Unfulfilled Expectations, Missed Opportunities: Poverty among Immigrants and Refugees in British Columbia

Prepared for the
The Working Group on Poverty
by
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Executive Summary

For more than a century now, Canada and British Columbia have welcomed wave after wave of immigrants and refugees. These newcomers brought with them their hopes and dreams as well as their educations, skills and abilities. They have contributed generously to the province’s well-being, creating opportunities for themselves and their new neighbours.

With time, most immigrants and refugees have been able to adapt well to life in British Columbia. Some, however, have fared less well and for them, poverty has transformed dreams into nightmares.

The Working Group on Poverty initiated this study in order to understand the incidence and experience of poverty among immigrants and refugees. Its goal is to build a foundation for efforts to alleviate poverty in the short term and to prevent poverty in the long term.

Poverty Among Immigrants and Refugees

In many ways poverty should not be a significant problem among recent immigrants and refugees, given their education, their ability in English, their family structure and their participation in the paid labour force. The reality, however, is dramatically different.

Twenty-five percent of all immigrant and refugee families, and 51% of those who arrived between 1991 and 1996, are living in poverty compared to 11.2% of non-immigrant families. Only among those families who arrived before 1976 does the poverty rate approximate that of non-immigrant families. In other words, immigrant and refugee families have to wait a long, long time before their financial situation is similar to that of Canadian-born families.

In spite of their higher poverty rate, however, immigrants and refugees receive less in government transfer payments than do Canadian-born families. And recent data suggest they are significantly under-represented on the Income Assistance caseload.
The Experience of Poverty

Those participating in the project’s survey and interviews were not necessarily representative of all immigrants and refugees or even of all those with low incomes. Nevertheless they provide important insights and offered a number of themes.

- Poverty has shattered the dreams of many, for example the woman whose child would not go to school on “hot dog day” because she did not have even one dollar to give him so he could participate with his class mates. Almost 30% of the survey group believed they would never have an income which was adequate to their needs and only a small majority (53%) expected their children to be better off some day than they are now.

- Refugees, struggling with the trauma of their forced relocation, are so very grateful to Canada for providing them with a safe haven, and so very thankful for the kindness and humanity of their new Canadian friends. But like many other immigrants, they cannot understand why employers and institutions will not recognize the very same skills and credentials which were so valuable when they first applied to come to Canada.

- For many immigrants and refugees, poverty is an entirely new experience. Almost half (47%) said their housing was better in their country of origin than it is here in British Columbia. Indeed almost 45% of those in the survey group were paying more than half their total income for shelter.

- This poverty has profound implications for their children and consequently for the province’s future given the long-term impact and cost of poverty among children. Almost 40% of parents were not able to give their children three reasonably nutritious meals a day, and 27% could not give their babies the milk they need.

- Many low-income immigrants and refugees have no family, community or support in their new homes and are profoundly isolated and alone. Some cannot access those programs which are in place precisely to lessen the impact of poverty, because of agency rules and procedures, because of language and cultural barriers and because of their fear of government authorities.
The Causes of Poverty among immigrants and Refugees

The causes of poverty among immigrants and refugees are many and varied. Unemployment, underemployment and exploitative working conditions are one cause although a job is no guarantee of avoiding poverty in Canada regardless of one’s country of birth. Some immigrants and refugees are unprepared for the labour market while many others are pushed to the margins of the paid labour force by the country’s unwillingness to give them a chance at that first job. In some cases, discrimination is a factor as communities refuse to acknowledge the province’s changing face.

Marriage breakdown is another significant factor. In some cases, Canadian values and Canadian supports are giving immigrant and refugee women their very first opportunity to escape violence and abuse. Yet escaping such situations is almost a guarantee of poverty for women with children, regardless of where they were born. Canadian governments have done little to develop the family policies which would enable lone parents and their children to avoid poverty.

A third cause is the bureaucratic, language and cultural barriers which prevent immigrants and refugees from accessing the government and community programs which could help them either to cope with their poverty or to escape it. There is too little coordination across agencies whose mandates are to help immigrants, refugees and other low-income people. There are administrative requirements and lengthy delays which leave people wandering the streets for days and weeks on end.

There are regulations and rules which simply do not make sense in all cases, and too little ability to bend the rules in these cases. the consequence, for example, can be hospital bills sent to families who do not have money even for food.

The most fundamental cause of poverty, however, lies in the economic decisions being made by governments across Canada. In the past, Canadians built a social safety net, a system of life preservers, to support people in poverty and people at risk of poverty, be they immigrants or native born. For a decade and more now, governments have cut away those life preservers and left people to float -- or to sink -- on their own.
Governments have chosen to tolerate poverty among an ever increasing number of children and young people, among two-thirds of female single parents, among people with disabilities and Aboriginal people, and among 50% of recent immigrants and refugees.

The Employment Insurance program, for example, no longer represents a life preserver for over 60% of the unemployed in Canada. Meanwhile it has accumulated a $20 billion surplus. Similarly the provincial Income Assistance (IA) program has reduced its rates for most recipients, limited access to employment training programs and restricted the resources available to assess and meet special needs. The program virtually guarantees that families receiving IA in the Lower Mainland region will live in poverty.

Recommendations

Low-income immigrants and refugees are obliged to confront a number of unique challenges as they struggle with their poverty. Government and community agencies could significantly lessen poverty’s impact in a number of ways, for example by:

- ensuring people have better information about employment and unemployment, and about the social and family pressures associated with resettlement, before they leave their country of origin;

- removing the barriers which allow associations and employers to ignore the skills and credentials which immigrants and refugees are bringing with them to this province;

- better coordinating the efforts of those government and community agencies which are serving immigrants, so as to fill the gaps which currently exist and so as to ensure that help is given in a timely and respectful manner;

- placing Income Assistance staff, on a pilot project basis, in immigrant-serving agencies so as to ensure that people receive the financial support they require merely to survive;
> strengthening the ability of community agencies to understand and advise people on their entitlements from the Income Assistance, Employment Insurance and Child Tax Benefit systems; and by

> reviewing the level and nature of the support given by different programs -- for example the Vancouver Leisure Access Program or the Food Bank -- so as to ensure that low-income families and children have the same full range of opportunities available to others in the province.

These recommendations would lessen the impact of poverty on immigrants and refugees. But they will not prevent poverty or solve the poverty problem.

To move toward solutions, governments and communities must develop a broader and longer-term vision which focuses not on immigrants, or refugees, or women, or people with disabilities, but on all poor people together. This vision would have to encompass comprehensive strategies to reduce unemployment, to share wealth more equitably, to build strong families, and to ensure that children and families have access to adequate and affordable housing.

Eradicating poverty is both feasible and affordable in Canada. It is largely a matter of commitment, of restructuring priorities and of steadily maintaining these priorities through an extended period of time.
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1. Introduction

For more than a century now, Canada has welcomed wave after wave of immigrants. They came first from the United Kingdom and rebuilt their communities in the cities, towns and countryside of eastern Canada. Later, they came from Eastern Europe and opened the fertile, promised lands of the Prairies, making Canada the bread basket of the world. Since World War two, hundreds of thousands more immigrants and refugees have come from all parts of the world, to escape repression and terror, and to seek new opportunities and build new lives.

Through the past decade, the largest number of immigrants and refugees have come to Canada from the Asia Pacific region. In 1997, British Columbia alone attracted 22% of all immigrants to Canada. This wave of immigrants and refugees brought their hopes and dreams as well as their educations, skills, abilities and other assets. They invested in their new home and contributed generously to the province’s well-being. They looked for jobs and created jobs, both for themselves and for their new neighbours. It is estimated, for example, that:

- on average, within two years of arrival each business immigrant invested about $155,000 and created or preserved five permanent jobs for British Columbians. Investor immigrants contributed about $290 million of direct investment in small business between 1986 and 1995; and

- recent immigrants accounted for 58% of the growth in the provincial labour market over the past decade and approximately 40% of the new labour force entrants.¹

The immigrants became Canadians and settled in to enjoy all that British Columbia has to offer. With time, most have achieved an income and a standard of living comparable to those of other Canadians living in the province.

Not all immigrants and refugees have done so well in their new homes however. The province’s riches and opportunities have bypassed some immigrants and refugees just as they have bypassed so many Canadian-born people. For some, poverty has

¹Spigelman, 1997: 7.
transformed their dreams into nightmares. Their expectations remain unfulfilled. And the province has lost the opportunities which they offered.

### 1.1 Purpose and Objectives

Poverty is a significant problem among the immigrant and refugee families settling in the province. In recognition of this, the Vancouver-based Working Group on Poverty initiated this study with funding from the Immigration Policy Division of the Ministry Responsible for Multiculturalism and Immigration (MRMI).

The purpose of this report is, first and foremost, to build an understanding of the incidence, depth, dynamics and experience of poverty among immigrants and refugees, and among other people in the province. This understanding can serve as a foundation for building the community consensus which is necessary for developing practical and effective measures for alleviating poverty in the short term and for preventing poverty in the long term.

### 1.2 Methodology

Martin Spigelman Research Associates carried out the research for this project and received invaluable assistance from many individuals and families living in poverty and from a host of community and government agencies. The project’s methodology was designed to ensure that:

- immigrants, refugees and community-based service organizations participated fully in the research;

- the knowledge and insights gained from both quantitative and qualitative methods are equally respected; and

- the privacy and dignity of those living in poverty was protected.

A Steering Committee consisting of the principal researcher and representatives from the Working Group on Poverty, the MRMI and the University of British Columbia helped
to shape and guide the project. The methodology included a variety of equally important components.

- **Interviews with people living in poverty**

  Individuals and families living in poverty were interviewed for this project. These interviews were conducted in the language of their choosing with interpretive services being contributed largely by MOSAIC and the South Vancouver Neighbourhood House. Staff with MOSAIC, the South Vancouver Neighbourhood House, Storefront Orientation Services and the Victoria Immigrant and Refugee Centre arranged these interviews.

- **Survey**

  The survey was qualitative in nature and explored the perceptions and life experiences of low-income immigrants and refugees in the province. MOSAIC translated the surveys, at no cost to the project, into Chinese, Punjabi, Vietnamese and Spanish. In total 916 surveys were distributed through twenty-seven different immigrant-serving agencies in all parts of the province. Two hundred and eighty-seven surveys (31%) were returned. Analeise Quint of Quantum Analytics in Victoria organized and sorted the survey data for the project.

- **Census and other quantitative data**

  Extensive use was made of the 1996 Census and special cross-tabulations undertaken specifically for this project, the Survey of Labour and Income Dynamics (SLID), the Landed Immigrant Data System (LIDS), the 1997 Statistics Canada Labour Force Historical Review, the Longitudinal Immigration Data Base (IMDB), Revenue Canada 1993-1995 Tax Year Tables and caseload data from the Ministry of Human Resources. The Immigration Policy Division of the MRMI provided very important assistance by working with Statistics Canada on the data from the 1996 Census and by providing the principal researcher with data from many of the other sources.
Key informant interviews and meetings

Approximately 40 in-person and telephone interviews were undertaken with individuals associated with immigrant-serving organizations and different provincial and federal ministries. Additionally, a focus group meeting in Vancouver was held at the project’s outset in order to identify key issues and to shape the research process. A second meeting was held in Vernon midway through the project to further explore certain of the issues. In the final stages of the project, the principal researcher presented his preliminary findings, first, to a MRMI planning meeting and, second, to a workshop on poverty sponsored by Abbotsford Community Services.

Literature Review

Greg Cunningham, a University of British Columbia co-op student working with the MRMI, prepared a review of Canadian, American and other international literature relating to poverty among immigrants and refugees. While offering important insights, the review illustrated only too clearly the dearth of work in this particular area.

It is important to identify a number of qualifiers in the methodology. First, the project focused largely on the Lower Mainland region given that it is home for 85-90% of all recent immigrants and refugees in British Columbia. Furthermore the nature of certain of the Census and other data made it very difficult -- and sometimes impossible -- to identify trends outside of this region.

Second, the Census data does not distinguish between immigrants and refugees. At times, therefore, the term “immigrants” includes both groups. Refugees’ invisibility in these data and in certain sections of the report is more than compensated for in the project’s survey and profiles.

Third, the quantitative data are very complex and often raise more questions than they answer. For example, a seemingly clear chart illustrating income by time of arrival in Canada becomes infinitely less clear when one factors in considerations such as age at time of arrival, place of origin or residence, education, language ability or sex.
Fourth, the survey of low-income immigrants and refugees provides important insights into the poverty experience. Its shortcoming, however, is that there is not a larger, non-poor population with which to compare the responses.

Fifth, women much more so than men responded both to the surveys and to the invitation to speak with the principal researcher. One can only speculate on the reasons for this. The consequence is a gender bias in which women are over-represented in the research. That bias may be entirely appropriate, however, given that women are also over-represented among the poor in Canada.

Finally, the project included a component examining the relationship between poverty and different federal, provincial and community programs. It could not analyze this relationship in a comprehensive manner, however, given the project’s scope, time frame and budget. Our hope is that the different organizations with a role to play in addressing poverty will use this report as a platform for assessing their own activities and effectiveness.

1.3 Report Organization

This report is organized in seven sections. Following this introduction, Section 2 provides a context for considering poverty among immigrants and refugees. This section provides a working definition of poverty as well as an examination of the incidence, depth and dynamics of poverty among all people.

Section 3 relies heavily upon the Census and other quantitative data to identify the demographic, employment, income and poverty characteristics of immigrants and refugees in British Columbia. Section 4, The Perception of Poverty, presents the results of the project’s survey. Section 5 provides a roughly equal number of immigrants and refugees with the opportunity to describe their experience with settlement and poverty.

Section 6 examines and analyzes the causes of poverty among immigrants and refugees and among all Canadians. The concluding section, Addressing Poverty, examines the consequences of leaving people in poverty and offers recommendations for alleviating poverty in the short term and for preventing poverty in the long term.
Finally, under separate cover, the Technical Appendices include a variety of background materials used through the course of the research.

2. Wealth and Poverty in Canada

This section provides a context for understanding poverty among immigrants and refugees in British Columbia.

2.1 Total Income

By any standards, Canada is an affluent country. It ranks first in the United Nations Human Development Index and, on average, its families have annual incomes of more than $50,000. As illustrated in Figure 1, this income comes from a variety of sources, including employment and government transfer payments.

For both men and women, employment earnings make up the largest share of total income. It represented 75.3% of Canadians’ total income in 1995, down from 86.3% in 1970.

Employment income is closely associated with a number of factors. First it is associated with gender: men working full time and full year earned $42,488 on average while women, also working...
full time and full year, earned $30,130.²

Second, income is associated with family status. The average family income for female lone parents was only half the average for all families in 1995. Furthermore, the average income of lone parents declined by 8% between 1990 and 1995, twice the 4% decline among two-parent families.

Third, income and earnings are related to education, and those having a university degree earned three times the income of those with less than grade 9 and about twice the income of those with only a high school certificate. This relationship is illustrated in Figure 2.

Finally, income is also associated with age and with the work experience that comes with age. Average earnings of young people, aged 15 to 24 years, have been declining since 1980. In that year, their average earnings were about half the national average. In 1995, this had declined to 31%.

²Statistics Canada, 12/5/98.
2.2 Transfer Payments

Part of Canadians’ total income is provided by government in the form of various transfer payments available to both lower and higher income people. The new National Child Benefit, the BC Family Bonus and Old Age Security are all examples of these transfers.

Over time, transfer payments have increased significantly in importance. They represented 7.1% of total income in 1970 and 14% in 1995. To a great extent, this increase reflects the aging of the Canadian population and the increasing number of older Canadians receiving benefits from the Old Age Security program and from the Canada or Quebec Pension Plans. Payments to the elderly now account for half of all government transfers to individuals. In contrast, the number of Employment Insurance and child tax benefit recipients has been declining.

