

BRITISH COLUMBIA



2024 BC CHILD POVERTY REPORT CARD



firstcall CHILD AND YOUTH
ADVOCACY SOCIETY

IN COLLABORATION WITH



CAMPAIGN 2000
END CHILD & FAMILY POVERTY



28TH ANNUAL REPORT CARD ON CANADA'S COMMITMENT TO END CHILD POVERTY BY 2000

**2024 BC CHILD POVERTY
REPORT CARD**

November 2024

PRODUCED BY



IN COLLABORATION WITH



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WITH THE FINANCIAL SUPPORT OF



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328 — 3381 Cambie Street, Vancouver, BC V5Z 4R3
604 288 8102 info@firstcallbc.org **firstcallbc.org**



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EXECUTIVE SUMMARY

SHARP RISE IN BC CHILD POVERTY RATE CONTINUES IN 2022

On the 35th anniversary of the passing of the unanimous all-party federal resolution to end child poverty in Canada by the year 2000, it is disappointing to see child poverty in BC and the country rebounding upward again. Preventing child poverty and lifting children out of poverty are essential because the impacts of experiencing poverty as a child can be life long.

KEY STATISTICS

BC's child poverty rate for 2022 rose to 16.7%, continuing the alarming upward trend from 2021, with 21,450 more children affected than in the previous year. Available data for BC children on 61 First Nations reserves show even greater hardship, with a child poverty rate of 34.8%, and an even higher rate of 42.2% for the children in the rural reserves. BC children from some racialized groups and recent immigrant families also remain at significantly higher risk of poverty. These statistics point to the systemic discrimination and inequities which have profound impacts on children's lives.

POVERTY RATE TRENDS AND THE WITHDRAWAL OF PANDEMIC SUPPORTS

Following two years of sharp increases, BC's child poverty rate has seen a cumulative rise of 25.6% from 2020 to 2022, underscoring the repercussions of pandemic income support withdrawals. The removal of these supports in 2020 and 2021 contributed directly to this spike, with lone-parent families—who have a persistently higher poverty rate—particularly affected. From 2016 to 2023, an average of 70% of lone-parent families remained in poverty for at least two consecutive years, compared to 57% for couple families.

CHILDREN IN LONE-PARENT FAMILIES BEAR THE BRUNT

Lone-parent households, disproportionately led by women, continue to struggle with a child poverty rate of 45.5%, nearly five times the rate of children in couple families. While only 19% of BC children lived in lone-parent families in 2022, these households represented more than half of all children in poverty. Affordable, quality child care remains out of reach for many of these families, hindering single mothers' ability to work.

This year, we created a special insert, written by well-known Vancouver journalist Daphne Bramham, highlighting the unique struggles single mothers face in trying to provide for their families in the current economic climate.

1 out of 6

children in BC lived in poverty in 2022.



**1 out of 6 BC children
— 147,570 children and youth — lived in poverty in 2022, a distressing 16.7% increase from 2021.**

THE DEPTH OF POVERTY AND RISING COSTS

The “poverty gap”—the difference between median incomes of poor families and the poverty line—has grown significantly, ranging from \$14,000 to \$16,000 annually in 2022. This gap intensifies housing insecurity, with rising rents and lengthy waitlists for subsidized housing. Food insecurity, too, is on the rise among low-income families.

CHALLENGES FACING WORKING PARENTS

Employment alone is no guarantee of escaping poverty. Many BC parents remain below the poverty line despite having paid work, a reflection of low wages and the precarious nature of much available work. Access to affordable child care has been shown to reduce poverty, yet access remains limited, leaving many parents, especially single mothers, with limited options.

WELFARE INCOMES AND THE ROLE OF GOVERNMENT ASSISTANCE

BC welfare incomes fall well below the poverty line. The withdrawal of pandemic supports in 2022 dramatically decreased welfare incomes, worsening financial instability for single parents and couples with children who rely on these benefits. Without government income supports, which include the Canada Child Benefit and the BC Family Benefit, BC’s child poverty rate would have been 27.9% in 2022—an additional 99,110 children.

INCOME INEQUALITY WORSENS

Income disparity in BC has widened. Families in the top 10% of earners brought in 24 times the income of the bottom 10% in 2022. For lone-parent families, the disparity is especially stark: the highest-earning lone parents earned on average 59 times more than those at the lowest income level.

MOVING FORWARD: A CALL FOR COMPREHENSIVE ACTION

The findings in this year’s report underscore the urgent need for systemic, targeted actions to lift all BC children and families out of poverty. First Call’s recommendations include:

- Raising family incomes through living wages and increased income supports.
- Targeted measures for Indigenous communities, new immigrant and refugee families, lone-parent households, families affected by disabilities and young people transitioning out of government care.
- Expanded investments in universal supports like affordable housing, child care, education, health care and transportation.

Our collective action today will shape the future for every child in BC, helping to ensure their right to grow up in a province where their basic needs are met, and their potential realized.



Preventing child poverty and lifting children out of poverty are essential because the impacts of experiencing poverty as a child can be life long.

One in Six BC Children Living in Poverty

BC'S CHILD POVERTY RATES

In 2022, the child poverty rate in British Columbia was 16.7% as measured by Statistics Canada's Census Family Low Income Measure after income taxes (CFLIM-AT), using taxfiler data. This represents 147,570 children (0-17 years old) who lived in poor households in 2022, an increase of 16.8% and 21,450 children from 2021.

At 16.7% BC's child poverty rate was 1.4 percentage points lower than the Canadian child poverty rate of 18.1%. The 2022 rates were up from 2021, when BC's child poverty rate was 14.3% and across Canada the child poverty rate was 15.6%.

BC's early years (0-5 years old) child poverty rate, at 16.3% in 2022, was an 18.1% increase over the previous year when it was 13.8%. BC's poverty rate for young children was 2.6 percentage points lower than Canada's rate at 18.9%, while BC's all-ages poverty rate, at 17.5%, was slightly higher than Canada's all ages poverty rate at 17.0%.

In total 43,140 out of the 892,020 people living in poverty in BC in 2022 were young children under the age of 6. This was an increase of 6,130 from 2021, when 37,010 young children were growing up in poor households.

At 16.7% BC's child poverty rate was 1.4 percentage points lower than the Canadian child poverty rate of 18.1%. The 2022 rates were up from 2021, when BC's child poverty rate was 14.3% and across Canada the child poverty rate was 15.6%.

All-Ages, Child (0-17) and Young Children (0-5) Poverty Rates, BC and Canada, CFLIM After Tax, 2022



Source: Statistics Canada, T1 Family File, Table I-13, Individual Data, 2022 and custom tabulations (2024)

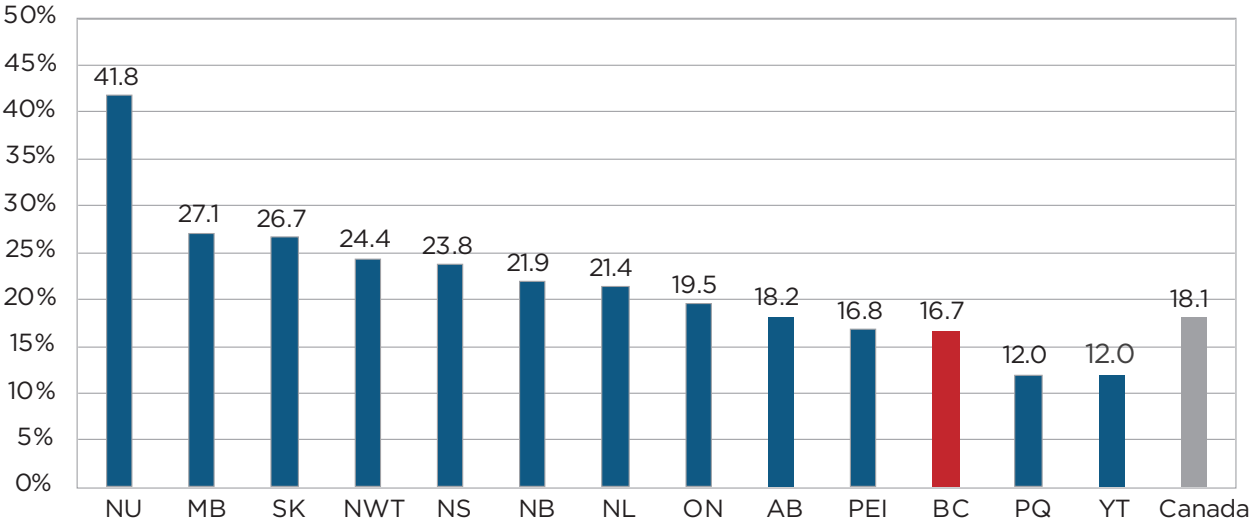


CHILD POVERTY A CANADA-WIDE PROBLEM

Child poverty remains a Canada-wide problem affecting more than one million children. In 2022, for the second year in a row, BC’s comparative position remained at the third lowest child poverty rate among the 13 provinces and territories at 16.7%. Quebec and the Yukon Territory, both at 12%, had lower child poverty rates than BC in 2022.

The increases in the child poverty rates across the country in 2022 underscore the need for renewed commitment and urgency to reducing child and family poverty. Child poverty increased in every province and territory between 2021 and 2022.

Child Poverty Rates, by Province/Territory, CFLIM After Tax, 2022



Source: Statistics Canada, T1 Family File, Table I-13, Individual Data, 2022 (2024)

HIGH LEVELS OF ON-RESERVE CHILD POVERTY

The on-reserve child poverty data available for 2022 indicates significantly higher rates for most of the reserves counted compared to the provincial rate of 16.7%. The following data is based on only 61 First Nations reserves with child poverty data available through taxfiler data. There were many First Nations reserves in BC without child poverty data available.

The overall child poverty rate on 61 BC First Nations reserves in 2022 was 34.8%, twice as high as the overall BC child poverty rate, representing 4,460 children living in poverty.

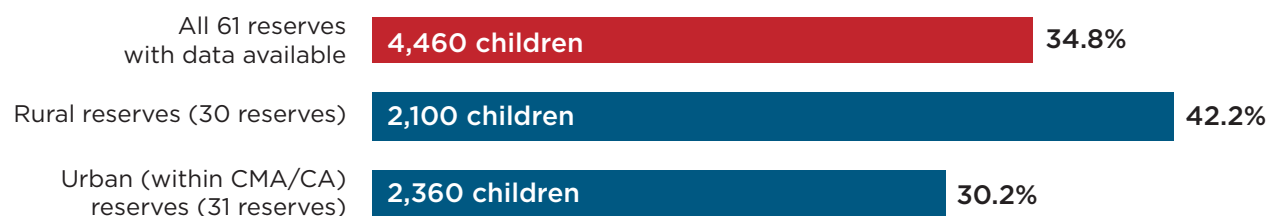
Rural reserves typically had higher poverty rates than urban reserves. Based on data from 30 rural reserves/First Nations communities, there were 2,100 children living in poverty, for a rural reserve child poverty rate of 42.2% in 2022. Twelve of these rural reserves had child poverty rates of 50% or higher, including one reserve with a child poverty rate of 66.7%.

Data from 31 urban reserves/First Nations communities indicated there were 2,360 children living in poverty, for an urban reserve child poverty rate of 30.2%. Six of these urban reserves had child poverty rates of 50% or higher. However, it is worth noting that three of these urban reserves had child poverty rates lower than the BC average, ranging from 12.5% to 16.4%.



The overall child poverty rate for the 61 BC First Nations reserves counted was twice as high as the overall BC child poverty rate.

Child (0-17) poverty rate, 61 BC First Nations reserves, CFLIM-AT, 2022



Source: Statistics Canada, T1 Family File, Table I-13, Individual Data, 2022 (2024)

According to 2021 Census data based on the LIM after tax measure, Métis children (0-17) in BC had a child poverty rate of 12.7%, representing 3,240 children. There were 980 poor Métis children under the age of 6 in BC, a 13.4% poverty rate.¹

¹ Statistics Canada, Table 98-10-0283-01 Individual low-income status by Indigenous identity and residence by Indigenous geography: Canada, provinces, and territories, www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810028301.



