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BC Food Systems Network
BC Healthy Living Alliance
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Does BC have a poverty and hunger problem?

Yes. Despite a booming economy and record government surpluses, BC has a poverty problem.

The province continues to have the highest child poverty rate in the country at 15.2%, compared to a national rate of 11.7%.¹ Research shows that "the most important barrier to healthy eating is inadequate income." The facts are:

- More than 76,500 British Columbians used food banks in 2007; almost 28,000 of those were children.
- The primary source of income for food bank recipients are income assistance (42%), disability income supports (21.5%) and employment (11.5%).
- The 2005 count of homeless persons in Greater Vancouver was 2,174, almost double that of 2002.⁵
 Homeless counts underestimate the extent of the problem due to challenges in counting
 people with no fixed address.⁶ The count does not include those in shelters, couch surfing,
 or living in overcrowded conditions.
- Income assistance is too low to pay rent and buy enough healthy food.⁷
- Those living on income assistance are very likely to report food insecurity (59.7%).⁸
- Food insecurity is higher in the lowest income families (48.3%), off-reserve Aboriginal families (33.3%), female lone parent families (24.9%) and in families with more than 3 children (15.0%) especially when one of them is under 6 years of age.⁹
- Minimum wage is too low to provide a single person working full time with enough money to live above the poverty line in BC.¹⁰

Why should we care about poverty and hunger?

"It is the right of everyone to have access to safe and nutritious food."11

There is growing evidence that families who cannot afford to buy enough nutritious food respond by consuming more energy-dense, nutrient-poor foods, and that this is contributing to the rising incidence of obesity. Low-income Canadians spend less on food, and eat fewer servings of vegetables, fruit and milk than wealthier Canadians. A common misconception is that information and education are the keys to improving food choices, but

the reality is that many low-income individuals live in areas with few grocery stores, limited transportation and higher than average food costs. 14 "In some Canadian neighbourhoods, the cost of food is as much as 11% higher in inner-city grocery stores, compared to suburban grocery stores." Foods that cost the least are often the most energy dense but not necessarily the most nutrient dense. Using limited food dollars to purchase as many calories as possible is one of the tough choices to be made when living in poverty.

Healthy eating is a cornerstone of healthy living. The optimal growth and development of young children depend on having enough of the right foods. Well fed children do better in school and have fewer behaviour problems. Along with active living, healthy eating helps British Columbians maintain a healthy weight and prevents many diseases in both children and adults. Not having enough safe and nutritious food can cause many problems – physical, mental, and social – for those individuals experiencing the problem, and for communities and the province as a whole. We must aim to have all British Columbians well fed.

How do dietitians calculate the cost of eating in BC?

Each year since 2000, dietitians working in public health have priced a basket of food at a number of grocery stores throughout BC using the federal government's standardized food costing tool, the *National Nutritious Food Basket 1998* (NFB), based on the 1992 version of the Canada's Food Guide.

In 2007, a more robust methodology was applied. Rather than using a convenience sampling of grocery stores, as done in previous years, a list of all known grocery stores in the province was gathered and a random list of stores stratified by health region population was created. To assess its influence, market share was estimated by conducting customer counts at the grocery stores in which the pricing occurred. Grocery stores where there were no personnel to conduct the costing were eliminated from the sampling. In total, prices were collected at 128 stores throughout the province. Since data analysis suggested only a small market share influence, food basket prices reported represent an average cost, unweighted by market share.

The food basket includes 66 basic foods that require food preparation skills. It does not include take-out or restaurant meals, nor does it account for any special dietary needs, differences in activity levels or cultural food choices.²⁰ It does not include any non-food items such as personal care or household supplies.

How much money does it take to feed a family?

It costs on average \$715 a month to purchase a healthy food basket for a family of four (two parents, two children) in BC with a high of \$796 in the Vancouver Coastal Health region compared to \$680 in Interior Health.

