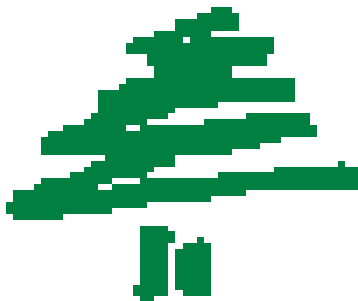


# **EMERGING TRENDS IN POVERTY IN SURREY**

**A Report Based on Data From  
Interviews with Service Providers,  
Government Agencies, and the 2001  
Census**

**Vibrant Surrey**

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## TABLE OF CONTENTS

1. Introduction.....	3
2. Methodology.....	4
3. Housing and Poverty.....	5
4. Barriers and Resources .....	8
5. The Geography of Poverty in Surrey .....	10
6. Poverty in Surrey’s South Asian community.....	12
7. Data Tables .....	14
7.1 Aboriginals.....	14
7.2 Visible Minorities .....	15
7.3 Immigrants .....	15
7.4 Lone Parent Families .....	15
7.5 People with Disabilities .....	16
7.6 Women.....	16
Appendix 1 – Urban Poverty Project Data Tables.....	17
Appendix 2 – Questions for Service Providers.....	333
Appendix 3 – Questions for Government Agencies .....	344
Appendix 4 – Organizations Consulted for this Study .....	355

## **1. Introduction**

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Vibrant Surrey asked Strathcona Research to conduct a survey of emerging trends related to poverty in Surrey as well as to confirm the most recently available census figures on poverty. Strathcona was also asked to focus specifically on poverty in Surrey's South Asian community as well as to examine the situation with regard to women. The methods used to accomplish this are outlined in Section 2. The primary purpose of this report is to document the findings of a series of sixteen interviews with thirty-four people working in community service organizations or government agencies. For the most part, interview respondents work either directly in front-line service provision or in supervisory capacities just beyond the front-line. We sought to include organizations from a range of different sectors, including youth and family services, homeless services, rights advocacy, mental health, employment assistance, women's services, immigrant services, and food programs. In some cases, there was overlap between different sectors.

Based on the interviews and Vibrant Surrey's requirements, the report outlines four key areas in which respondents collectively suggest that there have been changes over the past few years. Generally, these findings reflect what appears to be a near-consensus about the situation 'on the ground' across the different sectors, including both community and government agencies. First, Surrey, as with much of the Lower Mainland, is in the grip of a housing crisis at the lower end of the market. Incomes derived from income assistance or minimum or low-wage jobs are not enough to sustain monthly rents, with the consequence that tenants are forced to make trade-offs between housing and other vital resources like food. This in turn ramifies into other issues, particularly health.

Second, respondents report greater numbers of clients with multiple barriers to housing and/or employment but comparatively few services to help deal with them. Clients often have complex issues beyond problems with landlords or income assistance that require intensive services that are often not available. In particular, mental health and appropriate medical services are widely seen as lacking. Rights advocacy and women's services were also identified as key programs that have suffered cutbacks.

Third, the geography of poverty in Surrey is changing. The socio-demographic profile Whalley, which has been generally perceived as the home of much of Surrey's poverty, is shifting as the result of ongoing redevelopment. Increasingly, low income residents are moving into neighbouring Guildford and Newton and are also increasingly present in both Cloverdale and South Surrey.

Fourth, poverty in Surrey's South Asian community is related primarily to low wage and seasonal employment rather than income assistance rates. Respondents pointed out two groups that are particularly vulnerable to poverty – seasonal farm workers and women leaving family relationships in which they have been abused. For South Asians, family and social networks provide important access to survival resources, but they can also be channels into exploitative employment that perpetuates low income.

Issues specific to women in Surrey intertwine through each of these key areas. In particular, respondents expressed widespread concerns around the situations of single parents, primarily women, as well as women escaping abusive and/or violent relationships. The impact of program and funding cuts was seen to have inordinately affected these groups.

More generally, cuts to programs focusing on poverty in Surrey are problematic for women because they tend as a group to be more likely to earn low incomes (see Tables 16 and 23). This is the case even within particular social groups that are more likely than the general population to have low income. Thus, among visible minority members in Surrey, a group that was almost twice as likely to have low income than the non-visible minority population, women were more than one and half times more likely than men to have low income (see Tables 7 and 8). Lone parent families, which are overwhelmingly headed by women, were more than two and half times more likely than two parent families to have low incomes (see Table 14). Moreover, much smaller proportions of women than men, except those in the 15 to 29 age group, earned income from employment (see Table 22).

It is also important to emphasize, at this point, that much of the following report is based on anecdotal evidence and the conclusions are therefore speculative. This is particularly the case with the section on the South Asian community but also applies to the other sections. More extensive research is required to confirm or revise the preliminary findings outlined here. This should take the form of surveys of clients of the organizations that were included in this study as well as others that have not participated. This study does provide a good basis for establishing a questionnaire that can be administered on wide scale as well as highlighting future directions for census-based research.

## **2. Methodology**

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The scope of this project was relatively narrow given the three week timeline available to conduct the research. In order to accomplish the two-fold objective of the project, the researchers engaged in two main activities. First, using the 2001 census-based data from the Urban Poverty Project, provided to Vibrant Surrey by the United Way of the Lower Mainland, which obtained the data through the Canadian Council on Social Development, socio-demographic figures on poverty in Surrey were analysed along a number of axes, including Aboriginal, visible minority, and immigrant status, gender, and age.

Although this data is five years old and a new census was carried out this year, it still provides the most reliable comprehensive information available on poverty. It also offers a good baseline with which to compare the poverty-related data from the 2006 census that will be released in 2008 and 2009. This type of comparison will provide a quantitative indication of emerging trends that can be used to confirm or revise the developments inferred from the qualitative research outlined below.

The second activity in this project involved a series of interviews conducted with personnel from service providing and government agencies in Surrey. The organizations from which these respondents were drawn are listed in Appendix 1. The questions they answered are included in Appendices 2 and 3. In total, respondents numbered 34 people in 16 sets of interviews. Half the interviews were conducted in person and the other half via telephone. Three interviews involved more than one respondent, ranging from ten in one case to three in another. While the questionnaires were designed for one-to-one interviews, we felt that offers of groups sessions should not be rejected because they offered the opportunity for the interviewer to participate in a collective discussion of the situation that would expand the parameters of the research.

Three interviews were conducted with personnel from government agencies. The rest involved personnel from non-profit organizations operating in a range of sectors or across sectors in Surrey.

