

## **Health and Social Impacts of Economic Insecurity Summary of Poverty Reduction Survey Responses**

July 2018

The **BC Poverty Reduction Coalition** is an alliance of organizations that have come together to raise awareness about poverty and inequality in BC and improve the health and well-being of all British Columbians through the call for a comprehensive solution that addresses the systemic causes of these problems.

We congratulate the government for their commitment to implement a poverty reduction plan for BC and we appreciated the opportunity to contribute to the development of this plan through the consultation process. A previous version of this report was submitted to the consultation, but this report has been updated here with a full quantitative analysis of the individual surveys we designed and conducted in person and online throughout BC. Many of the questions were open-ended to give people an opportunity to describe the impact of poverty in their own words and required extensive coding. The Coalition also submitted two other reports: the full submission detailing our unanimous principles and policy recommendations can be found [here](#);<sup>1</sup> and a report that compiles the results of two focus groups primarily targeted at collecting the experiences of the working poor is [here](#).<sup>2</sup>

**Given our previous experience trying to reach low-wage workers and recognizing that they were not well-represented at the larger community meetings, we identified working poverty as a significant gap in the government’s consultation process.** As Minister Simpson himself highlights, 40% of those in poverty are working so it is critical to hear from this group. With that in mind, we developed individual surveys to reach the working poor and targeted our focus groups to capture these experiences in more detail. We reached almost 1,000 low income people including those struggling to get by on low wages, income assistance and pensions.

Due to low incomes, housing and food costs are highlighted as the number one challenges throughout BC, followed by health, debt and transportation. In analyzing the survey responses, it is clear that the impacts of this economic hardship are far-reaching: the health and social impacts of income insecurity are devastating, ranging from stress to skipping meals to not socializing.

*“You’ll never get away. It traps you on a system because you can’t get ahead.” -Betty*

**We look forward to working with the government in the development and implementation of an accountable, bold and comprehensive poverty reduction plan aimed at eliminating poverty and inequality in BC.**

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<sup>1</sup> [http://bcpovertyreduction.ca/wp-content/uploads/2018/03/BCPRC\\_SubmissionPRConsultation\\_Mar15\\_2018.pdf](http://bcpovertyreduction.ca/wp-content/uploads/2018/03/BCPRC_SubmissionPRConsultation_Mar15_2018.pdf)

<sup>2</sup> [http://bcpovertyreduction.ca/wp-content/uploads/2018/05/BCPRC\\_SmallGroupReportPRConsultation\\_April2018.pdf](http://bcpovertyreduction.ca/wp-content/uploads/2018/05/BCPRC_SmallGroupReportPRConsultation_April2018.pdf)

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## About the Survey

In total, the survey received 952 responses before the deadline. The survey was conducted both online through distribution on the BC Poverty Reduction Coalition's email list and social media platforms and in person at multiple locations throughout BC in partnership with members and allies of the Coalition. These locations included food banks, transit hubs, malls, Aboriginal Friendship Centres, neighbourhood houses, and women's shelters. The full list of questions contained in the survey can be found in Appendix A.

The survey respondents live in cities and regions across British Columbia, predominantly in Metro Vancouver but with strong representation from Vancouver Island, the Okanagan and Northern BC. You can find the full regional distribution of respondents who chose to share their residence in Appendix B.

Survey respondents were also offered the opportunity to share demographic information. In summary:

- Two thirds of respondents identify as women;
- 47% identify as white/European;
- And about 60% are between the ages of 30-60, prime working age.

In relation to income:

- Over half of survey respondents report income from working, with one third working full time;
- One third are receiving welfare or disability benefits;
- And 20% are living on a pension.

Full demographic data is summarized in Appendix C.

Thank you very much to Natasha Cameron who digitized and coded the qualitative questions, identifying and quantifying the major themes and issues emerging from the survey.

Check Your Head: the Youth Global Education Network (CYH) conducted a version of the survey targeted directly at youth, which received 671 responses. The results of that survey can be found at:

<https://engage.gov.bc.ca/app/uploads/sites/242/2018/04/Check-Your-Head-and-Broadway-Youth-Resource-Centre.pdf>

## Health and Social Impacts

**84% of survey respondents said that they were barely making ends meet and/or overwhelmed with the cost of living** when asked which of the following statements applied to them:

- I feel secure in my finances;
- I'm barely making ends meet;
- I'm overwhelmed with the cost of living.

Over half the respondents highlight the social impacts of this economic insecurity:

- 37% do not socialize
- 8.2% do not travel
- 10.7% sacrifice kids activities
- Other impacts include no time for relaxing; no entertainment; and lack of interaction with friends and family.

One respondent mentions, *"I have had to take a job away from home because I couldn't find work locally and only see my husband and kids ever second weekend because we can't afford the travel."*—Connie

Desiree reports, *"i have 2 pre-teen boys who don't get to go in barely any activities because of the cost of everything, I'd rather my boys eat healthy then anything else"*

*"No extras for the kids. They don't get to do extra-curricular activities, and post-secondary is not even something we can consider. So their options to get out of poverty are limited"*—Anonymous

Respondents also report high levels of stress both for themselves and their families, which is having a severe impact on British Columbian residents' health. Almost one third (31%) of participants share that they are currently stressed. This includes high levels of depression and anxiety. Shaun says, *"I'm on disability, the impact is on my health which has been declining and the stress of worrying about how to make ends meet is overwhelming"*

Stress results from a number of factors outlined by the respondents that include:

- Health/Pain
- Trauma
- Family/children/single parent
- Poverty
- Housing
- Bills
- Worry/hopeless
- Food

*"Feeling helpless. The government doesn't care. Very stressed, anxiety, depression, very isolated. Homelessness scares me. I won't be able to make it much longer. I'm starting to develop suicidal thoughts."* -Anonymous

## Low Incomes

Regardless of the survey respondents' source of income, their number one concern was that incomes were too low. Survey respondents often compared their income to rent and food, the two most reported expenses, or to the general cost of living.