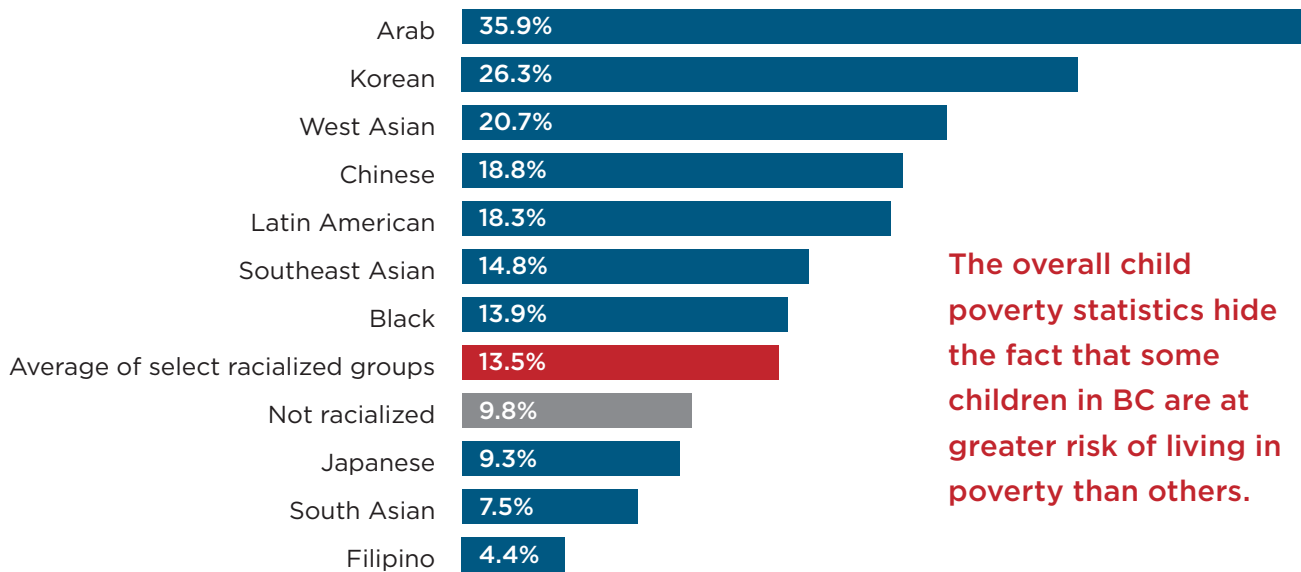
SOME CHILDREN ARE AT MUCH HIGHER RISK OF GROWING UP IN POVERTY

As the data on child poverty on First Nations reserves shows, the overall child poverty statistics hide the fact that some children in BC are greater at risk of living in poverty than others.

2021 Census data based on the LIM after tax measure showed that the visible minority (racialized) child poverty rate of 13.5% was higher than the non-racialized child poverty rate of 9.8% in BC. Arab, Korean and West Asian children had more than double or triple the risk of poverty compared to non-racialized children in 2020. The lowest rates were among Filipino, South Asian and Japanese children. The census data also showed more than 1 in 5 (21%) of recent immigrant children lived in poverty in BC in 2020.

Visible minority child poverty rates are only collected during the Census cycle and the 2021 Census coincided with the extraordinary provision of COVID-19 benefits provided by provincial and federal governments, which reduced poverty considerably. However, as the 2022 Taxfiler data shows, the overall child poverty rate has since increased after the removal of many of these supports. Therefore, it is likely that visible minority child poverty rates have increased since the time of the 2021 Census (2020 data).

BC Child (0-17) Poverty Rates (LIM-AT), Select Racialized Groups, 2020



The overall child poverty statistics hide the fact that some children in BC are at greater risk of living in poverty than others.

Source: Statistic Canada, Census of Population 2021, custom tabulations (2023)

As noted in the recent report on disability poverty in Canada, there is no recent data on the number of children with disabilities living in poverty.²

² Disability Without Poverty and Campaign 2000. (2023) Disability Poverty in Canada, A 2023 Report Card, campaign2000.ca/wp-content/uploads/2023/09/DWP-Report-Card-23-FINAL_compressed-English.pdf

BC's Child Poverty Rates Over Time

PERCENTAGE OF POOR CHILDREN OVER TIME

BC's child poverty rate increased from 14.3% in 2021 to 16.7% in 2022, a 16.8% increase in one year, which was the more than twice the percentage increase from 2020 to 2021. The cumulative increase in the two years from 2020 to 2022 was an alarming 25.6%.

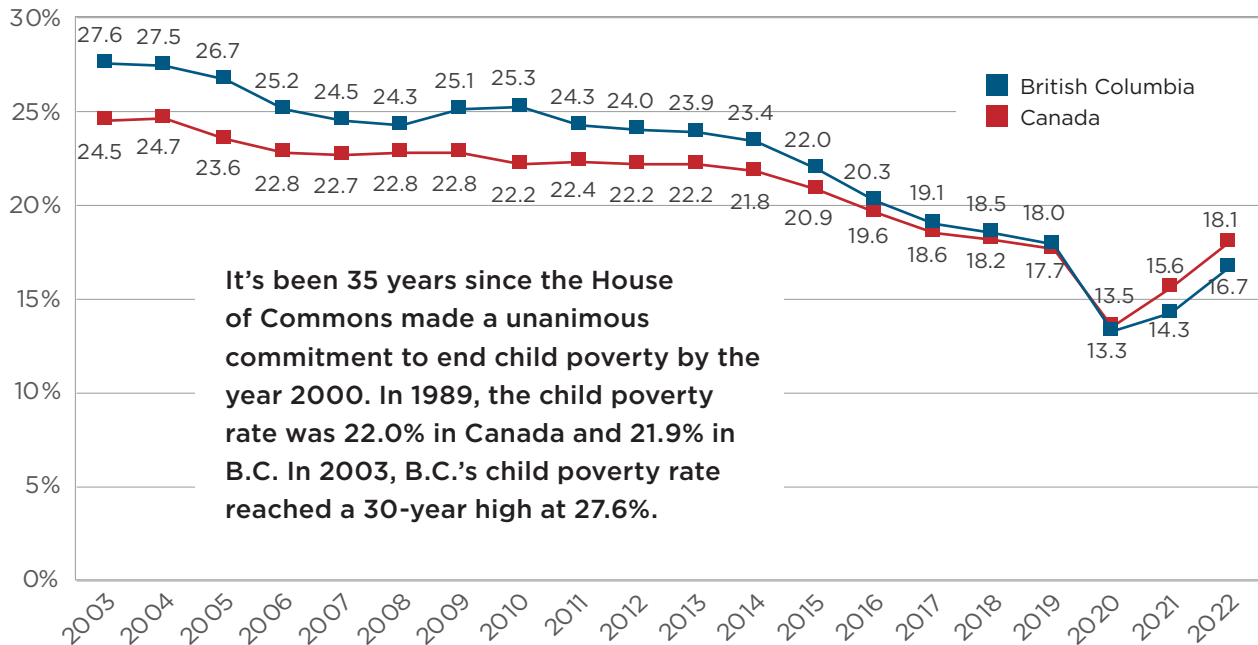
Canada's child poverty rate increased from 15.6% in 2021 to 18.1% in 2022, a 16% increase in one year. Over the two year period 2020 to 2022, the national child poverty rate increased by an even more worrisome 34.1%.

These sharp increases reflect the impact of the withdrawal of pandemic income supports that were largely responsible for the dramatic drop in the rate from 2019 to 2020.

For the third consecutive year, in 2022, BC's child poverty rate (16.7%) remained lower than Canada's child poverty rate (18.1%), whereas in every year from 2003-2019, BC had higher child poverty rates than Canada. However, one in six children in BC were still living in poverty in 2022, and the trend is in going in the wrong direction.

Between 2021 and 2022, the number of BC children living in poverty increased by 21,450.

Child Poverty Rates, Canada and British Columbia, CFLIM After Tax, 2003-2022



Source: Statistics Canada. (2024). Table: 11-10-0018-01

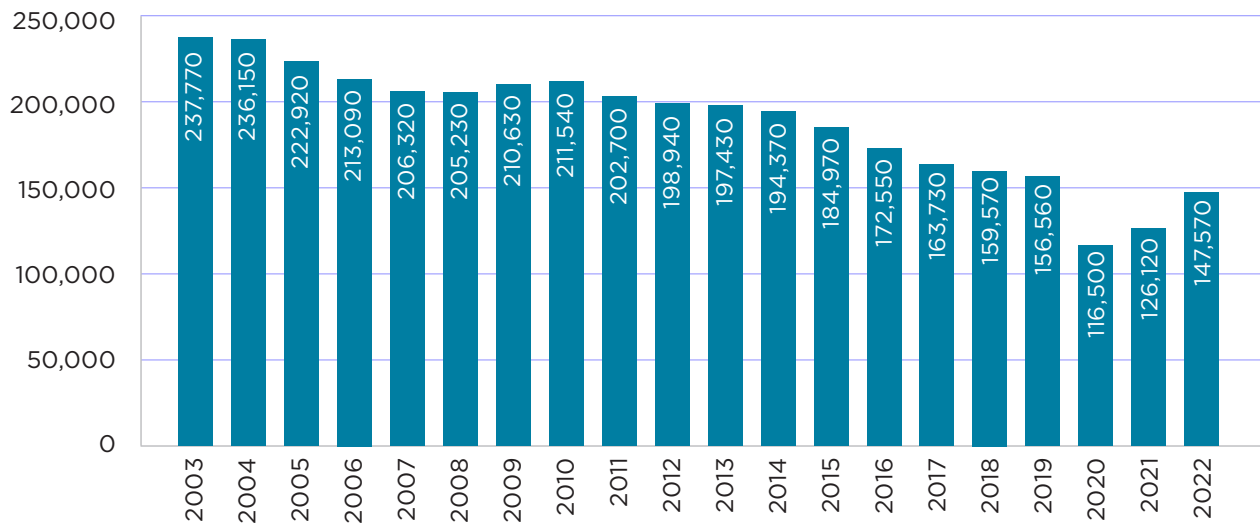
NUMBER OF POOR CHILDREN OVER TIME

The number of poor children (0-17) in British Columbia based on the Census Family Low Income Measure (CFLIM), after tax, declined every year from 2010 to 2020, but this trend was reversed in 2021.

In 2022, there were 147,570 poor children in BC, an increase of 21,450 children from 2021. This was the largest single year increase in BC in the past 20 years. The number of poor children in Canada increased by 195,170, for a total of 1,357,630 poor children in 2022, also the largest single year increase in the past 20 years.

The number of BC children living in poverty in 2022 was unacceptably high at 147,570.

Number of poor children, British Columbia, based on CFLIM-AT, 2003-2022



Source: Statistics Canada, Table: 11-10-0018-01



“The stigma of being a single parent is hard. People judge you for having less money, but they don’t ask why the other parent isn’t helping or supporting their child.”

ESCAPING POVERTY HARDER FOR LONE PARENT FAMILIES

From 2015 to 2022, on average, for BC families with at least one child under 17, exiting poverty was more difficult for lone-parent families than for couple families.¹

From one year to the next, only 29% of lone-parent families escaped poverty in Year 2, while 42% of couple families were able to escape poverty in Year 2.

This meant, on average over these seven years, 71% of lone-parent families remained poor in Year 2, compared to 58% of couple families who remained poor in Year 2.

Living in poverty in a wealthy society impacts children's health and well-being with lifelong consequences. Children who experience poverty are at a higher risk in later life of adverse health consequences, including cardiovascular disease, type II diabetes and death, and this elevated risk persists even if they experience improvements in later life circumstances.²

“ As an Indigenous woman, I've overcome so many challenges, including being on my own at the age of 14 and having my first child at the age of 17. I was able to finish high school and complete two years of college and I've never been on social assistance. I'm working full-time and raising three kids on my own with no financial support from their fathers.

But it's very hard to make ends meet each month. BC Housing takes 30% of my gross income for rent, leaving me struggling every month to cover our food and other expenses. Emergency or unexpected expenses put me into debt that takes a long time to pay off. We're on the waitlist for a larger unit, which we need, but then the rent will be higher, and my salary is not keeping up with the cost of living.

Being in chronic financial stress is not helping my mental health.” — A single mother



1 Statistics Canada. Table 11-10-0024-01 Low income entry and exit rates of tax filers in Canada

2 Raphael, D. (2011). Poverty in childhood and adverse health outcomes in adulthood. *Maturitas*, 69(1), 22-26. doi.org/10.1016/j.maturitas.2011.02.011

BC Child Poverty by Family Type

CHILD POVERTY IN LONE-PARENT AND COUPLE FAMILIES

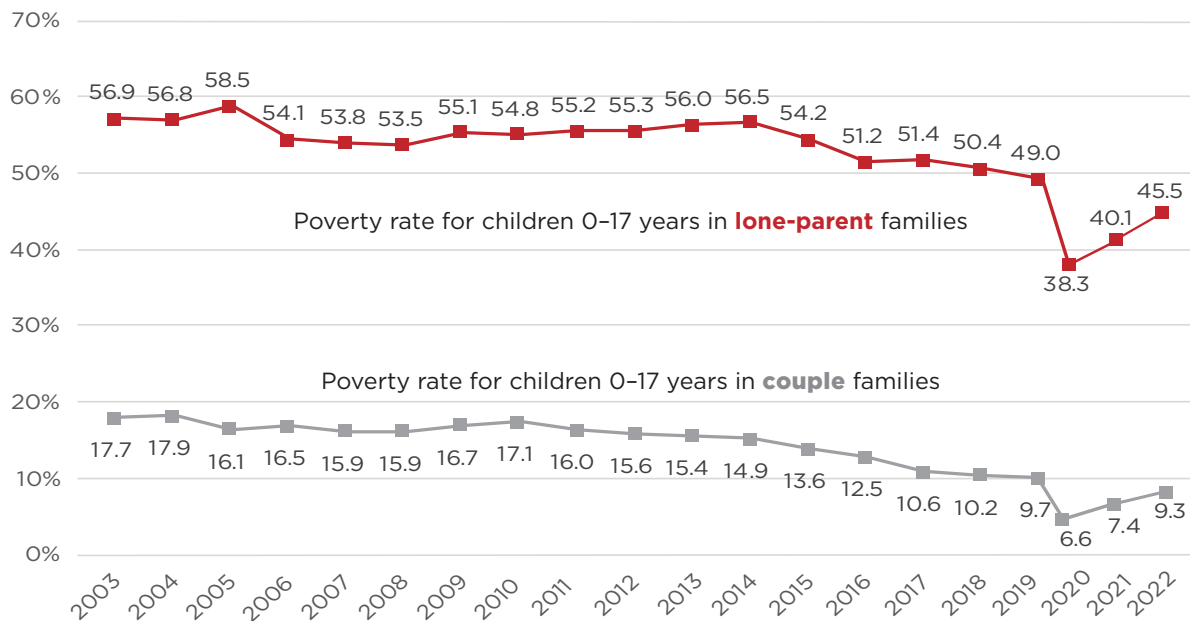
Children in lone-parent families in British Columbia have consistently suffered much higher poverty rates than their counterparts in couple families. In 2022, the child poverty rate for children in lone-parent families was 45.5%, nearly five times higher than the 9.3% rate for their counterparts in couple families.

