



Left Behind

A comparison of living costs and employment assistance rates in British Columbia

A Report from the Social Planning and Research Council of BC

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Left Behind:

A Comparison of Living Costs and Employment and Assistance Rates in British Columbia

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Founded in 1966, SPARC BC is a non-partisan, independent organization whose members and directors are drawn from across British Columbia. SPARC BC's mission is to work with communities in building a just and healthy society for all. SPARC BC conducts public education and advocacy on priority issues identified by a provincial Board of Directors and volunteer committees.

SPARC BC's work on public policy issues, Research and Consulting Services, Parking Permit Program for People with Disabilities, and Community Development Education contributes to the goals of fostering the social and economic well being of individuals and communities in BC.

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Summary

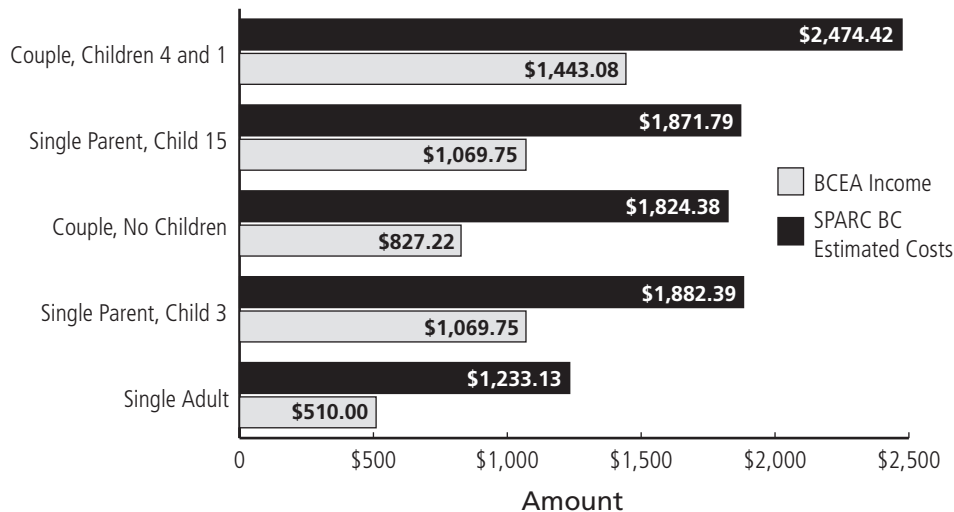
The primary finding of this report is that it is harder for income assistance recipients to make ends meet in 2005 than it was three years ago following cuts to welfare benefit rates in 2002. Few material changes have been made to welfare policy since the last edition of this report in 2002, in which we described the significant reforms to welfare in BC made that year. However, in the intervening years, inflation has continued to erode the meagre incomes available to people receiving social assistance in BC. The already inadequate benefit levels have remained static in spite of increasing costs, particularly for shelter, heating, and transportation.

available to individuals and families eligible for ‘temporary assistance’ with the cost of the goods and services required for daily living (food, clothing, household supplies, personal care, transportation, child care, shelter, and other costs associated with participation in community life). We compare our estimated costs to the maximum benefits allowed and do not take into account any of the deductions or monetary sanctions that may be applied to the monthly incomes of claimants.

Throughout this report, five hypothetical households are used as reference points for the calculation of BC Employment and Assistance income and minimum monthly living costs. These household configurations

This report compares welfare benefit rates

FIGURE 1. Comparison of BC Employment and Income Assistance Rates and SPARC BC’s Estimated Montly Costs



include: a single adult; a single parent with a three year old child; a couple with no children; a single parent with a fifteen year old child; and a couple with a four year old and a one year old.

In 2002, we wrote that income assistance beneficiaries were falling further behind as a result of rate reductions combined with the elimination of child support exemptions and earnings exemptions for clients considered employable. Given that the provincial government did not

ineligible for financial assistance regardless of demonstrated need. BC residents with no other resources who are not eligible for income assistance will likely not have sufficient incomes to access secure housing, food, or any other basic needs. The lack of eligibility (or that potential applicants perceive they are not eligible) may be a significant contributor to the increased number of street homelessness that has been documented in Greater Vancouver.³

TABLE 1. Percentage of SPARC BC's Estimated Minimum Living Costs met by BC Employment and Assistance

	Single Adult	Single Parent, Child 3	Couple, No children	Single Parent, Child 15	Couple, Children 4 and 1
2005	41%	57%	45%	57%	58%
2002	44%	60%	48%	59%	59%
2001	45%	62%	49%	62%	63%

mention increasing welfare rates in the mini-budget in September 2005 despite consistently rising costs, we conclude that income assistance claimants are being left behind.

While not the primary focus of this report, in many ways the most dramatic changes since our last report have been in caseload composition. The BC government is currently measuring its success primarily by reductions in the number of claimants. Temporary benefit recipients accounted for 62% of the income assistance caseload in August 2002.¹ By June 2005, the month we use for data in this report, that proportion had decreased to 50%, and there were a total of 72,131 persons in this category.²

As a result of the 2002 reforms, it is possible in a number of circumstances (detailed further on in this report) for applicants to be found

CONCLUSIONS AND RECOMMENDATIONS

This study clearly demonstrates that maximum BC Employment and Assistance benefit rates remain too low to sustain anyone requiring income support. Income assistance meets only 41% of the SPARC BC costs for a single adult, 45% of a childless couple's expenses, 57% of the expenses for a single parent with a three year old or a teenager, and 58% of the living costs of a couple with two children.

Table 1 further illustrates that the percentage of costs met by BC Employment and Assistance has continued to decline over the last three years for each of our five households. In 2002, we found that welfare benefits covered an even lower percentage of the costs of daily living than in 2001. Three years later, income assistance recipients have clearly fallen still further behind.

Despite the fact that each of SPARC BC's previous reports on income assistance has clearly demonstrated the inadequacy of benefit rates, income assistance remains a legislated form of poverty in BC. SPARC BC believes that reducing the poverty of persons receiving income assistance is a question of public and political will. BC has the opportunity and capacity to be

¹ The calculations used in this report are based on temporary benefit levels and the figures used in the tables do not speak about the adequacy of the income available to people with disabilities receiving 'disability' assistance. SPARC BC is in the process of completing a pilot examination of the costs for people with disabilities

² Source: MEIA. *BCEA Clients by Program* – June 2005. <www.eia.gov.bc.ca/research/>

³ There number of street homeless increased by 238% between 2002 and 2005. See *On our streets and in our shelters... Results of the 2005 Greater Vancouver Homeless Count*. September 2005. Available at <www.gvrd.bc.ca/homelessness/research.htm>.

a leader in advocating for progressive income security policies. BC Employment and Assistance rates must be set at levels that permit the purchase of nutritious food, appropriate clothing and transportation, quality child care, adequate health care, and decent housing. In addition, income assistance should permit recipients to participate in a meaningful way as members of their communities. To this end, SPARC BC recommends:

- That the Ministry of Employment and Income Assistance revise its 2005/06—2006/07 Service Plan and subsequent service plans to include performance measures that reflect a commitment to poverty reduction rather than simply caseload reduction.
- That the provincial government immediately raises benefit rates to a level that will allow all recipients to meet the minimum living costs presented in this report. The Ministry should set benefit rate levels that are transparent with respect to some measure of the actual cost of daily living. Benefits must be increased annually to keep pace with inflation.
- That the separation between the support and shelter components of income assistance be eliminated, creating a single overall benefit that allows recipients to make their own spending allocation decisions.
- That enhanced medical benefits be extended to all income assistance recipients in order to ensure that they have access to appropriate health, dental, and optical care.
- That the earnings exemption be restored for persons receiving temporary welfare benefits in order to facilitate connections to paid work.
- That, in the absence of a publicly funded child care system (including full day care), child care subsidy rates should be set at levels that cover the actual cost of quality child care provided by professionally trained staff.
- That the three-week waiting period before persons are eligible to apply for welfare be eliminated in recognition that persons who turn to welfare do so when other resources have already been exhausted, and immediate income support is required.
- That the ‘two-year independence test’ and ‘two-year time limit’ eligibility restrictions be eliminated as denying access to welfare creates unnecessary hardship and significant risks to the health, safety, and livelihood of persons in need of income assistance.
- That the allowable asset limits be set at \$2,500 for a single person and \$5,000 for single parents and couples without children. The assets limits should allow for one vehicle per household.
- That the policy concerning liens on a recipient’s home be abolished.
- That, if the BC government rejects the above recommendations, a public review committee be established to: (i) develop an adequate income assistance rate structure and (ii) assess the social impacts of the 2002 welfare reforms.

CHAPTER 1.

Introduction

THE STRUCTURE OF INCOME ASSISTANCE IN BRITISH COLUMBIA

The structure of income assistance has changed dramatically in recent years. On September 30, 2002, the former BC Benefits legislation was replaced with the *BC Employment and Assistance Act* and the *BC Employment and Assistance Act for People with Disabilities*. As the name change itself indicates, the focus of the new legislation is getting people ‘off’ welfare and into paid employment. Ministry of Employment and Income Assistance (MEIA)⁴ performance measures reflect the centrality of this commitment. One such performance measure is the “percentage of BC’s population aged 19-64 receiving temporary assistance,” which had declined to 1.1% from the 2001/02 ‘baseline measure’ of 3.4%. The 2005/06 ‘target’ is 0.87%, demonstrating a continued commitment to caseload reduction.⁵

BC Employment and Assistance clients are classified on the basis of whether they are eligible for ‘temporary assistance’ or ‘disability assistance.’ Temporary assistance includes eligible recipients aged 19-64 who are considered ‘employable,’ and are therefore required to engage in job search activities. There is a separate category of assistance for persons with disabilities. In this report, we focus on ‘employable’ income

assistance recipients receiving ‘temporary’ support.

The purpose of this report is to determine whether the benefit levels established for temporary assistance are sufficient to meet the monthly costs of daily living. Given that this report focuses on the ‘temporary assistance’ category, it is important to acknowledge that persons within this category are divided into four groups: clients who are ‘expected to work,’ those who are ‘expected to work’ but have a temporary medical condition, those who have been ‘temporarily excused’ from employment obligations (including single parents of children under 3), and ‘persons with persistent and multiple barriers to employment’ (PPMB). Our analysis of the costs of daily living is not applicable to persons classified as PPMB. Adults age 60-64 are also not required to engage in job search and other employment activities, although they no longer receive higher benefits as they did under the previous BC Benefits system.

