



# 2011 CHILD POVERTY REPORT CARD

NOVEMBER 2011

PRODUCED BY

**First Call: BC Child and Youth Advocacy Coalition**

**with the collaboration and support of SPARC BC and AMSSA**

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**This BC Child Poverty Report Card includes ten fact sheets on child poverty.**

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The fact sheets in this report feature LICO before-tax data. This set of data was selected because it is more reliable at the provincial level in all provinces than LICO after-tax data. Details of before-tax and after-tax poverty lines for 2009 are in the appendix of this report.

Market Basket Measures of poverty developed by Human Resources and Skills Development Canada are not in the report, because changes last year to the MBM severely distorted the housing component of the basket. We believe the MBMs should not be used until the methodology on housing costs is corrected.

# ACTION STILL NEEDED ON CHILD POVERTY

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As the child poverty rate climbed once again in British Columbia, the two largest political parties in the province have taken sharply different approaches to poverty.

The New Democratic Party introduced a bill in the BC Legislature in June that would commit the province to adopt a full-fledged poverty reduction plan within a year. The bill calls for the plan to include specific legislated targets and timelines for reducing poverty.

British Columbia, Alberta and Saskatchewan are the only provinces that have not made any firm commitment to a comprehensive anti-poverty plan.

Meanwhile, the BC Liberal government has been resisting calls to follow the lead of Liberal, Conservative and NDP governments elsewhere in Canada. BC cabinet ministers continue to shy away from targets and timetables and the government appears to be saying that existing provincial programs and policies somehow amount collectively to an anti-poverty program.

British Columbia's poor showing in child poverty year after year, however, makes it clear that the status quo is not enough. The latest figures from Statistics Canada showed that the child poverty rate in BC rose from 14.5 percent in 2008 to 16.4 percent in 2009 using the agency's Low Income Cut-Offs (LICOs) before tax as a measure of poverty.

Under the Low Income Cut-Offs after income taxes, the rate rose from 10.4 percent to 12 percent. It was the eighth year in a row that BC had the worst child poverty rate after tax of any province.

Public opinion polls in BC and other parts of Canada have consistently shown strong support for fighting poverty. The 2010 report from the Environics Institute for Survey Research said 78 percent of Canadians believed the federal government should spend more to fight child poverty. In a similar poll two years earlier, 87 percent of BC respondents thought the prime minister and the premier should both set concrete targets and timelines for reducing poverty.<sup>1</sup>

Just this fall, the BC office of the Canadian Centre for Policy Alternatives calculated that poverty costs British Columbia \$8.1 billion to \$9.2 billion every year. The estimated cost of a poverty reduction plan would be \$3 billion to \$4 billion a year – or less than half of what we lose to poverty.<sup>2</sup>

This year's BC child poverty report card includes a special section on poverty among immigrants. Poverty rates among recent immigrants have been rising in recent years and it is taking longer for immigrant family incomes to catch up to the incomes of Canadian-born families.

Research recently completed at the University of British Columbia shows many immigrant workers are relegated to "survival employment" that ignores their education, skills and past work experience. Canada recruits skilled and educated immigrants, but it also allows employment policies that confine many immigrants to low-paid and insecure work, the study concluded.<sup>3</sup>

Refugee families are burdened by Canada's transportation loan repayment requirement, creating pressure on them and their teenage children to take any work in order to meet monthly payments demands.

The evidence and recommendations in this report call for bold and focused action from both the provincial and federal governments to significantly reduce child and family poverty. It is also a call to all BC residents to speak up for the province's vulnerable children, struggling families, and a healthier society for us all.

- 1 Environics Institute for Survey Research, *Focus Canada 2010*, p. 20; Trish Hennessy and Armine Yalnizyan, *Ready for Leadership: Canadians' Perceptions of Poverty*, Canadian Centre for Policy Alternatives (October, 2008) p. 16.
- 2 Iglia Ivanova, *The Cost of Poverty in BC*, Canadian Centre for Policy Alternatives (July, 2011).
- 3 Jennifer Jihye Chun and Amanda Cheong, "Immigrants and Low-Paid Work: Persistent Problems, Enduring Consequences," (August, 2011).

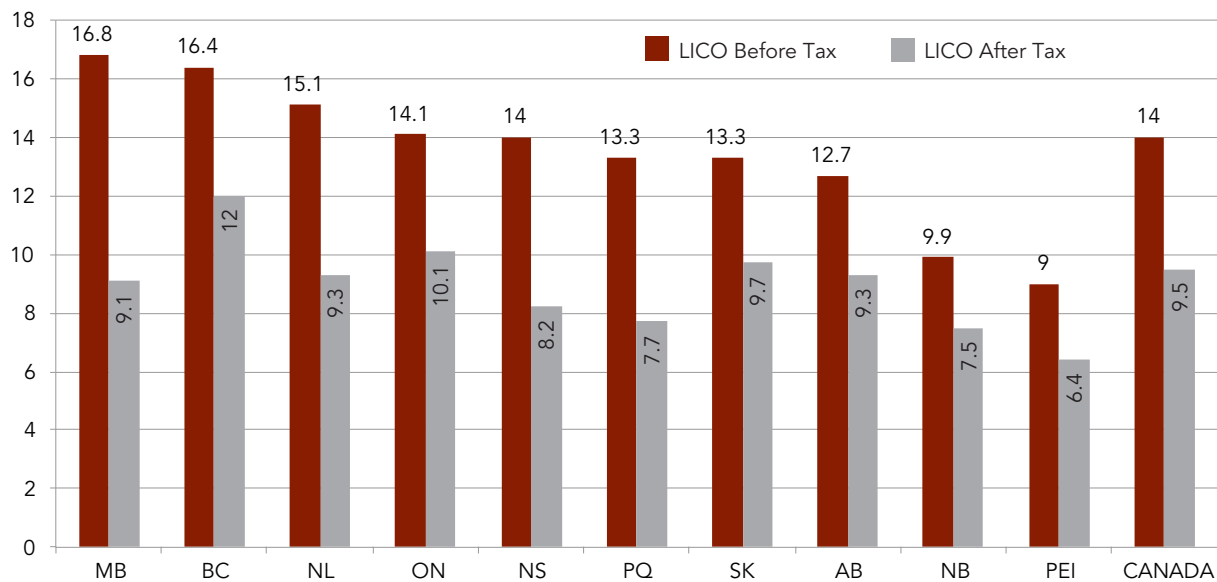
## BC CHILD POVERTY RATE RISES

British Columbia was once again near the bottom of the pack with a child poverty rate of 16.4 percent in 2009, using Statistics Canada's Low Income Cut-Offs before tax as a measure of poverty. The BC rate was only slightly lower than the Manitoba rate of 16.8 percent and was much higher than the national rate for all ten provinces of 14 percent.

The number of poor children in BC was 137,000 – about the same as the total populations of Kamloops, Fort St. John, Port Alberni and Powell River combined.

BC still had the highest provincial child poverty rate in 2009 using Statistics Canada's Low Income Cut-Offs after income taxes. It was the eighth consecutive year that the province had the worse record of any province. The after-tax rate in BC was 12 percent – 100,000 poor children – and the national rate was 9.5 percent.

### CHILD POVERTY RATES BY PROVINCE, 2009



Source: Statistics Canada, *Income in Canada 2009*, Table 802, Cat. no. 75-202-X

### HIGHER RATE FOR YOUNG CHILDREN

BC children under six had a higher poverty rate of 20.2 percent in 2009, compared to the overall BC child poverty rate of 16.4 percent. This percentage represents 51,900 young children in this province, an increase of 4,100 children over the previous year. BC's under-six poverty rate has been higher than the national rate since 2002.

Higher rates for young children are very alarming, given the importance of the early years of life for children's development. The most recent Early Development Instrument data from the Human Early Learning Partnership at the University of British Columbia shows increasing developmental vulnerability for the province's children upon school entry, now reaching 31 percent at risk. This is not unexpected, with persistently high poverty levels in the under six population.<sup>4</sup>

<sup>4</sup> See <http://earlylearning.ubc.ca/maps/edi/bc/>.

## CHILD POVERTY OVER THE YEARS

British Columbia's child poverty rates have been well above the national average for most of the current decade. While the national child poverty rate was on a strong downward trend because of year after year of economic growth, the BC child poverty rate soared to a record high 24.6 percent in 2003 and fell down near the national rate only in 2008.

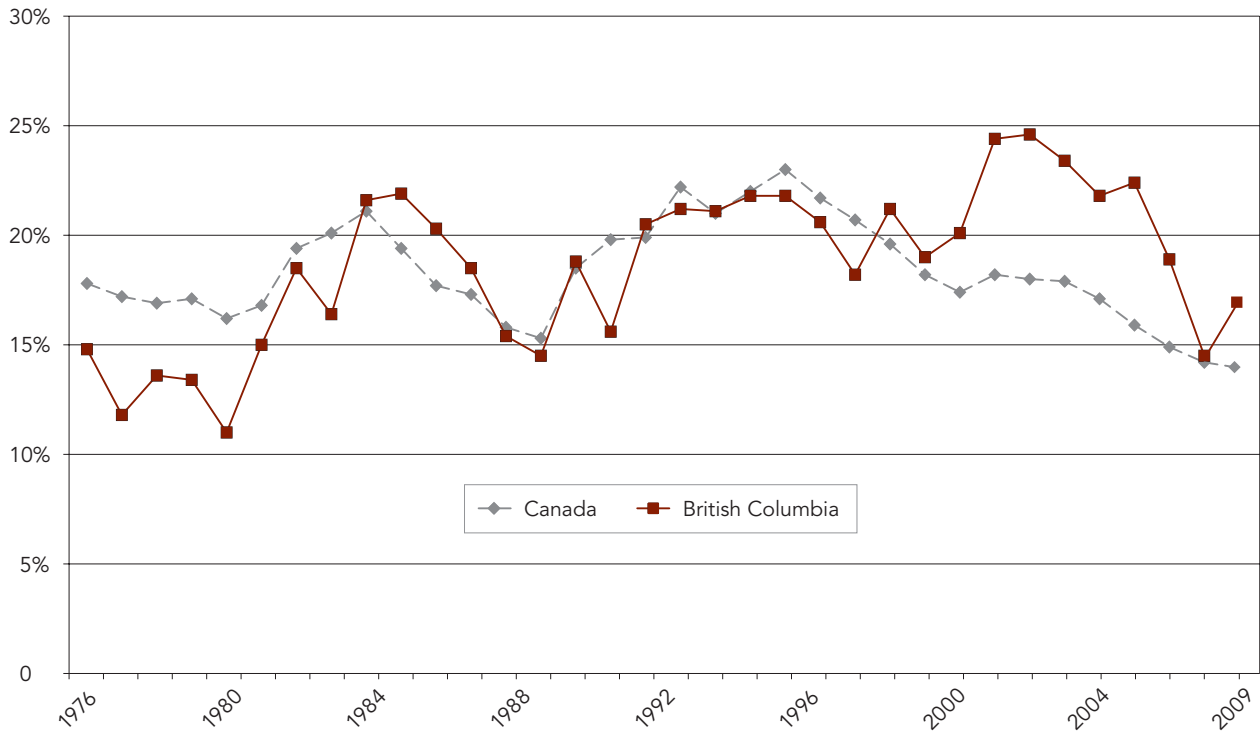
In 2009, the BC child poverty rate climbed back up to 16.4 percent, while the national rate fell slightly to 14 percent.