*"Every month I have to choose. Eternal: food or rent" -Jennifer*

This is having a huge impact on families living in British Columbia. Many parents and caregivers are sacrificing their own wellbeing for the benefits of their children including in many cases for their adult children. One anonymous respondent writes that their biggest challenge is *"having to support my adult children who are either underemployed or mentally disabled with rent and other necessities; Stress and worry for the future as to how I will manage as I reach my 80s and above."*

*"I eat less food so my grandchild does not go hungry. I make sure she has her hair attended to and teeth checked. I did not have my teeth checked for three years and am now in trouble. I make sure she has nice clothes for high school. I seldom buy much in the way of clothing for myself -- maybe every two years. Example: my winter boots have been worn for five years and the soles were falling off before I broke down and purchased new ones on major sale two weeks ago. This was charged and added to the debt load. Stressful." -Betty Ann*

## LOW WAGE WORK

Most people living in poverty and most of our survey respondents are in the paid low-wage workforce. In order to cover costs, more workers are working multiple jobs or taking on extra hours to keep up. Workers feel like their entire lives are dedicated to earning money to make ends meet and many are giving up sleep to do so. For parents and caregivers, the need to work more hours and the need to ensure their children receive appropriate support is a constant struggle. Symbia writes that *"I am a single parent with 6 kids, 3 with disabilities which makes it hard to work 12 hour shift work."*

*"Not socializing myself and limiting my kids from spending time with their friends or doing things they enjoy which has taken a mental toll on them. My husband and I are also sacrificing personal trips to the dentist/optometrist because our children are our top priority. In addition, sacrificing time to see a doctor or focus on my physical condition is something I have been doing for a long time. Overworking is really affecting my body but there's nothing I can do about it even though I know it's getting worse." -Anonymous*

Dependence on low wage work puts workers in situations where they don't feel like they can stand up for their rights. There is a clear need for proactive enforcement of employment standards.

*"Employer violates my rights and lowered my wage without my consent. However I cannot disagree or quit because I need the income. Scheduling clashes with multiple jobs and lack of time for anything outside of work is an issue. I often find myself arriving home at 8pm after a long working day to have eaten nothing but a cup of coffee all day because there simply wasn't time." -Kaitlyn*

Other workers are trapped in precarious employment and struggle with the difficulty of inconsistent pay as well as insufficient and/or unpredictable hours. For some workers, earnings exemptions and clawbacks make these unstable jobs their only viable option. One anonymous respondent described

their challenges with work as *“Clawbacks, unstable/volatile employment, only minimum wage work, illegal shift practices and break coverage, disclosure of disability, unstable wellness due to medication rationing, too many hours for my capacity in most job opportunities.”*

*“Limited full time positions. Limited living wage jobs for my region. High cost of living in the Elk Valley. My current job is supposed to be 20 hrs a week, averaging 13 to 15 hrs. Impacts my ability to work other jobs.” -Anonymous*

In addition, jobs that have minimal or no sick and vacation pay force workers into difficult choices and situations. *“I was in a car accident and have a concussion and nerve pain,”* writes one anonymous respondent. *“I get headaches every day but due to my bills, I don't have the option to take time off work.”*

**We recommend increasing the minimum wage to \$15 an hour by January 2019 for all workers with no exemptions and indexing it to the cost of living; and restoring the coverage and enforcement of employment standards.**

### *INCOME AND DISABILITY ASSISTANCE*

Income assistance has only been increased by \$100 in eleven years, with no increase to the shelter portion, while the cost of living has risen significantly in this time. As one anonymous respondent wrote, *“income assistance is at a level where people simply cannot afford to live. A single person gets \$375 for housing. There is literally not a single place available at that price.”*

*“Income assistance is designed to keep you down. They do not provide enough money to even live above poverty line and they don't allow you to make enough money to help you move forward with their help and they do not cover any other health needs - glasses, dental etc.” - Anonymous*

As another anonymous respondent writes, disability assistance, which also provides only \$375 for housing is *“WAY too low. It doesn't cover all meds or services needed to help my disability instead of letting it get worse. Going without almost everything for many years has had a negative impact on my health. I only eat once a day or once every 2 days to help pay for other essentials. I have a hard time paying for feminine products, clothing, shoes, proper walking aides that are not covered.”*

*“Stress about my rent bouncing and bills going through and worried if I put too much groceries in my basket I might go over my budget. Years ago I used to fill a cart with groceries and didn't worry about being able to pay for it. Since being on disability, I buy a basket of well thought out groceries when I get my cheque and still worry about if I can pay for it. I find myself worrying when my child eats a lot, so I eat less and less so the food will last longer, even though I feel very hungry. I also can't afford to sign up my child for the dance lessons and other opportunities she is interested in. She wants to go to movies with her friends but has to wait until they come to Netflix. We live in a one bedroom because I can't afford a 2-bedroom. I feel deep shame about that. It makes me feel like the people that decide on disability amounts don't care about us having feelings of dignity.” -Anonymous*

