

Indians in British Columbia: Level of Income, Welfare Dependency and Poverty Rate

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Introduction

The purpose of this paper is to provide a convenient summary of the data relating to the level of income and welfare dependency of B.C. Indians in the 1960's. Particular emphasis will be given to the findings of a recent survey of B.C. Indians living off reserves in which the author participated. Income data are important in a materialist society. Such data provide a measure of "performance," particularly for minority groups. The demonstrated ability to be self-sustaining (at whatever level of comfort) and independent of the various public transfer schemes is looked upon by most members of the "dominant society" as a necessary prerequisite of acceptance of the minority group. While levels of income comparable to those of members of the dominant society will not guarantee acceptance they go a long way to facilitate such acceptance.

The Earlier Data

While their study was completed in 1968 the data gathered by Fields and Stanbury has only recently been published.¹ Table 1 summarizes data they gathered from a number of sources with respect to the distribution of income among B.C. Indians residing on reserves. From the Department of National Revenue, Fields and Stanbury obtained data on a one-in-ten sample of B.C. Indian heads of families over the age of eighteen for the year 1966. Of the 693 names submitted to the Taxation Division data was compiled on 98 taxable returns and 75 non-taxable

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¹ D. B. Fields and W. T. Stanbury, *The Impact of the Public Sector Upon the Indians of British Columbia: An Examination of the Incidence of the Revenues and Expenditures of Three Levels of Government*, Vancouver, University of British Columbia Press, 1973.

returns. Just in terms of filing a return, only 13% of B.C. Indians, over 19 years of age, living on reserve filed a tax return for 1966 as compared to 55% of the total population in B.C.²

In 1966 some 35% of the sample of B.C. Indians living on reserves filing tax returns had incomes of less than \$1000. Some 64% had incomes of less than \$2000 in 1966. By comparison only 11.3% of all persons in B.C. filing a tax return had incomes of less than \$1000, and 23% had incomes of less than \$2000 in 1965. Only 11% of the sample of B.C. Indians filing a return had assessed incomes of \$4000 or more in 1966. This compares to 50% for all B.C. residents.

It is difficult to compare data from the Indian Affairs Branch Housing Surveys for 1963, 1965 and 1967 with the other data included in Table 1. No definition of "family" or of "income" was given in the original source. However, these data appear to confirm the results obtained from the taxation sample. For 1965 and 1967 the Housing Survey data indicate that 59% and 53% respectively of the families had incomes of less than \$2000. The comparable figure for 1966 from the taxation statistics was 64%. In 1967, only 11% of on reserve families had incomes of \$5000 or more. Given the large size of most Indian families any incomes of less than \$5000 can hardly be described as adequate.

Unpublished series from the 1961 Census on B.C. Indian incomes (recorded in Table 1) indicate that slightly less than one-third of all wage and salary earners had incomes of less than \$1000 in 1961, and over one-half had incomes of less than \$2000. Three in ten had incomes in the range \$2000-3999 in 1961. The distribution of income by *family* for B.C. Indians on reserve is only very slightly better with 21% less than \$1000, 52% less than \$2000 and 18% \$4000 or greater.

Using total income for individuals age fifteen and over the 1961 Census data indicates that 49% of B.C. Indian males living on reserve had incomes of less than \$1000 in 1961. For Indian females the comparable proportion was 92%. For males and females combined 82% had individual incomes of less than \$2000 in 1961. Only 5% had incomes of \$4000 or more in 1961.

Fields and Stanbury measured the incidence of welfare dependency

² *Ibid.*, p. 184.

Before proceeding to the data obtained it is important to note that under Section 86(1) of the *Indian Act* income earned on the reserve is not taxable. Secondly, we should remember that for Indians engaged in seasonal, casual or part time work off the reserve payment may be received in cash or not reported to the authorities. Finally the definition of income employed does not include income in kind or certain government transfer payments.

