

A Statistical Snapshot on the State of Poverty in Revelstoke, BC



Prepared by the Columbia Basin Rural Development Institute (RDI) in partnership
with the City of Revelstoke Social Development Coordinator

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INTRODUCTION

The purpose of this report is to assist with the revision and development of a Revelstoke Community Poverty Reduction Strategy through the provision of data and indicators of poverty for the City of Revelstoke and area. The [Columbia Basin Rural Development Institute](#) (RDI) at Selkirk College worked with the [Revelstoke Community Social Development Coordinator](#) as part of the RDI's [Poverty Reduction Indicators Project](#) with an interest in providing updated statistics to help inform upcoming strategy and action planning processes. Data has been sourced from federal, provincial, and regional agencies, as well as through direct communications with local organizations.

Some of the indicators in this report use Statistics Canada taxfiler statistics, which capture all residents in Revelstoke and area who have filed income tax returns and have a postal code associated with Revelstoke, including: V0E 2S0, V0E 2S1, V0E 2S2, V0E 2S3, and V0E 3K0. It is important to note that Statistics Canada distorts taxfiler data to protect the privacy of individuals filing returns, and small communities are impacted the most. Visit [Statistics Canada](#) for more information on data confidentiality and rounding and data suppression processes for the taxfiler statistics.

Several indicators in this report are presented by Census Family types, as defined by Statistics Canada¹, where:

- **Couple families** consist of a couple living together (whether married or common-law) at the same address, and any children living at that same address.
- **Lone-parent families** are a family with only one parent, male or female, and with at least one child.
- **Children** are taxfilers or imputed persons in couple and lone-parent families. Taxfiling children do not live with their spouse, have no children of their own and live with their parent(s). The data identifies children as 0 to 17 years of age.
- **Non-family persons** are individuals who are not part of a census family – couple family or a lone-parent family, and are living alone.
- **Seniors (65+)** is a grouping of persons 65 years of age and over.

Study Area

For this project, the study area is the City of Revelstoke and the Columbia Shuswap Regional District (CSRD) Area B (Revelstoke Rural), which includes the unincorporated communities of Trout Lake and Galena Bay (see **Figure 1**). The population of the City of Revelstoke is 7,457, with an additional 598 residents in CSRD Area B (2016 Census data).

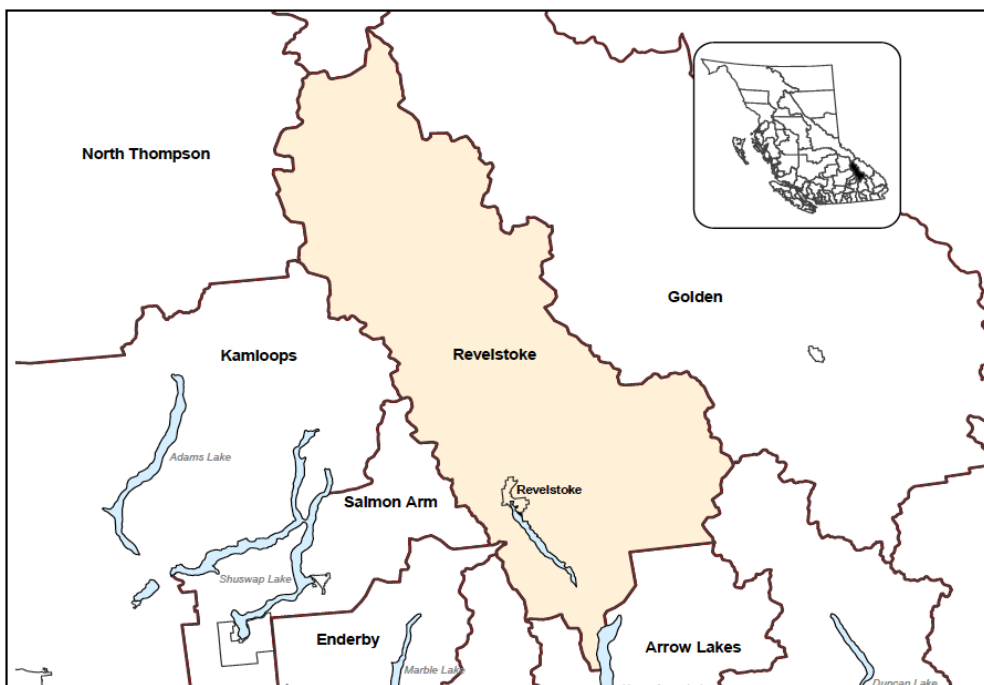


Figure 1: Map of Revelstoke and area

GENERAL INDICATORS OF POVERTY

Income

A widely acknowledged indicator of poverty is income. As was reported in the *Revelstoke Community Poverty Reduction Strategy 2012 Appendix A*, taxfiler data (2000 to 2009) was used to create a statistical profile of income security in Revelstoke and area. **Figure 2** through **Figure 9** provide updated charts, as requested, with 2010 to 2015 taxfiler statistics. The number and median income of families are provided for four categories: (1) all families and non-family persons (i.e. singles), (2) non-family persons, (3) couple families, and (4) lone-parent families, and for these families who are low income (based on the **before-tax** Low Income Measure). The *median* is the middle amount in the distribution of the data set, with half having income above and half having income below. This is different from the *mean* or *average*, which is the amount resulting from dividing the total combined income of all by the number of people/families.