Survey respondents also report difficulty applying for welfare and disability. This is exasperated by the difficulty in dealing with the Ministry. One survey respondent explains, *“A huge source of stress is*

*dealing with welfare offices, feeling like we are cattle being shoved through a chute. We do not have a name or relationship of any type with anyone in an office, many mistakes are made at office levels by those who do not know what they are doing, and clients end up paying for those mistakes.”* Survey respondents feel that the rules are set up to create a culture of suspicion of people who receive social assistance. Chris writes that *“Persons With Disabilities are treated like third or fourth-class persons. We are told that we are likely defrauding the PWD system by Ministry of Social Development agents - our doctors risk their livelihood with confirmation of our legitimate medical conditions being communicated yet we PWD's are falsely accused of fraud (compare that to the high incidences of corporate fraud).”*

*“There is a long delay in accessing services in the Ministry. I require special footwear due to my disability and that requires a variety of forms completed by doctors and specialists etc. Once submitted it can take 3-4 months for it to be reviewed and approved by the Ministry before I am able to get those shoes. Obtaining accurate information from the Ministry on the meaning of regulations is difficult. My first point of access to the Ministry is a call center. The staff who answer these lines have limited knowledge. Depending on the nature of the inquiry I have needed to go to other sources to obtain accurate information, like the Disability Alliance or my local MLA's office.”* –Anonymous

Low earnings exemptions and differentiations between earned and unearned income, combined with low rates, put unfair pressure on people receiving social assistance.

*“Does it make sense that a single person living on provincial disability assistance can work and earn up to \$12,000/yr before any income clawbacks, but is not allowed to keep any CPP, CPP-D, employment insurance (EI), workers compensation, veterans benefits, survivor benefits, and other non-exempt income, insurance and pensions as they all get clawed backed (or in government speak, these latter income sources are topped up to meet the BC disability assistance)? ... All this is a form of long term money recirculation of government coffers and to have another money source subsidize government expenditures at the expense of properly supporting persons with disabilities. In this case, we have many on provincial disability assistance whose clawbacked income is subsidizing disability assistance for others.”* -Anonymous

*“I have to work under the table to make ends meet - don't want to have to do that; I do construction on the site”* -Anonymous

The current definitions of both “dependent” and “spouse” in BC’s social assistance legislation are out of sync with other laws, creating a double standard for people living in poverty and an additional barrier to accessing benefits. Because eligibility for benefits is determined based on the financial situation of the entire family unit, a lot is at stake in deciding who counts as a spouse or as a dependent. The law’s current interpretation of “dependent” and “spouse” forces people with limited economic resources to depend on others for their basic survival needs. One survey respondent wrote *“thousands of families are hiding their spouses or living off ONE parent’s income in a 2-parent family, and it is destroying families.”*

*“I’m not allowed to live with boyfriend without losing benefits. If I were allowed to live with him it would make shelter costs much more reasonable. I wish I was allowed to live with my spouse like a normal person.”* - Anonymous

**We recommend significantly increasing welfare and disability rates to the Market Basket Measure, and indexing them to the cost of living; increasing earnings exemptions; and removing arbitrary barriers and clawbacks that discourage, delay and deny people in need.** In Budget 2018, \$6 million was allocated for addressing accessibility to welfare and we hope to see further investment in ensuring that the system is grounded in human rights and respect, and that income assistance is accessible to all when needed.

### *CPP-DISABILITY*

One of the most common concerns expressed by survey respondents with disabilities was that payments from the Canada Pension Plan – Disability (CPP-D) are still clawed back. In fact, people on disability assistance (PWD) are required to apply for CPP-D early at 60 years, which then has the impact of reducing their pension payments when they reach 65 years. Further, if their CPP-D payment is higher than PWD benefits and they become ineligible for PWD, they are no longer eligible for benefits, such as diet supplements, monthly nutritional supplements, orthodontics, crisis grants and moving supplements. Shaun writes that, *“The clawbacks need to end, the extra income from “working” with disabilities to be able to have a CPP/D payment when I needed it is taken which makes me wonder why I worked and injured myself more in the process to be able to have some form of pension at all. It’s a big disgrace to have this income taken which I worked so hard for, for as many years as my disabilities would allow me.”*

*“The cost of living is having a huge stress on my autoimmune issues, CFS/ME, Fibromyalgia and very serious and prolonged physical and mental health conditions which include Generalized Anxiety Disorder and panic Disorder); I must work to afford the basics but am only able to do so, very part-time, within restricted federal limits (half of those on BC Disability), on low-wage contracts and multiple precarious jobs; I skip meals, treatments, Rx’s and supplements as I can’t afford appropriate and prescribed care; I can’t afford to live where I am but can’t afford to move; I am isolated and worn down by continued high stress at 58 and often feel as if my life is over. The involuntary switch to federal CPP-D, which I paid into my entire working life, only and denial of provincial disability benefits (except for ‘Medical Only,’ which I had to fight for as they do NOT tell you about this option when you are switched) are unfair and need to be changed.” -*