The adequacy of the benefits delivered to persons receiving disability assistance is not assessed in this report. The cost calculations used to evaluate the benefits delivered to temporary recipients cannot be applied to persons with disabilities given the additional living expenses that they incur (for example, additional shelter costs for wheelchair accessible accommodation,

⁴ The name of the former Ministry of Human Resources has recently changed.

⁵ *Ministry of Employment and Assistance 2005/06-2007/08 Service Plan*. p. 11.

or additional food expenses for special diets). See Appendix 4 for more information on BC Employment and Assistance benefit categories and caseload distribution.

As with previous editions, this report assesses the primary components of income assistance: the support allowance and the shelter allowance. The support allowance is a fixed monthly amount based on the size of the family unit. Chapter 2 updates our estimates of the support costs we consider necessary to participate in community life: food, household supplies, personal care items, clothing, transportation, child care, and other costs of daily living. We also discuss the assistance available to welfare recipients for health, dental, and optical care although no cost estimates are included for these items.

The shelter allowance is based on actual shelter costs (rent, telephone, and utilities) up to a maximum amount, and is also linked to family size. Data supplied by the Canada Mortgage and Housing Corporation (CMHC) are used in Chapter 3 to analyze the availability of market rental housing within the maximum shelter allowances provided under the BC Employment and Assistance system.

In combination, the support and shelter allowances provide the maximum BC Employment and Assistance income. In Chapter 4 we evaluate whether this income is sufficient to meet SPARC BC's estimates of the minimum monthly living costs for our five hypothetical households. A table of income assistance rates (including both the support and shelter allowances) is provided in Appendix 4.

As mentioned earlier, our calculations assume that the households in question receive the full allowances available. There are a number of potential reductions to benefits such as a \$20 per month repayment of rental damage deposits and potentially cumulative sanctions of larger amounts (often \$100) for not meeting certain regulations.

The BC Employment and Assistance system does offer some additional benefits for which eligible clients can apply (although the range of available benefits was reduced in 2002 and eligibility requirements were tightened in some circumstances). For example, support is available to help cover the costs of burial/cremation, moving, or the purchase of school supplies. Given that these are one-time benefits for which eligibility is determined on an individual basis, this report does not assess their adequacy, nor are they included in our calculations of maximum monthly income from BC Employment and Assistance.

INCOME ASSISTANCE: THE POLITICAL CONTEXT

There have been significant changes in income security programs across Canada since 1996. At the federal level, the Canada Health and Social Transfer (CHST) replaced the Canada Assistance Plan (CAP) as the funding mechanism for income assistance, resulting in a significant reduction in transfer payments from the federal government to the provinces.⁶ Equally important, however, is that the CHST (CST) contained almost none of the conditions provincial governments had to meet under CAP in order to receive federal financial contributions. Under CAP regulations, for example, provinces were legally bound to provide income assistance to people "in need." The CHST combined previously separate funding for health, post-secondary education and social assistance giving provinces increased powers to allocate funding between these areas. In the face of funding pressures for health care, some commentators are concerned that the absence of spending conditions means that proportionately less money is being spent on programs like income assistance that have less broad based appeal to the general public.⁷

⁶ The CHST was split into two transfers in 2004; the Canada Health Transfer and the Canada Social Transfer.

At the provincial level, BC income assistance programs were covered under the Guaranteed Available Income for Need (GAIN) legislation until 1996, when the BC Benefits system was introduced. The stated goal of BC Benefits was “to make work a better deal than welfare and make sure people can get the skills they need to succeed.”⁸ The provincial government became the ‘payer of last resort’ to which a person could come when he or she was between jobs or temporarily unable to retain paid employment, but only after exhausting all other sources of income. In September 2002, the BC Employment and Assistance Act replaced the BC Benefits legislation, ushering in a new era of welfare policy.

The BC Benefits system contained the first steps towards a focus on preparation for and movement into paid employment—steps that were dramatically expanded under the BC Employment and Assistance legislation. A number of the policies introduced in 2002 in BC are actually unprecedented in Canada, going far beyond even what other jurisdictions (like Ontario) have put in place through their own reform processes. As with Ontario, however, the broader economic and political context for BC’s new income assistance policies is focused on an ideological commitment to self-sufficiency and smaller government.

BC’s new welfare system is grounded in part within an ideological outlook that views people who need income support as unskilled, lazy, or simply unwilling to work. This view is based on a commitment to individual responsibility and

self-sufficiency within the market where poverty is seen as a symptom of problematic personal choices, and not the outcome of decisions about policy priorities. The role of factors like inequality and discrimination, the insufficient supply of affordable housing, or the lack of jobs with adequate pay and benefits in creating and perpetuating poverty are largely disregarded. This permits any collective responsibility for poverty to be papered over by the language of individual obligation.

SPARC BC’s recent *Policy Spotlight on Work-Focused Welfare* examines the reformed welfare package based on its success in meeting its stated objective to “encourage self-reliance through employment, an approach that benefits families and individuals over the long term.”⁹ The Spotlight points to the lack of evidence to support frequent claims by government that its welfare-to-work reforms are lifting people out of poverty. Growth in the number of working poor suggests that such reforms may simply be pushing people who once received income assistance into precarious, low paid employment.

Cost cutting has also been an integral part of the motivation behind the changes to the welfare regime in BC. Income assistance caseloads in BC had already fallen by 29 percent since 1995,¹⁰ prior to the additional reductions introduced in 2002. Benefit reductions and tightened eligibility requirements have, as expected, resulted in fewer people receiving welfare. However, it is far from clear that the people who have left the program have replaced welfare incomes with life-sustaining paid employment. The ‘success’

⁷ Romanow, Roy J. Oct., 2004. *The New Canada Social Transfer: Impetus for a Renewed Era of Innovative Social Policy in Canada?* Canadian Council on Social Development. <www.ccsd.ca/pr/2004/social_transfer/romanow.htm>. Alain Noël. 2001. “Power and Purpose in Intergovernmental Relations” *Policy Matters* (Montreal Institute for Research on Public Policy) vol. 2, no. 6.

⁸ Ministry of Social Development and Economic Security. 1999. *BC Benefits. The First Three Years*. p. 5

⁹ *Ministry of Human Resources 2004/05–2005/06 Service Plan*.

¹⁰ While the overall income assistance caseload in BC has fallen every year since 1995, the drop in the number of temporary benefits cases has been paralleled by a steady increase in the number of continuous assistance (disability) cases. Between 1995 and 2002, the average number of continuous assistance cases has increased from 22,167 to 45,706, an increase of 52%. Over the same period, the average number of temporary assistance cases (including both recipients expected to work and those temporarily excused) has fallen from 192,693 to 95,297, a drop of 51%. What these trends mean is that continuous assistance cases constitute an increasing percentage of the total income assistance caseload (10% in 1995 versus 31% in 2002).

of the BC government's welfare reform package needs to be measured against a standard that is more than an overall decrease in the number of people receiving benefits. The true measures of success ought to be poverty reduction, and the associated goals of job creation and the stability and growth of earnings for low income people.

INCOME ASSISTANCE IN BC: CHANGES IN 2002

Reductions in BC Employment and Assistance Benefits

As of July 2002, the BC government reduced the support and shelter allowances for some categories of recipients. There were support allowance reductions for single parents and income assistance beneficiaries aged 55-64 (who used to receive a higher rate than younger beneficiaries). Shelter allowances for families with three or more people were also reduced.

Earnings and Child Support Exemptions

Prior to the 2002 reforms, income assistance recipients could engage in paid employment and keep a portion of the income they earned on top of their monthly welfare benefits—a policy known as the earnings exemption. In addition to the earnings exemptions, parents receiving income assistance were permitted to keep up to \$100/month of any child support payments made by an ex-partner.

Earnings exemptions for 'employable' income assistance recipients receiving temporary benefits were completely eliminated in 2002—any additional income earned is now deducted on a dollar-for-dollar basis from their welfare cheques.¹¹ BC is the only province in Canada with no earnings exemptions for income assistance claimants without disabilities. Child support exemptions were also eliminated. Parents

receiving child support now have the entire amount deducted from their welfare cheques.

Work Requirements for Single Parents with Young Children and Reductions to Child Care Subsidies

Another significant change implemented through the BC Employment and Assistance program was the new requirement that single parents seek employment once their youngest child reaches age three, rather than age seven as was previously the case. When children are below age three, single parents are considered to be 'temporarily excused' from their employment obligations under the welfare system.

Changes to Eligibility Requirements for Income Assistance

Eligibility requirements for welfare were significantly tightened under BC Employment and Assistance. The overall effect of these changes has been to make it more difficult for new applicants to gain access to income assistance. As anticipated, the result has been dramatic reductions in the number of people receiving assistance (see below).

The eligibility restriction that received the most attention was a new 'two-year time limit' which restricted access to welfare to 24 months within a five year period for persons considered 'employable.' Single persons and couples who exceeded this time limit would have their welfare cheques discontinued entirely while families with children would have their support rate reduced by \$100 per month per adult. This policy, unprecedented in Canada, met with considerable public opposition. In response, the BC government expanded the number of time limit exemptions to 25, ultimately adding an exemption for persons who were complying with their employment plans. While this exemption essentially undermines the rule, questions remain about why the two-year time limit has

¹¹ Earnings exemptions for persons with disabilities have been maintained and the current exemption is \$400/month.

not been removed from the legislation.

In addition, income assistance applicants age 19 and over must now demonstrate that they have been financially independent for two years in order to be eligible for welfare. Applicants are required to demonstrate that they have worked for at least 840 hours (an average of 16.15 hours per week) and earned at least \$7000 (16.83 hours per week at minimum wage) for any two consecutive years. By comparison, the 840 hour threshold is higher than the 700 hours required to qualify for Employment Insurance (EI) in the areas of lowest unemployment, and twice the threshold (420 hours) required in areas of high unemployment.

A further series of eligibility restrictions introduced in 2002 affect 'allowable assets.' The amount of cash assets that people are permitted to have in order to be eligible for income assistance was reduced to \$150 for individuals and \$250 for couples and families with children. This left applicants with even fewer resources to fall back on to make ends meet, or to support efforts to access education or job training on the road to self-sufficiency. In addition, people who own cars valued at \$5000 or more are no longer eligible for assistance. They must first sell the vehicle and live off the proceeds, which seems counter-productive to efforts to search for work. Also, in the few cases where clients own their homes, a lien is now put on their property if they receive income assistance for more than six months. Any monies received after that date must be repaid upon the sale of the house.

