workers Compensation (WCB)	0	0%	0	0%	0	0%
<b>GRAND TOTAL</b>	<b>42</b>	<b>41.58%</b>	<b>59</b>	<b>58.42%</b>	<b>101</b>	<b>100%</b>



## Reason for Loan Request

### Approved Applicants

### 19-24 Age Group

Reason for Loan Request	FEMALE		MALE		OTHER		ALL	
	Count	% Total	Count	% Total	Count	%Total	Total	% Total
Benefit Cessation	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Between Jobs	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Car Problem	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Child Expense	3	5.66%	0	0.00%	0	0.00%	3	5.66%
Clawbacks	0	0.00%	2	3.77%	0	0.00%	2	3.77%
Court/Legal	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Delay in support payments	1	1.89%	0	0.00%	0	0.00%	1	1.89%
Divorce/Separation	1	1.89%	0	0.00%	0	0.00%	1	1.89%
Family Crisis/Illness	3	5.66%	4	7.55%	0	0.00%	7	13.21%
Health Issue	3	5.66%	2	3.77%	0	0.00%	5	9.43%
Lack of support payments	1	1.89%	1	1.89%	0	0.00%	2	3.77%
Laid Off	0	0.00%	2	3.77%	0	0.00%	2	3.77%
Leaving Abusive Relationship	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Lost Job	4	7.55%	4	7.55%	0	0.00%	8	15.09%
Mismanagement of Finances	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Money Stolen/Lost	0	0.00%	3	5.66%	0	0.00%	3	5.66%
Moving Cost	1	1.89%	1	1.89%	0	0.00%	2	3.77%
Other Costs	4	7.55%	2	3.77%	0	0.00%	6	11.32%
Payday loan cycle	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Reduced Hours	0	0.00%	1	1.89%	0	0.00%	1	1.89%
Reduction in Support Payment	1	1.89%	1	1.89%	0	0.00%	2	3.77%
Roommate issues	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Supporting family out of family	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Underemployment	2	3.77%	6	11.32%	0	0.00%	8	15.09%
Unspecified	0	0.00%	0	0.00%	0	0.00%	0	0.00%
<b>GRAND TOTAL</b>	<b>24</b>	<b>45.28%</b>	<b>29</b>	<b>54.72%</b>	<b>0</b>	<b>0.00%</b>	<b>53</b>	<b>100%</b>



## Approved Applicants 25-34 Age Group

Reason for Loan Request	FEMALE		MALE		OTHER		ALL	
	Count	% Total	Count	% Total	Count	%Total	Total	% Total
Benefit Cessation	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Between Jobs	3	0.98%	1	0.33%	0	0.00%	3	0.98%
Car Problem	4	1.31%	3	0.98%	0	0.00%	7	2.30%
Child Expense	12	3.93%	2	0.66%	0	0.00%	14	4.59%
Clawbacks	0	0.00%	2	0.66%	0	0.00%	2	0.66%
Court/Legal	5	1.64%	0	0.00%	0	0.00%	5	1.64%
Delay in support payments	4	1.31%	3	0.98%	0	0.00%	7	2.30%
Divorce/Separation	9	2.95%	3	0.98%	0	0.00%	12	3.93%
Family Crisis/Illness	25	8.20%	12	3.93%	1	0.33%	38	12.46%
Health Issue	12	3.93%	5	1.64%	1	0.33%	18	5.90%
Lack of support payments	13	4.26%	4	1.31%	1	0.33%	18	5.90%
Laid Off	8	2.62%	12	3.93%	0	0.00%	17	5.57%
Leaving Abusive Relationship	10	3.28%	1	0.33%	0	0.00%	11	3.61%
Lost Job	13	4.26%	14	4.59%	0	0.00%	27	8.85%
Mismanagement of Finances	1	0.33%	1	0.33%	1	0.33%	3	0.98%
Money Stolen/Lost	11	3.61%	4	1.31%	0	0.00%	15	4.92%
Moving Cost	4	1.31%	3	0.98%	0	0.00%	7	2.30%
Other Costs	22	7.21%	9	2.95%	0	0.00%	31	10.16%
Payday loan cycle	1	0.33%	0	0.00%	0	0.00%	1	0.33%
Reduced Hours	9	2.95%	10	3.28%	0	0.00%	19	6.23%
Reduction in Support Payment	1	0.33%	0	0.00%	0	0.00%	1	0.33%
Roommate issues	2	0.66%	0	0.00%	0	0.00%	2	0.66%
Supporting family out of family	0	0.00%	1	0.33%	0	0.00%	1	0.33%
Underemployment	26	8.52%	16	5.25%	1	0.33%	43	14.10%
Unspecified	3	0.98%	0	0.00%	0	0.00%	3	0.98%
<b>GRAND TOTAL</b>	<b>198</b>	<b>64.92%</b>	<b>106</b>	<b>34.75%</b>	<b>5</b>	<b>1.64%</b>	<b>305</b>	<b>100%</b>

