

## **BCPRC Submission to the BC Select Standing Committee on Finance and Government Services**

October 2018

### **Introduction**

The **BC Poverty Reduction Coalition** (BCPRC) is an alliance of organizations that have come together to raise awareness about poverty in BC and improve the health and well-being of all British Columbians. The Coalition was launched in 2009 and has now gained the support of over 400 organizations throughout the province in the call for an **accountable, bold and comprehensive poverty reduction strategy with legislated targets and timelines** to significantly reduce poverty, inequality, and homelessness in BC. Our work is grounded in the foundation of universal human rights.

We have a diverse membership of over 90 organizations throughout BC that bring their collective strength and support to this work, including community and non-profit groups, faith groups, health organizations, indigenous organizations, immigrant service agencies, businesses, labour organizations, and social policy groups. The full list is included as an Appendix. Our office is on the unceded and occupied territory of the sə́lilwətaʔt /Selilwitulh (Tsleil-Waututh), Skwxwú7mesh Úxwumixw (Squamish), and xʷməθkʷəy̓əm (Musqueam) Nations.

**We congratulate the BC government for their commitment to implement a poverty reduction plan for BC.** After almost a decade of calling for action to address the root causes of BC's high poverty rates, it is good to see a government paying attention to the evidence. When the cost of poverty -- \$8-9 billion per year -- far exceeds that of an accountable, bold and comprehensive poverty reduction plan, it is smart policy to invest in eliminating and preventing poverty.

It was exciting to see this work start with the poverty reduction legislation, Bill 39, tabled last week and we look forward to significant investments in the plan itself in next year's budget to meet and exceed the legislated targets of reducing overall poverty by 25% and child poverty by 50% in five years. As identified in the legislation, the key themes for government funding must include: housing; families, children and youth; education; employment; income supports; and social supports. These are drawn from the extensive, provincial consultation process captured in the *What We Heard About Poverty in BC* report released by the Ministry of Social Development and Poverty Reduction earlier this year. **In order to have the greatest impact, investments in these areas must be upstream focused on the social determinants of health.**

However, one significant piece missing from the legislation was a poverty/equity lens at Treasury Board to structurally embed a whole-of-government approach to poverty reduction. **We recommend that a poverty/equity lens is included in the poverty reduction legislation and strategy to ensure its success.**

We appreciate the opportunity to make further recommendations in this submission based on our [ABC Plan](#) for an effective poverty reduction strategy, and thank you for considering them.

## **We can afford an accountable, bold and comprehensive poverty reduction strategy**

As the Canadian Centre for Policy Alternatives (CCPA) highlights in their submission:

*[s]trong additional public investment is needed to tackle the large and pressing challenges facing our province. Fortunately, BC has the economic and fiscal capacity to make significant investments in our public sector and the critical services it provides.*

The CCPA goes on to show, in their analysis of the Budget 2018 First Quarterly Report, that projections include:

*large surpluses, contingency allocations and forecast allowances over the remainder of the three-year fiscal plan. Together, these amount to combined underlying surpluses of \$1.6 billion in 2018/19, \$2.1 billion in 2019/20 and \$1.4 billion in 2020/21...That is more, these projections are based on cautious assumptions about GDP growth, which are lower than the average private-sector forecast, so baseline surpluses over these three years may be higher still. This fiscal room is in addition to funding envelopes already set aside in the fiscal plan for 2019/20 (\$1.37 billion) and 2020/21 (\$1.25 billion) available for “priority spending initiatives to be developed for future budgets.”*

**It is clear that we can afford an effective poverty reduction strategy; in fact, we cannot afford to continue to maintain the status quo.** A 2011 study from the CCPA finds that “the costs of inaction are so large that they far exceed the costs of poverty reduction” (Ivanova). According to this report:

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

*The bottom line is that poverty in BC represents a direct cost to government alone of \$2.2 to \$2.3 billion annually, or close to 6 per cent of the provincial budget. The cost to society overall is considerably higher – \$8.1 to \$9.2 billion, or between 4.1 per cent of BC’s GDP. That is as much as \$2100 for every man, woman and child in BC, or \$8400 for a family of four, every year.*

The cost of an accountable, bold and comprehensive poverty reduction plan in BC is far less.

**We recommend tracking and evaluating the cost of poverty annually within the poverty reduction strategy so that British Columbians can see the economic benefit of the plan over time, as well as experiencing the social benefits.** This would ensure the upstream strategy focused on the social determinants of health is made visible as an economic investment that provides substantial savings, as well as returns.