The poverty rate for BC children in lone-parent families between 2021 and 2022 increased by 12.6% (from 40.4% to 45.5%). The one-year percentage increase in the poverty rate for BC children in couple families was larger, from 7.4% to 9.3%, 25.7% higher than in 2021.

Over these last twenty years, there has been more progress in reducing child poverty rates among children in couple families in BC than in lone-parent families: the child poverty rate among children in couple families decreased 47.5% between 2003 and 2022 (from 17.7% to 9.3%), while the child poverty rate among children in lone-parent families decreased only 20% (from 56.9% in 2003 to 45.5% in 2022). BC's supplement to the BC Family Benefit for lower-income single-parent families, which started in July 2023, is a good step to help narrow this gap, but needs to be increased from the current annual maximum of \$500.

“ I live in subsidized family housing. I need family support to help me raise my kids while I work, because there’s no affordable daycare available to us, but I’m not allowed to have my sister move in with us to help out. I feel like I can’t win.” — Single mother

Child Poverty Rate by Family Type, CFLIM-AT, British Columbia, 2003-2022



Source: Statistics Canada, Table 11-10-0018-01, 2022 (2024)

Although BC's overall child poverty rate in 2022 was significantly lower than Canada's (16.7% vs 18.1%), the child poverty rate for children in couple families in BC (9.3%) was only slightly lower than the child poverty rate for children in couple families in Canada (9.8%).

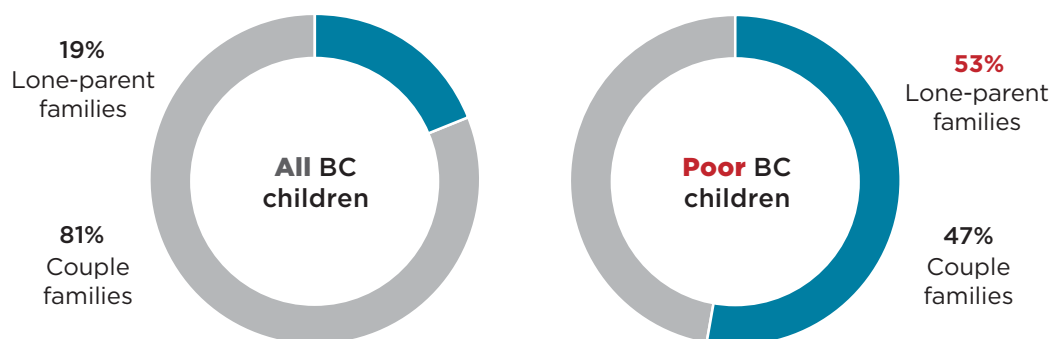
The child poverty rate for children in lone-parent families in BC (45.5%) was slightly higher than the child poverty rate for children in lone-parent families in Canada (45.3%).

PROPORTIONS OF BC CHILDREN IN DIFFERENT FAMILY TYPES

Although the majority of BC children in 2022 lived in couple families (81%), more than half of poor children in BC in 2022 lived in lone-parent families (53%), indicative of the disproportionate burden of poverty shouldered by lone-parent families. In Canada the percentage of poor children in lone-parent families was even higher at 56%.

In 2022 in BC, there were 76,190 children living in poor lone-parent families and 66,390 children living in poor couple families in BC. Between 2021 and 2022 there was an increase in the number of poor children in both family types: 13,840 more in couple families and 7,890 more in lone-parent families.

Proportion of BC Children 0-17 in Couple Families and Lone-Parent Families, 2022



Source: Statistics Canada, Table 39-10-0041-01 and Table 11-10-0018-01, 2022 (2024)

Child poverty rates for children in lone-parent families across 28 BC cities and towns ranged from a low of 38% in Victoria to a high of 53.9% in Prince Rupert, a 15.9 percentage point difference. The 9.3% provincial poverty rate for children in couple families in 2022 included a range from a low of 4.8% in Kamloops, Prince George and Trail to a high of 10.7% in Ladysmith, Quesnel and Vancouver, a 5.9 percentage point difference. The child poverty rate for children in lone-parent families in BC rural areas in 2022 was 51.5%, significantly higher than the BC child poverty rate of 45.5% for all BC children in lone-parent families, which is concerning as rural areas tend to have fewer social services available to assist families challenged by poverty.

The 4,990 BC children under 18 who were not living in census families in 2022 had the most challenging situation of all, with a poverty rate of 98.4%. The data definition indicates “They may be living alone, with a family to whom they are related or unrelated or with other persons not in census families.”

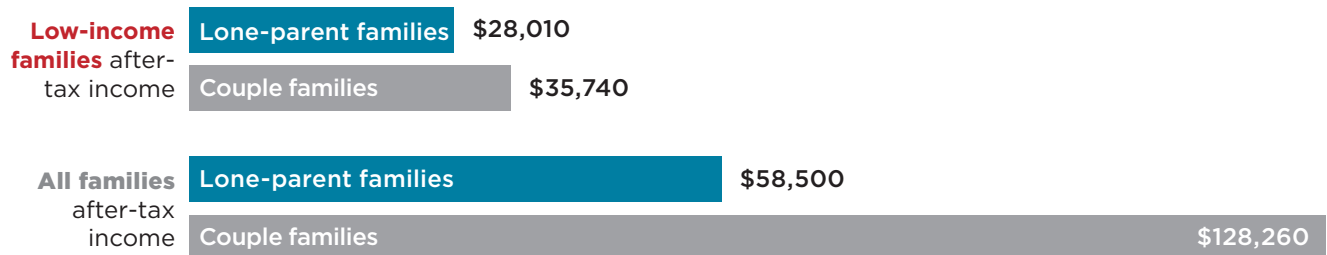
“ My biggest challenge is finding child care so I can return to school, which is essential for me to eventually secure a job to help make ends meet. I want to go back to school in January, with the goal of becoming a social worker. But if I can't find a spot for my child, I risk losing the credits I've already earned and may have to start all over again from the first year.” — Alicia W

INCOME INEQUALITY IN MEDIAN INCOMES BY FAMILY TYPE

Couple families in BC had much higher incomes than other families in 2022, with a median after-tax income of \$128,260 for all couple families with two children, \$69,760 more than the median after-tax household income of \$58,500 for lone-parent families with two children.

Low-income families with children had much lower incomes than families with children in general. For example, in BC in 2022, the median after-tax household income for low-income couple families with two children was only \$35,740, \$92,520 less than the median after-tax income for all couple families with two children. The median after-tax household income for low-income lone-parent families with two children was just \$28,010, \$30,490 less than the median after-tax income for all lone-parent families with two children.

Median After-tax Incomes for BC Couple Families (with two children) and Lone-Parent Families (with two children), 2022



Source: Statistics Canada, Table 11-10-0017-01, 2022, (2024)



WOMEN'S POVERTY

In BC in 2022, 79% of lone-parent families were female-led. These families' median before-tax annual income was \$55,670, just 73% of the male lone-parent median income of \$76,390. For many lone mothers, the difficulty of finding affordable quality child care—so they can sustain employment—remains one of the most common obstacles that leaves them raising their children in poverty.

Source: Statistics Canada, Table 11-10-0011-01, 2022, (2024)

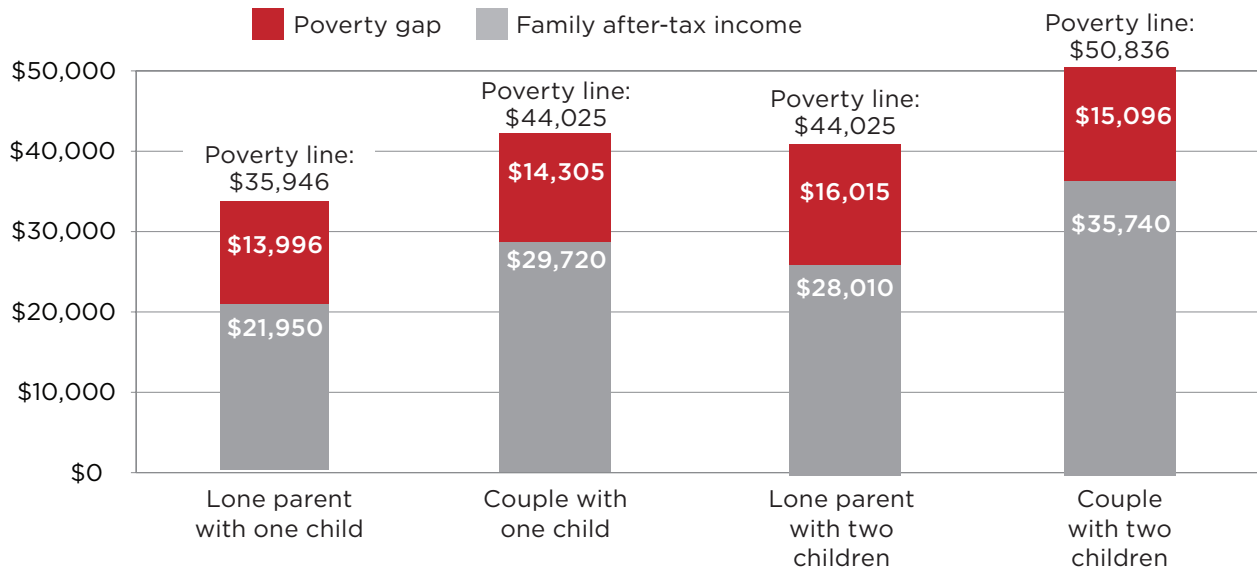
Depth of Family Poverty

POOR BC FAMILIES LIVING FAR BELOW THE POVERTY LINE

Living at the poverty line is a challenge, but many poor families live far below the poverty line. Not only were many families with children in British Columbia living in poverty in 2022, these families were typically living far below the poverty line, based on the Census Family Low Income Measure (CFLIM) after tax. Between 2021 and 2022, the gaps between the median after-tax family incomes of poor families in BC and the poverty line increased substantially for all family types and sizes. Notably, poor lone-parent families' incomes were also lower than they were in 2021, while poor couple families' incomes increased.

- The median after-tax income of a poor lone-parent family with one child in BC in 2022 was \$21,950, or \$13,996 below the \$35,946 poverty line for this family size. **This family would need to earn \$1,166 more per month in order to reach the poverty line.**
- The median after-tax income of a poor couple family with one child in BC in 2022 was \$29,720, or \$14,305 below the \$44,025 poverty line for this family size. **This family would need to earn \$1,192 more per month in order to reach the poverty line.**
- The median after-tax income of a poor lone-parent family with two children in BC in 2022 was \$28,010, or \$16,015 below the \$44,025 poverty line. **This family would need to earn \$1,335 more per month in order to reach the poverty line.**
- The median after-tax income of a poor couple family with 2 children in BC in 2022 was \$35,740, or \$15,096 below the \$50,836 poverty line. **This family would need to earn \$1,258 more per month in order to reach the poverty line.**

Depth of Low Income for Poor Families in British Columbia, 2022



Source: Statistics Canada, T1 Family File, Table 11-10-0020-01 and T1FF Tech Reference Guide, Final Estimates, 2022 (2024)

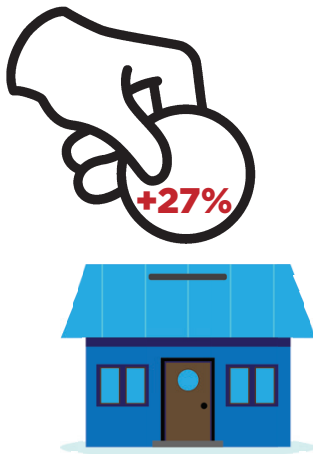
In 2022, the gaps between the after-tax median family incomes of poor families and the poverty line were larger in BC than in Canada for all family types except for lone-parent families with one child. These gaps grew substantially between 2021 and 2022, ranging from an increase of \$1,112 per year to \$2,338 per year for the different family types.

Median incomes are in the middle of the income range for these poor BC families, meaning half of them are living on even less than the income figures shown above and have poverty gaps much greater than \$14,000 to \$16,000 per year.

IMPACT OF LIVING IN DEEP POVERTY: PAYING THE RENT

The difference between market rents for vacant units compared to occupied ones continued to widen between 2022 and 2023. In 2023, new renters paid, on average, 27% more than the previous tenant. As noted in the CMHC's Rental Market Report,¹ "Affordability worsened for low-income households: vacancy rates for the most affordable units were lower than average, and these households already spend a greater share of their income on rent."

