New Westminster Child Poverty Profile and Frequently Asked Questions– Updated June 11, 2020

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Introduction

This profile is designed to answer questions about child poverty in New Westminster, including how many people are living in poverty, who is living in poverty, where they are living, and how this has changed over time. This profile is structured based on answering common questions about child poverty.

How do we analyze child poverty?

Although poverty is multi-dimensional and can also include material deprivation, feelings of poverty, high levels of debt and low levels of assets, the simplest and most common measure of poverty is based

on annual family incomes (or in the case of singles, individual incomes). Income measures are limited in that they do not account for debt, assets, and other variables and varied circumstances: for example, a family with a low income, but that owns a house and has little debt might be in a better financial situation than a middle income family with large amounts of debt and very few financial assets. However, in order to use the most up to date and local data possible, income measures will be used for this report. They are supplemented by other indicators such as food insecurity and housing costs to provide a more detailed picture. Taxfiler data was acquired through the Community Data Program[i].

The most up to date child poverty data is from Taxfiler data from Statistics Canada, based on tax returns from Canadians. The most recent data is from 2017 and thus is reflective of policy changes such as the addition of the Canada Child Benefit. This data set uses the Census Family Low Income Measure (CFLIM-AT) to measure poverty rates, which is a measure of the whether or not a family's after-tax income is 50% or less of the median after-tax income for a family of similar size. The CFLIM-AT income thresholds are shown in **Figure 1**. More information on taxfiler data is available from the T1 Family File, 2017 estimates[ii].

Figure 1: 2017 Thresholds for CFLIM-AT

Number of family members	After-Tax Census Family Low Income Measure Thresholds
	dollar amount
1	21,136
2	29,891
3	36,609
4	42,272
5	47,262
6	51,772
7	55,921
8	59,782
9	63,408
10	66,838

Source: Statistics Canada. T1 Family File, Final Estimates, 2017. Section 1. Data. Table G: 2017: Thresholds for After-Tax Census Family Low Income Measure.

Although taxfiler data provides the most up to date poverty data, it does not provide data on certain vulnerable demographic groups such as recent immigrant children and Indigenous children. Therefore, this taxfiler data is augmented with 2016 Census data (based on 2015 incomes), using the LIM-AT (Low-

Income Measure After-Tax). Although both the Census and taxfiler data use taxfiling records for analysis, there are some differences in methodologies, including differences between the LIM-AT and CFLIM-AT, that make comparisons between the two sources invalid. Statistics Canada's 2016 Census Dictionary provides additional information about the 2016 Census and the LIM-AT[iii]. Census data for these demographic groups was acquired through the Community Data Program[iv].

How many children in New Westminster are in low-income households?

In 2017 (according to taxfiler data and based on CFLIM-AT), there were 1,820 children (0-17 years old) living in low-income households, composing 16.7% of children in New Westminster.

Is the child poverty rate in New Westminster high or low relative to other areas?

Based on 2017 taxfiler data, the child poverty rate (based on CFLIM-AT) in New Westminster (16.7%) was lower than for Metro Vancouver (18.5%) and British Columbia (19.1%).

How does the child poverty rate for children in New Westminster compare with seniors and other adults?

In 2017 based on taxfiler data (based on CFLIM-AT), the child poverty rate in New Westminster (16.7%) was lower than the seniors (65+ years old) poverty rate (21.9%), which is consistent with findings in Metro Vancouver, but not British Columbia (where seniors poverty rates were slightly lower than child poverty rates). The child poverty rate in New Westminster was slightly higher than the 18-64 year old poverty rate of 16.2% and slightly lower than the overall population poverty rate of 17.2% in New Westminster. In 2017, there were 11,790 persons living in low-income households, including 1,820 children (0-17 years old), 7,630 adults 18-64 years old, and 2,350 seniors (65+ years old).