### **3. Housing and Poverty**

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Housing affordability is unquestionably considered to be the most pressing poverty-related issue by respondents. It is widely seen to be pivotally connected to a range of other issues facing people with low incomes at the same time that its availability and quality centrally determines their immediate life-chances. The key problem is that housing unaffordability in Surrey is escalating, thus aggravating a range of other issues and seriously eroding the short-term life chances of those with low incomes.

Rising unaffordability is a consequence of three developments. First, housing costs continue to rise, pushing rents ever-higher. Second, related to this, is the boom in the construction of new housing, which, as many respondents point out, is not accessible to people with low incomes. Moreover, new construction is overwhelmingly for the owner-occupier rather than the rental market. Third, stagnant (or actually declining) welfare rates and minimum wages have meant that housing costs are increasingly out of the reach of those with the lowest incomes. With the average 2005 monthly rent for a Surrey apartment ranging from over \$500 bachelor apartment to more than \$900 for a three bedroom, shelter allowances from income assistance require people in all categories of assistance to dig into their support payment (ie., food money) to pay rent<sup>1</sup>. For workers earning wages that are at, below, or even marginally above, minimum wage, the average rent for a bachelor apartment represents nearly 37% of gross monthly income. For anything larger, the ratio of rent to income rises accordingly, thus affecting families especially hard.

The magnitude of rent in relation to income means that low income tenants are forced to choose between having a place to live and other basic necessities such as food, childcare,

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<sup>1</sup> Canada Mortgage and Housing Corporation, 2005. **Rental Market Report: Vancouver**. Ottawa.

and transportation. While the Province offers childcare subsidies, they are minimal in relation to income versus rent. Transportation support is available only to individuals who are classified as Person with Disabilities (PWD) by the Ministry of Employment and Income Assistance. In a city like Surrey, in which the population and services are widely distributed across an area larger than Vancouver, Burnaby, and Richmond combined, transportation is a crucial resource for people with income so low they are unable to drive a car. A one zone adult bus fare costs \$2.25 and lasts only for an hour and a half. A round trip lasting longer than that will thus be double.

Most respondents argued that, based on their experience, housing affordability is inextricably, and inversely, linked to housing quality. We were told that while it is possible to find affordable housing, the conditions that tenants must endure in return for such affordability, are highly problematic. While lower rents do not always mean that housing conditions are poor, they usually do so. Moreover, at least some landlords take advantage of the desperation of renters. Some have created *de facto*, unlicensed rooming houses by dividing the rooms of single- or even multi-family homes to create several rooms that can be rented out for the welfare shelter rate of \$325 per month. One advocate talked about a landlord who collected fourteen rent cheques from tenants in subdivided suburban rancher. In any case, finding appropriate housing that is not sub-standard in terms of its conditions (ie., no water leaks, functioning appliances, odour, mildew and mould-free, no floor, stair, or wall-rot) or overcrowded (ie., enough bedrooms for the household) is difficult.

It is worth noting here that 2001 Census data shows that Surrey had six of the Lower Mainland's thirty-four census tracts that were home to the highest 10% of core housing need households. Another fourteen census tracts had higher than average concentrations of households in core housing need. In other words, 37% of Surrey's 89 census tracts had higher than average proportions of households in core housing need. Canada Mortgage and Housing defines core need as "households unable to pay the median rent for alternative local housing meeting all standards for less than 30% of before-tax household income" or "without spending 30% or more of before-tax household income." This definition exclude non-family individuals between the ages of 15 and 29. Housing that does not meet standards is in need of major repairs, overcrowded, and/or costs more than 30% of before-tax household income.<sup>2</sup>

In the current conditions, food security has emerged as a central issue in relation to poverty. The high level of rents in relation to income means that low income earners, whether their income is garnered through income assistance or low wage employment, must make trade-offs in order to stay off the streets and maintain their housing. This means that food and other resources are unavailable unless they are freely accessible. Thus, even in a booming job market, 11% of the Surrey Food Bank's clients are counted

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<sup>2</sup> Engeland, John, et al, 2005. **Evolving Housing Conditions in Canada's Census Metropolitan Areas, 1991-2001**. Analytical Paper. Catalogue No. 89-613-MWE2004005. Statistics Canada.

as the ‘working poor’, people with employment but whose incomes fall below the low income cut-off.

The trade-off between rent and food has particular consequences for the health of people with low incomes across a broad spectrum. Respondents reported seeing increasing numbers of clients or program participants with a range of health issues for which diet is a key element. A number of interview participants reported seeing increasing numbers of people with diabetes. Some respondents noted that depression is almost universal among their clients. Dental health is also widely seen as problematic among low income clients as both an outcome of and a contributor to overall health status. Poor dental health is also poses a social dilemma insofar as it can impede access to jobs and other potentially beneficial situations.

Of course, the ultimate outcome of housing insecurity is homelessness, which increased substantially in Surrey from 2002 to 2005 and has likely risen further in the interim. In 2005, more than 20%, or 436 of the more than 2,000 homeless individuals included in the regional homeless count, were found in the South of Fraser area, primarily in Surrey. Moreover, the count found 318 people living on the street, 29% of all the ‘street homeless’ people then living in the Lower Mainland.<sup>3</sup> This represents a more than 130% increase over the 187 homeless people who were found in the South of Fraser area during the 2002 snapshot of the Lower Mainland’s homeless population. At that time, only 18% of Greater Vancouver’s homeless population was located in the South of Fraser area.<sup>4</sup> The consequences of homelessness are wide-ranging and involve an intensification of the problems bound up with rising rents and housing insecurity, particularly around health.

A key shift involved in homelessness has been the increasing intermingling with drug use. One service provider noted that over the past three years, she has increasingly seen people becoming addicted because they are homeless. Prior to that, addiction was a cause of homelessness. Now, increasingly, it is a result of being homeless.

At the same time, a growing number of homeless people are employed as day labourers through the temporary labour agencies located in the Surrey City Centre area. Pay rates for this work tend to be low, around minimum wage. Workers are often paid cash on a daily basis. The low wages and daily payments combine with the difficulties in establishing bank accounts faced by people without adequate identification documents and the imperative of meeting immediate needs, ie., food, work clothing, and/or drugs, to make it problematic for day labourers to save money for the rent and deposit on a place to live. Because it provides a more or less steady income stream, day labour can thus form the basis of a lifestyle from which it is difficult to exit without assistance in dealing with

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<sup>3</sup> Michael Goldberg, et al, 2005. **On our streets and in our shelters...: Results of the 2005 Greater Vancouver Homeless Count.** Social Planning and Review Council of British Columbia.

<sup>4</sup> Eberle Planning and Research, et al., 2002. **Research Project on Homelessness in Greater Vancouver Volume 2: Profile of Homeless and At-Risk People in Greater Vancouver.** Greater Vancouver Regional District.

addiction issues and finding housing and steady employment. However, at this point, there is a paucity of such resources.