The average cost of the food basket in 2007 is 9% higher than that in 2006 which was \$653. Caution should be applied however when interpreting any apparent trend in the cost of the food basket across multiple years due to varied methodology. Given the improved data collection methodology, it is believed that the 2007 cost of the food basket more accurately reflects the reality in BC.



How affordable is food for British Columbians?

The cost of the food basket is only a number that doesn't mean very much until it is compared to disposable income.

When the estimated cost of shelter is included, the affordability of a healthy diet can be estimated. What is left for other essentials such as clothing, transportation and personal hygiene items can then be calculated. In Table 1, the cost of the food basket is compared to disposable income (after taxes) for various family scenarios. Disposable income includes all earned income and all child and family tax benefits including the federal GST rebate available to low income families. See Table 2 for details. Shelter costs are based on average monthly rents at the 25th percentile in a major city (Vancouver) in BC. See Table 3 for details on the monthly cost of food and Table 4 for details on shelter costs.

How do we know some families don't have enough money for food?

In the family scenarios illustrated in Table 1, the family of four with one wage earner and an average income would spend about 33% of their income on shelter. In contrast, the same family on income assistance would need to spend 65% of their income on shelter leaving little for food, clothing and other essentials. "When more than 30% of a household's income is spent on rent, the ability to make healthy and preventative choices such as good quality homes in neighbourhoods of choice, nutritious foods, and regular exercise and recreation ranges from difficult to impossible to maintain." The family with one earner in a low wage job (\$11/hour) would need to allocate 49%, well above the 30% considered reasonable, of their disposable income on shelter. According to 2001 Census data, almost 222,000 British Columbians paid rents that were more than 30% of their household income. See Table 4 for details on the adequacy of the Ministry of Employment and Income Assistance shelter allowance.

Table 1 Seven family scenarios – those living on low income can't afford to eat a healthy diet¹

Monthly costs	Family of 4, income assistance	Single parent, 2 children income assistance	Single older female, income assistance	Young pregnant woman, income assistance	Single male, disability assistance	Family of 4, low earned income	Family of 4, average income
Disposable income	\$1,711	\$1,671	\$633	\$678	\$934	\$2,274	\$4,289
Approximate cost of shelter ²	\$1,104	\$1,104	\$679	\$679	\$679	\$1,104	\$1,427
% of income required for shelter (30% is reasonable)	65%	66%	107%	100%	73%	49%	33%
Approximate cost of food	\$715	\$521	\$177	\$222	\$251	\$715	\$715
% of income required for food	42%	31%	28%	33%	27%	31%	17%
What's left for all other costs of daily living after shelter and food	-\$108	\$46	-\$223	-\$223	\$4	\$433	\$2,039

¹See Table 2 for details.

²Shelter includes rent, utilities and phone and is based on the costs provided in Table 4.

³See Table 3 for the monthly cost of the food basket for various ages and family sizes.

Previous years' reports suggest that spending 15% of disposable income on the food basket is reasonable. In 2007, the family with an average income would spend slightly more than that (17%) on food. The family struggling to survive on income assistance would need to spend 42% of their income on food, thus requiring more than 100% of their income to cover the costs of shelter and food alone. This does not even consider other necessities such as transportation, clothing, child care, school supplies and household items.

Given the grocery bill is a flexible cost, families often sacrifice quantity and quality of food to meet fixed costs, like the rent, utilities, and other essential costs of daily living.

Does food cost too much in BC?

The cost of food is not the issue. For those families with low incomes, especially those receiving income assistance, there is not enough money to buy healthy food.

- A family of four on income assistance would use 42% of their income to buy the food basket
- A family of four with one low earned income would use 31% of their income to buy the food basket
- The same family of four with one average income would use 17% of their income to buy the food basket.

"When you have
the time and
money, you eat
well, you exercise,
you have healthy
social relationships.
Your overall health
is good. It's hard
work being very poor."

- Elysia Source: WISE, Policies of Exclusion, Poverty and Health: Stories from the Front, p31



Family of 4 on income assistance

65% shelter

42% food

 7% for all other essentials, transportation, clothing, personal care items, etc.