Homelessness and housing insecurity, as well as lack of accessible and affordable child care, are central issues, and therefore more social housing and universal child care are key components of such a plan so it has been great to see investment in these areas already. Although they are the items with the highest costs for the government, the returns on these investments for government, business and families are clear.<sup>1</sup>

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<sup>1</sup> Much of this submission is drawn from previous submissions to various government consultation processes over the last year.

**We also congratulate the government on many progressive tax changes that have started to restore fairness to our provincial tax regime.** However, previous decades of “tax cuts,” which strongly favoured the rich, have left a severe dent in our public purse (approximately \$3 billion per year according to the CCPA) and, while recent measures have levelled the trend, more must be done to reverse it. The increased revenue should be used to provide initial funding for the poverty reduction plan before the savings are realized. As the CCPA states in their submission:

*BC’s fiscal situation has been bolstered by revenue measures announced over the past year, including restoration of the top tax bracket on individual income above \$150,000 to 16.8%, and a one percentage point increase to the general corporate income tax rate (from 11% to 12%). The Speculation Tax, and additional School Tax on properties over \$3 million are also welcome steps in this respect. By requiring corporations and the wealthy to contribute more, these steps also enhance the fairness of the tax system.*

*The 50 per cent reduction in Medical Services Plan (MSP) premiums—BC’s least fair tax—is also a very positive step. The Employer Health Tax is a much fairer replacement for MSP, but it is only projected to replace \$1.9 billion of the total forgone \$2.6 billion of MSP revenue. We recommend additional steps to fully replace this revenue, which can help ensure better-funded public services for all British Columbians.*

In the BC Auditor General’s recent report on tax expenditures, she argues that these effective tax breaks need to be made more evident in provincial budgeting to ensure that taxpayers are aware of this form of government spending. The second highest tax expenditure is the BC Homeowners Grant, which can now be applied to homes up to \$1.65 million and goes to more than 90% of homeowners throughout BC. In contrast, many economists argue for a more progressive property tax on higher-value homes to capture the skyrocketing increases in value for the public good. Eliminating the Homeowners Grant, now costing the government \$809 million this year, would allow this funding to go towards affordable social and rental housing for low-income British Columbians.

As the CCPA highlights:

*[New progressive tax] measures are crucial not only in addressing runaway housing prices, but also in tackling spiraling inequality. Real estate wealth in BC, including principal residences, is extremely concentrated among the richest households...Province-wide, property wealth has grown by more than \$1 trillion since 2007, and these incredible windfalls are flowing overwhelmingly to the wealthiest households.*

Not only is inequality associated with multiple health and social problems with significant long-term costs, it also damages economic growth. The changes to the provincial tax system included in BC Budget 2018 signal a recognition of these issues and a commitment to reduce inequality in BC.

**We recommend the government continue to introduce fair and progressive tax policy to address the high levels of inequality in BC.** In particular, we echo the CCPA’s recommendation above to fully replace the MSP revenue and support the revenue-generating ideas outlined in their submission including redesigning our property and income tax systems with additional brackets to be more progressive, implementing some form of land value capture tax, and exploring fair public returns on natural resource revenues.

## **Embed Strong Accountability Measures in the Poverty Reduction Plan**

There are over half a million people in BC desperately trying to make ends meet. **An upstream, preventative approach focusing on the social determinants of health has the greatest impact in tackling poverty. Government should not be concerned with merely ameliorating the effects of poverty but needs to target their actions and investments at tackling the root causes.**

Poverty is a fundamental determinant of both physical and mental health. In fact, the lack of resources and choices, social isolation and stress shaped by poverty make it one of the most significant contributors to ill health, and it has detrimental effects on all stages of life. This isn't surprising, given that living in poverty means you are more likely to live in cold, damp or unsafe housing, suffer more illness, have a chronic health condition, and die earlier. Health impacts of poverty directly affect 15% of the BC population, and high levels of inequality affect us all. Child poverty is particularly concerning because poverty has a profound impact on the health and wellness of children as it hinders their physical, social and cognitive development.

According to the Canadian Medical Association, social determinants of health account for 50% of a person's health, which includes income, early childhood development, disability, education, social exclusion, social safety net, gender, employment/working conditions, race, Aboriginal status, safe and nutritious food, housing and homelessness and community belonging; all of which should be captured in a comprehensive poverty reduction strategy to ensure healthy people and healthy communities.