A further change in 2002 was the introduction of a three-week waiting period. Persons who inquire about applying for income assistance must now wait three weeks prior to having their application reviewed by a financial aid worker, even though most prospective income assistance applicants have exhausted all sources of income and support prior to arriving at a Ministry of

Employment and Income Assistance office. Applicants are also now required to perform a self-directed job search during this waiting period and evidence of this job search must be approved by Ministry officials before welfare benefits will be conferred.

Other Changes to the Income Assistance System in BC

While the changes discussed above affect the income immediately available to people applying for or receiving welfare and/or the costs that these individuals and families incur, there is a wide range of other changes to BC's welfare system that have not been addressed. While some of these changes are highlighted below, it is important to acknowledge that this is not an exhaustive account of the many modifications introduced by the BC Employment and Assistance Act in 2002.¹²

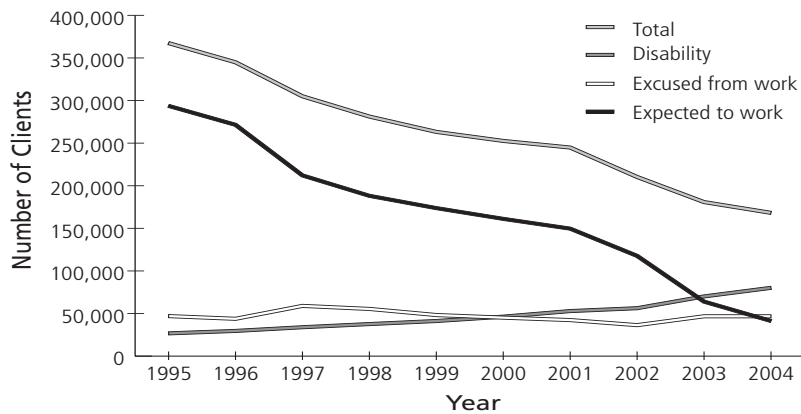
As noted in the Introduction, income assistance is now focused on moving recipients from public support and into paid employment as quickly as possible. This 'jobs first' focus reflects the underlying assumption that welfare is no longer an entitlement for people in need, but a temporary form of assistance.

As part of the welfare reform package, the BC government adopted a system of penalties for persons who do not comply with income assistance requirements. Adults who do not satisfy agreed to job search and other 'employability' measures will be subject to benefit reductions or disqualified from receiving income assistance. The sanction for "Failure to Comply with an Employment Plan" is ineligibility (even for families with children.) "Failure to accept suitable employment," "Voluntarily left employment without just cause," or "Dismissed for just cause" result in a \$100 per month benefit reduction for families with children, and ineligibility for singles and couples.¹³ Individuals convicted of

¹² See *A Bad Time To Be Poor* available at <www.policyalternatives.ca/documents/BC_Office_Pubs/welfare.pdf>

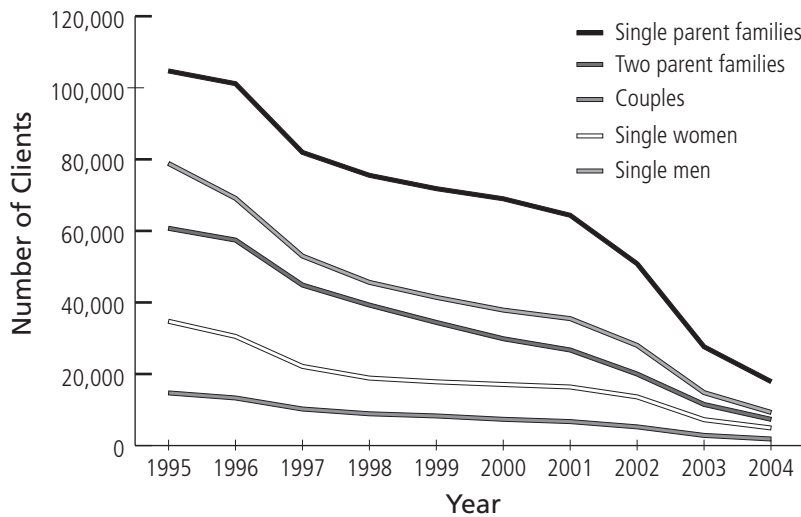
¹³ Ministry of Human Resources. *Eligibility – Sanctions. BC Employment and Assistance Manual*. <www.mhr.gov.bc.ca/publicat/VOL1/Part7/7-6.htm>

FIGURE 2. Number of BC Welfare Clients: 1995 – 2004



Source: Temporary Assistance Clients by Family Type. June 2005. Ministry of Employment and Income Assistance Summary Reports. <www.eia.gov.bc.ca/research/>

FIGURE 3. Number of BC Welfare Clients Expected to Work: 1995 – 2004



Source: Temporary Assistance Clients by Family Type. June 2005. Ministry of Employment and Income Assistance Summary Reports. <www.eia.gov.bc.ca/research/>

welfare fraud under the Criminal Code will be banned from receiving income assistance for life. These measures not only contribute to the pathologizing of welfare recipients, but reflect a lack of concern for whether or not economic, social, and other conditions have permitted people to find sustainable paid employment.

Changes to the welfare appeals process also

reduced available options for income assistance recipients to challenge decisions concerning benefit levels and eligibility. The BC Benefits Appeals Tribunal and the BC Benefits Appeal Board were replaced with a single, regionally-based entity: the Employment and Assistance Appeals Tribunal. Further, Legal Aid funding for poverty law has been significantly reduced and BC is now the only province in Canada with no Human Rights Commission.¹⁴

RECENT DEVELOPMENTS

Decreasing caseloads

As shown in Figure 2, the total number of clients has declined dramatically, as intended, since the welfare system was overhauled in 2002. This decline is consistent with a trend since 1995 that began with the reforms to BC’s welfare system introduced by the NDP in 1996 through the BC Benefits program.

Figure 2 shows that the number of clients in the ‘expected to work’ category was reduced by 86% while the number of clients classified as having a disability tripled over the last decade. Overall, there was a 56% decrease in the number of clients on income assistance

The composition of the “expected to work” client caseload also changed over time as shown in Figure 3. As shown in the chart, there was a precipitous decline in the number of single parent families claiming income assistance and the reforms in 2002 heightened the trends started through the BC Benefits program in 1996. The over 80% reductions in all caseload family types are a result of an expanded labour market and stricter eligibility criteria.

Increasing Poverty Rates

The BC government’s changes to welfare have focused on employment first, arguing that moving people off welfare and into employment

¹⁴ The Poverty and Human Rights Centre. October 2005. Civil and Political Rights in British Columbia 2005. <www.povnet.org/downloads/Civil_and_Political_Rights_in_BC_2005.pdf> p. 18.

increases their incomes and general well-being. The decrease in the number of children receiving welfare is viewed as a success. “The declining need for assistance by families is a particularly positive trend, as it means that fewer children are growing up in income assistance-dependent families.”¹⁵

The story of success, however, is negated by the increasing rates of child poverty in BC. Child poverty rates in BC decreased from 22.8% in 1996 to 18.9% in 2000. Child poverty rates have been increasing since then reaching 23.9% in 2003, the highest rate of all provinces in Canada. The rate of child poverty in Canada was 17.6% in 2003.¹⁶

The Canada Child Tax Benefit (CCTB) and the BC Family Bonus

Three income support programs exist to support children in low-income families in BC, The Canada Child Tax Benefit (CCTB), the National Child Benefit (NCB), and the BC Family Bonus. The CCTB is a federal program which provides a monthly benefit to low- and middle-income families. The NCB is an additional supplement available for low-income families. These two programs are funded federally, and the amounts have been increasing gradually over the past few years. Since the last publication of this report, there has been an increase by \$5.05 per month per child in the CCTB.

The federal government has also been increasing the amount of the NCB. Each increase, however, has been clawed back in BC for families on Income Assistance. This means that the proportion of the BC Family Bonus cheque paid by the federal government has increased—but the amount passed on to families has not increased. As of 2004, the provincial government no longer contributes to funding the BC Family Bonus.

BC also has an Earned Income Benefit that goes to families with net income above \$3,750. The amount of the benefit is based on the number of children and the benefit is reduced as income

rises above \$20,921 for a family with one child.

Changes to Child Care in BC and Canada

A Federal/Provincial agreement on child care was signed on September 29, 2005. The BC government also announced that the child care subsidy would increase effective October 1, 2005. We are unable to comment on how these changes might affect families receiving income assistance as data on actual child care costs relative to the increased subsidy is not available. This report discusses the child care subsidy rates as they were available to families receiving income assistance in June, 2005.

CONCLUSION

Despite the fact that past editions of this report made it clear that income assistance benefits in BC did not cover the costs of living, the provincial government made deep cuts to the welfare system in 2002. These reduced benefit rates have not been raised to meet even the cost of inflation resulting in considerable hardship for some of the poorest people in the province. This hardship has been compounded by a number of policy changes in 2002 that affect the income available to individuals and families receiving welfare. These include the elimination of earnings and child support payment exemptions, possible deductions from welfare cheques including damage deposits and monetary sanctions, and the recent removal of enhanced medical coverage for single parents. This report provides a test of the adequacy of income assistance benefits against the cost of a basket of goods and services that we believe is required to meet a minimum standard for daily living in BC.

¹⁵ MHR. 2002/03 Annual Service Plan Report. p. 9.

¹⁶ See *Child Poverty in BC Fact Sheet #3*. <www.firstcallbc.org>

CHAPTER 2.

Support

Support costs include food, household supplies, clothing, personal care, transportation, child care, and other costs of daily living. Cost estimates are either based on the most recent data available, or on data adjusted by the June 2005 BC Consumer Price Index (CPI). Appendix 1 contains further details about the procedures used to establish costs.

the Dietitians of Canada entitled *The Cost of Eating in BC: Little Money for Food: The Reality for Some BC Families*. In order to account for diseconomies of scale for smaller households (buying in smaller portions often costs more per unit), food cost calculations for a family of four have been increased by 5% for a three person household, 10% for a two person household, and 15% for an individual.