The graph below shows a national child poverty rate that climbed sharply after the recession of 1981–1982, fell for the rest of the 1980s, and then rose sharply again following the recession of 1990-1991. The national rate has been falling more or less steadily in recent years.

Strangely enough, most child poverty rates went down during the recession of 2008-2009. British Columbia, Alberta and Newfoundland and Labrador were the only provinces to see their rates rise in 2009.

The graph also shows that BC child poverty rates have been higher than the national average every single year starting in 1999. Some years, the BC rates were significantly higher.

### CHILD POVERTY RATES FOR CANADA AND BRITISH COLUMBIA, 1976–2009



Source: Statistics Canada, *Income in Canada 2009*, Table 802, Cat. no. 75-202-X

## CHILD POVERTY BY FAMILY TYPE

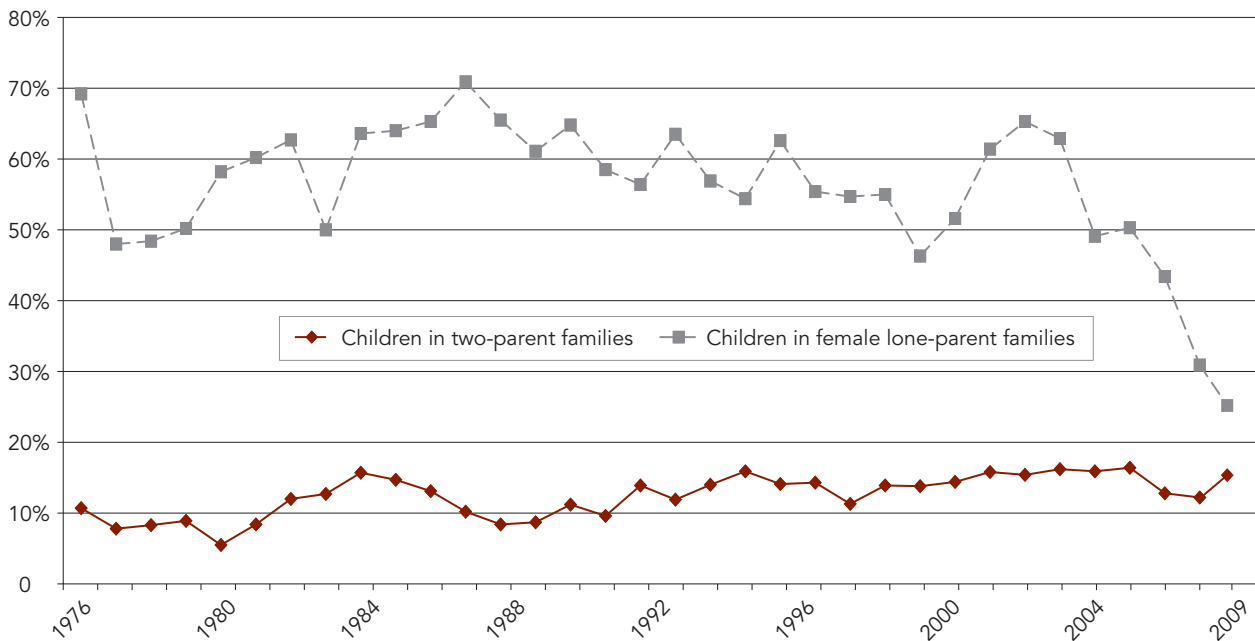
Lone-parent families have traditionally had poverty rates much higher than two-parent families, but the difference between the two has narrowed considerably in the last several years with more lone parents in the labour force and fewer on welfare.

The poverty rate for BC children living in families headed by lone-parent mothers was a record low of 24.2 percent in 2009, down from 30.9 percent in 2008. Despite this drop, their poverty rate was still one of the higher poverty rates among any family type in BC. This may reflect the realities that many lone-parent mothers can only find part-time work or have trouble finding affordable child care for their children.

The poverty rate for BC children in two-parent families was 15 percent in 2009, up from 12.2 percent a year earlier.

Nearly 74 percent or 101,000 of the poor children in 2009 lived in two-parent families, and nearly 18 percent or 24,000 poor children lived with lone-parent mothers. The remaining 12,000 poor children or nine percent lived with lone-parent fathers or in other family arrangements.

### BC CHILD POVERTY RATES BY FAMILY TYPE, 1976–2009



Source: Statistics Canada, *Income in Canada 2009*, Table 802, Cat. no. 75-202-X

### FAMILIES WELL BELOW THE POVERTY LINE

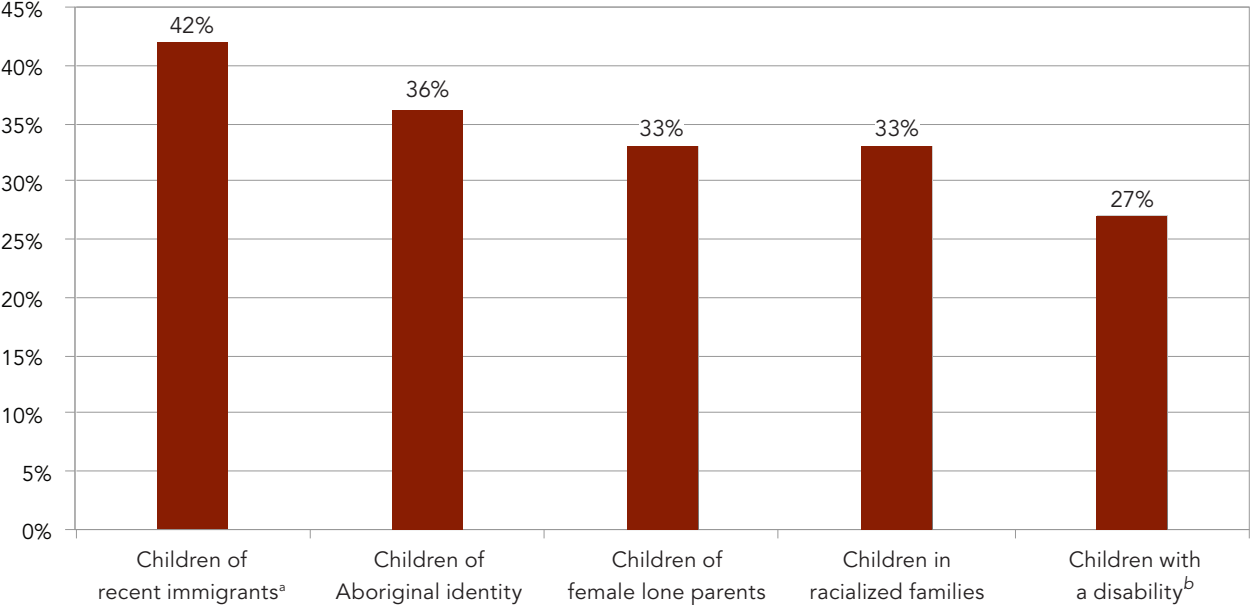
Poor families often live well below the poverty line – what is sometimes called the depth of poverty. Statistics Canada reported that poor two-parent families lived an average of \$14,200 below the poverty line in 2009. For a family of four living in a large city, the poverty line was \$41,307 in 2009. The depth of poverty figure means the family would have only \$27,107 in income before tax.





Depth of poverty figures were not available in 2009 for families led by lone-parent females, but their depth of poverty in previous years ranged from \$9,800 to \$12,800. With a poverty line of \$34,022 in 2009 for a family of three in a large city, average family income would have been between \$21,222 and \$24,222.

**CHILD POVERTY RATES IN HIGH-RISK FAMILIES, CANADA, 2005**



<sup>a</sup> The rate for BC children of recent immigrants is even higher at 49.6% (1 in 2).

<sup>b</sup> Campaign 2000, 2010 Report Card on Child and Family Poverty in Canada: 1989-2010, p 5.

## CHILD POVERTY AND WORKING PARENTS

Low-wage workers in British Columbia finally got a break from the provincial government this year, with long-overdue increases in the minimum wage for most categories of workers.

The minimum wage went up from \$8 to \$8.75 an hour on May 1, 2011, and to \$9.50 an hour on Nov. 1, 2011. A further increase to \$10.25 an hour has been announced for May 1, 2012.

These increases will help take some of the financial sting out of low-paying jobs, but they are not large enough to make sure that people who work full-time, full-year do not live in poverty. Even with the increases planned for next May, full-time, full-year workers living on their own will wind up about \$4,000 below the poverty line for a large city.