(ratio of persons dependent on welfare to total population) for B.C. Indians on reserve and those off reserve during 1967 and 1968. They found that in February 1966, 1967 and 1968 the overall rate of welfare dependency of B.C. Indians living on reserve was 27%, 31% and 28% respectively.³

During 1967 the annual average rate of welfare dependency was less than 20% in eight IAB Agencies. In one Agency it was 20 to 30%, in two it was 30 to 40%, and in five Agencies the annual average incidence of welfare dependency exceeded 40% of the reserve population. The rate ranged from about 6% in one Agency to over 50% in two Agencies.⁴

A special survey by the B.C. Department of Social Welfare in September and December 1967 found that the incidence of social welfare dependency (24% and 32% respectively) was at least as great among B.C. Indians living off reserves as it was among those residing on reserves. At the time the survey was conducted the Indian rate of welfare dependency was approximately *eight* times the provincial average for non-Indians.⁵

*B.C. Indians Living Off Reserves in 1971*⁶

By January 1971 one-third of B.C.'s "status" Indian population was living off reserves.⁷ In terms of income and employment how well is this group of 16,000 Indians doing? In collecting such data we⁸ tried to distinguish between three concepts:

- (i) the ability of Indians to be self-supporting, i.e., not in receipt of social welfare payments
- (ii) the level of income from employment

³ *Ibid.*, p. 46.

⁴ *Ibid.*, p. 46. It is important to note that Indian Affairs employed only two trained social welfare workers during this period. (p. 51)

⁵ *Ibid.*, pp. 53, 57. In addition Fields and Stanbury estimated that the overall incidence of child welfare problems, as measured by the number of children in the care of the Superintendent of Child Welfare and the number of children living with relatives, was *eight* times that for the total B.C. population (pp. 69, 70).

⁶ An outline of the methodology employed in obtaining the sample of 1095 B.C. "status" or "registered" Indians living off reserves in the summer of 1971 is given in W. T. Stanbury "The Education Gap: Urban Indians in British Columbia," *BC Studies*, Autumn, 1973 pp. 22-26.

⁷ See Table 1 in W. T. Stanbury, D. B. Fields and D. Stevenson "Unemployment and Labour Force Participation Rates of B.C. Indians Living Off Reserves," *Manpower Review, Pacific Region*, April-May-June 1972, pp. 21-45.

⁸ The research proposal was prepared by the author in conjunction with D. B. Fields and D. Stevenson. After the data was collected and coded the pressure of other commitments prevented Fields and Stevenson from continuing with the study.

TABLE 1

COMPARISON OF THE DISTRIBUTION OF INCOME OF B.C. INDIANS
LIVING ON RESERVES AND ALL B.C., 1961, 1963, 1966, 1967

Annual Income	B.C. Indians on Reserve 1966(1)		B.C. Total 1965(1)	Family(2) Income B.C. Indians on Reserve, Indian Affairs Housing Surveys			B.C. Indians on Reserve		B.C. Indians on Reserve Age 15 and over			B.C. Total, Families Rural, Non-Farm & Urban Non-Farm in Centers of less than 30,000 pop.	
	n	%		1963	1965	1967	Wage & Salary Earners	Family Income	Males	Females	Total	1960-61	1961
			%	%	%	%	%	%	%	%	%	%	%
Under \$1000	60	34.7	11.3	32.9	32.6	29.2	31.8	27.1	49.2	91.7	69.7	3.7	10.2
\$1000-1999	51	29.5	12.1	28.6	26.8	23.3	23.3	24.4	19.1	5.9	12.6	8.1	10.9
\$2000-3999	25	24.9	26.7	16.2	17.6	21.9	31.1	30.3	22.9	2.4	13.0	21.6	27.2
\$4000-4999	12	6.9	12.7	4.6	5.3	6.9	5.3	8.2	4.8	0.2	2.6	16.7	16.1
\$5000-6999	3	1.7	21.6	2.0	2.6	4.0	3.5	6.3	1.8 ⁽³⁾	0.08 ⁽³⁾	1.0 ⁽³⁾	26.7	23.2
\$7000-9999	3	1.7	11.1				0.3	2.5	2.0 ⁽⁴⁾	— ⁽⁴⁾	1.1 ⁽⁴⁾	15.7	6.8
\$10,000 & over	1	0.6	4.5				0.04	1.2	0.1	0.06	0.09	7.7	5.8
not stated							4.7	—				—	—
Total	173	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
n =			729,281	5779	5712	5879	4848	5254	8,400	7,853	16,253		

NOTES:

- (1) Assessed income, from individual tax returns, taxable and non-taxable.
(2) Family is not defined in the original source.
(3) \$5000-5999.
(4) \$6000-9999.