#### **4. Barriers and Resources**

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Closely related to housing instability and its consequences is the widely perceived rise in clients facing ‘multiple barriers’.<sup>5</sup> When they were asked to clarify what this means in practice, respondents cited a combination of two phenomena. First, clients are increasingly seen as despairing and desperate, generally lacking hope that their situation can improve. One respondent noted, with reference to those who have been homeless for an extended period, that clients’ expectations begin to decline and, as they internalize stigmatizing concepts that they are undeserving, become willing to settle for less.

Second, the issues that clients are bringing to the attention of service providers are increasingly complex and multi-layered. Thus, a service provider may initially be approached by someone seeking help in dealing with a housing and/or income assistance problem but then find out that the person has a drug and/or alcohol addiction and/or a serious mental/health problem. As noted above, these multiple issues mutually reinforce each other, making it difficult for service agencies to unravel them and develop a support strategy.

The corollary of this is that almost all respondents cited severe frustration at the lack of services to which clients can be referred to deal with problematic issues. This is generally seen as the product of a combination of factors, primarily a shortage of relevant services in Surrey itself as well as an erosion of services resulting from budget and program cuts earlier in the decade. Given its population of 400,000 people, which is rapidly growing, Surrey has relatively few services compared to other centres of similar size. Moreover, as noted, the geographical size of Surrey aggravates the accessibility problems created by limited number of services.

In the case of service deficits, mental health and medical services were specifically cited as acutely lacking. In the former case, limited resources mean that mental health services must screen potential clients. A number of respondents told us that the only potential site for referrals for mental health services was on an upper floor of the Scotiabank office tower at the Gateway skytrain station, an environment that was widely cited as unfriendly to and uncomfortable for many people with mental health issues. Moreover, potential referrals to mental health services are required to have an address so that they can be contacted by telephone. This effectively excludes people who are homeless or who do not have telephones.

Access to medical health care, as well, is seriously constrained among people with low incomes, especially those who are ‘on the street’. Some respondents noted that many of

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<sup>5</sup> This is consistent with the responses from many employment service providers in a study Strathcona conducted in 2004. J. Sommers, et al., 2004. **Lifting Barriers: Identifying Barriers to Employment for Homeless People and Practical Tools for Removing Those Barriers**. Strathcona Research Group.

their clients have no family doctors. The only alternative source of medical health services is Surrey Memorial Hospital, which was cited by a number of respondents as being particularly unfriendly to people who are 'on the street'. Royal Columbian and Saint Paul's have been named as hospitals to which 'street people' prefer to go in lieu of Surrey Memorial.

Similarly, refugees who have settled in Surrey are obliged to leave the city for medical and other services. Government-sponsored refugees have access to a range of services. However, few, if any are actually available in Surrey. Unfortunately, travel to Vancouver, where most such services (eg., Three Bridges Clinic) are located, is expensive (\$8.00 per adult for a day pass).

In terms of service cuts, advocacy and women's centres were foremost among those that were reported as having lost funding and therefore accessibility. One group of respondents said they believe that provincial funding for rights advocacy was terminated because the government saw it as a threat to policy restructuring. Low income women thus took a double hit in this process, facing diminished access to support in fighting for their rights but also to the array of other services provided by women's organizations, in which the former are often situated. One respondent argued that the Province effectively downloaded responsibility for community problems onto the shoulders of non-profit organizations through its budget and program cuts. The cuts, particularly those to income assistance, generated more clientele for service providers even as many of the latter also lost program funding, thus intensifying the community services work process. This has been especially problematic in Surrey where there was already a relative scarcity of services compared to Vancouver, the next largest city in the region.

This decline in resource availability was seen by some respondents as especially problematic for people dealing with trauma, particularly women leaving domestic violence or emotional abuse and/or refugees who have fled situations of war and/or torture. In each case, the imperative of meeting basic needs such as shelter and food actually served as a barrier to dealing with the psychological and emotional issues of trauma. Yet, dealing with the latter issues is a prerequisite for many people to moving forward and more effectively meeting their basic needs. People are thus trapped in low income situations through a kind of Catch-22 in which being poor means they will remain poor.

An important addendum to issues of accessibility and barriers is a perception among some service providers regarding a shift in their client base. The rise, noted above, of homeless people who have employment of some kind reflects a wider increase in the number of employed people seeking services, including – perhaps especially – food programs. The reasons for this shift are not clear at this point. However, we can speculate that an interaction of three factors may be propelling increasing numbers of working people to utilize community services that are generally associated with low income clients.

First, the labour market is particularly active, with record-low unemployment levels. Uptake into the market must necessarily embrace groups and individuals who would normally be excluded or marginal. One respondent who administers an employment program said that his staff are seeing increasingly barriered individuals who are seeking employment and, in some cases, they are finding it. Studies from the US have shown that employer willingness to hire such employees declines as competition for higher skilled workers increases.<sup>6</sup> At the same time, many such individuals and families have also relied on a range of services for their livelihood prior to employment and it is possible they will continue to use them when they are employed.

Second, however, the extraordinarily active labour market does not mean that wages have increased. The extent to which high demand for labour, during this period of ultra-low price inflation and interest rates, has translated into wage rises, particularly at the low end of the market, is unclear. Given the necessary trade-offs between housing costs and other costs of living, as noted above, low wage workers will likely need to obtain some forms of service in order to sustain their livelihood.

The third factor that may be influencing increasing numbers of people is the constriction of income assistance that resulted from the restructuring of provincial welfare policy. This operates in two ways. First, not only is it more difficult for prospective clients to get income assistance as new policies actively deter them from applying successfully, but new clients are required to seek employment and/or basic skills training. Studies in the US and UK have shown that such work first policies exert downward pressure on low wage segments of the labour market by promoting market 'churning'.<sup>7</sup>

The second element of British Columbia welfare restructuring that may promote an increase in the number of 'working poor' seeking to use community services is that direct cuts to income support programs. As with the cuts to advocacy and women centres, these cuts have affected women disproportionately, particularly parents. Not only were income assistance rates reduced for families of three people or less, including single parents, but childcare subsidies were significantly diminished. This affected low wage workers as well as people receiving income assistance. Although the childcare subsidies have since been restored somewhat, they nevertheless play directly into the trade-off between rent and other necessities, thus potentially propelling working families into the community services sector for livelihood support.

## **5. The Geography of Poverty in Surrey**

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Holzer, H., Raphael, S., and Stoll, M., 2003, **Employers in the Boom: How did the Hiring of Unskilled Workers Change during the 90s?** Russell Sage Foundation and the Urban Institute: Washington, DC.