How does the child poverty rate for children in lone parent families compare with children in couple families?
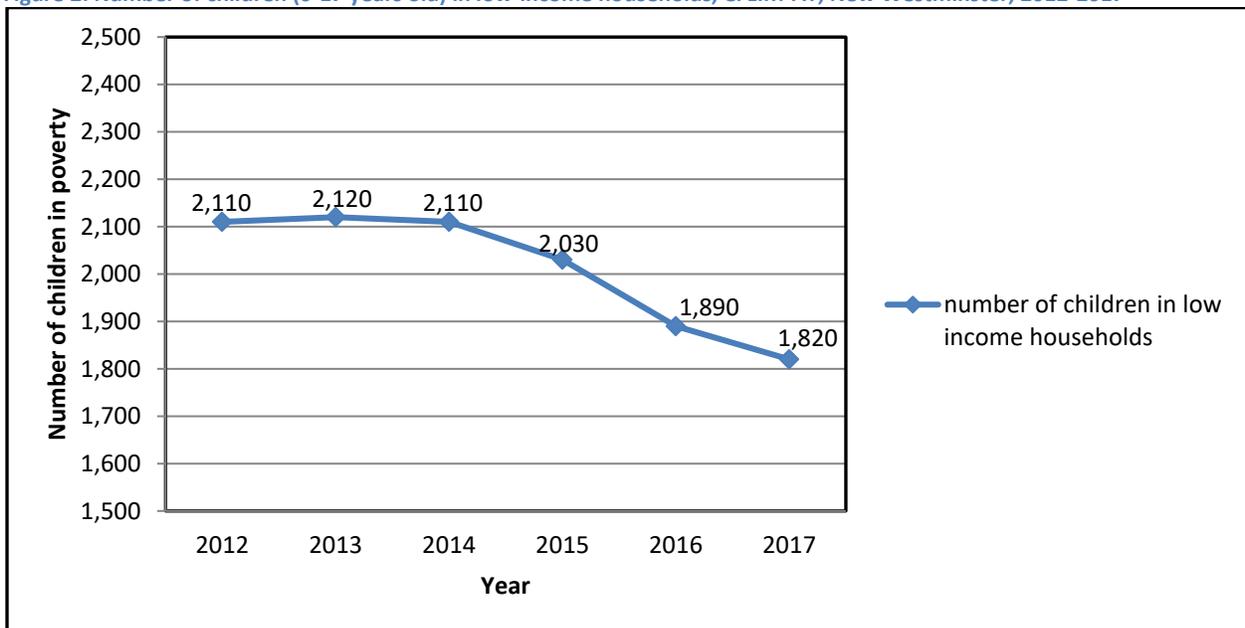
In 2017 in New Westminster (based on taxfiler data), child poverty rates were much lower among children in couple families (9.6%) than children in lone parent families (46.4%) and children not in families (100.0%). The higher child poverty rates among children in lone parent families and children not in families compared with children in couple families is consistent with findings at the Metro Vancouver and British Columbia level of geography. In 2017 in New Westminster, there were 910 children in low-income lone parent families, 850 children in low-income couple families, and 50 low-income children not in families.

How has the child poverty rate changed over time?