FOOD

Food requirements vary considerably depending on such factors as activity level, general health, and age. The data presented in Table 3 are derived from a 2005 study by

HOUSEHOLD SUPPLIES

In addition to food, expenses for household cleaning supplies, laundry supplies, and other non-edible products that form a part of normal

TABLE 2. SPARC BC's Estimated Monthly Food Costs by Age Group

Age Group	Based on one-person household	Based on two-person household	Based on three-person household	Based on four-person household
1 year		\$82.08	\$78.35	\$74.62
2-3 years		\$88.47	\$84.45	\$80.43
4-6 years		\$118.65	\$113.25	\$107.86
7-9 years		\$139.85	\$133.50	\$127.14
10-12 years		\$168.17	\$160.52	\$152.88
13-15 years		\$188.55	\$179.98	\$171.41
16-18 years	\$211.47	\$202.28	\$193.08	\$183.89
19-24 years	\$207.08	\$198.08	\$189.07	\$180.07
25-49 years	\$197.79	\$189.19	\$180.59	\$171.99
50-74 years	\$184.29	\$176.28	\$168.26	\$160.25

Source: *The Cost of Eating in BC*. Dieticians of Canada. November, 2005.

Note: The figures used in this table are derived from averaging the cost of food for women and men in each age group.

grocery shopping must be included in estimates of the minimum costs of living. The cost of household supplies in BC increased by 3.81% between June 2002 and June 2005.

CLOTHING

We have made no significant changes in the type of clothing required for daily living since the last report in December 2002. The data in Table 5 are derived from *Falling Further Behind* (2002), and have been adjusted to reflect a 1.17% increase in the BC CPI between June 2002 and June 2005.

The figures in Table 4 represent average monthly costs for clothing over a twelve-month period. The costs include all forms of apparel (clothing, shoes, coats, etc.) as well as seasonal variations in clothing requirements. Costs for infants also include diapers, assuming combined use of cloth and disposable diapers. Expenses are calculated on the basis of the need to maintain an adequate stock of clothing. The figures assume that recipients already have a basic wardrobe.

TABLE 4. SPARC BC's Estimated Average Monthly Clothing Costs by Age Group

Age Group	Monthly costs
0-5 months	\$167.35
6-12 months	\$53.05
1 to under 2	\$19.73
2 to under 4	\$22.41
4-6 years	\$28.89
7-11 years	\$39.32
12-14 years	\$50.52
15-18 years	\$62.11
Adult	\$71.94

Source: *Falling Further Behind* (December 2002). C.P.I. Adjusted by 1.17%.

TABLE 3. SPARC BC's Estimated Monthly Cost of Household Supplies

	Single Adult	Single Parent, child 3	Couple, No children	Single Parent, child 15	Couple, Children 4 and 1
Household Supply costs	15.00	15.00	15.00	15.00	15.00
		12.04	12.04	12.04	12.04
					12.04
					12.04
TOTAL	15.00	27.04	27.04	27.04	51.12

Source: *Falling Further Behind* (December 2002). C.P.I. Adjusted by 3.81%.

PERSONAL CARE

Expenditures on goods and services necessary for grooming and hygiene form a basic part of any family budget (soap, toothpaste, shampoo, haircutting, etc.). The figures in Table 5 account for the 2.76% increase in the cost of personal care items based on the BC CPI between June 2002 and June 2005.

TABLE 5. SPARC BC's Estimated Monthly Personal Care Costs by Age Group

Age Group	Monthly costs 2005	Monthly costs 2002
Infant	\$3.48	\$3.39
2-5 years	\$6.93	\$6.74
6-11 years	\$7.65	\$7.45
12-14 years	\$15.84	\$15.41
15-19 years	\$21.55	\$20.97
Adult	\$23.04	\$22.42

Source: *Falling Further Behind* (December 2002). C.P.I. Adjusted by 2.76%.

TRANSPORTATION

We assume in this report that, where available, public transit is the most common form of transportation used by income assistance recipients. Given that the public transit system in Greater Vancouver is the most comprehensive in the province, we use these costs in estimating minimum transportation

TABLE 6. Comparison of Transit and Vehicle Operating Costs

	Single Adult	Single Parent, child 3	Couple, No children	Single Parent, child 15	Couple, Children 4 and 1
Total Yearly Vehicle Operating Costs	\$3,436	\$3,436	\$3,436	\$3,436	\$3,436
Total Yearly Transit Costs	\$1,140	\$1,140	\$2,280	\$1,500	\$1,968
Difference using Transit	\$2,296	\$2,296	\$1,156	\$1,936	\$1,468

Source: CAA Driving Costs 2005.
 <www.caa.ca/e/automotive/pdf/driving-costs-05.pdf>

Translink Fare Pricing, July 2005
 <www.translink.bc.ca/Transportation_Services/Fares_Passes/fare_pricing.asp>

Note: Total Yearly Vehicle Operating Costs include the cost of fuel and oil, maintenance, and tires based on driving 12,000 km per year, plus the cost of insurance, licensing and registration.

Note: The Total Yearly Transit Costs for a Couple with a 4 and 1 year old assumes that one adult will require a two zone bus pass in order to look for employment, while the other adult will require only a one zone bus pass.

expenses. Estimates are based on the assumption that teenagers and children do not need to use public transportation to travel to school.

In this report we link the transportation expenses of adults to whether or not they are looking for employment. Acknowledgement of the additional transportation expenses that accompany job searches and other employment related activities is particularly important under the new income assistance system given the focus on moving recipients from welfare into work. We consider a two zone transit pass to be the minimum requirement for adults seeking work. Since non-job-seeking adults are less likely to be regularly travelling across zones, we include the cost of a one zone monthly transit pass to meet their transportation needs.

Adults Seeking Work	\$95.00 per month – two zone monthly pass
Adults not Seeking Work	\$69.00 per month – one zone monthly pass

Teenagers	\$30.00 per month – 10 return trips (20 bus fares) at \$1.50 per trip
Children 5 – 12	\$15.00 per month – 5 return trips (10 bus fares) at \$1.50 per trip
Children under 5	Travel for free when accompanied by an adult

Source: Translink Fare Pricing, July 2005
 <www.translink.bc.ca>

A sampling of transit pass costs across the province shows that costs for children and youth are fairly similar while adult passes are more affordable outside the Lower Mainland. In Kelowna, an adult bus pass is \$47 and a student pass is \$30 (equivalent to 10 trips.) Similarly, in Prince George, an adult pass costs \$48 and a student pass \$32. In Victoria, a two zone adult pass is \$60 and a student pass is \$37. In all of these areas, children under 5 travel for free.¹⁷

Table 6 demonstrates that it is less expensive for each of our hypothetical households to use transit than to own and operate a car. However, car ownership may be necessary for income assistance recipients in some areas where transit is less accessible. It should be noted that there have been significant increases since in the cost of fuel since June 2005.

CHILD CARE

The BC government provides a child care subsidy to assist eligible parents with the cost of care for their children. Subsidies are linked to a child's age, the type of care environment, and the parents' net income. See Appendix 3 for information on child care costs and subsidy rates for all types of care.

This report is based on the subsidy amounts available for the month of June 2005. The federal and provincial government concluded an agreement on September 30, 2005 and the

¹⁷ BC Transit General Information. <www.bctransit.com/regions>

province has since increased both the eligibility thresholds and amounts of the monthly child care subsidy. However, the most recent costs of child care are for 2004. Consequently, we compare these child care costs to subsidies based on the data available for June 2005.

Table 7 shows that parents receiving income assistance who are eligible for the maximum child care subsidy would have significant monthly child care costs in June 2005.

The child care costs used in this report are based on mean fees in the City of Vancouver for the month of November, 2004. They are derived from the *Westcoast Family Information and Referral Fee Survey*. Although they are higher than the provincial average, we have used mean child care fees in Vancouver for all types of care because this is the region with the highest percentage of the income assistance caseload in the province.

Decisions about how to include the cost of child care in calculations of minimum monthly living costs are complicated by the difficulty of predicting the kind of care parents will access for their children. Considerations of availability, cost, and type of care will all factor into child care choices. We use regulated group child care in this report as our reference for child care costs.

OTHER COSTS OF DAILY LIVING

While the cost of food, household supplies, clothing, personal care, transportation, and child care provide an indication of expenses incurred for basic subsistence, there is more to daily living than mere survival. People can feel that they are part of their community only if they are able to participate in additional aspects of daily living. The category 'Other Costs of Daily Living' includes expenses associated with recreation and leisure, the purchase of reading material, non-prescription medicines,

TABLE 7. Child Care Fees versus Subsidy Amounts

Type of Care	Mean Monthly Cost of Care in Vancouver 2004	Maximum Child Care Subsidy June 2005†	% of Child Care Costs Covered by Subsidy	Shortfall
Centre – Infant	\$942.00	\$618.00	66%	\$324.00
Centre – over 36 months	\$589.00	\$394.00	67%	\$195.00
Family – up to 18 mos.*	\$777.00	\$475.00	61%	\$302.00
Family – 3-5 yrs.*	\$667.00	\$415.00	62%	\$252.00

* Based on an estimate of 20 days of care per month in family care.

† See <www.mcf.gov.bc/childcare/pdfs/rate_table_meia.pdf> for the new rates effective October 2005

Source: Westcoast Child Care Resource Centre
<www.wstcoast.org/pdf/feesurveyGroup2004.pdf>

TABLE 8. SPARC BC's Estimates of Other Costs of Daily Living

	Single Adult	Single Parent, child 3	Couple, No children	Single Parent, child 15	Couple, Children 4 and 1
Other Costs of Daily Living	\$196.22	\$196.22	\$196.22	\$196.22	\$196.22
		\$117.74	\$117.74	\$117.74	\$117.74
					\$117.74
TOTAL	\$196.22	\$313.96	\$313.96	\$313.96	\$549.44

Source: *Falling Further Behind* (December 2002). C.P.I. Adjusted by 6.82%.

occasional meals at restaurants, and admission fees for events. Figures in Table 8 are derived from *Falling Further Behind* (2002) and include the 6.82% increase in the BC CPI between June 2002 and June 2005 for these items.¹⁸

HEALTH, DENTAL, AND OPTICAL CARE

There are three kinds of medical support programs available to people claiming income assistance: basic benefits, enhanced benefits, and Healthy Kids program benefits.

¹⁸ For a more detailed analysis of these estimates, see SPARC BC's *Regaining Dignity* (1989).