Poor health and poverty go hand in-hand but high levels of inequality negatively affect the health of even the affluent, because inequality reduces social cohesion, which leads to more stress, fear, and insecurity for everyone. So reducing income inequities not only benefits people in poorer communities but also people all the way up the social scale of our communities.

**Just as we pool our resources to provide public health care and education to all, the provincial government should adequately fund the poverty reduction strategy to provide universal basic services to end poverty and significantly reduce inequity in BC.**

There are many different causes and symptoms of poverty so it is critical to develop the poverty reduction strategy with a comprehensive approach and proactively build in government structures that facilitate inter-ministerial communication, action and financing. Addressing poverty in a meaningful way includes considerations of: income assistance; minimum wage; housing; child care; health (including community health care, mental health and addictions); education (including K-12, post-secondary and apprenticeships); child welfare; indigenous relations; municipal roles; tax policy; transportation, and more. Therefore, all ministries of government must actively participate in the goal of ending poverty.

While the government has introduced some good initiatives, they tend to be isolated efforts. A laundry list of actions doesn't constitute a plan (as the BC Auditor General and BC's Representative for Children and Youth have said). Real sustained progress requires a comprehensive and coordinated plan with all areas of government working together.

**We recommend including in the poverty reduction legislation and strategy a poverty/equity lens that requires all ministries to consider the impact of any change to government policy, program or service on low-income people and prohibit changes that will have a negative outcome or exacerbate poverty and inequality.**

## **Take Bold, Immediate Action**

The poverty reduction legislation requires government to consider the breadth and depth of poverty, as well as the full range of persons living in poverty. Bold measures are necessary to meaningfully address these considerations:

- 1. Increase income supports, including raising welfare and disability rates to 75% of the poverty line (Market Basket Measure or MBM) immediately and to 100% of the MBM in 2 years.**

The first step would cost \$365 million while lifting everyone on income assistance to the poverty line would cost \$1.16 billion, only 2% of the provincial budget.

The current income assistance system in BC is fundamentally broken. People in desperate need are being denied assistance, and if lucky enough to navigate all the structural and administrative barriers to welfare and have their application accepted, they are subjected to a life of “survival,” struggling to meet the most basic needs of shelter and food.

The BC government has taken a step in the right direction with an increase to welfare rates of \$100 after the basic rate was frozen at \$610 per month for a decade. Disability benefits also increased to \$1033 plus a \$52 transportation subsidy per month. However, income assistance rates remain vastly below what it costs to live in our communities and these deeply inadequate rates are a leading cause of increasing levels of homelessness in BC. Looking at the reality of housing costs alone, it’s clear that welfare rates need to be increased significantly not incrementally.

The current welfare rate of \$710 is only 43% of the poverty line<sup>2</sup> leaving the 190,000 people on income assistance in a constant state of deprivation, stress and mere survival. We were disappointed not to see any increase announced in Budget 2018 and hope that this is a key pillar of the poverty reduction strategy moving forward in order to tackle the depth of poverty in BC.

**We recommend increasing income assistance rates to a livable level set at the Market Basket Measure rate to ensure that people can live with dignity.** Calculated by Statistics Canada, the Market Basket Measure represents a basic standard of living and is based on the actual cost of purchasing shelter (including utilities), a nutritious diet, clothing and footwear, transportation costs, and other necessary goods and services. Currently, this ranges from \$1477 to \$1669 a month in BC for a single person and from \$2953 to \$3337 for a family of four depending on the size of their community. Setting welfare rates below this remains a sentence of poverty, as well as costing government more in the long run.

Other income supports also need to be strengthened. For instance, children in BC face higher rates of poverty than the general population, which is of great concern considering the long-term physical, social and cognitive development implications. BC is the only province that provides a childhood tax benefit that stops at age 6, in comparison to the rest of the country providing support up to age 18. **In order to meet the legislated target of a 50% reduction in child poverty over 5 years, we urge the government to redesign the BC Early Childhood Tax Benefit to cover children up to 18 and increase the maximum to \$1,320 per child per year (in line with First Call’s recommendation).**

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<sup>2</sup> Using the Market Basket Measure (<http://www5.statcan.gc.ca/cansim/a26?lang=eng&id=2060093>), 2016 rate for Vancouver. That’s for the reference family of 4 so apply the conversion rate to get the single rate (in this case, divide by 2); then divide by 12 to get the monthly rate of about \$1669; \$710 is approximately 43% of that figure.