Between 2012 and 2017 (based on taxfiler data), the number of children (0-17 years old) in low income households (based on CFLIM-AT) in New Westminster decreased from 2,110 children in 2012 to 1,820 children in 2017 (**Figure 2**), a decrease of -290 children (a -13.7% decrease). The largest part of this decrease occurred between 2015 and 2016, when the number of children in low income households decreased from 2,030 children to 1,890 children. The Canada Child Benefit came into effect in 2016, which may explain part of this decrease.
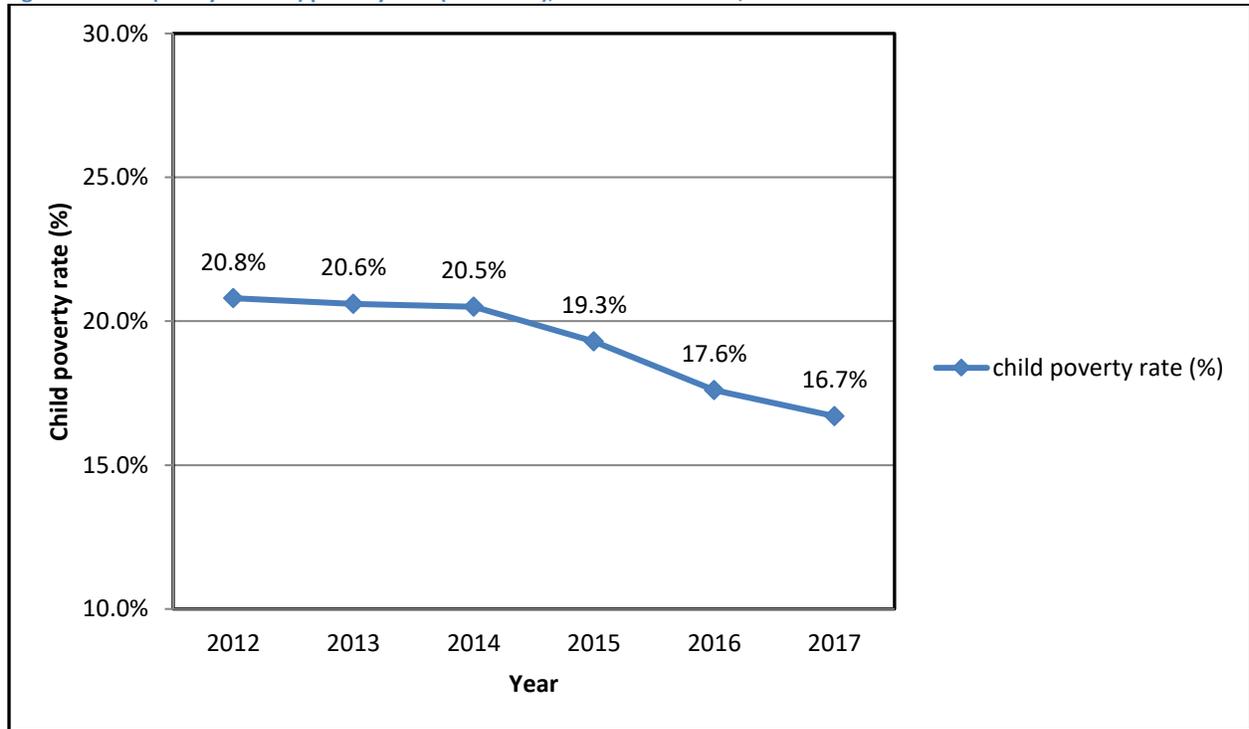
Between 2012 and 2017 (based on taxfiler data), the child poverty rate (based on CFLIM-AT) decreased from 20.8% in 2012 to 16.7% in 2017 (**Figure 3**), a -4.1 ppt decrease. The largest part of this decrease occurred between 2015 and 2016, when the child poverty rate dropped from 19.3% to 17.6%.

Figure 2: Number of children (0-17 years old) in low-income households, CFLIM-AT, New Westminster, 2012-2017

Source: Statistics Canada. T1FF Taxfiler Data. Table I-13 After-tax low income status of tax filers and dependents (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition. 2012-2017. Downloaded from Community Data Program.

Figure 3: Child (0-17 years old) poverty rate (CFLIM-AT), New Westminster, 2012-2017

Source: Statistics Canada. T1FF Taxfiler Data. Table I-13 After-tax low income status of tax filers and dependents (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition. 2012-2017. Downloaded from Community Data Program.

Where does child poverty occur in New Westminster?

Taxfiler data provides child poverty information up to 2017 for New Westminster's census tracts. New Westminster has 13 census tracts in all (**Figure 4**).

Figure 4: New Westminster census tracts

Source: City of New Westminster Geographic Information Systems. Originally based on Statistics Canada mapping data.

