



CLIMATE CHANGE AND AFFORDABILITY MUST BE TACKLED — TOGETHER



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Whether you’re buying eggs and groceries or paying your rent, for the vast majority of us the cost of living is hard to ignore. In the last federal election, pollsters and politicians trumpeted the message that the cost of living is the single most important issue facing voters. They had numbers to back it up: one poll highlighted that nearly three-quarters of people in Canada had cost of living as their top issue heading into the federal election.¹

However, this framing forcefully separates the cost of living from other challenges, like our already changing climate. **And this distinction is artificial.**

While siloing these issues is an easy way to justify ‘Band-Aid’ policies that may slightly shift the needle one way or another, this approach ignores the systemic and deeply rooted nature of all these challenges. **Polls and most politicians fail to acknowledge how the pressure of day-to-day bills is not separate from the impacts of a warming climate.**

The cost of living crisis isn’t about gratuitous spending on

fancy jewelry or big vacations, it’s about spending on what’s needed to get by. The top spending categories for people living in Canada are shelter at 32.1 per cent, transportation at 15.8 per cent, food at 15.7 per cent, with household expenditures like utility bills, recreation, healthcare and personal care as the next biggest areas.²

While these broad categories apply to most people, the exact percentages are not felt equally. More than half the renters in Canada spend over 30 per cent of their

income to pay monthly rent.³ Each per cent spent on housing means less to spend on other things, be it food, utilities or healthcare.

Poverty reduction and addressing the cost of living work in tandem with climate action. Governments don’t have to trade off between working on one versus the other.

As the planet heats up, so will all of our bills — from groceries to housing.

Extreme temperatures mean higher costs for heating or cooling.⁴ Smoke from

larger, more frequent wildfires worsens air quality, creating health problems.⁵ For rural and Northern communities, climate change is disrupting traditional Indigenous food systems and increasing reliance on costly, imported foods.

Where incomes are already stretched, climate change only exacerbates the dollar amount required to meet day-to-day needs. Politicians claim to prioritize the cost of living as their top issue, but ignore climate policy as a challenge for the future. Affordability must be a priority, but the impacts of climate change are already here and making it

harder for us to make ends meet.

Poverty reduction and addressing the cost of living work in tandem with climate action. Governments don’t have to trade-off between working on one versus the other. Like failing to meet our climate targets, poverty and skyrocketing cost of living are policy choices, not inevitable features of society or “the market.” The cost of living crisis cannot be solved by asking people to “live more frugally.” Solving the climate crisis, similarly, isn’t about individual choices like going vegan or riding a bike everyday.

Making life more affordable and reducing greenhouse gas emissions are collective challenges that governments can, and must, choose to solve at the same time. Read on to learn more about the connections between climate change and the rising cost of living, and how we can fight both challenges together.



Photo top: Glow of the sunrise through forest fires, Gibsons Landing, B.C. (All Canada Photos/Nature Collection).
Photo bottom: Yarrow Eco-Village organic farm in Chilliwack, B.C. (Sunray).

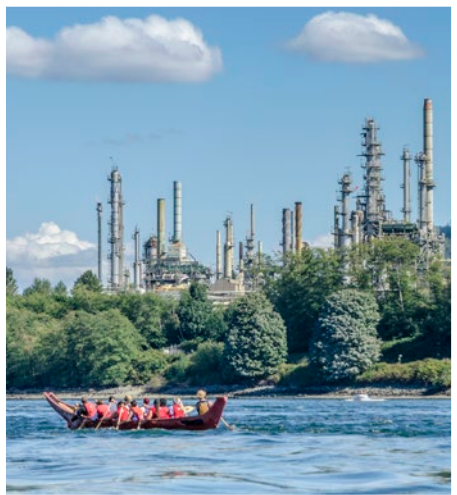


Photo: First Nations canoes in front of Trans Mountain terminal in Burnaby, B.C. (Michael Wheatley).

