Imagine our community
WITHOUT POVERTY

qathet Region Ending Poverty Strategy: Imagine our community without poverty

Final Report
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Alof!i Consultancy and the Poverty Reduction Project Team
acknowledge and thank the Tla'amin Nation,
on whose traditional lands we live, work, and play.

As well we express gratitude
for the collaborative partnership among
the Tla'amin Nation,
the City of Powell River, and the qathet Regional District.

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The Project Team and Advisory Committee developed the qathet Region Ending Poverty Strategy Strategic Plan with the assistance of Alofi! Consultancy.

Focus Group Participants

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Executive Summary

The City of Powell River, qathet Regional District and the Tla'amin Nation have partnered with Lift Community Services Society and First Credit Union to complete this first regionwide poverty reduction strategy with funding from the Union of British Columbia Municipalities. The Project Partners recognize that poverty issues cross jurisdictional boundaries and that poverty reduction is a regional issue. They also recognize that because poverty is multi-faceted and complicated by the intersection of many issues, this strategy will need to be reviewed and adjusted regularly, and aligned with national, provincial, and other local plans.

The purpose of this report, the *qathet Region Ending Poverty Strategy Poverty: Imagine Our Community Without Poverty,* is to provide local governments[1], organizations, businesses, and community members with a comprehensive analysis of the region's current situation related to poverty and identify opportunities to eliminate poverty across the region. The analysis includes quantitative and qualitative information, specifically: demographic and income information for the region, the results of a region-wide community wellbeing survey, the results of local focus groups, a summary of promising directions reviewing successful strategies from other municipalities, and a review of local bylaws and policies. This report and strategy will further inform the Social Planning Program and guide the work of local governments as they update community plans, create and adjust bylaws, and implement policies.

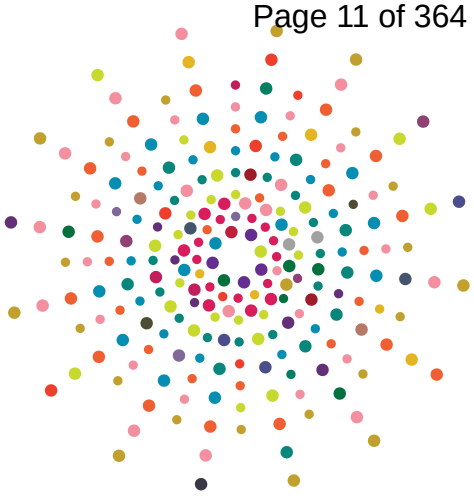
The development of this strategy was a community-led initiative, which recognizes that local governments need the ongoing assistance and leadership of individuals, groups, and organizations to effectively move community members out of poverty.