*Anonymous*

**Other provinces have taken action on this issue so we recommend BC follow suit and stop the clawback of CPP-D.**

### *PENSIONS, OLD AGE SECURITY AND THE GUARANTEED INCOME SUPPLEMENT*

Seniors are reporting that their income including public and private pensions, the guaranteed income supplement and old age security are not keeping up with the cost of living. Seniors are continuing to work full time jobs and in some cases are returning to work following retirement. “I’m having to work although ‘retired,’” William writes. “I face constant financial pressures”

*“Most of the pensioners work all their life till 65 and has contributed into the system. But when they retire, they do not get enough pension to survive! Very sad!” -Naveena*

## Cost of Living

### HOUSING

Housing and food costs were identified as the most challenging costs, with almost two-thirds (63%) of respondents highlighting each issue. The extreme costs of rent are resulting in a variety of inadequate and unstable housing situations while some respondents were homeless, living in vehicles or facing imminent eviction. People with disabilities, pet owners, people on welfare, parents and caregivers report facing discrimination from prospective landlords as they search for homes.

*"I can't find a place I can afford to rent. My landlord is performing an illegal "renoviction and I fear I may soon be homeless because there is few affordable rentals. Also, distressingly, I am finding landlords discriminate against people on disability assistance/welfare (even when rent falls within our budget). In one case, I was refused a rental because my income was not 3x (!) the rental amount! Naturally all of this causes profound stress and I worry about the long term impact on my health." -Anonymous*

Others feel trapped in their current housing situation without an alternative. This includes:

- sharing overcrowded homes
- living in regions far from jobs or job prospects
- staying with abusive or neglectful landlords
- dependence on family or roommates
- renting rooms without kitchens or insufficient facilities
- staying in places that are physically unhealthy or dangerous due to the lack of maintenance or repair

It is important to note that there is significant suspicion of the term “affordable” and how it would be defined. Survey respondents want homes that are affordable to them, which means building large numbers of welfare-rate units.

*"The biggest challenge facing people on inadequate welfare is the lack of affordable housing. This has been an issue all my life but it has reached a grim crisis point in the last 15 years. I - and many others - are looking at a very bleak future if the government doesn't take swift remedial action to address this burgeoning problem." - Anonymous*

In addition, there needs to be a range of housing built to meet the needs of seniors, people with a range of disabilities (not solely accessible to wheelchairs) as well as units that are accepting of pets and with multiple rooms for families with children.

*"Ensure affordable homes are income-based. The City of Vancouver screwed with the definition of affordable. They changed the paradigm, so they could live up to what they promised." – Bonnie*

Ensuring the right to housing for all requires grounding the government’s approach in respect and dignity for homeless and under-housed people. **We recommend the provincial government commit to building at least 10,000 social housing units per year, and introduce stronger tenant protections including: tighter limits on annual rent increases; tying rent control to the unit (not the tenant); adequately enforcing the Residential Tenancy Act (RTA) and the Manufactured Home Park Tenancy Act; and extending tenant rights to include all non-profit social housing currently exempt from the RTA.**

## HEALTH AND FOOD INSECURITY

Food is mentioned by 63% of participants, making it one of the most challenging costs reported from the survey, along with housing. Many respondents mention food costs in general; however, others expand on the aspects of food that are most significant:

- 26% highlight the cost of food
- 19% have skipped meals
- 9% talk about the low quality of food
- 6% mention the food bank is an issue

Paul describes skipping meals: *“I myself am the one who goes without food everyday so that my wife has enough and my stepson has good food to take for school lunch etc. I sometimes get so very weak from malnutrition that I can't think properly. It is a lot easier to get bad food with lots of sugar from the food bank than food that is good for you.....”*

Health is a major challenging cost stated by 43% of the respondents. Many of the responses relate their health to other parts of their lives, for instance, many cannot afford adequate food or housing, which is detrimental to their health.

Prohibitively high health care costs are additionally impacting the health of many survey respondents. The highest of these costs are identified as dental, medications and optometry, but they also include health and mobility aids (assistive devices such as braces (orthotics), wheelchairs, walkers), as well as services such as physiotherapy, rehabilitation and alternative therapies. In some cases, respondents delay or skip filling prescriptions for financial reasons. One anonymous respondent writes, *“Sometimes I don't fill prescriptions, but not often as my meds are quite necessary. I will not buy food before I will not buy meds. I need some health aids, which somehow I have to try to save up money for. Not sure how I will do that.”*

*“What isn't a challenge? I need physiotherapy/rehab therapy for my pool exercise in order to try to maintain my mobility. I can't afford to pay a physiotherapist or rehab specialist to help me maintain my health. So as the years go by my health deteriorates more and more and now I am going to be reliant on a walker/scooter. I try my best but it's not good enough I need extra extra help and I can't get it because it's not covered I am thankful that I have housing but I find I am housebound more and more because I can't get the help that I need to stay mobile. The increased cost each year for the government doesn't make sense when all I need is a few hundred dollars each year to help me with my Physiotherapy.” –Anonymous*

**We recommend enhancing community mental health and home support services, and expanding integrated approaches to prevention and health promotion services, including increasing essential health services in the public system, such as dental and optical care, and access to prescription drugs.**

In addition, many survey respondents expressed the urgent need for mental health and addictions services across the province including rural areas and the North. These services should have a range of models that can address a diverse range of needs.