Tough Choices: What would you do?

There are nine days until your cheque comes and you have \$15 to buy food for you and your two boys. You know it is important to eat lots of fruit and vegetables. Fifteen dollars will buy you a bag of apples, a bag of oranges and some grapes, or a box of macaroni, 2 pounds of regular ground beef, a package of wieners and buns, 2 cans of tomato soup and 2 loaves of bread. What do you choose?

Your sister dies and you want to go to the funeral. The bus ticket is \$22 that you don't have – do you buy the bus ticket knowing you, and possibly your children, will go hungry this month?

Are income assistance rates in BC really that inadequate?

Yes, despite increases to shelter and support allowances in 2007.

The shelter and the support allowances, the latter of which is to cover the cost of food and all other non-shelter costs, both increased by \$50 per month for some families and employable single persons in April 2007. However, this increase only returns some families, for example the lone parent family, to the same support rate families in similar circumstances received in 2001. In 2002, the support allowance was reduced by \$51 a month for this family. In essence there has been no increase in the support allowance for the lone parent family with two children. For the two parent family with two children there was no increase in the support allowance in 2007. It should also be noted the support allowance remains at \$401 a month whether the family is a four person or a seven person family. The shelter allowance for this family increased by \$110 a month from the previous year, however this represents only a \$50 difference since 2001. See Table 5 for details. The actual cost of shelter however has increased substantially since 2001. In the past two years, the cost of rent alone for the four person family at the 25th percentile has increased by \$100 a month (see Table 4 and Table 2 in the 2006 Cost of Eating in BC report.)

Finance Minister Carole Taylor noted in the 2007 budget presentation that BC's strong economy has created challenges for housing affordability.²⁴ Even using conservative estimates for shelter, and considering the increases to the shelter allowance in 2007, current shelter allowances fall short of that required for shelter at the lowest end of the market in urban centres. Clients will still be forced to use funds from their support allowance to pay their rent.

What have some governments done to reduce poverty?

The Government of the Northwest Territories has made changes to the income assistance program following recognition that the benefits they were providing were inadequate, required a simpler access process, and that they needed to support the choices and needs of individuals and families. The stated philosophy has changed from one of "last resort" to "providing adequate financial assistance in combination with supports and services to help people achieve self-reliance." Substantive changes include but are not limited to basing the food allowance on the NFB and national guidelines for healthy eating, increasing the single shelter allowance, new benefits for seniors and persons with disabilities, increases to earnings exemptions and a new unearned exemption of \$1,200/year.²⁵

The provincial government of Newfoundland and Labrador has fulfilled another key commitment to poverty reduction by providing an additional \$3 million annually to further increase basic income support. This will be accomplished by tying the basic income support rate to the provincial Consumer Price Index (CPI) which means an increase of 1.8 per cent. This is in addition to \$7.4 million annually to increase basic income support rates by five per cent effective July 2006. Together, these two measures are part of the government's poverty reduction strategy – Reducing Poverty: An Action Plan for Newfoundland and Labrador.²⁶

Likewise the provincial government in Nova Scotia has launched a pilot program called Career Seek which will take applications from clients who have received income assistance for 12 months and who have identified post secondary education as part of their employment plan. If successful, clients attending university or a post-secondary education program of more than two years will be eligible to receive benefits from the income assistance program. ²⁷

Quebec's vision to reduce poverty has been safeguarded in legislation under the *Act to Combat Poverty and Social Exclusion*.²⁸ The Act "requires the government to establish an action plan to be made public, which sets out activities that the government would carry out to achieve the goals of the Act." Coordination of efforts to reduce poverty and social exclusion is the responsibility of the Minister of Employment and Social Solidarity.²⁹

The Saskatchewan government recently announced that the minimum wage will increase to \$9.25 by May 1, 2009, in three stages. An adjustment will also be made to minimum wage in 2010 to bring the minimum wage to the Low Income Cut-off (LICO). Legislation will be introduced that allows the minimum wage to be indexed annually beyond 2010 to the CPI. Indexing the minimum wage beginning in 2010 will ensure that minimum wage workers are able to maintain a standard of living equivalent to the LICO.³⁰

"I'm exhausted and I'm exhausted because I'm poor, because the thought of waking up and trying to live through another day the way we have been is overwhelming."