Family Type	Basic Coverage: MSP and Pharmacare	Healthy Kids: Dental care up to \$700 per year and basic glasses	Enhanced Coverage: MSP, Pharmacare, and MHR sponsored benefits
Single Adult	Yes	n/a	No
Single Parent, Child 3	Yes	Yes	Child, yes; Parent, no
Couple, No children	Yes	n/a	No
Single Parent, Child 15	Yes	Yes	Child, yes; Parent, no
Couple, Children 4 and 1	Yes	Yes	Child, yes; Parents, no

All income assistance claimants are eligible for Medical Services Plan (MSP) and Pharmacare coverage under the basic medical benefits program. Among other things, this covers visits to a family doctor, maternity care, diagnostic x-rays, laboratory services, and prescribed medication. Since our last report in 2002, the government has restricted access to enhanced medical benefits, which are no longer available to single parents. Enhanced medical benefits are now available only to the dependent children of ‘temporary assistance’ clients, as well as to people with disabilities, and persons over age 65. These benefits provide additional coverage for such things as essential medical equipment and supplies, some orthotics and braces, glasses, hearing aids, and some orthodontic work. The Healthy Kids program covers the cost of basic glasses and provides up to \$700 annually for dental care for children under age 19. Children whose families receive income assistance are eligible for Healthy Kids provided that they are also receiving MSP premium assistance. Basic dental coverage is not available to adult clients unless they have disabilities or are considered to have persistent and multiple barriers to employment.

Income assistance beneficiaries who are eligible for only basic health benefits (all adult clients other than those with disabilities or over

65) have no access to many important medical services, and virtually no dental or optical services. There is an exception made in the case of a specific life-threatening health need where the person has no other resources. Expenses for these non-covered health items have not been included in the calculations developed in this chapter because of the lack of information on costs and actual requirements.

Although a category for medical expenses has not been included, the total support cost calculations presented below make it clear that any additional expenses incurred by income assistance recipients will only serve to increase the amount by which BC Employment and Assistance fails to meet minimum monthly support costs. In addition, not providing coverage for items such as prescription glasses and false teeth can create barriers for clients in seeking employment. To better address the medical, dental, and optical needs of persons on income assistance, SPARC BC believes that all recipients should be eligible for Enhanced Medical benefits, particularly since there is ample evidence that a lack of access to preventative care leads to higher overall health costs in the long term.¹⁹

THE ADEQUACY OF BC EMPLOYMENT AND ASSISTANCE IN MEETING MINIMUM SUPPORT COSTS

By combining our estimates of the cost of food, household supplies, clothing, personal care, transportation, child care, and other costs of daily living, we can evaluate whether or not the support allowance portion of BC Employment and Assistance covers the actual minimum costs of support. Table 9 presents SPARC BC’s estimate of the overall minimum monthly income required for support. For all families, the figures in Table 9 assume that adults are 25–49

¹⁹ Raphael, Dennis (Ed.) 2004. *Social Determinants of Health: Canadian Perspectives*. Canadian Scholars’ Press Inc.
Wallace, Bruce B. 2000. *Brushed Aside: Poverty and Dental Care in Victoria*. Vancouver Island Public Interest Research Group. <www.vipirg.ca/assets/publications/research_reports/dental_web.pdf>

years old, are classified as 'employable,' and are looking for paid work.

We do not include any child care costs for our two parent, two child household based on the assumption that this family will likely need to rely on an at-home parent (in most cases the mother) to care for children given the high cost of child care and the low level of support income delivered through BC Employment and Assistance. However, if child care costs were added to the expenses for this family, the shortfall between the income provided by BC Employment and Assistance and minimum monthly living costs would increase by \$519.00 per month—the difference between the maximum child care subsidy and the actual cost of care for children ages 4 and 1.

Table 10 and Figure 4 clearly show that the support income delivered through the BC Employment and Assistance program does not provide households with enough income to meet their minimum monthly support costs. The '% of Costs Met' shows what percentage of SPARC BC's estimated minimum support costs is covered by the maximum support income (including the BC Family Bonus and the Canada Child Tax Benefit). The 'Shortfall' lists the amount by which available support income would need to increase in order to meet our estimated minimum support costs.

While the data in Table 10 indicate that there are huge shortfalls between BC Employment and Assistance support income and minimum support costs for all family types, the Table also shows that families with

TABLE 9. SPARC BC's Estimated Minimum Monthly Income Required for Support

	Single Adult	Single Parent, Child 3	Couple No children	Single Parent, Child 15	Couple, Children 4 and 1
Food	\$197.79	\$189.19	\$189.19	\$189.19	\$171.99
		\$88.47	\$189.19	\$188.55	\$171.99
					\$107.86
					\$74.62
Total Food	\$197.79	\$277.66	\$378.38	\$377.74	\$526.46
Household Supplies	\$15.00	\$27.04	\$27.04	\$27.04	\$51.12
Clothing	\$71.94	\$71.94	\$71.94	\$71.94	\$71.94
		\$22.41	\$71.94	\$62.11	\$71.94
					\$28.89
					\$19.73
Total Clothing	\$71.94	\$94.35	\$143.88	\$134.05	\$192.50
Personal Care	\$23.04	\$23.04	\$23.04	\$23.04	\$23.04
		\$6.93	\$23.04	\$21.55	\$23.04
					\$6.93
					\$3.48
Total Personal Care	\$23.04	\$29.97	\$46.08	\$44.59	\$56.49
Transit	\$95.00	\$95.00	\$95.00	\$95.00	\$95.00
			\$95.00	\$30.00	\$69.00
Total Transit	\$95.00	\$95.00	\$190.00	\$125.00	\$164.00
Child Care*	-	\$195.00	-	-	-
Other Costs of Daily Living	\$196.22	\$313.96	\$313.96	\$313.96	\$549.44
TOTAL COSTS OF SUPPORT	\$598.99	\$1,032.98	\$1,099.34	\$1,022.38	\$1,540.01

* Based on the cost of group child care as reported in the *West Coast Family Information & Referral Fee Survey*. (Nov. 2004)

Note: If the Couple with two children were to place their children in centre based child care while both parents sought employment or education, the dollar shortfall between the child care subsidy and the actual cost of child care would be \$519.00 per month. This would increase the total costs of support for this family to \$2,059.01 per month.

FIGURE 4. Adequacy of BC Employment and Assistance Support Income

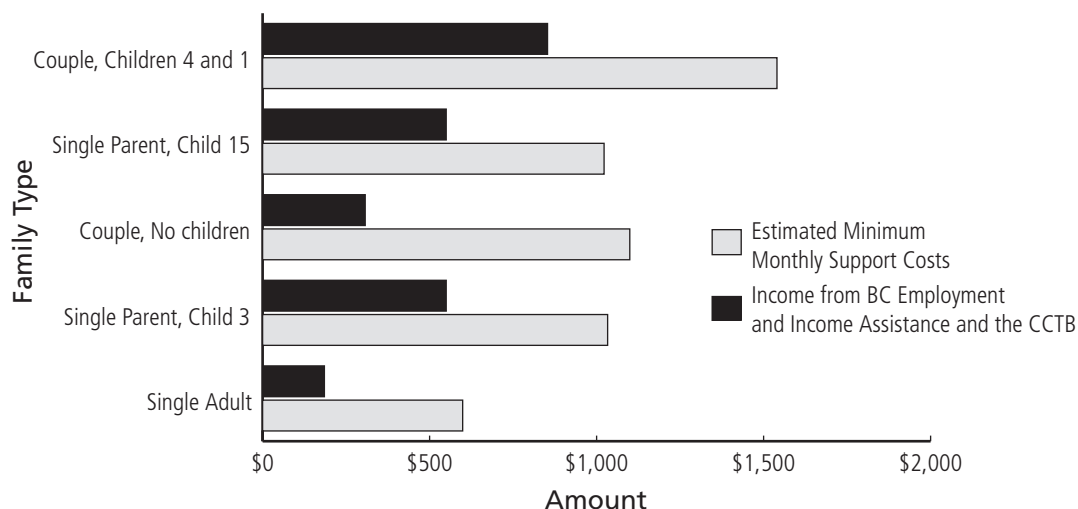


TABLE 10. SPARC BC's Estimated Adequacy of BC Employment and Assistance Support Income

	Single Adult	Single Parent, Child 3	Couple, No children	Single Parent, Child 15	Couple, Children 4 and 1
Estimated Minimum Monthly Support Costs	\$598.99	\$1,032.98	\$1,099.34	\$1,022.38	\$1,540.01
BC E&A Income	\$185.00	\$325.58	\$307.22	\$325.58	\$401.06
BC Family Bonus*	n/a	\$123.50	n/a	\$123.50	\$250.68
CCTB Income†	n/a	\$100.67	n/a	\$100.67	\$201.34
Total Support Income	\$185.00	\$549.75	\$307.22	\$549.75	\$853.08
% of Costs Met by Total Support Income	31%	53%	28%	54%	55%
Shortfall	\$413.99	\$483.23	\$792.12	\$472.63	\$686.93

*The maximum BC Family Bonus is \$123.50 per child per month. The amount in this table also includes the National Child Benefit (NCB). The NCB is a federal top-up to the CCTB for low-income families. It has been clawed back in BC through the Family Bonus. The NCB in BC is now \$3.68 for the second child, and \$1.67 for the third and subsequent children, although the allowance is actually \$125.92.

† In June 2005, the Canada Child Tax Benefit (CCTB) was \$100.67 per month per child. Sources: MHR BC Employment and Insurance Rate Tables, May 11, 2005. (www.mhr.gov.bc.ca/mhr/ia.htm) Government of Canada. National Child Benefit. (www.nationalchildbenefit.ca/ncb/govtofcan4.shtml)

Note: The % of Costs met by the Total Support Income equals Total Support Income divided by Estimated Minimum Monthly Support Costs. The Shortfall equals the Estimated Minimum Monthly Support Costs minus Total Support Income.

Note: If the \$519 per month that the couple with two children would have to pay for child care in the event that both parents were pursuing employment or education were added to the Estimated Minimum Monthly Support Costs for this family, the % of Costs Met would drop to 41% from 55%. See accompanying text for more information. In 2004-2005, there was an additional supplement of \$239 per child under 7 if no child care expenses were claimed.

children have the smallest gaps between income and costs. This is primarily due to the income provided by the BC Family Bonus and the Canada Child Tax Benefit (CCTB), programs that as noted earlier are now funded almost entirely by the federal government. In combination, these three transfers add \$224.17 per child per month to the BC Employment and Assistance support allowance

plus \$3.68 for a second child and \$1.67 for subsequent children.