SOURCE: D. B. Fields and W. T. Stanbury, *The Impact of the Public Sector Upon the Indians of British Columbia: An Examination of the Incidence of Revenues and Expenditures of Three Levels of Government*, Vancouver, University of British Columbia Press, 1973 Chapter 7 Tables 11, 12, 13, 14.

(iii) the level of total income — including the various government transfer payments such as social assistance.

Each of these will be discussed in turn.

(i) Ability to be Self-Supporting

Data on this issue was obtained by asking the following question:

“During 1971 (1970, 1969) in which months were you or your wife/husband able to support yourself and your family with money *from your job?*”⁹

We found that 28% of the individuals and families in our sample were not self-supporting in even one month in the two and one-half year period upon which we obtained data. However, the distribution is bipolar — 24% of the sample were self-supporting for the *entire* period January 1969 through summer 1971. We found that 48% of the families and unattached individuals were self-supporting for one-half or more of the approximately thirty month period. Some 39% were self-supporting for three-quarters or more of the entire period, while 41% were self-supporting (at whatever level of income) for one-quarter or less during the period January 1969 through summer 1971. As we shall see, being self-supporting (i.e. not receiving social welfare or unemployment insurance payments) does not imply that B.C. Indian families enjoyed a level of income sufficient to reach above the poverty line.

A primary determinant of the ability to be self-supporting is the level of unemployment. If we include “discouraged workers” in the definition of the unemployment rate, the overall unemployment rate among B.C. Indians living off reserves in the summer of 1971 was 47%. If discouraged workers are excluded the unemployment rate among Indians was 27% as compared to about 6% for the total B.C. labour force.¹⁰ A similar survey conducted by the B.C. Association of Non-Status Indians found that the overall unemployment rate among non-status Indians in the summer of 1971 was 50%. The overall labour force participation

⁹ If there was two or more earners in the family (man, wife and dependent children) support was based on family income in total. In order to ensure reliability of the data obtained we asked the following question later in the interview: “During 1971 (1970, 1969) in which months did you have to get help to support yourself/family from Welfare, friends, etc.?”

¹⁰ Stanbury, Fields and Stevenson, *op. cit.* p. 26.

“Discouraged workers” are those who are without work, but are not actively seeking work because of prolonged periods of unemployment and the futile search for suitable employment they have experienced. These workers would have actively entered the labour market if suitable job opportunities were available. The result is that discouraged workers are not included in the labour force and the unemployment rate is understated.

rate (ratio of the number of persons in the labour force to the civilian non-institutional population age 14 and over) of B.C. Indians living off reserves was 51% if discouraged workers are excluded and 70% if they are included.¹¹ These percentages can be compared to the participation rate of 59% for the total B.C. labour force in the summer of 1971.¹²

(ii) Income from Employment

In 1970 some 54% of B.C. Indian families and unattached individuals living off reserves had incomes from *employment* of less than \$2000. The most closely comparable data that could be obtained is for non-Indian individuals in B.C. for 1971. Only 26% had incomes of less than \$2000. The income cohort "under \$2000" hides the important fact that 35% of the families and unattached individuals in the off reserve Indian sample had *no* income from employment in 1970.¹³ In comparison 10.5% of all individuals in B.C. had incomes in 1971 of under \$500.

Seventy-six per cent of the Indian sample had incomes from employment under \$6000 in 1970. Only 52% of all individuals in British Columbia had 1971 earnings of less than \$6000. The comparison is even less favourable when we note that the data for Indians is for families (and unattached individuals) and therefore includes multiple earners, while that for the total B.C. population is for individuals only. If we measure the "success" of Indians in an urban environment by their ability to sustain themselves with their earnings from employment then a significant fraction could not be described as economically successful. As Table 2 indicates, only one-eighth of all Indian families and unattached individuals received \$8000 or more in earnings from employment. In contrast, one-third of all individuals in B.C. had incomes of \$8000 or more in 1971.

If we examine the distribution of income from employment in 1970 for families of two or more (63% of the sample) we find that 49% had incomes of less than \$2000. Fifty-nine per cent had incomes of less than

¹¹ W. T. Stanbury, "Summary of Major Results, B.C. Association of Non-Status Indians Survey, Summer 1971," Vancouver, Faculty of Commerce and Business Administration, University of B.C., 1972, (unpublished paper) p. 15. It appears that "discouraged workers" are included in the Association's definition of the unemployment rate.