<sup>7</sup> Cf. Mehta, Ching and Nik Theodore, 2004, *Revolving Doors: Temp Agencies as Accelerators of Churning in Low Wage Labour Markets*. In L. Simmons (ed.), **Welfare, the Working Poor, and Labor**. ME Sharpe: New York.

Although respondents were specifically asked about the geographical distribution of poverty in the community, most raised the issue either directly or obliquely before it was raised in the questionnaire. Among all respondents, North Surrey, particularly Whalley and especially Surrey City Centre, was seen as the area where the largest number of low income residents are concentrated. Guildford was also frequently mentioned in this regard.

However, a number of respondents noted that this geography has begun to shift in recent years. The frequency with which Guildford was mentioned in conjunction with Whalley may be indicative of what one respondent characterized as a movement of low income residents from Whalley to Guildford. To some extent, the respondent argued, this change stems from the ongoing and accelerating redevelopment of Surrey City Centre and the inaccessibility of the new housing to low income residents. This will have consequences in coming years as Guildford increasingly become the site for many of the issues that are now seen to prevail in Whalley. However, the apartment complexes in Guildford tend to be family-oriented, so this will have some additional impact as the drug and related street scenes relocate.

Guildford is not the only place in Surrey where respondents report rising poverty-related issues. Cloverdale has also seen a similar increase. Until recently, it was the site of a growing homeless population, many of whom camped in vacant lots or squatted in abandoned buildings. More recently, though, as the pace of construction quickened, those locations have become increasingly unavailable and many of the homeless seem to have moved on or are at least not quite as visible as they were previously. But poverty in Cloverdale is not only apparent via homelessness. A food program has been initiated there which attracts a large number of senior volunteers who also use the program as a necessary part of their survival strategy. One index of change in the geography of low income is the demand for services. In this regard, Cloverdale, along with Newton, has become the site of a Surrey Food Bank depot as well as a branch of the South Fraser Women's Services Society that provides family and poverty law services.

Newton, too, was reported to have a significant low income population. While some respondents noted an increasing street scene in the forms of visible homelessness and street drug activity, the primary locus of low income residents is the large stock of usually illegal secondary (ie., basement) suites in the district. This is an especially important source of housing for low income immigrants, particularly, but not only, those in the South Asian community.

But Newton is not the only site of secondary suites, which are scattered around Surrey. The City identified about 12,000 secondary suites in 2000. Yet, a report for the Tenants Rights Action Coalition estimated that the number at that time was actually double the City's figures.<sup>8</sup> Despite the vulnerabilities of tenants who are living in suites that can be closed by the City, some respondents suggested that such accommodation can be an improvement for clients who have been living in unsafe or unfit residences. In particular,

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<sup>8</sup> Gauthier, Bryce, 2000. **Rental Housing Profile**. Tenants Rights Action Coalition.

they offer an alternative to apartment complexes, usually in Whalley or Guildford, that are sub-standard and/or have become centres of the drug trade.

In the latter context, the area around Grosvenor and Bentley Roads, northeast of 108<sup>th</sup> Avenue and King George Highway, came in for special mention from at least three sets of respondents. This small district is the site of a number of low rise apartment buildings that house numerous low income households, including a large number of refugees from Africa. The buildings are both sub-standard in condition and serve as sites of low-level drug dealing. They have also become sites for increasing ethnocultural conflict between newcomer and non-immigrant tenants which has extended into physical fights.

No area of Surrey is immune to low income, its causes, or its effects. Surprisingly, the South Surrey-White Rock area has become a site of increasing, or at least increasingly apparent, poverty. One respondent told us that the increasing affluence of South Surrey is relatively recent in nature and is primarily a result of real estate development. Many of the low income residents in this wide area lived there prior to the onset of development and are now finding it more difficult to live there because of the higher prices and rising rents. While there has apparently been displacement to other part of Surrey, many people are also hanging on, some living in very difficult circumstances. The two respondents from South Surrey both operate programs that recently began meal, shower, and laundry services that have increased their numbers of clients. Interestingly, people come to use showers because they may not be available in their place of residence or because they are homeless. In the latter situation, respondents reported having clients living on campgrounds in trailers but also in cars and vans. Both also reported, as did many other respondents, increasing numbers of clients who they classified as 'working poor'.

One South Surrey respondent noted that her programs include large numbers of low income senior women, sometimes dealing with abusive relationships. It is not surprising, she argued, that the first transition house for senior women has been located in White Rock. For many such women, the issue of domestic violence is aggravated by a more general phenomenon in which older women, who have not worked outside their homes and thus have no Canada Pension, are entirely reliant on Old Age Security. Their income is quite limited and they are therefore required to utilize community services as part of their livelihood strategies.

We were also told that workers in South Surrey have seen an increase in women who are doing informal sex work, exchanging sex for a place to live. This includes not only single women but also some with children.

## **6. Poverty in Surrey's South Asian community**

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Based on our interviews and a look at the 2001 census figures from the Urban Poverty Project, the dynamics of poverty in the South Asian community are somewhat different than they are in the community-at-large. Two key elements account for much of this difference. First, a lack of English language proficiency and limited understanding of 'how the Canadian system works' mean that some South Asians may encounter barriers

to the labour market and access to their social rights. Second, low income seems to be mediated in a number of ways by social and family networks through which the South Asian community is constituted.

We gathered information about two particular groups of people in Surrey's South Asian community: Farm workers and women who have left their domestic relationships. In both cases, poverty is framed by a number of factors. Two respondents noted that, compared to the more visible poverty resulting from homelessness and 'street scene' activities currently most evident in Whalley and Surrey Centre, South Asian poverty tends to be invisible. This is because South Asian households with low income are still embedded in community networks and are thus able to mobilize resources necessary for survival, including housing, food, childcare, and employment. However, while these networks can serve to ameliorate the effects of poverty, they also provide channels through which some people gain access to exploitative jobs, thus perpetuating the low income that underpins poverty.

Farm workers, according to one respondent who works with them, tend to be older, with relatively low educational attainment and English language skills. Formwork is available for a maximum of three to four months a year and, because it is based entirely on piecework, generally pays less than minimum wage except at peak periods. The short period of employment means that farm workers are eligible for only three to four months of Employment Insurance, leaving them without income for at least one third of the year.

Despite this situation, application for income assistance can be problematic for two reasons. First, many Farm workers are immigrants and have been sponsored by relatives who are obligated to provide them with support. Second, use of income assistance is apparently stigmatized in the South Asian community, perhaps to a greater degree than it is in the wider community. However, it is not clear if there is a relationship between these two issues.