In every one of the five household groupings, the percentage of costs covered by BC Employment and Assistance support income has diminished even further since *Falling Further Behind* was released in 2002. This is true in spite of increased federal transfer payments for families with children.

Table 12 illustrates the degree to which the support portion of income assistance in BC is continuing to decline in terms of its ability to meet the minimum monthly support costs of recipients. When the support allowance for 1982 is converted into 2005 dollars, it becomes clear that the current allowance has far less purchasing power now than it did over two decades ago. A single adult receives just over half the amount he or she would have received in support in 1982. The equivalent amount in 2005 would be \$355.48. Single parents receive just less than three quarters of the support rate they did 23 years ago, once inflation is accounted for. The 1982 rate, adjusted for inflation, would be \$607.28. In other words, BC Employment and Assistance recipients can purchase far less with their support allowance in 2005 than they could in 1982.

TABLE 11. Adequacy of the BC Employment and Assistance Support Allowance: 2002 vs. 2005

	2002	2005
Single Adult		
Support Allowance	\$185.00	\$185.00
Total Costs	\$569.51	\$598.99
% of Costs Met	32%	31%
Single Parent, Child 3		
Total Income	\$536.33	\$549.75
Support Allowance	\$325.58	\$325.58
Family Bonus	\$114.83	\$123.50
CCTB	\$95.92	\$100.67
Total Costs	\$964.95	\$1,032.98
% Costs Met	56%	53%
Couple, No children		
Support Allowance	\$307.22	\$307.22
Total Costs	\$1,046.12	\$1,099.34
% of Costs Met	29%	28%
Single Parent, Child 15		
Total Income	\$536.33	\$549.75
Support Allowance	\$325.58	\$325.58
Family Bonus	\$114.83	\$123.50
CCTB	\$95.92	\$100.67
Total Costs	\$975.54	\$1,022.38
% of Costs Met	55%	54%
Couple, Children 4 and 1		
Total Income	\$822.56	\$853.08
Support Allowance	\$401.06	\$401.06
Family Bonus	\$229.66	\$250.68
CCTB	\$191.84	\$201.34
Total Costs	\$1,464.97	\$1,540.01
% of Costs Met	56%	55%

TABLE 12. Comparison of BC Benefits Monthly Support Allowances in 1982 and 2005

	Single Adult	Single Parent, Child 3	Couple, No Children	Single Parent, Children 15	Couple, Children 4 and 1
1982 support allowance (in 2005 dollars)	\$355.48	\$607.28	\$548.04	\$607.28	\$754.26
2005 support allowance	\$185.00	\$449.08	\$307.22	\$449.08	\$651.74
Shortfall	\$170.48	\$158.20	\$240.82	\$158.20	\$102.52
Decline	48%	26%	44%	26%	14%

Note: Shortfall equals the 1982 support allowance minus the 2005 support allowance. Decline equals the Shortfall divided by the 1982 support allowance.

CPI adjusted by 3.78% (based on CPI for food purchased from stores) to reflect the change from 2002 dollars.

Sources: Robin Hanvelt. "Social Services and 'Restraint'" in *False Promises* (1992), p. 252. *Falling Further Behind* (2002).

CONCLUSION

Overall, the support income available to income assistance recipients in BC continues to be inadequate to cover the expenses necessary to participate in the day-to-day life of BC communities. While these support costs continue to increase for each of our households, the government has failed to provide additional income to meet these rising costs. What this means is that individuals and families on income assistance are being left behind.

SPARC BC once again calls for the support portion of BC Employment and Assistance to be raised immediately to ensure that recipients can purchase the goods and services they need to participate in the daily life of their communities.

CHAPTER 3.

Shelter

This Chapter considers whether or not people claiming income assistance in BC can access a reasonable portion of the rental housing market given current BC Employment and Assistance shelter allowance rates. The Canada Mortgage and Housing Corporation (CMHC) provided the information on housing costs used in our calculations.

In setting shelter allowances, the BC government considers the cost of rent, telephone services, and utilities. The shelter allowance portion of BC Employment and Assistance is a ceiling for the amount of actual shelter costs that will be reimbursed. In the absence of sufficient income to cover shelter, many recipients are forced to use income from their support allowance to secure accommodation.

Appropriate dwelling size, and in particular bedroom allotments for different family compositions, is an issue on which there is no consensus. At present, the income assistance system in BC does not consider different family compositions in determining shelter allowance

rates. Shelter allowance calculations assume that households with the same number of people have identical shelter needs. While a one-bedroom apartment would be adequate for most couples, it is doubtful that a home of this size would provide adequate space and privacy for a single parent and child.

At SPARC BC, we support an approach to assessing dwelling size that provides welfare recipients with some degree of privacy. To this end, we rely on the following household configurations in determining shelter costs:

- Single adult—Bachelor
- Couple with no children—One bedroom
- Single parent with one child—Two bedrooms
- Couple with two children—Three bedrooms

ESTABLISHING A CEILING FOR SHELTER ALLOWANCES

In order to determine shelter ceilings for the purposes of calculating shelter costs, SPARC BC establishes a standard for shelter accessibility: an explicit statement of what portion of rental housing ought to be accessible to people with low incomes. The accessible rental accommodation threshold adopted by previous BC governments is the lower 25% of the market for the region. Although we use this 25th percentile figure in assessing the adequacy of BC Employment and Assistance, we believe that a better accessibility threshold would allow income assistance

TABLE 13. Approximate Rents in Greater Vancouver at the 25th and 40th Percentiles of the Rental Market

	25th Percentile	40th Percentile	Average rent
Bachelor	\$580.00	\$640.00	\$668.00
One bedroom	\$670.00	\$715.00	\$774.00
Two bedroom	\$790.00	\$850.00	\$984.00
Three bedroom	\$875.00	\$945.00	\$1,153.00

Source: Canada Mortgage and Housing Corporation (October 2004).

TABLE 14. Market Basket Measure thresholds for a family of four in 2000; comparison between urban and rural costs in BC

	Shelter Component	Transportation Component	Food Component	Other Components	Total
BC Rural	\$7,699	\$3,934	\$7,623	\$9,120	\$28,376
BC <30,000	\$8,075	\$3,934	\$7,623	\$9,120	\$28,752
BC 30,000 – 99,999	\$8,796	\$1,353	\$7,623	\$9,120	\$26,892
BC 100,000 – 499,999	\$10,016	\$1,264	\$6,801	\$8,554	\$26,635
Vancouver CMA	\$11,020	\$1,592	\$6,697	\$8,482	\$27,791

Source: Market Basket Measure (MBM) thresholds for reference family of four by component. p. 60.

recipients to access the least expensive 40% of the rental market. Table 13 shows approximate rents in Greater Vancouver at both the 25th and 40th percentiles.

In addition to establishing a definition of accessibility, SPARC BC believes that it is important to use the Greater Vancouver housing market as the reference point for calculating shelter ceilings. Not only is Greater Vancouver home to the largest percentage of income assistance recipients, but reliance on the (generally higher) rent prices in this region will ensure accessibility in all rental markets. Table 14 demonstrates that lower shelter costs in other parts of the province are offset by additional transportation costs in communities where public transit is not a feasible option. According to the Market Basket Measure (MBM,) costs for clothing, food and other items are higher in smaller communities. Consequently, the total costs are very similar no matter the size of the community.

THE AVAILABILITY OF RENTAL HOUSING

While Table 13 estimates the actual rental costs paid by income assistance claimants, Table 15 assesses the availability of rental housing at existing Employment and Assistance shelter ceiling levels. Table 15 shows the percentage of rental units that are potentially

available (not actually vacant) to low-income residents of Greater Vancouver. The CMHC rent ranges used do not correspond exactly with BC Employment and Assistance shelter allowances. Comparisons for 1992, 1996, 2000, and 2002 are also provided. The housing data are the most recent available from CHMC and reflect costs for October 2004. While the 2004 survey does not show significant increases in rental housing costs since 2002, CMHC is predicting upward pressure on rent in Vancouver in 2005 as costs in 2004 were not keeping pace with inflation.²⁰

The data in Table 15 shows that only 0.2% of all two bedroom apartments in October 2004 had rents near the maximum shelter allowance for a lone parent with one child. This means that only 2 out of every 1,000 apartments of this size are accessible to single parents with one child receiving BC Employment and Assistance. Similarly, only 3 out of every 1,000 three-bedroom apartments (0.3%) are available to single parents with two children or couples with two children. Meanwhile, availability has decreased significantly at the shelter allowance levels for single persons and couples. In 2004, just 1.1% of all bachelor apartments in Greater Vancouver were accessible at the shelter rate for a single person designated as ‘employable.’ Couples were only able to access 1.8% of all one bedroom apartments in 2004. The data in Table 15 demonstrate a profound lack of affordable rental housing.

²⁰ Canada Mortgage and Housing Corporation. First Quarter 2005. *Market Insight*. p. 2.

TABLE 15. Percentage of Rental Units in Greater Vancouver With Rents Near the Maximum BC Employment and Assistance Shelter Allowance

Type of Unit	Number of People	Maximum Shelter Allowance	Closest CMHC Rent Range	% of Units With Rents Below or near the Max Shelter Allowance					
				Oct 04	Oct 02	Oct 01	Oct 00	Oct 96	Oct 92
Bachelor	1 person	325.00	\$0-399	1.1%	1.8%	2%	3.6%*	1.9%	4.4%
1 bedroom	1 person	325.00	\$0-399	0.0%	0%	0.1%	0.1%*	0.1%	0.7%
	2 people	520.00	\$500-549	1.8%	3.0%	4.5%	4.9%	9.8%	26.9%
2 bedrooms	2 people	520.00	\$500-549	0.2%	0.2%	0.2%	0.2%	1.4%	1.4%
	3 people	555.00	\$550-599	0.3%	0.4%	0.8%	1.4%	4.2%	10.7%
3 bedrooms	3 people	555.00	\$550-599	0.3%	0%	0.2%	0.6%	2.9%	0.5%
	4 people	590.00	\$550-599	0.3%	0%	0.2%	0.8%	2.9%	1.0%
	5 people	625.00	\$600-649	0.3%	1.0%	0.3%	0.9%	4.0%	15.3%
	6 people	660.00	\$650-699	0.4%	1.3%	0.5%	2.9%	9.6%	28.5%

* CMHC collapsed the rent ranges for units below \$400 into a single category for 2001 and 2002. The 2000 comparisons have been updated to reflect this. Data to update the comparisons for 1996 and 1992 are not available.