¹² Stanbury, Fields and Stevenson, *op. cit.*, Table 4, p. 37.

¹³ An indication that 1970 is a representative year can be ascertained when we note that the correlation coefficient between income from employment in 1970 and 1969 was .738 and that between 1970 and 1971 (January to Summer only) was .833. Both co-efficients are significant at the .001 level.

TABLE 2

DISTRIBUTION OF INCOME OF FAMILIES AND UNATTACHED
INDIVIDUALS, CANADA, B.C., B.C. INDIANS, B.C. NON-STATUS INDIANS

Annual Income	Total Income			All Individuals in B.C., 1971 Income from Employment	B.C. Indians Living Off Reserves ¹ Income From Employment only 1970	B.C. Total Income Indians Non-Status 1970
	Canada 1969	British Columbia 1969	B.C. Indians Living Off Reserves 1970			
under \$2000	12.3%	12.9%	28.1%	25.8%	53.7%	35.5%
\$2000 - 3999	15.8	14.7	24.8	13.8	10.8	24.6
\$4000 - 5999	15.6	12.0	19.9	12.6	11.5	22.4 ⁵
\$6000 - 7999	16.3	16.1	13.1	14.2	11.1	12.0 ⁶
\$8000 - 9999	13.6	17.1	8.1	14.0	7.6	
\$10,000 - 11,999	9.9	10.4	3.2	19.6	2.6	5.5
\$12,000 & over	16.6	16.5	2.7		2.6	
TOTAL ⁷	100.0	100.0	100.0 ²	100.0	100.0 ²	100.0 ⁴

NOTES:

1. for B.C. Indians families and unattached individuals is equal to the total size of the household minus persons other than spouse and dependent children — this is a narrower definition than that employed by Statistics Canada which is “a group of individuals sharing a common dwelling unit and related by blood, marriage or adoption.”
2. Includes persons not in prison during 1970 but whose residence in 1970 was not known. Sample size of 970 persons with known income.
3. Income includes income from wages and salaries, self employment, investments.
4. Sample with income known of 809. For 400 the income was not given resulting in the total sample of 1309.
5. \$4000-6999.
6. \$7000-9999.
7. Totals may not add due to rounding.

SOURCES: Statistics Canada, *Income Distributions by Size in Canada*, 1969, Ottawa, Queen's Printer, 1972, Table 22, p. 401.

W. T. Stanbury, “Summary of Major Results B.C. Association of Non-Status Indians Survey, Summer 1971”, Faculty of Commerce and Business Administration, University of B.C., 1972 (unpublished paper) p. 17.

Statistics Canada, 1972 Survey of Consumer Finances, (to be published in *Earnings and Work Experience of 1971 Labour Force*, Cat. No. 13-554).

\$4000. Only 17% received \$8000 or more from employment in 1970. As we shall see below when transfer payments are included, the distribution of total income is not so highly skewed toward the under \$2000 cohort. What are some of the implications of having a low income for the Indians in our sample? It means, for example that probability of owning a car if your income is less than \$3300 is only one in eight. But if your income is over \$7000 your chance of owning a car is 66%. While 39% of those with incomes of less than \$3000 in 1970 owned a television set as compared to 87% of those with incomes of greater than \$7000. Only 6% of persons with incomes under \$3000 had any life insurance, but almost one-half of persons with incomes over \$7000 had life insurance. Credit cards, the symbol of an adequate and regular income were possessed by only 9% of those whose income was under \$3000 as compared to 43% of those with incomes of over \$7000. Additional details are given in Table 3.

(iii) Total Income Including Transfers

We derived estimates of total income for B.C. Indians by adding to income from employment estimates of transfer payments received by each family or unattached individual. This was done by utilizing other

TABLE 3
INCOME RELATED VARIABLES: B.C. INDIANS LIVING
OFF RESERVES 1971

Percentage of B.C. Indians Living Off Reserves with the Following:	Employment Income in 1970		
	under \$3000 N=600	\$3000 to \$7000 N=228	over \$7000 N=158
Medical insurance	79%	88%	94%
Life insurance	6	35	49
Credit cards	9	28	43
Bank or Credit Union Account	30	61	80
Own a T.V. set	39	62	87
Telephone at home	49	63	81
Driver's licence	16	39	60
Own a car or truck	12	39	66

information we obtained on size of family, number of months on welfare (social assistance) and the number of dependent children. Utilizing the 1970 scale of Provincial social assistance, Federal family allowance, and old age pensions we imputed total government transfer payments to each family or unattached individual. The resulting distribution of total income is contained in Table 2.