In any case, as a result, farm workers are dependent on community-based resources for their survival. Many live in extended family situations, often in secondary suites, while temples provide daily meals. As with many other low income households in Surrey, access to transportation is also a problem. One respondent noted that the lack of transportation leads to a clustering of low income South Asian households in higher density areas that are within walking distance of temples, community centres, and shopping malls. While it is not possible to confirm this with currently available data, it would be worthwhile exploring should a wider dataset become accessible.

The situation of South Asian women leaving family relationships is similar in many respects. As with agricultural workers, women can find employment through community networks. However, such employment is sometimes highly exploitative, paying less than minimum wage with no employer's contributions because it pays cash. In any case, whether formal or informal in nature, many women earn so little that they are dependent on community networks for resources such as childcare and housing. As with farm workers, they may often live in secondary suites obtained through family or friends.

Childcare can be unstable because it is also arranged through community networks and the providers may need to engage in more formal work at some point over the year.

Income assistance is rarely seen as an option in this situation either. British Columbia requires that mothers who are separated and applying for income assistance agree to its efforts to recover child support from fathers. For South Asian women leaving domestic relationships, this requirement plays into and complicates the sponsorship issue and the cultural stigmatization of income assistance, potentially aggravating child custody conflicts. As a result, women in this situation are very reluctant to apply for income assistance.

Issues of language and culture can aggravate both situations. A lack of facility in English can combine with an unfamiliarity with the functioning of Canadian bureaucracies to create barriers that hinder people's ability to maneuver through their straitened circumstances.

## **7. Data Tables**

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The distribution of poverty in Surrey is not only uneven geographically but also socially, insofar as particular groups are more susceptible to it than others. Aboriginals, visible minorities, immigrants, women, and lone parent families are more likely to have low incomes than the general population. But even within these groups, there are sometimes differences between sub-groups, eg., different age groups.

### **7.1 Aboriginals**

In 2000, Aboriginals adults constituted only 2% of Surrey's total adult (15 years and over) population of just over 252,500 people. While 16% of the latter were classified as low income earners (see Table 2), the proportion of identifying Aboriginals with earning low income was more than double that figure, at 33%. Standardized averages show that Aboriginal adults were almost twice as likely as non-Aboriginal adults to have low incomes (see Table 3). When children are included in the figures, the proportion of low income Aboriginals rises to 38%, compared to only 18% for the entire population.

While low income is not more likely for females in general (see Tables 16 and 23), this is especially the case for those who identify as Aboriginal. While the standardized low income rate for non-Aboriginal adult females is a just under one full percent higher than the entire non-Aboriginal population, the low income rate for Aboriginal females is more than 2% higher than for the Aboriginal population as a whole (see Table 4). The standardized unemployment for Aboriginals was also twice as high in 2000 as for the non-Aboriginal population (see Table 5).

Income variation by age group within Surrey's Aboriginal population parallels that of the non-Aboriginal population, but the degree of variation is significantly lower (see Table 1). While the peak average income of the non-Aboriginal population is 3.5 times that of the lowest-earning age group, that of Aboriginal adults is only 3 times higher than the

lowest-earning age bracket. Moreover, at all levels but one, the average earnings of Aboriginals are significantly lower, ranging from 10% to almost 40% less than those of the non-Aboriginals (see Table 1).

## 7.2 Visible Minorities

Surrey's visible minority population is also highly vulnerable to poverty. Standardized averaging shows that the rate of low income among the visible minority population is almost half as high again as that of the non-visible minority population (see Table 10). Members of visible minorities were almost twice as likely (1.76 to 1) as non-visible minorities to earn incomes below the low income cut-off (see Table 7). Interestingly, females who were also had visible minority status were *less* likely to have low income than the overall visible minority population, seemingly indicating that males with visible minority status are more likely to earn low incomes (see Table 8).

As with Aboriginals, Surrey's visible minority population experienced significant differentials in earning power between age groups and with the non-visible minority population at different life stages (see Table 6). Moreover, the magnitude of those differences was greater for visible minorities than Aboriginals, ranging from just under 10% in the 15 to 24 age group to over 40% in the older middle-aged group of 55 to 64 years. Unlike Aboriginals, however, the degree of variation between the average of the visible minorities and the majority only slightly declines. The average income of visible minority members over the age of 34 is never less than 30% than that of non-visible minorities.

## 7.3 Immigrants

Immigrants in Surrey were also more likely to be poor than non-immigrants (see Tables 11 and 12). However, this differed both by gender and by year of arrival. Thus, while all immigrants were one and a half times more likely to earn low incomes than non-immigrants, more recent arrivals (ie., 1996-2001) were much likelier to have low incomes than those arriving prior to 1986. Recent immigrants, with a standardized low income rate more than double the rest of the population (see Table 13), were more than two and half times likelier to earn low income than were non-immigrants. In contrast, people arriving before 1986 were actually *less* likely to have low income than non-immigrants. Surprisingly, female immigrants seem to be minimally less vulnerable to low income than the overall immigrant population. If this is indeed the case, the reasons for this variation should be subject to additional research.

## 7.4 Lone Parent Families

Family structure is clearly a factor in poverty in Surrey. Lone parent families are more than two and half times more likely to have low income than are two parent families (see Table 14). While lone parent families constituted only 13% of all Surrey's families, they made up 48% of the city's low income families (see Table 15). However, low income lone parent families actually comprised much lower proportions of all low income families with children at home (see Table 14). The reason for this discrepancy is not clear and should be explored.

### **7.5 People with Disabilities**

People living with disabilities (or differently abled) also made up a much higher proportion of the low income population than their numbers in the overall population would suggest. While only 12% of Surrey's population identified an activity limitation in 2001 (see Table 20), almost one quarter – 24% – of that group was part of the city's low income population (see Table 21).

### **7.6 Women**

Women were also represented disproportionately in Surrey's low income population. They were slightly more likely to earn low incomes (see Table 23) even though women from the ages of 30 to 64 and with employment were more likely to have full-time employment (see Table 22). Women were also more likely to have a secondary graduation certificate than were men (see Table 22). However, they were less likely, in all age groups, to have employment income. The cumulative data suggests that, despite the greater likelihood that they have employment income, that income is not derived from full-time, full year work nor does it pay as much as that of men.