Note: The data in this table do not reflect vacancy rates in Greater Vancouver.

Source: Canada Mortgage and Housing Corporation (October 2004).

THE ADEQUACY OF BC EMPLOYMENT AND ASSISTANCE IN MEETING SHELTER COSTS

Assessing the adequacy of shelter allowances requires consideration of utility costs, telephone services, and rent for a dwelling of the appropriate size. As noted above, the BC government considers utility costs when establishing BC Employment and Assistance shelter allowances. Since over 80% of the

apartments in Greater Vancouver include the cost of heat in the rent, the primary utility cost for rental accommodation is electricity. The utility costs in Table 16 are derived from *Falling Further Behind* (2002), and include a 10.44% in the BC CPI for this item between June 2002 and June 2005. Subsequent increases in fuel costs will likely lead to increased heating costs, especially affecting residents of areas in BC with colder climates.

The BC government also considers the cost of basic phone service in shelter allowance calculations. Since most income assistance recipients live in Greater Vancouver, a basic monthly telephone rate of \$31.53 (including GST and PST) is included in our shelter costs.

Table 17 compares our estimates of actual shelter costs with maximum BC Employment and Assistance shelter allowances. In these calculations, the rent figures used are based on the 25th percentile cut-off suggested by previous provincial governments, as shown in Table 13 of this report.

TABLE 16. Monthly Utility Costs

Dwelling Size	Average Monthly Cost 2005	Average Monthly Cost 2002
Bachelor	\$22.60	\$20.46
One bedroom apartment	\$23.51	\$21.29
Two or three bedroom apartment	\$27.88	\$25.24
Two bedroom house	\$94.21	\$85.30
Three bedroom house	\$102.87 - \$132.54	\$93.15 - \$120.01

Note: The cost of heat is included in apartment rent. See accompanying text for more information.

Source: *Falling Further Behind* (2002). C.P.I. adjusted by 10.44 %.

Table 17 clearly demonstrates the inadequacy of current shelter allowances. As indicated by the percentage of costs met by the shelter allowance, in no case do available shelter benefits come close to covering actual shelter costs. In fact, the percentage of costs met has declined for each household over the last three years. A mere 51% of the accommodation costs for a single adult are covered at current shelter rates (down from 55% in 2002 and 58% in 2001). Only 61% of the shelter costs for single parents with one child are met (down from 64% in 2002 and 66% in 2001). The shelter allowance meets 63% of the shelter costs of a couple with two children, down from 65% in 2002 following a \$60 monthly reduction in shelter benefits for families of four. By comparison, 2001 shelter rates met 76% of this family group's shelter costs.

The gap between shelter allowance rates and actual shelter costs would significantly increase if rent were set at the 40th percentile as SPARC BC recommends, and not the 25th percentile suggested by past provincial governments. At the accessibility standard called for by SPARC BC, the shelter allowance would meet only

47% of a single adult's shelter costs, 57% of the shelter costs incurred by a single parent with one child, and 59% of the costs for a couple with two children.

CONCLUSION

The data in this Chapter clearly indicate that BC Employment and Assistance shelter allowances are even more inadequate today than they were three years ago. Individuals and families are experiencing an erosion of the purchasing power of their shelter allowances as rental costs continue to increase while BC Employment and Assistance benefits remain static. The result is that many income assistance beneficiaries remain unable to obtain appropriate and affordable rental accommodation and find themselves scrimping on food and other basic necessities as a result. Without stable accommodation and a telephone, it is extremely difficult for people living on welfare to comply with the work search and employability requirements that have now been implemented.

TABLE 17. SPARC BC's Estimated Adequacy of BC Employment and Assistance Shelter Allowances (rent set at 25th percentile)

		Single Adult (Bachelor)	Single Parent, Child 3 (two bedroom)	Couple, No Children (one bedroom)	Single Parent, Child 15 (two bedroom)	Couple, Children 4 and 1 (three bedroom)
Minimum Monthly Costs	Basic Rent	\$580.00	\$790.00	\$670.00	\$790.00	\$875.00
	Utilities	\$22.60	\$27.88	\$23.51	\$27.88	\$27.88
	Telephone	\$31.53	\$31.53	\$31.53	\$31.53	\$31.53
	TOTAL	\$634.13	\$849.41	\$725.04	\$849.41	\$934.41
Shelter Allowance	\$325.00	\$520.00	\$520.00	\$520.00	\$590.00	
% of Costs Met by the Shelter Allowance		51%	61%	72%	61%	63%
Shortfall		\$309.13	\$329.41	\$205.04	\$329.41	\$344.41

Note: % of Costs Met by BC Benefits equals the Shelter Allowance divided by Total Costs. The Shortfall equals the amount by which the shelter allowance would have to increase in order to meet actual shelter costs.

CHAPTER 4.

Conclusion

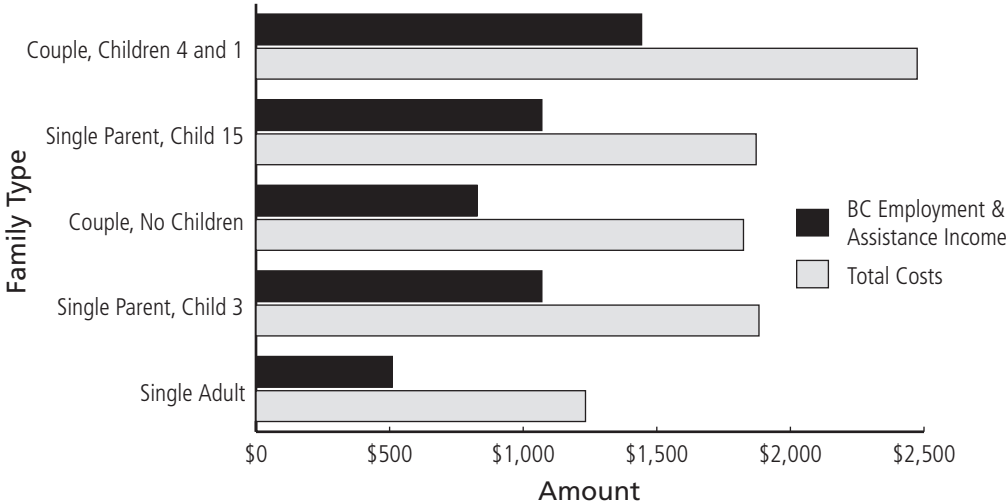
THE ADEQUACY OF BC EMPLOYMENT AND ASSISTANCE IN MEETING MINIMUM LIVING COSTS

Table 18 and Figure 5 clearly show that the combined BC Employment and Assistance support and shelter allowances do not come close to meeting the minimum living costs of single adults or families. Income assistance covers only 41% of the costs for a single adult and 57% of the costs for single parents.

Table 19 illustrates that the percentage of costs

covered has continued to decline for all of our hypothetical families. In other words, a lower percentage of minimum living costs are covered by BC Employment and Assistance incomes in 2005 than in 2002. The fact that income assistance is not keeping pace with increases in the cost of living means that the value of the benefits continues to erode.

FIGURE 5. Total Costs versus Total BC Employment and Assistance Income



Overall, it is apparent that income assistance in BC remains profoundly inadequate. We urge the province to end this policy of legislated poverty, and to adopt levels of income assistance that permit all provincial residents to access the goods and services they need to participate in their communities.

TABLE 19. Adequacy of BC Employment and Assistance: 2002 vs. 2005

	2002	2005	% Change
Single Adult			
Total Income	\$510.00	\$510.00	0%
Total Costs	\$1,159.66	\$1,233.13	6%
% of Costs Met	44%	41%	-3%
Single Parent, Child 3			
Total Income	\$1,056.33	\$1,069.75	1%
Total Costs	\$1,774.88	\$1,882.39	6%
% of Costs Met	60%	57%	-3%
Couple, No children			
Total Income	\$827.22	\$827.22	0%
Total Costs	\$1,717.10	\$1,824.38	6%
% of Costs Met	48%	45%	-3%
Single Parent, Child 15			
Total Income	\$1,056.33	\$1,069.75	1%
Total Costs	\$1,785.47	\$1,871.79	5%
% of Costs Met	59%	57%	-2%
Couple, Children 4 and 1			
Total Income	\$1,412.56	\$1,443.08	2%
Total Costs	\$2,374.90	\$2,472.42	4%
% of Costs Met	59%	57%	-2%

Note: % of Costs met by equals Total Income divided by Total Costs.

APPENDIX 1.

Technical Notes

This report examines the extent to which basic income assistance meets the minimum monthly costs of daily living. People come into and leave the income assistance caseload on a regular basis. The flows into and out of income assistance have historically been around 10% per month. For that reason, we do not include the special allowances that are either available at certain times (e.g., school start-up, Christmas, etc.), or that cover special circumstances (e.g., diet allowance).

THE CONSUMER PRICE INDEXES

The Consumer Price Indexes (CPI) are monthly statistical reports produced by Statistics Canada on the costs of goods and services across a variety of sectors. CPIs are available for Canada as a whole as well as for individual provinces and territories.

FOOD

Food costs were derived from a 2005 report by the Dietitians of Canada entitled *The Cost of Eating in BC*. The food costs are based on a survey of the prices of items in Health Canada's National Nutritious Food Basket. The Food Basket contains 66 foods chosen to reflect basic nutrient and calorie needs. The basket identifies "foods that reflect average food purchase patterns, meet nutritious requirements, and are

palatable and economical."

To account for diseconomies of scale for families with less than four people, basic food costs were increased by 5% for a three-person household, 10% for a two-person household, and 15% for individuals. The Dietitians of Canada recognize these weighting factors as the currently accepted practice.

There are several issues to consider when using the food cost estimates presented in Table 3.

1. Prices for food basket items provide an indication of the average cost of a nutritious diet. Since it is unlikely that anyone ever eats exactly the same foods in the same amounts, the basket cannot be regarded as a shopping list.
2. Costs may be reduced by purchasing generic products and, where income permits, by buying in bulk and storing. Costs may increase when food is purchased at convenience stores.
3. The basket is based on foods purchased for home use. Food purchased in restaurants must be added when calculating total food costs.
4. The food basket is based on the assumption of rational purchases. Actual consumer behaviour is influenced by food advertising, food bargains, consumer impulse, hidden persuasions of display and packaging, and family tastes.