**We recommend the Public Health Association of BC's call for an opioid action plan<sup>3</sup> which destigmatizes and decriminalizes drug use and addiction and provides comprehensive, secure and supportive supports.**

### *TUITION AND DEBT*

Many survey respondents simply cannot afford the basic cost of living on their incomes forcing them to take on debt and delay paying bills. Paying off debt has thus become a big expense of its own. Over a third of respondents report being in debt and 22% reference delaying bill payments. As one survey respondent noted, this creates *"a further challenge to finding housing because landlords demand a pristine credit rating!"*

*"I have zero savings and am going further into debt just paying rent and buying groceries."— Anonymous*

*"Taking payday loans and then being unable to pay them back dragging you deeper into debt and ruining your credit score"—Shae*

**We support ACORN in their Fair Banking/End Predatory Lending campaign and recommend lowering the maximum interest rates allowed and supporting alternatives to predatory lenders such as credit union products.**

Another large source of debt is tuition. The stress of fees has a direct consequence on the benefits derived from schooling.

*"I am not doing well in school, I struggle to get enough sleep; I am grinding my teeth from stress, which creates more dental problems that I cannot afford, I spend more time trying to find contract work and jobs than I do on my education studies"—Elaine*

**We recommend reducing tuition fees by at least 50% and increasing the availability of post-secondary grants for low-income students.**

### *TRANSPORTATION*

Transportation is a major accessibility and cost issue mentioned by 21% of participants. Due to unaffordable rents, many workers are living far from their place of employment. Some key issues include:

- Accessibility
- Transit/Handy dart Prices
- Cost of Car (insurance, gas, maintenance)

Because disability assistance rates are so low, many people receiving disability assistance chose to put the government's new transportation subsidy towards food and rent as opposed to a bus pass. *"Give us back our free disability bus pass (like actually free, not subsidized with money that we need to use for other things!),"* Robbyn writes.

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<sup>3</sup> <http://bcpovertyreduction.ca/2017/11/bc-needs-an-opioid-action-plan-open-letter-to-the-government-of-bc/>

*"I don't even travel within the city that I live. It's work and home. I don't own a car so I only use public transit to get around." -Anonymous*

**We recommend the introduction of a low income transit plan that includes free transit for children 0-18 years of age and for people on income assistance, and free or reduced fee for other low income adults.**

There are a variety of reasons why public transportation is inaccessible to some survey respondents so they currently require a car. This includes a variety of health reasons as well as geographic considerations. For these respondents, increasing car insurance costs as well as the cost of vehicle maintenance are major expenses. Some have been forced by rising cost of living to sell their vehicle, leaving them housebound.

*I have to take both of my grand daughters to Children's Hospital usually 1 or more times a month. They both have multiple specialists and pediatrician appointments so I need to have my car running safely. Parking passes for hospital appointments, most parking only takes credit cards now. I don't have a credit card. Children's Hospital still takes coins but Peace Arch and SMH don't. Parking fees are astronomical and real challenge to pay whether for necessity or for fun events when on a fixed income. -Yvonne*

**We recommend increasing investment in public transit across the province, ensuring access to HandyDart services, and providing free parking at public hospitals.**

## **UTILITIES**

The rising costs of electricity and utilities are also increasingly becoming a burden especially considering the static income of most survey respondents. About 14 percent of people report the burden of utility costs on their lives. There are many references from respondents concerning the rising costs of hydro bills that are resulting in unaffordable living situations. One anonymous respondent writes, *"I am retired and feel that with the increasing cost of heating my small, 900 square foot home, I may not be able to stay here. I have done all the work to save energy but my hydro bill is out of control and I don't understand the billing."* These issues are interdependent, as one anonymous respondent describes, *"I got bronchitis because there was no heat (and the landlord wouldn't fix it), had to miss an interview for a permanent job because of it."*

**To address energy poverty, we support the BC Public Interest and Advocacy Centre in their recommendations to the BC Utilities Commission for BC Hydro to introduce a low-income energy program, and to extend this to all energy providers, including:**

- **Implementation of a reduced rate for an essential block of electricity**
- **Creation of a crisis assistance fund for customers who are having difficulty paying their electricity bills**
- **Adoption of low income customer rules, such as:**
  - **waiver of security deposits, late payment fees and reconnection fees;**
  - **more flexible payment arrangements;**
  - **suspension of disconnections during cold weather periods and for customers with medical emergencies**

## CHILD CARE AND OTHER FAMILY ISSUES

For many parents and caregivers, the cost of child care is an additional consideration and was reported by 12% of participants, with accessibility of quality child care also highlighted. Many parents are forced to tackle the challenges of low wages and high costs of child care through giving up sleep and working less hours. The cost of child care isn't the only barrier. Some children have support needs that are not available in most child care centres. Other parents and caregivers struggle to find child care that is available for the hours that they need work. One anonymous respondent writes, *"I can't work because I can't afford childcare. Most min wage jobs take place during times daycares are closed for example, if I work 1-9pm, there is no childcare available for my child. As a single parent, if I get a professional position making slightly more than min wage I jump to the next financial bracket meaning I loose premium assistance, rental assistance, and become ineligible for childcare subsidy. Society wants me to stay in poverty."*

*"Husband works nights so I can work days. Limits the type of jobs I can get, limits the schooling we can apply for. Limits the amount of time we spend together as a family." -Heather*

**We recommend that the government continue to build universal publicly-funded child care and prioritize:**

- **Continuing to increase the number of licensed child care spaces and support high-quality programming.**
- **Prioritizing the expansion of the fee reduction program so that the affordable child care benefit can be reduced over time until free child care is provided directly to low-income families.**
- **Improving the wages of early childhood educators promptly with an interim stage of ensuring a living wage and a final goal of an average wage of \$25/hour plus 20% benefits (unadjusted for inflation) on full implementation.**

The cost of living for families caused significant challenges to many survey respondents making common social activities unavailable as families are forced to make sacrifices.