THE COST OF CLIMATE CHANGE HITS HOME

From rising home insurance rates to temperatures spiking higher than our houses are equipped to deal with, the effects of climate change don't stop at our doorstep. Extreme weather events like wildfires and floods have made some areas nearly impossible to insure, forcing people to relocate or face extreme financial risk.⁶

Climate change-induced extreme heat and cold has made some homes uninhabitable — particularly older buildings often occupied by seniors and low-income tenants across the country.⁷ The consequences are deadly: in the 2021 heat dome in British Columbia, over 600 people passed away, mostly seniors and tenants in low-income neighborhoods, due to extreme heat.⁸

Most provinces and territories offer some energy efficiency improvement or affordability supports like free air conditioners for low-income tenants or rebates for installing heat pumps.⁹ While these rebates include scales based on income, they often do not include protections for tenants who require landlord approval to access these programs. This leaves the safety and well-being of tenants in the hands of landlords.

At the municipal level, some cities like Toronto have, or are considering, mandatory maximum indoor temperature laws, ensuring residential buildings have spaces that do not exceed 26 C in summer months.¹⁰ Many municipalities have set up designated cooling spaces in public buildings like community centres or libraries. While valuable, these spaces are limited to certain hours and face accessibility challenges for

those that can't leave their homes or make longer trips to reach them — especially in extreme heat.

These policies support the immediate needs of tenants and precariously-housed communities. But what's really needed are transformational changes that challenge the dynamics of landlord-tenant relationships. Policies like vacancy control and building social housing are a starting point. Vacancy control ties rent to a unit, not a tenant, to ensure landlords don't raise rents astronomically between tenancies (sometimes a motive for unfair evictions).

Government or non-profit operated and funded social housing often gears rent to income and can be built with temperature safety provisions and to higher energy efficiency standards with no extra cost.¹¹ These policies and programs help bring down housing and energy costs, and give people more autonomy to stay safe during extreme weather, however that looks for them. Just as it's unacceptable for fossil fuel companies to profit off of a burning planet, mega-developers and landlords should not be profiting from a person's right to a home that meets their needs.

“The vital link between poverty and climate change is often overlooked, but ensuring access to income, housing and healthcare is crucial for strengthening our resilience to climate-related challenges. By implementing inclusive, human rights-centred solutions that tackle both climate justice and the housing crisis, we can effectively address extreme weather while uplifting communities, protecting our natural world and reducing poverty.”

Rowan Burdge, Provincial Director, BC Poverty Reduction Coalition



Photo: Forest fire imagery in the Chilcotin region, B.C. (All Canada Photos).



Photo: Housing co-op, ON (Co-Housing Assn. Canada).



Photo: Smoke from B.C. fires all the way to Calgary (CityNews, Calgary).

TRANSITING TO A SAFER FUTURE

Honk, honk, honk, here comes a traffic delay and a whole lot of emissions. Transportation is the second largest source of greenhouse gas emissions in Canada — after oil and gas extraction and export — and makes up 23 per cent of total emissions nationally.¹²

While electric vehicles are often held up as the go-to for lowering transportation emissions, addressing climate and affordability requires fare-free and expanded public transit. A policy piloted in several U.S. cities led to an increase in ridership when fees were off the table.^{13,14,15} With increased routes and options, removing the barrier of a fare can bring down day-to-day expenses while lowering emissions. Taking cars off the roads also brings down noise pollution and lightens traffic.¹⁶

Governments have jumped on land use policies to increase housing and infrastructure around transit hubs. While transit-oriented development is important, thoughtful considerations around the impacts of these policies are also required. Transit development can lead to mass evictions and gentrification, displacing residents

and disrupting communities.¹⁷ Expanding transit isn't about opening new housing markets for developers to reap profits. Protections for tenants during transit development that ensures rents don't skyrocket and small businesses aren't priced out are essential. That way, transit expansion meets the true goals of increasing accessibility, bringing down costs and reducing reliance on cars to lower emissions.