## Approved Applicants 35-44 Age Group

Reason for Loan Request	FEMALE		MALE		OTHER		ALL	
	Count	% Total	Count	% Total	Count	%Total	Total	% Total
Benefit Cessation	2	0.54%	0	0.00%	0	0.00%	2	0.54%
Between Jobs	2	0.54%	0	0.00%	0	0.00%	2	0.54%
Car Problem	2	0.54%	2	0.54%	0	0.00%	4	1.08%
Child Expense	7	1.88%	3	0.81%	0	0.00%	10	2.69%
Clawbacks	0	0.00%	1	0.27%	0	0.00%	1	0.27%
Court/Legal	7	1.88%	0	0.00%	0	0.00%	7	1.88%
Delay in support payments	2	0.54%	2	0.54%	0	0.00%	4	1.08%
Divorce/Separation	9	2.42%	6	1.61%	0	0.00%	15	4.03%
Family Crisis/Illness	44	11.83%	19	5.11%	0	0.00%	63	16.94%
Health Issue	17	4.57%	9	2.42%	0	0.00%	26	6.99%
Lack of support payments	14	3.76%	4	1.08%	1	0.27%	19	5.11%
Laid Off	8	2.15%	16	4.30%	0	0.00%	24	6.45%
Leaving Abusive Relationship	17	4.57%	0	0.00%	0	0.00%	17	4.57%
Lost Job	12	3.23%	16	4.30%	0	0.00%	28	7.53%
Mismanagement of Finances	1	0.27%	1	0.27%	0	0.00%	2	0.54%
Money Stolen/Lost	13	3.49%	6	1.61%	0	0.00%	19	5.11%
Moving Cost	7	1.88%	2	0.54%	0	0.00%	9	2.42%
Other Costs	31	8.33%	9	2.42%	0	0.00%	40	10.75%
Payday loan cycle	2	0.54%	1	0.27%	0	0.00%	3	0.81%
Reduced Hours	11	2.96%	13	3.49%	0	0.00%	24	6.45%
Reduction in Support Payment	2	0.54%	1	0.27%		0.00%	3	0.81%
Roommate issues	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Supporting family out of family	1	0.27%	0	0.00%	0	0.00%	1	0.27%
Underemployment	25	6.72%	22	5.91%	0	0.00%	47	12.63%
Unspecified	1	0.27%	1	0.27%	0	0.00%	2	0.54%
<b>GRAND TOTAL</b>	<b>237</b>	<b>63.71%</b>	<b>134</b>	<b>36.02%</b>	<b>1</b>	<b>0.27%</b>	<b>372</b>	<b>100%</b>