In 2021, low-income families with children were much more likely to be spending 30% or more of their before-tax household income on shelter costs than the overall population of families with children. In BC, 73% of low-income couple families with children were spending 30% or more of their income on shelter costs compared with 18% of all couple families with children, while 72% of low-income lone-parent families with children were spending 30% or more of their income on shelter costs compared with 33% of all lone parent families with children.



In 2023, new renters paid, on average, 27% more than the previous tenant.

“ It took two weeks for the landlord to replace the furnace. When your rent is below market value, you keep quiet and make yourself agreeable.” — Single mother of three

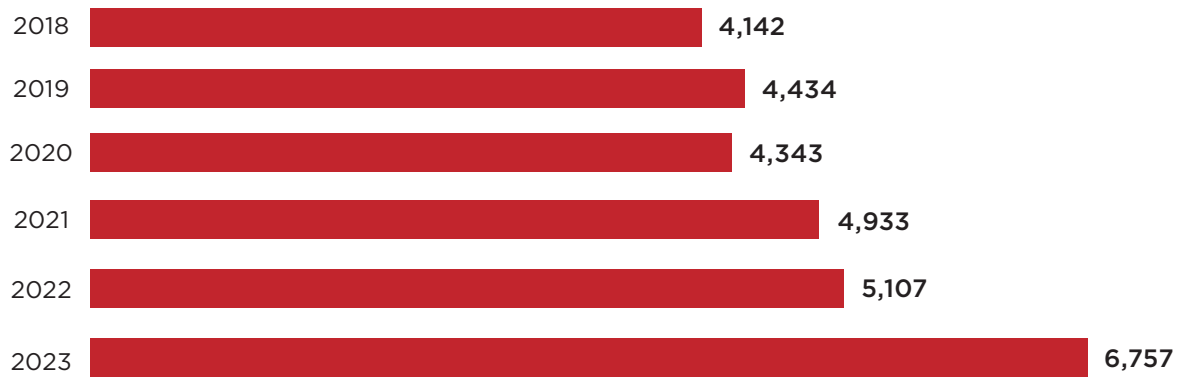
The lack of affordable housing means that many low-income families are trapped living in substandard housing with landlords who are not following their legal requirements, and/or actively violating regulations around housing standards and repairs.

For families unable to afford market rents, many apply for subsidized housing. In September 2023, families with children made up 36% of the households on the BC Housing waitlist in Metro Vancouver alone. There were 6,757 families waitlisted, an increase of 2,615 households, or 63.1%, between 2018 and 2023. This is an underestimate of family demand for non-market housing in BC, as it doesn't include other parts of BC, other waitlists, and families removed from the list for not updating their application.²

“ Over half of our income goes to rent. We have no money for anything but survival.”

- 1 CMHC Rental Market Report, January 2024, p. 13, cmhc-schl.gc.ca/-/media/sites/cmhc/professional/housing-markets-data-and-research/market-reports/rental-market-report/rental-market-report-2023-en.pdf
- 2 Metro Vancouver Housing Data Book, December 2023, metrovanancouver.org/services/regional-planning/Documents/metro-vancouver-housing-data-book-2023.pdf

Number of Family Households on BC Housing Waitlist, Metro Vancouver, 2018 to 2023



Source: Metro Vancouver Housing Data Book, December 2023

IMPACT OF LIVING IN DEEP POVERTY: FOOD INSECURITY

High child poverty rates, combined with inflation in the cost of food and other essential expenses, is leaving many low-income families struggling to meet the nutritional needs of their children.

“Research into what it means to be food insecure helps explain why interventions centred around food have such limited impact – they fail to address the underlying problem of inadequate income.” – PROOF Food Insecurity Policy Research

In 2022, the rate of food insecurity among BC’s children (0-17) increased sharply to 29% from 22% in 2021. This represents an alarming 254,000 BC children living in food insecure households in 2022.³ The food insecurity rate for lone-parent families was even higher at 44%.⁴

The number of food bank visits in BC increased by 20% between 2022 and 2023. There were 62,481 visits by children in BC to food banks in 2023, with children making up 31% of BC food bank clients in that year.⁵

According to PROOF, an interdisciplinary research program at the University of Toronto which studies household food insecurity, “Research into what it means to be food insecure helps explain why interventions centred around food have such limited

impact – they fail to address the underlying problem of inadequate income. Food-insecure households do not only make compromises to food but also to other basic needs. The health consequences of food insecurity extend far beyond poor nutrition.”⁶

“ I regularly buy only half of the items on my grocery list due to increasing food costs. It’s quickly becoming impossible to make healthy choices.” – Single mother

3 Statistics Canada, Canadian Income Survey, Table: 13-10-0835-01.

4 Statistics Canada, Canadian Income Survey, Table: 13-10-0834-01.

5 Food Banks Canada, Hunger Count 2023, fbcblobstorage.blob.core.windows.net/wordpress/2023/10/hungercount23-en.pdf

6 Food insecurity: A problem of inadequate income, not solved by food, October 13, 2022, PROOF, proof.utoronto.ca/resource/food-insecurity-a-problem-of-inadequate-income-not-solved-by-food/

BETWEEN SURVIVAL AND DREAMS: THE RESILIENCE OF BC'S SINGLE MOMS

By Daphne Bramham | Photos by Ty Lim

It's just past 5 a.m. on a rainy October morning. The sleepy toddler fusses in her high chair, while Shiksha makes breakfast. Her cries wake up everyone else in the Burnaby transition house.

Shiksha feels terrible about it — “But what else can I do?” They need to be out the door by 6:30 am to get to her daughter’s child care centre when it opens at 8. It takes 90 minutes to get there — bus to New Westminster, SkyTrain to Nanaimo station and another bus downtown.

Once her toddler is settled, Shiksha gets on with her urgent search for housing, following up with calls, emails and visits to BC Housing and non-profit housing where she’s on waiting lists and responding to landlords’ ads. The cheapest apartments start at \$1,100 a month.

A few days earlier, she thought she’d found one. But the landlord rejected her because she is unmarried and doesn’t have a job. What he did was illegal. But Shiksha has no time to complain.

The transition house has been her home since a snowy day in 2023 when her abusive partner kicked her out. She was four months pregnant. Because of her unusual circumstances, the transition house allowed her to stay long past the usual six months. But others need help and Shiksha needs to leave by the end of November.

Ideally, both her housing and a job would be close to the child care centre because finding affordable child care is as rare as affordable housing. Only one in seven children under three years old in Metro Vancouver have access to licensed spaces.¹

Because she’s on income assistance, Shiksha doesn’t have to pay for the spot at the YWCA’s child care program. But she spends \$143.50 a month for a transit pass and that’s not a small thing when her monthly income is only \$1,400.

Shiksha never envisioned her life like this. A teacher in India, she came here on a three-year student visa to complete a master’s degree in business administration.

Love, an unexpected pregnancy, followed by infidelity and a rising tide of verbal, emotional and physical abuse ended all of that.



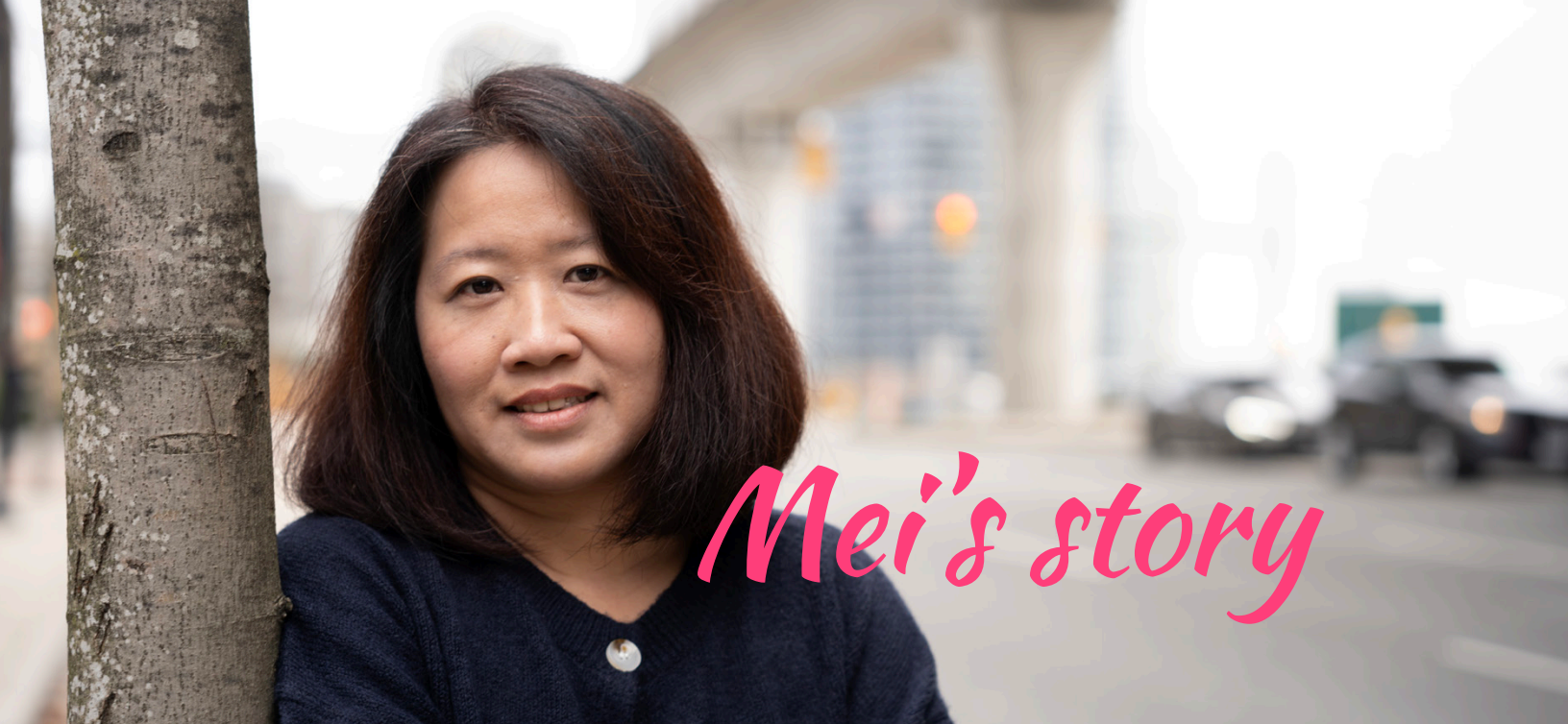
Shiksha's story

Now, she earns a little baby-sitting and volunteers at the child care centre to gain the Canadian work experience she needs to qualify for an education assistant’s program — a first step to getting her Indian teaching credentials recognized.

Shunned by her family in India where violence against women (including by family members) is endemic, the 31-year-old is afraid to go home and was recently accepted by Canada as a permanent resident.

She’s also afraid that soon she and her 16-month-old daughter may be homeless.

“It’s very scary... But I gave birth alone. That was the worst phase of my life. I don’t think I will see anything worse than that.” ●



Mei's story

Mei came to Canada in 2012 on a three-year student visa. Her goal was to improve her English, go back to Taiwan and get a job with an international trading company. But that first year, she met and married her Filipino husband, got pregnant and became a stay-at-home mom.

But 10 years later as he became more abusive and made no secret of his infidelity, Mei fled to a transition house. Now, 43, she's rebuilding her life, raising a 10-year-old son with no help from her ex-husband.

More than anything, Mei wants a job. She recently completed an early childhood education course—a job with hours compatible with the demands of single parenting. But jobs are few especially for immigrants with no Canadian work experience.

It's one reason why Statistics Canada found that in 2021 one-parent families headed by immigrant women are the most likely to be low-income, followed closely by those headed by indigenous women.²

Immigrant mothers with a bachelor's degree or higher were also found to be more than twice as likely to have low incomes than non-immigrant women in the same age group with the same credentials.

There are days that Mei doesn't eat so that her son doesn't leave the table hungry.

But a job means more than just money.

While she was married and wasn't working, her English skills declined and she became isolated at home.

"It's not easy to stay at home and have no one to talk to you especially when there is so much stress at home... I don't have a friend."

"I can only call my parents and sisters (in Taiwan) maybe only one or two times a month."

More than anything, Mei wants a job.

In many Asian cultures, divorced women and single mothers are deeply stigmatized. Domestic abuse is rarely acknowledged or talked about. Mei said she didn't know it had a name even when her own relationship began falling apart. She didn't know that help was available and she knows of many others like her.

Mei wants the government to fix that. It would be simple, she says. There could be an app made available free to all newcomers when they arrive that defines domestic abuse, provides information on how to get help, but also outlines the responsibility of fathers to their children. ●



Isabel's story

*"I want them (my kids) to ...
have the life I've never got."*

"I have not eaten for days so my kids could have more. They know that they are well loved... We (single mothers) do it all for our babies. Our babies are our worlds."

On rare occasions when there is a little money to spare, Isabel takes her kids to the pool or they bake Grandma's recipe for peanut butter bonbons.

Her 30 years of life have been filled with trauma.

She was beaten by her mother and sexually abused by her father. When she had her own daughter, Isabel's biggest fear was that the same thing might happen to her. It did. Her ex is now a convicted sex offender. He told her that he molested their daughter for revenge. He wanted to hurt Isabel as much as breaking up had hurt him.