- Elysia, Source: WISE, Policies of Exclusion, Poverty and Health: Stories from the Front, p32



"Many other countries, and two
Canadian provinces... are bringing
poverty levels down, replacing
human misery with opportunity
and building stronger societies in
the process."

Source: National Council of Welfare, Solving Poverty

– it actually can be done! News Release January 25, 2007

What can the BC government do?

Government can make a difference. *Food, Health and Well-Being in British Columbia*, The Provincial Health Officer's Annual Report 2005, uses data and information from the 2005 *The Cost of Eating in BC* report. Dr. Perry Kendall supports government action to address food insecurity and recommends that government "ensure that income assistance rates are based on the actual cost of living" and that "all levels of government should commit to a healthy eating and food security strategy." ³¹

Research supports that healthy eating and active living reduce the risk of chronic disease and improve health. The provincial government has recognized this and is supporting initiatives through Act Now BC such as the *School Fruit and Vegetable Snack Program, Action Schools! BC* and the *Community Food Action Initiative* that aim to have British Columbians eat more vegetables and fruit, be more active and achieve a healthy body weight. These are all desirable goals and the supporting initiatives are to be applauded, but low-income British Columbians are at a clear disadvantage. Poverty, the root cause of individual and household food insecurity, must be addressed or it will be impossible for low-income British Columbians to reach these targets.

To this end it is recommended that the BC government:

- 1. Establish poverty reduction as an important policy goal. The BC Ministries must work together to ensure that current and planned policies do not create more poverty in BC and hence negatively impact on the food security, health and well-being of British Columbians.
- 2. Further increase income assistance rates to bring families on assistance out of poverty. The Ministry of Employment and Income Assistance must establish a clear, fair and transparent process for determining income assistance that is based on the actual cost of shelter and support. The food allowance must be based on the actual cost of a nutritious food basket.
- 3. Increase the minimum wage to a level such that British Columbians working for minimum wage are not required to live in poverty.
- **4.** Put in place funding and support for adequate social housing to help relieve the burden of living on a low income.
- **5.** Adequately fund sustainable initiatives that support access to safe and healthy food for all British Columbians, including low-income families.

What can you do?

Learn more about poverty issues and take action.

- Compare your monthly income to that of an individual or family living on income assistance or minimum wage. Could you afford the food basket if you were in their shoes?
- Read books such as "Policies of Exclusion, Poverty and Health, Stories from the Front" available from www.wise-bc.org
- Visit RAISE THE RATES, www.raisetherates.org, and add your voice to this campaign
- · Join a community food coalition and learn more about food initiatives where you live
- · Support co-operative and low cost housing projects in your neighbourhood
- Get political speak out in the community and through the media about why we should all care about eliminating poverty
- Write a letter to your local Member of the Legislative Assembly and/or the provincial Minister responsible for the policies and programs that make poverty worse. Ask for:
 - Fair income assistance rates
 - Higher minimum wage
 - · Affordable housing