## **Appendix 1 – Urban Poverty Project Data Tables**

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The following tables detail statistics on characteristics of populations living in poverty in Surrey, British Columbia. The tables are based on the 2001 Census of Canada and were provided to Vibrant Surrey by the United Way of the Lower Mainland. The United Way obtained the data from the Canadian Council on Social Development's Urban Poverty Project. The tables give an overview of all populations living in Surrey, but they primarily highlight the living conditions experienced by men and women who identify themselves as Aboriginal; as part of a visible minority; who are recent immigrants; and are lone parent families. Three types of tables are provided to help characterize the living conditions that populations living in poverty in Surrey face. The broadest are referred to as *general percentage* tables. These are designed to give broad estimates as to the current living conditions experienced by populations living in poverty in Surrey. *Odds ratios* were constructed for a number of the tables to illustrate the relative risks that certain populations face for experiencing poverty relative to a reference population. In most cases, the reference population is the 'other' or 'all other population' from which the sample population was drawn. The final classification used is a *standardized percentage*. Only a minority of the total population living in Surrey identifies themselves as being a lone parent, status Aboriginal, belonging to a visible minority group or as a recent immigrant. Standardized percentages are a good way of demonstrating what the relative likelihood that individuals in these groups would have of experiencing poverty if the age or population distributions were the same as the reference population.

**Table 1: Average Income by Status Aboriginal and Age Group**

	Average Income	% of population	LICO?	
			Yes (%)	No (%)
All other Population	\$29,052	98%	16%	84%
Status Aboriginal	\$22,777	2%	33%	67%
	Status Aboriginal		All other population	
Age Group	N		N	
15 - 24	840	\$9,822	35,350	\$11,022
25 - 34	1,070	\$22,501	45,440	\$27,075
35 - 44	1,130	\$28,189	56,045	\$35,605
45 - 54	715	\$30,265	47,265	\$39,383
55 - 64	320	\$21,654	28,440	\$31,320
65 - 74	105	\$27,010	20,390	\$23,932
75 and older	45	\$14,486	15,465	\$23,335
Total	4,225		248,395	

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 2: Low Income Cutoff (LICO) by Status Aboriginal and Age Group**

	with income	% of population	LICO?	
			Yes (%)	No (%)
All other Population	248,395	98%	16%	84%
Status Aboriginal	4,235	2%	33%	67%
Age Group				
15 - 24	845	20%	34%	66%
25 - 34	1,075	25%	40%	60%
35 - 44	1,135	27%	27%	73%
45 - 54	720	17%	28%	72%
55 - 64	320	8%	34%	66%
65 - 74	105	2%	24%	76%
75 and older	40	1%	75%	25%
Total	4,240	100%		

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 3: Standardized LICO Rates by Status Aboriginal and Age Group**

	Age Groups							Total Population	Standardized Low Income (N)	Standardized Rate (%)
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 +			
<b>Status Aboriginal</b>										
With Income	840	1,070	1,130	715	320	105	45			
% Low Income	0.22	0.20	0.18	0.13	0.16	0.17	0.27			
Population adjusted (N)	9168	13333	12152	10487	7357	3941	6204	62643	24.80	
<b>All other population</b>										
With Income	35,350	45,440	56,045	47,265	28,440	20,390	15,465			
% Low Income	0.19	0.17	0.15	0.13	0.14	0.13	0.13			
Population adjusted (N)	5157	6877	7843	5264	3651	2629	2652	34074	13.49	
								252,620		

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 4: Standardized LICO Rates for Female Aboriginals and Age Group**

	<b>Age Groups</b>							Total Population	Standardized Low Income (N)	Standardized Rate (%)
	<b>15 - 24</b>	<b>25 - 34</b>	<b>35 - 44</b>	<b>45 - 54</b>	<b>55 - 64</b>	<b>65 - 74</b>	<b>75 +</b>			
<b>Status Aboriginal</b>										
With Income	445	570	575	425	225	55	15			
% Low Income	0.44	0.46	0.29	0.25	0.38	0.27	1.00			
Population adjusted (N)	5388	7569	6399	4726	3724	2246	4498		34550	27.17
<b>All other population</b>										
With Income	17,240	23,280	28,125	23,430	13,355	10,425	8,980			
% Low Income	0.19	0.19	0.17	0.12	0.15	0.17	0.27			
Population adjusted (N)	2798	3740	4143	2522	1819	1499	1885		18405	14.48
									127,145	

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 5: Standardized Unemployment Rates by Status Aboriginal and Age Group**

	<b>Age Groups</b>							Total Population	Standardized Low Income (N)	Standardized Rate (%)
	<b>15 - 24</b>	<b>25 - 34</b>	<b>35 - 44</b>	<b>45 - 54</b>	<b>55 - 64</b>	<b>65 - 74</b>	<b>75 +</b>			
<b>Status Aboriginal</b>										
With employment	645	765	870	550	135	15	10			
Unemployment (%)	0.23	0.11	0.17	0.10	0.19	0.33	1.00			
Population adjusted (N)	5,599	3,980	7,074	3,728	2,757	715	225	24077	13.31	
<b>All other population</b>										
With employment	29,030	39,030	48,645	40,455	17,510	2,845	440			
Unemployment (%)	0.12	0.07	0.05	0.05	0.07	0.12	0.11			
Population adjusted (N)	3,286	2,686	2,508	2,097	1,171	317	46	12111	6.69	
								180,945		

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 6: Average Income by Status Visible Minority Status and Age Group**

	Average Income	% of population	LICO?	
			Yes (%)	No (%)
Visible Minorities	\$21,720	33%	22%	78%
All other population	\$32,494	67%	13%	87%
Age Group	Visible Minority		All other population	
	N		N	
15 - 24	14,160	\$10,048	22,035	\$11,602
25 - 34	20,410	\$23,702	26,105	\$29,525
35 - 44	20,070	\$27,491	37,110	\$39,767
45 - 54	13,365	\$27,224	34,615	\$43,889
55 - 64	7,800	\$19,546	20,960	\$35,554
65 - 74	5,130	\$15,137	15,365	\$26,889
75 and older	2,235	\$15,529	13,270	\$24,620
Total	83,170		169,460	

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 7: Odds Ratio of Incidence of Low Income and Visible Minority**

	Low Income?		Odds
	Yes (%)	No (%)	
Visible Minority	25%	75%	0.25 : 1
All other population	14%	86%	0.14 : 1
Odds Ratio			1.76

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 8: Odds Ratio of Incidence of Low Income and Visible Minority (Female)**

	Low Income?		Odds
	Yes (%)	No (%)	
Female Visible Minority	25%	75%	0.25 : 1
Female population	16%	84%	0.16 : 1
Odds Ratio			1.59

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 9: Standardized Unemployment Rate by Age Group**