Money can't erase any of that, but it might help ease the other stresses and anxieties and give them a better chance to meet the hopes Isabel still has for the future.

"I want them (my kids) to be wonderful respectful adults. I want them to own their own home... I want them to be happy and not worry about what people say about them. I want them to have the life I've never got."

Isabel's dreams for herself are modest. "I want to always have food in the house, the bills paid and own a home so that if the kids want to paint their room purple, they can without the threat of us being kicked out or having the rent increased." ●

Housing for three people for under \$2,000 a month is hard to find even in Prince George. Grateful to have found some, rent is the first thing that comes out of Isabel's monthly income of \$2,700 a month from disability assistance and the child-tax benefit.

That leaves \$700 for everything else—hydro, gas, internet, telephone, clothes for growing kids, and groceries. To feed her pre-teen daughter and her younger brother, Isabel scours ads, shops the best bargains and—like 42 per cent of Canadian single parents—goes to the food bank.

There are also school fees for supplies and—what she and her kids have come to dread—Pizza Day. For someone juggling which overdue bill to pay first, her budget doesn't stretch that far.

Roxanne's story

"I know it will get better."



Roxanne's life has also been a struggle.

In and out of foster care, she went to 10 different schools, watched her mother overdose multiple times, saw cousins and friends eaten alive by prostitution and drug use. She felt the sting of poverty's stigma from welfare workers in a system that "treats people almost like you're not human".

"You know, they say it takes a village to raise a child," she says. "I never had a village."

Homeless and pregnant as a teen with the baby's father already gone, Roxanne struggled to survive.

Paulina Smith (then a counsellor in the Vancouver Aboriginal Friendship Centre's now discontinued program for mothers to be) taught Roxanne and the others to believe in themselves and their own resilience—a lesson more valuable than what she taught them about grocery shopping, budgeting and caring for babies.

"We need more programs like that," Roxanne says. "I didn't believe I could hold a job. I didn't

believe I could do it because my anxiety was through the roof ... being alone with no support and everything on my shoulders."

"For one whole year, I couldn't even go outside. I tried all the medications for depression, anxiety and it made me feel even more weird."

That was 25 years ago. Roxanne and her baby were living in a windowless, illegal basement suite with a ceiling so low, she could barely stand up.

"I started realizing that this is my life and I would just have to manage it."

Now 42, she works full-time, lives in subsidized housing with her long-term partner and their four children. The family still struggles, highlighting the difficulties faced by all working poor families.

But Roxanne says, "I don't have a choice to give up. What would I tell my kids when they're older? It's just not an option to walk away. I can't just say I'm done."

"I know it will get better." ●

OUR THANKS TO
THE CAUSE WE
CARE FOUNDATION
FOR SUPPORTING
THIS INSERT



Notes

- 1 Metro Vancouver Regional Planning, 2023 Survey of Licensed Child Care Spaces in Metro Vancouver, December 2023, p. 19.
- 2 Tia Carpio, *Prevalence of low income among persons in one-parent families headed by an immigrant parent: An intersectional analysis*, Statistics Canada, March 25, 2024, www150.statcan.gc.ca/n1/pub/45-20-0002/452000022024001-eng.htm

Child Poverty and Working Parents

LOW WAGES AND PRECARIOUS WORK

The majority of poor children in British Columbia live in families with parents who work in the paid labour force. Some of these parents work full time, full year, and others work part time and/or part of the year. Whether earning low wages, or stuck in precarious or insufficient work without benefits, all of these parents are not earning enough to lift their families out of poverty.

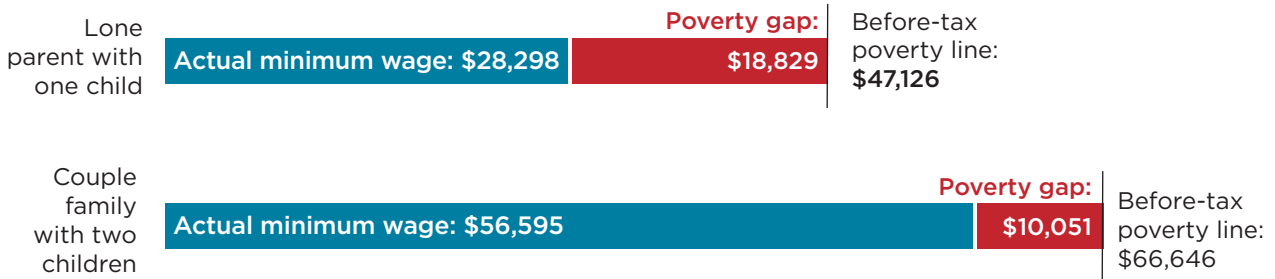
For families with children, low wages mean they often have to take on multiple jobs and work more than full time to earn enough to support their families. This leaves them little time to spend with their children or to participate in community life outside of work.

MINIMUM WAGES NOT ENOUGH FOR FAMILIES RAISING CHILDREN

As of June 2022, the minimum wage in BC was \$15.65/hour. For the first five months of 2022, the minimum wage was \$15.20. A lone parent with one child working full-time (35 hours/week), full-year at minimum wage in 2022 would have only earned \$28,298 per year, leaving them \$18,829 below the Low Income Measure (LIM) before-tax poverty line of \$47,126, for this family type and size.

A couple family with two children with both parents working full-time, full-year for minimum wage would have made \$56,595 per year, or \$10,051 below the LIM before-tax poverty line of \$66,646 for this family type and size.

Income Gaps for Parents Working Full-Time, Full-Year at BC's Minimum Wage in 2022, Compared to LIM Before Tax, 2022



Source: Statistics Canada, Table 11-10-0232-01 Low-income measure (LIM) thresholds (2024)



A lone parent working full time, full year for minimum wage in 2022 earned only **\$28,298**.

“Minimum wage is not enough to cover basic living expenses. Even living in subsidized housing, I have to go to the food bank.”

LIVING WAGES

Not only is the BC minimum wage too low to bring family incomes up to the poverty line, it is also far below living wage levels in BC that would allow families to meet their basic living expenses. As inflation continued to push essential household expenses such as housing and food higher in 2024, the calculation of living wages in different parts of the province for a family of four that would lift them above the poverty line ranged from \$20.81 per hour in Grand Forks to \$28.09 per hour in Whistler. The Metro Vancouver living wage was calculated at \$27.05 per hour.

In 2023, over 400,000 BC workers earned less than \$20 an hour—about 18% of all paid employees. 59% of these workers were women.¹ Bringing the BC minimum wage up to \$20 an hour would help close the gap with living wages.

Many people raising children who manage to find jobs that pay living wages continue to experience poverty because their jobs are part-time, casual or short-term, leaving them with an annual income below the poverty line.

“ My family takes transit. By the time I take my children to school and daycare in different locations, and then bus to work, it takes me about two hours. I’m spending four hours a day commuting on transit because there are no daycare spots available close to home or work.” — Mother in a two-parent family with two young children

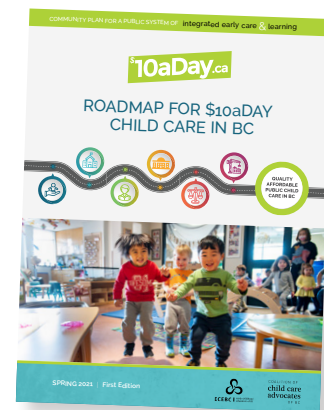
\$10ADAY CHILD CARE PLAN

Access for families to a public system of affordable, high-quality child care is key to an effective poverty reduction strategy. This is even more urgent now, as families struggle with rising costs for basic living expenses.

With the help of federal funding, BC has achieved measurable progress in recent years in creating \$10aDay programs, lowering parent fees, raising educator wages, and funding new spaces.

However, many child care programs are losing more early childhood educators (ECEs) than they can hire. Too many children with disabilities are turned away because child care programs lack the capacity to support them. Urgent advocacy is needed now calling for a province-wide, publicly-funded fair ECE wage grid of at least \$30 to \$40/hour and increased funding for specialized ECE education to support inclusive practices. Major improvements are also needed in the way child care is funded and new spaces are built by creating a single unified public funding model and provincially planned expansion in collaboration with public, non-profit and Indigenous partners.

Government must continue to ensure the rights promised in the Indigenous Early Learning and Child Care Framework are implemented and Indigenous leadership is meaningfully consulted.



BC is fortunate to have the \$10aDay Roadmap developed by experts with broad public support.

¹ Igljka Ivanova, *Trapped in the Wage Gap: Who earns less than the Living Wage in BC?*, Canadian Centre for Policy Alternatives, BC Office, May 2024, policyalternatives.ca

Children in Families on Welfare

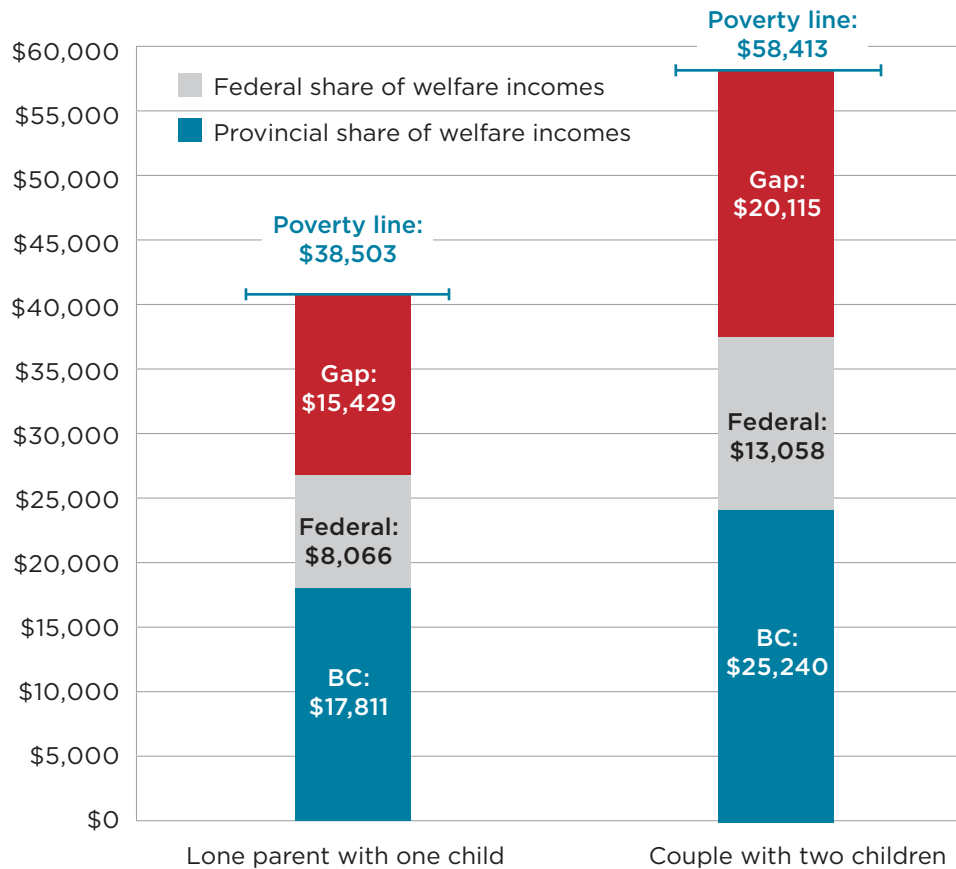
WELFARE INCOMES WELL BELOW POVERTY LINES

For the dependent children in families on welfare in 2022, which was an average of 44,965 children, the inadequacy of welfare income remained a significant concern, as their family incomes remained below the poverty line. These families struggled to meet their basic needs.

The income for a single parent on welfare with one child in BC in 2022 was just \$25,876 which fell \$15,429 short of the poverty line. For a couple on welfare with two children, their income was \$38,298 which was \$20,115 short of the poverty line.

The income for a single parent on welfare with one child in BC in 2022 was just \$25,876, which fell \$15,429 short of the poverty line.

Federal and Provincial Shares of Welfare Incomes and Poverty Gaps by Family Type in BC, 2021



in 2022, a couple on welfare with two children, had to get by on \$38,298.

That's \$20,115 below the poverty line.