In 2017, child (0-17 years old) poverty rates (based on CFLIM-AT) varied throughout New Westminster (**Figure 5**). The census tracts with the highest child poverty rates (204.01, 204.02, 205.01, and 205.02) were concentrated near Brow of the Hill and Uptown. Child poverty rates varied from 10.0% in census tract 208.00 (Glenbrooke North/Queens Park) to 27.9% in census tract 205.02 (Uptown). The number of children in low income households also varied by census tract, with census tract 200.00 (Queensborough) having the largest number of children in low income households (270 children) and census tracts 201.00 (Connaught Heights) and 207.00 (eastern part of Downtown) having the smallest numbers of children in low income households (40 children).

Figure 5: Child (0-17 years old) poverty rates, based on CFLIM-AT, New Westminster census tracts, 2017

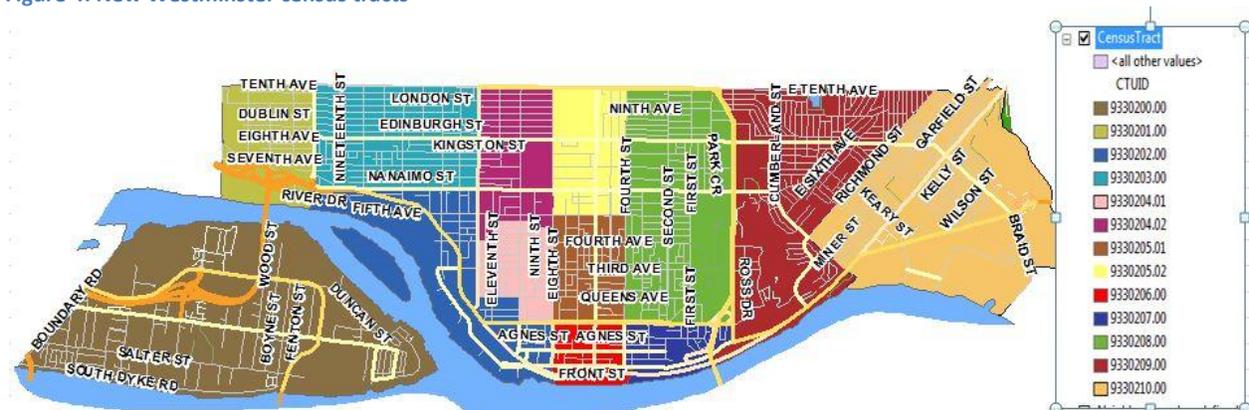| CT number	Number of children in low income households	Child poverty rate
200.00	270	12.8%
201.00	40	13.3%
202.00	200	21.1%
203.00	110	12.2%
204.01	160	25.8%
204.02	180	23.1%
205.01	120	25.0%
205.02	170	27.9%
206.00	50	17.9%
207.00	40	19.0%
208.00	120	10.0%
209.00	210	14.7%
210.00	160	15.7%

Source: Statistics Canada. T1FF Taxfiler Data. Table I-13 After-tax low income status of tax filers and dependents (census family low income measure, CFLIM-AT) for couple and lone parent families by family composition. 2017. Downloaded from Community Data Program.

Although there was considerable variation in child poverty by census tract, the level of neighbourhood inequality in child poverty in New Westminster was small compared with Metro Vancouver census tracts as a whole and many other Canadian urban areas. For example, 68 Metro Vancouver census tracts (out of 460 Metro Vancouver census tracts with data available) had child poverty rates that were higher than the child poverty rate in census tract 205.02 (highest rate in New Westminster). On the other end, 32 Metro Vancouver census tracts had child poverty rates that were lower than the child poverty rate in census tract 208.00 (lowest rate in New Westminster).

Which demographic groups are more vulnerable to child poverty?