All Families & Non-family (Single) Persons

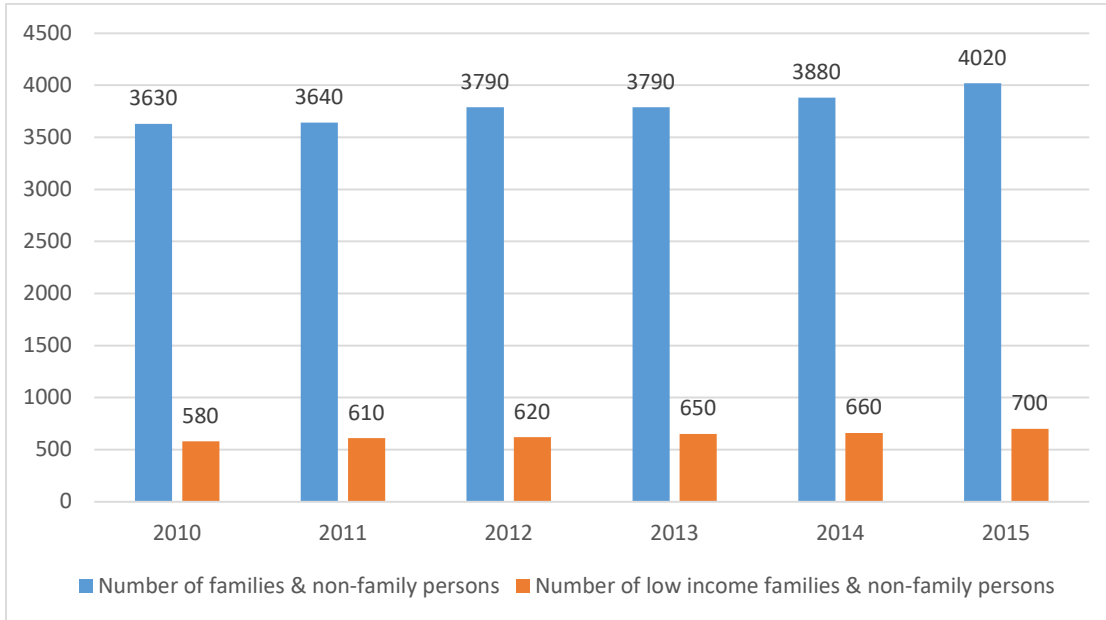


Figure 2: Number of all families & non-family persons²

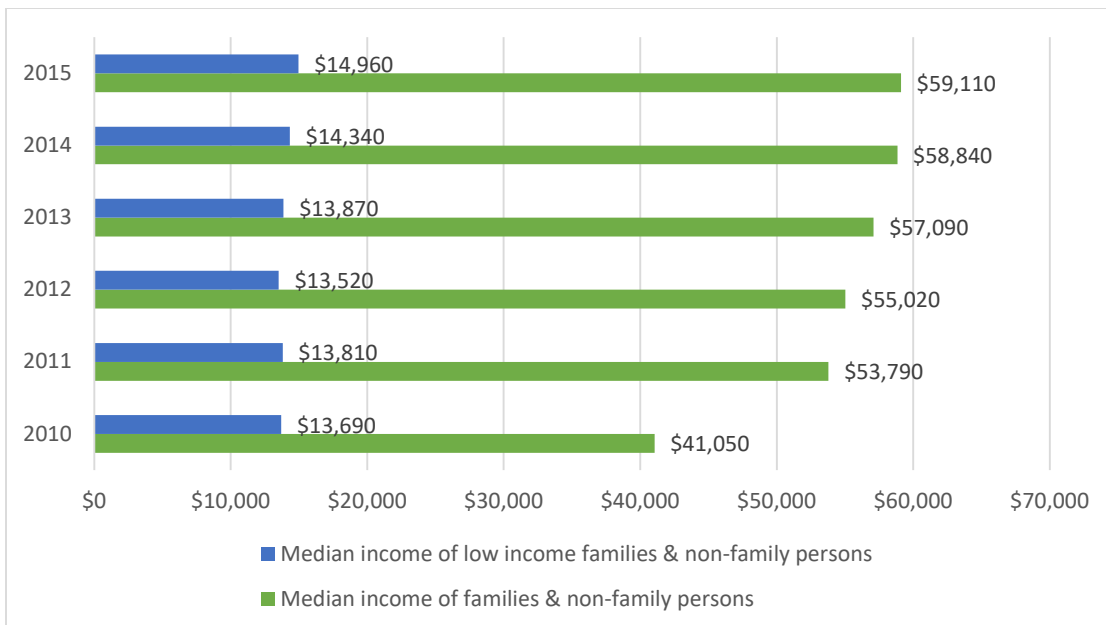


Figure 3: Median income of all families and non-family persons²

Non-family (Single) Persons



Figure 4: Number of non-family persons²

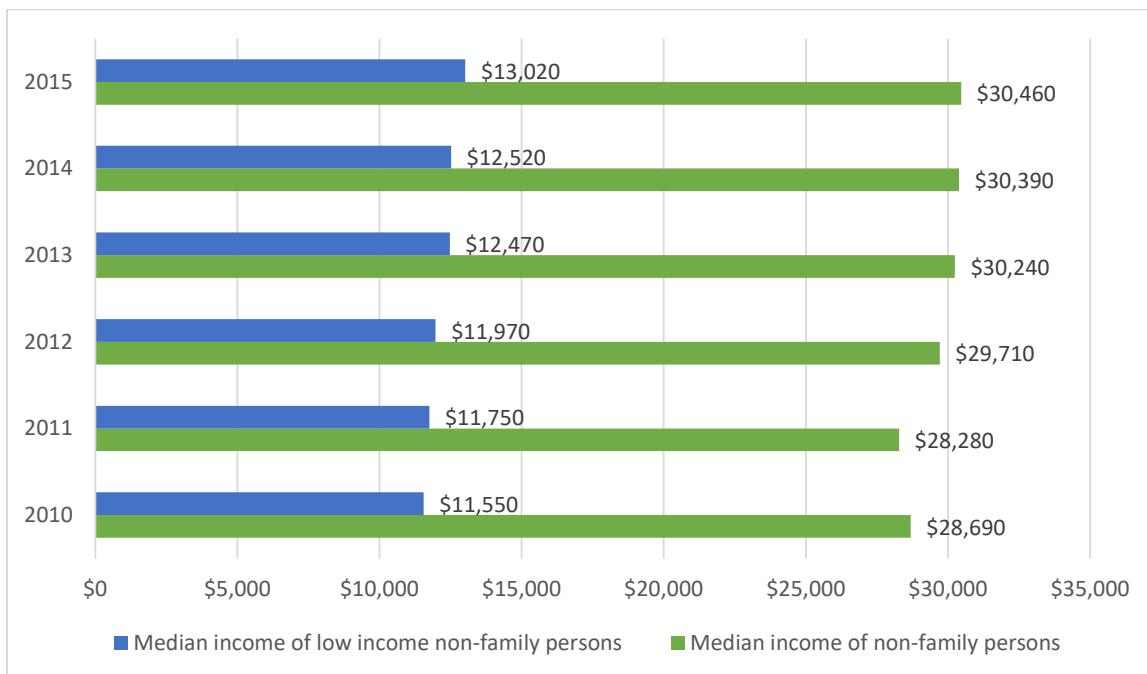


Figure 5: Median income of non-family persons²

Couple Families

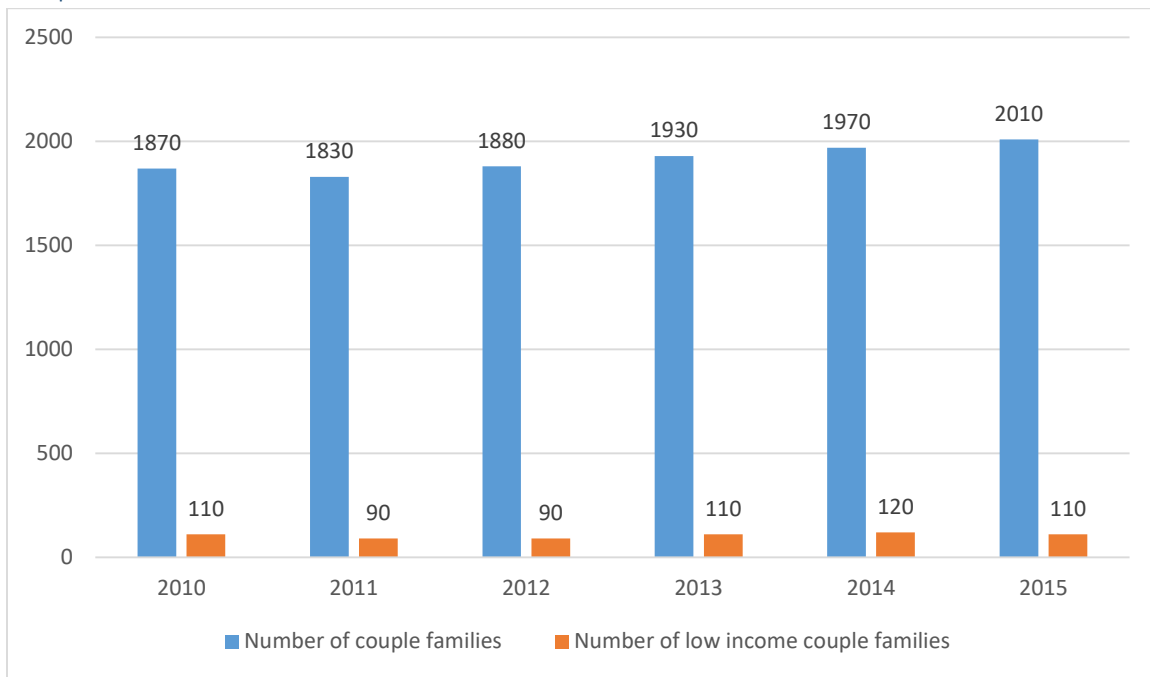