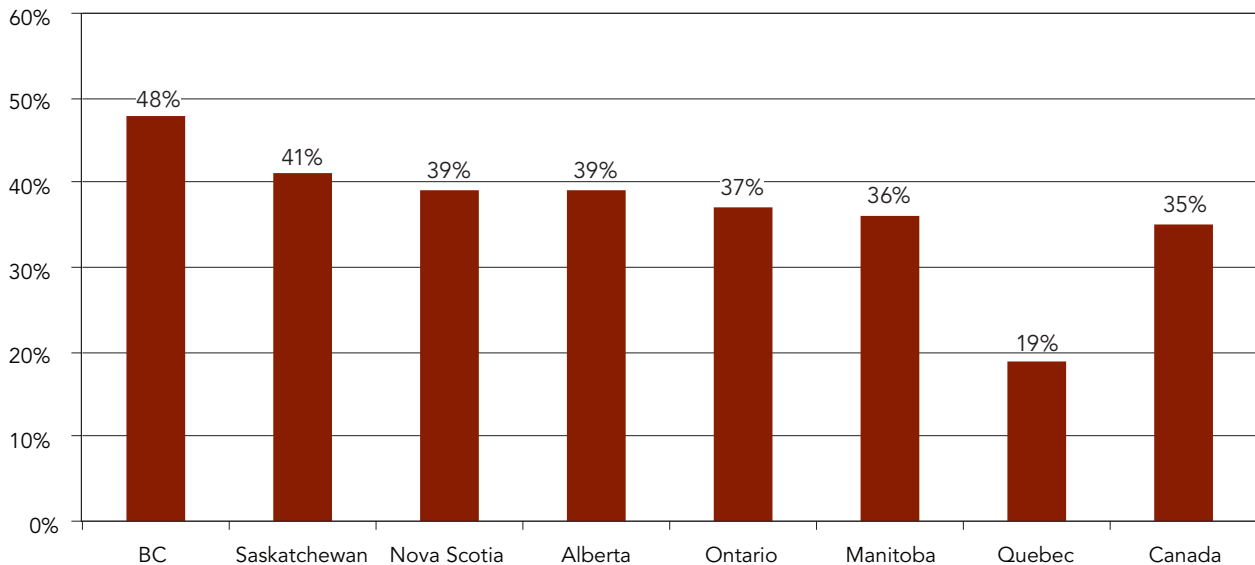
The situation will remain even more difficult for families with children. A parent with dependents would have to earn much more than the minimum wage to make ends meet.

Minimum wage policy is part of a much larger issue about low-wage jobs in Canada. Canada is considered a low-wage country under the standards of the Organisation for Economic Co-operation and Development because about one-quarter of its paid labour force work for wages less than two-thirds of the median wage. Statistics Canada said the median wage in 2009 was \$19.25 an hour, so low-wage jobs paid \$12.83 an hour or less.

Having a well-paying job can make a huge difference in family income, but good jobs are not always easy to find. In 2009, 48 percent of the poor children in BC – 55,700 children – lived in families with at least one adult working full-time, full-year.

As the graph shows, BC had the highest proportion of poor children living in families where at least one of the parents worked full-time, full-year. Statistics Canada did not calculate percentages in New Brunswick, Prince Edward Island, and Newfoundland and Labrador because of the relatively small number of residents surveyed in those provinces.

### POOR CHILDREN WITH ONE OR MORE PARENTS EMPLOYED FULL-TIME, FULL-YEAR, 2009



Source: Statistics Canada, special data run



Aside from its work in advocating a full-fledged poverty reduction plan for British Columbia, First Call has also been promoting a living wage for families with children. The living wage is well above the poverty line, but still provides only a bare-bones budget without luxury items. “The living wage sets a higher test – it reflects what earners in a family need to bring home, based on the actual costs of living in a specific community,” says an update report for 2011. “The living wage is a call to private and public employers themselves to pay wages to both direct and contract employees sufficient to provide the basics to families with children.”<sup>5</sup>

The living wage calculations include the cost of food, shelter and clothing, a used car, child care expenses, health care not included in medicare, and money to cover federal and provincial income taxes, other payroll deductions, and Medical Service Plan monthly premiums. Government transfers like the Canada Child Tax Benefit are included in family income.

As of 2011, a two-earner family of four with two children and two adults would require the following hourly living wages to meet their basic needs.

Metro Vancouver	\$18.81
Greater Victoria	\$18.03
Esquimalt	\$17.31
Kamloops	\$17.27
Kelowna	\$16.98
Abbotsford	\$16.42
District 69 (Qualicum)	\$16.27
Williams Lake	\$15.77
Cranbrook	\$14.16



The calculations assume both parents work full-time at 35 hours per week.

Details for improving the minimum wage appear in Appendix 2 of this report.

## CHILD CARE, LIVING WAGES, AND POVERTY REDUCTION

First Call recently endorsed the *Community Plan for a Public System of Integrated Early Care and Learning*, developed by the Early Childhood Educators of BC and the Coalition of Child Care Advocates of BC. The *Plan* integrates the best of public education and quality child care, proposing an Early Care and Learning Act for BC which legislates the right of all young children to access quality services that respect their unique developmental needs; the right of all families to access quality, affordable care for their children on a voluntary basis; and the right of First Nations to govern their own services. Proposals include capping child care fees at \$10 a day for full-time care, and improving the wages and education of early childhood educators.

Metro Vancouver’s living wage rate would be lowered by \$3.52 per hour if these recommendations were implemented.<sup>6</sup> Child care is the second highest cost (and in some places the highest) in living wage family budget calculations. A public system of early care and learning is a critical plank in a poverty reduction strategy.

5 Igluka Ivanova and Seth Klein, “Working for a Living Wage,” (Vancouver: Canadian Centre for Policy Alternatives, March 2011). See also <http://livingwageforfamilies.ca>.

6 See Living Wage for Families policy calculator at: <http://livingwageforfamilies.ca/policy/>

## FAMILIES WITH CHILDREN ON WELFARE

“Assistance rates shame our province,” said the headline on the editorial in the *Victoria Times Colonist* last August 30.

The newspaper was writing about a Victoria welfare recipient with a disability who was terminally ill with cancer and suffering under the long-standing policies of the BC government. But the editorial could also have been about the many thousands of other British Columbians forced into the “legislated poverty” of our welfare system.

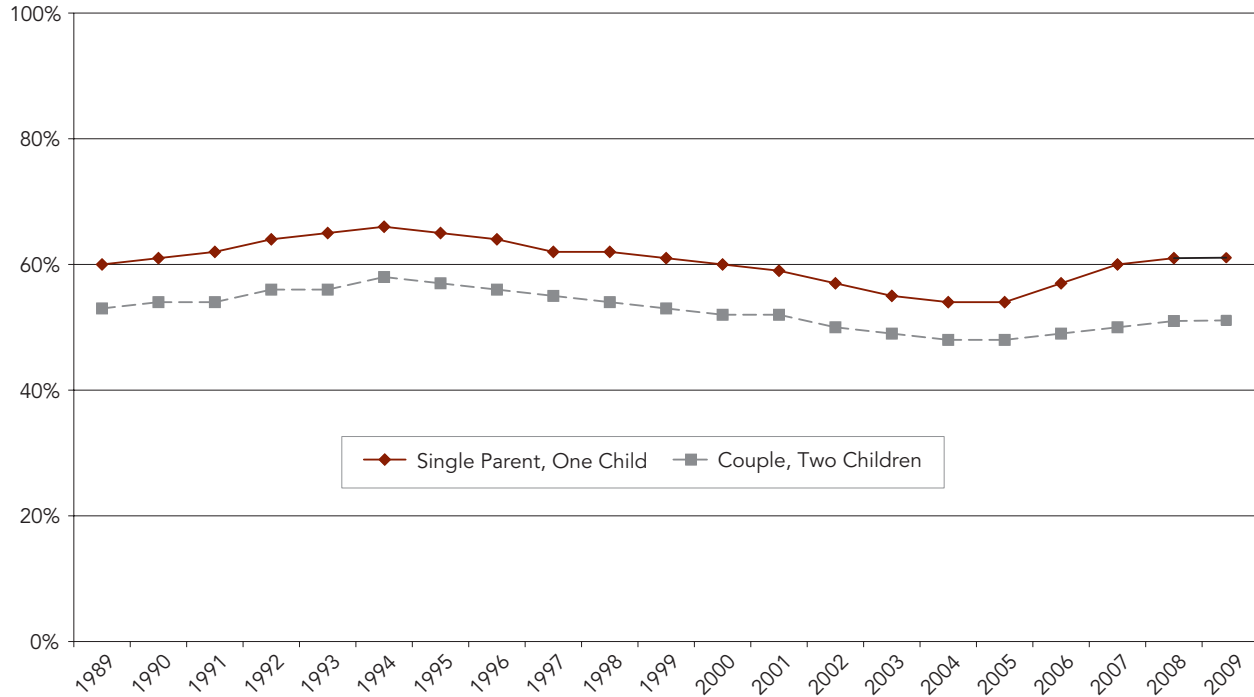
The National Council of Welfare calculated that a BC two-parent family with two children aged 10 and 15 on income assistance received a total income of \$21,179 in 2009. That’s a whopping \$20,128 less than the Statistics Canada poverty line for a large urban area like Vancouver.

A BC lone-parent family with one child aged two received \$16,899, or \$10,775 less than the poverty line.

The BC Ministry of Social Development says there was an average of 34,011 children in families on welfare in 2009. Many of the children were in lone-parent families, mostly families led by lone-parent mothers. The number of people on welfare started to level off in 2010 and 2011.

Welfare recipients in British Columbia and other provinces have consistently survived on incomes well below the poverty line. They are frequently forced to rely on food banks and other sources of charity to feed and clothe their children. In 2009, the sample BC two-parent family was at 51 percent of the poverty line for a large city, and the BC lone-parent family was at 61 percent of the poverty line.