## 2. Tie rent control to the unit (not the tenant), and build and protect affordable social and rental housing.

Affordable is defined as 30% of income. An appropriate percentage of the housing to be built should be at welfare shelter rates and another set target should be tied to the senior shelter level.

BC has a housing crisis throughout the province with thousands of homeless people and others facing housing insecurity struggling to survive in our communities, spending a huge share of their income on rent and/or living in sub-standard, over-crowded housing. According to the BC Non-Profit Housing Association, 45% of renters in BC are living in housing insecurity, spending more than 30 per cent of their income on rent; and 1 in 5 renters are spending more than half their income on rent leaving them with little left over to support themselves and their families.<sup>3</sup>

The impacts of this are felt throughout BC but the Downtown Eastside (DTES) of Vancouver is one of the worst hit communities. According to Carnegie Community Action Project's 2017 *Hotel Survey and Housing Report*, "with an estimated 1,200 homeless people living in the DTES, with over 500 DTES residents evicted from their homes through no fault of their own, with only 21 new units of housing at welfare rate, with average rents in privately owned and run hotels ramping up to \$687 a month, and with the fentanyl overdose tragedies killing people weekly, the community is in deep crisis."<sup>4</sup> The increase in average rents is \$139 over last year's rate, the highest increase in 10 years. For those on welfare, this leaves only \$23 a month left over for food and other basic necessities.

The government has made a shift from a primary focus on supporting home ownership to providing housing for renters, but protections for renters must be enhanced. Clearly, the cost of housing is already too high for far too many people in BC, and with inadequate rent control, there's nothing to stop that increasing. When rent control is based on the renter not the unit, this means that when tenants move out, landlords can increase the rent as much as they like. This gives landlords an incentive to force tenants to move through harassment, neglect or any other means when they see an opportunity to charge higher rent, leaving all the power in the landlord's hands at the expense of the renter's long-term security in their home.

Rent control attached to the unit instead has the potential to rebalance the power and protect renters from unscrupulous landlords. In BC, the situation is especially critical. So-called "renovictions" take place throughout BC and leave evicted families scrambling to find other affordable, adequate accommodation in a shrinking rental market. **Without stronger rent control, any increases to incomes implemented by the government (either minimum wage or income assistance) may (and often do) lead directly to higher rents so the extra money aimed at reducing the poverty of tenants goes to landlords instead.**

**This point is worth reiterating. Without rent control tied to the unit, many of the government's policy changes will not have the beneficial impact expected or hoped for.** Last September, income and disability assistance rates were increased by \$100 but, as noted above, the average rent of a Single-Room-Occupancy (SRO) unit in the Downtown Eastside went up by \$139; and the living wage also went up despite decreases to childcare and MSP costs because rents increased so much.

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<sup>3</sup> <http://rentalhousingindex.ca>

<sup>4</sup> <http://www.carnegieaction.org/wp-content/uploads/2018/03/CCAP-2017-Hotel-Report-1.pdf>

There are concerns that rent control decreases housing supply as rent caps might dissuade some from fixing up their basement suite for rent or building rental property. Landlords may also have little incentive to repair or renovate when needed as competition to attract higher-paying tenants is limited. But studies of other jurisdictions with this form of rent control have not found it to have that impact and, further, the issue could be easily fixed by the provincial government re-investing in building and maintaining more affordable social housing to ensure a healthy supply.

**We congratulate the government in restoring significant investments in housing in BC in Budget 2018.** The total invested will be \$6.5 billion over 10 years for a promise of 114,000 homes, including \$1.6 billion over the first 3 years.

While this is a significant move in the right direction, more is needed. 2,500 new units of housing for the homeless over 3 years, in addition to the 2,000 modular units announced in September 2017, will not meet the need. We look forward to seeing the results of the first provincial homelessness count but estimates set the current level at over 10,000. Further, while modular units provide much more security and stability than shelters, they are not designed to be long-term homes. They are quicker to build but many have limited bathroom and kitchen facilities, and are not well-insulated from weather, noise and other environmental contexts. Long-term housing must be built at the same time as the government provides these modular shelter units. In addition, while extra support is needed for some, many homeless do not want or need the surveillance and lack of privacy built in to the supportive housing model. **Ensuring the right to housing for all requires grounding the government's approach in respect and dignity for homeless and under-housed people.**

The housing provided also needs to go further in focusing on specific populations and their needs. A set percentage of the housing to be built should be at welfare shelter rates and another set target should be tied to the senior shelter level. The government also needs to include specific units for accessible, adaptable housing options. Overall there is a growing aging population which is increasing within the homeless population, and there are many more who rely on wheelchairs, mobility devices and require accessible housing, washroom and kitchen facilities.