These transfer payments are vital for alleviating poverty among low-income people. In the United States, for example, the Congressional Budget Office has estimated that the number of people defined as poor would double if not for transfer payments. It described these people as the “latent poor.”

In Canada, between 1990 and 1995, the average earnings of low-income families declined by $576 but was compensated for by an average increase of $630 in government transfer payments. As a result, while the average total income of low-income families increased slightly (1.2%) during these years, the composition of their income changed. In 1990, employment income accounted for 43% of their total income and by 1995, only 39%. The proportion of income made up from transfer payments increased from 51% to 55% during the same years. The largest change in this regard

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3Between 1971 and 1996, the number of Canadians over the age of 65 increased by more than 50% while the entire population increased by only 34%. Additionally Canadians are living longer and thus receiving benefits from OAS and other age-related programs for more years.

4Schiller, 1995: 29.
occurred in the case of lone parent families led by females, for whom employment income declined from 33% to 25%.\textsuperscript{5}

\textbf{2.3 Defining Poverty}

Defining poverty and identifying who is poor\textsuperscript{6} have long been subjects of intense debate in Canada and internationally. Essentially there are two approaches to defining poverty: an absolute approach and a relative approach.

\textbf{Absolute}

The absolute approach deems some particular amount of goods and services as being essential to an individual’s or a family’s subsistence. Those who do not possess the resources to acquire this minimum level of goods and services are considered “poor.” In this approach, the definition of poverty could include, for example, merely the minimum amount of food required to sustain a person without necessarily ensuring good nutrition or health.

To date, there has been no consensus on what items should be included among the necessities of life, although governments in Canada are currently attempting to develop a “Market Basket Measure” of poverty.

As a practical matter, this absolute approach to defining poverty is vague. It is subject to the views, biases and value judgements of those formulating the poverty yardstick as they define what are the essentials of life for people who invariably have much less income than they. They have to confront the question, for example, of whether “basic necessities” should include sufficient income so as to allow families to participate in basic community activities or to allow children to enrol in school activities for which a fee is charged.

\textsuperscript{5}Statistics Canada, 12/5/98.

\textsuperscript{6}For the purposes of this project, the terms “low income” and “poor” are used interchangeably.
Relative

The relative approach is more explicit about its subjectivity and not only avoids defining absolute needs but also places more emphasis on the concept of equality or inequality of income. The relative approach identifies a person as “poor” when their income is significantly lower than that of other Canadians. The Low Income Measure (LIM), for example, defines as poor anyone whose total income is less than half the median income of all people. LIMs are adjusted for family size but not for community size.

The most commonly used, relative measure of poverty is the Statistics Canada Low Income Cut Off (LICO). LICO has no official status as a poverty measure and indeed is not recommended as such by Statistics Canada. Nevertheless:

- it is well recognized and represents a middle-of-the-road approach to counting the poor; and

- it can be used to measure income trends and dynamics over time.

LICO defines an individual or family as “poor” when they have to spend a significantly greater proportion of their total income on food, shelter and clothing than does the average family of similar size living in a community of similar population. The low-income family spends about 56% of its gross income on these basics compared to 36% for the average family. Statistics Canada updates the LICO annually using the Survey of Consumer Finances and the Consumer Price Index. Table 1 presents the LICO for 1996.
A further definition of poverty -- and one which is particularly relevant in a country as affluent as Canada -- is provided by the United Nations Development Program. This definition emphasizes “choices and opportunities” and suggests that poverty means:

... more than a lack of what is necessary for material well being. It can also mean the denial of opportunities and choices most basic to human development -- to lead a long, healthy, creative life and enjoy a decent standard of living, freedom, dignity, self-esteem and the respect of others."\(^8\)

### 2.4 The Incidence of Poverty

The incidence of poverty is simply an estimate of the number and proportion of people living with incomes below LICO. It does not:

- indicate anything about the severity of that poverty; or

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\(^7\)National Council of Welfare, Spring 1998.

\(^8\)UNDP, 1997: 5.
capture any change in the condition of those already living in poverty.

Overall, the data indicate that some 5.2 million Canadians, or 17.6% of the total population, were living in poverty in 1996. As illustrated in Figure 3, this represents a substantial increase since 1980.

2.5 Who is Poor?

Table 2 presents the poverty rates for different groups of people in Canada in the period from 1980 to 1995. It indicates that for most groups, the incidence of poverty was higher in 1995 than fifteen years earlier.¹⁰

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Table 2, Poverty Rates, by Family Type and Year, 1995

<table>
<thead>
<tr>
<th>Family Type</th>
<th>Incidence of Poverty (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>All people</td>
<td>16.0</td>
</tr>
<tr>
<td>Males</td>
<td>13.9</td>
</tr>
<tr>
<td>Females</td>
<td>18.1</td>
</tr>
<tr>
<td>Seniors</td>
<td>34.0</td>
</tr>
<tr>
<td>Unattached Individuals</td>
<td>43.5</td>
</tr>
<tr>
<td>All Families</td>
<td>12.7</td>
</tr>
<tr>
<td>2-Parent families</td>
<td>9.7</td>
</tr>
<tr>
<td>Male Lone-Parent Families</td>
<td>25.4</td>
</tr>
<tr>
<td>Female Lone-Parent Families</td>
<td>57.3</td>
</tr>
<tr>
<td>Children Under 18 years</td>
<td>15.8</td>
</tr>
</tbody>
</table>

Over the years, Canada has not done a particularly good job in reducing the incidence of poverty. In 1989, the House of Commons resolved to eradicate child poverty by the year 2000. Since then, the incidence of poverty among children has increased to 20.9% while the number of poor children has increased by 58%. In British Columbia, the number of children living in poverty increased by 85% between 1989 and 1995. Even those children living in families where at least one person was employed full time and full year have not escaped poverty: in 1995, 433,000 children living in such families were also living in poverty.\(^\text{10}\)

Table 2 above and Figure 4, indicate the tremendous variation in the poverty rate for different groups of people. Poverty is most prevalent among children living in lone parent families and among unattached individuals.¹¹

Figure 5 on the following page presents the poverty rate among different family types. It shows that the poverty rate is highest for those families led by female lone parents. Their risk of being in poverty is about five times higher than for two parent families with children and almost two times higher than for families led by male lone parents.

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¹¹HRDC, Summer/ Fall 1996, 2(2).
Figure 5

**Poverty by Family Structure, BC, 1996**

Generally poverty rates increase with the number of children in the family but decrease once the youngest child reaches school age. This finding is consistent with the reality that the job of caring for young children often keeps mothers out of the paid labour force. At the same time, it is important to recognize that families led by lone parent mothers on average have fewer children than do two-parent families, 1.77 compared to 1.97 (1996).

The data also indicate the close relationship between the poverty and unemployment rates in Canada -- poverty generally increases along with the unemployment rate. Furthermore even those who are part of the paid labour force do not necessarily escape poverty: 23% of poor families, under the age of 65, worked full time in 1996, while 35% worked part time.

### 2.6 Depth of Poverty

It is important to recognize the depth of poverty among those individuals and families who are poor. “Depth of poverty” refers to the gap between the average income of a low income group and the LICO itself. Using these data, it becomes clear that most poor people are very poor and that their incomes, from all sources, leave them well below the poverty line. For this reason, arguments about whether the poverty line should be set at one or another specific level are largely irrelevant.
Figure 6 illustrates the “depth” of poverty by family type. It shows that unattached individuals, both men and women, are the poorest of the poor, having incomes which are 53% and 57.1% respectively of the LICO, as represented by 100% in this Figure.

The slightly better situation of female lone parents on the depth of poverty scale is largely due to the income transfer programs in place primarily for children, for example the BC Family Bonus. A full 66% of the income received by lone parent mothers comes in the form of such transfer payments. In comparison, seniors -- the least poor of the poor with incomes averaging almost 88% of the poverty line -- have 91% of their total income coming through transfer payments.

2.7 The Dynamics of Poverty

The relatively constant number of people who are living in poverty from one year to the next suggests this is a stable group, i.e. that people remain poor for an extended period of time. This is not generally the case and data gathered in different countries and in different decades have confirmed that people are continually moving in and out of poverty.

In the United States, for example, researchers examined the same families through a period of seven years and discovered that over 30% of families who were poor in one
year were not poor in the next year. However many of those families escaping poverty in one year slide back into poverty in later years.\textsuperscript{12} Similarly, work undertaken by the Economic Council of Canada indicates that while 13-18\% of Canadians are poor in any given year, over 30\% are poor at least once over their adult lifetimes, and not just during their student days. The Council suggested that \textit{“below the relatively placid surface of income distribution,”} there are very significant annual movements of families both up and down the income scale.\textsuperscript{13} Over 50\% of the Council’s study group saw their income situation change through the period 1982-1986 with the change often being very significant.

Family income is particularly volatile among those at the bottom end of the income ladder. Some 39\% of those who were the very poorest in 1982 improved their financial situation considerably by 1986. Conversely 40\% of those who were the poorest in 1986 had fallen into that poverty since 1982. The Economic Council further identified a high proportion of the poor who were participating in the paid labour force.\textsuperscript{14}

This pattern has been confirmed in a recent study of tax filer information prepared for Human Resources Development Canada (HRDC). It too indicates that a significant number of individuals and families move out of poverty in a period of one to five years. As indicated in Table 3, over 32\% of low-income couples with children escaped poverty in this time period.\textsuperscript{15}

At the same time, however, persistent poverty characterized almost 70\% of female lone parent families and almost 12\% of two-parent families who remained poor throughout the study periods.

\textsuperscript{12}Schiller, 1995: 31.

\textsuperscript{13}Economic Council of Canada, 1992: 13.

\textsuperscript{14}Economic Council of Canada, 1992: vii.

\textsuperscript{15}Finney, 1997. This study defined “low market income families” as those with incomes below LICO before government transfer payments are added. As discussed earlier, government transfers serve to lift many individuals and families out of poverty.
Most recently, Statistics Canada has used its longitudinal Survey of Labour and Income Dynamics (SLID) to build a comprehensive picture of Canadians' jobs, income changes and family events over time.\textsuperscript{16} SLID defines workers as low-income if their earnings in 1993 were less than $404.16/week, an amount which approximated the LICO for a family of two living in an urban area of at least 500,000 people. A low earner in 1993 was said to have "moved up" in 1995 if their weekly earnings were at least $455.25, i.e. 10% greater than the LICO for 1995.

This study found that:

- 21\% of Canadians who had a low-paying job in 1993 had managed to improve their situation by 1995; and

- there were significant differences in the experience and ability of different groups of people to improve their financial situation in this way.

The different groups’ experience is illustrated in Figure 7 on the following page.

\textsuperscript{16} The target population for the survey consists of about 35,000 individuals of all ages who were interviewed in 1993 and again in 1994 and 1995.

---

**Table 3, Duration of Poverty among Families**

<table>
<thead>
<tr>
<th>Family Type</th>
<th>Number of Years in Poverty, 1982-1987 (% of families)</th>
<th>Number of Years in Poverty, 1988-1993 (% of families)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0</td>
<td>1-5</td>
</tr>
<tr>
<td>Couples with children</td>
<td>55.9%</td>
<td>32.5%</td>
</tr>
<tr>
<td>Female lone parent</td>
<td>11.4</td>
<td>19.0</td>
</tr>
<tr>
<td>Male lone parent</td>
<td>37.2</td>
<td>33.3</td>
</tr>
</tbody>
</table>
Statistics Canada also identified a range of factors which contribute to the ability of people to escape poverty:

- men are twice as likely as women (33% and 17% respectively) to escape low-paying employment. Statistics Canada rules out the possible explanation that low-paid women are more often working in part-time jobs which generally provide fewer opportunities for advancement. The lesser upward mobility of women remains even after accounting for this difference.

- workers who changed employers were more likely to escape low earnings than those who remained with their employer. In this regard, a higher proportion of those who quit their job (24%) moved up compared with employees who were laid off (19%). Workers who moved from a non-unionized to a unionized job were particularly successful at escaping low earnings -- 32% as compared with 20% of other workers;

- individuals having only a high school diploma had a much lower chance of moving out of a low-paying job than did university graduates. Between 1993 and 1995, only 16% of high school graduates managed to improve their level of earnings, less than half the corresponding proportion of university graduates (34%);

- workers aged 55 to 60 were three times less likely to move out of low earnings than their younger counterparts; and
workers in British Columbia and Ontario were more likely than workers in other provinces to climb out of low-paying employment.

Another study undertaken for HRDC indicates a similar pattern. Using the Statistics Canada Longitudinal Administrative Databank, this study found that 59% of workers who were in the labour market between 1982 and 1992 moved from one income level to another during that period. However, while 40% of people moved up the income scale, almost 20% moved down and another 40% showed no mobility. This is illustrated in Figure 8. The author concludes, however, that for those at the bottom of the earnings scale, “upward mobility remains very substantial and is always more common than downward mobility.” The study does note certain trends:

- in comparing the period 1982-1987 to the period 1987-1992, upward mobility declined by approximately 7% from the first period to the second while the probability of downward mobility increased by about 15%. In other words it is becoming harder to escape low-income status and easier to fall into poverty; and

- women were less likely than men to move up the income ladder.

---

3. Employment, Income and Poverty among Immigrants and Refugees

This section of the report relies upon a variety of data bases to present a demographic, employment and economic profile of immigrants and refugees in British Columbia. In some cases, however, data specific to refugees are not available.

3.1 Population Overview

In 1996 there were approximately 903,000 immigrants living in British Columbia, of whom over 300,000 arrived in the past decade and 144,000 in the years from 1995 to 1997 alone.

As illustrated in Figure 9, the number arriving each year in the mid-1990s was more than triple the number arriving a decade earlier.

Figure 10 on the following page indicates that the immigrant and refugee population originated in a wide variety of countries. The largest number originated in the countries of Europe with the second largest group being from the United Kingdom.\(^{18}\)

---

\(^{18}\)Census of Canada, 1996, special cross tabulations. Statistics Canada defines immigrants as persons who are not Canadian citizens by birth but who are, or who have been, landed immigrants. Landed immigrants must reside in Canada a minimum of three years before applying for Canadian citizenship. Children of immigrants born in Canada are not classified as immigrants.
More recently, both the face of immigration and the pattern of settlement have changed dramatically:

- Table 4 and Figure 11 on the following page, show how the Asia Pacific region now provides the province with the greatest proportion of its new residents.\(^{19}\)

In 1997, almost 80% of the immigrants settling in the Vancouver area were from this region with the next most significant group, from Europe and the U.K., representing only 8.6% of all immigrants; and

- immigrants and refugees are now settling overwhelmingly in the Lower Mainland region rather than throughout the province. Overall, about 68% of immigrants and refugees live in the Vancouver region. Of those who arrived in 1996, the proportion is greater than 90%. Another 2% settled on Vancouver Island and 4% in the rest of the province.\(^{20}\)

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\(^{19}\)Census 1996 and Agreement for Canada-BC Cooperation on Immigration, Backgrounder

\(^{20}\)Landed Immigrant Data System, 1997.
Table 4, Top 10 Source Countries, BC

<table>
<thead>
<tr>
<th>Country</th>
<th>Number</th>
<th>Percent</th>
<th>Country</th>
<th>Number</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>United Kingdom</td>
<td>62,990</td>
<td>33.9</td>
<td>Hong Kong</td>
<td>45,565</td>
<td>21.0</td>
</tr>
<tr>
<td>Germany</td>
<td>23,040</td>
<td>12.4</td>
<td>China</td>
<td>28,435</td>
<td>13.1</td>
</tr>
<tr>
<td>Netherlands</td>
<td>17,100</td>
<td>9.2</td>
<td>Taiwan</td>
<td>22,735</td>
<td>10.5</td>
</tr>
<tr>
<td>Italy</td>
<td>10,995</td>
<td>5.9</td>
<td>India</td>
<td>21,725</td>
<td>10.0</td>
</tr>
<tr>
<td>United States</td>
<td>7,215</td>
<td>3.9</td>
<td>Phillippines</td>
<td>15,165</td>
<td>7.0</td>
</tr>
<tr>
<td>China</td>
<td>6,645</td>
<td>3.6</td>
<td>South Korea</td>
<td>6,700</td>
<td>3.1</td>
</tr>
<tr>
<td>Poland</td>
<td>6,350</td>
<td>3.4</td>
<td>United Kingdom</td>
<td>6,595</td>
<td>3.0</td>
</tr>
<tr>
<td>Denmark</td>
<td>5,230</td>
<td>2.8</td>
<td>United States</td>
<td>6,410</td>
<td>3.0</td>
</tr>
<tr>
<td>Hungary</td>
<td>5,160</td>
<td>2.8</td>
<td>Iran</td>
<td>4,780</td>
<td>2.2</td>
</tr>
<tr>
<td>Ukraine</td>
<td>3,055</td>
<td>1.6</td>
<td>Vietnam</td>
<td>4,765</td>
<td>2.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>147,780</td>
<td>79.5</td>
<td><strong>Total</strong></td>
<td>162,875</td>
<td>75.1</td>
</tr>
</tbody>
</table>

Figure 11

Major Source Countries for Those Arriving in BC in 1997
3.2 The Risk of Poverty

Given the factors associated with low-income status as described in the previous section of this report, one would not expect the incidence of poverty to be high among immigrants. First, about 64% of those arriving in British Columbia in 1996 are “economic class” immigrants who gained entry through the points system and generally have the skills and resources necessary to participate in the paid labour force. Over 46% of this group arrived as skilled immigrants and almost 18% as business class immigrants. Family class immigrants constituted 27.7% of all immigrants, refugees 4.5% and “other” 3.8%.