### BC WELFARE INCOMES AS A PERCENTAGE OF THE POVERTY LINE, 1989–2009



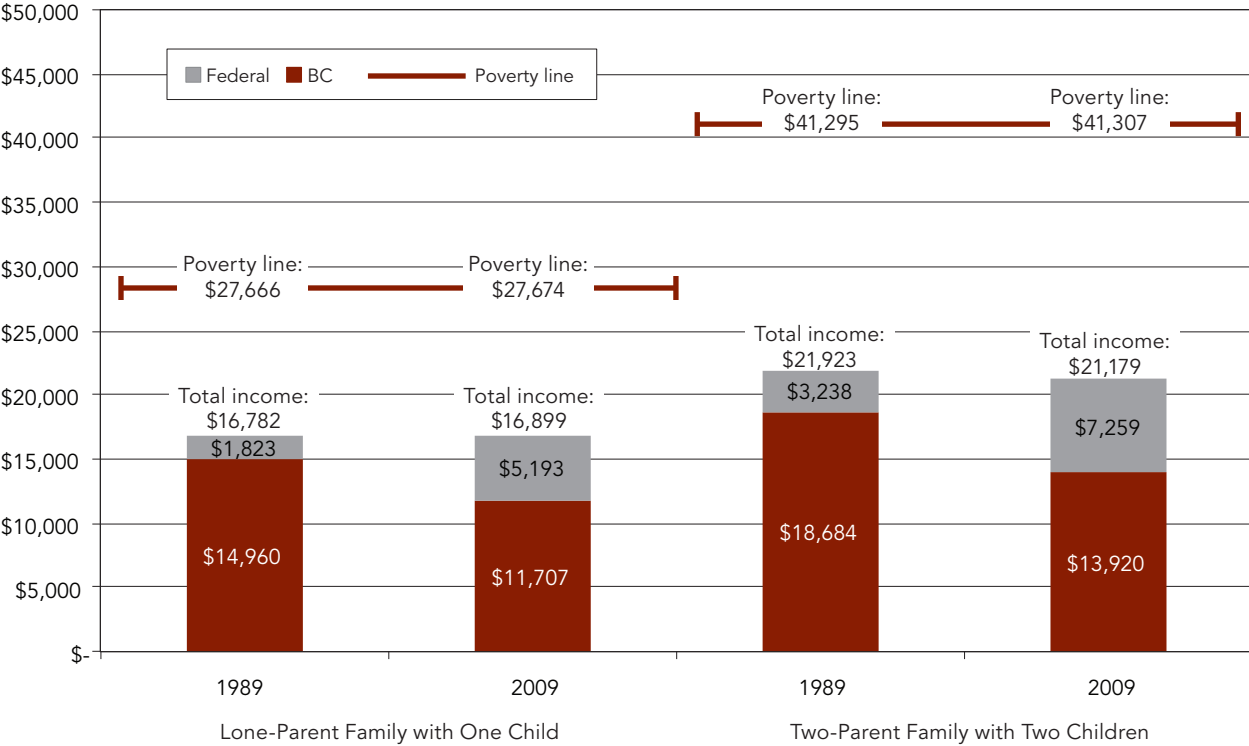
Source: National Council of Welfare, *Welfare Incomes 2009*

The graph shows clearly that welfare incomes for families have been consistently depressed for the past two decades under Social Credit, New Democratic Party and Liberal provincial governments. The so-called high point for welfare incomes was 1994. The low point was 2005.

Funding for welfare programs has changed significantly in recent years. The federal government got rid of cost-sharing for welfare in favour of block grants to the provinces. Another important change was the introduction of the Canada Child Tax Benefit, which increased federal benefits for parents but also allowed provinces to “claw back” part of the payments they made for welfare. A third change was the taxable federal Universal Child Care Benefit of \$1,200 a year for children under six.

The next graph shows the changes in federal and BC payments to two-parent and one-parent families, as calculated by the National Council of Welfare. The 1989 figures have been converted to 2009 dollars to account for changes in the cost of living between 1989 and 2009. The graph also shows the poverty line for that family.

**FEDERAL AND PROVINCIAL SHARES OF WELFARE INCOMES, 1989 AND 2009 (CONSTANT \$2009)**



Source: National Council of Welfare, Welfare Incomes 2009; Poverty Lines from Statistics Canada

While total welfare incomes were about the same in both years, federal payments to families more than doubled. The proportionately larger increase for the lone-parent family with a child under six occurred because of the addition of the Universal Child Care Benefit. Meanwhile, provincial payments to both families declined significantly.

Campaign 2000 has called for major increases in welfare rates for all recipients and the annual indexing of welfare rates based on increases in the cost of living. Until that happens, we will have what the *Times Colonist* called “institutional cruelty in the guise of income assistance policies.” As the newspaper concluded: “That is morally wrong, and will have damaging consequences for decades to come.”



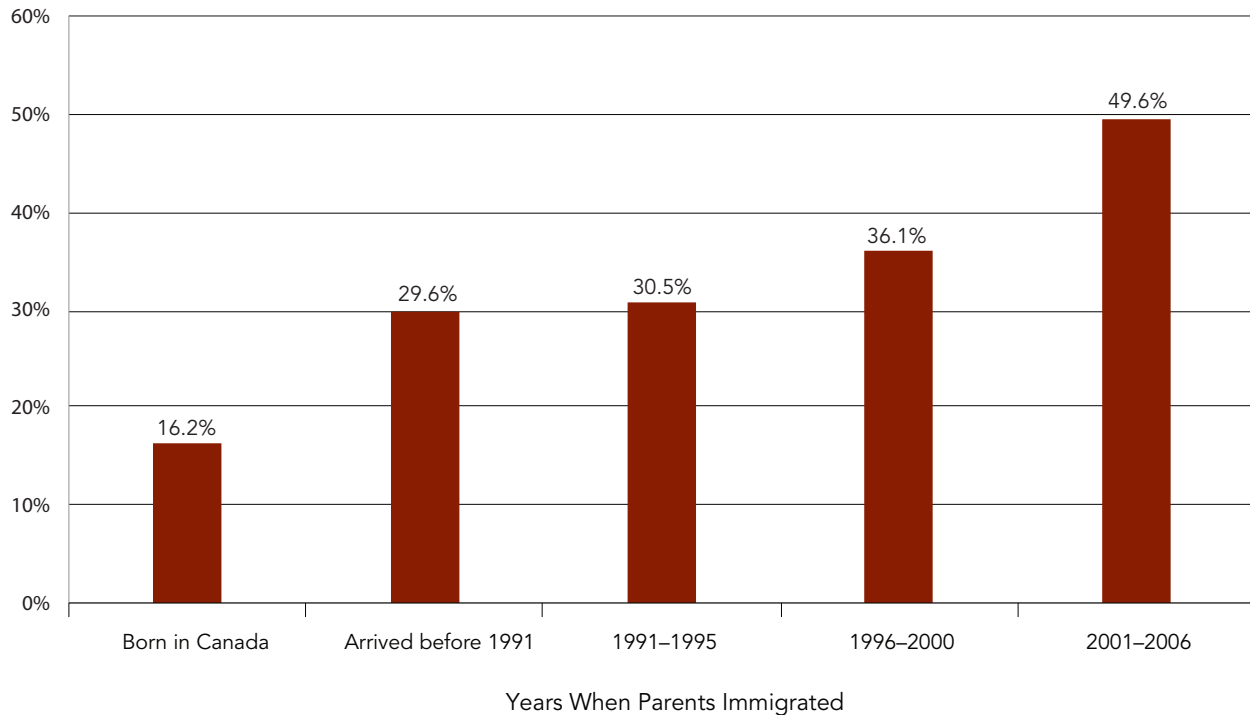
## CHILD AND FAMILY POVERTY AMONG NEW IMMIGRANTS

Canada has historically received many benefits from immigrant families. There is a strong commitment to continue immigration by governments across Canada to lessen the negative impacts of our aging demographic profile and help sustain our working age population and the educational, social and health services we all depend on. Immigrant and refugee children will spend more of their lives in Canada than their parents, so it is crucial that they be supported to achieve their full potential and contribute to our collective future.

Recent immigrants to Canada are one of the groups of people known to be at high risk of poverty, and this risk has significantly increased in recent years. In particular, poverty rates for immigrant children and younger adults have been on the rise.<sup>7</sup>

The graph below shows the latest poverty rates reported by Statistics Canada for children in families that immigrated to BC.

### POVERTY RATES BY PERIOD OF IMMIGRATION, BC CHILDREN UNDER 18, 2005



Source: Statistics Canada data supplied by SPARC BC

The BC child poverty rate in Canadian-born families was 16.2 percent, while the rates for BC children who immigrated were all substantially higher. The child poverty rate in families that immigrated between 2001 and 2006 was an astoundingly high 49.6 percent. The rates in other immigrant families were also unacceptably high.

The higher poverty rates are linked to higher unemployment and lower incomes for parents who recently arrived in Canada.

<sup>7</sup> Garnett Picot, Yuqian Lu and Feng Hou, "Immigrant Low-Income Rates: The Role of Market Income and Government Transfers," *Perspectives* (Statistics Canada, December 2009).



Metro Vancouver is the home of many of the 700,000 or so immigrants who came to British Columbia during the last two decades. Statistics compiled by the federal and provincial governments give the following overview of the immigrant population.

- Census data for 2006 showed 78,560 immigrant children under 18 in BC, about nine percent of the province's total child population. In the five years from 2005 to 2009, Metro Vancouver was the intended destination of 88 percent of the 39,443 new immigrant children under 15 years of age.<sup>8</sup>
- Most of the newcomers to BC came from the People's Republic of China, India, the Philippines, South Korea, and the United States. Other source countries make up just over 42% of newcomers.
- Immigrants of working age had higher levels of education overall than native-born Canadians. About 56 percent of the arrivals between the ages of 25 and 64 had a post-secondary degree, diploma or certificate.
- The total number of immigrants and refugees who arrived in BC in 2010 was 44,176. The two largest categories of immigrants were skilled workers and relatives rejoining other members of their families. The number of refugees was quite small – only 1,667.<sup>9</sup> Refugee children under 15 made up only six percent (about 2,500) of the immigrant child arrivals in the five years from 2005 to 2009.
- Most immigrants were able to speak English or both English and French, but 79 percent of first-generation immigrants spoke a non-official language at home. Only 32 percent of the children under 15 who arrived from 2005 to 2009 spoke English or French.
- Only 0.7 percent of the immigrant population was on welfare as of 2010. The comparable figure for British Columbians born in Canada was 2.6 percent.<sup>10</sup>

8 WelcomeBC, Policy & Decision Support Branch Bulletin, *Immigrant and Temporary Resident Children in British Columbia*, January 2011.