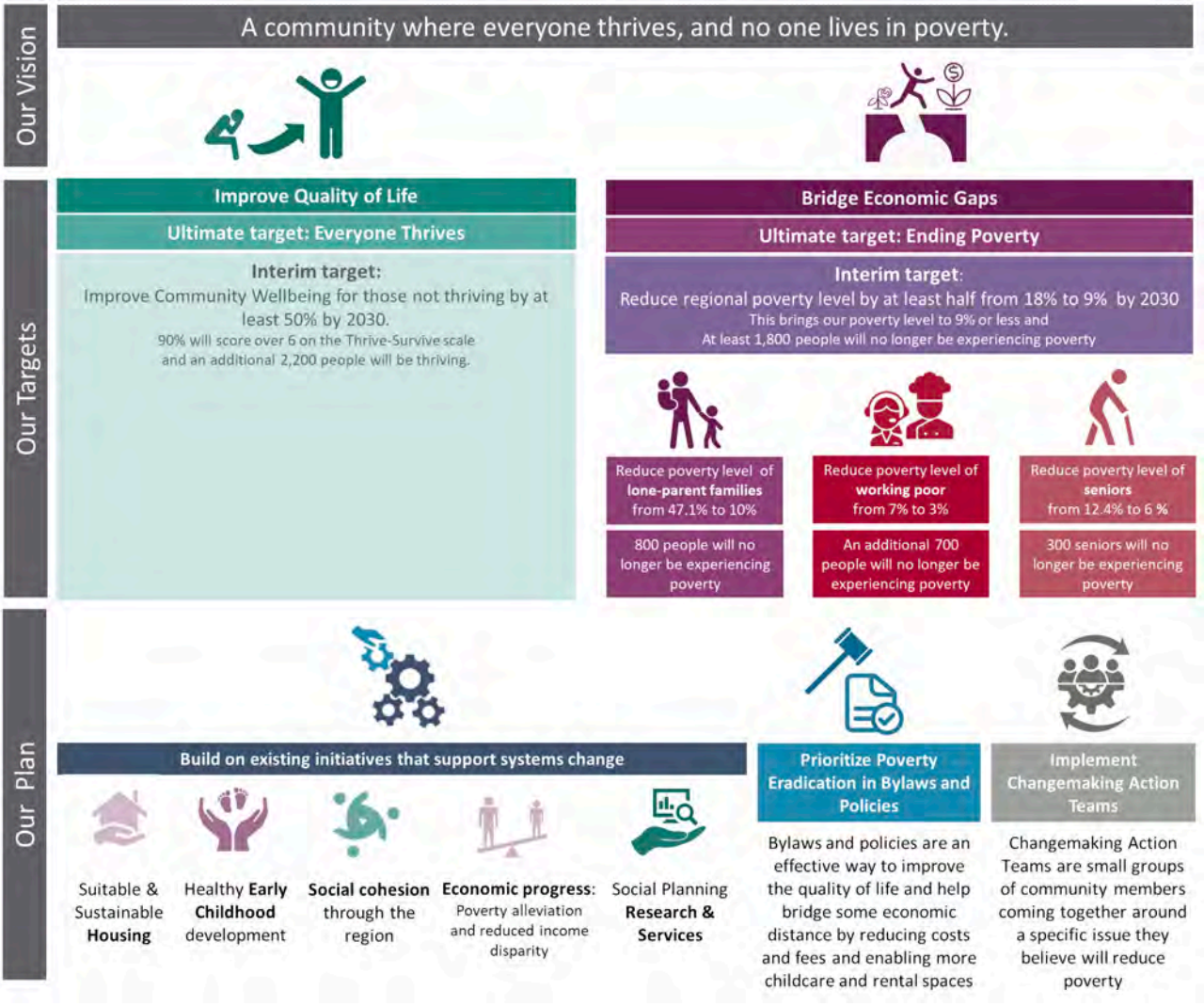
The qathet Region Ending Poverty strategy will decrease the number of people experiencing poverty in the region to 9% by 2030 and will increase quality of life for those currently not thriving by 50%. In order to achieve these targets, the report proposes an initial emphasis on efforts that will help bridge the income gap and improve the quality of life of lone-parent families, seniors, and the working poor. The strategy recommends a three-pronged approach; the endorsement and realignment of existing social plans and structures, a bylaw and policy adjustment, and the implementation of citizen-led changemaking action teams for short-term, community-driven poverty reduction initiatives.

The title of this report, the *qathet Region Ending Poverty Strategy Poverty: Imagine Our Community without Poverty,* inspires a shift in our mindset about poverty from an intractable problem to one that can be solved if we continue to work together.

1. We will refer to the City of Powell River, qathet Regional District and Tla'amin Nation as the three local governments through this report, though the Tla'amin Nation is not a local government, but a Treaty First Nation.

qathet Region Ending Poverty Strategy: Imagine our community without poverty





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1. Introduction

People are not inherently poor, rather poverty is a lived experience that can be encountered by anyone. The experience of poverty prevents people from thriving by denying them the resources and opportunities they need to fully participate in personal, social, economic, political, and cultural life.

The root causes of poverty are multi-faceted and interrelate in complex ways. While poverty is often triggered when people encounter events such as job loss, family breakdown, illness, accident, migration, or recession; the experience of poverty is amplified by systemic barriers. Systemic barriers include, for example: access to services, access to education and training, household debt, asset-stripping policies, discrimination and racism, credential recognition, and low wages—often tied to precarious employment, part time and without benefits. These root causes are further magnified by vulnerabilities such as: education and skill barriers, generational experiences of poverty or trauma, disability, language barriers, cultural identity, gender, and gender identity. The impact of poverty can differ depending on life stage and situation, for instance there may be different ramifications from poverty experienced during childhood, adolescence, parenthood, adulthood, or in senior years. When children experience poverty, there can be a life-long negative impact.