The inclusion of transfer payments sharply reduces the proportion of Indian families and unattached individuals with incomes of less than \$2000 from 54% to 28%. However, for all B.C. families and unattached individuals the comparable proportion is 13%. While 53% of Indian families and unattached individuals had income of less than \$4000 in 1970 only 28% of all of B.C. is in this income class (in 1969). Just over one-quarter (27%) of Indians had incomes of \$6000 or more as compared to three-fifths (60%) of all B.C. families and unattached individuals had incomes in 1969 of \$10,000 or more, but only 6% of B.C. Indians enjoyed a five-figure income.

While B.C. Indians living off reserves fall far behind the total population in terms of income they appear to be slightly ahead of non-status Indians in British Columbia. In terms of total income 36% of the non-status sample had incomes in 1970 of less than \$2000 as compared to 28% for status Indians living off reserves. The other income cohorts are quite similar with the exception of the middle income range (\$6000 - 10,000) where the status sample has considerably more representation than the non-status sample.

For status off reserve Indian families of *two or more* we find that with the inclusion of transfer payments only 10% received incomes of less than \$2000 in 1970. Some 39% had total incomes of less than \$4000. When we recognize that 36% of persons who are or who have been married (64% of the sample) report having five or more children then an income of \$4000 is below almost any measure of the poverty line.¹⁴ Just 19% of families of two or more had a total income of \$8000 or more in 1970.

In comparison we find that in 1969 less than 4% of B.C. families of two or more had incomes of less than \$2000. Thirteen per cent received incomes between \$2000 and \$3999 and 56% received incomes of \$8000 or more in 1969.

¹⁴ Forty-seven per cent reported four or more children and 60% indicated they had three or more children. In addition 70 of the 402 single persons in the sample indicated they were parents of at least one child.

Indians Below the Poverty Line

In the process of "rediscovering poverty" in the midst of "the affluent society" we have managed to define poverty and consequently to count the poor. One of the reasons that poverty has been rediscovered is because economists have shown that not only is poverty bad for the poor, but it is also bad for the rich, when externalities and opportunity costs are taken into account. The recent Senate report *Poverty in Canada* points out that:

The . . . concept of poverty as low income, while itself insufficient, is nonetheless necessary both for the measurement of poverty and for the development of programs to eliminate it.¹⁵

For 1969, the poverty lines by family size as defined by the Senate report, are given in Table 4.

These minimum income levels are substantially above those defined by the Economic Council of Canada and the Dominion Bureau of Statistics and slightly above those advocated by the authors of *The Real Poverty Report*. However, they are well below the levels ascertained by an opinion poll of Canadian citizens.¹⁶

Before we move to the summary calculations in Table 4 we should note that, over all, 59% of those below the poverty line in terms of income from employment only were dependent on welfare for all 12 months in 1970. Sixty-nine per cent were dependent on welfare for 9 months or more in 1970. Only 14% were not dependent on welfare at any time during 1970. These data suggest that in terms of earned income from employment that a high proportion of B.C. Indian families living off reserve are not simply "below the poverty line" — they are far below the poverty line. And as we shall see in Table 4, this fact, coupled with the inadequacy of government transfer payments to the poor, means that even after receiving various transfer payments they are well below the poverty line.

The principal conclusion to be drawn from Table 4 is clear. The poverty rate (the proportion of all families below the poverty line) of B.C. Indians living off reserves in 1970 was *two and one-half times the rate for all Canadians*. For families of three or four the poverty rate

¹⁵ *Poverty in Canada*, A Report of the Special Senate Committee on Poverty, Ottawa, Information Canada, 1971, p. 3.

¹⁶ A review of a number of poverty lines is given in Ian Adams, William Cameron, Brian Hill and Peter Penz *The Real Poverty Report*, Edmonton, M. G. Hurtig, 1971, p. 15.