9 BC Stats, *Immigrant Landings by Class*.

10 Calculated by First Call from BC Stats Social Economic Profiles.

Immigrants to British Columbia add billions of dollars to the provincial economy. One estimate put the figure for Greater Vancouver alone at \$22.8 billion in 2005.<sup>11</sup>

Public opinion polling over the years shows strong support for the notion that immigration has a positive impact on the economy. Eighty percent of Canadians supported this view in the 2010 polling.<sup>12</sup>

On the other hand, the economic challenges facing immigrants of working age showed there are also negative attitudes at large. One study using resumes sent to on-line job postings in Toronto showed employers were more receptive to applicants with English-sounding names rather than Chinese, Indian or Pakistani names, and they were more receptive to applicants with work experience in Canada than work experience in a foreign country.<sup>13</sup>

Labour force statistics show higher unemployment rates for recent immigrants than native-born Canadians. In 2009, for example, the unemployment rate for immigrants who arrived in the past five years was 11.8 percent in BC, while the rate for native-born workers was 7.8 percent.

BC Stats also reported that the unemployment rate for recent arrivals with post-secondary degrees was 10.6 percent in 2009 compared to 3.9 percent for Canadian-born workers.<sup>14</sup>

Unemployment overall in BC rose because of the recession of 2008-2009 and then declined. Among recent immigrants in Greater Vancouver, however, the rate is still in the range of 15 percent or about twice the overall BC unemployment rate.<sup>15</sup>

The most detailed information on the immigrant work force is found in census data, and it suggests that it takes many years for immigrants to catch up to Canadian-born workers in terms of their income.

## TWO STORIES

Ada immigrated from China twelve years ago. She found a job at a restaurant working for less than minimum wage while simultaneously going to school. She agreed to work for \$5 an hour – one third less than her fellow colleagues – operating under the perception that a lack of experience in the restaurant industry was a valid reason to be subjected to below-minimum wage pay.

Robert was a very recent arrival to Canada, emigrating from the Philippines in April 2010 with his wife and two sons. After studying electrical engineering in university, he worked for thirteen years in the ship-building and ship repair industry. Eager to take advantage of new economic opportunities in Canada, Robert attended numerous workshops to help him find employment soon after arriving in Canada. However, after months of unsuccessful job searching and the evaporation of \$20,000 in savings to pay for basic living expenses for himself and his family, he abandoned his career to work as a janitor.

— Jennifer Jihye Chun and Amanda Cheong,  
*Immigrants and Low-Paid Work: Persistent Problems, Enduring Consequences, 2011.*

11 Daniel Hiebert, "The Economic Integration of Immigrants in Metropolitan Vancouver," *Choices* (June 2009), p. 33.

12 Environics Institute for Survey Research, *Focus Canada 2010*, p. 29.

13 Philip Oreopoulos, "Why Do Skilled Immigrants Struggle in the Labor Market?" *Metropolis British Columbia* (May 2009).

14 BC Stats, *Immigrant Labour Force Survey 2009*.

15 Philip Park, Stella Park, Laura Lepper, "Economic Recession and Immigrant Labour Market Outcomes in Canada, 2006–2011, TIEDI Analytical Report (July 2011).



The table below gives the details using median family income by period of immigration. The income includes earned income, other forms of market income, and transfer payments from governments.

<b>MEDIAN FAMILY INCOME IN GREATER VANCOUVER, 2005</b>	
Non-Immigrant Families	\$80,127
Immigrated Before 1961	\$67,305
Immigrated 1961–1970	\$78,086
Immigrated 1971–1980	\$80,600
Immigrated 1981–1990	\$62,305
Immigrated 1991–1995	\$54,168
Immigrated 1996–2000	\$50,998
Immigrated 2001–2004	\$41,545
<i>Source: 2006 Census of Canada, Income and Earnings Tables, 97-563-XCB2006021</i>	

Very recent immigrants had a median family income of only \$41,545 in 2005. The median is the half-way point, and it means that half of the families in this group of immigrants had incomes below \$41,545. Most of them were living in poverty. The poverty line for a family of four in Greater Vancouver was \$38,635 in 2005.<sup>16</sup>

The table shows that it took as long as 35 years for median incomes to catch up with median incomes of non-immigrant families. The catch-up took place for immigrants who had arrived between 1971 and 1980. Their median income reached \$80,600 or just above the median for non-immigrant families.

The pattern is the same when the income statistics are broken down by level of education. The next table shows the statistics for Greater Vancouver in 2005 for persons with a bachelor's degree from university. These figures are for individual, rather than family incomes. Once again, it was only those who had immigrated between 1971 and 1980 who finally caught up with median non-immigrant incomes by 2005.

<b>MEDIAN INCOMES FOR PERSONS IN GREATER VANCOUVER WITH BACHELOR'S DEGREES FROM UNIVERSITY, 2005</b>	
Non-Immigrants	\$42,049
Immigrated Before 1961	\$46,840
Immigrated 1961–1970	\$42,938
Immigrated 1971–1980	\$42,352
Immigrated 1981–1990	\$30,981
Immigrated 1991–1995	\$22,667
Immigrated 1996–2000	\$21,572
Immigrated 2001–2004	\$18,042
<i>Source: 2006 Census of Canada, Income and Earnings Tables, 97-563-XCB2006006</i>	

16 Statistics Canada, *Low Income Lines, 2009-2010*, Cat. no. 75F0002M, no. 2 (June 2011).

## REFUGEE TRANSPORTATION LOANS BURDEN FAMILIES

Refugees resettled to Canada must pay for their medical exams and their travel to Canada. Since most refugees, of course, can't afford these expenses, Canada offers them a loan. As a result, refugee families start their new life in Canada with a debt of up to \$10,000 or more. They are asked to begin making loan payments 30 days after landing in Canada and interest will be charged after one to three years, depending on the size of the loan.

These loans undermine refugees' ability to integrate and to contribute to their full potential in their new home. Refugee youth are forced to work long hours while going to school, or even postpone further education, because of the need to pay back the debt. Parents postpone upgrading their skills and qualifications while working at low-end jobs to meet the monthly loan payments.

See: *Canadian Council for Refugees*, <http://ccrweb.ca/en/transportation-loans>

This long period of poverty for so many immigrant families has serious implications for their children's health and development. Many newcomer children are spending their entire childhood and teen years living in poverty, with all the attendant vulnerabilities this creates. It makes no sense for governments to recruit highly-skilled and well-educated immigrants and then promote or turn a blind eye to employment practices that consign them to low-paid and insecure jobs. Better supports and public policy changes that reduce the barriers that trap many immigrant parents in low-paying jobs, despite their education levels, are urgently needed.

For immigrants and refugees to achieve economic and social success from their transitions to life in Canada, and not to face persistent poverty, collaboration is needed between governments, community service providers, employers, and community leaders. Core supports for immigrants in BC come from immigrant settlement service organizations, as well as from educational institutions and government bodies, supported by federal and provincial governments along with numerous other funders. Services available to immigrants and refugees include broad information and support services, English-language training, employment counselling, family supports, and community development. BC's community-based not-for-profit immigrant settlement service providers are members of the Affiliation of Multicultural Societies and Service Agencies of BC (AMSSA), a provincial association which works to advance settlement and integration outcomes for international newcomers to BC. AMSSA's immigrant-serving member agencies work directly with immigrants and refugees, and conduct broader advocacy activities, to help minimize poverty's impacts.

Canada's Live-in Caregiver Program brings primarily women to this country to work in private homes caring for their employer's children or other family members. The program rules restrict them to this private caregiving work and stipulate that they must accumulate 24 months of authorized full-time work within a four year period if they want to apply for permanent resident status. Room and board is deducted from caregivers' minimum wage salaries, bringing their net income below the poverty line for a single person in most BC cities. Since many live-in caregivers are parents, they actually live on even less, because they send money home to support their extended families. Under this program caregivers who are parents report waiting five to eight years to be reunited with their own children.<sup>17</sup>

17 Citizenship and Immigration Canada, "Working Temporarily in Canada: The Live-in Caregiver Program, [www.cic.gc.ca/english/work/caregiver/index.asp](http://www.cic.gc.ca/english/work/caregiver/index.asp); Canadian Council for Refugees, *Non-Citizens in Canada: Equally Human, Equally Entitled to Rights, Report to the UN Committee on Economic, Social and Cultural Rights on Canada's compliance with the International Covenant on Economic, Social and Cultural Rights*, March 2006, p. 6.

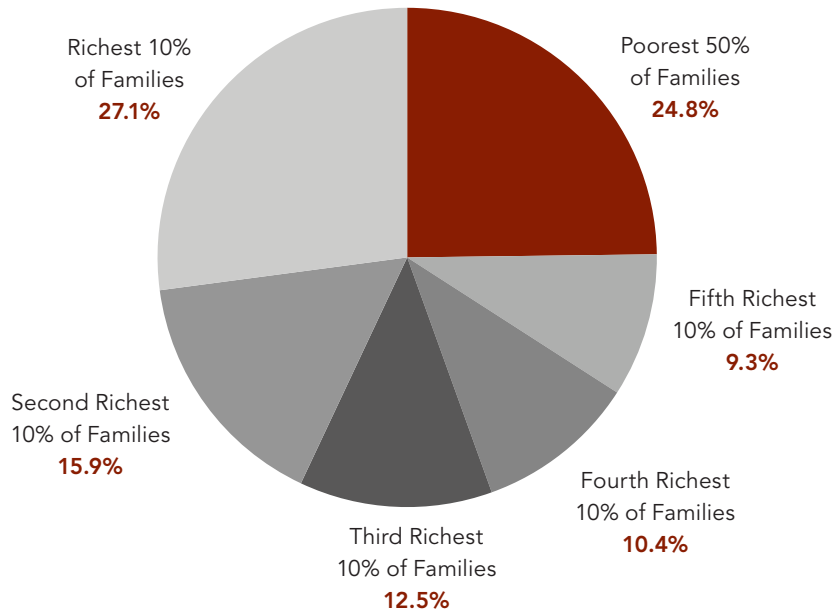
## INCOMES OF FAMILIES WITH CHILDREN: GROWING INEQUALITY

There's a good reason you may think you're not getting your fair share of the income pie. The stark reality is that the largest slices of the pie go to the well-to-do, and the other slices are small by comparison.

In fact, the richest ten percent took 27.1 percent of all the personal income earned by families with children in British Columbia in 2009. The graph below shows the slices for the richest, second richest, third richest, fourth richest and fifth richest families with children. Together, they made up half of all families with children and collected more than three-quarters of the group's personal income.