Table 2 Seven family scenarios – the details

	1	2	3	4	5	6	7
Monthly	Family of 4, income assistance	Single parent, 2 children, income assistance	Single older female, income assistance	Young pregnant woman, income assistance	Single male, disability assistance	Family of 4, low earned income	Family of 4, average income
Net income (after payroll deductions)	\$1,101	\$1,061	\$610	\$655	\$906	\$1,726	\$4,165
Child/family benefits ¹	\$586	\$586	\$20	\$20	\$25	\$548	\$124
Additional benefits ²	\$24	\$24	\$3	\$3	\$3	\$0	\$0
Disposable income	\$1,711	\$1,671	\$633	\$678	\$934	\$2,274	\$4,289
Approx. cost of rent, utilities and phone ³	\$1,104 (\$956) 3BR	\$1,104 (\$956) 3BR	\$679 (\$418) Bachelor	\$679 (\$418) Bachelor	\$679 (\$418) Bachelor	\$1,104 (\$956) 3BR	\$1,427 (\$1,256) 3BR
Cost of health care - MSP ⁴	\$0	\$0	\$0	\$0	\$0	\$22	\$108
% of income required for rent and utilities	65% (56%)	66% (57%)	107% (66%)	100% (62%)	73% (45%)	49% (42%)	33% (29%)
Cost of food (2007) ⁵	\$715	\$521	\$177	\$222	\$251	\$715	\$715
% of income required to purchase a healthy diet	42%	31%	28%	33%	27%	31%	17%
What's left after food/shelter/MSP costs for all other costs of living ⁶	-\$108 (\$40)	\$46 (\$194)	-\$223 (\$38)	-\$223 (\$38)	\$4 (\$265)	\$433 (\$581)	\$2,039 (\$2,210)

Note: All dollars and numbers rounded to the nearest whole number.

Reference Family of 4 – Mother and Father, ages 25-49 years; two children – boy 13, girl 7.

- Family 1 Reference family of 4 on provincial income assistance. Shelter max. \$700; Support rate \$401.06.³²
- Family 2 One parent family on provincial income assistance. Mother age 25-49, two children boy 13, girl 7. Shelter max. \$660; Support rate \$401.06.33
- Family 3 Single, older female, age 60, living alone on provincial income assistance. Shelter max. \$375; Support rate \$235.34
- Family 4 Pregnant young woman, age 19, trimester 2/3, living alone on income assistance with natal allowance. Shelter max. \$375; Support rate \$235; Natal allowance \$45/mo.³⁵
- Family 5 Single male, age 25-49, on disability assistance. Shelter max. \$375; Support rate \$531.42.36
- Family 6 Reference family of 4 with one low wage earner, net monthly income based on \$11/hour, 40 hour work week,

 CPP (4.95%) and EI (1.80%) contributions for 2007, federal (15.5%) and provincial (5.35%) tax deductions for July 2007.³⁷
- Family 7 Reference family of 4 with one earner, average income. Before tax 2005 income \$64,200.³⁸

 CPP (4.95%) and El (1.80%) contributions for 2007, federal (22%) and provincial (8.15) tax deductions for July 2007.³⁹

 After payroll deductions income \$49,978. http://www40.statcan.ca/l01/cst01/famil05a.htm

¹ Child/Family Tax benefits effective to July 2007. Includes GST credit, BC Sales Tax Credit, Earned Income Benefit (where applicable), Child Tax Credit Benefit http://www.cra-arc.gc.ca/benefits/calculator/menu-e.html http://www.cra-arc.gc.ca/E/pbg/tf/5010-tc/5010-tc-06e.pdf

² Christmas and School Start-Up Supplements pro-rated : http://www.mhr.gov.bc.ca/mhr/gs.htm

⁶ The cost of shelter and food are subtracted from the disposable income to determine what is left for all other costs of daily living. The cost in brackets represents the remainder based on shelter estimates as noted in Table 4.



³ See Table 4. The cost in brackets is an alternate cost of shelter based on Statistics Canada Census data.

⁴ Cost of MSP http://www.health.gov.bc.ca/msp/infoben/premium.html#assistance

⁵ See Table 3. For families with fewer than 4 members the economies of scale factor (See Appendix A The Cost of Eating in BC 2006) is applied.

Table 3 Monthly cost of eating

Total monthly cost
\$714.78
\$520.98
\$81.42 \$87.79 \$117.56
\$142.57 \$174.89 \$203.53 \$238.64
\$135.03 \$158.73 \$170.39 \$163.19
\$226.98 \$218.62 \$196.56 \$176.93
\$166.79 \$157.60 \$154.14 \$149.63
\$184.56 \$194.39 \$194.39 \$201.37 \$184.41 \$197.90 \$197.90 \$203.75 \$180.22 \$192.79 \$192.79 \$198.03 \$172.03 \$182.82 \$182.82

Note: Cost of food for the various age and gender groups is based on living in a family of 4.