**We recommend that the BC government recommit to building thousands of new social and co-op housing units per year. BC should be bringing on stream 10,000 such units per year.**

We further support the Canadian Centre for Policy Alternatives (CCPA) recommendation to implement a rental credit similar to Manitoba's Rent Assist housing allowance to replace the shelter support of social assistance, the Rental Assistance Program and the SAFER program for seniors. As the CCPA highlights in its submission to the Rental Housing Task Force:

*It would much more cleanly provide housing support to all lower-income renters regardless of their age, family composition or source of income. This could be a great boost to poverty reduction, provided, as mentioned above, that it is accompanied by stronger rent controls. Indeed, because this program is linked to the median market rent, it prevents inflation from eroding the real value of the benefit to renters and creates an incentive for the government to further control rental costs. The benefit amount is based on family income and size, not on actual rent (which simplifies program delivery), and is portable as people move between apartments, and as they move from social assistance to the labour market.*

## Develop a comprehensive poverty reduction plan with short, medium and long-term actions in 7 policy areas

Please also refer to our submission to the poverty reduction consultation for more detailed information within each policy area.

### **1. Provide adequate and accessible income support for the non-employed**

Welfare and disability benefits are far too low at \$710 for a single person and \$1033 (plus a \$52 transportation subsidy) per month for a person with a disability; and the eligibility rules and procedures make income assistance far too inaccessible for many.

All of the recommendations included here are supported by the evidence collected in the government's province-wide poverty reduction consultation process and captured in the *What We Heard About Poverty in BC* report released earlier this year by the Ministry of Social Development and Poverty Reduction. For each policy area, we have included a small sample of the issues taken from this report.

*“People spoke about the unfairness and the indignities of our assistance systems, and the ways they were treated as “less-than” by people who had power over their lives. People all around B.C. said the current federal and provincial income support assistance rates do not meet their basic needs...*

*People said assistance rates have not kept up with housing, transportation and energy costs, leaving people in deeper and deeper poverty over time...*

*There were also many comments about the challenges accessing income and disability assistance...*

*Some people spoke out about their desire to see a return to personalized supports for people on assistance. They told us that local caseworkers assigned to local clients would be able to offer better services than the current one-size-fits-all approach...*

*Organizations that support people in poverty called for an accessibility review within the ministry, so government can remove barriers that discourage, delay, or deny people from accessing supports.”*

*What We Heard About Poverty in BC, MSDPR*

### Priority actions:

- Significantly increase welfare and disability rates to the Market Basket Measure, and index them to the cost of living
- Increase earnings exemptions, and remove clawbacks and arbitrary barriers that discourage, delay and deny people in need

## **2. Improve the earnings and working conditions of those in the low-wage workforce**

Most adults living in poverty have a job, and almost half the poor children in BC live in families with at least one parent working full-time. The employment standards protections for vulnerable workers, which cover such areas as overtime hours and vacation pay, are far too lax.

*“Many low-income parents said they need to work long hours or multiple jobs to make ends meet, and this leaves little time for family. They told us how this financial stress directly affects their children...”*

*Many people working full-time in B.C. told us they are living in poverty. We heard that working full-time at the current minimum wage still leaves people struggling to support themselves and their families. People spoke about how they often need two or more jobs to make ends meet. Across the province people told us the cost of living has risen exponentially, while wages have remained almost the same...*

*We also heard about the need to close wage gaps for women, people of colour, and other people facing barriers. Many believed government should play a greater part in encouraging gender equity in pay, and in improving benefits and leave for all workers...*

*People repeatedly spoke out about the lack of benefits at many jobs. They also told us that they wanted to see better enforcement of employment standards. They also talked about how hard it was to see employers not following the rules but being afraid to speak up about it because of their financial needs.*

*We heard many people asking for better protections for workers, including improvements to minimum call-out hours, improved sick-leave policies and help unionizing workplaces...”*

*What We Heard About Poverty in BC, MSDPR*

### Priority Actions:

- Increase the minimum wage to \$15 an hour for all workers with no exemptions and index it to the cost of living
- Follow the lead of many municipal governments and become a living wage employer of provincial government staff and contractors; and encourage other employers to adopt the living wage for families
- Enhance and restore the coverage and enforcement of employment standards (see recommendations from the BC Employment Standards Coalition)

### **3. Address the needs of those most likely to be living in poverty**

Indigenous people, people with disabilities and mental illness, recent immigrants, refugees and temporary foreign workers (including farm workers and live-in caregivers), single mothers, single senior women, queer and transgender people (particularly youth), and youth aging out of care have higher rates of poverty and homelessness. The poverty reduction plan must focus its efforts on the structural barriers faced by these groups.