> "Poverty has been consistently linked with poorer health, higher healthcare costs, greater demands on social and community services, more stress on family members, and diminished school success – not to mention huge costs associated with reduced productivity and foregone economic activity"
> DIGNITY FOR ALL, THE CAMPAIGN FOR A POVERTY FREE CANADA

Poverty has social and economic implications for housing, health, education, food security, employment, and crime: essentially, every aspect of community life. People cannot thrive when they have few choices, constant stress, and a limited ability to participate in community in the manner they wish.

And poverty impacts the whole community, not just those experiencing it at any given time. Poverty reduces overall wellbeing, as the community contributions and participation of those experiencing poverty are diminished. As well, research shows that the cost of doing nothing exceeds the cost of actively investing in poverty reduction. High rates of poverty hurt a region's economy by contributing to labour shortages, making it difficult for local businesses to thrive and for the region to attract new enterprises. Education and training efforts can be more challenging to deliver effectively. And, high rates of poverty and inequality are tied to increased crime, including domestic violence, as well as higher rates of addiction.

Poverty levels in our region are significantly higher than the provincial average. According to 2018 statistics detailed in section 2.1 of this report, 17.6 % of people in the qathet Region or roughly 3,500 people are experiencing poverty, compared to 12.1 % of the population in BC.[2] Nearly 24.6%[3] of children in Powell River are low income compared to 18.5% in BC and 18.2% nationwide.[4] Despite these high figures, poverty is frequently misunderstood and people experiencing poverty are marginalized and stigmatized in ways that create further suffering and can lead to inter-generational poverty.

2. Local statistics were not available for all areas of the qathet Region. The only areas included were: City of Powell River, Area B, and Area C. Where appropriate, we have made estimates for the entire qathet Region. See also section 1.3 Project Limitations.
3. Statistics Canada. Table 11-10-0018-01 After-tax low income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition
4. First Call (Dec 9, 2020).2020 BC Child Poverty Report Card. Retrieved from https://firstcallbc.org/news/2020-bc-child-poverty-report-card/

1.1. Project Background

n 2018, both the Canadian Government and the Government of British Columbia (BC) released their first poverty reduction strategies.[5] Each of the strategies focused on ensuring everyone has access to basic needs, is fully included, and has opportunities to thrive. Both strategies set targets: Canada committed to reduce the national poverty level of 12% to 6% by 2030, a 50% reduction in 15 years. BC committed to reduce the provincial poverty level from 12.1% to 9.1% by 2024.

National and provincial strategies poverty reduction actions are essential components of regional poverty reduction, so any region-wide plan needs to also align with Canadian and BC poverty reduction strategies.

1.1.1. National Poverty Reduction Strategy

Canada's Poverty Reduction Strategy resulted in the 2019 implementation of the *Poverty Reduction Act*. [6] The pillars of the strategy are: 1) Dignity; 2) Opportunity and Inclusion; and 3) Resilience and Security. The third pillar reinforces that anyone can experience poverty. The plan includes increases to the Canada Child Benefit, Canada's Worker's Benefit, the Guaranteed Income Supplement, and Old Age Security. These national changes are expected to reduce the number of seniors and parents experiencing poverty. Canadian poverty advocates continue to champion a Universal Guaranteed Basic Income and increased federal responsibility and funding for affordable, accessible housing and childcare. [7]

1.1.2. Provincial Poverty Reduction Strategy

TogetherBC: BC's Poverty Reduction Strategy consists of four guiding principles, five foundation elements, and six priority action areas that span provincial ministries. The guiding principles are: 1) Affordability, 2) Opportunity, 3) Reconciliation, and 4) Social Inclusion. The provincial priority action areas and top action items are: 1) More affordable housing for more people (support for renters, increasing supply of affordable homes); 2) Supporting families, children, and youth; 3) Expanding access to education and training; 4) More opportunities, more jobs; 5) Improving income supports; and 6) Investing in social inclusion (including affordable/accessible transportation, and restoring the Human Rights Commission).