## Approved Applicants 45-54 Age Group

Reason for Loan Request	FEMALE		MALE		OTHER		ALL	
	Count	% Total	Count	% Total	Count	%Total	Total	% Total
Benefit Cessation	1	0.27%	1	0.27%	0	0.00%	2	0.55%
Between Jobs	1	0.27%	3	0.82%	0	0.00%	4	1.10%
Car Problem	6	1.65%	4	1.10%	0	0.00%	10	2.75%
Child Expense	3	0.82%	3	0.82%	0	0.00%	6	1.65%
Clawbacks	2	0.55%	5	1.37%	0	0.00%	7	1.92%
Court/Legal	4	1.10%	3	0.82%	0	0.00%	7	1.92%
Delay in support payments	0	0.00%	1	0.27%	0	0.00%	1	0.27%
Divorce/Separation	2	0.55%	2	0.55%	0	0.00%	4	1.10%
Family Crisis/Illness	16	4.40%	7	1.92%	0	0.00%	23	6.32%
Health Issue	26	7.14%	29	7.97%	0	0.00%	55	15.11%
Lack of support payments	15	4.12%	17	4.67%	0	0.00%	32	8.79%
Laid Off	6	1.65%	6	1.65%	0	0.00%	12	3.30%
Leaving Abusive Relationship	12	3.30%	7	1.92%	0	0.00%	19	5.22%
Lost Job	9	2.47%	2	0.55%	0	0.00%	11	3.02%
Mismanagement of Finances	10	2.75%	7	1.92%	1	0.27%	18	4.95%
Money Stolen/Lost	3	0.82%	4	1.10%	0	0.00%	7	1.92%
Moving Cost	5	1.37%	12	3.30%	0	0.00%	17	4.67%
Other Costs	6	1.65%	11	3.02%	0	0.00%	17	4.67%
Payday loan cycle	17	4.67%	11	3.02%	0	0.00%	28	7.69%
Reduced Hours	4	1.10%	3	0.82%	0	0.00%	7	1.92%
Reduction in Support Payment	12	3.30%	9	2.47%	0	0.00%	21	5.77%
Roommate issues	0	0.00%	2	0.55%	0	0.00%	2	0.55%
Supporting family out of family	3	0.82%	9	2.47%	0	0.00%	12	3.30%
Underemployment	4	1.10%	3	0.82%	0	0.00%	7	1.92%
Unspecified	17	4.67%	17	4.67%	1	0.27%	35	9.62%
<b>GRAND TOTAL</b>	<b>184</b>	<b>50.55%</b>	<b>178</b>	<b>48.90%</b>	<b>2</b>	<b>0.55%</b>	<b>364</b>	<b>100%</b>

## Approved Applicants 55-64 Age Group

Reason for Loan Request	FEMALE		MALE		OTHER		ALL	
	Count	% Total	Count	% Total	Count	%Total	Total	% Total
Benefit Cessation	0	0.00%	1	0.43%	0	0.00%	1	0.43%
Between Jobs	0	0.00%	2	0.86%	0	0.00%	2	0.86%
Car Problem	1	0.43%	1	0.43%	0	0.00%	2	0.86%
Child Expense	2	0.86%	1	0.43%	0	0.00%	3	1.29%
Clawbacks	2	0.86%	2	0.86%	0	0.00%	4	1.72%
Court/Legal	3	1.29%	1	0.43%	0	0.00%	4	1.72%
Delay in support payments	1	0.43%	4	1.72%	0	0.00%	5	2.15%
Divorce/Separation	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Family Crisis/Illness	19	8.15%	27	11.59%	0	0.00%	46	19.74%
Health Issue	6	2.58%	7	3.00%	0	0.00%	13	5.58%
Lack of support payments	5	2.15%	5	2.15%	0	0.00%	10	4.29%
Laid Off	3	1.29%	13	5.58%	0	0.00%	16	6.87%
Leaving Abusive Relationship	1	0.43%	0	0.00%	0	0.00%	1	0.43%
Lost Job	5	2.15%	15	6.44%	0	0.00%	20	8.58%
Mismanagement of Finances	1	0.43%	1	0.43%	0	0.00%	2	0.86%
Money Stolen/Lost	2	0.86%	4	1.72%	0	0.00%	6	2.58%
Moving Cost	6	2.58%	6	2.58%	0	0.00%	12	5.15%
Other Costs	9	3.86%	11	4.72%	0	0.00%	20	8.58%
Payday loan cycle	1	0.43%	1	0.43%	0	0.00%	2	0.86%
Reduced Hours	7	3.00%	14	6.01%	0	0.00%	21	9.01%
Reduction in Support Payment	2	0.86%	1	0.43%			3	1.29%
Roommate issues	2	0.86%	3	1.29%	0	0.00%	5	2.15%
Supporting family out of family	0	0.00%	1	0.43%	0	0.00%	1	0.43%
Underemployment	14	6.01%	19	8.15%	0	0.00%	33	14.16%
Unspecified	1	0.43%	0	0.00%	0	0.00%	1	0.43%
<b>GRAND TOTAL</b>	<b>93</b>	<b>39.91%</b>	<b>140</b>	<b>60.09%</b>	<b>0</b>	<b>0.00%</b>	<b>233</b>	<b>100%</b>