Figure 6: Number of couple families²

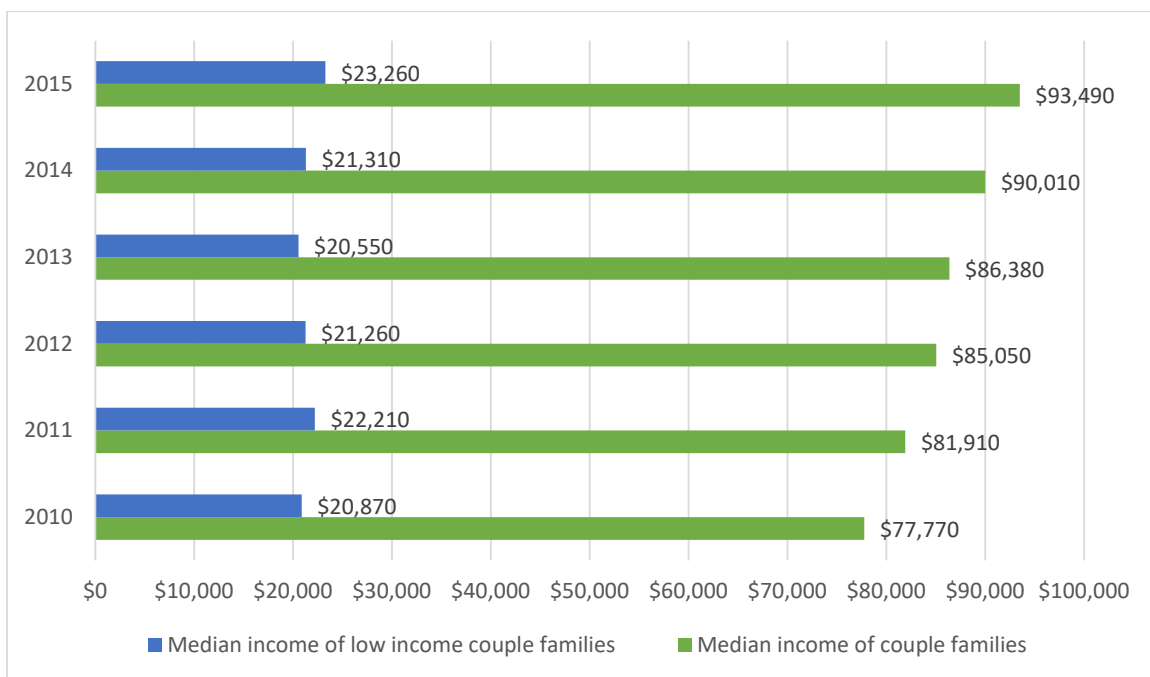


Figure 7: Median income of couple families²

Lone-parent Families

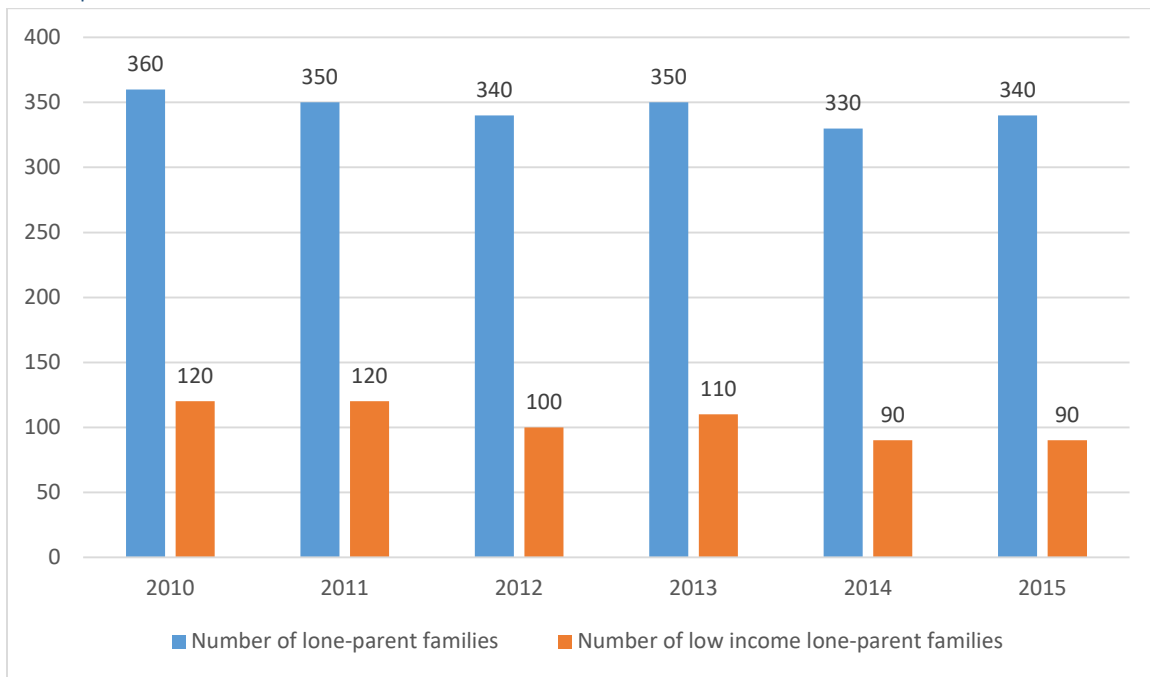


Figure 8: Number of lone-parent families²

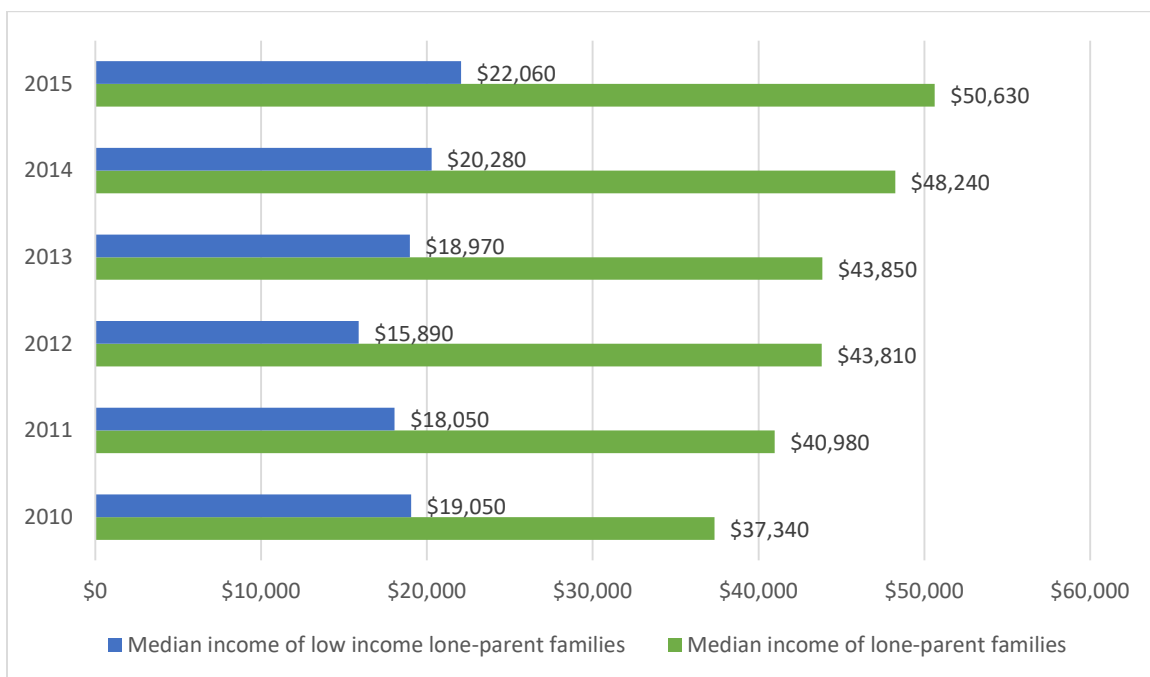


Figure 9: Median income of lone-parent families²

Gender Comparison

Median income data is also available from the tax filer income statistics to allow comparison of females and males.