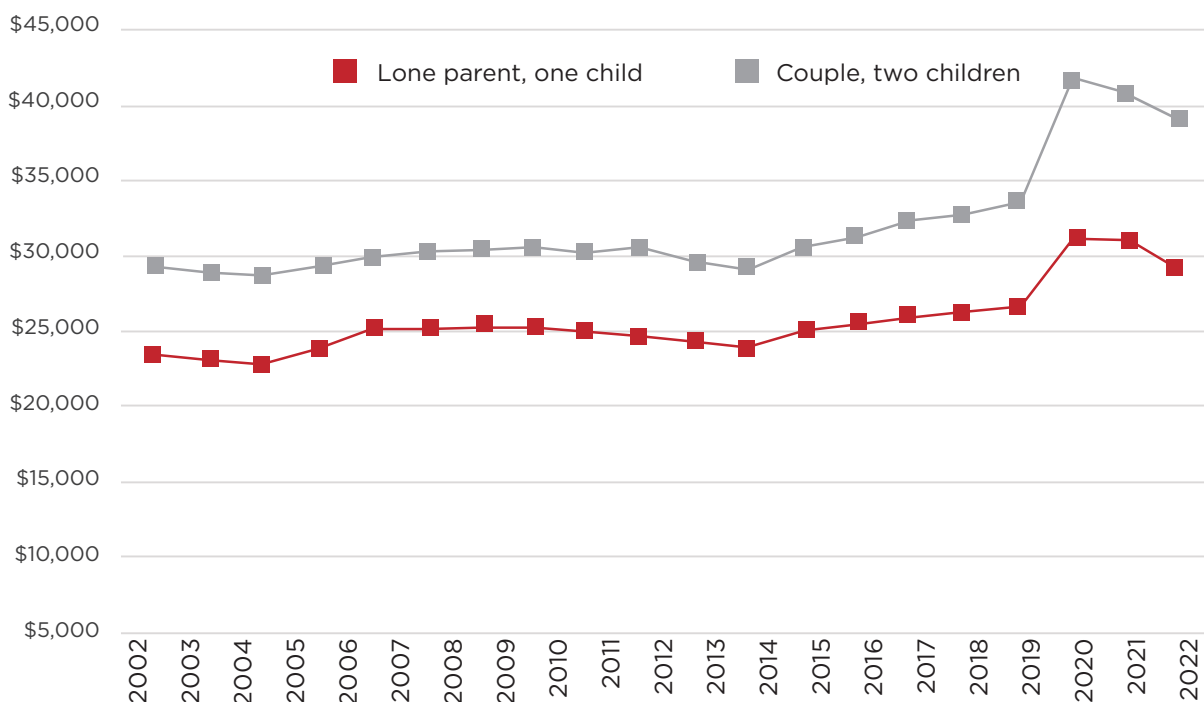
Source: Jennefer Laidley and Mohy Tabbara, *Welfare Incomes in Canada, 2022*, July 2023, Maytree, [maytree.com/wp-content/uploads/Welfare_in_Canada_2022.pdf](https://www.maytree.com/wp-content/uploads/Welfare_in_Canada_2022.pdf)

WELFARE INCOMES OVER TIME

As pandemic benefits from both the provincial and federal governments were removed in 2022, while inflation rose, the buying power of welfare incomes decreased dramatically for both single parents and couples with children in BC between 2021 and 2022.

Based on 2022 constant dollars, the total welfare income (including various federal and provincial benefits and programs) for a single parent with one child in BC decreased by \$4,589 between 2021 and 2022 (from \$30,465 to \$25,876). The income for a couple family on welfare with two children decreased by \$3,202 between 2021 and 2022 (from \$41,500 to \$38,298).

Welfare Incomes (Adjusted for Inflation, 2021 Constant \$), by Family Type, BC, 2002-2021



Source: Maytree, *Welfare in Canada, 2021* (2022)

LOW WELFARE RATES ARE CONDEMNING TENS OF THOUSANDS OF CHILDREN AND YOUTH IN BC TO POVERTY

In 2022, for most of these families on assistance (61%), working was not an option. These families did not fall under the “expected to work” category and had medical conditions, multiple barriers, disabilities, and other challenges that prevented them from working.

Low welfare incomes are especially tough on single parent families, as 84% of the families with children on welfare were single parent families in 2022.¹ Families living below the poverty line are frequently forced to rely on food banks and other sources of charity to feed and clothe their children.

1 BC Ministry of Social Development and Poverty Reduction, *BC Employment and Assistance Summary Report*, July 2024.

Child Poverty Across BC

CHILD POVERTY BY REGIONAL DISTRICTS

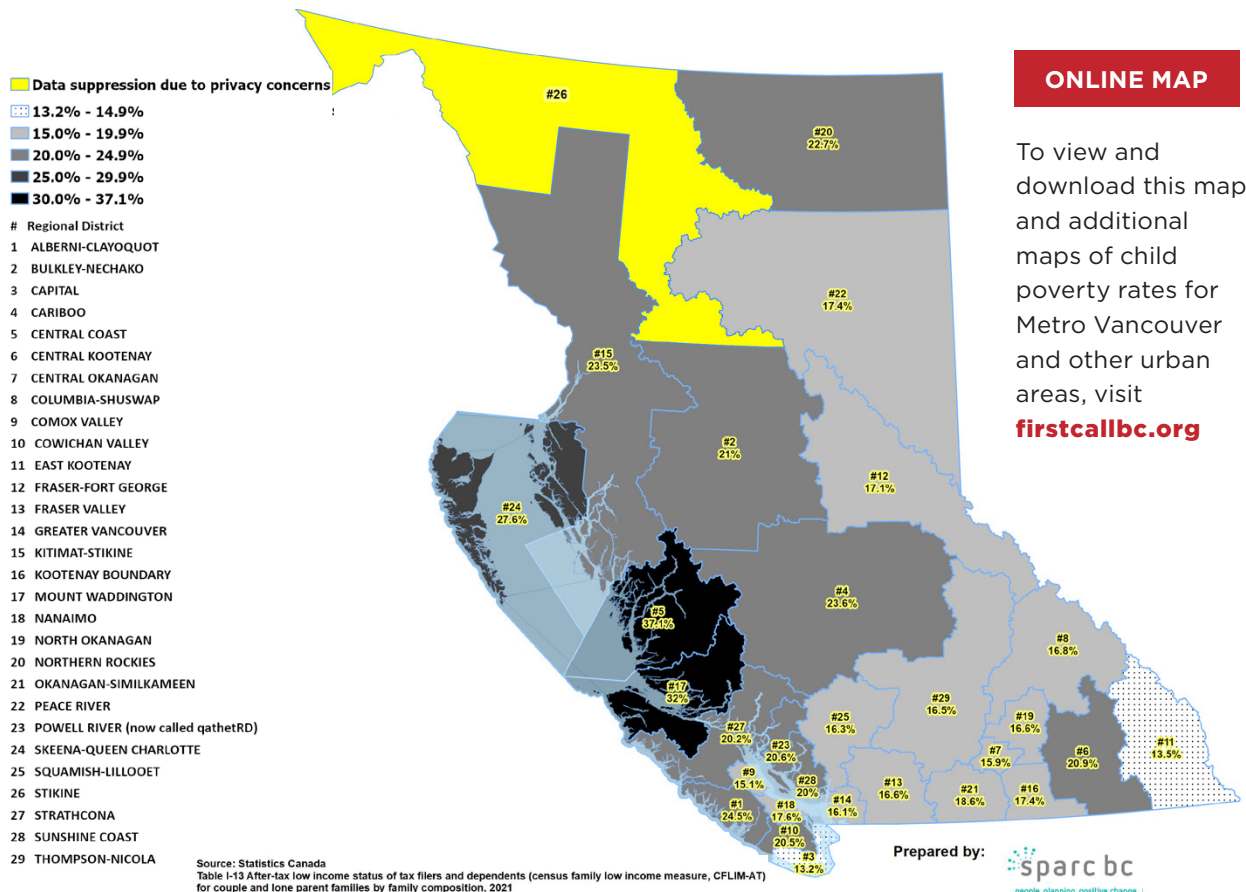
Thousands of children in each of BC's regional districts were living in poverty in 2022. Regional districts on the outer coast and parts of Vancouver Island had the highest child poverty rates. Twenty-two out of 28 regional districts with child poverty data available had at least 1,000 children living in poverty and thirteen districts had at least one in five children living in poverty, up from 7 districts in 2021. 22 out of 28 Regional Districts in BC had at least 1,000 children living in poverty. The three regional districts with the highest child poverty rates in 2022 were:

- Central Coast Regional District (37.1%);
- Mount Waddington Regional District (32%);
- Skeena-Queen Charlotte Regional District (27.6%).

22 out of the 28 regional districts in BC had at least 1,000 children living in poverty.

The Capital Regional District had the lowest child poverty rate in 2022 at 13.2%. In all 28 regional districts with available data, child poverty rates increased between 2021 and 2022. This is clearly visible from a comparison of the regional district maps of the two years on our website.

% of Children 0-17 Years Old in British Columbia in Low Income Families, by Regional District, Based on Census Family Low Income After Tax Measure (CFLIM-AT), 2022



CHILD POVERTY IN BC'S URBAN AND RURAL AREAS

Seventeen out of 28 urban areas in BC had at least 1,000 children living in poverty in 2022, with especially large numbers in Metro Vancouver (73,230), the Victoria Census Metropolitan Area (7,670), the Abbotsford-Mission Census Metropolitan Area (6,720) and Kelowna Census Metropolitan Area (6,090).

There were 20,280 poor children living in rural areas in BC in 2022. On average, 21.7% of all children in rural BC lived in poverty, considerably higher than the BC child poverty rate of 16.7%.

The three urban areas with the highest poverty rates were Prince Rupert (26.2%), Port Alberni (23.5%), and Quesnel (22.8%). The urban areas with the lowest child poverty rates were Squamish (11.7%), Victoria (12.7%), Kamloops and Trail (both at 14.1%). All urban areas, except Squamish, saw an increase in the child poverty rate between 2021 and 2022.

Metro Vancouver Census Tracts

There were 73,230 children, or 16.1% of all children in the Vancouver Census Metropolitan Area (CMA), living in poverty in 2022. Out of the 520 Vancouver CMA census tracts with child poverty data available, 71% of them had at least 100 children living in poverty. The child poverty rate was 10% or higher in 88% of the census tracts. The child poverty rate in Vancouver CMA census tracts in 2022 ranged from 5.4% to 67.6%. The number of poor children in Vancouver CMA census tracts in 2022 ranged from 20 to 490. The highest child poverty rates were found in census tracts in and around Vancouver's Downtown Eastside in 2022.

Victoria Census Tracts

There were 7,760 children, or 12.7% of all children in the Victoria Census Metropolitan Area (CMA), living in poverty in 2022. Out of the 80 Victoria CMA census tracts with child poverty data available, 38% of them had at least 100 children living in poverty. The child poverty rate was 10% or higher in 72% of the census tracts. The child poverty rate in Victoria CMA census tracts in 2022 ranged from 4.0% to 52.6%. The number of poor children in Victoria CMA census tracts in 2022 ranged from 20 to 350. The census tracts with the highest child poverty rates were found in North and Central Saanich and Sooke.

Abbotsford-Mission Census Tracts

There were 6,720 children, or 15.5% of all children in the Abbotsford-Mission Census Metropolitan Area (CMA), living in poverty in 2022. Out of the 39 Abbotsford-Mission CMA census tracts with child poverty data available, 85% of them had at least 100 children living in poverty. The child poverty rate was 10% or higher in 92% of the census tracts. The child poverty rate in Abbotsford-Mission CMA census tracts in 2022 ranged from 6.4% to 25.7%. The number of poor children in Abbotsford-Mission CMA census tracts in 2022 ranged from 50 to 450. The census tracts with the highest child poverty rates were clustered around Downtown Abbotsford and West Abbotsford as well as near Downtown Mission.

Metro Vancouver was home to 73,230 poor children in 2022



ONLINE MAP

To view and download

maps of child poverty rates in BC urban areas, visit

www.firstcallbc.org

6,720 children were located in the Abbotsford-Mission CMA.

Chilliwack Census Tracts

There were 4,570 children, or 17.6% of all children in the Chilliwack Census Metropolitan Area (CMA), living in poverty in 2022. Out of the 33 Chilliwack CMA census tracts with child poverty data available, 55% of them had at least 100 children living in poverty. The child poverty rate was 10% or higher in 88% of the census tracts. The child poverty rate in Chilliwack CMA census tracts in 2022 ranged from 7.8% to 50%. The number of poor children in Chilliwack CMA census tracts in 2022 ranged from 20 to 430. The census tracts with the highest child poverty rates were clustered around Downtown Chilliwack, with a few others spread out through the CMA.

Kamloops Census Tracts

There were 2,990 children, or 14.1% of all children in the Kamloops Census Metropolitan Area (CMA), living in poverty in 2022. Out of the 29 Kamloops CMA census tracts with child poverty data available, 48% of them had at least 100 children living in poverty. The child poverty rate was 10% or higher in 69% of the census tracts. The child poverty rate in Kamloops CMA census tracts in 2021 ranged from 6.3% to 40%. The number of poor children in Kamloops CMA census tracts in 2022 ranged from 20 to 240. The census tracts with the highest child poverty rates were clustered near the North Shore and Downtown Kamloops.

Kelowna Census Tracts

There were 6,090 children, or 15.9% of all children in the Kelowna Census Metropolitan Area (CMA), living in poverty in 2022. Out of the 49 Kelowna CMA census tracts with child poverty data available, 61% of them had at least 100 children living in poverty. The child poverty rate was 10% or higher in 94% of the census tracts. The child poverty rate in Kelowna CMA census tracts in 2022 ranged from 8.6% to 66.7%. The number of poor children in Kelowna CMA census tracts in 2022 ranged from 20 to 420. The highest child poverty rate census tracts were clustered near Downtown Kelowna.

Nanaimo Census Tracts

There were 3,460 children, or 17.4% of all children in the Nanaimo Census Metropolitan Area (CMA), living in poverty in 2022. Out of the 22 Nanaimo CMA census tracts with child poverty data available in 2022, 73% of them had at least 100 children living in poverty. The child poverty rate was 10% or higher in 96% of the census tracts. The child poverty rate in Nanaimo CMA census tracts in 2022 ranged from 8.3% to 50%. The number of poor children in Nanaimo CMA census tracts in 2022 ranged from 30 to 420. The highest child poverty rate census tracts were concentrated in Downtown Nanaimo and South Nanaimo.