The single maroon slice shows incomes for the bottom half of BC families with children. They got just under one-quarter of the group's income. Some of the income slices for this group are so small they would barely be visible. Some families in the bottom half are poor, but many others are middle-class families living well above the poverty line.

### PERCENTAGE OF TOTAL INCOME AMONG BC PARENTS WITH CHILDREN, 2009



Source: Canadian Centre for Policy Alternatives based on Statistics Canada data

The graph, using data from Statistics Canada prepared for the Canadian Centre for Policy Alternatives, measures the total income of families with children. Total income refers to all income before taxes, including wages and salaries, earnings from self-employment and earnings from investments. It also includes government benefits from both the federal and provincial governments, such as the Canada Child Tax Benefit, GST or HST credits, Employment Insurance benefits, and welfare.

The table below shows how total income has changed for each of the ten-percent groups or “deciles” since 1989. Many of the families in the lower deciles actually lost money over time. Only those in the higher deciles gained significant amounts of income, and only those in decile 10 really hit it big. Their incomes went up by \$89,118 or 54 percent between 1989 and 2009.

<b>CHANGES IN AVERAGE TOTAL INCOMES BY DECILE GROUP, ALL BC FAMILIES WITH CHILDREN, IN CONSTANT 2009 DOLLARS</b>			
Decile	1989	2009	Difference
1 Poorest Decile	17,987	18,815	828
2 Second Poorest Decile	35,306	35,077	-229
3	50,104	45,580	-4,524
4	60,677	59,283	-1,394
5 Middle Decile	69,424	74,204	4,780
6	78,039	87,718	9,679
7	88,551	100,903	12,352
8	100,518	116,790	16,272
9 Second Richest Decile	115,557	146,968	31,411
10 Richest Decile	164,644	253,762	89,118
Average for Families with Children	78,154	94,082	15,928

Source: Canadian Centre for Policy Alternatives based on Statistics Canada data

These changes in incomes highlight the increasing inequality in the BC economy. Poorer families have seen little or no improvement in their incomes, while richer families have had hefty increases. The income ratio between the richest and poorest deciles of families with children in BC rose from 9.2 to 1 in 1989 to 13.5 to 1 in 2009.

### WHY DOES INEQUALITY MATTER?

“High Inequality raises two questions. First, what is the impact on the economic well-being of a country? The answer is that high inequality can diminish economic growth if it means that the country is not fully using the skills and capabilities of all its citizens or if it undermines social cohesion, leading to increased social tensions. Second, high inequality raises a moral question about fairness and social justice.”

— Conference Board of Canada, July 2011



## THE IMPORTANCE OF GOVERNMENT HELP

Federal and provincial government income support programs play a huge role in reducing child poverty in British Columbia and every other province. If BC parents had been forced to rely only on earnings, income from investments and other sources of market income to make ends meet, the proportion of children living in poverty would have been 24.8 percent in 2009. Government transfers reduced the rate to 16.4 percent as measured by the Low Income Cut-Offs before tax – a reduction of 34 percent.

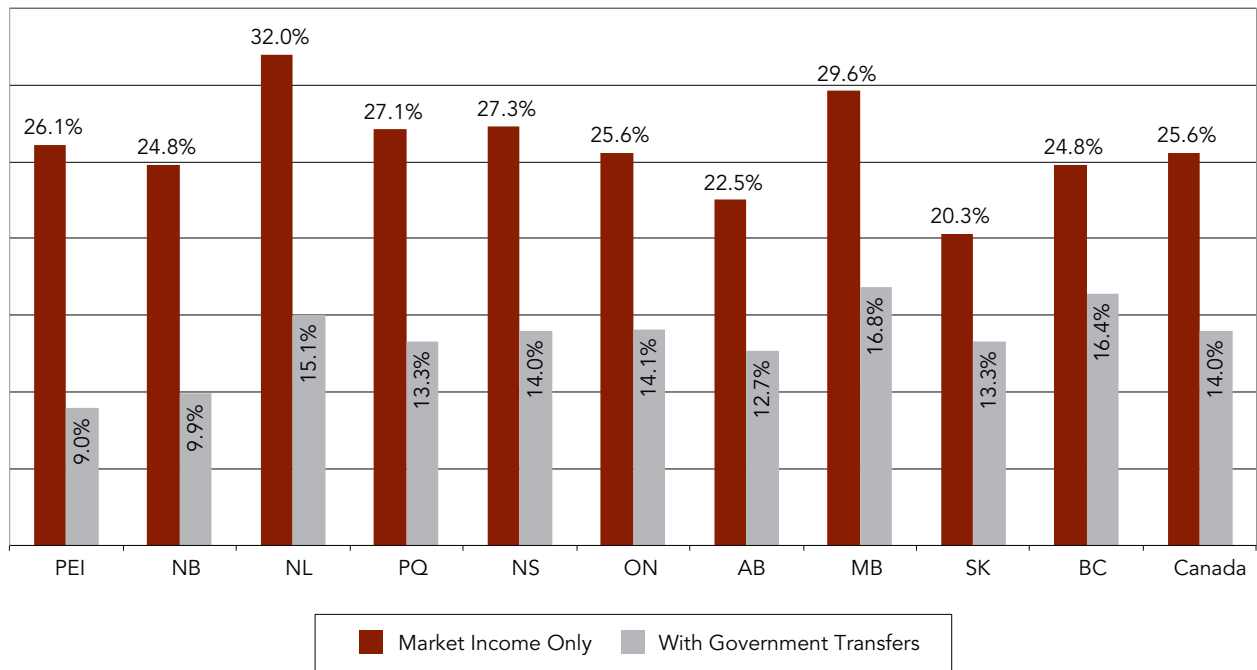
In terms of the numbers, Statistics Canada calculated that 205,600 BC children would have been poor if their families had to depend on market income alone. Government transfers reduced that number to 137,000.

The provinces in the graph below are arranged in rank order, with the provinces with the largest reductions on the left and the smallest on the right. The column on the extreme far right shows a 45 percent reduction for all ten provinces combined.

BC was the least successful of all provinces in reducing its child poverty rate. Prince Edward Island dropped its market child poverty rate by 66 percent, and New Brunswick, Newfoundland and Labrador, and Quebec had reductions in excess of 50 percent.



### CHILD POVERTY RATES WITH AND WITHOUT GOVERNMENT HELP, 2009



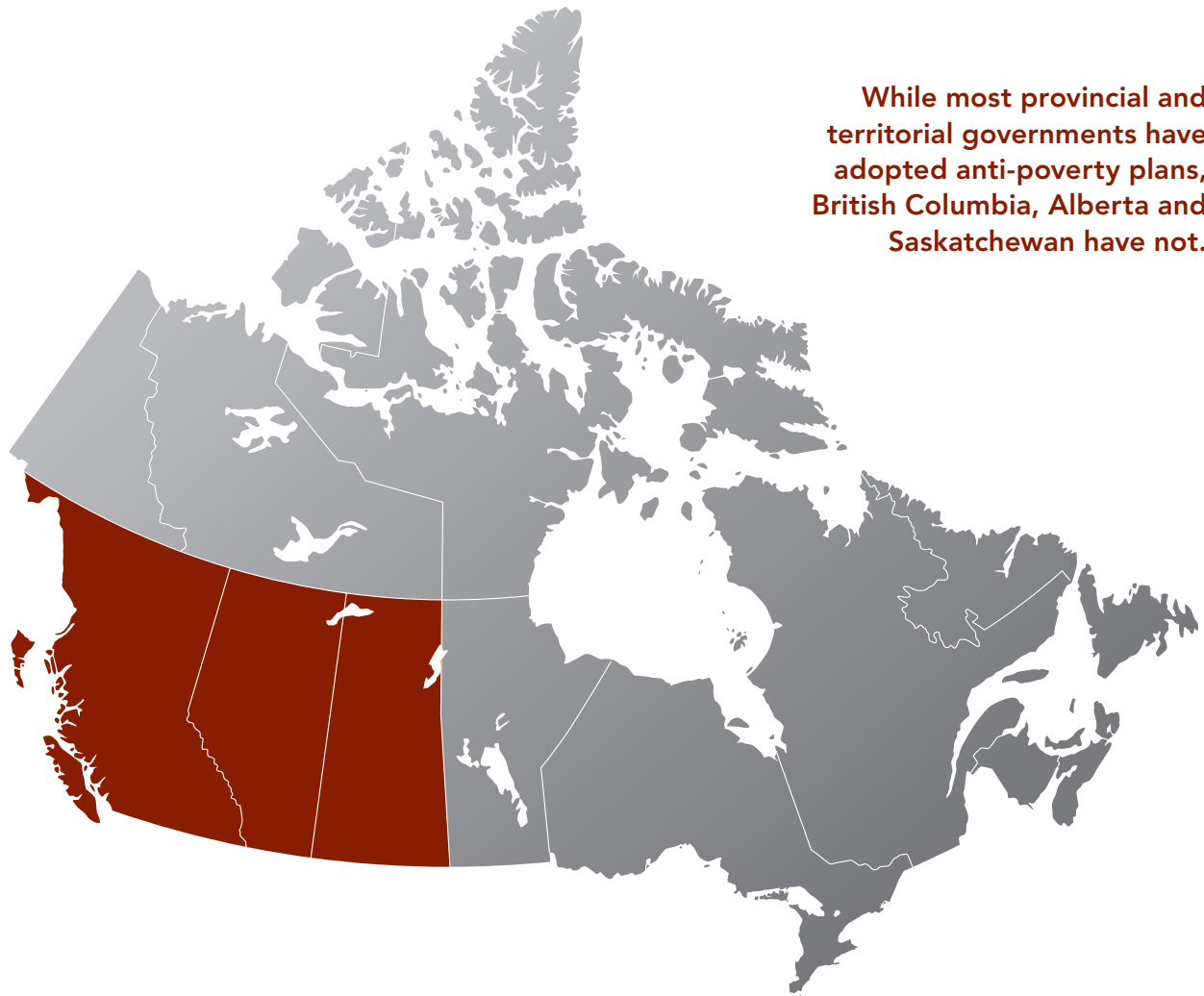
Source: Statistics Canada, custom tabulation

Both the federal and provincial governments have programs that help reduce the extent of child poverty. The federal government provides families with children with the monthly Canada Child Tax Benefit for children under 18 and the taxable Universal Child Care Benefit for children under six. The federal government also pays a quarterly GST credit to low-income families and individuals. Ottawa administers the Employment Insurance fund to assist Canadians who are temporarily out of work. EI is considered a government program, even though the money in the fund comes from contributions by workers and employers.