Figure 10 shows the median income **after-tax** for both females and males in Revelstoke and area, and for comparison to British Columbia, from 2010 to 2015.

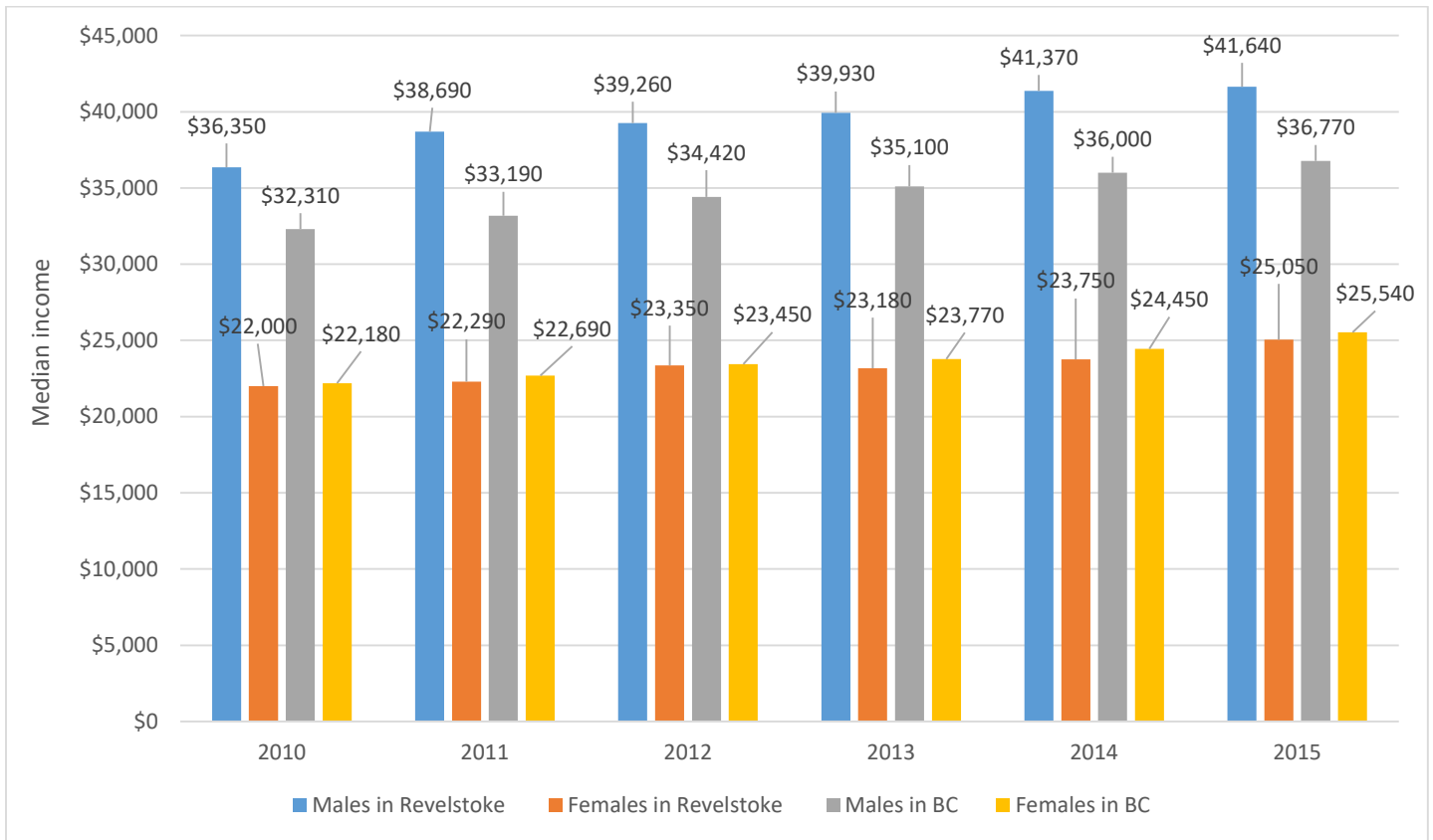


Figure 10: Median income (after tax) of females and males^{3,4}

Low Income Measure

As noted above, the Low Income Measure (LIM) is a commonly used indicator of poverty and is a relative measure of low income. “The LIM is a fixed percentage (50%) of median adjusted household income, where “adjusted” means that household needs are taken into account. Adjustment for household sizes reflects the fact that a household's needs increase as the number of members increases. Most would agree that a household of six has greater needs than a household of two, although these needs are not necessarily three times as costly.”⁵ A census family is considered to be low income when their income is below the LIM for their family type and size.

With the exception of **Figure 10**, the above *Income* section noted the number of families and low-income families, as well as their median income **before-tax**. **Figure 11** below shows the percentage of families by family categories who are low-income for Revelstoke and area from 2011 to 2015. Data presented is from the **after-tax** income reporting obtained from Statistics Canada Taxfiler data. Data was not available to compare male versus female for this measure.