Table 4 Shelter estimates from Statistics Canada census data and Canadian Mortgage and Housing Corporation (CMHC) and estimated adequacy of BC income assistance shelter allowance

	Single adult (bachelor suite, rent & utilities @ 25 th percentile)		Single parent, 2 children (three bedroom, rent & utilities @ 25 th percentile)		Couple, 2 children (three bedroom, rent & utilities @ 25 th percentile)		Couple, 2 children (three bedroom, average rent & utilities)	
	Statistics Canada ^a	CMHCb	Statistics Canada	СМНС	Statistics Canada	СМНС	Statistics Canada	СМНС
Basic rent	\$374	\$635	\$827	\$975	\$827	\$975	\$1,049	\$1,220
Utilities ^a	\$17	\$17	\$102	\$102	\$102	\$102	\$180	\$180
Telephone ^c	\$27	\$27	\$27	\$27	\$27	\$27	\$27	\$27
Total costs	\$418	\$679	\$956	\$1,104	\$956	\$1,104	\$1,256	\$1,427
Shelter allowance ^d	\$375	\$375	\$660	\$660	\$700	\$700	-	: : :
% of costs met by the shelter allowance	90%	55%	69%	60%	73%	63%	-	- -
Shortfall	-\$43	-\$304	-\$296	-\$444	-\$256	-\$404	-	

Note: It is assumed that those living with low-income would need to rent at the lower end of the market and those with an average income would not. In 2006, CMHC reported the Vancouver vacancy rate at its lowest since 1989, suggesting the availability of lower rental housing would be further limited. CMHC rental estimates for three bedroom is for three bedrooms and larger (+). Of note the average rent reported by CMHC for three bedrooms (+) updated to April 2007 is \$1,494.

Table 5 BC income assistance rates from 2001 to 2007 for three family scenarios*

Families on income assistance	2007		2005 & 2006		2002, 2003 & 2004		2001	
	Shelter	Support	Shelter	Support	Shelter	Support	Shelter	Support
Reference family of four	\$700	\$401	\$590	\$401	\$590	\$401	\$650	\$401
Single parent with 2 children	\$660	\$376	\$555	\$326	\$555	\$326	\$610	\$377
Single male on disability	\$375	\$531	\$325	\$531	\$325	\$461	\$325	\$461

^{*}Dietitians of Canada and Community Nutritionists Council of BC. The Cost of Eating in BC 2001-2007.

^a Statistics Canada Custom Tabulation, 2001 Census, 20%Sample, for British Columbia Urban Centre, 500,000 or more population updated to June 2007 using CPI estimates for Vancouver. In about 25% of cases, utility costs are included in rent.

^b CMHC, Rental Market Report, December 2006, Metro Vancouver

^c Telephone costs based on basic service in Greater Vancouver rounded to the nearest dollar

 $^{^{\}rm d}\,{\rm Ministry}$ of Employment and Income Assistance shelter allowance

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- ³⁵ Ibid plus Health Supplements and Programs Updated April 1, 2007 http://www.mhr.gov.bc.ca/mhr/hsp.htm
- ³⁶ Ministry of Employment and Income Assistance. Disability Assistance – Effective April 1, 2007 http://www.mhr.gov.bc.ca/mhr/da.htm
- ³⁷ Payroll Deductions Tables July 2007, BC at http://www.cra-arc.gc.ca/E/pub/tg/t4032bc-7/t4032bc-7-b.pdf
- ³⁸ Statistics Canada. Average Total Income By Economic Family Types 2005. http://www40.statcan.ca/l01/cst01/famil05a.htm
- ³⁹ Payroll Deductions Tables 2007, BC at http://www.cra-arc.gc.ca/E/pub/tg/t40320n/t4032-on07b.pdf