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21Citizenship and Immigration Canada (CIC)/British Columbia, Backgrounder for the Agreement for Canada-BC Cooperation on Immigration, 5/7/98.

22MRMI, July 1998.
Second, in terms of preparedness for the Canadian labour market, the 1996 Census indicates that 21.5% of immigrants arriving between 1991 and 1996 had a university degree compared with 16% of refugees and approximately 13% of Canadian born. This level of achievement is represented by region of origin in Figure 12.

At the same time, however, a similar proportion of immigrants and Canadian-born are poorly educated, with less than a grade 9 education. Altogether 23.1% of the immigrant population and 24% of the Canadian-born population has less than a high school diploma.

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Figure 12

Percent of Population, Age 25-64, With University Degree, 1996

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23 CIC, Landed Immigrant Data System.
Third, earnings are very much influenced by age and Figure 13 presents the distribution of the Canadian-born and immigrant population by age. It shows that the immigrant population is somewhat older than the Canadian-born population. Some of this pattern, however, is influenced by the Statistics Canada practice of not counting the Canadian-born children of immigrants as immigrants.

Additionally, the English language ability of immigrants and refugees, at time of arrival in British Columbia, is improving and should not be a significant barrier to entering the paid labour force. Of the 25,632 principal applicants arriving in the province in 1996, 67.5% knew either English or French. This represents a dramatic increase from 1981 when only 54.6% knew one of Canada’s official languages. The same pattern is true for refugees also. In 1996, 65.2% of refugees spoke English at time of arrival compared to 54% as recently as 1991.

Finally, two other very important factors should mitigate against immigrants experiencing poverty:

- importantly, there is a lower incidence of lone parent families among immigrants than non-immigrants (10.3% compared to 13.9%); and

---

26 CMHC, 1997: 27.
working-age immigrant men and women were as likely as their Canadian-born counterparts to be participating in the paid labour force. For immigrant men, the labour force participation rate is 78% and for Canadian-born men, 76%. For immigrant women, the labour force participation rate is 62% as compared with 63% for Canadian-born women. Indeed immigrant men and women were more likely to be employed in full-time, full year jobs than their Canadian-born counterparts, 63% and 50% compared to 59% and 45%.27

In contrast to this pattern of labour force preparedness, immigrants are under represented in all occupational sectors except the service sector where they are heavily over-represented, and in the agricultural and science/education sectors where they are slightly over-represented. These are among the occupational sectors characterized by below average incomes.

The participation rate and employment success of immigrants and refugees is influenced in some cases by their being members of visible minority groups. Figure 14 presents the labour force participation rate and the unemployment rate among different groups within the visible minority population, for Canada in 1991.28

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27 CIC/english/ref/profile/9608imme.html.

28 Kelly, 1995: 5-6, based upon data from the Census of Canada, 1991, and Statistics Canada analysis of those data. The rates are adjusted to standardize the average age of the different groups.
3.3 Income

In 1995, immigrants and refugees\textsuperscript{29} had incomes (from all sources) which were on average slightly higher than those for all people in British Columbia: $27,684 as compared to $26,193. It appears, however, that during the early years of settlement, their incomes lag behind those of other British Columbians. Immigrants and refugees appear to require 10-15 years to reach and surpass the average income of others in the province. Figure 15 indicates that those who arrived before 1975, had incomes approximately $8,000 higher than the population in general while those who arrived between 1976 and 1985 had incomes about $1,400 higher.

In contrast, those who have arrived since 1986 are significantly disadvantaged in terms of total income:

- those who arrived between 1986 and 1990 had incomes almost $5,000 lower than the average for all Canadians; and

- those who arrived most recently, between 1991 and 1996, had incomes almost $10,000 lower.

\textsuperscript{29}The Census data group immigrants and refugees together as “immigrants.” Where need be, that approach is replicated in this report.
The Figure also indicates how this disparity is somewhat greater for those who belong to visible minority groups, i.e. precisely those who have dominated the immigrant population during the past decade.\textsuperscript{30}

This pattern illustrates the complexity of the statistical data which are available. The disparities which appear may be due to the time required to settle in British Columbia and to become established in the paid labour force. Alternately the disparities could be due to or influenced by other factors such as age, sex, English language ability, education and skills. These complexities are reflected in the labour force patterns identified by Statistics Canada among different groups within the visible minority population.\textsuperscript{31}

Table 5 on the following page presents data illustrating the relationship between income, age and education. It indicates that:

- immigrants earn less than their Canadian-born counterparts during their prime working years (i.e. ages 25-54);

- immigrants earn more than their Canadian-born counterparts when either in the younger or the older age ranges; and

- immigrants generally earn somewhat more than Canadian-born workers on the basis of their educational attainment level.\textsuperscript{32}

\textsuperscript{30}Statistics Canada, 12/5/98

\textsuperscript{31}Kelly, 1995: 5-9.

\textsuperscript{32}Statistics Canada, 12/5/98.
### Table 5, Average Earnings, Immigrants and Canadian-born

<table>
<thead>
<tr>
<th>Earning by Age ($)</th>
<th>Canadian-Born</th>
<th>Immigrant</th>
<th>Earnings by Education ($)</th>
<th>Canadian-Born</th>
<th>Immigrant</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
<td>8,171</td>
<td>8,483</td>
<td>Less than Grade 9</td>
<td>18,825</td>
<td>20,589</td>
</tr>
<tr>
<td>25-34</td>
<td>25,119</td>
<td>22,482</td>
<td>Incomplete high school</td>
<td>18,334</td>
<td>20,491</td>
</tr>
<tr>
<td>35-44</td>
<td>32,793</td>
<td>29,333</td>
<td>High school completed</td>
<td>23,984</td>
<td>23,717</td>
</tr>
<tr>
<td>45-54</td>
<td>35,500</td>
<td>34,767</td>
<td>Trades and non-university</td>
<td>25,645</td>
<td>26,835</td>
</tr>
<tr>
<td>55-64</td>
<td>29,917</td>
<td>31,767</td>
<td>Some university</td>
<td>22,138</td>
<td>23,227</td>
</tr>
<tr>
<td>65+</td>
<td>19,727</td>
<td>22,345</td>
<td>University Degree</td>
<td>38,326</td>
<td>37,209</td>
</tr>
<tr>
<td>Average</td>
<td>$26,193</td>
<td>$27,684</td>
<td>Average</td>
<td>$26,193</td>
<td>$27,684</td>
</tr>
</tbody>
</table>

Given that earned income constitutes almost 75% of families' total income, the pattern illustrated in Figure 16 on the following page comes as no surprise: a higher percentage of immigrant than non-immigrant families find themselves in the lower income brackets.\(^{33}\) Based upon 1995 tax data, it shows that:

- 60% of non-immigrant families and 38% of immigrant families have incomes of over $50,000, while 3% of non-immigrant families and 9% of immigrant families have incomes of less than $10,000/year; and

- 16% of non-immigrant families compared to 23% of immigrant families have incomes between $10,000 and $30,000/year.

Furthermore these data indicate that both the median and the average incomes for non-immigrant families are $16,000 higher than for immigrant families. They also indicate that 2,190 immigrant families and no non-immigrant families reported no income in 1995.

\(^{33}\) Census of Canada, 1996, special tabulations.
Figure 16

Income Distribution, Non-Immigrant Families
Vancouver 1996

Income Distribution, Immigrant Families
Vancouver 1996
As illustrated in Figure 17, the pattern of lower incomes is evident across virtually all family types. The one exception is in the case of female lone parents, perhaps because transfer payments constitute a more significant portion of their income.

In spite of having lower incomes, immigrant families receive on average somewhat less in transfer payments from government. On average, non-immigrant families receive $5331 in transfer payments while immigrant families receive $4331. Again, however, there is one exception, this time for couples with children. Immigrant families receive very slightly more than non-immigrant families. This is illustrated in Figure 18.
### 3.4 Poverty and Income Assistance

In total, there are 477,875 families in the Greater Vancouver region of whom 87,810 are living in poverty, i.e. having incomes lower than the LICO for their family size. This represents a poverty rate of 18% for all families in that region. Among the 214,935 immigrant and refugee families, meanwhile, the poverty rate is considerably higher, at 25%, with 54,585 families living in poverty.\(^3\) The contrast between immigrant and non-immigrant families is represented in Figure 19.

**Figure 19**

**Poverty Rate among Non-Immigrant Families**

Vancouver, 1996

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**Poverty Rate among Immigrant Families**

Vancouver, 1996

Overall, immigrant families make up 45% of all families in the Vancouver area and 62% of all low-income families.

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\(^3\)The Census of Canada, 1996, special cross tabulations undertaken for this project are the data sources for the following information relating to poverty among immigrants and refugees.
This higher rate of poverty among immigrant families is evident regardless of any factors relating to age. The gap between the two populations is smallest among the youngest group, those age 15-24 years, likely because this is the group with the lowest incomes and the highest rate of poverty. The gap increases for those families who are in their prime and later working years, i.e. ages 25 to 44 and 45 to 64.

The poverty rate among immigrant and refugee families is very much influenced by their time of arrival in British Columbia:

- those most recently arrived (1991 to 1996) represent 23% of all immigrant families in the province and 47% of all those immigrant families who were living in poverty at the time of the 1996 Census; while

- those who arrived between 1986 and 1990 represent 13% of all immigrant families in the province and 18% of those in poverty; and

- those who arrived before 1976 represent 45% of all immigrant families in the province but only 20% of those in poverty.

This relationship between time of arrival and poverty is represented in Figure 21 on the following page. Given that the incidence of poverty is 18% among all families in the Vancouver region, it is evident that poverty is more prevalent even among well-established immigrant families than among non-immigrant families.
Significantly, Figure 21 also indicates that 51% of all those immigrant families who arrived in British Columbia between 1991 and 1996 were living in poverty at the time of the 1996 Census.

Only among those immigrant and refugee families who arrived before 1976 -- a full twenty years ago -- does the poverty rate approximate the rate for non-immigrant families in the Vancouver area. Immigrant and refugee families, in other words, have to wait a long, long time before they are enjoying a financial situation comparable to that of native-born Canadians.

A second important data source, the Survey of Labour and Income Dynamics (1994), gives a somewhat different picture of the poverty situation of immigrants and refugees.
relative to non-immigrants. Table 6 indicates the significant impact of taxes and transfers on poverty among these populations.

**Table 6, Poverty before and after Taxes**

<table>
<thead>
<tr>
<th>Immigrants</th>
<th>Non-Immigrants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poverty rate before taxes</td>
<td>Poverty rate after taxes</td>
</tr>
<tr>
<td>20.3%</td>
<td>14.8%</td>
</tr>
<tr>
<td></td>
<td>13.8%</td>
</tr>
<tr>
<td></td>
<td>10.8%</td>
</tr>
</tbody>
</table>

The SLID data presented in Figure 22 on the following page indicate that although a higher percentage of immigrants than non-immigrants are poor, the depth of poverty among low-income non-immigrants is greater **before taxes** are taken into account. The Figure indicates that, before taxes, 59.6% of “poor” non-immigrants and 47.0% of “poor” immigrants have incomes which are more than 25% below the LICO.

Only 12.7% of non-immigrants compared to 22.6% of immigrants have incomes which leave them 0-10% below LICO.

However, the tax and transfer system serves to reverse this situation, as indicated in Figure 23. **After taxes**, approximately 52% of those immigrants who remain in poverty have incomes which leave them more than 25% below LICO, compared to only 50% for non-immigrants.
The SLID data also indicate there are a significant number of people, immigrants and non-immigrants alike, who are at risk of sliding into poverty, a group whom the
Economic Council of Canada called the “hovering poor.” Before taxes, 4% of immigrants and 5% of non-immigrants have incomes which place them less than 25% above the LICO. The tax and transfer systems leave 7% of immigrants and 5% of non-immigrants in this tenuous situation.\(^{35}\)

Not even a university education appears to protect immigrant families from poverty as it does other families in the Vancouver area. The data indicate that immigrant families are somewhat better educated than non-immigrant families. Yet 19% of low-income immigrant families have a university degree compared to less than 8% of low-income non-immigrant families.

**Figure 24**

*Education Levels of Non-Immigrant Families Living in Poverty, Vancouver 1996*

*Education Levels of Immigrant Families Living in Poverty, Vancouver 1996*

\(^{35}\)SLID, Public Use Microdata, 1994.
The consequence, of course, if that a significant number of immigrants and refugees are obliged to rely upon the province’s Income Assistance program for their basic needs. Overall, immigrants do not access Income Assistance at a rate any higher than that of other Canadians but data from the 1994 Survey of Labour and Income Dynamics indicate that:

- as illustrated in Figure 25, recent immigrants are likely to access income assistance more frequently than Canadian-born people while longer-established immigrants are likely to access it less frequently;

- place of birth is a significantly less important determinant of Income Assistance use than other factors such as education or sex;

- increasing age increases the likelihood of accessing income assistance; and

- females, unattached individuals and lower levels of education also increase the likelihood of requiring Income Assistance among immigrants just as they do among other people in British Columbia.36

Using data from the Ministry of Human Resources, Figure 26 presents the number of immigrants and refugees who have been obliged to use the Income Assistance program. The pattern of increasing and then decreasing numbers reflects the pattern in the program as a whole through this period of economic difficulty and high immigration in the province. The Ministry estimates that sponsorship breakdown and refugee

claimants received approximately $54 million in 1996, representing about 3% of the program’s budget of almost $2 billion.\textsuperscript{37} At this time, however, the Ministry data are very incomplete in that they count as an “immigrant case” any family in which the applicant (or “head of household”) is a recent immigrant but in which everyone else may be Canadian-born.