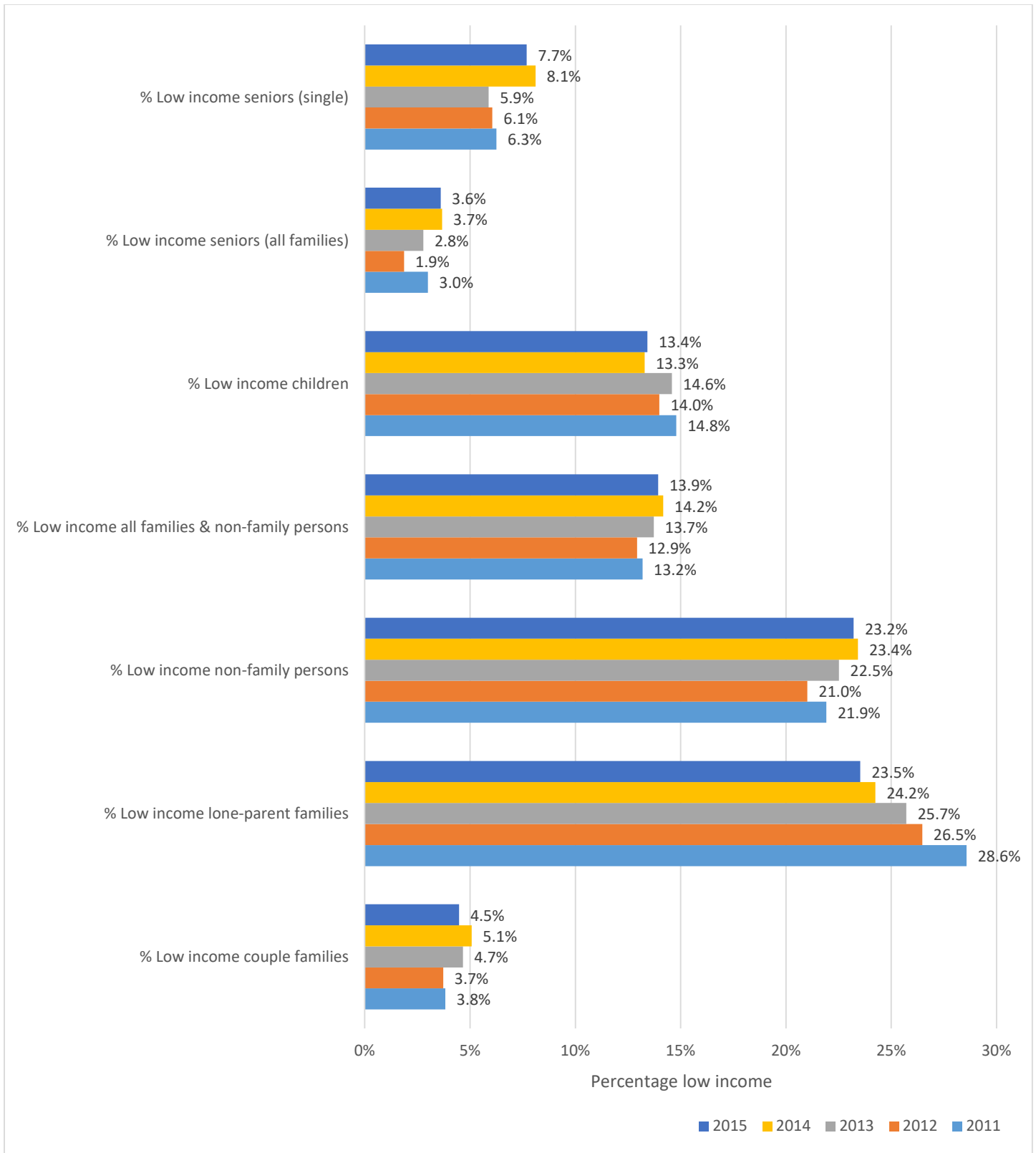


Figure 11: Percentage of low income by family type⁶

Income Distribution

The distribution of income across the population is another indicator to help understand if people are moving into higher income brackets over time. **Figure 12** shows the number of people for each income bracket (based on **after-tax** income) for 2010 to 2015.

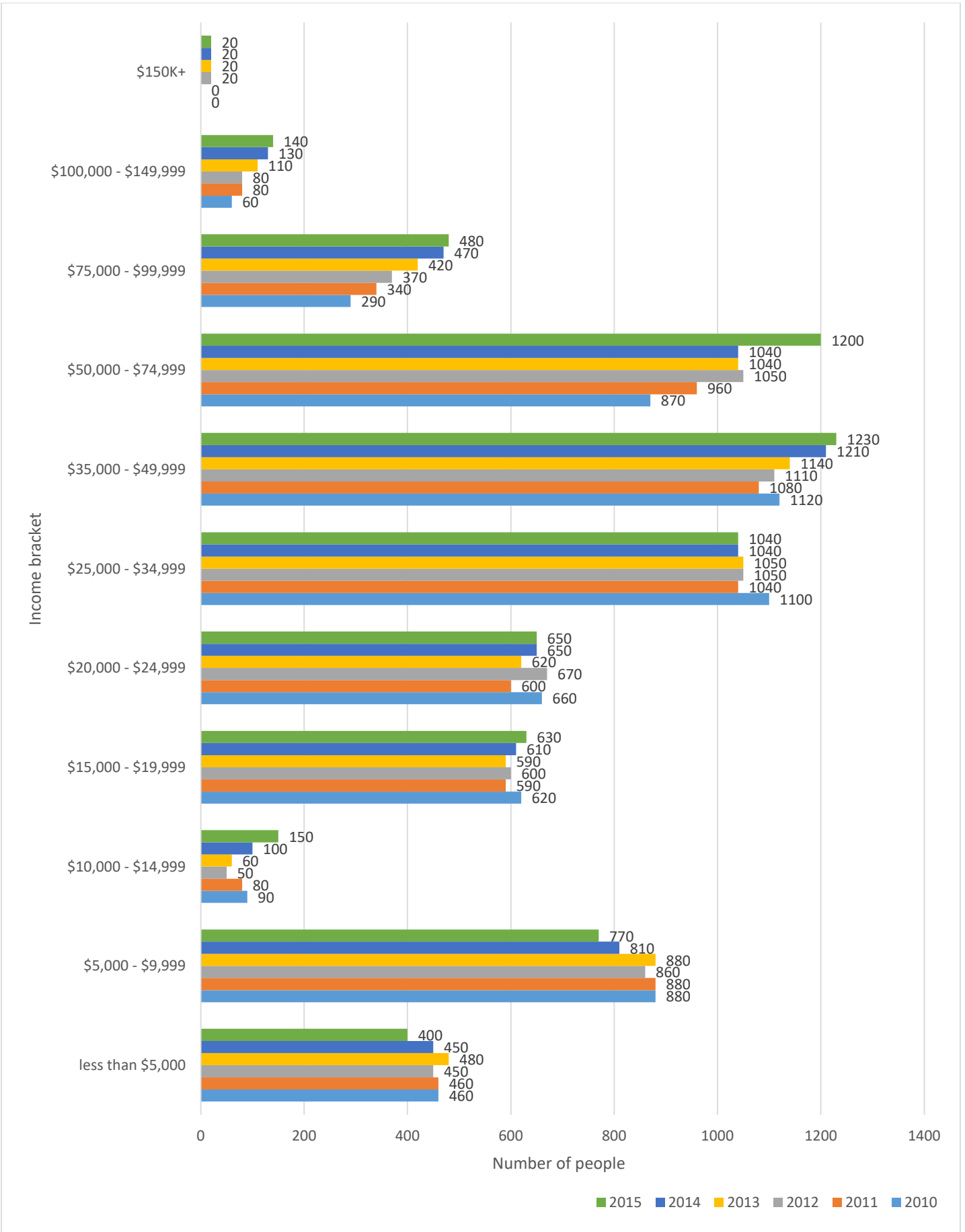


Figure 12: Distribution of after-tax income^{3,4}

Gini Index

The Gini Index is another indicator used to track the distribution of personal income by postal code, and is a measure of inequality.⁷ Higher Gini Index values indicate higher inequality in a population's income. Perfect equality (where every member of a population has the same income) would be represented by a score of zero. The RDI's analysis calculates Gini coefficients for after-tax incomes, using Statistics Canada's Taxfiler statistics from 2011 and 2014.⁸ **Figure 13** shows the Gini coefficient for Revelstoke, along with communities across the Columbia Basin-Boundary, and for BC and Canada.