HOUSEHOLD SUPPLIES

To our knowledge, there have been no material changes for the items included in this category since it was last adjusted in 1990. Costs are similar to those reported by the Government of Manitoba's *Family Finance: Family Living Costs Categories*.

CLOTHING

Monthly clothing cost estimates were derived from the Social Planning Council of Metropolitan Toronto Guides for Family Budgeting (1991). Clothing estimates are for low-cost, durable clothes that are consistent with clothing trends. The costs include retail sales tax, and service costs such as dry cleaning and necessary alterations.

The cost of infant clothing reported in Table 4 is large because it includes the initial purchase of special infant goods. These include furniture (crib, mattress and carriers); bedding and linen (receiving blankets, sleepers); and miscellaneous items (diaper pail, bath accessories). We estimate that the costs for second infants during the first five months would be 25% of those shown (\$41.84 per month).

The Guides for Family Budgeting based cost estimates on the use of a mixture of cloth and disposable diapers. Exclusive use of disposable diapers would increase costs significantly.

Clothing costs in this report are consistently lower compared to those reported in Manitoba's *Family Finance: Family Living Costs Categories 2000*. While this is probably accounted for, in part, by the climatic differences between the two provinces, the information does show that our cost estimates for clothing are conservative.

PERSONAL CARE

These costs are derived from the Social Planning Council of Metropolitan Toronto Guides for Family Budgeting (1991).

To our knowledge, there have been no material changes to the items included in this category. Comparisons with the costs in the Manitoba family expenditures show that our estimates are lower for all age groups.

TRANSPORTATION

The cost of public transit is derived from the *Vancouver Translink Fares and Passes* Web page for June 2005. The cost of operating a car is derived from the Canadian Automobile Association's *Driving Costs 2005* brochure. Vehicle expenses do not include depreciation or financing given that the cars owned by income assistance recipients must be valued at less than \$5000, otherwise applicants would be required to sell them before qualifying for assistance.

CHILD CARE

Child Care subsidy rates are listed on the Child Care Subsidy Program webpage (www.mcf.gov.bc.ca/childcare/subsidy_promo.htm). Data on the actual costs of child care are derived from the *Westcoast Family Information and Referral Fee Survey*. The child care costs used in this report are based on mean fees in the City of Vancouver for the month of November, 2004, the most recent actual costs available. Although they are higher than the provincial average, we have used mean child care fees for Vancouver for all types of care because this is the region with the greatest percentage of the income assistance caseload in the province. We compare these costs with the amount of the subsidy available in the month of our study, June 2005. Please note that since then, the amount of the child care subsidy as well as the income threshold to qualify for subsidy have both been raised.

OTHER COSTS OF DAILY LIVING

These costs were developed using information from the *Guides to Family Budgeting* (1983) and allowances provided to foster parents. See *Regaining Dignity* (1989) for more information on the derivation of these costs. The other costs for daily living are somewhat higher in this report compared to those reported in Manitoba's family expenditures.

THE LOW-INCOME CUT OFFS (LICOS)

The LICOs are probably the most commonly used measure when discussing poverty in Canada. The LICOs are produced by Statistics Canada based on family expenditure data for different sized families (from 1-7 members) living in five different sized communities (from rural areas to urban areas with more than 500,000 residents). Expenditures on three essential items: food, clothing, and shelter are expressed as a percentage of gross income. The average family, according to the survey data, spent 35% of their gross income from all sources (before tax) on these three items. The LICO is then set 20 percentage points above this average adjusted for family size. Thus, a family is considered to have a low income if it spends more than 55% of its gross income on food, clothing and shelter.

As a before tax measure, the LICOs (in large cities) are greater than the costs developed for this report. In no case do maximum BC Employment and Assistance benefits come close to providing recipients an income near the LICOs. Welfare benefits in BC are not only inadequate from the perspective of meeting SPARC BC's estimates of minimum monthly living costs—they also do not come close to meeting the low-income thresholds established by Statistics Canada as a guideline for measuring levels of poverty.

APPENDIX 2.

Support Programs for Families with Children

Although both the federal and provincial governments fund the BC Family Bonus, the amount paid by the federal government far exceeds the provincial contribution. In 2005, the maximum amount of the benefit is \$123.50 per month. The amount families receive is tied to the number of children in a family. The monthly BC government contribution is as follows: \$0 for the first child, \$3.68 for the second child, and \$1.67 for the third child and any subsequent children.

The federal government funds the \$100.67 per child per month that many families with children receive through the CCTB. Low-income families with children under age 7 may also be eligible for child care expense deductions or else a benefit in lieu of deductions. We do not include the benefit in lieu of child care expense deduction in income calculations in this report because eligibility is determined on the basis of the previous year's

tax information, and because it is not clear how changes in circumstance affect eligibility requirements.

Low-income working families with annual incomes between \$3,750 and \$20,921 are eligible to receive the BC Earned Income Benefit (EIB). These families can receive a monthly benefit of up to \$48.00 for one child, \$84.16 for two children, \$111.66 for three children, and an additional \$27.50 for each subsequent child. The EIB is a provincially funded program. For more information, visit the BC Earned Income and BC Family Bonus Estimator at <www.rev.gov.bc.ca/itb/fam/fam.htm>.

Income assistance recipients and low-income families may also be eligible for a number of other benefits (e.g., GST and PST credits). In this report, we do not include any benefits that are delivered on a quarterly or annual basis.

APPENDIX 3.

Child Care Subsidy Amounts

Information on current subsidy levels and income thresholds can be found at <www.mcf.gov.bc.ca/childcare/subsidy_promo.htm>. For the purposes of this study, we compared actual costs from 2004 to the subsidy rates available in the month we examined, June 2005.

TABLE A-1. Child Care Subsidy Rates for June 2005

Type of Care	Age Group	Monthly Subsidy Rates	
		Four Hours or Less	More than 4 hours
Licensed Family or Registered Family (License not required)	0–18 months	\$237.50	\$475.00
	19–36 months	\$234.50	\$469.00
	37 months – 5 years	\$207.50	\$415.00
Family (License not required)	0–18 months	\$219.00	\$438.00
	19–36 months	\$202.00	\$404.00
	37 months – 5 years	\$177.00	\$354.00
Licensed Group	0–18 months	\$309.00	\$618.00
	19–36 months	\$277.50	\$555.00
	37 months – 5 years	\$197.00	\$394.00
In Own Home	1st child 0–18 months	\$197.00	\$394.00
	1st child over 18 months	\$159.00	\$318.00
	2nd child 0–18 months	\$99.00	\$198.00
	Additional child	\$73.50	\$147.00
Out of School	Kindergarten	\$272.00	\$340.00
	Grade 1 and up	\$147.56	\$173.00
Preschool	Preschool	\$173.00	N/A

Source: Ministry of Children and Family Development. The Child Care Subsidy.
<www.mcf.gov.bc.ca/childcare/ChildCar/subsidy_promo.htm>

APPENDIX 4.

Income Assistance Structure and Rates

There are three types of benefit categories in the BC Employment and Assistance program: 'temporary,' 'disability,' and 'child in the home of a relative' (CIHR). Temporary assistance includes persons 'expected to work,' those who have been 'temporarily excused' from work search and employability requirements (single parents with children under age three, persons with a drug or alcohol problem, persons with temporary injuries or illnesses, and so on,) and 'people with persistent multiple barriers to employment.' Changes to the composition of the caseload since 2002 are discussed in the introduction to this report.

The findings in this report are based only on temporary income assistance benefits. We do not evaluate the adequacy of disability assistance or CIHR benefits because the same cost calculations cannot be used to determine the adequacy of other programs. For example, it cannot be assumed that persons with disabilities have the same costs as other welfare recipients given the additional costs that may be

required to accommodate particular housing, dietary, or other needs.

Table A-2 reproduces the Ministry of Employment and Income Assistance rate chart for BC Employment and Assistance as of May 2005.

TABLE A-2. BC Employment and Assistance Benefit Rates

Number of People in Household	Support Allowance							Shelter Allowance
	A	B	C	D	E	F	G	
1	\$185.00	\$282.92	n/a	\$531.42	n/a	n/a	n/a	\$325.00
2	\$307.22	\$452.06	\$325.58	\$700.56	\$949.06	\$625.08	\$376.58	\$520.00
3	\$401.06	\$452.06	\$325.58	\$700.56	\$949.06	\$625.08	\$376.58	\$555.00
4	\$401.06	\$452.06	\$325.58	\$700.56	\$949.06	\$625.08	\$376.58	\$590.00
5	\$401.06	\$452.06	\$325.58	\$700.56	\$949.06	\$625.08	\$376.58	\$625.00
6	\$401.06	\$452.06	\$325.58	\$700.56	\$949.06	\$625.08	\$376.58	\$660.00
7	\$401.06	\$452.06	\$325.58	\$700.56	\$949.06	\$625.08	\$376.58	\$695.00

Key	Description
A	Employable singles, couples and two-parent families where all adults are under 65 years of age.
B	Employable singles, couples and two-parent families where all adults are persons with a level one disability.
C	Employable one-parent families.
D	Singles, couples and two-parent families where one adult is age 65 or older.
E	Couples and two-parent families where both adults are age 65 or older.
F	One-parent families where the parent is age 65 or older.
G	One-parent families where the parent is a person with a level one disability.

Note: Income assistance recipients with children receive a maximum of \$123.50 per month per child through the BC Family Bonus, and \$100.67 per month per child through the CCTB, in addition to the amounts listed in the above chart.

Source: Ministry of Employment and Assistance Income Assistance Support and Shelter Rates, May 11, 2005. <www.mhr.gov.bc.ca/mhr/ia.htm>

APPENDIX 5.

Other Resources

BC Ministry of Employment and Income Assistance

www.eia.gov.bc.ca

Canada Revenue Agency

www.cra-arc.gc.ca/menu-e.html

Canadian Centre for Policy Alternatives—BC Office

www.policyalternatives.ca/bc_office_of_the_ccpa/index.cfm

Canadian Council on Social Development

www.ccsd.ca/home.htm

First Call: BC Child & Youth Advocacy Coalition

www.firstcallbc.org

Human Resources and Skills Development Canada

www.hrsdc.gc.ca/en/home.shtml

Social Development Canada

www.sdc.gc.ca/en/home.shtml

National Anti-Poverty Organization

www.napo-onap.ca

National Council of Welfare

www.ncwcnbes.net

Povnet

www.povnet.org

Statistics Canada

www.statcan.ca/start.html



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