Transit reform also requires expansion of rural and intercity bus and rail systems. High gas bills and long distances make essential trips like seeing a doctor or getting groceries a major challenge.¹⁸ Particularly in northern regions, where many communities have high First Nations, Inuit and Métis populations, improving transit is

essential to addressing long-standing transportation inequities and risk. The Final Report of the National Inquiry into Missing and Murdered Indigenous Women and Girls calls for safe, affordable and accessible transit for rural and remote communities to help address systemic violence.¹⁹ Climate change has also eroded ice roads for some northern communities and travel conditions are increasingly precarious, making trips costlier and riskier.²⁰ Increasing

accessibility to rural transit systems is critical to lower the cost of living for northern communities and solve the problem at its core. It really comes down to government priorities: continuing to prioritize cars over transit is a bad decision, not an inevitable outcome. While the upfront cost may be high, the amount would pay itself back in the long run through reduced spending on road maintenance and other car-centric expenditures.²¹

“Good transportation is more than just roads and buses — it's a lifeline for people living in rural communities. When people in small towns or remote areas can't get to the doctor, a hospital, social services or even shopping and recreation easily, their health and social well-being can suffer. Investing in better rural transportation means more than convenience — it means better health outcomes, stronger communities and a cleaner environment.”

Jude Kornelsen, Associate Professor, Department of Family Practice, Co-Director Centre for Rural Health Research



Photo: BC Transit, Victoria (WC Files).



Photo: GO Train Toronto, ON (WC Files).

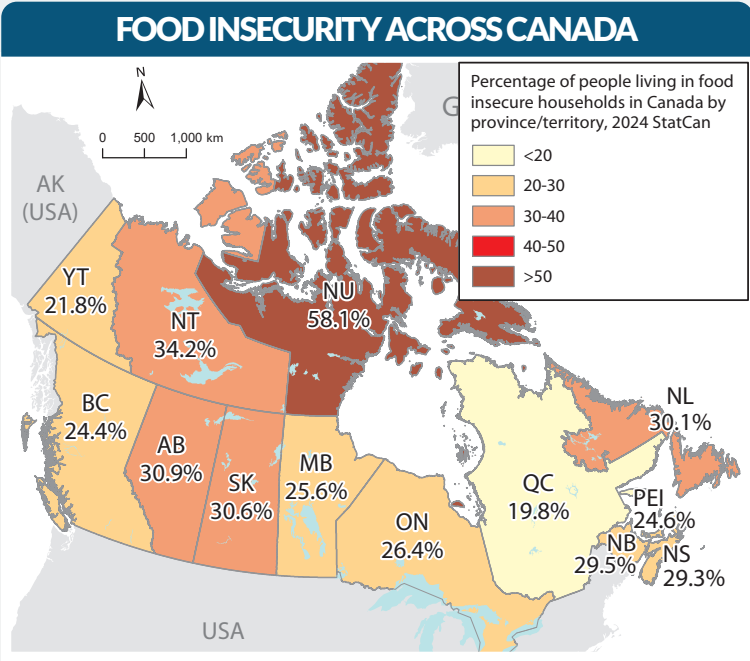


TAKING A BITE OUT OF FOOD COSTS

Over 10 million people living in Canada are food insecure, including 2.5 million children. Yet, major grocery store profits soar as giant retailers waste piles of food, inflate prices and rake in profits.²² From production to transportation to decay, food waste alone leaves a huge trail of emissions.²³ This isn't about you and I finishing our broccoli. It's about sweeping reforms to break the corporate monopoly by investing in localized food systems, guaranteed basic income and local agriculture to empower communities, and minimize waste and emissions.²⁴