Data recently gathered by the Ministry for the purposes of this project and covering the period from January to October 1998, indicate that:

\begin{itemize}
  \item immigrants represented 6.4% and refugees 1.2% of the case months\textsuperscript{38} counted during this period, proportions which are lower than their proportion of the total population;
  
  \item 4.6% of all immigrants and refugees were receiving only medical benefits from the Income Assistance program, compared to 9.6% of those cases considered as “Canadian”;
  
  \item 26.5% of immigrant case months, 12.7% of refugee case months and 23.5% of “Canadian” case months consisted of single parent families. Conversely 15.0% of
\end{itemize}

\textsuperscript{37}BC, 1995-96: 3.

\textsuperscript{38}A “case month” is neither the number of cases nor the number of people receiving Income Assistance through this 10 month period. Rather it is the number of cases multiplied by the total number of months during which those cases received benefits. For example, 10 “case months” could represent either one case receiving IA for 10 months, or 10 cases receiving IA for one month. The “case month” data should be used only to indicate patterns.
immigrant cases, 10.5% of refugee cases and 5.1% of Canadian cases consisted of two-parent cases;

- 75.8% of immigrants, 96.5% of refugees and 61.7% of “Canadians” were considered to be employable; and

- children represented 39.1% of the immigrant case months, 28.1% of refugee case months and 32.4% of Canadian case months.

4. The Perception of Poverty

The project’s survey provides important insights into how certain low-income immigrants and refugees perceive their quality of life in British Columbia. It is important to recognize, however, that the survey is not representative of all or even all low-income immigrants and refugees in the province.

4.1 Profile of Respondents

Those responding to the survey came from a wide variety of countries, with the largest number being from Vietnam, China and Latin America.

Almost 65% arrived as immigrants with the remainder arriving as refugees. The disproportionate
number of refugees may reflect the prevalence or intensity of poverty among this group.

Almost 41% of the survey group arrived very recently, between 1995 and 1998. This included 64% of those from Mexico, 63% of those from China, 60% of those from the Philippines and 57% of those from both Europe and Africa. These immigrants and refugees are still very much in the initial settlement phase, a factor which would be influencing their perception of life in Canada.

Overall, about 70% have arrived since 1990. In contrast, a very small proportion of the survey group -- about 4% -- arrived in Canada twenty or more years ago. Figure 28 presents the survey group by time of arrival.

Respondents were currently living in all parts of the province although over 85% were in the Lower Mainland region. Another 11% lived in the Interior, 2.4% in the north and 1.2% on Vancouver Island. Importantly 65% of the respondents were female, likely a reflection of the higher incidence of poverty among women. Sixty-three percent of the survey group were either married or living with a partner and 58% had children under the age of 18 years living with them. Of those with children, 42.6% had one child. 41.3% had two or three children, and 15.5% had four or five children. Only one person had six or more children.
Almost 90% were of working age, between 25 and 64 years. As indicated in Figure 29, another 5% were 15-24 years and 6% were 65 years of age or older.

The survey also captured some important differences with regard to employment among this group of low-income immigrants and refugees:

- 68% were not employed for wages at the time of the survey, including 90% of those from Cambodia, 80% of those from the Philippines and 77% of those from Mexico;

- 32% were working, including 58% of those from India, 44% of those from El Salvador and 37% of those from China;

- a similar proportion of men and women were not working, 65% and 71% respectively;

- of those who were employed, 57% were working only part time; and

- of those who were not employed, 76% were looking for work.
4.2 Financial Well-Being

The average family income of the survey group was very low, less than $15,000/year including both earned income and transfer payments. This stands in stark contrast to an average of over $50,000 for all families in British Columbia.

Figure 30 illustrates the income distribution of the survey group and indicates that almost 50% of these families had incomes between $10,000 and $20,000 per year. Another 31% of the families had incomes of less than $10,000, in spite of 58% of the families having children living with them at the time of the survey.

The survey data, as presented in Figure 31, is consistent with the
Unfulfilled Expectations, Missed Opportunities

income increases with time since arriving in the country.\textsuperscript{39}

Eighty-three percent of respondents said their income was not adequate to their needs. Although this in itself is not surprising, what is of concern is the large proportion -- almost 30% -- who believed that they would \textit{never} have an adequate income. Another 40%, however, said their income would be adequate within five years.

Table 7, Time until you have an adequate income

<table>
<thead>
<tr>
<th></th>
<th>1 year</th>
<th>2-5 years</th>
<th>5-10 years</th>
<th>10-15 years</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent</td>
<td>10.0%</td>
<td>29.7%</td>
<td>21.8%</td>
<td>8.5%</td>
<td>29.9%</td>
</tr>
</tbody>
</table>

Figure 32 on the following page illustrates the degree of optimism in this regard by country of origin.\textsuperscript{40} Immigrants from Europe followed by those from the Caribbean, Mexico and most of Latin America were more likely to expect an adequate income within one to five years. Those from India and El Salvador were most likely to expect their income “never” to be adequate.

\textsuperscript{39}We have not presented income data in this Figure for those who arrived from 1970-79 since there were too few respondents in this group (i.e. 11 respondents) for the averages to be at all valid.

\textsuperscript{40}In all cases when disaggregating the data, we included only those groups with at least twenty responses to the question.
There were also sharp differences in the responses to this question on the basis of both marital status and sex. As indicated in Table 8, unattached individuals and males were both more optimistic and more pessimistic than married people and females.

**Table 8, Income Expectations**

<table>
<thead>
<tr>
<th></th>
<th>Years Until You Have an Adequate Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1 - 5</td>
</tr>
<tr>
<td>Married/common law</td>
<td>36.3%</td>
</tr>
<tr>
<td>Unattached</td>
<td>40.0</td>
</tr>
<tr>
<td>Female</td>
<td>33.8</td>
</tr>
<tr>
<td>Male</td>
<td>50.6</td>
</tr>
</tbody>
</table>
It is often suggested that immigrants and refugees expect life to be difficult in their new country but they are willing to persevere because they expect life to be better for their children. Among the survey group, however, only a small majority (52.7%) expected their children to be better off financially than they are now. Almost as large a percentage simply “did not know” whether this would be the case. Given the difficulties which this group is experiencing, that would be a discouraging prospect.

Those from El Salvador appeared to be most pessimistic with regard to their children’s future while those from Europe, the Caribbean and Latin America (excluding Mexico and El Salvador) were most optimistic.

4.3 Physical Well-Being

Housing

The cost of housing is a major obstacle to the financial and social well-being of immigrants and refugees, particularly in the Lower Mainland region.

The Canada Mortgage and Housing Corporation (CMHC) uses 30% of gross income as the criteria for whether a family’s shelter is affordable. Nationally in 1996, about 26% of all households spent 30% or more of their gross income on shelter, up from 23% in 1991. In Vancouver about 37% of households spent more than 30% of their income on shelter.
Lone parent households had most difficulty with affordable housing: about 75% of these families under the age of 30 and 48% of those aged 30 to 49 years had a housing affordability problem.  

Among the survey group, meanwhile:

- only 10.6% were paying 30% or less of their gross income on shelter;
- while another 45.4% were paying 30-50%; and
- 44% were paying more than half of their total gross income for shelter.

Among the most distressed in this regard were those from Cambodia, of whom 80% were paying more than 50% for shelter, and those from Europe (67%).

At the same time, using CMHC standards for “adequacy,” 43% of those in the survey group had shelter arrangements which were too small for their needs. This included almost 50% of those with children. Among those without children, 62% said their accommodation had enough bedrooms to meet their needs.

Importantly almost half (47%) said their housing arrangements were better in their country of origin than here in British Columbia. Figure 34 presents responses to this question by country of origin and shows some very distinct patterns. Those from Cambodia followed by those from El Salvador appear to have enjoyed the most dramatic improvement in their housing arrangements while those from Europe and China had poorer housing arrangements in British Columbia than in their country of origin. Those without children also appear to have suffered a decline in this regard.

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41 Statistics Canada, 9/6/98.
Whether their housing was better in British Columbia than in their country of origin depends very much upon when they arrived in the province. This pattern is presented in Figure 35 which shows the same pattern as presented earlier for income. There is clearly a close relationship between time in British Columbia, income and housing.
Nutrition

Food and nutrition are critically important for everyone and particularly for children. Poor nutrition has very significant short and long-term implications for children’s health, for their success in school and for their overall physical and emotional well-being.

Table 9 indicates the survey group’s ability to provide for their children and themselves in this regard. Almost 40% of parents were not always able to give their children three reasonably nutritious meals and day and over 27% of parents were not always able to give their infants the milk they required.

Table 9, Adequate Nutrition

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are you always able to give your children three reasonably nutritious meals a day?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parents only (n=167)</td>
<td>103 (61.7%)</td>
<td>64 (38.3%)</td>
</tr>
<tr>
<td>Are you able to have three reasonably nutritious meals a day?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parents (n=164)</td>
<td>84 (51.2%)</td>
<td>80 (48.8%)</td>
</tr>
<tr>
<td>Non parents (n=114)</td>
<td>69 (60.5%)</td>
<td>45 (39.5%)</td>
</tr>
<tr>
<td>Married/common law (n=160)</td>
<td>86 (53.8%)</td>
<td>74 (46.2%)</td>
</tr>
<tr>
<td>Unattached (n=94)</td>
<td>48 (51.9%)</td>
<td>46 (48.9%)</td>
</tr>
<tr>
<td>If you have babies, are you always able to give them the milk they need?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Parents with babies (n=96)</td>
<td>70 (72.9%)</td>
<td>26 (27.1%)</td>
</tr>
</tbody>
</table>

About 35% of respondents have used the food bank, including 46% of those with children and 19% of those without children. Those from El Salvador (68%), Mexico (68%), Vietnam (62%) and Europe (57%) were most likely to have used it at least once. In spite of the group’s financial situation, however, only 22% have used the food bank on a regular basis.
4.4 Quality of Life

Respondents provided very mixed answers to the questions relating to their quality of life. In most cases, the group as a whole did not describe their situation as being particularly better or particularly worse in Canada than in their country of origin, although one would expect some significant difference in this regard between those who came as immigrants and those who came as refugees. In many ways, this suggests that this group, unlike many among the earlier waves of immigrants, were not in a desperate state in their country of origin and forced -- by economic or political circumstances -- to emigrate.

Figure 36 illustrates the survey group’s responses to a number of questions exploring whether their quality of life is better, worse or the same in Canada as in their country of origin. Interestingly, even this low-income group says that their overall standard of living and their quality of life are better here than in their country of origin. With regard to all the other measures, however, they say their life is either worse or the same.
Perhaps because of the areas of difficulty identified above, only 54% described themselves as being a “happy person.” A full 22% of the group said they were not happy while 23% “did not know.”

Thirty-six percent, meanwhile, said they were “happier here in Canada than ... before immigrating.” Another 30% said they were less happy here while 33% said their degree of happiness was about the same now as before immigrating. Again there were some very clear differences among the different groups of people. The Cambodian respondents, without exception, said they were happier here than in their country of origin. Figure 37 illustrates the responses of other groups to this question.

Figure 37 also illustrates that men were more definite than women in their opinion on this question. Men were both more happy and less happy in British Columbia than in their country of origin.

Figure 37

Are you happier here than in your country of origin? (n=282)
The presence of children certainly influenced the answers to this question as well, i.e.:

- almost 41% of those without children, compared to 33% of those with children, were more happy now than before emigrating; and

- 31.7% of those with children and 27.6% of those without children were less happy here.

Figure 38 examines whether the survey group believes life in British Columbia is better or worse than what they expected it would be before coming. It speaks to the frequently raised issue of the need for better information being available in Canada’s overseas immigration offices.

Figure 39 illustrates this pattern by country of origin and by sex. Again there are differences among people from different countries of origin. One hundred percent of those from Cambodia described life here as being better than they expected. In contrast, 50% of those from Europe, 48% of those from China and 44% of those from India thought it was worse than expected. Figure 39 illustrates this pattern by country of origin and by sex.
Among parents, the largest group (37.4%) thought life was worse than they expected. Another 35.6% thought it was about what they expected and only 27.0% said it was better than expected. In comparison, 37.7% of people without children thought it was about what expected while 31.6% said it was worse than expected and 30.7% said it was better than expected.

4.5 Life Ladder

In order to measure perceptions, the survey asked people to think of their life “as a ladder with 5 steps. At the bottom of the ladder is a life that is really hard and terrible -- it has the number ‘1.’ At the top of the ladder is a life that is just great -- it has a number ‘5.’” The survey then posed four specific questions relating to (i) their position on that ladder, before and since coming to Canada, (ii) their situation relative to other immigrants and refugees, and (iii) their situation relative to other Canadians. Table 10 presents their responses.

Table 10, Life Ladder

<table>
<thead>
<tr>
<th>Question</th>
<th>Life Ladder Scale</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1  (terrible)</td>
</tr>
<tr>
<td></td>
<td>16.4%</td>
</tr>
<tr>
<td>Where would you put your life on that ladder, before you came to Canada? (n=280)</td>
<td>45</td>
</tr>
<tr>
<td>Where would you put your life on that ladder, here in Canada? (n=278)</td>
<td>20</td>
</tr>
<tr>
<td>Where would you put the life of other immigrants you know? (n=272)</td>
<td>27</td>
</tr>
<tr>
<td>Where would you put the life of an average Canadian? (n=274)</td>
<td>6</td>
</tr>
</tbody>
</table>

The data indicate that:
larger proportions described their lives as both “great” and “terrible” before coming to Canada than they did at the time of the survey. In other words, life appears to have improved for some but grown worse for others; and

this group of people, even though very low income themselves, thought their situation was better than that of other immigrants, although significantly worse than that of “average Canadians.”

Figure 40 below and Figure 41 on the following page illustrate how this group of people perceive their lives, first before and after coming to Canada and, second, relative to other people in British Columbia.

**Figure 40**

**Life before Immigrating**

**Life in Canada**
On the following page, Figure 42 presents -- by selected country of origin, sex, marital and parental status -- the percent who believe their life was “good” or “great” before coming to Canada. Figure 43 does the same for their life here in Canada.

For most groups, there is a smaller percentage who would say their life is “great” or “good” in Canada relative to their situation before emigrating. Not a single respondent from Mexico or El Salvador described their life in British Columbia as great. Similarly, very small percentages -- 5% or less -- of those from Cambodia, Vietnam and Europe, and of those who were unattached, described their lives here as “great.”

Females, more so than males, described their lives both before and after immigrating as “good or great.”
Some among the survey group elaborated upon their situation by identifying which aspect of their lives in Canada they would change if they could. Their responses were varied and most often associated with having the opportunity to work, “to have a job to secure my retirement,” or to have sufficient income for their needs.

4.6 Getting Ahead

The survey group was also asked if they could identify one government program or agency that could help them with their financial difficulties. About 36% could not identify any agency. Of those who could, 68.5% identified the Ministry of Human Resources, an important statement about what sort of assistance
they most required. Another 10% identified one of the community-based immigrant serving agencies.

The group also offered a great many suggestions for what government or community agencies should be doing in order to help recent immigrants and refugees avoid poverty. Most of their answers related to providing opportunities to find employment or to acquire the training necessary for employment in Canada. The following is a sample of specific suggestions:

- help getting started
- take advantage of our skills
- don’t cut funding for training
- more practical, on the job training
- advanced language training
- cross cultural education
- more information on the labour market
- provide information at point of entry
- provide financial counseling
- combat racism
- develop one-stop service centres
- more responsibility for community agencies
- help with housing
- more English classes, more jobs and higher income assistance rates
- provide jobs rather than income assistance
- understand our cultures
- provide better financial support
- offer subsidies to the ethnic community
- provide single parents with more support and more opportunities for post-secondary education
- encourage businesses to hire immigrants and refugees, and explore the consequences of being racist, exclusive and greedy
- need good parenting classes
- need more programs and incentives
- government agencies should show more compassion and change their attitude to newcomers
- reduce unemployment
- reduce the cost of training programs
- should not allow immigrants into the country unless they are sponsored

Finally, the survey group was asked whether, “if they had to do it all over again” would they still choose to come to Canada. As presented in Figure 44, a majority answered yes. But at the same time almost 44% were not certain about the wisdom of the choice they had made.
Once again, the Cambodians were most clear in their responses and over 95% said “yes.” Conversely 36% of those from India and almost 29% of those from Mexico said “no.” A greater proportion of males than females (60.6% and 52.9% respectively) said they would come even given what they now know, as did a greater proportion of unattached individuals (62.5%) compared to married people (52.2), and non-parents (60.4%) compared to parents (53.4%).