Prince George Census Tracts

There were 3,140 children, or 16.9% of all children in the Prince George Census Agglomeration (CA), living in poverty in 2022. Out of the 24 Prince George CA census tracts with child poverty data available, 63% of them had at least 100 children living in poverty. The child poverty rate was 10% or higher in 75% of the census tracts. The child poverty rate in Prince George CA census tracts in 2022 ranged from 7.7% to 50%. The number of poor children in Prince George CA census tracts in 2022 ranged from 40 to 420. The highest child poverty rate census tracts were concentrated in and around Downtown Prince George.

3,140 children were living in poverty in Prince George in 2022.



Growing Income Inequality

INCOME INEQUALITY AMONG BC FAMILIES WITH CHILDREN

In 2022, the richest 10% of British Columbia families with children had 26% of the total pre-tax family income pie, slightly more than the entire combined incomes of the poorest 50% of families at 25%.

The poorest 10% of families with children had just 1% of the total family income pie. The richest 50% of families held a total of 75% of the family income pie.

BC Average After-Tax Family Income Shares — Top and Bottom Halves, 2022

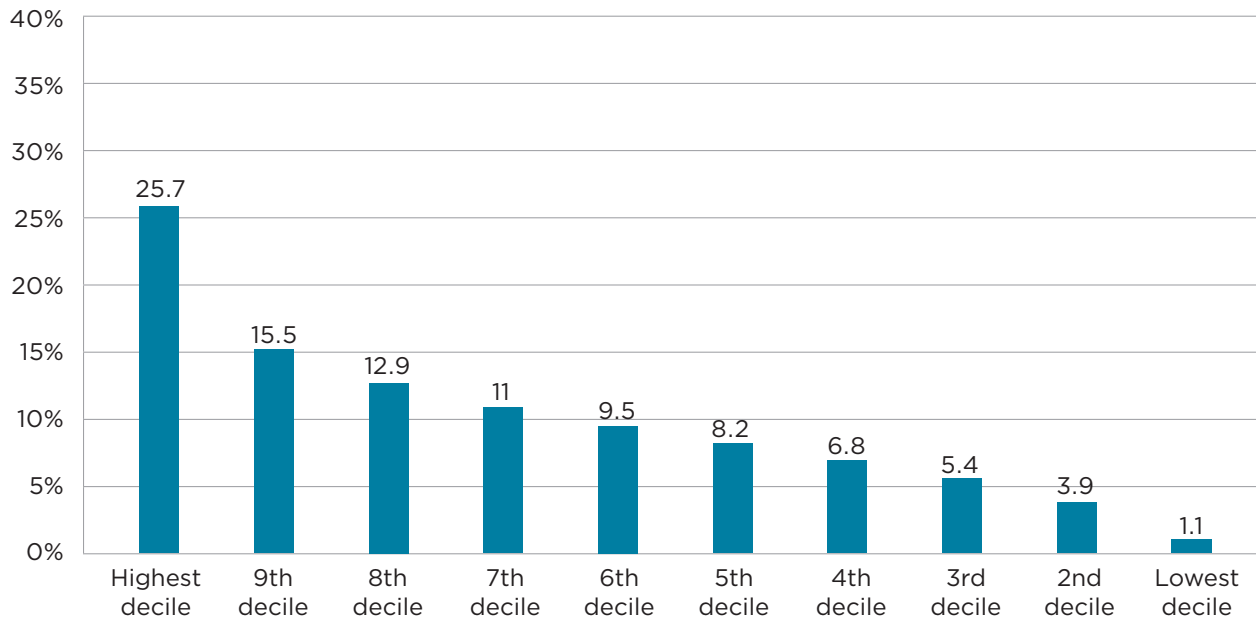
In 2022, the richest 10% of BC families with children had 26% of the total after-tax family income pie, slightly more than the combined incomes of the poorest 50% of families.

Richest half of BC families' share: **75%**



Poorest half of BC families' share: **25%**

BC Average After-Tax Family Income Shares, 2022



Source: Statistics Canada, Custom tabulation, data from T1 Family Files 2021 (2023)

BRITISH COLUMBIA — A MOST UNEQUAL PROVINCE

Growing income inequality is driven by the growth in the income of the families in the highest income decile, compared to the incomes of low-income families. In 2022, BC families in the highest income decile collected 24 times what the families in the lowest income decile made, based on their average after-tax annual income. This was a larger income inequality ratio than the Canadian average ratio of 18 times in 2022.

The disparity for lone-parent families in BC was much higher, with the average after-tax income for the top 10% of lone-parent families at 59 times the average income for lone-parent families in the lowest decile, almost double the Canadian ratio (30). Only Alberta had a higher inequality ratio for this family type at 133 times. With Nunavut couple families, BC couple families had the highest income inequality ratio in the country at 12 times, compared to the Canadian average of 9 times.

Gap Between Poorest and Richest 10% of BC Families with Children, in 2022 Constant Dollars

BC families with children under 18 years old, 2022	Average after-tax income			
	Lowest income decile	Highest income decile	Difference between highest and lowest deciles	Average after-tax income ratio: highest to lowest decile
All census families	\$11,915	\$288,052	\$276,137	24 times
Couple families	\$26,829	\$308,062	\$281,233	12 times
Lone-parent families	\$2,306	\$135,929	\$133,623	59 times

Source: Statistics Canada, custom tabulation, data from T1 Family Files 2022 (2024)

In dollar terms, in 2022, the average after-tax annual incomes of the poorest 10% of BC families of all types were hundreds of thousands of dollars less than the annual incomes of the richest 10%.

Average After-Tax Incomes by Decile Group, Families with Children in BC, in 2022 Constant Dollars

	All census families with children <18	Couple families with children <18	All lone-parent families with children <18	Male lone-parent families with children <18	Female lone-parent families with children <18
Lowest decile	\$11,915	\$26,829	\$2,306	\$3,708	\$2,136
2nd decile	\$43,910	\$63,042	\$16,522	\$20,384	\$15,916
3rd decile	\$60,962	\$79,676	\$27,759	\$31,826	\$27,221
4th decile	\$76,507	\$93,540	\$35,713	\$42,038	\$34,944
5th decile	\$91,491	\$106,784	\$43,450	\$51,647	\$42,425
6th decile	\$106,642	\$120,829	\$50,920	\$60,759	\$49,627
7th decile	\$123,605	\$136,845	\$58,782	\$70,686	\$57,161
8th decile	\$144,250	\$156,547	\$68,426	\$82,628	\$66,178
9th decile	\$173,553	\$185,818	\$83,358	\$99,675	\$80,310
Highest decile	\$288,052	\$308,062	\$135,929	\$165,679	\$129,779

Source: Statistics Canada, Custom tabulation, data from T1 Family Files 20221 (2024)



In 2022, the average annual income of the poorest 10% of BC lone-parent families was an appalling \$2,306 per year, the lowest in the country except for Alberta, and only 55% of the Canadian average for this family type.

WHY INCOME INEQUALITY MATTERS

There is ample evidence that socioeconomic position is one of the most important social determinants of health. Children who are raised in poverty face risks to their health over their life course.¹ In contrast, healthy, well-supported children and youth are more likely to become the engaged and contributing citizens that are essential for creating a healthy, sustainable society.

International studies have shown that high rates of economic inequality negatively impact both the rich and the poor on a range of health and wellness measures.² B.C. studies also show the impacts of poverty on people's vulnerability to chronic disease and the effects on their life span.³ The vulnerability of children is underscored by the research demonstrating a direct correlation between a large gap between the rich and the poor in wealthy societies and reduced child well-being..

Allowing income and wealth inequality to continue to grow in B.C. brings with it increased health and social costs related to higher rates of many chronic diseases, obesity, mental illness, suicide, violence and addictions. Beyond these negative health effects and the widespread suffering that accompanies them, growing socioeconomic inequality erodes social cohesion, empathy and compassion, which leads to increased social isolation, stigmatization and marginalization of the poor, distrust, crime, stress and despair.

Inequality reduces social mobility,⁴ undermining the promise of a fair society and increasing social alienation for those left behind.

Beyond the negative effects on children's health and development, growing socioeconomic inequality erodes social cohesion, empathy and compassion, which leads to increased social isolation, stigmatization and marginalization of the poor, distrust, crime, stress and despair.

1 World Health Organization, Commission on Social Determinants of Health, *Closing the Gap in a Generation, Health Equity through Action on the Social Determinants of Health*, 2008.

2 Kate Pickett and Richard Wilkinson, *The Spirit Level: Why Equality is Better for Everyone*, 2009, The Equality Trust, equalitytrust.org.uk/about-inequality/spirit-level.

3 Health Officers Council of BC, 2008 and 2013, healthofficerscouncil.net/positions-and-advocacy/publications/poverty-and-health-inequities/.

4 Doug Saunders and Tom Cardoso, "A tale of two Canadas: Where you grew up affects your income in adulthood," June 2017, *The Globe and Mail*, theglobeandmail.com/news/national/a-tale-of-two-canadas-where-you-grow-up-affects-your-adultincome/article35444594/.

Importance of Government Help: Public Policy Matters

GOVERNMENT TRANSFERS REDUCE CHILD POVERTY IN CANADA

Federal and provincial government income support programs play a significant role in reducing child poverty in Canada. Government transfers include payments such as Employment Insurance benefits, Goods and Services Tax (GST) credit, Canada Child Benefits, Old Age Security and Canada Pension Plan benefits, provincial social assistance (or welfare) benefits, provincial refundable tax credits and family benefits, and other government transfers.

In 2022, without government transfers to family incomes, Canada's child poverty rate would have been 32.4%, based on the CFLIM-After Tax. Nearly two and a half million Canadian children (2,429,520) would have been poor without these government programs and benefits. With federal and provincial transfers, the Canadian child poverty rate was reduced to 18.1%, lifting 1,071,890 children out of poverty in 2022.

GOVERNMENT TRANSFERS REDUCE CHILD POVERTY IN BC

In 2022, without government transfers to family incomes, British Columbia's child poverty rate would have been 27.9%, leaving 246,680 children poor that year. Government income supports for low-income families through government transfers succeeded in lowering the BC child poverty rate to 16.7%, keeping 99,110 children out of poverty.

Despite these successes, the removal of almost all COVID-19 related benefits in 2022 meant that government transfers had less of an impact on child poverty reduction in 2022 than in 2021.

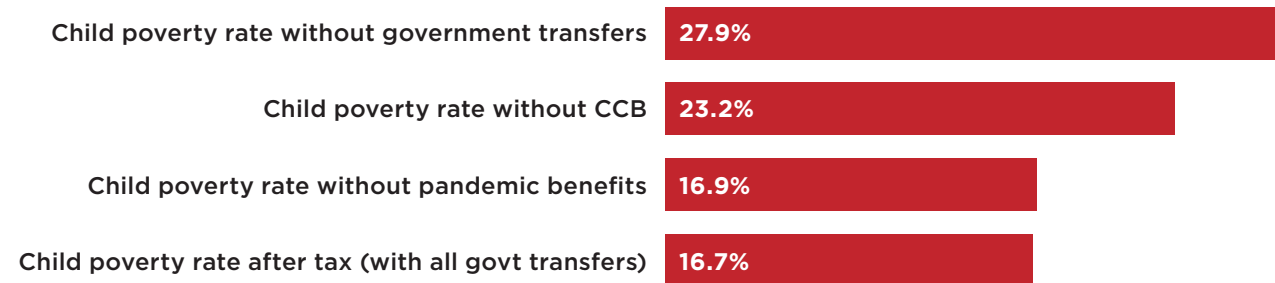
99,110 BC children
were kept out of
poverty in 2022 thanks
to government help.



Over **two million** Canadian children would have been poor using family market income alone. With federal and provincial transfers, the number of poor children was lowered to **1,357,630**.

Since its inception in 2016, the Canada Child Benefit (CCB) has proven to be the most effective government transfer for families with children. For BC families, since October 2020 the amount of this benefit includes the BC Family Benefit. This combined federal and provincial benefit contributed 58% of the reduction of child poverty in BC for 2022, lifting 57,350 children out of poverty.

