## British Columbians are unhappy campers as rates and fees rise while income growth stalls

BY DAN FUMANO, THE PROVINCE JANUARY 25, 2015

Unhappy campers around B.C. reacted this week to news of increasing provincial park camping fees, but the campground rate hikes are just the latest blow to British Columbians' pocketbooks creating a gloomy mood to match the dark, cloudy January weather. In 2015, B.C. Hydro rates, B.C. Ferries fees and MSP premiums will all rise.

Bruce Cran, national president of the Consumers' Association of Canada, has heard the camping fee complaints and added it to a list things "pressing down on British Columbians."

"Consumers are telling us at the moment that they're having a particularly hard time," said Cran, a consumer advocate since 1987. "It's the most gloomy mood that I've ever seen, and rightly so."

"My children and grandchildren love camping in British Columbia parks. And now the talk in our family is there will be a little less of it. I'm sure that every family in British Columbia that wants to get into the great outdoors is thinking along the same lines: 'If it's going to be more costly, can we afford it?'"

Cran directs some of his criticism at the provincial government, saying: "I don't think these people were elected on the basis that they

were going to two-bit us to death, but that's exactly what they're doing."

Not every dollar amount is increasing in B.C. A new study shows the average income has been trending in the other direction.

The study, published Thursday the Broadbent Institute, showed B.C. had the worst income growth of any province in Canada between 2006 and 2012.

The study showed, B.C.'s median employment income actually fell by 2.4 per cent over that period, while every other province and territory except Ontario posted an increase.

Melanie Buffel of Money Coaches Canada says she hears some of the same complaints and worries from clients, especially when they see headlines about price increases.

"People are not getting any more services, but they're owing more taxes. I'm hearing a lot of that," she said. "Those bits and pieces really do add up. When you see all of the individual increases, it doesn't sound like a whole lot, but it's when you add them all together, that you need to understand what the impact is on your lifestyle."

In the wake of the Bank of Canada's surprise interest rate cut this week, Buffel said lower interest rates, if managed properly, could provide an opportunity for consumers to get their financial affairs in order.

However, she said, low interest rates could also be a temptation for some people to overextend themselves.

"I just caution people that if they're going to refinance, they have to have a plan not to get back into debt," she said.