As shown earlier in this poverty profile, children in lone parent families and children not living in families are at a much higher risk of poverty than children in couple families. **Figure 6** shows child (0-17 years old) poverty rates for Aboriginal Identity children, Visible Minority children and recent immigrant

children (immigrated between 2011 and 2016) in New Westminster, based on 2016 Census data (from 2015):

- There were a total of 1,740 children in low income households (child poverty rate of 16.6%) in New Westminster in 2015 (*as noted earlier, this data is from a different data set and uses a different methodology compared with the taxfiler data from the same year, so these two data sets are not comparable);
- There were a total of 80 Aboriginal Identity children in low income households in New Westminster (19.5% child poverty rate);
- There were a total of 1,095 Visible Minority children in low income households in New Westminster (20.1% child poverty rate); and,
- There were a total of 230 recent immigrant children in low income households in New Westminster (47.9% child poverty rate).

Figure 6: Child (0-17 year olds) poverty rate for various demographic groups, New Westminster, based on LIM-AT, 2016 Census (2015 data)

Demographic group	Number of children in low income households	Child poverty rate
Total children	1,740	16.6%
Aboriginal Identity children	80	19.5%
Visible Minority children	1,095	20.1%
Recent immigrant children	230	47.9%

Source: Statistics Canada. 2016 Census data. Community Poverty Project Data from Community Data Program.

The child poverty rate for Aboriginal Identity children in New Westminster (19.5%) was notably lower than for Metro Vancouver (29.8%) and British Columbia (30.9%). It is worth noting that the 2016 Census data for low income for Aboriginal Identity children did not include children on reserves, which means that these child poverty rates were likely underestimates of Aboriginal Identity child poverty rates in British Columbia and Metro Vancouver (which both include many First Nations reserves). The child poverty rate for Visible Minority children in New Westminster (20.1%) was lower than for Metro Vancouver (23.7%) and British Columbia (23.0%). However, the child poverty rate for recent immigrant children in New Westminster (47.9%) was higher than for British Columbia (44.9%), but slightly lower than for Metro Vancouver (48.4%).

Do child poverty rates differ by the age of children?

In 2015 (based on 2016 Census data), early years (0-5 years old) children had a lower child poverty rate (based on LIM-AT) in New Westminster (14.6%) than middle years children (6-12 years old) (17.6%) and teenagers (13-17 years old) (17.9%) (**Figure 7**). There were 550 early years children, 705 middle years children, and 485 teenagers in low income households in New Westminster in 2015.

Age group	Number of children in low income households	Child poverty rate
Early years (0-5 years old)	550	14.6%
Middle years (6-12 years old)	705	17.6%
Teenagers (13-17 years old)	485	17.9%
Total children (0-17 years old)	1,740	16.6%

Source: Statistics Canada. 2016 Census data. Community Poverty Project Data from Community Data Program.

New Westminster had lower child poverty rates for all three child age groups than Metro Vancouver and for two child age groups for British Columbia (the teenage child poverty rate for New Westminster was similar to British Columbia).

How many families are struggling with housing?

There are many measures for determining how many families are struggling with housing. Two of the most common methods are:

1) Families spending 30% or more of their before-tax household income on housing costs; and,
2) Number of families on BC Housing Wait List

In 2016, there were 1,420 couples with children and 935 lone parent families in New Westminster spending 30% or more of their before-tax household income on housing costs (**Figure 8**). The percentage of lone parent families spending 30% or more (39.7%) was much higher than for couples with children (22.3%). Among couples with children, the percentage of renter households spending 30% or more (23.2%) was slightly higher than the percentage of owner households spending 30% or more (22.0%). Among lone parent families, the percentage of renter households spending 30% or more (46.1%) was much higher than the percentage of owner households spending 30% or more (32.6%).