*“For many Indigenous peoples, the enduring impacts of colonialism, racism, the dispossession of traditional territories and, in particular, the intergenerational trauma resulting from residential schools and the Sixties Scoop, are overlaid with the current experiences of poverty, homelessness, and mental health and addictions challenges.*

*For many people living with disabilities, ignorance and stigma about their capacities and capabilities compound with very real barriers – physical and social – to make it difficult for them to access opportunities.*

*Refugees and immigrants often experience racism, in addition to struggling to get credentials recognized, or overcoming language barriers. Combined, these factors leave them more vulnerable to poverty. Women, regardless of their background, face a significant wage gap – one that is even larger for Indigenous women, trans women, and women of colour. This gap makes it harder for women to get ahead and stay ahead. Women are also over-represented among single parents. The wage gap, higher housing and food costs, and child care costs leave many of these vulnerable families struggling to get by...*

*Many people shared that they can’t afford to take public transit. They told us that lack of bus fare is holding them back from accessing education, employment opportunities and community services. People who can’t afford to get around also spoke about the harmful effects of social isolation, and how it had an impact on their mental health.”*

*What We Heard About Poverty in BC, MSDPR*

#### Priority Actions:

- Restructure federal and provincial funding to better address the needs of all indigenous people, including the large off-reserve population
- Guarantee access to income assistance for all regardless of citizenship status
- Provide free transit for children 0-18 years of age and a low-income transit pass for adults

#### **4. End homelessness and adopt a comprehensive affordable housing and supportive housing plan**

BC has the worst record of housing affordability in Canada, and the numbers of homeless and under-housed people are increasing.

*“In every part of the province, people spoke up about how high housing costs limit people’s opportunities and forces people to cut back on food, turn down the heat, and live smaller, more isolated lives...”*

*As the competition for safe, secure and affordable rental homes has increased, so has the scrutiny on people looking for housing. Fierce competition for rental homes only amplifies the challenges facing people in poverty, people of colour, Indigenous peoples, LGBTQ2S+, families with children, people with disabilities, and others at high risk of housing discrimination...*

*Being able to afford heat and electricity is a key part of housing affordability. We heard that as the cost of housing has risen, so have utility bills. People expressed how this squeezes families who are falling behind even more.*

*People from every part of the province expressed concerns about rising utility bills, but people in northern, rural and remote communities expressed especially deep concerns about how winter was increasingly becoming a time of hardship for many people. Families in these areas were especially vocal about how scary it was to face the prospect of having electricity cut off in the winter...*

*We heard that the risk of homelessness weighs heavily on people living in poverty in every region of the province. Years of inaction on the housing crisis caused homelessness to rise across the province, leaving many without a place to call home.”*

*What We Heard About Poverty in BC, MSDPR*

#### Priority Actions:

- Build 10,000 new affordable social and co-op rental housing units per year
- Introduce stronger tenant protections including tighter limits on annual rent increases, tying rent control to the unit (not the tenant), adequately enforcing the Residential Tenancy Act (RTA) and the Manufactured Home Park Tenancy Act, and extending tenant rights to include all non-profit social housing currently exempt from the RTA.

We also recommend funding a low income energy program delivered through all energy providers (see BC Public Interest and Advocacy Centre’s work on this issue).

## **5. Provide universal publicly-funded child care**

The high cost of child care is a huge burden for many families and makes it completely inaccessible to others. Moreover, there is a shortage of child care spaces and the quality of care available is inconsistent across providers. We congratulate the government on significant investments to build the foundation for universal child care in BC.

*“Families throughout the province told us they are struggling to find safe, affordable child care.*

*People with children who rely on shift work and part-time work said they were especially affected by the lack of quality child care outside of 9 a.m. to 5 p.m. work hours. They spoke about how this gap in child care is a significant barrier to employment and educational opportunities for many families...*

*The cost of finding and keeping a job was noted by many. Child care was a major barrier for families with children...”*

*What We Heard About Poverty in BC, MSDPR*

### Priority Actions:

- Improve the wages of early childhood educators promptly with a goal of ensuring a living wage (thank you for the recent announcement on this issue)
- Continue to increase the number of licensed child care spaces and support high-quality programming
- Prioritize expanding the fee reduction program so that the affordable child care benefit can be reduced over time until free child care is provided directly to low-income families

## 6. Enhanced support for training and education for low-income people

Without meaningful long-term training and education, people cannot access stable and well-paying jobs.