*"all those, missed major family occasions, weddings, reunion, funeral. Even going camping is financial hard. Kids miss school outings, hot lunch day, other school wide activities. Stuff I grew up thinking were the basics of life. My son's will be 9 and 7 for this coming up Christmas. We are already checking every thrift store and buy and sell site for their 2018 Christmas presents. They're not stupid, trying to explain why they received a used scooter from Santa. Only last so long before a bright kid figures it out and the magic is gone." -Ryan*

Clothing is also sacrificed to provide for children or other dependents. Mona says, *"I often have to try to stretch my budget leaving out things like clothing to afford things both of my grandsons need."*

Child benefits are an important source of income for many survey respondents and an increase to the child benefit was a common request among parents. There are also requests that the federal government allow grandparents on CPP Disability who are raising their grandchildren to continue receiving the children's benefit after they turn 65.

**There are multiple ways that the government should support families, including:**

- redesigning the BC Early Childhood Tax Benefit to cover children under 18 and increase the maximum to \$1,320 per child per year (from First Call's recommendations)
- providing stable, increased operational and capital funding to K-12 education to mitigate inequalities, including ensuring all school boards work to eradicate out-of-pocket school fees and fundraising
- advocate to the federal government on the issue of the children's benefit being clawed back from CPP-Disability

Several survey respondents were grandparents and kinship caregivers who are raising grandchildren and need more support doing so. Kinship families feel like they receive little to no government support and would like to receive similar benefits to those foster families receive.

*"My grandchildren are grown now but while they were growing up we had little support from anybody. What little I had in RRSPs had to be accessed and quickly was decimated. I used my credit card to buy food, school supplies etc. Today they are doing well and I don't regret the effort we put in but it has left us financially strapped in our old age." –Anonymous*

One participant had a recommendation: *"Children who are being raised by their grandparents and other relatives when their parents are unable (because of death, mental health, substance use etc) deserve the same level of support that children and youth living in foster families receive. Both sets have often experienced trauma and often have special needs. They all deserve adequate levels of financial and other supports"* –Anonymous

**We recommend providing kinship care families with adequate benefits regardless of legal status. These benefits should be available long term, and support permanency and long-term resilience, with funding attached to the child.**

Support for children with special needs is another issue that parents and caregivers mentioned in the survey.

*"Support for caregivers of kids with special needs! Funding for SERVICES for kids who don't have autism! My child is 9 with a rare genetic disorder and NON verbal and gets 30 min speech therapy once a month through school, this is NOT ok!!!! I could go on and on how the system is FAILING families who are supporting kids with special needs ALL by themselves."—Anonymous*

## TECHNOLOGY

As the government has closed offices and moved more of its services over the phone and online, and similarly employers and services increasingly depend on these technologies, a phone and internet connection have become necessities for many in today's society. The cost for these essential technologies is now a major expense for many survey respondents.