Their answers to this question were not consistent with when they arrived in Canada or with the incomes associated with those arriving at different times, i.e.:

- those who arrived between 1980 and 1989 were most definitive and most positive about their decision to come to Canada. This is also the group with the highest average income; and

- at the same time, the most recent arrivals -- those who came between 1995 and 1998 -- were more positive about their choice than were those who arrived between 1990 and 1994, in spite of the more recent group having lower average incomes.

These patterns are presented in Figure 45.
5. The Experience of Poverty

The survey information suggests that living in poverty -- and confronting the physical and emotional conditions associated with poverty -- is a new experience for many immigrants and refugees. This section of the report gives a number of them the opportunity to describe their experience with settlement and with poverty in British Columbia. Participants described their situations sometimes with tears but always with the hope that their experience would lead to improved and more compassionate conditions for those who follow them to this province.
Zahra

My son wouldn’t go to school last Wednesday. It was ‘hot dog’ day and he needed a dollar. And I didn’t have even one dollar. I had nothing.

My husband came to Canada as a refugee and then, three years ago, he had me and my son come. I didn’t want to but I had no choice -- I was his wife. It wasn’t long before we separated though. Here, the government supports women so women can be free. There’s no need to put up with abuse here. Back home, I wouldn’t have been allowed to escape.

I had to leave him because my son was learning to abuse other people, even though he was just a child.

I have to rely on welfare right now. We manage but it’s hard. I can’t buy any fruit or vegetables. I can’t take my boy out for a hamburger. I go to second hand shops and the food bank. Some of their stuff is terrible but it’s better than nothing.

On welfare, you exist and you survive. That’s all.

I’ll get off welfare once my English is better. I’ll get a job like back home. I’ll buy a car so we can go out. I’ll give my child a good life. And we’ll never be on welfare again.
Rosa

We came with our two children and with so many dreams.

I dreamed about having any kind of work. I dreamed about decent pay and a decent life. More than anything I dreamed about sending my parents some money. They’re so poor.

Then I left my husband. Men like to be the boss. Back home, there was no way for a woman to escape. It’s different here. We learn about our rights. And welfare is there to help us escape if that’s necessary. I’m grateful.

I try not to bother the welfare workers but then my daughter was sick and I didn’t know what to do. The hospital was sending me bills and I didn’t have any money. Nobody ever returned my calls.

It’s really hard to manage. I have to stretch the money out. Costs go up; my kids need things; but welfare never goes up.

I don’t dream anymore. I just try to get by.
**Sophia**

Canadian employers always say I can’t do the job because I’m illiterate. It’s true, I can’t read or write. I grew up in a very poor village where nobody cared very much about the girls.

But I can do the job. Surely anyone who has been through what I’ve been through can do anything. I traveled by myself, on foot and sometimes by bus, across South America. I bribed my way across borders. I hid from the police. I sneaked into the U.S. and found a factory job in Los Angeles. Not having English wasn’t a problem there -- everyone spoke Spanish.

I worked and I applied for refugee status and when I came to Canada, I had $1500 in savings. If I can get this far, I can do anything. But people don’t want to give me a chance. I guess there’s too many other people looking for work.

**Ling**

My husband brought me to Canada but we separated not long after I got here. He was drinking and doing drugs and threatening to hurt me and our baby. He owes everybody money. He has a girlfriend. And now he’s in prison. I never knew.

It is so hard here, much worse for me than in China. In China, I had my own small business. Here I can’t find a job because of my son. I would have to be finished work by 2:30 every day so I could walk over and meet him after school. I have nobody who can take care of him. The job would have to be close to my apartment because I don’t drive and can hardly afford the bus. At home, I would have my family to help.

I get $850 a month from welfare. My rent is $500 and hydro is $100. Then I need money for food, clothes for my son, some clothes for me maybe, and everything else. I never have lunch so there can be a bit more for my son.

What makes it worse is that I have been sick and the doctors here can’t figure out what the problem is. So my Financial Assistance Worker can’t help me. She’s helpless and I’m helpless because of the Regulations. There’s no flexibility.

When I came to Canada, I thought I’d be able to send money back to my family. Instead they are helping me with the herbal medicines that I need for my condition.
I'm not a passive woman. But I don't know how to find help. And I'm all alone. I need help now to be independent later.

I'm making my son study real hard, even though he's just seven years old. I want to make sure he gets a good education and a good job.

Simin

I've been here for six and a half years. I applied through the United Nations and they gave me a choice of countries. I chose Canada because I heard so many wonderful things about your country. Your embassy told me that “if you want a better job and a better life, come to Canada.”

It isn’t what I expected. My husband left me soon after we got here. He couldn’t deal with the struggle, with not being able to provide for his children. He couldn’t face them every day, so he left. Now he’s sick and I’m by myself raising two boys.

I don’t want welfare but I have no choice right now. I’d work from six in the morning to six at night but I can’t find a job. I don’t have a choice anymore.

Sometimes I don’t have any food in the house -- nothing -- and my boys are hungry. They’re teenagers. And teenage boys can eat and eat, and it breaks my heart that I have nothing to give them. They tell me “it’s all right Mom” but it’s not. They’re hungry and I’m worried about them. Sometimes my boys want to go for a burger like their friends. I say “next time, next time.” But next time never comes.

And welfare doesn’t care -- they say I have enough money and that I just have to manage better. I told the welfare people that my boy needs running shoes for school, but they wouldn’t do anything. I cried all the way home.

I use the food bank. I sometimes take from the food bank basket at Safeway. What else can I do? I don’t have family to help. And my friends have their own lives and families. Sometimes I’m so hungry I can’t sleep.

Nobody at welfare told me about training or anything like that. I’ve been on welfare for 10 months and have seen my worker only twice. And one of those times, they wouldn’t let me past the front desk.
Things will get better. My worry, though, is for the children. They belong to Canada. Canada has to hold out some hope for them.

Carmen

I was a teacher and worked with poor people in my country. So I had to run away in 1990. I lost everything. I had to leave my husband and my children behind. But what choice did I have.

It took me a year before I was able to bring my family to Canada. I did it though. I worked for a Canadian family and they helped me to save almost every penny. But it wasn’t the same when my husband came. He was always angry with me, and blamed me for him losing his job and for having to leave his home. Finally he and I divorced and now I’m married to someone else.

I’ve worked hard at settling in. I joined organizations. I went to English classes. I kept busy in the church. I cleaned houses. My new husband always worked.

But then everything fell apart. My husband’s company closed down and he had to go on UI. That ran out and I got sick and couldn’t clean anymore. And then someone broke into our place and stole our stuff.

So after all this time, we had to go to welfare. They didn’t treat us very nicely. You know we had this little RRSP --
$3000. All our savings. And they made us get rid of that. My husband is so honest he just had to tell them about it.

We applied in June and got our cheque in July. We have five children so it was for $1100. In August we only got $110. I didn’t know why but I thought they must know what they’re doing. Besides my English wasn’t good and I was afraid of going back to that office.

So we struggled through the month with help from the Food Bank and this organization. But even the school got after us because they said I wasn’t sending my children with proper lunches. What could I do? We didn’t have anything.

In September, our cheque was for $125 and I got someone to go to the office with me. But my worker was on holidays and they wanted me to come back in a couple of weeks. How could I wait? Finally I got to see another worker and she was very nice. There was a mistake in our file and she fixed that up. My husband had filled something out wrong but nobody told him how he was supposed to do it.

So this nice lady fixed the problem and gave us a full cheque for September. And she gave us half of what we were supposed to get in August. I don’t know why she only gave us half. If they had given me too much money, wouldn’t they have wanted it all back?

You know some of the welfare workers are also immigrants. But sometimes they forget their own early days. The government policies are okay -- sometimes it’s the workers who make it tough on you.

Juan and Marita

My wife, child and I arrived in Vancouver in July of 1997 and claimed refugee status. That child is two and a half now. And now we have another, born here.

We think we’ll be fine. We’re both professionals. I speak English and my wife goes to the library every day to study English so she’ll be ready for work once we’re allowed. Our children are young and they’ll learn the language quickly. I always worked more than 8 hours a day at home. I’m used to working hard and I like working. I want to work.

But right now, it is so hard. We need money to have our credentials studied. And who has money?
We were getting $1200 a month in welfare. Then in July, it was reduced to $1,000 because of the National Child Benefit. Other people get the $200 from Ottawa but we don’t because we’re just claimants and not landed yet. So now, we’re $200 poorer. My worker said those are the rules.

We pay $600 for our small 2-bedroom apartment. That doesn’t leave much for four people. And everything is so expensive here. Diapers are expensive. Milk is expensive. Vegetables are expensive. We can’t afford to take a bus anywhere. We can’t afford to eat meat. We can’t buy birthday presents, even for the children. We live from month to month.

The welfare office reorganized a little while ago and nobody seemed to know us, or care for us. Our baby was in the hospital -- in intensive care -- a while ago. We don’t have medical coverage even though the baby was born here. The hospital sent us bills and when we asked social services for help, all we got was a rude letter, handwritten on a plain piece of paper.

I think the worker is angry at us because I was honest and said I couldn’t work right now because the baby is so sick. They keep threatening us with letters about our “obligations.”

We never expected it to be this difficult. I expected British Columbia to be a paradise. But it is so different once you are here. All these problems make you feel as if you’re trapped in a box and there’s no way out.

Sometimes I think we made a mistake in coming. But I have to think to the future, about my children.

Mona

I arrived in Canada on February 2nd, 1998. I waited until I got here and through the airport to ask for refugee status -- my friend said it was better to do it this way. I couldn’t take the chance of being sent back.

You know, in my country we think of Canada as an efficient place, where everything moves quickly. The reality is very different. Everyone treated me like a number; everything was appointment, appointment, appointment. Not only the immigration office but some of the community agencies too. A week’s wait or
two week’s wait may not seem like much, but when you have nothing ....

And then they lost some of my papers. These ended up in a drawer somewhere when the person changed jobs.

The immigration office didn’t even have a Spanish-speaking person I could talk to. And their information booklets were all in English and French. I know Canada uses French and English, but what good is that to me?

Ricardo

I lived with my friend for a little while but then I had to be out on my own. Everything was o.k. until I had to apply for welfare. They treated me like a criminal.

No, they didn’t “treat” me -- they mistreated me.

Welfare sent me for an orientation session but I couldn’t understand a thing. It was all in English except for the booklet on how to look for work. That booklet is a good idea, for some people. But I’m not allowed to look for work yet. So why are they wasting their time and my time on this?

Why are they wasting their money? All they’re doing is taking away my dignity.

I know about welfare and poverty. I worked with street kids in my own country. You expect better in Canada. But welfare here is like a lottery -- what you get and if you get depends on what worker you happen to get. One tries to help; the other gives you nothing. And people from my country tend just to accept what they’re told.

Now I have welfare but, you know, you really can’t live on that. Once you pay your rent, it’s all gone. After rent I have $175 for everything else. If it wasn’t for my friend I wouldn’t even have a bed or sheets or a table.

I went to the Food Bank once, but never again! I’m a person not a pig. The veggies were bad and the bread was moldy.

It hurts a lot. And there’s no way out.

With all these problems you feel like giving up. I wake up every morning worrying about what’s going to happen. And the worse part is knowing there aren’t any alternatives for me. I can’t go back. I’m trapped. I’ll go on of course. But it’s very hard.
Eduardo and Michaela

We came to Vancouver just in June this year, along with our two children. Our boy is a teenager and the girl just seven.

We asked for refugee status after landing. We thought about going to the United States but that isn’t a country we want to live in because of their politics.

We knew this was going to be hard given the children and given that we don’t know English yet. But we’ll manage. We both held professional jobs at home. We’re in English classes already. The children are in school.

The first weeks were so hard. Once we got into Vancouver, we didn’t know what to do or where to go. We had a place to stay but only because our friend was out of the country.

So we walked around. And walked and walked and walked. Finally we met someone who spoke Spanish and he sent us to an agency. But these agencies ....

We went to one but the person in charge was on holidays, and there was nobody else who could help us. We went to another and they told us to come back later. They said we needed an appointment. They gave us this form and that form to fill out. They told us to go here and go there, and then come back. It was as if they wanted to build walls around themselves.

So we were out on the street again. When we finally found the government’s immigration office, it turned out that the agency had given us an outdated form. So more time went by.

Really, the organizations have to be better prepared for people like us. That’s what they are there for, isn’t it?

That was our introduction to Canada -- 20 days going in circles trying to figure out what had to be done.

Anna and Alberto

Oh it has been very hard. We came as refugees with our children.

The run around has been most frustrating. We go to one office and are told we should
We go to the other office. We go to that office and they send us to a third office.

We take in a form and are told it’s no good without a photo.

So back to the agency. They took two photos for us -- that’s their limit -- but we needed eight for the government.

We wanted to take English classes at one of these organizations. So first we had to apply. Then they sent us to the Vancouver Community College. The college said “no” -- you’re just claimants. Finally, someone intervened on our behalf and then the community organization let us into their class.

I know everybody has their rules. And maybe they need the rules. But what’s the sense? Give us a chance.

The different organizations are not well coordinated. The immigration office and the welfare office -- it’s like they operate in two entirely different worlds. And neither had translators. I can understand this for the welfare office, I guess. But the immigration office? We’re their business.

When we were at the welfare office, we were made to feel as if we were merchandise rather than people. The receptionist even yelled at me when I pointed out that she had made a mistake on the form.

Finally we found this organization. They’ve really helped us. They gave us food vouchers. They took us to the different government offices. They treated us like people. And now, at least, we’ve got the process going. Meanwhile I’m still waiting for the welfare people to answer all the messages I’ve left on their answering machine.

But it’s tough. My son needs $48 for school fees and $10 for two locks and $25 for the lunch program. How can I pay for that? Even going to English classes costs a lot, for the bus. I go to the school meetings, but really I don’t understand anything yet.

My girl needs some work done on her teeth. The immigration office gave us some information but it’s in English and French. I don’t know what I can ask for.

The best thing we did was find this apartment. We studied the map. We walked until we found a place that would be close to the school and close to some of the other services we need.
Funny thing though -- we needed an interpreter to help us rent the place because the owner is Vietnamese and doesn’t speak English either!

Rafael

Coming to Canada saved my life. I would have been killed if I hadn’t been accepted as a refugee.

The first while in a new country -- it’s like you’re out of your own body. You don’t know whether everything is a dream, or a nightmare.

I started off in a transition house and they were great. They helped me find an apartment. They gave me a bed and a table. They even gave me this little t.v. And they put me in touch with other people from my own community.

I thought I could work in my own field here. I knew English. But it hasn’t worked out that way. People don’t want to recognize my credentials. I tried to study and go to university but how can I afford it. I wish there was some sort of training centre that could speed up the process. After all, I have both a university degree and work experience. But after one year, it seems like the government doesn’t care about you any more.

I think Canada is missing out on a great opportunity. People like me are bringing skills and experience. I’m a social worker and I could help Canada work with people in the immigrant community. But it seems that Canadians only think of immigrants as cheap labour, as second class citizens.

I came to this country with lots of dreams. But so many doors are closed. I still try, but it gets tiring. Sometimes I think I should give up.