*“People told us that better investments in education and training could help people find good jobs that would let them support their families. We heard that access and affordability were the biggest barriers for people looking to upgrade their skills.*

*Even for those who are able to work and go to school at the same time, we heard that tuition and textbooks are too expensive and wages are too low, leaving people to struggle with debt once they leave school...*

*Many spoke up about how the pressure of working and studying at the same time was making it more difficult for them to be successful. They also talked about how long it took to finish programs and degrees part-time, and the difficulty of attending school full-time without better supports...*

*To remove these barriers, participants suggested reducing tuition fees, offering free tuition for qualifying low-income students, and more experiential training opportunities. They also asked government to create more training programs in northern, rural, and remote communities that are specific to the job opportunities in those regions.”*

*What We Heard About Poverty in BC, MSDPR*

### Priority Actions:

- Reduce tuition fees by 50% and increase the availability of post-secondary grants for low-income students
- Allow welfare recipients to attend post-secondary education and get apprenticeships
- Adequately fund K-12 education to mitigate inequalities and to ensure adequate library staff and resources, and special needs assessment and support.

## **7. Enhance community mental health and home support services, and expand integrated approaches to prevention and health promotion services**

Poverty is a fundamental determinant of health, and the health care costs of poverty add up to \$1.2 billion per year. So, all of the other objectives will have a direct impact on improving the health of low-income people. That said, government provision of essential health services and community health care — home care, home support, assisted living, long-term care, and community mental health services — should be enhanced and expanded.

*“Throughout the province, participants found mental health and addictions services limited, difficult to access, and insufficient to meet their needs. People spoke about long waitlists, a particular issue for people experiencing mental health and addictions challenges, as the window of opportunity for people who want to enter treatment is sometimes very small. People told us about how hard it is to leave their support systems and communities to access treatment.*

*They also spoke about having to navigate mental illness and poverty at the same time, and the lack of adequate supports for either. They talked about how poverty and uncertainty worsened their mental health and made it harder for them to live full lives. There was broad consensus about the need to provide for people’s basic needs, to reduce the stigma for people with mental illness and people living in poverty, and to provide better opportunities for social inclusion.*

*They asked for more low-barrier services and better mental-health and addictions supports in communities throughout the province...*

*Living with health problems can be hard for anyone, but for those living in poverty, it is even more of a struggle...We heard from people who live and work with chronic tooth pain because they can’t afford to go to the dentist. People told us they are cutting back on life-saving medication because they can’t afford it. Many people, particularly seniors, spoke about being unable to fill prescription medications due to the cost...*

*Even people receiving income or disability assistance with supplemental health coverage were being forced to go without because of gaps in their coverage. They highlighted dental services, in particular, as not meeting their needs.*

*People from all backgrounds suggested that the lack of access to preventative health services, and the inability to pay for the care they need to manage their health problems, costs government more in the long run. They spoke out about how allowing chronic problems to worsen, and forcing people to emergency rooms to access health services, is costly and hurtful.”*

*What We Heard About Poverty in BC, MSDPR*

### Priority Actions:

- Expand essential health services in the public system, such as dental and optical care and community mental health services
- Expand home support and residential care services, and increase the number of residential care beds

## Conclusion

Over half a million British Columbians live in poverty: from youth aging out of care to sleeping on the streets to seniors struggling to buy food; from low-wage workers having to commute hours every day to people on income assistance trying to survive day by day; from newcomers to indigenous people who we welcome and acknowledge with words but not with enough financial support; from the homeless to those living one paycheque away from joining them; and from people with disabilities facing a lifetime of poverty to families trying to give their children the lives they never had.

In a wealthy province like BC, we can do better.

And the good news is that British Columbians want to do better. The majority of voters in BC's 2017 provincial election voted for bold action on poverty; and with all three major political parties now publicly committed to a poverty reduction plan, British Columbians can finally look forward to action to tackle poverty and the increasing levels of homelessness and inequality that we see in our communities.

This is a crisis that requires urgent action. 4 people are dying every day in BC due to the opioid epidemic that the Provincial Health Officer of BC has declared a Public Health Emergency. Many more are sick from poverty with cancer, heart disease, diabetes, depression or other health issue; and the health of all of us is worse from living in such an unequal society.