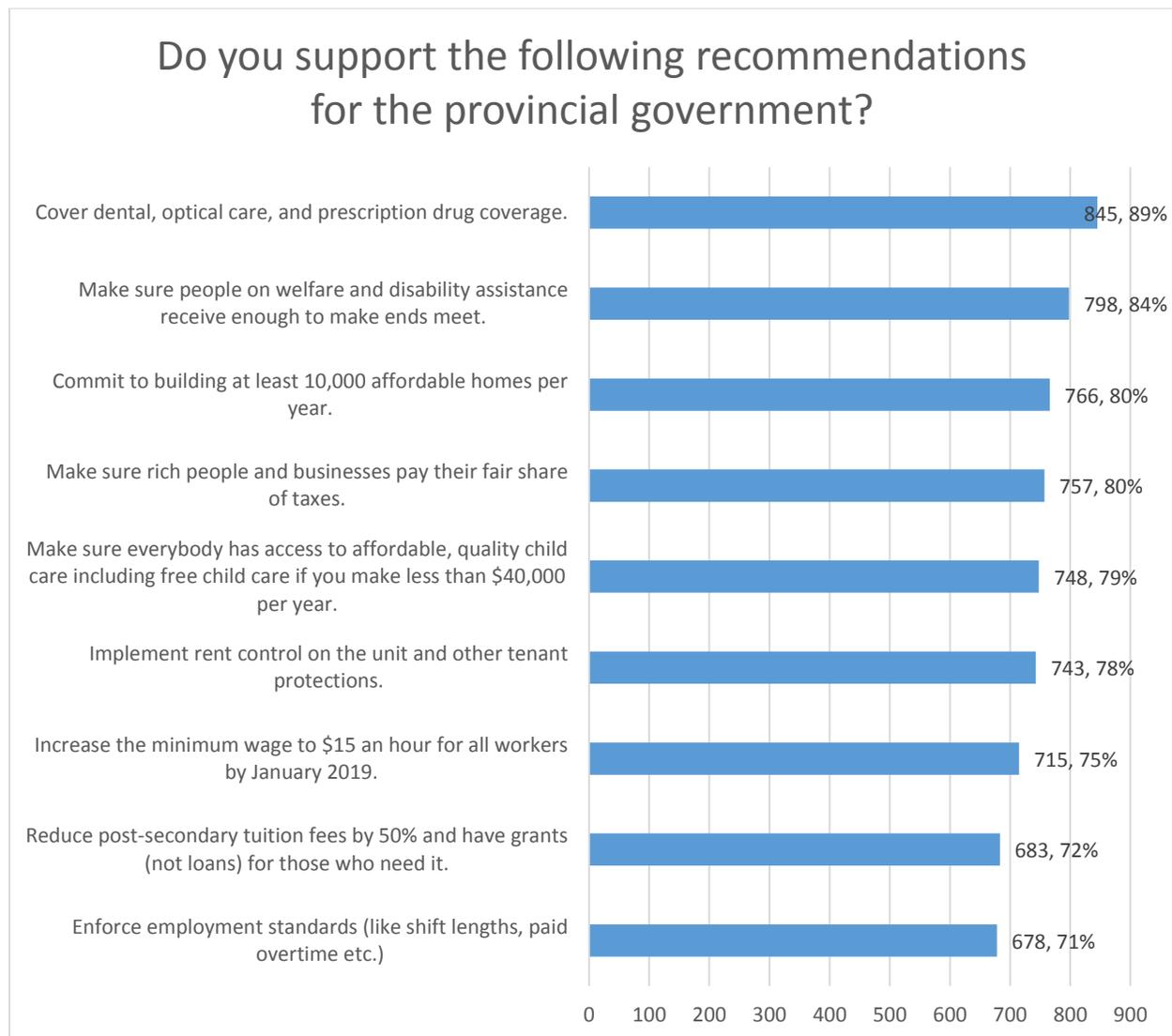
*"Can't afford computer or smart phones. Society demands we need technology for every day business with businesses. Can't print or email documents when required. Government website wants this class of people to do everything online and they can't, therefore the people that need to access services can't." - Anonymous*

**We support ACORN BC's Internet for All campaign demanding \$10/month high speed internet for low income families and individuals.**

## Solutions to the Crisis

In relation to solutions for these issues, the survey clearly demonstrated support for the BC Poverty Reduction Coalition's main recommendations with the expansion of public healthcare to include coverage of dental, optical care, and prescriptions drugs as the most popular gaining 90% support. Close behind is ensuring that people on welfare and disability assistance receive enough to make ends meet and tackling the housing crisis through building affordable homes and implementing rent control on the unit. Further, 80% support progressive taxation. As one respondent said:

*"The whole taxation system needs to be sorted out. We are at a very sorrowful state of "greed is good" so the poor are really getting shafted."*



## Appendices

### APPENDIX A: SURVEY QUESTIONS

- Which statements do you feel apply to you? *(tick as many as apply)*
  - *I feel secure in my finances.*
  - *I'm barely making ends meet.*
  - *I'm overwhelmed with the cost of living.*
- What are the most challenging costs you face?  
*(prompts: rent; childcare; food costs; debt; tuition fees etc.)*
- What impact do these costs have on your life?  
*(prompts: living in substandard/overcrowded housing; working multiple jobs; skipping meals; don't use or don't feel comfortable with current childcare; family stress; health issues etc.)*
- What is/are the source(s) of your income?
  - *Income assistance (welfare)*
  - *Disability Assistance*
  - *WCB/employment insurance*
  - *Work (full-time)*
  - *Work (part-time, casual)*
  - *Work (seasonal, odd jobs)*
  - *Pension*
  - *Other*
  - *None*
  - *Don't want to share*
- What are the challenges with [that source/these sources of income]?  
*(prompt: too low; not enough hours; clawbacks; accessing the system etc.)*
- How many people are you supporting with this income?  
*(prompt: parents, children, grandparents, family outside of Canada etc.)*
- What sacrifices have you had to make due to the cost of living?  
*(prompt: not socializing; not putting kids in activities; not filling prescriptions, skipping meals; postponing bills etc.)*
- Are there any supports and/or services that you would like to see or wish were improved?  
*(prompt: government supports such as city leisure access card, child benefits; food bank, community meals etc.)*
- Do you support the following recommendations for the provincial government?  
*(check for support, leave blank for no support)*
  - *Make sure people on welfare and disability assistance receive enough to make ends meet.*
  - *Increase the minimum wage to \$15 an hour for all workers by January 2019.*
  - *Enforce employment standards (like shift lengths, paid overtime etc.)*

- Commit to building at least 10,000 affordable homes per year.
  - Implement rent control on the unit and other tenant protections.
  - Make sure everybody has access to affordable, quality child care including free child care if you make less than \$40,000 per year.
  - Cover dental, optical care, and prescription drug coverage.
  - Reduce post-secondary tuition fees by 50% and have grants (not loans) for those who need it.
  - Make sure rich people and businesses pay their fair share of taxes.
  - Other
- What is the best way for us to reach you?
    - *Email*
    - *Phone*
    - *Social Media (choose which ones: Facebook, Twitter, Instagram, Snapchat, Other)*
    - *Posters in the Community*
  - I'd like to stay involved with advocating for a strong poverty reduction plan. *Yes/No*
  - Consent :
    - *I give permission to the BC Poverty Reduction Coalition to use my information anonymously in a submission to the government which will be posted publicly.*
    - *I give permission to the BC Poverty Reduction Coalition to use my information and my name in a submission to the government which will be posted publicly.*
  - Demographic Information (optional):
    - *Age: 15-30; 30-60; 60+*
    - *Gender*
    - *Race/Ethnicity:*
    - *Where do you live?*