The BC government provides welfare payments for people who have exhausted other sources of income. Part of the cost of welfare is covered by the federal government through the Canada Social Transfer (CST). The CST is a government-to-government transfer designed to defray the costs of welfare and social services, early childhood development, early learning and child care, and post-secondary education.

The BC government also assists some low income families directly with rent supplements and child care subsidies. While they benefit some families, each of these programs has limited reach. Many low-income families do not meet the eligibility criteria for the rent supplement. Similarly, child care subsidy dollars frequently do not cover the total cost of child care fees, leaving low-income families to make up the difference.

The map shows that most provincial and territorial governments have adopted anti-poverty plans, but three provinces have not – British Columbia, Alberta and Saskatchewan. The federal government has also refused to adopt a plan – despite specific pledges all parties in the House of Commons made to fight poverty in 1989 and 2009.





# THE POVERTY GAP IN BRITISH COLUMBIA

What would it cost to wipe out poverty in British Columbia?

At the very least, it would require that everyone who was poor somehow got enough additional income to bring them up to the poverty line. Special data runs by Statistics Canada put that figure at \$3.872 billion in 2009.

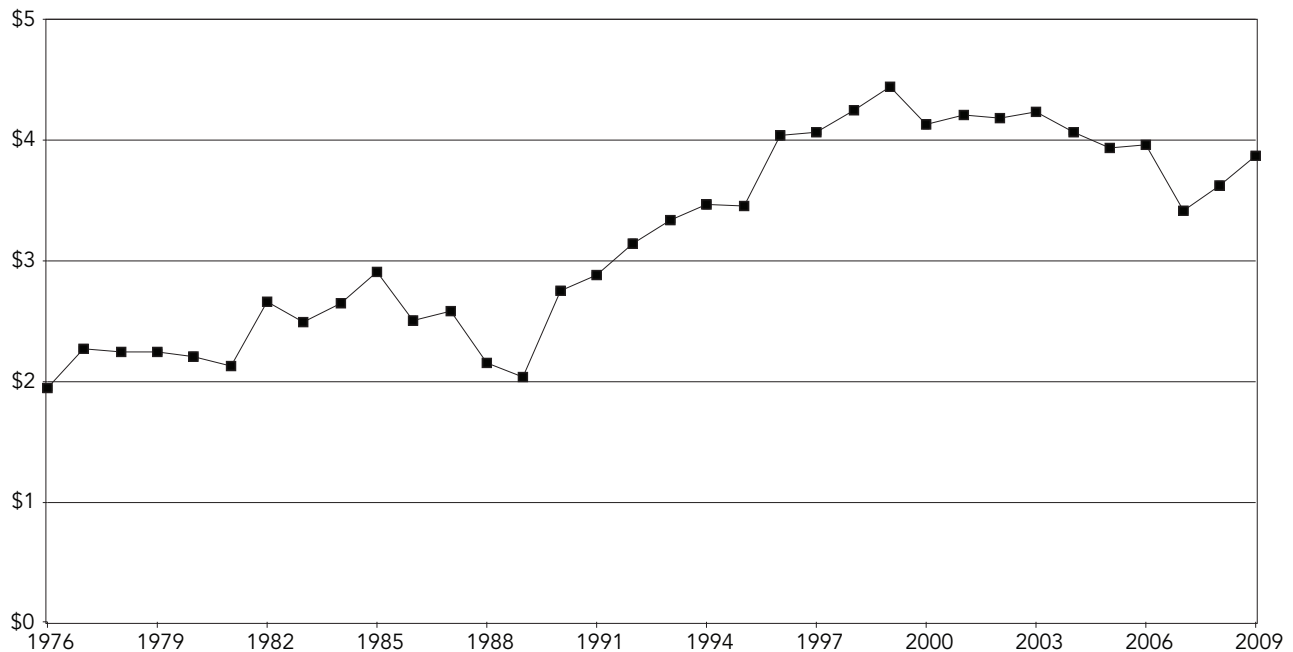
That sounds like an overwhelming amount of money, but it is surely not out of reach in either the public or private sectors. The total of \$3.872 billion amounts to nine percent of the BC government’s budget spending plans of \$41.9 billion during the current fiscal year. The federal government could help ease the burden, through higher Canada Child Tax Benefits or higher pensions for poor seniors, for example. Higher wages paid by employers could also contribute a significant part of the total. It will be interesting to see if the BC poverty gap declines once the next increase in the minimum wage goes into effect next May 1.



Statistics Canada did not publish detailed calculations of the poverty gap for each family type in 2009, but calculations by First Call put the poverty gap for families with children under 18 at approximately \$900 million.

The poverty gap for all of BC has been growing steadily over the last 33 years, as the graph below shows. That’s almost entirely because of the significant growth in the province’s population. The poverty gap, calculated per capita, changed very little during that period.

## BC POVERTY GAP BEFORE TAXES IN BILLIONS OF DOLLARS, 1976–2009



Source: Statistics Canada, special data runs. All figures in 2009 constant dollars.

Poverty gap statistics are useful in defining the extent of poverty that has to be attacked, but they are not the last word on the cost of eliminating poverty.

Parents with young children often require child care if they are to have full-time, full-year jobs in the paid labour force. People need to be able to continue their education or make sure that their children have ready access to higher education when the time comes. Or they may need the option of social housing programs to be able to live in affordable and suitable housing.

All these services are provided at the present time by the BC government in one form or another, but the services are not widespread enough to cover everyone in need. Some poor people get them, but some don't. The long-standing challenge is to meet the need for services – and also to provide the income to close the poverty gap.

“Poverty is consistently linked to poor health, lower literacy, poor school performance for children, more crime, and greater stress for family members. It is society as a whole that bears the costs of poverty, through higher public health care costs, increased policing and crime costs, lost productivity, and foregone economic activity.”

— Canadian Centre for Policy Alternatives, *The Cost of Poverty in BC* (July 2011)



## WHAT NEEDS TO HAPPEN

### Broken Promises

In 1989, Canada signed the UN Convention on the Rights of the Child, and the House of Commons unanimously passed a resolution “to seek to achieve the goal of eliminating poverty among Canadian children by the year 2000.” Yet one of every seven children in Canada and one of every six children in BC still lives in poverty.

### Time to Act

It is high time to mobilize our resources for a focused provincial strategy with targets and timelines for the reduction of child and family poverty across BC. We believe that British Columbians and Canadians everywhere have made an overwhelming and eloquent case for tackling this problem now. We have comprehensive research evidence and strong public support for urgent government action.

### BC Campaign 2000 Recommendations

Campaign 2000 calls on all provinces and the federal government to commit themselves to a 50 percent reduction in poverty among all Canadians by 2020. BC supporters of Campaign 2000 hope to see a provincial child poverty rate before taxes of seven percent or less by 2020.

We are also calling for the appointment of a BC cabinet minister with the authority and responsibility to ensure that a poverty reduction plan is developed and implemented and that the province is on track for achieving its poverty reduction targets and meeting its timelines.

There are many elements that can help government achieve these targets.

- The BC government should continue raising the minimum wage to make sure that a single person working full-time, full-year reaches the poverty line. The minimum wage should rise to \$11 an hour on Nov. 1, 2012, to \$12 an hour on May 1, 2013, and thereafter be indexed to increases in the cost of living every year starting in 2014.
- All workers in BC should be covered by minimum wage legislation, including workers who serve alcoholic beverages and agricultural workers who now are paid using piece-work rates.
- Governments at all levels should make sure their regular 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.
- The BC government should raise welfare rates to the after-tax poverty line, and the rates should be indexed each year to match increases in the cost of living.



“Many Canadians seem to be concerned that reducing poverty means more spending on people living in poverty, leaving others worse off. The growing body of research and experience, however, tells a very different story. It shows that *investing to reduce poverty improves wellbeing for everyone.*”

— John Rook, chairperson of the National Council of Welfare, in the council’s 2011 report *The Dollars and Sense of Solving Poverty*

- The province should restore welfare earnings exemptions for recipients classified as employable and also restore the income exemption for child support payments.
- The federal government should increase the Canada Child Tax Benefit to \$5,400 per child. The increases should go to families without regard to whether earnings or government transfers are the family's main source of income.
- The federal and provincial governments should intensify their efforts to help immigrants and refugees adjust to life in Canada by improving employment assistance, removing long-standing barriers to qualification for professionals trained abroad, making more language training available, and improving employment standards and human rights protections and enforcement.
- The federal government should immediately cancel all outstanding refugee transportation loan debt and cease seeking repayment of transportation costs for new refugees coming to Canada.
- The federal government must revise the Live-in Caregiver Program to allow more latitude for other means of income and employment. This will support live-in caregivers to be more financially prepared to re-unite with their children and spouses. Immigration policy to expedite family reunification is also needed to prevent the detrimental effects of long separations between parents and their children.
- The provincial government should create an independent commission on tax reform to study taxes levied in BC and to recommend ways to make the tax system fairer. Reducing income inequality should be one of the commission's mandates.
- Universal access to a public system of high quality, accessible early care and learning is absolutely necessary if most parents with young children are to remain in the paid labour force. This access to quality care would also help ensure that all children have the best possible start in their early years. This requires significant investments from the federal and provincial governments.
- Provincial support for access to post-secondary education should be increased both to remove financial barriers for low-income students and also to lower student debt levels. The provincial government should also rescind the rule that does not allow welfare recipients to retain benefits while attending a post-secondary institution.
- Cuts in Employment Insurance made by successive federal governments should be rescinded, so that most workers are protected during a temporary loss of wages and receive a benefit they can live on while they look for new employment.
- The federal and provincial governments should increase their efforts to provide housing for low-income people. This should include building more social housing to reduce the "core housing needs" of families and to eliminate homelessness. There is also a need to provide rental subsidies and other income supports to families living in or near poverty.
- All British Columbians need coverage for prescription drugs and dental care. While some workers already have access to extended medical and dental benefits through their work, universal public plans would expand and stabilize coverage for all and reduce costs through economies of scale.