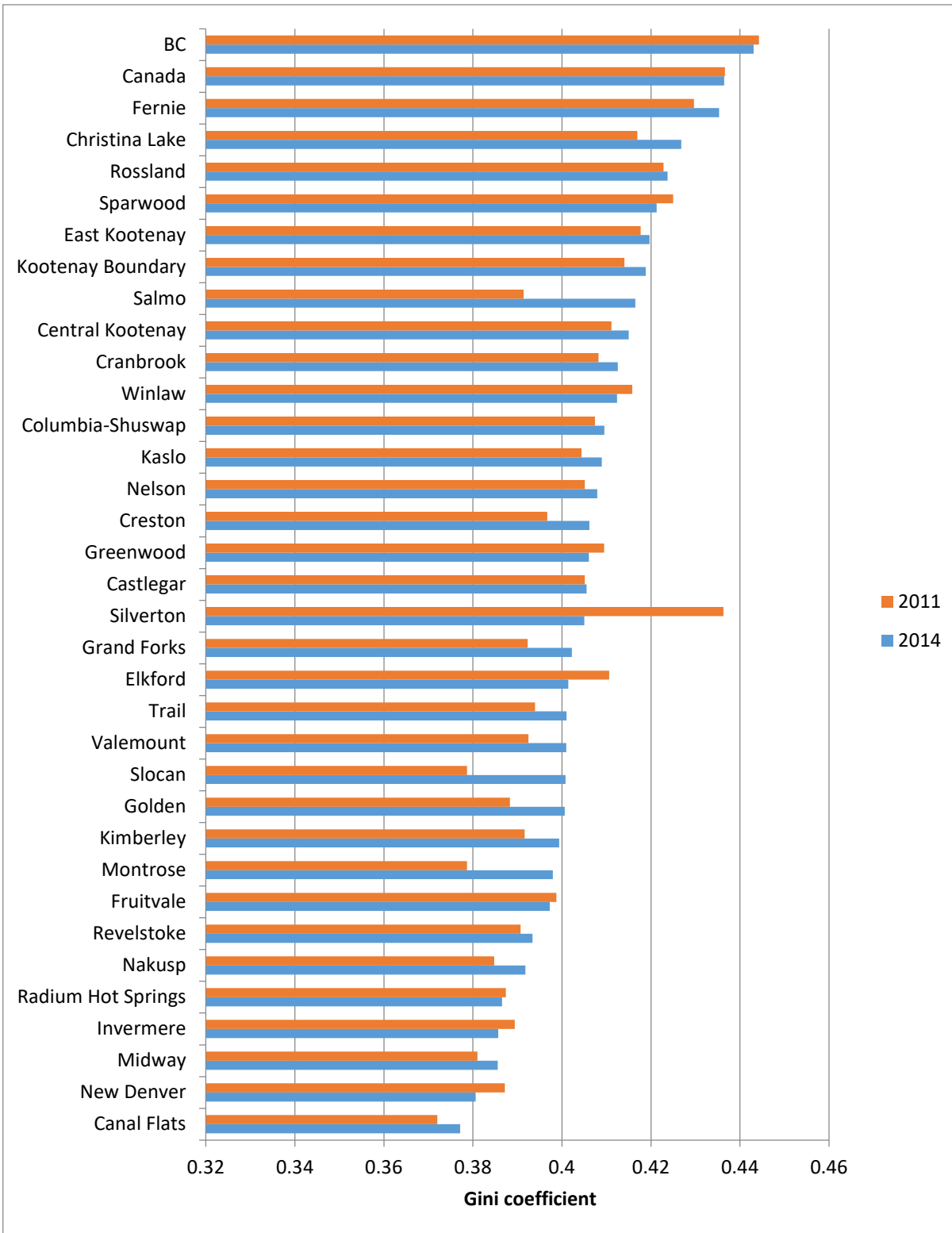


Figure 13: Gini Coefficient for 2011 and 2014 for Basin-Boundary communities, BC, and Canada⁹

Communities at the top of the graph (Fernie, Christina Lake, Rossland, and Sparwood) have larger disparities between high income earners and low income earners. Communities at the bottom of the graph (Canal Flats, New Denver, Midway, and Invermere) have more even income distributions. Of note is that BC and Canada have higher levels of income disparity than the communities in the Columbia Basin-Boundary region. Revelstoke is near the bottom of the graph, with a Gini Coefficient of 0.391 for 2011 and 0.393 for 2014.

Core Housing Need

A common indicator of housing affordability is “core housing need” – a term that describes households that spend 30% or more of their income on shelter costs (including rent or mortgage payment, taxes, fees, and utilities). When more than 30% of a household’s income is spent on shelter costs, the housing is unaffordable. **Table 1** shows the percentage of households that are rental versus owner and the core housing need for Revelstoke and BC for four Census years over the last ten years. Data from 2011 is not included because it is from the National Household Survey (NHS). The NHS survey methodology was different and sample size and response rates were very low, making comparison to the other Census years invalid.

	1996		2001		2006		2016	
	Rental	Owner	Rental	Owner	Rental	Owner	Rental	Owner
Revelstoke % rental vs. owner households	27%	73%	28%	72%	24%	76%	29%	71%
Revelstoke % households in core housing need	36%	9%	41%	15%	33%	16%	43%	17%
BC % households in core housing need	42%	18%	44%	21%	43%	23%	43%	21%

Table 1: Rental and owner households and core housing need for Revelstoke and BC¹⁰⁻¹³

WORKING POVERTY

Working poverty is defined by individuals with an after-tax income below the Low Income Measure and earning an annual individual working income of over \$3,000.¹⁴ Working income is the total amount of an individual's income for the year from employment and business, excluding losses.¹⁴ The Statistics Canada custom request Working Poverty data tables available through the Community Data Program exclude non-residents, Indian reserves, and dead taxfilers in the year of death. The “working poor” excludes:¹⁴

- Individuals not in a census family who had post-secondary education tuitions fees for himself (could be of any age, part-time or full-time student).
- Children, regardless of age (ex. a 25-year old child who is not a student and who is living with his parents, is excluded from this count regardless if he has earnings or not).
- Parents who are less than 18 years of age.

For example, “an adult with a part-time job who took one college course on-line and claimed the part-time tuition credit on her T1 tax form would be excluded from being potentially identified as working poor”¹⁴. Similarly, a “lone-parent who is 17, not in school, and has a part-time job would be excluded”¹⁴.

Table 2 shows the number of working poor individuals and percentage of working poor for ages 0 to 64 and 18 to 64 for Revelstoke and area for 2011 to 2015. There were no individuals aged 65+ considered to be working poor for any of these years.

Year	Number of Working Poor individuals Age 0 to 64	Number of Working Poor individuals Age 18 to 64	Percentage of Working Poor individuals Age 0 to 64	Percentage of Working Poor individuals Age 18 to 64
2015	390	390	5.5%	7.0%
2014	370	370	5.4%	6.8%
2013	360	360	5.3%	6.8%
2012	290	290	4.3%	5.5%
2011	290	290	4.4%	5.7%

Table 2: Number and percentage of working poor individuals^{15,16}

Living Wage

Through support from the Canadian Centre for Policy Alternatives' [Canadian Living Wage Framework](#), the Living Wage for Revelstoke has been calculated for 2017 by Community Futures Revelstoke with support from the City of Revelstoke Social Development Coordinator. The Living Wage is a calculation that attempts to measure the hourly rate needed for a decent living in a particular community. It is calculated based on the needs of a household of two wage-earning adults and two children aged four and seven. The needs taken into account include the costs of shelter, food, clothing and footwear, transportation, child care, education for the parents, and other costs, such as telecommunications and health related costs. To the degree possible, it takes into account costs specific to the community, using a modified version of the Market Basket Measure (see more on this below). The calculation also takes into account deductions and transfer payments for which a family of that size and income would be eligible, and the loss of two weeks of income, but otherwise does not include provision for savings or debt repayment.

The 2017 living wage calculation for Revelstoke is \$18.77/hour, assuming both adults work a 35-hour work week. The key expense figures used to calculate the living wage are shown in **Table 3**. The previous calculation was for 2014 and was \$18.87/hour. Of note, is that the living wage for Revelstoke is only slightly less than the \$20.64/hour calculated for Metro Vancouver.¹⁷

Item	Monthly Cost	Annual Cost	% of Total Expenses
Food	\$837.44	\$10,049.23	14.6%
Clothing and Footwear	\$162.00	\$1,943.99	2.8%
Shelter	\$1,741.39	\$20,896.68	30.4%
Transportation	\$453.77	\$5,445.24	7.9%
Other	\$753.57	\$9,042.88	13.2%
Subtotal		\$47,378.02	69%
Child Care	\$1,156.67	\$13,880.00	20.2%
Non MSP Health Expenses	\$145.00	\$1,740.00	2.5%
MSP	\$150.00	\$1,800.00	2.6%
2 Weeks Pay	\$218.98	\$2,627.80	3.8%
Parent Education	\$100.49	\$1,205.92	1.8%
Total	\$5,719.31	\$68,631.74	100%

Table 3: Expenses used to calculate living wage for Revelstoke

A Living Wage of \$18.77/hour works out to an annual gross total household income of \$68,322.80. When considering the total income of couple families with children based on taxfiler statistics for 2015, there are 80 couple families with two children in Revelstoke making less than \$70,000 total household income; that is 19% of those families.¹⁸ There are an additional 20 couple families with three or more children who are making less than \$70,000 (14% of those families).¹⁸