Do I regret coming? No, not for a moment. After all, for me it was a matter of life or death.

Laura

Things were very different when I came to Canada with my husband and daughter. It was easy to get a visa and it was easy to find a job, especially since both my husband and I had some English from high school.

I always worked. Almost right away, I was ironing shirts for people in my building. Then I got a job as a waitress at the hotel -
- I told them to give me a chance, and they did. I worked there for four years. Then I got another job as a sales person. I was good at that.

couldn’t live with the class system there, after all this time in Canada. And I couldn’t because of my girl.

When my husband and I divorced I had to quit work because of my daughter. Welfare helped me out for a while and treated me really well. I also got into BC Housing – a wonderful apartment. And I could afford it.

Being on welfare was hard on my daughter. She always felt we were poor and she always thought that set her apart in school. That and her being darker. It was hard on her.

It helps if you get connected to the rest of your community. You can often find jobs in that way. And I’ve been able to get into a training program. Later I took a student loan for a computer program at the college. I tell other people to take the loans and improve themselves. The best chance they have is to study.

What’s really needed is more affordable housing, housing cooperatives or whatever. That gives children a proper environment.

Sometimes I think I should have gone back when my marriage broke up. But I
George

I don’t think things will get better for me. Life only seems to get more and more difficult.

The government knows all the problems in society. But they do nothing to change it.

Government gives money for different programs. But the programs don’t solve the problems. They can’t. What we need are jobs. When people work, they feel good about themselves.

Marianna

I came 12 years ago. It took me two years to settle in and earn a decent living.

I remember my first employer saying, yes, he saw that I had the qualifications. But he said he wanted someone with Canadian experience. I told him, you give me the job and then I’ll have Canadian experience. It worked. He gave me the job.

He never regretted it. And I never looked back.

Lily

It’s terrible to be in this position. Some people on welfare work for cash, under the table, just to get by. And employers take advantage of them, paying them three or four dollars an hour.

One of my friends — he’s not on welfare — he works from 9:00 in the morning until 5:00 at night, and gets only $30 cash for the day. They’re taking advantage of him. But what can he do. He won’t go to welfare.

And that stuff hurts everyone. It’s taking a job away from someone who would have to be paid at least minimum wage.

I’d go home, but I can’t. My son is learning English. He has become Canadian.

Nang

I thought I’d be able to work here. The law is different but the technical side of my work is the same. They said I had to go back to school and get a Canadian license. I can’t do that until my English is better. And employers — even those from my own
country -- don’t like working with someone who has an accent.

So I got a job in a restaurant. I’m young and energetic. I’m a good employee. But then I got pregnant. People did promise to help me but now ...

When the baby was born, I had to quit work and go on welfare. It was humiliating. It was as if they didn’t trust me.

It’s hard because I am so alone. My friends are busy with their own lives. I have no family here. I can’t even tell my family back home what has happened.

And now my baby and I are living on $893 a month. My rent is $580 and my utilities about $20. Food, clothing, diapers, transportation -- they all add up. I can’t buy a stroller or other things for my baby. I paid income tax last year but I don’t get any of the tax benefits for my child. I don’t understand why and there’s nobody to help me.

I think this happens to many people. Life for new immigrants is totally different from their dreams. They won’t tell people back home about the difficulties so everyone there thinks Canada is such a wonderful place.

I’ll use this time to improve my English. But I have to pay for my own language classes and I can’t afford that now -- not with a baby and not while I’m on welfare. Language classes would be more useful if they were designed with my sort of work in mind. Right now, they’re too general.

It would have been better if I knew what to expect in Canada, and learned more English before coming.

I take out ESL tapes from the library but I have to return them in two or three days, and I can’t afford the bus fare. It would help if I could keep them longer.

Sometimes I feel there’s no hope. Life is so hard.

Zhang

I was working on contract in Hong Kong when I met my employer’s brother from Canada. He pretended to be a good man. He brought me gifts. He sent me flowers. He used sweet language.

He was a good actor.
We got married in 1994 and he brought me to Canada in November. Then I discovered he drank and gambled. I couldn’t stay with him. When we divorced, my salary was higher and he asked me to support him.

I know other people who have the same experience.

I had nowhere to go when I left him. I can’t return to China because of the shame. I can’t even tell my family. And my husband is from a good family too.

Governments should provide better information to people, both before they come and once they’re here. And they should let refugees know what their rights are. Right now it is so unclear.

It should make sure that doctors understand what sort of medical coverage refugees have.

It should combat racism. Racism works against many people.

Governments and employers should give us a chance.

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**Luo Ning**

The government should be more sensitive and more kind. It should look to the future, the same way I do. Help people now, offer them some dignity and they will repay the country many times over in the future.

Canada has lots of resources. People and governments have to go on the same road to improve living conditions.

Governments should meet with the people and listen to them. They should hear what’s really going on.

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**Lan**

I came to Canada on January 6th, 1994, sponsored by my husband. He came from Vietnam almost ten years before me.

I was happy to join my husband but at the same time, I have never been so scared. Canada is such a big country and I had never been away from home before. I didn’t know English or how to get around by bus, or how to find a job here. In Vietnam I had my own little business and I had lots of family. Here I had nobody.
I got a job within days, at a restaurant with a really nice person. But then I had to quit when my baby got sick.

My husband and I separated after a few years. Maybe there were too many pressures being in a new country and struggling.

Money is always the biggest struggle. The financial workers treat me nicely but there’s just not enough money. Vancouver is so expensive. Housing and food are so expensive. I go to the Toy Bank and the Food Bank, but I’m afraid of giving some of that food to my child. I don’t know if it’s good.

I worry about the children especially as they start getting older and needing more. Right now, they don’t ask for much.

I don’t regret coming to Canada although I’m very lonely. I like being in a democratic state where everyone has equal rights.

I have my joy too, not only sadness.

Hai

I was a hairdresser in Vietnam and supported our whole family. I got married in 1985 and had our first child in 1986. Later the government put me in jail when my husband escaped first to the Philippines and then to Canada.

Finally he brought me to Canada. I thought Canada was going to be paradise. I would work hard and improve our life. But it hasn’t worked out that way.

My husband put me to work right away, with two jobs -- washing dishes during the day and cleaning offices at night. And then I discovered my husband was drinking and not taking care of his family. Sometimes he was violent. I got sick from everything and lost 30 pounds.

I took some training, from Unemployment Insurance, and the teacher spotted my problems. She helped me get to a transition house and welfare helped me to stay away from him. In my culture, I could never have escaped -- only the husband can leave.

I’m crying all the time. It’s like I’m in water and can’t swim. Everything is so hard -- I don’t have family here and have to
take care of my three children all by myself. English is hard to learn. I’m scared every time I get on the bus. Once I was lost and the police had to take me home. When I was pregnant and working, I was always running -- 10 blocks to the bus because I couldn’t be late for work. And then to the babysitter’s. I’m always so tired

I haven’t told my parents. I don’t have the courage. I have to pretend I’m doing well. I want to send them some money, but I can’t. I don’t have any.

I’m in BC Housing now and it’s such a help. Before I was always moving and it was hurting the children. Landlords keep raising the rent. They don’t want children because they play and make noise. Where I come from, children are most important. But here?

I’m worried about my children. They want things that other children have. They get angry. Will I have the strength to cope? I worry all the time.

I’m trying to make friends. I’m hoping other people in the Vietnamese community will become like my family. My first welfare worker was really good -- she helped me. But the new worker wants to do everything by the book. I lost the $40 supplement for my boy’s asthma because there was no doctor’s letter on file.

I don’t want to rely on the government. And I won’t some day. But right now I need its help.

It should help single moms with children. You know if there are problems the ministry will take the children, put them in a foster home and then pay a lot for their support. Why won’t the government give me a bit more help now so I can keep my family together.

Anna

I’ve been here for 10 years and it’s been very hard. When I came I didn’t have any friends or family. I went to the church and I volunteered whenever I wasn’t working. But mostly I worked taking care of a family’s children. It didn’t give me a chance to learn how to read or write English. And I couldn’t afford to pay for ESL.

We were in a car accident and now I can’t work. And there’s no money. But I live in BC Housing -- if I didn’t have that, I don’t know what I would do.
We should be giving people jobs, not welfare.

Nuria

My husband and I came 5 years ago, when my husband’s company wanted him to open an office here. I was used to moving, first with my family and then as a student.

But it was hard to settle in and start all over again. I had two university degrees but people here didn’t want to recognize them. It was ridiculous. I went to a good university. I spoke English. I was good in my field. But even the university didn’t want to recognize my degrees. There’s so much you have to do before you can fit into this country. You have to learn about the city and country. You have to get a feel for it. You have to get involved.

I called different organizations working with other immigrants and then began to volunteer, on a full time basis, five days a week. I got the “Canadian experience” that people are always asking for. My life really began to change when I got involved as a volunteer.

But volunteering that way was a luxury I could afford because of my husband.

Without him and his income, I would have been in real trouble. Other immigrants, without husbands or without a good income, don’t have the opportunity I had. I got depressed -- I can only imagine what it is like for the others.

I always told myself that the job is there. It’s just hiding.

I don’t know what the solutions are. The refugee process should be shortened. Waiting for 2 years or more can destroy your confidence and energy. Use the English classes to teach people about Canadian life, Canadian values and Canadian laws, especially family law. Warn people -- be honest -- about the job market before they come. Warn them about unemployment.
Nahid

Dear Martin,

They say that you should never “look a gift horse in the mouth” and quite rightly so. I am a refugee and like many other refugees, Canada has given me the gift of life. I have no doubt that as poorly as I may have fared since being stricken by this plight, in most other countries in the world today, I would not have fared as well, and perhaps not survived at all.

“Refugeedom” for the lack of a better word is a state of seeking safety ... but it also entails such necessary truths as losing all of one’s dreams and joys involuntarily. Such trauma can and does strip most people of their best qualities. Relocation and re-assimilation ... are quite often extremely traumatic in themselves even without the added mental strains that go hand in hand with loss and separation from those who love us and those whom we love.

Having already admitted and affirmed my position and gratitude towards Canada, I must make it absolutely clear that what little of my sanity remains I owe to the kindness of individuals in the society, particularly one family whose humanity, generosity and charity will forever remind me of the inadequacy of words in expressing my gratitude. From what I understand, almost all people in my situation have had such guardian angels extracting the sting of hostility from this otherwise unbearable situation.... Such charitable souls provide more than the alleviation of the pain of poverty. More importantly they benefit us with their guidance and with their moral and psychological support.

In so long as Canada provides shelter to those who need it, such as myself, it bears a responsibility to its people and society of today and more so to generations yet to come. It has a responsibility surely to provide the necessary environment for these people to flourish and to become useful and productive components of society.... The diminishing role of the government of Canada in the welfare of the refugees represents a step back from this responsibility.

Kindest regards,

Nahid
6. **Contributing to Poverty**

This section of the report considers certain of those factors which accentuate the impact of poverty among low-income immigrants and refugees. It is organized in three parts with the first considering employment-related issues and the second considering the inability of many immigrants and refugees to access the services and supports which can soften the impact of their poverty.

The third part is broader in scope. It considers how the deterioration of the social safety net, throughout Canada, has exacerbated poverty among immigrants and refugees as well as among other low-income people.

6.1 **Employment, Unemployment and Poverty**

Foremost among the factors causing poverty is the employment, the underemployment and the unemployment experienced by many immigrants and refugees in British Columbia. Without meaningful employment and a living wage, this group — like other Canadians — will not escape poverty. Indeed even with employment, many people and families remain in poverty or hovering just above the poverty line.

The profiles, survey and Census data all reveal a great many people living on low incomes and struggling:

- to find that first job and to gain “Canadian experience;”
  
  “Every immigrant wants a job ... any job.”

- to find a job which recognizes and pays for their credentials, skills and experiences, and which allows them to contribute to the province’s well-being;

  “The key to preventing poverty is to provide people with the opportunity to get a job. Jobs provide structure and hope.”
to retain their job, regardless of how good or bad it may be, and to avoid the impact of economic downturns, downsizing and globalization, or the ravages of exploitative labour practices;

to work when they have not yet mastered English, when they are still unfamiliar with Canadian working conditions and the needs of Canadian employers, and when they are still adjusting to the challenge of relocation; and

to find the supports which will enable them to participate in the paid labour force, in particular child care and transportation.

This speaks to the need to provide people with accurate and reliable information about the employment situation in British Columbia before they leave their country of origin. There is a heavy responsibility on Canada’s overseas immigration offices.

Furthermore there remains a significant problem with professionals and skilled workers whose credentials were recognized and rewarded when applying to become an immigrant or for refugee status but are now pointedly ignored by employers, universities and other institutions. To be told that “licensing is a provincial matter” or the responsibility of a professional association is of little solace.

This problem has been identified repeatedly, by immigrants and refugees themselves, by community agencies and by government reports. But still the problem remains. Accountants, engineers, dentists, doctors, social workers, academics and a host of others are relegated to poverty by the protectionist policies of the different licensing agencies in British Columbia.

“We entice people to British Columbia and then we let them down.”

“We have to pressure professional associations to do something about the accreditation issue. They should have some responsibility too.”

42 For example, see Spigelman, 1997.
Then there is the exploitation of some immigrants and refugees working on the fringes of the paid labour force. People described friends and acquaintances -- or possibly themselves -- who were working for less than minimum wage or labouring in terrible working conditions. There is the experience of agricultural workers who have been exploited as a result of employment practice standards not being enforced.\textsuperscript{43} In this regard, we were told that "greed has no ethnic boundaries. Both Canadian employers and those from my own country will take advantage of us."

This exploitation feeds on their inexperience and desperation. It feeds on their need to provide for their families, on their lack of familiarity with Canadian law, on their fear of authority, on their gender and age, and often on their inability to work in English. It feeds on the unemployment rate in their communities and the competition for the too few jobs that are available. Overall, the situation serves to guarantee their poverty.

The situation appears to be both better and worse for those who arrive as refugees. All refugees must struggle with the severe trauma associated with having to flee their country and their forced relocation. Some -- those who are sponsored -- may arrive in Canada with a support network in place. This network can help them to adjust and often can lead them to their first job experience. Others, and particularly those who request refugee status from within the country, are profoundly isolated. As they wander the streets of Vancouver for weeks on end, they face a host of legal and social barriers which leave them vulnerable and sometimes obliged to work in conditions which defy Canadian standards.

One can debate the need for these barriers and their role in protecting the refugee process. But the bottom line is that these refugees, and their children, may be in Canada for an extended period of time. The poverty imposed by these barriers only serves to isolate them further from the mainstream of Canadian life.

\textsuperscript{43}For example, see Law Foundation of British Columbia, 1994 and 1997.
The language issue contributes as well to the underemployment and to the poverty evident among some immigrants and refugees. LINC and other language classes have a vital role to play in allowing people to escape poverty. But in some cases, the class fees serve to exclude people. Sometimes the classes are not accessible, either because of when they are held or where they are held. As one person told us, “how can I choose between bus fare for the classes and milk for my child. They’re about the same price.”

At the same time, it appears that sometimes the instruction is too general and poorly suited to the employment goals of the immigrant and refugee participants. And there are rules and financial barriers which effectively exclude some who need this instruction, for example the Portuguese mother who stayed home to raise young children through her first dozen years in British Columbia. Being a Canadian citizen, she was no longer eligible for government-supported classes.

Finally there is the difficult to measure but certainly important factor of discrimination and racism. Visible minority people face additional barriers to employment and to an adequate income, and spend many years trying to catch up to the average income levels of not only native-born Canadians but other immigrants as well.