Child poverty is an outcome of the corrosive and unsustainable income inequality that has been allowed to grow in BC and Canada. It undermines children's potential and provokes a host of short and long-term social and economic harms which affect individuals, communities and our collective future. Allowing high rates of child poverty to continue for so many years calls into question our elected leaderships' sincerity in signing onto the UN Convention of the Rights of the Child. Better efforts in other jurisdictions demonstrate that we can choose to substantially reduce poverty rates by properly supporting families with children through paying living wages and more effective public policy decisions. BC's children are waiting for us to choose to act.

## APPENDIX 1: MEASURES OF POVERTY

Canada does not have an official way of measuring poverty. This report features the Low Income Cut-Offs (LICO) before tax produced by Statistics Canada. The LICOs are based on the concept that people in poverty live in “straitened circumstances” – that is, they spend a disproportionate amount of their income on food, clothing and shelter. The income thresholds are based on findings from the 1992 Survey of Household Spending as a base year, and Statistics Canada updates the thresholds each year by the changes in the Consumer Price Index. The 1992 survey showed that the average family spent 34.3 percent of its income from all sources before taxes on food, clothing and shelter. Families are considered to be in “straitened circumstances” if they spent 54.3 percent (an additional 20 percentage points) or more of their income on these three items.

The LICOs consist of income lines that vary with the size of the household and the size of the community. As the tables show, large urban communities have higher income thresholds. The thresholds are developed from annual surveys of income and spending by Statistics Canada.

### STATISTICS CANADA'S LOW INCOME CUT-OFFS FOR 2009 (BEFORE TAX)

Size of Household/	Size of Community				
	500,000 or more	100,000 – 499,999	30,000 – 99,999	Less than 30,000	Rural Areas
1 person	22,229	19,144	19,026	17,409	15,302
2 persons	27,674	23,832	23,685	21,672	19,050
3 persons	34,022	29,299	29,118	26,643	23,419
4 persons	41,307	35,573	35,354	32,349	28,435

Source: Statistics Canada, *Income in Canada 2009*, Table 801, Cat. no. 75-202-X

A lone parent, for example, with one child living in Vancouver with total annual income of \$25,000 before tax would be below the LICO and would be counted as living in poverty. A similar family in a smaller community like Nanaimo (population 84,338 in 2009) would be above the LICO and would be counted as not living in poverty.

The Survey of Household Spending also showed that the average family spends 43 percent of its income from all sources after federal and provincial income taxes on food, clothing and shelter. In an after-tax situation, families are considered to be in “straitened circumstances” if they spend 63 percent or more of their income on these three items.

### STATISTICS CANADA'S LOW INCOME CUT-OFFS FOR 2009 (AFTER TAX)

Size of Household/	Size of Community				
	500,000 or more	100,000 – 499,999	30,000 – 99,999	Less than 30,000	Rural Areas
1 person	18,421	15,579	15,384	13,791	12,050
2 persons	22,420	18,960	18,725	16,785	14,666
3 persons	27,918	23,610	23,316	20,900	18,263
4 persons	34,829	29,455	29,089	26,075	22,783

Source: Statistics Canada, *Income in Canada 2009*, Table 801, Cat. no. 75-202-X



The two versions of the Low Income Cut-Offs are the measures used most often by social policy analysts in their work on poverty. What is especially telling, however, is that most poor families live well below the poverty lines. The before-tax LICO for a family of four in a large city is \$41,397. In reality, many poor families of four are somehow surviving on \$20,000 or \$30,000 a year rather than \$40,000.

A third measure of poverty is the Market Basket Measure (MBM), developed by Human Resources and Skills Development Canada. It is based on the specific cost of goods and services for food, shelter, clothing and transportation and computes other costs as a percentage of the cost of food and clothing in cities across Canada. The MBM is sensitive to differences in housing costs in similar sized communities and recognizes the increased cost of transportation in smaller communities where local public transit is not available. Consequently, there are smaller overall differences between small and large communities using the MBMs compared to the LICOs.

The MBMs were revised for 2008, but questions have been raised concerning the change in the method used to estimate the cost of shelter. For example, the estimate for the cost of shelter in 2007 for a family of two adults and two children in Vancouver was decreased from \$1,033 per month (\$12,399 per year) to \$621 per month (\$7,455 per year). We doubt if there are many, or any, two and three bedroom habitable units that are available for less than \$700 per month. Consequently, we believe the MBMs should not be used until the methodology on housing costs is corrected.

## APPENDIX 2: FURTHER CHANGES IN THE MINIMUM WAGE

Further changes are needed in the minimum wage policies announced last spring by the BC government. Some of them are designed to allow a single person working full-time, full-year at the minimum wage to reach the poverty line. Others are needed to eliminate inequities in existing arrangements.

The table shows what will happen after the last of the announced increases in the minimum wage goes into effect in 2012. The table projects an increase of two percent a year in the cost of living and a worker with no dependents who has paid work for 37.5 hours every week of the year.

<b>BC MINIMUM WAGE EARNINGS IN 2012 FOR A PERSON WORKING 37.5 HOURS A WEEK</b>	
Earnings for 17 weeks to May 1, 2012, at \$9.50 an hour	\$6,056
Earnings for remaining 35 weeks of 2012 at \$10.25 an hour	\$13,453
Total earnings in 2012	\$19,509
Estimated poverty line before income tax in 2012 in a large city	\$23,552
Depth of poverty (poverty line minus earnings)	\$4,043
Calculations by First Call, assuming increases in the poverty line of two percent in 2011 and two percent in 2012 to match projected increases in the cost of living.	

Federal and provincial tax credits will lessen the depth of poverty, but not by much. Calculations of likely federal and provincial tax credits using the Canada Revenue Agency web calculator show tax credits in the order of \$700 a year for a single person earning the minimum wage in 2012. The precise amounts of these credits would vary with any future changes in government policy, including changes in BC tax credits related to the coming shift from the current HST back to a BC sales tax.



Further increases in the minimum wage are still necessary in our view. A further increase of two percent would bring the poverty line in 2013 to \$24,023. First Call estimates that an increase in the minimum wage to \$11 is needed as of Nov. 1, 2012, and a further increase to \$12 is needed by May 1, 2013.

Also needed are arrangements starting in 2014 to “index” the minimum wage to the cost of living as measured by the Consumer Price Index. Indexing means that increases would be guaranteed by law and would take effect every year without any further action by government.

In British Columbia, the lack of indexing meant that the minimum wage was frozen for close to ten years. We could have had small increases every year that would have kept workers current with the cost of living, and without raising the spectre – real or imagined – of job losses because of slightly higher labour costs for employers each year. Instead, the financial strain on workers increased year by year, and opponents found it easier to argue that a major increase in the minimum wage could force some employers to cut their staffs.

First Call has long lamented the fact that governments of all political stripes in Canada have turned their backs on indexing the minimum wage year after year. Only the Yukon indexes its minimum wage at the present time, but New Brunswick is planning to start indexing in 2012. Alberta announced in June it would use increases in the Consumer Price Index and increases in average weekly earnings to make future adjustments in the minimum wage.<sup>18</sup>

The announced increases in the BC minimum wage in 2011 and 2012 do not apply to workers who serve liquor to customers in premises regulated by the province’s liquor laws. Their minimum wage went up to \$8.50 on May 1, 2011, and to \$8.75 on Nov. 1, 2011. A further increase to \$9 takes effect on May 1, 2012. These arrangements were modeled on arrangements already in place in several other provinces, but the BC government offered no justification for paying lower wages to liquor servers in its fact sheets on the increases.

Altogether different arrangements exist for harvesters of agricultural produce, based on the amounts they harvest. This appears to be the vestige of a system of piece-work pay that was once common both inside and outside agriculture. There are also commission sales jobs (for example, door-to-door chocolate sales) that youth are recruited to perform that pay below minimum wage in practice.

First Call opposes these separate arrangements as a matter of principle and believes all workers should be covered by one uniform minimum wage.

## THE VALUE OF INDEXING

All the angst that went into the debate on the minimum wage during the last decade could have been avoided with indexing. If the minimum wage of \$8 an hour had been indexed to the Consumer Price Index starting in 2002, it would have risen year by year and reached \$9.77 in 2011. The changes announced by the provincial government last spring raised the minimum wage to \$9.50 on Nov. 1, 2011.

So how much did workers lose between 2002 and 2010 because BC didn’t have indexing? If they worked 37.5 hours a week for 52 weeks a year, their total losses over the period would have been \$16,810. That’s a huge penalty to impose on the poorest paid workers in the province.

18 Ken Battle, *Restoring Minimum Wages in Canada* (Ottawa: Caledon Institute of Social Policy, April 2011), p. 8; Government of Alberta, “Alberta’s minimum wage to increase in September,” (News release June 1, 2011).



## WHAT IS FIRST CALL?

First Call is a cross-sectoral, non-partisan coalition of provincial and regional organizations, engaged communities and individuals whose aim is to raise public awareness and mobilize communities around the importance of public policy and social investments that support the well-being of children, youth and families.

**Our coalition partners are committed to the Four Keys to Success for Children and Youth:**

### **A Strong Commitment to Early Childhood Development**

- Improve pregnancy outcomes (healthy babies)
- Identify developmental risks early and provide supports
- Support parents of young children
- Build a public system of high quality, affordable, accessible early care and learning

### **Support in Transitions from Childhood to Youth and Adulthood**

- Enhance resiliency and reduce risk
- Increase the success of youth in high school
- Increase the readiness of older youth for adult roles

### **Increased Economic Equality**

- End child and youth poverty
- Reduce the gap between the high- and low-income earners
- Create more jobs with a living wage

### **Safe and Caring Communities**

- Make each community a better place to live for families with children
- Create youth-friendly spaces and supports
- Build safe, violence-free communities
- Increase opportunities for participation and involvement

First Call received an Award of Excellence from the BC Representative for Children and Youth in October 2010. The backgrounder prepared by the Representative's office had this to say: "First Call is unique in Canada in bringing organizations and people from many sectors together to focus on advocacy for children and youth. Since its inception in 1991, it has created a coalition of professional and community advocates in support of a prevention and investment agenda for children and youth including but not limited to health, education, social services, youth justice, child protection and anti-poverty groups."

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