

Increase Low Income Cut Off for Recreational Services

Recommendation:

THAT Council approve the Low income Cut off (LICO) scale used by Statistics Canada, as the assessment tool to increase the number of residents eligible for Financial Access and Financial Support for Recreational services.

Report Purpose and Summary Statement:

Staff recommend that the City increase the Low Income Cut Off (LICO - Statistics Canada) ceiling to the largest community size to support individuals and families with financial constraints accessing recreational services.

Previous Council Action:

Staff presented on November 12, 2024, a report titled 'Proposal to Increase Financial Access – OKR' and was directed to bring back recommendations for Council's consideration.

Financial Impact

See section below for details

Funding Source:

Existing PRC Budget

Strategic Alignment:

Engaged Healthy Community

Advisory Committee Consultation:

Presented to Municipal Advisory Committee on Accessibility and Inclusion and Engaged Healthy Community Advisory Committee

Communications:

Community Education and Awareness

Increase Low Income Cut Off (for Recreational Services)

BACKGROUND:

The Low-Income Measure (LIM) is used by Statistics Canada to define the financial threshold in which individuals or families are recognized as being low-income. These cut-offs are based on community size and vary across rural and urban areas. The thresholds are adjusted for family size, meaning larger families have higher income cut-offs. The Low-income cut-off (LICO) is a useful tool in understanding financial challenges facing individuals and families in the community.

Currently, based on the City of Maple Ridge Population (estimated at 106,000 based on Metro Vancouver's Population Projections Update, dated September 2025), residents are eligible for Financial Access (for recreation services) if their income is at or below the following threshold as set forth by the LICO (before tax):

Family Size	Population 100,000 to 499,999
1 person	\$26,290
2 person(s)	\$32,727
3 person(s)	\$40,234
4 person(s)	\$48,851
5 person(s)	\$55,404
6 person(s)	\$62,488
7 person(s)	\$69,571

ANALYSIS:

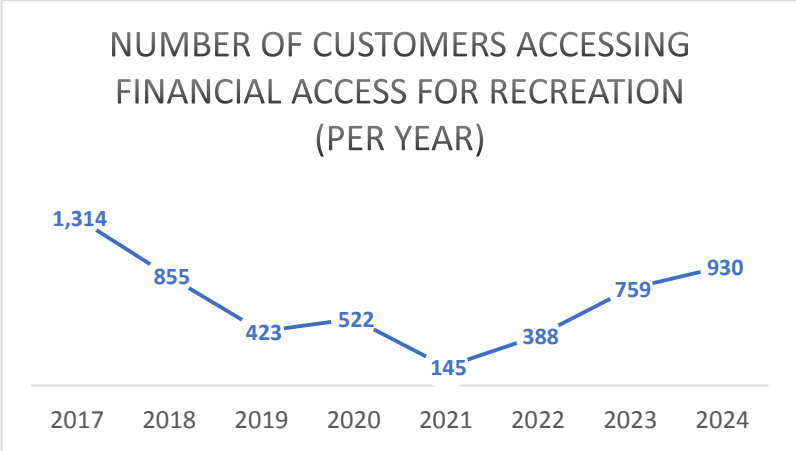
Discussion:

The LICO scale is the 'best practice' across municipalities in measuring and indicating eligibility for assistance through the Financial Access for Recreation Program. Many communities offer similar programs and services, with variations on eligibility and/or discounted services. As part of our environmental scan, staff recognized that Maple Ridge residents have similar expenses as our neighbouring communities in Metro Vancouver, and experience similar expenses and costs of living. Therefore, staff are recommending that we increase the threshold for the financial eligibility for the Financial Access for Recreation Program.

Additionally, increasing the LICO scale will create consistency with other financial support programs for Maple Ridge Residents and includes Canadian Tire Jumpstart and Kidsport, which bases eligibility for funding on the LICO scale, community size greater than 500,000+, regardless of community population.

Increasing the Low-Income Cut-Off (LICO) scale for our community will allow an additional 2,000 residents to apply for and participate in community recreation programs, increasing the overall number of eligible residents to approximately 10,000 people (based on Stats Canada 2021). This change will enhance the overall revenue of our drop-in services by supporting new users who might otherwise be unable to afford participation.

Financial Access for Recreation has supported many individuals over the past several years, with some year over year fluctuations due to varying reasons:



- 2018 – extended pool closure (retrofit)
- 2020 – Closure and/or reduced services due to COVID 19

It is estimated that currently approximately 11% of the eligible residents are accessing the Financial Access program.

Project Description:

To increase Financial Access income eligibility as follows, based on Stats Canada LICO scale for community size 500,000 (before tax 2023).

Family Size	Population 100,000 to 499,999
1 person	\$30,526
2 person(s)	\$38,003
3 person(s)	\$46,720
4 person(s)	\$56,724
5 person(s)	\$64,336
6 person(s)	\$72,560
7 person(s)	\$80,785

Strategic Alignment:

The Strategic Priority 'Engaged, Healthy Community' works towards removing barriers and focuses on providing inclusive and accessible recreation opportunities.

Advisory Committee Consultation:

Both the Engaged Healthy Community Advisory Committee and the Municipal Advisory Committee on Accessibility and Inclusiveness have reviewed and endorsed the proposed increase in income eligibility for Financial Access applicants.

Financial Impact:

The financial impact will be detailed within the Financial Access and Support for Recreation annual reporting and is backed by an existing budget of \$11,000 to support registered program costs. Participants accessing drop-in services will not negatively impact the overall budget, as these services are provided regardless of participants accessing financial assistance.

OPTIONS & IMPLICATIONS:

To maintain the Low income Cut off for community size at 100,000 to 499,999. Doing so will limit the number of individuals and families eligible for Financial Access, at its current level.

CONCLUSION:

By increasing the LICO scale for residents eligible for the Financial Access program we will encourage community members to participate in recreational programs and services and promote community inclusiveness.

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Community Wellbeing

Attachment:

(A) Proposal to Increase Financial Access OKR

Report Approval Details

Document Title:	Increase Low Income Cut Off for Community (Recreation Services).docx
Attachments:	- Financial Access (OKR) Review.docx
Final Approval Date:	Nov 26, 2025

This report and all of its attachments were approved and signed as outlined below:

Chad Cowles, Manager of Community Safety & Wellbeing

Cidalia Martin, Director of Recreation Services

Corinn Howes, Deputy Corporate Officer

Stephane Labonne, Deputy Chief Administrative Officer

Scott Hartman, Chief Administrative Officer