Employers, whether Canadian or foreign-born, may claim the person’s accent is the problem. But as one person stated, “It’s not having an accent which is the problem. It’s which accent you have. A New Zealand accent is the right accent; a Punjabi accent is the wrong one. The issue is not the accent but rather discrimination.”
“Employers overlook the resume and look at my clothes. At my head covering. They think that because I wear what I do and because I cannot shake hands with men, that I can’t work with them either, or be friends with them. In my home country, I always worked with men. And I had many male friends. But here, many employers just don’t want to stop and learn about my culture.”

Meanwhile the overwhelming majority of recent immigrants and refugees in British Columbia belong to visible minority groups. If discrimination is a factor, the traditional pattern of escaping poverty and catching up through 10 or 15 years may not apply in the future as it has in the past. Discrimination may relegate them to poverty perhaps forever.

British Columbia has the potential to grow and flourish because of the number and skills of those settling in the province. Reaching that potential requires the same sort of special efforts that are directed to the province’s other resources. Foremost among these are efforts to ensure they can participate in the paid labour force.

Consequently, many of those involved in this project emphasized the need for a full array of employment training services. People need an expedited refugee claimant process so they can begin to work and to be self-supporting. People need an orientation to the paid labour force. They need the opportunity to learn about working conditions and employer expectations. They need help to prepare their resumes and to improve their skills before venturing into the labour market. They need job clubs and job coaches to help them find work and to help them through the difficult transition period.

In spite of the need and the effectiveness of these programs, government policy is severely limiting access to them. Those receiving Income Assistance now have to wait seven to ten months before they are even eligible for the job training programs offered through the Ministry of Advance Education, Training and Technology. This policy may make sense as a general rule. It does not make sense in all cases.

The employment programs available through the Employment Insurance system have been similarly restricted. These are now narrowly targeted not to those who most need help but to those who are already sufficiently attached to the paid labour force as to
qualify for Employment Insurance in the first place. The most needy are largely excluded from this process.

At the same time, some people suggest that too much money and effort are devoted to these programs. “The programs are fine,” they said, “but they’re not a job. We have to direct the effort toward creating jobs, not creating programs.” These programs work at the level of the individual rather than for the community as a whole. They may help one person at the expense of another. They may help several hundred individuals while doing nothing to address the unemployment facing many thousands. Until the larger issues are addressed, poverty will remain a reality for immigrants and refugees in the province.

6.2 “Building Walls” and Limiting Access

There are many supports and services available to immigrants and refugees, much as there are for other Canadians. There is Income Assistance for those with no other financial resources, Employment Insurance for those who have been working, language and job training, family support and counseling, routes for escaping domestic violence and abuse, seminars on the law and Legal Aid services, medical services, hot lunch programs, Food Banks, toy banks and clothing banks.

These are all the mark of a caring society. And they are available through a wide range of both government offices and community-based service agencies.

But from all accounts, access to these services is compromised for many immigrants and refugees by:

- people not being aware of what is available or not knowing how to ask for help, or by a language barrier, or by the fear which some immigrants and refugees have of government authorities;
the services, for example some food banks, not being sensitive to the particular culture and practices of certain of the immigrant communities whose customs and traditions are so very different from traditional Canadian practices;

people not having even the small amount of money required to take the bus, to the food bank or to the language class for example, or by there not being any public transportation at all in some communities; and

offices and agencies “building walls” around themselves because of their own administrative needs and strained resources.

Access is most limited for precisely those who most need help either because of their poverty or because of the conditions which lead to poverty.

Some programs, and Income Assistance in particular, carry a heavy stigma. Pride and “face” are very important even to the most desperate among the immigrants and refugees. Many will not access those services which were built to help people in their situation. Or they will access welfare only after “disconnecting from their family and community,” leaving them even more isolated than before, at a time when they most need family and friends.

Furthermore the Income Assistance program itself does little to remove that stigma because it is one way of controlling the number of people applying for help. The program’s purpose is to provide destitute people with the most basic of necessities. Yet when people reach the point of having to apply, they are often scrutinized in a way which ensures they lose a measure of their dignity and self-respect. The orientation sessions are a good example of this, obliging people to wait for help and to sit through a session which they cannot understand because it is offered only in English.

It may well be that some of those immigrants and refugees who most desperately need financial assistance, for themselves and for their children, are not receiving it.
In this and other government programs -- and in some of the community agencies too -- people have to wait for an appointment, a period which will seem interminable when a mother does not have a dollar for “hot dog day,” when a family has no money for school lunches, or when a refugee is all alone on the streets of Vancouver. There are unanswered telephone calls and messages, no doubt the result of high case loads and too many crises.

People often told us of not feeling welcome in government offices and, sometimes, even in community-based agencies whose very mandate is to help immigrants and refugees. Sometimes there is nobody who speaks their language. Sometimes information is available but only in English and French. People are on holidays and there is nobody to replace them. There are forms to fill out, and more forms, and sometimes the wrong forms. There is the obligation to go first to one office, then to another and then to a third or back to the first. Staffing reductions, in government and in community agencies, only exacerbate these problems.

Furthermore there appears to be little coordination among the array of agencies serving the same people. There are few links between the immigration and Income Assistance offices, and between the different community-based agencies. In part this is because of scarce resources and the need to compete for shrinking resources.

Bureaucracy is bad enough for people who are familiar with the system and comfortable with the language. It can be an insurmountable barrier for those recent immigrants and refugees living in poverty.

We were told of the need to work around the rules and around the system. In these cases, experienced and sympathetic program staff, whether in government or in community agencies, will show a good measure of common sense and will bend the rules. In some cases, staff will refer clients to a particular worker, or warn clients against seeing some other worker.

“... very simply, our programs no longer allow us to do much for people.”
of comprehensive way. They have less flexibility now in meeting needs, and less ability to respond to need.

This situation is most pronounced when someone becomes ill. A child may become ill before all the forms are completed and the legalities worked out. The consequence can be hospital bills sent to families who cannot afford even food, and letters from a government agency saying “it is not my problem.” People living in Canada -- children growing up in Canada -- are the community’s “problem” and responsibility. It serves nobody’s interest to impose a debt on someone who barely has enough for basic needs. This poverty and distress can lead to interventions by the Ministry for Children and Families, and to long-term social and economic consequences for the family and for society as a whole.

In some ways, the situation is both better and worse in the communities outside of the Lower Mainland region. There, the immigrant and refugee population is smaller in number and likely less poor given the relationship between poverty and shelter costs. But at the same time there are fewer services available. And often these communities are still denying that the face and nature of their population is changing, and that special measures are required to accommodate these changes.

Access is limited also by people not knowing their rights or what they can ask for, and by the lack of transparency in programs. Government services are complex, difficult to understand by the native born let alone by those with a language or cultural barrier. The consequence is people not receiving the range or level of support to which they are entitled as residents of British Columbia. We saw the consequences of this all too often through the course of this project.

There was, for example, the refugee family whose Income Assistance cheque from the Ministry of Human Resources was cut by almost 17% when the National Child Benefit was enhanced in July. By Regulation this family should not have lost the $200 in provincial benefits because they were not yet eligible for the federal benefit. But the family did not know and the worker did not think. And, it seems, there was nobody in the community who could advise them of their rights and of the Ministry’s obligations.
There was the other family, having to survive and feed their children on $125/month because they did not know how to complete all the forms associated with Income Assistance. And there was the waiting period before they could see someone who would fix the problem. Meanwhile their children’s school was beginning to raise child welfare issues.

Immigrants and refugees living in poverty have special needs because of their unique circumstances. In this regard, they are no different from certain other groups of low-income Canadians, for example people with disabilities, Aboriginal people and female lone parents. Government programs too rarely acknowledge and accommodate these special needs. Instead their goal is the cheapest route to a given outcome.

6.3 Creating and Tolerating Poverty

Canada has long prided itself on being a compassionate society, committed to ensuring at least a basic standard of living to all its people. Indeed it is precisely this vision and this history which over the century has attracted so many thousands of immigrants and refugees.

"Don’t get me wrong. Canada is a wonderful country. As refugees, we could not have survived in 99% of the other countries willing to accept us. I am truly grateful to Canada.

But the help we have received has come from wonderfully generous people, not from governments. Government help comes with a price tag that diminishes our worth."

But Canadians, or at least their governments, appear to have forgotten what Canada was and why it was that. John Ralston Saul, in the Massey Lectures, suggested that:

Not only do we seem to be devoid of useful memory but when we do remember accurately, it has little or no impact on our actions. It is as if, when we come to public action, our greatest desire is to generalize and
institutionalize a syndrome resembling Alzheimer’s disease. ... We actively deny the utility of public knowledge.  

From the 1920s to the 1980s, Canadians built a social safety net, a system of life preservers, to support people in poverty and people at risk of poverty, be they immigrants or native born. For a decade and more now, however, governments across Canada have cut away those life preservers and left people to float -- or to sink -- on their own. In many ways they have chosen to tolerate poverty and distress among an ever increasing number of children and young people, among two-thirds of female single parents, among people with disabilities and Aboriginal people, and among perhaps 50% of recent immigrants and refugees.

The Employment Insurance program provides a good example of this disregard for the increasing number of people in distress. As illustrated in Figure 46, Canada does not compare particularly well with many other countries in terms of ensuring that people have the opportunity to avoid or escape poverty through employment. Its unemployment rate is significantly higher than that of these other developed countries.

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44 John Ralston Saul, 1995: 4-5.
Yet the Government of Canada “reforms” have resulted in the program not doing what it was initially designed to do, namely protect people from the poverty associated with job loss. Figure 47, for example, shows that the average number of beneficiaries and the average level of benefits have declined dramatically over the past three years. Only part of this decline is due to somewhat lower rates of unemployment.

Similarly the average EI entitlement, in constant dollars per week, remained exactly the same from 1992 to 1997 in spite of inflation’s impact on the cost of living. During the first half of 1992, the average beneficiary received $269/week compared to $270/week during the same period in 1997. During the second half of the year, the average weekly benefit actually declined, from $283 in 1992 to $275 in 1996.

In Vancouver, this average would leave even a single person without dependents more than 10% below the poverty line. It would leave the single parent with one child 35% below the LICO.

In essence the program has lost sight of its very purpose and has been transformed into a net contributor to the federal government’s budgetary surplus. In 1998, the Employment Insurance program’s annual surplus will be $7.1 billion and the cumulative surplus almost $20 billion. Designed to protect people against the poverty associated
with unemployment, the program no longer provides hope to over 60% of those Canadians who are unemployed, a dramatic drop from 83% as recently as 1989.45

The same pattern is evident within the provincial Income Assistance program even though British Columbia has been less ruthless in this regard than many other jurisdictions. Over the past decade, the program has reduced its rates for most recipients, eliminated the flat rate earnings exemption, reduced the asset exemption level, limited access to training programs and in effect reduced the resources available to assess and meet special needs.

Over 50% of Income Assistance recipients live in the Greater Vancouver area and the high cost of shelter in this region places an intolerable burden on those families having to rely upon the program. Very simply, there is little rental housing available at the rates provided by the program for shelter, for example:

- only 2.9% of the rental housing available costs less than the $650/month which the program provides to a four-person family; and

- only 1.9% of the rental housing available costs less than the $325 which the program provides to a single person.46

The Income Assistance program will provide $520/month for shelter to a lone parent with one child. Meanwhile the average cost of a one-bedroom apartment is $703 in Vancouver, $637 in Burnaby and $579 in New Westminster. A four-person family will receive $650 for shelter from the program. Meanwhile, the average rent for a two bedroom apartment in Vancouver is $971. Only in East Hastings ($688) does the rent even begin to approximate the program’s shelter allowance.47

45 A recent report, prepared by Statistics Canada for HRDC, found that 50% of the decline in eligibility is due to the program’s rule changes while changes to the labour force itself, such as the increase in the number of self-employed people, account for the other 50%.

46 SPARC, 1997: 15.

47 Data from BC Housing and CMHC, 1998. See homeweb.bchmc.bc.ca/statistics
Income Assistance recipients have to make up the difference by using their food allowance to subsidize their shelter costs. The Social Planning and Research Council of BC describes the program as simply “a legislated form of poverty.” This is illustrated in Figure 48 which compares BC Benefit rates with both the very conservative SPARC estimate of the cost of daily living in Vancouver and the LICO for the different families.

In way of example, BC Benefits would provide a single parent -- with two children, having no earned income and living in Vancouver -- with an annual income of approximately $11,600 for shelter, food and other basic needs, if they received the maximum allowable. This would be supplemented by perhaps $6,000 from the BC Family Bonus and the National Child Benefit programs. Her family income would be 64% of the LICO ($27,672) for that family.

Many people -- immigrants and Canadian-born -- find themselves in this form of legislated poverty.

The growing inadequacy of the social safety net is evident across almost the entire spectrum of policy and program areas. A person working full time and full year at minimum wage, for example, would be right at the LICO in Vancouver. If she or he had dependents, they would be well below the poverty line.

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The average cost of licensed care for an infant in the Vancouver area was $874 in 1997 while the subsidy available to low-income parents was about $585. The cost of care for a child, 18-35 months, was $743 and for children three to five years, $502. The subsidy available was about $350. These leave a very considerable deficit for parents to absorb, particularly if they are receiving Income Assistance or working for minimum wage.

The cost of care for preschool children and infants in the Vancouver area increased by 13-18% between 1993 and 1997 while the percent of children in care who are actually subsidized declined by as much as 25%. Provincially 20.1% of all children enrolled in child care were receiving a subsidy in 1997 compared to 25.9% in 1993.

The social housing program in British Columbia, a saviour for some of those interviewed during this project, had a waiting list of almost 9300 applicants in 1996 and over 13,200 one year later. This has developed in spite of British Columbia being one of only two provinces in Canada which is continuing to increase its stock of social housing. Increased provincial contributions to social housing were no match for the combined impact of declining federal contributions and increased need.

Over 14% of all households in the province, almost one-third of single parent households and 90% of those low-income households surveyed for this report, are living in accommodation which they cannot afford on the basis of CMHC standards.

Through this past decade the “war on poverty” has been abandoned rather than lost. Social security reform has been driven not by community, family or individual need but by so-called fiscal imperatives, by the deficit, by globalization, free trade and market restructuring. Perhaps the reforms make sense from a budgetary perspective. But they do not make sense from the perspective of those trying to raise children without money for school lunches. One commentator has suggested that:

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50 The other is Quebec.

... government [finances] ... are in better shape. But the country -- which is allegedly what the government is supposed to be concerned about -- is not in better shape.... Canadians as a whole have a high debt load; real disposable income has been declining since 1989; youth unemployment is in double figures and aboriginal unemployment is 30 to 50 percent. So tell me again about [i.e. the federal government’s] wonderful management of the overall economy.\(^{52}\)

The safety net is in tatters and the disparities between rich and poor in Canada are growing. Table 11 illustrates how the character of social security reform has simply accentuated this gap through the past decades for families with children under the age of 18 years.\(^{53}\)

The gap is greater now than at any time during the past twenty-five years.