TABLE 4

THE POVERTY RATE: B.C. INDIANS LIVING OFF-RESERVE
1970 AND ALL CANADIANS 1969

Family Size	<i>Off-Reserve 1970</i>		<i>Senate Report B.C. Indians Living</i>		Ratio of B.C. Indian to Canadian Poverty Rate
	Poverty Line	% of families below Poverty Line, Canada 1969	% of families below Poverty Line, Earned Income only	% of families below Poverty Line, Earned Income plus Transfers ³	
1	\$2140	38.7%	65%	60%	1.6 to 1
2	3570	28.4	74	72	2.6 to 1
3	4290	16.8	55	53	3.2 to 1
4	5000	15.6	54	50	3.2 to 1
5	5710				
6	6430	28.5 ¹	80 ²	76 ²	2.7 to 1
7	7140				
10	9290				
All families		25.1	68	63	2.5 to 1

NOTES:

1. The estimate of average family size of families with 5 or more persons in Canada is 6.2 persons.
2. The estimate of average family size of B.C. Indian families, with 5 or more persons, i.e., 7.1 persons. The total sample size of families with known income is 970.
3. Using the data our survey collected on family income from employment and the number of months in 1970 that the family received social welfare payments we were able to compute (applying the Provincial social assistance rates) total earned income plus welfare transfers to make our data closely comparable to the definitions employed in the Senate Report. . . . In addition we included Family Allowances in our estimates of earned income plus transfers. By interpolation we used \$7900 for a family of 8 and \$8600 for a family of nine. Otherwise the Senate Report poverty lines were used.

SOURCES: *Poverty in Canada*, A Report of the Special Senate Committee on Poverty in Canada, Information Canada 1971, pp. 8, 12.
The author's survey.

among B.C. Indians was over three times that of all Canadians. In absolute terms more than three-fifths (63%) of B.C. Indian families in 1970 had total incomes which placed them below the poverty line defined in the Senate report. Using the poverty lines established by the Social Security Administration, Alan L. Sorkin reports that in 1966 some 74% of all U.S. Indians on reservations were below the poverty line.¹⁷

Significantly we note that government transfer payments — in particular social assistance — had little effect in closing the gap between earned incomes and the poverty line. On the basis of income from employment alone, 68% of the sample of B.C. Indian families were below the poverty line adjusted for family size. After government transfers were included the proportion of families below the poverty line was reduced to 63%. Clearly, we can state that B.C. Indians living off reserves are far below the poverty line. They are so far below the poverty line that income transfers from governments have only a very small impact in terms of assisting families below the line to achieve even the poverty line level of income. This is so for two reasons. The level of social assistance payments is low. For example, the Province of B.C.'s scale for social assistance in 1970 provided for a maximum payment (including the special rent supplement) of \$95 per month or \$1140 per year to a single person. The Senate report places the poverty line at \$2140 per year for a single person. For a family of four the B.C. scale provided for a maximum of \$238.50 per month or \$2862 per year while the Senate report places the poverty line at \$5000. In addition most social welfare schemes do not cover the working poor. A person working full time and earning the minimum wage in 1970, if they had only one dependent, would be below the poverty line, but *ineligible* for social assistance.¹⁸

Conclusion

Indian incomes in British Columbia appear to have risen somewhat during the 1960's. However, we note that between 1961 and 1970 the Consumer Price Index rose by approximately 30%.¹⁹ In 1961 we observed that 52% of families on reserve had incomes of less than \$2000.

¹⁷ Alan L. Sorkin, *American Indians and Federal Aid*, Washington, Brookings, 1971, p. 116.

¹⁸ A more comprehensive discussion is contained in Section Two of *Poverty in Canada*, *op. cit.* and in Ian Adams et. al. *The Real Poverty Report*, *op. cit.* pp. 167-187.

¹⁹ Dominion Bureau of Statistics, *Prices and Price Indexes*, Ottawa, Queen's Printer, (Various years).

In 1970, of families and unattached individuals living off reserve only 28% had incomes below \$2000. For families of two or more the proportion was only 10%. Yet in 1970 we found that 63% of our sample of Indian families living off reserves were *below* the poverty line. For families of five or more the proportion was three quarters. In terms of their economic performance the Indians of British Columbia have barely been touched by "the affluent society."