A poverty reduction plan will save lives.

It will also save money. It's an economic investment in our province. Initial funding should be provided by restoring tax fairness. Then, over the long term, a poverty reduction plan that puts in place strong, preventative measures to tackle both the depth and breadth of poverty costs far less than the cost of poverty, at \$8 to 9 billion per year for health and criminal justice costs, as well as lost tax revenue. Let's stop mopping the floor and fix the roof.

**An Accountable, Bold and Comprehensive poverty reduction plan for BC is the solution to save lives and promote equality.**

*As it says in the Budget 2019 Consultation document, budgets "are about people and the choices we make today will shape the future of our province."*

We encourage you to choose a future that includes all those who live, work and play in our beautiful province so that more British Columbians are able to thrive not merely survive. We thank you for your government's commitment to lift people out of poverty and we look forward to seeing the necessary investments for the ABC poverty reduction plan in the budget next year.

## Appendix A: Current Members of BCPRC

Access Pro Bono  
Active Support Against Poverty Housing Society  
Africa Great Lakes Networking Foundation  
Association of Neighbourhood Houses BC  
Basic Income Vancouver  
ACORN BC  
BC Alliance on Mental Health/Illness & Addiction  
BC Confederation of Parent Advisory Councils  
BC Disability Caucus  
BC Federation of Labour  
BC Federation of Students  
BC Ferry and Marine Workers Union  
BC Food Systems Network  
BC Government and Service Employees' Union  
BC Health Coalition  
BC Healthy Communities  
BC Alliance for Healthy Living  
BC Non-Profit Housing Association  
BC Public Interest Advocacy Centre  
BC Teachers' Federation  
Burnaby Community Services Society  
Canada Without Poverty  
Canadian Cancer Society, BC & Yukon Division  
Canadian Centre for Policy Alternatives - BC  
Canadian Federation of University Women BC Council  
Canadian Mental Health Association - BC Division  
Cedar Cottage Neighbourhood House  
Check Your Head: The Youth Global Education Network  
Citizens for Accessible Neighbourhoods  
Coalition of Child Care Advocates of BC  
Columbia Institute  
Community First Foundation  
Community Legal Assistance Society  
Community Social Planning Council, Victoria  
Council of Senior Citizens' Organizations of BC  
Cranbrook & District Social Planning Society  
Disability Alliance BC  
Downtown Eastside Neighbourhood House  
Early Childhood Educators of BC  
Exchange Inner City  
Faith in Action  
Federation of Community Social Services of BC  
Federation of Post-Secondary Educators of BC  
First Call: BC Child and Youth Advocacy Coalition  
Gordon Neighbourhood House  
Grandview Woodland Food Connection  
Greater Trail Community Skills Centre  
Greater Vancouver Food Bank  
Health Officer's Council of BC  
Health Sciences Association of BC  
Hospital Employees' Union  
Interspiritual Sustainability Council  
Jewish Seniors Alliance of Greater Vancouver  
Kiwassa Neighbourhood House  
Living Wage for Families Campaign  
Megaphone Magazine  
Metro Vancouver Alliance  
Migrant Workers' Centre  
Mom2Mom Child Poverty Initiative  
MOSAIC  
MoveUP  
New Westminster & District Labour Council  
North Shore Disability Resource Centre  
North Shore Homelessness Task Force  
Oxfam Canada  
Pacific Community Resources Society  
Parent Advocacy Network for Public Education  
Pivot Legal Society  
Positive Living BC  
The Union Protein Project  
Public Health Association of BC  
Raise the Rates Coalition  
Revelstoke Poverty Reduction Working Group  
Richmond Poverty Response Committee  
Single Mothers' Alliance of BC  
SPARC BC  
Society for Children and Youth of BC  
Streams of Justice  
Surrey Poverty Reduction Coalition  
Together Against Poverty Society  
UFCW 1518  
Unifor  
Union Gospel Mission  
United Way of Greater Victoria  
United Way of the Lower Mainland  
Vancity Community Foundation  
Vancity Credit Union  
Vancouver & District Labour Council  
Vancouver Foundation  
Vancouver Neighbourhood Food Networks  
Vancouver Rape Relief and Women's Shelter  
Vancouver Tenants' Union  
Vibrant Abbotsford  
Weekend Fuelbag  
West Coast Women's LEAF  
Women Against Violence Against Women  
YWCA Metro Vancouver