	Age Groups							Total Population	Standardized Unemployment (N)	Standardized Rate (%)
	15 - 24	25 - 34	35 - 44	45 - 54	55 - 64	65 - 74	75 +			
<b>Minority Population</b>										
In Labour Force	11,110	17,400	16,825	10,775	4,190	750	95			
% Unemployed	14.00	8.45	7.25	10.21	11.22	28.67	10.53			
Population adjusted (N)	3643	3100	3348	3798	1778	635	42	16344	9.03	
<b>All Others</b>										
In Labour Force	18,560	22,390	32,695	30,225	13,440	2,100	350			
% Unemployed	11.88	6.45	4.66	3.74	5.88	6.90	10.00			
Population adjusted (N)	3151	2412	2207	1478	979	184	40	10451	5.78	
								180,925		

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 10: Standardized LICO Rates by Visible Minority Status and Age Group**

	<b>Age Groups</b>							Total Population	Standardized Low Income (N)	Standardized Rate (%)
	<b>15 - 24</b>	<b>25 - 34</b>	<b>35 - 44</b>	<b>45 - 54</b>	<b>55 - 64</b>	<b>65 - 74</b>	<b>75 +</b>			
<b>Visible Minority</b>										
With Income	14,160	20,410	20,070	13,365	7,800	5,130	2,235			
% Low Income	0.21	0.21	0.25	0.23	0.20	0.17	0.16			
Population adjusted (N)	6,275	7,915	11,331	8,891	4,781	2,986	2,177	44356	17.56	
<b>All other population</b>										
With Income	22,035	26,105	37,110	34,615	20,960	15,365	13,270			
% Low Income	0.14	0.16	0.11	0.09	0.13	0.14	0.22			
Population adjusted (N)	4,577	6,360	5,888	3,815	3,271	2,511	2,745	29168	11.55	
								252,630		

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 11: Odds Ratio of Incidence of Low Income by Immigration Status and Year (5 year blocks)**

		LICO	LICO (%)
Non Immigrants	227,480	34,575	15%
All Immigrants	114,610	26,865	23%
before 1986	51,710	7,505	15%
between 1986 - 1990	15,920	3,485	22%
between 1991 - 1995	23,150	6,145	27%
between 1996 - 2001	23,835	9,730	41%
Odds Ratios			
All Immigrants		1.54	
before 1986		0.95	
1986 - 1990		1.44	
1991 - 1995		1.75	
1996 - 2001		2.69	

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 12: Odds Ratio of Incidence of Low Income by Immigration Status Gender (female) and Year (5 year blocks)**

		LICO	LICO (%)
Non Immigrants	113,875	18,415	16%
All Immigrants	58,955	14,365	24%
before 1986	26,245	4,180	16%
between 1986 - 1990	8,085	1,900	24%
between 1991 - 1995	12,120	3,295	27%
between 1996 - 2001	12,510	4,990	40%
Odds Ratios			
All Immigrants		1.51	
before 1986		0.98	
1986 - 1990		1.45	
1991 - 1995		1.68	
1996 - 2001		2.47	

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 13: Standardized LICO Rates by Immigration Year and Age Group**

	<b>Age Groups</b>							Total Population	Standardized Low Income (N)	Standardized Rate (%)
	<b>15 - 24</b>	<b>25 - 34</b>	<b>35 - 44</b>	<b>45 - 54</b>	<b>55 - 64</b>	<b>65 - 74</b>	<b>75 +</b>			
<b>Immigrated before 1986</b>										
With Income	1,065	4,715	10,670	12,350	9,405	6,860	5,345			
% Low Income	0.23	0.17	0.15	0.10	0.12	0.15	0.23			
Population adjusted (N)	11,157	13,754	14,548	9,742	7,527	7,638	10,159	74525		29.73
<b>Immigrated 1986 - 1990</b>										
With Income	1,785	3,530	4,570	2,095	1,170	985	465			
% Low Income	0.23	0.23	0.21	0.18	0.20	0.17	0.13			
Population adjusted (N)	11,032	18,085	20,139	15,571	11,737	8,722	6,269	91555		36.52
<b>Immigrated 1991 - 1995</b>										
With Income	2,565	6,585	4,795	2,635	1,885	1,240	345			
% Low Income	0.32	0.22	0.25	0.30	0.25	0.17	0.17			
Population adjusted (N)	14,317	17,288	22,601	24,160	14,005	8,583	8,126	109080		43.51
<b>Immigrated 1996 - 2001</b>										
With Income	2,945	4,440	3,395	2,505	1,225	725	180			
% Low Income	0.31	0.25	0.44	0.43	0.28	0.23	0.11			
Population adjusted (N)	14,141	19,589	34,788	31,151	15,420	11,256	5,485	131829		52.59
<b>All other population</b>										
With Income	27,485	26,580	33,305	28,115	14,960	10,620	9,145			
% Low Income	0.13	0.15	0.11	0.08	0.14	0.14	0.20			
Population adjusted (N)	6,892	12,412	11,653	7,971	8,421	7,098	9,271	63716		25.42
								250,675		

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 14: Odds Ratio of Incidence of Low Income by family status (children < 18)**

	Low Income?		Odds
	Yes (%)	No (%)	
Lone Parent Families	46%	54%	0.85 : 1
Couples with Children	18%	82%	0.22 : 1
Odds Ratio			2.63

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 15: Characteristics of Families with Children in Surrey**

	Total	Age Groups of Children at Home			
		less than 6	less than 12	less than 18	less than 25
<b>Lone Parent Families</b>	23,005	2,840	7,755	12,940	14,210
	13%	11%	15%	16%	16%
Low Income Cut-Off (LICO)	11,885	2,075	4,805	7,165	7,620
	48%	34%	37%	38%	37%
<b>Couples with Children</b>	159,220	21,880	45,705	68,780	76,745
	87%	89%	85%	84%	84%
Low Income Cut-Off (LICO)	12,820	3,990	8,135	11,620	12,820
	52%	66%	63%	62%	63%

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 16: Odds Ratio of Incidence of Low Income by gender**

	Low Income?		Odds
	Yes (%)	No (%)	
Women	19%	81%	0.24 : 1
Men	17%	83%	0.21 : 1
Odds Ratio			1.14

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 17: Unemployment Rate by Age Group**

Age Group	% in labour force	Employed?	
		Yes (%)	No (%)
15 - 24	16%	85%	15%
25 - 34	22%	92%	8%
35 - 44	27%	94%	6%
45 - 54	23%	94%	6%
55 - 64	10%	92%	8%
65 - 74	2%	86%	14%
75 and older	<1%	89%	11%

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 18: Low Income Cutoff (LICO) by Age Group**

Age Group	with income	% of population	LICO?	
			Yes (%)	No (%)
15 - 24	47,635	18%	20%	80%
25 - 34	47,470	18%	19%	81%
35 - 44	58,310	22%	17%	83%
45 - 54	49,850	18%	13%	87%
55 - 64	30,615	11%	15%	85%
65 - 74	20,720	8%	15%	85%
75 and older	15,570	6%	21%	79%
Total	270,170	100%		