Market Basket Measure and Low Income Cut-off

Additional measures for measuring low income include the Market Basket Measure (MBM) and the Low Income Cut-Off (LICO). The MBM was developed by Employment and Social Development Canada and is a “measure of low income based on the cost of a specific basket of goods and services representing a modest, basic standard of living. It includes the costs of food, clothing, footwear, transportation, shelter and other expenses for a reference family of two adults aged 25 to 49 and two children (aged 9 and 13)”.¹⁹ The calculation is done for each province and for categories of communities based on population, with the smallest rural population reported for communities of under 30,000 residents. For BC in 2015, the MBM was calculated as \$37,169 per year for communities of under 30,000 residents – higher than for populations of 30,000 to 99,999 (\$35,044), but lower than populations of 100,000 to 499,999 (\$38,910) and Vancouver (\$39,951).²⁰

The low income cut-offs (LICOs) are “income thresholds below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing than the average family. The approach is essentially to estimate an income threshold at which families are expected to spend 20 percentage points more than the average family on food, shelter, and clothing.”²¹ The Low Income Cut-Off (LICO) is another measure produced by Statistics Canada, and is only available at a national level with no provincial differentiation, as is calculated with the MBM. The LICOs are income thresholds below which a family will likely devote a larger share of its income on the necessities of food, shelter, and clothing than the average family. For rural areas, the after-tax annual income LICO was \$13,525 for one person, and for census agglomeration areas with less than 30,000 inhabitants, the LICO was \$15,478 for one person in 2016.²²

Unemployment Rate

According to the 2016 Census labour data²³, the unemployment rate for Revelstoke is 8.5%. The rate is slightly higher for males at 9.9% and lower for females at 7.1%. These percentages are higher than for BC, where the unemployment rate is 6.7% total, 7.1% for males, and 6.3% for females. With a population of 6,265 people aged 15 years and over in Revelstoke, 4,030 are employed, generating an employment rate of 64.3%. This is higher than for BC, where there is an employment rate of 59.6%.

Employment Insurance

Statistics Canada source of income taxfiler data provides information on the number of people who received federal Employment Insurance (EI) income. For 2015, there were 760 families (includes all couple families, lone-parent families, and non-family persons) who received EI, representing 18.9% of families.²⁴ The percentage is higher for couple families at 22.3% and lone-parent families at 20.6%. The percentage was lower for non-family persons, at 13.7%.

DEEP POVERTY

Low income thresholds and cost of living is important for understanding poverty in the context of Canadian society, including community norms and expectations. Poverty, as defined by the steering committee guiding the Revelstoke Community Poverty Reduction Strategy, means that “individuals and families experiencing poverty lack the opportunity, financial and otherwise, to maintain a decent standard of living and to participate fully and with dignity in our community”²⁵. Depending on a person’s income compared to the cost of living, there will be varying degrees to which individuals and families experience poverty as well as the ability or likelihood to be raised out of poverty. The indicators below reveal the number of people or households in Revelstoke where there is significant disparity between income levels and the cost of living, such as for disability assistance recipients. Homelessness and food bank usage are other indicators of where people are not able to meet their most basic needs. For those experiencing deep poverty in Revelstoke, achieving a minimum quality of life is impossible and the cost, both personal as well as for society, is high.

Income Assistance

Disability & Temporary Assistance

BC Employment & Assistance (BCEA) provided data through a special request on the number of recipients of disability assistance and temporary income assistance for Revelstoke. **Figure 14** shows the number of recipients for each from January 2012 to August 2017. The average number of disability recipients per month over this time frame is 144, and the average number of temporary income assistance recipients is 64. Total number of recipients was highest in February 2012 at 246, and lowest was in August 2017 at 188 recipients. While this comparison indicates an overall drop, as **Figure 14** illustrates, the number of both disability and temporary income assistance recipients has remained relatively even over the last five years.

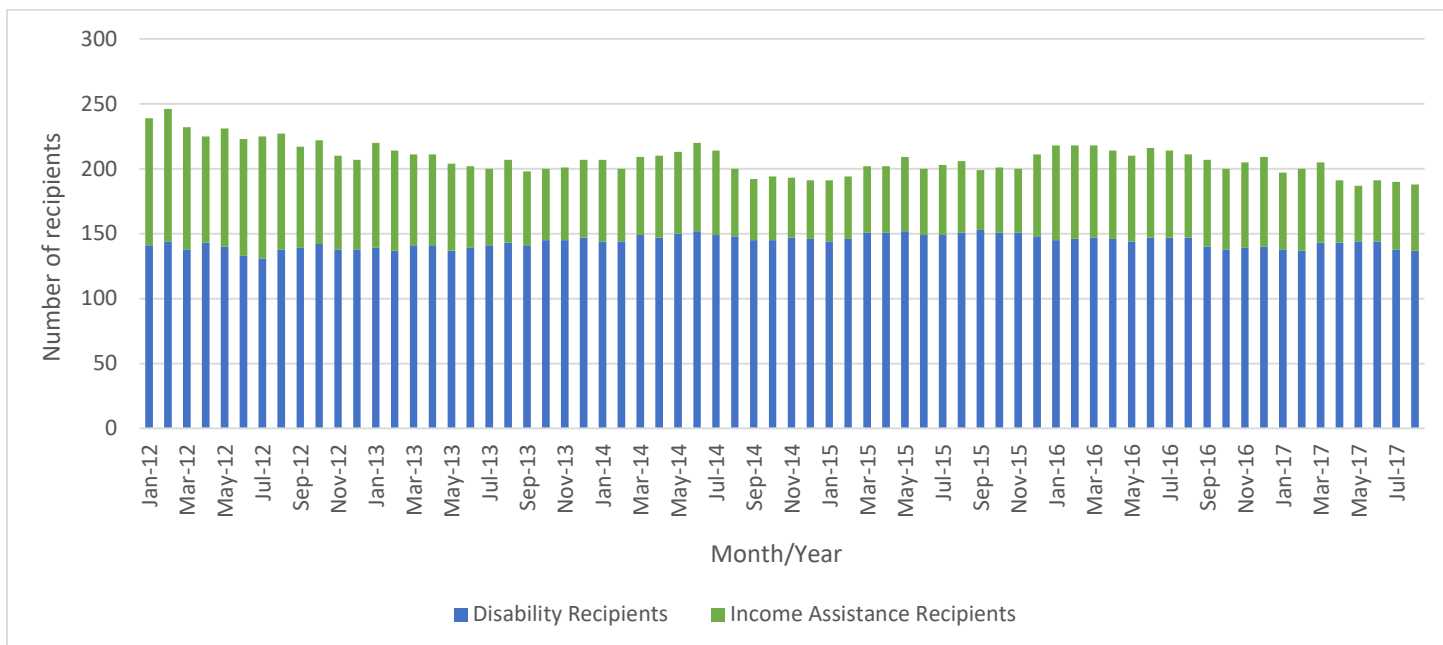


Figure 14: Disability and temporary income assistance recipients, January 2012 to August 2017²⁶

Assistance by Program Type

Through special request from the Ministry of Social Development & Poverty Reduction, the casesⁱ and recipientsⁱⁱ can be viewed based on program. **Table 4** shows the average number of cases and average number of recipients (numbers smaller than 10 were suppressed) for the City of Revelstoke from 2012 to 2017 by four program types:

1. **PWD** refers to *Persons with Disabilities* where at least one adult in the family unit is eligible for disability benefits under the BCEA Persons with Disabilities Act.
2. **PPMB** refers to the *Persistent Multiple Barriers* caseload which is the sum of all reconciled cases for a given assistance month where either adult (applicant and spouse) in the family unit have persistent multiple barriers to employment.
3. **NEO** refers individuals in the case who are temporarily excused from searching for employment as a result of having young children.
4. **Employable** refers to either an *Expected to Work* (ETW) case which has at least one adult who is employment obligated and no other adult on the case has PWD status, or an *Expected to Work-Medical Condition* (ETW-MC) case where at least one adult has a temporary alcohol or drug, mental health, or medical condition that interferes with their ability to seek work, and none of the adults on the case have ETW, PPMB, or PWD status.