BC poverty advocates believe that more needs to be done, especially because of the inequitable impact of the COVID-19 pandemic on marginalized groups and women, the deepening opioid crisis, and the out-of-control housing market in the province. Advocates are calling for universal coverage of basic dental care, action to minimize the health and safety harms associated with substance abuse, and for no to low-cost counselling and other evidence-based mental health therapies. They assert that much more needs to be done to ensure basic income for marginalized groups as well as equitable means to address the impacts of climate change.[8]

1.1.3. Working Together to Develop qathet Region Ending Poverty Strategy

The qathet Regional District (qRD) incorporates 5 electoral areas and one municipality (the City of Powell River). The qRD covers an area of approximately 5,000 square kilometres located on the west coast of British Columbia about 175 km north of Vancouver. The region includes a number of island communities. The two islands with the largest year-round populations are, Lasqueti and Texada. Most of the qRD lands are within the traditional territory of the Tla'amin Nation, which has been self-governing since April 5, 2016.[9] The name

5. Opportunity For All, Canada's First Poverty Strategy and TogetherBC, BC Poverty Reduction Strategy
6. Government of Canada (2021). Justice Laws Website. Retrieved from https://laws.justice.gc.ca/eng/acts/P-16.81/index.
7. http://incomesecurity.org/policy-advocacy/federal-government-releases-national-poverty-reduction-strategy/
8. https://www.bcpovertyreduction.ca/full-blueprint
9. Government of Canada. (2016). Tla'amin Ratification Final Agreement. Retrieved from https://www.canada.ca/en/revenue-agency/services/forms-publications/publications/notice293/notice293-amin-nation-ratification-final-agreement.html

qathet was gifted to the Regional District by Elders of the Tla'amin Nation and is a Coast Salish name meaning working together.

The capacity for collaboration among local governments and across the region is a key community asset with a proven history. The three local governments have demonstrated success in collaborating on several planning projects and partnerships, including the development of the Powell River Regional Social Planning Program, finalized in January 2019. Working together, the local governments hired a Regional Social Planner in June 2019.

The region's Social Planning Priorities are:

- Social Cohesion: Social cohesion throughout the region
- Economic Progress[10]: Poverty alleviation and reduced income disparity
- Housing: Suitable sustainable housing for all people
- Childcare: Healthy early childhood development for all children.
- Social Planning Research & Services (added in 2020) and

qathet is an ayajuthem word that was gifted by the Tla'amin Elders. It means working together.

Regional poverty reduction efforts will be impacted by national and provincial actions and so need to coordinate and align their strategies with the higher governments' plans, but to be wholly effective, regional strategies need to advance community-driven approaches that are responsive to the unique local milieu. Therefore, understanding the region, its assets, and the local landscape of poverty is the first step toward a successful poverty reduction strategy. To initiate the process of understanding poverty in the qathet Region, Vancouver Coastal Health (VCH) and First Credit Union (FCU) funded the qathet Region Poverty Reduction Background Report in November 2019.[11] Then, in June 2020, the provincial Poverty Reduction Planning & Action Program (through the Union of BC Municipalities) provided a $50,000 grant to develop a comprehensive strategy for poverty reduction for the region. The City of Powell River, the qRD, and Tla'amin Nation, in partnership with Lift Community Services (LIFT) and FCU, formed the project leadership team and contracted Alof!i Consultancy in January 2021 to facilitate a community engaged process to develop the first qathet Region Ending Poverty Strategy.

1.2. Process and Methodology

There are two key sets of principles informing this strategy: the Collective Impact Principles from The Tamarack Institute, and the principles of Asset-Based Community Development.

The Project Team has a coaching relationship with the Tamarack Institute's Communities Ending Poverty facilitators.[12] Tamarack espouses Collective Impact principles as the best vehicle for community development and change.[13] They include developing a common agenda, using shared measurements to understand progress, building on mutually reinforced activities, engaging in continuous communications, and providing a backbone to move the work forward.

Tamarack has been supporting poverty reduction strategies for over 16 years. They identify the most successful national and provincial strategies to be ones focused on childcare and early learning, reducing post

10. The original title for this area was "Economic Progress". Over the years the title has changed to "Poverty Alleviation". As all areas of the Social Planning Program contribute to poverty alleviation, we recommend changing the title back to its original wording: Economic Progress.
11. qathet Regional Poverty Reduction Report. (2019). Retrieved from https://qathetrd.civicweb.net/document/101416/qathet%20region%20Poverty%20Reduction%20Background%20Report%20.pdf?handle=607890D79C69401E97F76A1987E04932
12. Tamarack Institute. (2021). Communities Ending Poverty. Retrieved from https://www.tamarackcommunity.ca/communitiesendingpoverty
13. Tamarack Institute. (2021). Ideas: Collective Impact. Retrieved from https://www.tamarackcommunity.ca/collectiveimpact

secondary tuition fees, and addressing predatory lending. For local approaches they have identified four high impact focus areas, 1) Committing to a Living Wage; 2) Financial Empowerment; 3) Housing First and Affordable Housing initiatives; and 4) Affordable and Accessible Transportation. The main challenge they note for local governments is the ability to gather current, high-quality, and locally specific data. They see potential to align local strategies with national and provincial strategies to amplify the impact. This spring, Tamarack upgraded its poverty reduction programs to poverty eradication. This strategy follows suit and aims to put the region on track to fully eradicate poverty.