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 19: Percentage Official Language Spoken at Home by Age Group**

Age Group	N	% of population	English/French?	
			Yes (%)	No (%)
0 - 14	75,370	22%	96%	4%
15 - 24	47,655	14%	99%	1%
25 - 34	47,515	14%	98%	2%
35 - 44	58,380	17%	98%	2%
45 - 54	49,895	14%	96%	4%
55 - 64	30,655	9%	91%	9%
65 - 74	20,740	6%	87%	13%
75 and older	15,575	5%	92%	8%
Total	345,785	100%		

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 20: Activity Limitation and Incidence of Low Income Cutoff (LICO)**

	with disability	% of population	(N)	LICO?	
				Limitation	No Limitation
Total Population	21,945	12%	3,740	21%	79%
Male	11,750	54%	1,880	20%	80%
Female	10,195	46%	1,885	19%	81%
Age Group					
15 - 24	1,830	8%	440	12%	88%
25 - 34	3,035	14%	755	20%	80%
35 - 44	5,345	24%	1,145	31%	69%
45 - 54	6,470	29%	785	21%	79%
55 - 64	4,125	19%	520	14%	86%
65 - 74	900	4%	60	2%	98%
75 and older	240	1%	40	1%	99%
Total	21,945		3,745		

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 21: Characteristics of Populations Living in Poverty in Surrey**

		LICO	LICO (%)
Total Population	345,060	62,990	18%
Male	170,730	29,470	17%
Female	174,335	33,520	19%
Aboriginal	6,770	2,590	38%
Male	3,185	1,185	37%
Female	3,585	1,405	39%
Visible Minority	126,890	31,890	25%
Male	62,570	15,755	25%
Female	64,315	16,135	25%
With Activity Limitation	57,815	13,860	24%
Male	26,995	5,900	22%
Female	30,820	7,960	26%
Immigration Period			
before 1986	51,710	7,505	15%
Male	25,460	3,325	13%
Female	26,245	4,180	16%
between 1986 - 1990	15,920	3,485	22%
Male	7,830	1,585	20%
Female	8,085	1,900	24%
between 1991 - 1995	23,150	6,145	27%
Male	11,030	2,850	26%
Female	12,120	3,295	27%
between 1996 - 2001	23,835	9,730	41%
Male	11,330	4,740	42%
Female	12,510	4,990	40%

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 22: Characteristics of Populations Living in Surrey by Gender**

	<b>Age Groups</b>			
	<b>15-29</b>	<b>30-44</b>	<b>45-64</b>	<b>65 +</b>
<b>Female</b>				
With employment income	79%	81%	69%	5%
Without secondary certificate	33%	32%	38%	69%
% Full-time employment	93%	93%	94%	84%
<b>Male</b>				
With employment income	80%	88%	75%	14%
Without secondary certificate	38%	44%	52%	64%
% Full-time employment	93%	92%	91%	90%

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

**Table 23: Standardized LICO Rates by Gender and Age Group**

	<b>Age Groups</b>							Total Population	Standardized Low Income (N)	Standardized Rate (%)
	<b>15 - 24</b>	<b>25 - 34</b>	<b>35 - 44</b>	<b>45 - 54</b>	<b>55 - 64</b>	<b>65 - 74</b>	<b>75 +</b>			
<b>Women</b>										
With Income	23,125	24,600	29,680	25,615	15,285	10,665	9,035			
% Low Income	0.22	0.20	0.18	0.13	0.16	0.17	0.27			
Population adjusted (N)	8589	7912	8895	5736	4223	3011	3310		41674	15.43
<b>Men</b>										
With Income	24,505	22,870	28,630	24,240	15,330	10,055	6,535			
% Low Income	0.19	0.17	0.15	0.13	0.14	0.13	0.13			
Population adjusted (N)	7605	6897	7606	5736	3760	2384	1791		35778	13.24
									270,170	

Source: Statistics Canada, 2001 Census Data for the Canadian Council on Social Development Urban Poverty Project (unpublished data).

## **Appendix 2 – Questions for Service Providers**

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1. What is your organization's role in relation to poverty-related issues in Surrey?  
Prompt: What proportion of your client base would you say is poor/low income?
2. What do you consider to be the 3 most pressing issues related to poverty in Surrey?
3. Have you noticed any changes in your client base (or the part of your client base that has low income) over the past 2 years?
4. If yes to Q.3, to what do you attribute those changes?
5. Are there any specific health-related issues that your low income clients face?  
Prompt: Has this changed at all over the past 2 years and why?
6. Are there any specific housing-related issues that your low income clients face?  
Prompt: Has this changed at all over the past 2 years and why ?
7. Are there any employment-related issues that your low income clients face?  
Prompt: Has this changed at all over the past 2 years and why ?
8. What do you consider to be the geographical distribution of low income residents in Surrey?  
Prompt: How/has this changed over the past 2 years and why?
9. What are the biggest challenges you and your organization face in providing services for/working with low income clients?
10. What can be done to address those challenges?
11. Have you seen any new trends in poverty in Surrey over the past 2 years?

### **Appendix 3 – Questions for Government Agencies**

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1. What do you consider to be the 3 most pressing issues related to poverty in Surrey?
2. Does your organization have a role in addressing these issues? If YES, what does it do? If NO, what organizations and/or groups do?
3. What key changes have taken place in Surrey over the past 3 to 5 years that have most affected the situation with regard to poverty in the community?
4. What particular government policies is your organization involved in implementing that touch on or address poverty and related issues.
5. Have you noticed any new or emerging trends related to poverty in Surrey over the past 2 years?
6. What have been the effects of those policies and of your organization's work in this area?
7. How do you assess/evaluate those effects?
8. Has (and if so, how) the mandate of your organization changed over the past 3 to 5 years in terms of its involvement in poverty and related issues?
9. If YES to Q. 6, how did this change affect the organization's poverty-related work?
10. Have you seen any new trends in poverty in Surrey over the past 2 years?

**Appendix 4 – Organizations Consulted for this Study**

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City of Surrey

Fraser Health Authority

Ministry of Child and Family Development

Newton Advocacy Group – Advocacy Program and

Options: Services to Communities – The Roost

Options: Services to Communities – Whalley Family Place

Peace Arch Community Services – Food Bank

Progressive Intercultural Community Services – Settlement Workers

Progressive Intercultural Community Services – Agricultural Workers Employment  
Program (AWEP)

South Fraser Community Services – Front Room

South Fraser Women’s Services

South Fraser Women’s Services – Family Law Program

Surrey Food Bank

Surrey Women’s Centre

Surrey-Delta Immigrant Services