ⁱ A case is a family unit (principle applicant plus dependents are one case).

ⁱⁱ Recipients are all individuals who are in receipt of benefits (ie. all family members including applicants, spouses, children and any other dependent people).

Year	Program	Average Number of Cases	Average Number of Recipients
2012	Employable	34	49
	NEO	-	21
	PPMB	12	17
	PWD	121	139
2013	Employable	29	35
	NEO	-	19
	PPMB	-	11
	PWD	123	142
2014	Employable	28	32
	NEO	-	13
	PPMB	-	11
	PWD	126	147
2015	Employable	26	32
	NEO	-	14
	PPMB	-	-
	PWD	128	149
2016	Employable	25	38
	NEO	-	25
	PPMB	-	-
	PWD	125	144
2017	Employable	25	36
	NEO	-	12
	PPMB	-	-
	PWD	121	141

Table 4: Average number of cases and recipients by program, 2012 to 2017²⁷

Assistance by Family Type

The Ministry of Social Development & Poverty Reduction was also able to provide data on caseload and recipients based on the family type for 2012 to 2017 (**Table 5**). For all five years, the highest average number of cases and recipients were single males. Single females follow close behind for all five years. Single parent families also show higher numbers of average recipients, while couples and two-parent families show the lowest. Numbers smaller than 10 were suppressed as shown by the dash.

Year	Family Type	Average Number of Cases	Average Number of Recipients
2012	Couples	-	13
	Single Female	58	58
	Single Male	84	84
	Single Parent Family	23	62
	Two Parent Family	-	-
2013	Couples	-	16
	Single Female	64	64
	Single Male	78	78
	Single Parent Family	16	42
	Two Parent Family	-	-
2014	Couples	-	12
	Single Female	69	69
	Single Male	74	74
	Single Parent Family	15	39
	Two Parent Family	-	-
2015	Couples	-	12
	Single Female	66	66
	Single Male	74	74
	Single Parent Family	16	40
	Two Parent Family	-	-
2016	Couples	-	12
	Single Female	59	59
	Single Male	75	75
	Single Parent Family	21	57
	Two Parent Family	-	-
2017	Couples	-	12
	Single Female	56	56
	Single Male	73	73
	Single Parent Family	18	44
	Two Parent Family	-	-

Table 5: Average number of cases and recipients by family type, 2012 to 2017²⁷

Guaranteed Income Supplement

As a participant in the Community Data Program, the RDI was able to access source of income data that isolates the “Net Federal Supplements” from the Government Transfer payments for 2014 data. The Net Federal Supplements are part of the Old Age Security (OAS) pension program, intended to supplement the income of pensioners and spouses with lower income, including the Guaranteed Income Supplement (GIS) and Spouse’s Allowance (SPA). The 2014 taxfiler data shows that 2,260 families (includes all couple families, lone-parent families, and non-family persons) received OAS payments and 810 received the GIS/SPA payments, totaling to 2,310 families in Revelstoke.²⁸ The 810 families who received GIS/SPA represents 35.1% of the families receiving OAS/Net Federal Supplements and 10.6% of all families in Revelstoke who claimed income in 2014.

Homelessness

Homelessness is another indicator of deep poverty. Through a data request, BC Housing provided information related to the Homeless Outreach Program in Revelstoke, delivered by Revelstoke Community Connections.²⁹ **Table 6** includes data for new clients over the last three years based on gender and homeless status.

Indicator	Criteria (% of population)	2014/15	2015/16	2016/17
Gender	Male	58%	45%	30%
	Female	42%	55%	67%
	Other	0%	0%	4%
	Total New Clients	66	33	27
Homeless Status	Absolute Homeless	24%	18%	59%
	Hidden Homeless	30%	24%	11%
	Homeless due to crisis	6%	6%	0%
	Risk of Homelessness	35%	52%	30%
	Neither Homeless nor At Risk	5%	0%	0%
	Total New Clients	66	33	27

Table 6: Gender and Homeless Status of New Homeless Outreach Program Clients in Revelstoke²⁹

As shown, 2014/15 saw a count of 66 new clients, the highest number of new clients in the last three years. The split between male and female clients is almost half and half, except for 2016/17 where 67% of new clients were female. For the last year (2016/17), 59% of new clients were living in absolute homelessness, and another 30% were at risk of homelessness. This is an increase from the previous year where 18% were in absolute homelessness and 52% were at risk. The percentage in hidden homelessness was highest in 2014/15 with 30% of the new clients.

Food Bank

Revelstoke Community Connections also operates a food bank in the community. As part of the Annual Hunger Count done in March of each year, a snapshot of food bank data for 2013 to 2017 was made available through direct communications with the Community Connections Food Bank Coordinator.³⁰ As shown in **Table 7**, an average of 236 people visited the food bank over the last five years, including an average of 53 children. When looking at the family composition, the majority who responded said they are single. About half are on disability and income assistance, while about one quarter are employed. About 15% said they are on pension income, indicating they are seniors. Most are living in private rental housing, while some are also home owners or in social housing.

	2013	2014	2015	2016	2017	Five-year Average
Participants						
Adults	224	160	155	189	187	183
Children	45	47	60	59	52	53
Total	269	207	215	248	239	236
Family Composition						
Single	93	86	68	116	107	94
Lone-parent	18	14	18	20	14	17
Couple – no kids	20	17	14	16	18	17
Couple – with kids	7	9	9	10	14	10
Income Source						
Disability	37	37	38	54	44	42
Income Assistance	30	30	24	27	25	27
Employment	34	29	22	41	39	33
Employment Insurance	5	9	3	9	9	7
Pension	21	18	21	27	20	21
No income	11	3	1	4	16	7
Housing Context						
Private rental	85	83	68	97	95	86
Home owner	21	19	17	25	20	20
Social housing	24	20	20	31	27	24
Temporary (family or friends)	8	3	2	9	8	6
On the street	0	1	2	0	3	1

Table 7: Food bank client profiles for 2013 to 2017³⁰

CONCLUSION

This report provides a snapshot on the state of poverty in Revelstoke and area. While the number of low income families has increased over time, the percentage has remained fairly constant, at about 17%. For all family types, median incomes have increased over time, but at a much higher rate than for low income families. The median income of males in Revelstoke is consistently higher than provincial averages, whereas this is not the case for females. Further, the median income of women in Revelstoke is consistently about 60% of that of men. Looking at the distribution of after-tax income, there are fewer households making very low income (under \$10,000 annually) and more households making higher incomes (over \$35,000), however, the number of households making \$10,000 to \$35,000 has remained roughly the same. With the rising cost of living, this means that these households will be working harder to meet their needs, as is indicated with the increase in those experiencing core housing need, as well as the number of working poor. In March 2017, 205 individuals were receiving disability or temporary income assistance, and 239 people visited the food bank that year – indicators of those living in deep poverty. Single individuals and lone-parent families are most at risk of experiencing poverty, yet in Revelstoke there are decreases in the number of lone-parent families and low-income lone-parent families despite increases in the overall population. This may be a reflection of lone-parent families leaving the community, as reported anecdotally by service providers. The general indicators of poverty, working poverty, and deep poverty are useful for understanding the changing dynamics in Revelstoke, and can aid in developing strategies for reducing poverty in the community.

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