Rural and northern communities are hit harder by the effects of climate change on food systems. The territories and Atlantic provinces consistently face the highest rates of food insecurity.²⁵ Intimately tied to this is the impact on traditional Indigenous food systems — living off foods like salmon or caribou is challenging as climate impacts migration patterns and availability.²⁶ Critical sources of nutrition are lost along with traditional ways of living associated

with the practices of hunting and preparing food.²⁷ This loss forces reliance on imported, expensive foods that come with a huge carbon footprint.²⁸ Climate change also affects the people producing food. Extreme summer heat makes working conditions dangerous for workers in the food industry, many of whom are migrants. Extreme heat endangers workers lacking legal protection, from fruit pickers in B.C., Quebec and Ontario to cooks and other service industry workers.^{29,30} Broader labour and migration policy underlies this problem, but policies like maximum indoor working temperatures, adequate rest periods and access to first-language legal support are starting places to protect workers.



HEATING UP THE HEALTHCARE EMERGENCY

The climate crisis is often described as the greatest public health challenge of our time.³¹ This isn't hyperbole. People in Canada have already seen stretched healthcare systems tugged even harder to deal with its effects.

Intensified wildfire smoke due to longer, more extreme fire seasons contributes to poor air quality, and triggers short and long-term health issues.³² PM2.5, a pollutant found in smoke linked to heart, lung and other diseases, is estimated to cause nearly 6,000 premature deaths annually in Canada.³³ While climate change isn't the match that sparks the fire, hotter temperatures, drier conditions and changing wind patterns lead to record-breaking fire seasons.

Extreme heat knows no borders and affects all areas of life. Its impacts, from mildly uncomfortable to deadly, can fill already-crowded emergency rooms, and are often most serious for the

most vulnerable — seniors, people with disabilities and those with pre-existing health conditions.³⁴ Costs to health aren't just in short-term remedies like masks or fans. It's also the time cost of waiting in long lines in an overburdened system or missing shifts and wages because it's too hot to work safely.

Emission-intensive fossil fuel extraction is also a big source of healthcare costs and inequities. Studies in Alberta and B.C. found that pollutants from oil and gas extraction create respiratory and cardiovascular challenges or adverse birth outcomes.^{35,36} As this industries are often concentrated in rural areas, this exacerbates gaps in rural healthcare access.³⁷ Ending fossil fuel expansion will fight climate change, lower the risk of extreme climate-related health impacts and improve the well-being of communities living near them.



Photo: Local farmers market, B.C. (WC Files).



Photo: BC Ambulance Service (WC Files).

THE HIDDEN COST OF FOSSIL FUELLING PROFITS

Nearly two million households in Canada live in energy poverty — they spend more than six per cent of income on energy bills.³⁸ Atlantic and northern regions typically have higher rates of energy poverty, with renters, newcomers and single parent households often being more vulnerable.³⁹ But this data doesn't describe the vicious impact of people's inability to use essential heating or cooling systems because of high costs. During bitter winters or extremely hot summers, these high utility costs put people living in energy poverty in the impossible situation of choosing between their family's safety and their ability to pay for other essentials like

groceries or rent in the near future.⁴⁰ Yet, the only thing provincial and federal governments seem focused on is "energy security" in the form of more pipelines and fossil fuel extraction. The theme of the year has been expediting major development: build more, regulate less. The justification provided is increased economic activity and benefits for communities. But creating some short-term jobs at the cost of decades of climate pollution, destroyed ecosystems and trampled Indigenous Rights achieves neither of those goals. It does far more harm in the process.

The fracked gas pipelines and LNG infrastructure being built in B.C., for example, will not only fail to create the long-term economic benefits they purport, but also raise prices at home. The global market for LNG is likely to be oversaturated by the time Canada is able to ship most of the LNG here, creating little in return.⁴¹ Studies from Australia and the U.S. have

indicated that when these countries started exporting LNG, domestic prices doubled and tripled.^{42,43} As the first large-scale LNG exports left Canada this past summer, the B.C. government predicted an increase in domestic prices as a result.⁴⁴ Governments pursuing more fossil fuel export infrastructure are throwing away their own climate commitments and actively choosing policies that they themselves admit will increase prices for the public. While these policies and projects might create "energy security" for the billionaire backers and corporations behind these projects, they only drive energy insecurity for the general public.