## *APPENDIX B: REPORTED RESIDENCE OF SURVEY RESPONDENTS*

### Metro Vancouver (total 351):

- Vancouver (209)
  - in particular the West End, East Van and Collingwood but also the neighbourhoods of Chinatown, Grandview-Woodland, Hastings Sunrise, Kerrisdale, Kitsilano, Marpole, Mount Pleasant and Strathcona
- Surrey (46)
- Burnaby (20)
- Other municipalities in Metro Vancouver (76)
  - including New Westminster, Langley, Delta, Coquitlam, Maple Ridge, Richmond, North Vancouver, Port Moody, Pitt Meadows, Port Coquitlam, West Vancouver and White Rock

### Vancouver Island (total 182):

- Greater Victoria (111)
- Courtenay-Comox (20)
- Nanaimo (17)
- Other places on Vancouver Island (34)
  - including Port Alberni, Cowichan Valley, Campbell River, Port Hardy and Zeballos

### Okanagan (total 86):

- Kelowna district (58)
- Other places in Okanagan (28)
  - in particular Vernon and Penticton

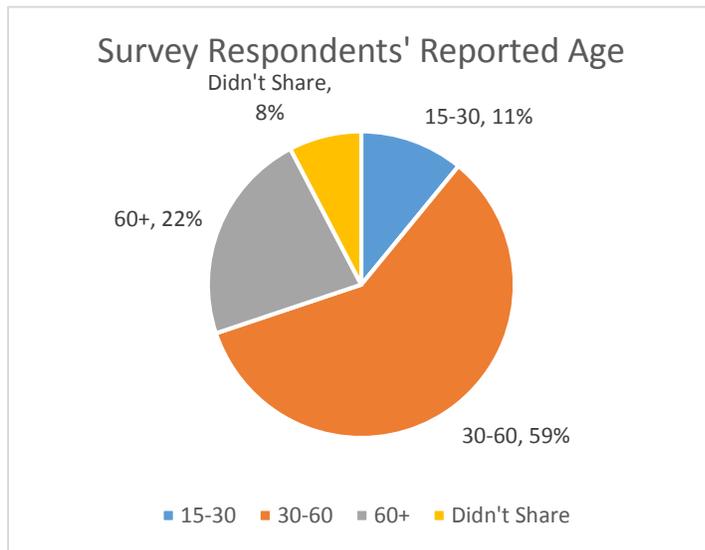
### Northern BC (total 80):

- Dawson Creek (53)
- Prince George (11)
- Other places in Northern BC (16)
  - including Prince Rupert, Burns Lake, Telkwa, Terrace, Smithers, Fort St. James and Fort St. John

### Other Regions (total 124):

- Fraser Valley (27), in particular Chilliwack and Abbotsford
- Kamloops area (26)
- Sunshine Coast (23), in particular Powell River, Sechelt and Roberts Creek
- Cariboo-Chilcotin (22), in particular Quesnel and Williams Lake
- Kootenay region (19)
- Gulf Islands (7)
- Shuswap (4)
- Fraser Canyon (4)
- Sea to Sky (3)

## APPENDIX C: REPORTED DEMOGRAPHIC DATA



### What is/are the source(s) of your income?

<b>Work (Full Time)</b>	328	34%
<b>Disability Assistance</b>	245	26%
<b>Pension</b>	208	22%
<b>Work (part-time, casual)</b>	203	21%
<b>Income assistance (welfare)</b>	93	10%
<b>Other</b>	85	9%
<b>Work (seasonal, odd jobs)</b>	80	8%
<b>None</b>	17	2%
<b>Don't want to share</b>	12	1%
<b>WCB/employment insurance</b>	9	1%
<b>Workers</b>	514	54%

### Survey Respondents' Reported Gender

<b>Male</b>	200	21%
<b>Female/Women/Cis Female</b>	613	64%
<b>Trans/Genderfluid/Nonbinary/GenderVariant/Genderqueer</b>	7	1%
<b>Actively Objected to Question</b>	4	0%
<b>Didn't Share</b>	128	14%

In this question, 11 people (1%) shared an identity that describes a sexual orientation that could fit under the LGBTQI2S umbrella.

### Survey Respondents' Reported Race/Ethnicity

<b>White/Caucasian/European</b>	450	47%
<b>Didn't Share</b>	212	22%
<b>Indigenous/Aboriginal/First Nations/Specific Nation</b>	73	8%
<b>Asian</b>	50	5%
<b>Canadian</b>	49	5%
<b>Metis</b>	45	5%
<b>Indigenous-European</b>	16	2%
<b>Bi-racial, Mixed Culture, Multi-ethnic</b>	14	1%
<b>Actively Objected to Question</b>	14	1%
<b>Black/African</b>	9	1%
<b>Hispanic/Latinx</b>	7	1%
<b>Middle Eastern</b>	6	1%
<b>Other</b>	5	1%
<b>Jewish</b>	2	0%