## Approved Applicants 65+ Age Group

Reason for Loan Request	FEMALE		MALE		OTHER		ALL	
	Count	% Total	Count	% Total	Count	%Total	Total	% Total
Benefit Cessation	0	0.00%	2	2.13%	0	0.00%	2	2.13%
Between Jobs	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Car Problem	1	1.06%	1	1.06%	0	0.00%	2	2.13%
Child Expense	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Clawbacks	2	2.13%	1	1.06%	0	0.00%	3	3.19%
Court/Legal	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Delay in support payments	2	2.13%	3	3.19%	0	0.00%	5	5.32%
Divorce/Separation	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Family Crisis/Illness	8	8.51%	8	8.51%	0	0.00%	16	17.02%
Health Issue	3	3.19%	6	6.38%	0	0.00%	9	9.57%
Lack of support payments	1	1.06%	2	2.13%	0	0.00%	3	3.19%
Laid Off	1	1.06%	1	1.06%	0	0.00%	2	2.13%
Leaving Abusive Relationship	1	1.06%	0	0.00%	0	0.00%	1	1.06%
Lost Job	2	2.13%	0	0.00%	0	0.00%	2	2.13%
Mismanagement of Finances	1	1.06%	0	0.00%	0	0.00%	1	1.06%
Money Stolen/Lost	4	4.26%	6	6.38%	0	0.00%	10	10.64%
Moving Cost	2	2.13%	2	2.13%	0	0.00%	4	4.26%
Other Costs	8	8.51%	11	11.70%	0	0.00%	19	20.21%
Payday loan cycle	2	2.13%	1	1.06%	0	0.00%	3	3.19%
Reduced Hours	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Reduction in Support Payment	1	1.06%	1	1.06%			2	2.13%
Roommate issues	0	0.00%	2	2.13%	0	0.00%	2	2.13%
Supporting family out of family	0	0.00%	0	0.00%	0	0.00%	0	0.00%
Underemployment	1	1.06%	3	3.19%	0	0.00%	4	4.26%
Unspecified	2	2.13%	2	2.13%	0	0.00%	4	4.26%
<b>GRAND TOTAL</b>	<b>42</b>	<b>44.68%</b>	<b>52</b>	<b>55.32%</b>	<b>0.00%</b>	<b>0</b>	<b>94</b>	<b>100%</b>

## VPF applicants

### Breakdown by Relationship Status

#### All Applicants

Did the applicant apply for VPF?

Relationship Status	NO	% NO	YES	% YES	Total	% Total
Single	2300	71%	205	6.34%	2505	78%
Common Law	214	7%	8	0.25%	222	7%
Married	189	6%	12	0.37%	201	6%
Divorced	134	4%	13	0.40%	147	5%
Unspecified	71	2%	1	0.03%	72	2%
Separated	51	2%	6	0.19%	57	2%
Widowhood	26	1%	0	0.00%	26	1%
Other	2	0%	0	0.00%	2	0%
<b>GRAND TOTAL</b>	<b>2987</b>	<b>92.42%</b>	<b>245</b>	<b>7.58%</b>	<b>3232</b>	<b>100%</b>