Real energy security doesn't have to stop at limiting fossil fuel expansion. We can move towards ending its use altogether. Building energy efficient homes, installing heat pumps and retrofitting older buildings — at the expense of building owners, developers and landlords, not tenants — are all ways to reduce our fossil fuel reliance and use, and bring down bills. While a wide range of federal and provincial subsidies and programs exist to support this transition, the pace and subsidization must continue to increase.

The 'Right to Energy,' which entitles all people to have their clean energy needs met, regardless of income, is a path forward.⁴⁵ In practice, this can mean preventing utility companies from shutting off access if bills are unpaid and having a subsidy to support payments where needed. This is most critical when unprecedented events like heat waves drive up demand and place the most stress on those least able to pay.



Photo: Oil tankers in Salish Sea (WC Files).



Photo: Burning sour gas (Will Koop).



ONE CRISIS FUELS OTHERS — LET’S SOLVE THEM TOGETHER

Addressing climate change and the cost of living at once is not some befuddling, impossible puzzle to solve: there are practical solutions all levels of government can and should pursue to make this happen. Throwing out climate targets in the name of focusing on affordability is just as unacceptable as implementing “green” policies that lead to mass evictions.

We shouldn’t let politicians create an artificial choice between a stable climate and affordable living today. The carbon tax, for example, became a political football kicked around as an “expensive” climate policy that had to be scrapped to improve affordability.⁴⁶ Any reductions in bills people have seen at the gas pump are likely to be fleeting, as small tweaks are not a meaningful change to a cost of living crisis deeply rooted across all our main spending areas.⁴⁷ While just one example with its own limitations, the carbon tax highlights the false options politicians put before us for a quick vote.

As governments continue to pump money into police and military budgets, and maintain tax rates and loopholes that continually favour oil and gas companies and the ultra rich, it’s important to remind them:



Photo: West End community garden, Vancouver, B.C. (All Canada Photos).

this is a choice. They choose to pursue destructive and violent policies that enrich the same people instead of investing in the ones that keep us all safe, with the ability to access our needs in a changing climate and prevent impacts that will only get worse.

Climate change and the cost of living

aren’t just future problems — they’re here and now, for all of us. From our grandparents to newcomers, rural families to young workers, we care about each other. We’re the majority, and we know that real, fair solutions are possible. It’s time our governments heard us loud and clear: making life more affordable and tackling climate change must go hand in hand. Centering the voices of those most impacted by a changing climate at all its intersections, globally to locally, is how we can win the policies, regulations and laws that meet these challenges at their connecting points. As we navigate an isolating and overwhelming time, pushing our politicians towards ideas that build a world that meets all of our needs is how we continue to hold hope and community.



Photo: Anti-pipeline march (Michael Wheatley).

TAKE ACTION

Help change the conversation on climate change and affordability:

1. Write your federal and provincial representatives at WildernessCommittee.org/ClimateJusticeNow. Call on them to abandon the false distinction between fighting climate change and addressing affordability, and become champions for tackling both, together.
2. Look for groups in your community working on climate or addressing affordability — renters advocacy or local food security groups. Join a meeting or email list and get involved.
3. Organize an event in your community to talk about how affordability is linked to climate change. Email isabel@wildernesscommittee.org if you need more information or for us to attend.
4. Spread the word! Share this paper at WildernessCommittee.org/OneCrisis with your friends and family. Email us at papers@wildernesscommittee.org for more copies!



Photo: Protest to stop Tilbury LNG on the Fraser River (WC Files).

WildernessCommittee.org/ClimateJusticeNow

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