Figure 8: Number of households, by household type and tenure, spending 30% or more of before-tax household income on housing costs, New Westminster, 2016

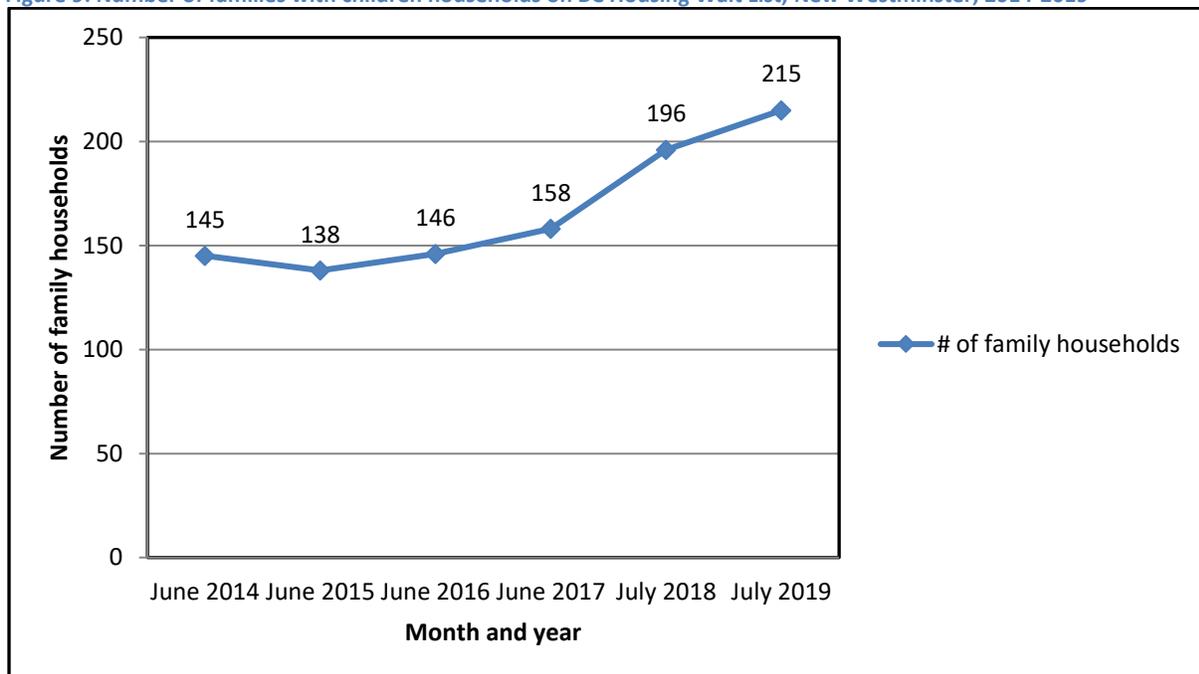| Tenure	Couples with children		Lone parent families	
	Number of households spending 30% or more	% of household spending 30% or more	Number of households spending 30% or more	% of household spending 30% or more
Total	**1,420**	**22.3%**	**935**	**39.7%**
Owner	1,010	22.0%	350	32.6%
Renter	410	23.2%	590	46.1%

Source: Statistics Canada. 2016 Census data. Data from Community Data Program.

Note: families with children include families with children (0-17 years old) only, families with children (0-17 years old) and adult children (18+years old) and families with just adult children (18+ years old)

The percentage of couples with children spending 30% or more in New Westminster (22.3%) was lower than Metro Vancouver (25.0%) but higher than British Columbia (20.5%). The percentage of lone parent families spending 30% or more in New Westminster (39.7%) was lower than Metro Vancouver (44.6%) and British Columbia (43.2%).

In July 2019, there were 215 families with children on the BC Housing Wait List in New Westminster, an increase of 70 households (48.3%) from June 2014 (**Figure 9**). This increase was similar to the increase for families with children housing on the BC Housing Wait List in Metro Vancouver for the same period (47.1% increase).

Figure 9: Number of families with children households on BC Housing Wait List, New Westminster, 2014-2019

Source: Metro Vancouver Housing Data Book. Data originally from BC Housing.

What percentage of families are food insecure?

There is limited data on food insecurity percentages for children in New Westminster. However, the 2013/2014 My Health My Community Survey found that 10.2% of New Westminster residents were sometimes or often food insecure, which was higher than the 7.0% of Metro Vancouver residents who were sometimes or often food insecure.

How will the COVID-19 pandemic impact poverty in New Westminster?