## Summary Statistics for IA, PPMB, PWD Cases

### Gender

	Count	% Total
Female	524	54.75%
Male	423	44.20%
Other	10	1.04%
<b>GRAND TOTAL</b>	<b>957</b>	<b>100%</b>

### Age by Group

	Count	% Total
19-24	53	5.54%
25-34	222	23.20%
35-44	216	22.57%
45-54	253	26.44%
55-64	180	18.81%
65+	18	1.88%
Unspecified	15	1.57%
<b>GRAND TOTAL</b>	<b>957</b>	<b>100%</b>

### Pre-assessments – All

	Count	% Total
Number of eligible pre-assessments	805	84.12%
Number of ineligible pre-assessments	152	15.88%
<b>GRAND TOTAL</b>	<b>957</b>	<b>100%</b>

### Pre-assessments – Eligible

	Count	% Total
Number of loan applications submitted	625	66.84%
Number of loan applications not submitted	310	33.16%
<b>GRAND TOTAL</b>	<b>935</b>	<b>100%</b>

### Applications that underwent LAC review

	Count	% Total
Number of loans approved	246	49.90%
Number of loans denied	92	18.66%
Number of applicants who did not follow through	155	31.44%
<b>GRAND TOTAL</b>	<b>493</b>	<b>100%</b>



Reason for Loan Request	FEMALE		MALE		OTHER		ALL	
	Count	% Total	Count	% Total	Count	% Total	Total	% Total
Family Crisis/Illness	161	11.00%	90	6.15%	1	0.07%	252	17.21%
Other costs	124	8.47%	78	5.33%	3	0.22%	205	14.00%
Health Issue	96	6.56%	84	5.74%	3	0.22%	183	12.50%
Underemployment	59	4.03%	66	4.51%	2	0.22%	127	8.67%
Lost job	54	3.69%	52	3.55%	2	0.22%	111	7.58%
Money Stolen/Lost	51	3.48%	43	2.94%	0	0.22%	94	6.42%
Roommate issues	32	2.19%	20	1.37%	1	0.22%	53	3.62%
Moving cost	25	1.71%	26	1.78%	1	0.22%	52	3.55%
Lack of support payments	28	1.91%	24	1.64%	1	0.22%	53	3.62%
Unspecified	24	1.64%	19	1.30%	0	0.22%	43	2.94%
Reduced hours	20	1.37%	13	0.89%	0	0.22%	33	2.25%
Laid off	13	0.89%	19	1.30%	0	0.22%	32	2.19%
Mismanagement of finances	14	0.96%	16	1.09%	1	0.22%	31	2.12%
Delay in support payments	16	1.09%	12	0.82%	0	0.22%	28	1.91%
Leaving abusive relationship	27	1.84%	1	0.07%	1	0.22%	29	1.98%
Divorce/Separation	20	1.37%	7	0.48%	0	0.22%	28	1.91%
Court/legal	16	1.09%	9	0.61%	0	0.22%	25	1.71%
Child Expense	16	1.09%	2	0.14%	0	0.22%	18	1.23%
Reduction in support	8	0.55%	9	0.61%	1	0.22%	18	1.23%
Car problem	9	0.61%	8	0.55%	0	0.22%	17	1.16%
Clawbacks	4	0.27%	7	0.48%	0	0.22%	11	0.75%
Payday Loan Cycle	8	0.55%	1	0.07%	0	0.22%	9	0.61%
Benefit Cessation	1	0.07%	3	0.20%	0	0.22%	4	0.27%
Between Jobs	1	0.07%	2	0.14%	0	0.22%	3	0.20%
Supporting family out of the	1	0.07%	2	0.14%	0	0.22%	3	0.20%
Foreclosure	1	0.07%	0	0.00%	0	0.22%	1	0.07%
Miscommunication	1	0.07%	0	0.00%	0	0.22%	1	0.07%
<b>GRAND TOTAL</b>	<b>830</b>	<b>56.69%</b>	<b>613</b>	<b>41.87%</b>	<b>17</b>	<b>5.79%</b>	<b>1464</b>	<b>100%</b>