\(^{53}\) The average total income includes government transfers and is presented in constant 1996 dollars. The data are from Statistics Canada and were published in the \textit{Globe and Mail}, 22/10/98: A12.
Table 11, Average Income among Families, Canada

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<tr>
<td>Poorest 10% of</td>
<td>$12,913</td>
<td>$14,250</td>
<td>$14,862</td>
<td>$15,272</td>
<td>$15,592</td>
<td>$15,294</td>
<td>$13,522</td>
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<tr>
<td>families ($)</td>
<td></td>
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<tr>
<td>Richest 10% of</td>
<td>102,260</td>
<td>121,537</td>
<td>130,289</td>
<td>138,121</td>
<td>134,923</td>
<td>136,618</td>
<td>138,157</td>
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<tr>
<td>families ($)</td>
<td></td>
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<tr>
<td>Ratio, richest to</td>
<td>7.92</td>
<td>8.53</td>
<td>8.77</td>
<td>9.04</td>
<td>8.65</td>
<td>8.93</td>
<td>10.22</td>
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<tr>
<td>poorest</td>
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Once again, Canada does not compare particularly well in this regard to many other countries. Figure 49 compares the share of Gross Domestic Product controlled by the richest and poorest quintiles of the population. In Canada, the ratio is 7.1, i.e. the richest 20% of the population has over seven times the share of GDP than does the poorest 20%. Only France, the United States and the United Kingdom have higher ratios and greater levels of inequality.54

Figure 49

Income Inequality: Ratio of GDP Controlled by the Richest and Poorest 20% of the Population

Canada has chosen not to use its tax and transfer system to alleviate poverty by reducing this income inequality. In contrast, Belgium uses its transfer payments to

54 UNDP, 1997: 53.
reduce poverty by 81%, from 28% to 6% of the population. In Sweden transfers reduce poverty among children by 84%, from 18% before taxes to 3% after taxes.\textsuperscript{55}

Governments, in the words of John Ralston Saul, have forgotten why the social safety net, with its programs and transfer payments, was constructed in the first place. And the consequence is so painfully evident in the unfulfilled expectations of low-income immigrants and refugees in British Columbia.

7. Addressing Poverty

In spite of the province’s wealth, about 25% of all immigrants and refugee families are living in poverty and with the isolation that invariably accompanies poverty. This isolation is particularly profound for refugees and for refugee claimants who had little choice in coming to Canada.

Immigrants and refugees are poor for many of the same reasons other Canadians are poor:

- in some cases they are unprepared for the paid labour force while in other cases, discrimination has pushed them to the margins of this labour force;

- their marriage has dissolved and the supports which would enable them to continue working for wages are not available; and

\textsuperscript{55}UNDP, 1997: 34
their income is inadequate to their needs, particularly in light of shelter costs in the Lower Mainland region.

In most cases poverty is the consequence of forces beyond the control of individuals. Very simply many people, whether born in Canada or elsewhere, are poor because they do not have adequate or equitable access to good schools, housing, jobs and income. And the once resilient social safety net is no longer able to support them adequately while they work to improve their situation.

For immigrants and refugees, the shock of poverty may be greater than for other Canadians because their dreams might have been larger. Very often, poverty is a new experience for these newcomers. And certainly the poverty was unexpected, and has left them wondering how this could have happened in what they considered to be a paradise.

The governments of Canada and British Columbia recently concluded an agreement on immigration, transferring greater responsibility to the province for settlement services. Given this agreement, the time is opportune for efforts both to alleviate the impact of poverty in the short term and to prevent poverty in the long term.

7.1 The Consequences of Poverty

There should be no question about the wisdom of adopting strategies to alleviate or prevent poverty since the issue is very simply one of “pay now or pay later.” We know full well the long-term consequences of poverty and the long-term costs associated with allowing children to grow up in poverty.56

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Children living in low income families experience poorer health and fewer successes in school. They are much more likely not to be employed or in school when they are teenagers. They are more likely to have a pregnancy while a teenager and to start their adult life in poverty. They are more likely to come in conflict with the law, both as young people and as adults. And as adults, they are more likely to have periodic episodes of unemployment and to draw repeatedly upon the Employment Insurance and Income Assistance programs.

The Canadian Council of Social Development suggests that the higher the incidence of poverty among children today, the higher the economic and social costs are likely to be tomorrow “as fewer children make a successful transition to adulthood.”\textsuperscript{57} The National Crime Prevention estimates that $7 would be saved through the long term for every $1 investment in social development today.

Human Resources Development Canada has also calculated the tremendous social and economic costs associated with an unduly high rate of unemployment. “\textit{Bringing unused human resources back to work produces goods and services that allow the unemployed to earn a salary, firms to make profits, [and] all levels [sic] of government to collect taxes}.”\textsuperscript{68} HRDC estimated that in 1994 the economic costs associated with unemployment were $29 to $77 billion and the federal budget costs were $8 to $12 billion. The social costs would add many billions more to this total.

\textsuperscript{57} Ross, 1998: 11.

\textsuperscript{58} HRDC, 1996.
7.2 Alleviating Poverty in the Short Term

This project identified the array of services that are available to low-income immigrants and refugees just as they are to other low-income individuals and families. It appears that the missing piece is some recognition that immigrants and refugees -- and especially refugees given the trauma associated with their flight and settlement -- are a special needs group who must confront particular challenges and who require special measures. They are not unique in this regard of course: lone parents and people with disabilities, for example, also face special challenges and live in unique circumstances. What is different is that while the challenges facing these groups are now acknowledged in public policy, those facing immigrants and refugees are not.

What is required, then, are a small number of new initiatives along with considerably more sensitivity and flexibility in the policies which guide existing programs. The following identifies efforts which could lessen the impact of poverty on immigrants and refugees.

- Overseas Information

The effort should begin by ensuring that immigrants and refugees have access to better information -- about employment, unemployment and the social and family pressures associated with resettlement -- before they leave their country of origin. Admittedly that may discourage some people from choosing Canada and British Columbia. But that surely is preferable to relegating them to the poverty which is so closely associated with unemployment and family breakdown.

They should be warned to expect some years to pass before their income reaches Canadian standards. They should be warned to temper their expectations and dreams.
Credentials

There is a desperate need to address, finally and in an effective way, the accreditation issue that has compromised both the dreams and the well-being of so many immigrants and refugees.

Given the number of people labouring in these circumstances, it may well be time for the government to appoint a task force not to study the issue but to resolve it. Perhaps the solution lies in providing special loans and accreditation allowances to professionals caught in this situation, repayable through the long term as they become re-established in their profession. In the short term this could be tested on a pilot project basis.

Perhaps the solution lies in establishing an independent body to carry out the accreditation process for new arrivals in the province.

Alternately, professional associations themselves should be persuaded and obliged to set aside their vested interests and establish an internal process which is designed to facilitate rather than confound the accreditation process for newcomers. These associations should be persuaded to establish a mentoring system to guide newcomers through the accreditation maze. At the very least, these associations have to be convinced that the province’s economic and social interests lie in removing rather than constructing barriers.

Cooperation and Coordination

There are a host of government and community agencies providing much needed services to immigrants and refugees. This project found, however, that organizational and bureaucratic hurdles leave many people isolated, vulnerable and without assistance offered in a timely manner. These hurdles leave immigrants and refugees going back and forth between different offices or even wandering the streets in the hope of recognizing a voice speaking their own language. In the words of one, perhaps fully Canadianized immigrant, there is too much “passing the puck from one agency to another.”
It would be appropriate for the Ministry Responsible for Multiculturalism and Immigration to facilitate a process designed to bring government and community agencies together, to build linkages among them and to support integrated planning. As part of this planning exercise, the Ministry could use Census and other data to build detailed profiles of those neighbourhoods which have a high concentration of immigrants and refugees.\(^{59}\) Agencies could use these data to understand their client base more fully and to identify more effective means for reaching out to them.

The initiative’s goal would be greater coordination and its outcome could be a greater capacity to provide effective case management services to newcomers. A further outcome would be ensuring that immigrants and refugees receive assistance which is appropriate, adequate and timely.

The planning process would be based on the premise that resources should be fairly and equitably shared in a way which best serves their common client group. By using resources in this manner, the community can ensure also that there are no gaps in the array of services available to immigrants and refugees as they settle and adapt.

Perhaps most important in this regard would be services designed to provide emotional support to families as they attempt to cope with the strains of settling in a new and not always friendly environment. The profiles presented in S.4, *The Experience of Poverty*, highlighted the incidence of family violence and family breakdown. While being careful not to close the escape valves currently available to women facing violence in their homes, this family support could perhaps prevent some of the tension that leads to violence, and some of the separations that lead to poverty.

In this regard, it would be appropriate to search for practical ways of ensuring that wives and brides understand the risks before they join their husbands in Canada. The profiles provided too many examples of husbands who were “*good actors*” in their countries of origin, and physical threats in Vancouver.

\(^{59}\)See Appendix 5, Spatial Distribution of Immigrants and Refugees (under separate cover).
Financial Outreach and Support

This community planning process should establish, as a priority, efforts to enhance the ability of community agencies to advise people about the income security programs which are available in the province and the country.

The income tax, child tax benefit, Income Assistance and Employment Insurance systems are all very complex and not well understood. Sound advice, offered in a timely way, is vital for preventing people from falling into the situation described in the profiles, where people receive less than their entitlement and less than their basic needs. It is vital for ensuring that people understand the systems that have been built precisely to alleviate the impact of poverty.

A family with young children, and a sick child at that, should not see their Income Assistance reduced because they are not eligible for the National Child Benefit, especially when the program’s own Regulations address this situation in an appropriate manner.

Furthermore, the evidence suggests that the Income Assistance program does not always appreciate the needs and circumstances -- or the language -- of immigrant and refugee applicants. It would be useful for the Ministry of Human Resources, and for other provincial and federal departments, to identify immigrants and refugees as one of their priority concerns given the proportion of the population they represent in the Lower Mainland region. This may mean providing better information and training to their own staff and having accredited interpreters available at all times in certain regions and offices. Census data and the MRMI could help these other agencies to identify needs in this regard.

An additional route to this end, and one worthy of pilot project status, would be for the Ministry of Human Resources to locate a number of its Financial Assistance Workers in certain of the immigrant and refugee-serving agencies in Vancouver. This could ensure that people receive help in a culturally respectful manner. It could ensure that they need not disconnect themselves from their community and lose “face” when asking for the financial assistance they so desperately need.
We need to be concerned with those families who have no resources and yet are not accessing the safety net established for precisely that purpose.

Service Appropriateness and Adequacy

The range of helping agencies in Vancouver and throughout the province need to consider whether the support and services they offer are appropriate and adequate given the incidence and depth of poverty evident among recent immigrants and refugees.

Perhaps transit tickets should be made available through ESL classes or through the Food Bank, at least on an emergency basis. This initiative would not be costly but would make a world of difference for many of those struggling just to get by.

The Vancouver Leisure Access program currently provides an important service to low-income families by enabling their children to participate in certain recreational programs at no or low cost. The city should consider enriching the program so these children can have the same, full range of opportunities that are available to other children in the community. Children not only want but need what their friends have. And British Columbia is sufficiently affluent as to be able to ensure that all its children have these opportunities. Other communities in British Columbia might examine whether they are providing or can provide for low-income children in the same manner.

The Food Bank too might review its activities relative to this population of low-income people. Building on its own survey of clients, the issue is whether it can provide food and support in a way which is more sensitive to the cultural differences increasingly evident in the province’s communities.

Within government, agencies might commit to restoring a degree of flexibility into their policies and practices. In some or many cases, it may defy common sense for the Ministry of Advance Education, Training and Technology to oblige someone to languish for ten months on Income Assistance before allowing them to enter a job training program. In many cases it would make sense to act right away and, indeed, to incorporate into policy some of the rule-bending which particular staff do
as a matter of good common sense. The Employment Insurance program would move closer to its initial purpose if it adopted the same approach.

Similarly, the BC Housing Management Commission should continue to search for innovative ways to meet the shelter needs of low-income people, including immigrants and refugees. Innovation will become all the more critical given the federal government’s determination to withdraw from the social housing field.

If it is not possible to build enough new units -- and it likely is not possible given the extent of need -- perhaps the Commission should consider a pilot project offering rent subsidies to low income immigrants and refugees living in market housing. Although this approach may be less cost effective in the long term, it is one way of making a tremendous difference in the short term, for families and for children. Certainly the approach is currently working well for seniors, for some people with mental disabilities and for some people living with HIV/AIDS.

### 7.3 Addressing Poverty in the Long Term

The previous section’s recommendations are limited in scope and are intended to ensure that immigrants and refugees can benefit from and be protected by the social safety net which is in place for all low-income Canadians. It is important, however, not to view these recommendations as being anything more than palliatives. They will lessen the incidence, depth and impact of poverty but they will not solve the poverty problem.

To move toward solutions, government and community must address poverty in all its dimensions, not in terms of income alone. What is needed is a broader and longer-term vision which focuses not on immigrants, or refugees, or women, or people with disabilities, but on all poor people together. As a first step, it is important to recognize the similarities in the situation of all low-income people in this province and country.

Isolated and dispersed, poor people most often have no power and little influence over the political decisions that affect their lives. Only through organization and

“Voice without power doesn’t carry to far. It becomes merely a whisper.”
through broadly-bases alliances can they gain this influence and work to ensure that resources are allocated in a fair and equitable fashion. Certain of the key informants raised precisely this point, identifying the importance of the province’s cultural diversity being represented in the policy and decision-making forums of government.

The United Nations Development Program suggests that the starting point for solving the poverty problem “is to empower women and men -- and to ensure their participation in decisions that affect their lives and enable them to build on their strengths and assets.”

Beyond this, long-term and visionary strategies are required to redress:

- those labour market forces and those income and tax-related policies which currently foster an inordinate degree of inequity in the distribution of income; and

- those demographic “handicaps” -- especially family breakdown and discrimination -- which are particularly responsible for the distribution and depth of poverty in the population.

These strategies would have to include efforts to significantly reduce unemployment and to redistribute income more equitably through the tax and transfer systems. They would have to include a comprehensive family policy which can ensure that lone parents in particular share in the province’s economic well-being and that children do not bear the brunt of restrictive fiscal policies. They would have to include new child care initiatives and new housing initiatives which ensure that families and children can live in a safe and nurturing environment.

They would have to include efforts to inform the public, honestly and openly, about poverty, about who is poor and about why they are poor. And they would have to include efforts to combat racism and discrimination, and to acknowledge that the face of

\[ \text{60 UNDP, 1997: 6.} \]

\[ \text{61 Schiller, 1989: 236.} \]
British Columbia is changing. People will have to be assured that the goal is a richer community in which everyone can share equitably.

In this effort, it will be important to recognize and explain that it is indeed possible to reduce poverty to a very significant degree. Doing so is not a utopian fantasy. Thirty years ago, for example, in a period when governments were ambitiously strengthening the social safety net, Canadians resolved that seniors should not be obliged to live in poverty. Enhancements to the Old Age Security program, and the development of the Guaranteed Income Supplement and the Canada Pension Plan, have made this goal a reality.

The incidence of poverty among seniors is now relatively low and, indeed, seniors are now the least poor of the poor in Canada.

Other countries provide similar models in terms of effectively addressing poverty. Norway has implemented a strategy which serves to ensure that lone parents share equitably in the country’s wealth. Lone parents in Norway have incomes which are 81% of the national average, compared to 66% in Canada and 52% in the United States. In Norway only 16% of female lone parent households are poor compared to 43% in Canada and 60% in the U.S.62

Norway achieved its success through a comprehensive system of social transfers and by investing not only more in its children but by investing differently. For example it:

- provides a generous benefit to all families with children;
- gives a significantly greater level of aid to children in single parent households;
- increases benefits as family size increases; and
- increases the real value of these benefits over time unlike in Canada where the de-indexing of tax credits has diminished the value of the child-related benefits.

The end result of this strategy is tangible: children living in single parent households in Norway are healthier than children in other countries. Their mothers are less likely than their counterparts in Canada to be dependent on Income Assistance and more likely to be participating in the paid labour force. Meanwhile Norway’s economic performance and growth are certainly equal to those of Canada. Its inflation rate is equally low and its unemployment rate considerably lower.

Eradicating poverty in other words is both “feasible [and] affordable”63 It can be a practical reality once communities and their governments establish clear goals and develop comprehensive strategies directed at those goals. The challenge of mobilizing resources to eradicate poverty is largely a challenge of restructuring priorities and of steadily maintaining these priorities through an extended period of time. And doing so is essential -- a moral and economic imperative -- if British Columbia is to seize the opportunities before it and if the dreams and expectations of its people are to be fulfilled.

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63 UNDP, 1997: 12.
Selected References


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