In March 2020, there was a state of emergency declared for the Province of British Columbia related to the COVID-19 pandemic. This resulted in a lock-down and the temporary closure of many businesses and associated temporary job loss. It is unclear how quickly the economy will recover as the lock-down measures are lifted or even if there will be a second wave of COVID-19 or not, with an accompanying lockdown. However, it is likely that the economic conditions during the COVID-19 pandemic are some of the most challenging conditions seen since the Great Depression. The Federal and Provincial Governments have provided a variety of financial and housing related supports to people affected by the COVID-19 pandemic.

At the time of this publication, very few statistics were available on the economic statistics related to COVID-19 in New Westminster. However, there was information on the number of people in New Westminster that had applied for the temporary rent supplement: as of May 13, 2020, 1,849 renter households in New Westminster (or approximately 12.9% of renter households) had applied for the BC rent supplement[v]. The actual number of renter households struggling due to COVID-19 might be much larger than this number as some renter households (including renter households on income assistance, renter households receiving rent subsidies and renter households living in subsidized housing) were not eligible for the temporary rent supplement[vi].

Other measures of the impact of the COVID-19 pandemic on the economic well-being of residents include the number of CERB (Canada Emergency Response Benefit) and unemployment and labour underutilization stats. CERB is a benefit instituted by the Federal Government of Canada for Canadians who lost their employment or self-employment due to COVID-19[vii]. As of June 4th, 2020, approximately 8.41 million Canadians (or 22.2% of Canadians) had applied for CERB[viii].

Traditional unemployment rate measures do not fully capture the economic conditions of the COVID-19 pandemic as they do not count those who want to work but are not looking for work. Many Canadians want to work during the COVID-19 pandemic, but are laid off from their current job and are waiting to go back to their job once restrictions are lifted, if their place of employment survives the pandemic. If the unemployment rate also includes people who wanted to work but were not looking for work as well as Canadians who were out of work and were looking for work, the adjusted unemployment rate in Canada in May 2020 was 19.6% (i.e., one in five Canadian labour force participants)[ix].

However, even this measure does not fully capture the economic impact of the COVID-19 pandemic on the economic well-being of Canadians. Another measure is the labour force underutilization rate, which is defined by Statistics Canada as "those who were unemployed; those who were not in the labour force but who wanted a job and did not look for one; and those who were employed but worked less than half of their usual hours." By this measure, 34.8% of the potential labour force in Canada was underutilized in May 2020, down from 36.6% in April 2020, but up considerably from the 11.9% rate observed in February 2020[x].

By any measure, there is likely to be an increase in poverty and economic stress during and after the COVID-19 pandemic. This will require continued assistance from all levels of government and will place additional demand on social service organizations.

[i] Community Data Program. https://communitydata.ca/

[ii] Statistics Canada. T1 Family File, Final Estimates, 2017. https://www150.statcan.gc.ca/n1/pub/72-212-x/72-212-x2019001-eng.htm

[iii] Statistics Canada. 2016 Census Dictionary, Low-income measure, after tax (LIM-AT). https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam021-eng.cfm

[iv] Community Data Program. https://communitydata.ca/

[v] BC Housing. Special Data Request.

[vi] BC Housing. BC Temporary Rent Supplement. https://www.bchousing.org/BCTRS

[vii] Government of Canada. CERB Application. https://www.canada.ca/en/services/benefits/ei/cerb-application.html

[viii] CERB stats are from Government of Canada. Canada Emergency Response Benefit Statistics. https://www.canada.ca/en/services/benefits/ei/claims-report.html, while the base population is based on Statistics Canada. Population Estimates Quarterly. Table 17-10-0009-01. https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1710000901

[ix] Statistics Canada. The Daily. Labour Force Survey, May 2020. https://www150.statcan.gc.ca/n1/daily-quotidien/200605/dq200605a-eng.htm

[x] Statistics Canada. The Daily. Labour Force Survey, May 2020. https://www150.statcan.gc.ca/n1/daily-quotidien/200605/dq200605a-eng.htm