BC Child Poverty Rates (CFLIM-AT) With and Without Government Transfers, 2022

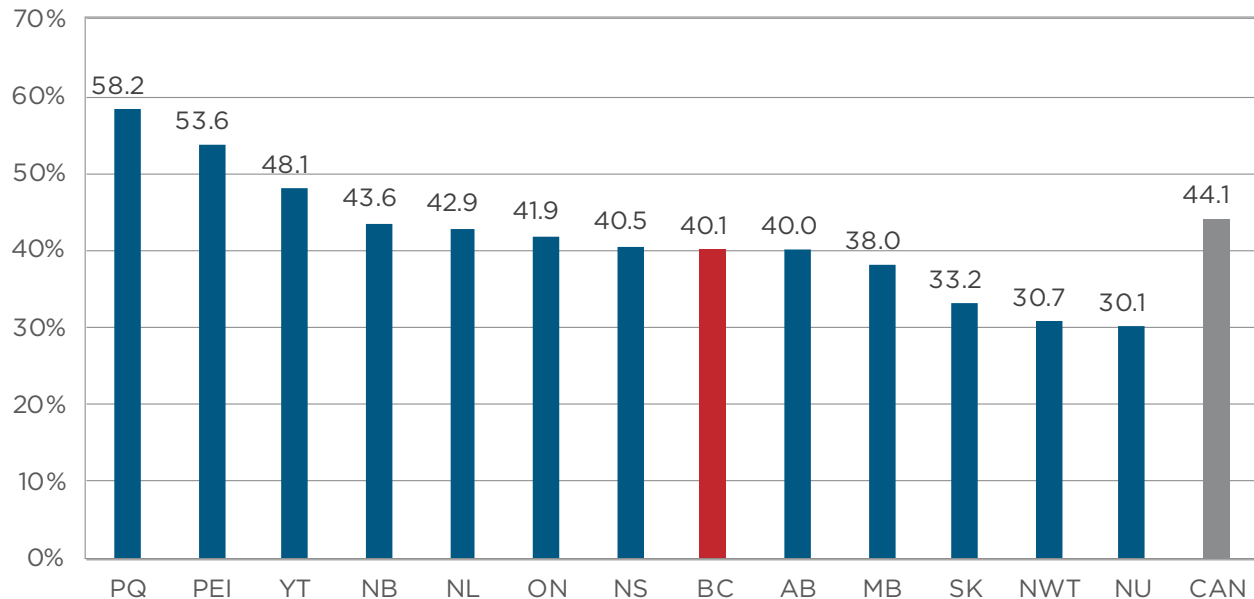


Source: Statistics Canada, Custom tabulation, data from T1 Family File, 2022 (2024)

GOVERNMENT TRANSFERS BY PROVINCE – HOW DOES BC COMPARE?

The graph below shows the rate of child poverty reduction by government transfers in 2022 in Canada and individual provinces and territories. Thanks to government transfers, the overall Canadian child poverty rate was reduced by 44.1%, from 32.4% to 18.1%, keeping 1,357,630 children out of poverty. Support for low-income families through government transfers lowered the 2022 after-tax BC child poverty rate from 27.9% to 16.7%, a 40.1% reduction, less than the national average.

Child Poverty Reduction by Government Transfer Payments, 2022



Source: Statistics Canada, Custom tabulation, data from T1 Family File, 2021 (2023)

This data reinforces the power of using targeted direct income supports in government poverty reduction strategies at the federal and provincial levels. Eliminating child poverty in BC and Canada is achievable in the short term if we muster the political will to act on the lessons learned over the past many years.



Eliminating child poverty in BC and Canada is achievable in the short term if we muster the political will to act on the lessons learned over the past many years.

STRENGTHENING THE BC FAMILY BENEFIT

As of June 2024, the maximum annual benefit for families with annual adjusted net incomes under \$35,902 was \$2,188 for their first child, \$1,375 for their second child and \$1,125 for each additional child. This year's payments include a one-time annual bonus of an average of \$445 per family. Single parents under the \$35,902 income threshold can also receive a \$500 supplement for the year, newly introduced in 2023. First Call recommends this benefit continue to be indexed to keep up with inflation, among other recommendations to reduce the depth of poverty for the lowest income families.



“ Food prices have gone up so much that food bank lines are long and working parents don't have time to wait in them. You need food but you need to be working and be with your kids.”

Recommendations: What Needs to Happen

On the 35TH anniversary of the passing of the unanimous all-party federal resolution to end child poverty in Canada by the year 2000, it is disappointing to see child poverty in BC rebounding upward by 25.6% between 2020 and 2022. We cannot afford to let this upward trend continue. It's time for us to live up to our promises to respect children's rights and end child poverty in BC and in Canada. The following recommendations target policy solutions that are available to us to address the root causes of child and family poverty.

We cannot afford to let the child poverty rate continue to rebound upward.

FIRST CALL RECOMMENDATIONS

TAX FAIRNESS AND INCOME SUPPORT

- P** Increase the BC hourly **minimum wage** to \$20/hour by 2026.
- F P L** Governments at all levels should ensure their direct and contract employees are paid a **living wage** that allows them to meet their basic needs, properly support their children and avoid chronic financial stress. This is a crucial issue for government-funded child, youth and family service organizations in BC.
- F P** Significantly raise **income and disability assistance rates** to bring total welfare incomes up to the CFLIM after-tax poverty thresholds and index them to inflation. Federal investments must support social assistance adequacy through the Canada Social Transfer and tie investments to adequacy standards.
- F P** Ensure the **Canada Child Benefit**, in combination with other income measures, raises all families with children above the CFLIM after-tax poverty lines calculated through taxfiler data and ensure access to this and other federal benefits for families in population groups with higher rates of poverty, such as newcomer and Indigenous families.
- P** Index the **BC Family Benefit** to inflation to ensure the value of the benefit does not erode over time. Increase the upper net income threshold (\$35,902) to \$40,000 for the maximum annual benefit, while adjusting the benefit by both increasing its benefit reduction rate and having it vary with the number of children in the family to better target low-income single parents in a cost-neutral fashion.
- F** Enhance **Employment Insurance** to expand access, duration, and level of benefits to reduce inequity for lower-income workers and prevent and reduce child and family poverty, including establishing a minimum benefit floor.
- F** Ensure **maternity and parental leave benefits** are universally available to all parents (regardless of work status) for at least 1 year, ensure a minimum benefit level of \$500 per week and increase the maximum benefit level to \$1,000 per week.

Area of responsibility:

- F** Federal
- P** Provincial
- L** Local

8. **F** Make it easier for families with children to file their taxes, including expanding access to **automatic tax filing**, allowing them access to income supports such as the Canada Child Benefit.
9. **F P** Address growing income inequality and **generate revenue for poverty reduction programs** by eliminating or reducing highly regressive and expensive tax loopholes, closing tax havens, and taxing very high levels of wealth.

TARGETED INITIATIVES FOR GROUPS OVER-REPRESENTED IN POVERTY DATA

10. **F P** Collaborate with **First Nations, Métis and Inuit governments and Indigenous organizations** to address the multiple factors, such as food insecurity, lack of accessible services, and under-resourced schools, leading to child and family poverty in order to prevent, reduce and eradicate child and family poverty in Indigenous communities. The federal government must ensure the full application of Jordan's Principle for First Nations children, and the federal and provincial governments must ensure culturally safe supports and public services are also provided to Métis and Inuit children and to other Indigenous children living off-reserve in urban centres not covered under Jordan's Principle.
11. **P** Increase the amounts of the monthly SAJE income support and rental assistance benefits for **young people transitioning out of care** and revisit the eligibility requirements that exclude youth who left government care before age 12, e.g., through adoption or kinship care agreements.
12. **F P** Ensure **54.01/54.1 kinship families** have access to the same benefits as all others in an out of care arrangement with the Ministry of Children and Family Development, including the Canada Child Benefit. Allow grandparents on CPP Disability who are raising their grandchildren to continue to receive the **CPP children's benefit** after they turn 65.
13. **F P** Increase provincial program funding and support for **families raising children with disabilities** and complex medical needs to ensure they have timely, universal access everywhere in BC to a core suite of early intervention therapies, assessments, family respite, inclusive child care, medical care and in-home supports, including adjusting income and disability assistance rates for families with children with disabilities to recognize the additional costs associated with raising children with extra support needs. Double the maximum monthly amount of the federal Child Disability Benefit to \$500.
14. **F P** Intensify efforts to help **immigrants and refugees** adjust to life in Canada by enhancing employment and housing assistance, removing barriers to foreign-trained professionals accessing jobs in their field, making more language training with child care available, and improving employment standards and human rights protections and enforcement.

LOWER BARRIERS AND IMPROVE LIVES THROUGH UNIVERSAL PROGRAMS

15. **F P** Continue to prioritize new **early learning and child care investments** in 2025 budgets and beyond to expand access to \$10aDay child care for all families across the province, including low-income families, the inclusion of children with diverse needs and access to school-age care on school sites. Implement a province-wide, publicly-funded and fair ECE wage grid of at least \$30 to \$40/hour and increase funding for specialized ECE education to support inclusive practices. Ensure there are adequate resources and support for the implementation of the Indigenous Early Learning and Child Care Framework.

16. **P** Increase investment in public health initiatives aimed to support **maternal and parental health and healthy infant development**, as well as non-barriered, free, community-based programs and services for all families with young children to ensure these supports are available throughout BC and designed to reach families experiencing poverty and other threats to their ability to thrive.
17. **F P L** Scale up funding to build thousands of new social and **affordable rental housing units** and maintain existing affordable housing stock to reduce the number of families in core housing need and to eliminate homelessness. Ensure that new social and affordable rental units are affordable to families with very low incomes, including at social assistance rates, and there are sufficient units for larger families. Curtail the financialization of rental housing by Real Estate Investment Trusts through tax reform. **Tie rent control to the unit** to remove the incentive for evictions of current tenants to raise the rent for new tenants.
18. **P** Ensure **K-12 public education** funding is restored to be sufficient to mitigate inequities between high- and low-income neighbourhoods, school districts and families and to ensure appropriate inclusion of students with diverse learning needs and support for First Nations, Métis and Inuit students. This includes enhancing funding to school districts for education assistants and concerted action to address the serious teacher shortage.
19. **F P** Contribute funding to establish a universal, cost-shared, **national healthy school food program** for all K-12 students that is respectful of local contexts, connected to community and curriculum, health-promoting and sustainable.
20. **F P** Federal and provincial government support for access to **post-secondary education** should be increased both to remove financial barriers for low-income students and lower student debt levels. Policy options include reducing tuition fees at public institutions and more non-repayable grants for low- and middle-income students.
21. **P** Provide **free public transit** for minors ages 13-18 and free or reduced-fee transit access for low-income households.
22. **F P** Continue to work with industry to ensure all lower income families and youth have **access to technology** (both hardware and internet access) so that they are able to apply for financial assistance, learning opportunities and access other supports.
23. **F P** Introduce **universal coverage** for all Canadians for prescription drugs, dental care, eye care, hearing aids, assistive devices/products and mental health care as **essential aspects of health care**. As a first step, reform provincial income assistance health benefits into generally-available, income-tested extended health coverage as a basic service across all low-income populations.

MEASUREMENT OF POVERTY

24. **F P** The CFLIM-AT is a broad, comprehensive, and relative measure of poverty. **Replace** the Market Basket Measure with the Census Family Low Income Measure After Tax (CFLIM-AT), calculated with annual taxfiler data, as Canada's and BC's **official measure of poverty**.

This report primarily uses data from Statistics Canada's T1 Family File (T1FF) to report on low income for children (0-17 years of age), the most comprehensive data source covering 94.4% of the population in 2022.

The poverty lines for different family sizes in the chart below are based on the after-tax Census Family Low Income Measure (CFLIM-AT). The CFLIM-AT is a relative measure of poverty that determines poverty thresholds set at 50% of the median Canadian family income, which means a family is considered to have a low income if their income falls below the income amount that is positioned at the 25th percentile of all Canadian family incomes of the same size.

This measure captures income inequality which makes it a good predictor of child development and health outcomes. This is why the international community, including UNICEF and the OECD, use the LIM and why Campaign 2000 and its provincial partners have historically used the CFLIM in our Child Poverty Report Cards, and continue to do so.

Statistics Canada's 2022 Thresholds for After-Tax Census Family Low Income Measure (CFLIM)

Number of family members	Income Threshold
Single person (no child)	\$25,418
Lone parent with one child	\$35,946
Lone parent with two children	\$44,025
Couple with one child	\$44,025
Couple with two children	\$50,836

In 2018, the British Columbia and federal governments adopted the Market Basket Measure (MBM) as their official poverty measure. The MBM is an absolute measure of material deprivation, which compares income to the cost of goods and services that would allow a family to meet their basic needs and have a modest standard of living. Unlike the CFLIM-AT, a relative measure of poverty (capturing inequality) that compares income nationally, the MBM is sensitive to regional differences.

When poverty rates are reported using the MBM annually, data from the Canadian Income Survey (CIS) is used, as it is not possible to calculate the MBM poverty rate with tax filer data. The CIS is a voluntary survey which relies on a representative sample of respondents. Statistics Canada acknowledges that survey data risks under-reporting the disposable incomes of both the very wealthy and the very poor.



ABOUT FIRST CALL

First Call Child and Youth Advocacy Society is a registered charity in British Columbia. Our purpose is to create greater understanding of and advocacy for legislation, policy, and practice so that all children and youth have the rights, opportunities and resources required to thrive.

We conduct research and analysis on child and youth rights and well-being, offer education and training events, and make policy recommendations to promote, strengthen and defend the rights of children and youth in BC.

First Call holds monthly meetings featuring presentations on emerging child rights issues. Together, we share information, provide our members with tools and resources and advocate collectively for BC's children and youth.

SUPPORT OUR WORK

If you are a British Columbia-based organization that believes in putting children and youth first, we invite you to join us by becoming an affiliate.

Please email us at info@firstcallbc.org

DONATE TODAY!

We do the research and advocacy work that delivers insights, mobilizes communities and builds partnerships. As a CRA registered charity, we issue tax receipts and are grateful for all support for our research and advocacy efforts.

Please help us shape public policy by donating today at firstcallbc.org

putting children and youth first

328 — 3381 Cambie Street, Vancouver, BC V5Z 4R3

604 288 8102 info@firstcallbc.org firstcallbc.org