Asset-Based Community Development (ABCD) principles[14] are strength-based and emphasize the value, and meaningful contribution of every community member. They focus on empowerment and step away from deficit thinking. ABCD amplifies community strengths and gifts and prioritizes change-making initiatives that are within the power of local citizens.

The project phases were:

- Phase 1: Current situation (Winter/Spring 2021):
  - Community demographic and poverty profile (Report: 2021, May 6 Community Snapshot, Appendix 1)
  - Region-wide Community Wellbeing Survey (Report: 2021, June 3 Community Wellbeing Survey, Appendix 3)
  - Determining community assets and gaps (Advisory Committee workshop 1, Appendix 5)

- Phase 2: Setting Directions (Spring/Summer 2021)
  - Developing a Vision (Advisory Committee workshop 2, Appendix 5)
  - Review of promising directions and Setting priorities and targets (Advisory Committee workshop 3, Appendix 5; Report: 2021, June 14 Promising Directions, Appendix 6)
  - Focus groups with seniors, lone parents, working poor, Indigenous peoples, and a general focus group with people on low income (Report: 2021, July 13 Focus Group Results, Appendix 7)

- Phase 3: Strategy Completion (Summer/Fall 2021)
  - Review of the draft plan (Advisory Committee workshop 4, Appendix 5)
  - Review of bylaws and policies (Report: 2021 September 8 Bylaws, Policies and Poverty, Appendix 8)
  - Developing a monitoring and evaluation framework (Advisory Committee workshop 5, Appendix 5)

In Phase One, the consultants located, synthesized, and analyzed local demographic and income data to identify specific points of need in our community and suggest specific groups that are most impacted and aspects of poverty that are most relevant. Statistical information provides an important part of the picture of a community, but it does not describe the lived experience of poverty, and the poverty-related factors impacting quality of life. It is also always a measurement of the past. Therefore, Phases One and Two also included a region-wide Community Wellbeing Survey, focus groups with individuals who recently or currently were experiencing poverty, and a series of interactive workshops with the Advisory Committee. Following each activity, the consultants compiled and shared the information in reports and summaries for the Advisory Committee, to provide them with a detailed picture of poverty and wellbeing in our region. The Advisory Committee provided comments, specific feedback, and ideas, which then informed the next activities.

14. For more specifics about this approach, please see Tamarack Institute. (2019). Welcome to ABCD Canada! Retrieved from http://www.deepeningcommunity.org/abcd-canada-home

The Advisory Committee [15] consisted of representatives from the business community, education, health, government, service providers and people with lived experience. Increasing evidence demonstrates that engagement of those most affected by a situation results in positive change.[16] The knowledge and ideas of people with lived experience of poverty are therefore essential to any poverty reduction strategy, as such, people with current or recent experiences of poverty served as experts in every aspect of this project, including as consultants, as survey respondents, and in focus groups.
Throughout the project, community engagement was a priority. Interaction with the wider community occurred through **http://participatepr.ca**. Regular updates on this website, social media posts, and a newsletter kept community members informed and engaged. Infographics[17] summarized key findings and rendered them clear and accessible as much as possible. Press releases in the two local publications, the PEAK newspaper and qathet Living magazine added to public engagement.

To ensure participation in the Community Wellbeing survey, the project team provided online and in-person assistance from consultants, access to iPads, and paper copies of the survey. Service providers also aided those needing specific assistance; guidelines for aiding participants were shared to ensure that the participant's voice remained central in the responses.

1.3. Project Limitations

This project was implemented during the COVID-19 pandemic. Public health guidelines and recommendations restricted in person gatherings, so meetings and focus groups were by Zoom or telephone. MURAL[18] was used to gather reflections and feedback from Advisory Committee members, brainstorm pathways to reduce poverty, and set priorities. While effective in many ways, online gatherings have limitations to the quality of engagement among participants. Spontaneity and informal interactions are reduced making it more challenging for participants to network and generate ideas among themselves.

Another limitation was the availability of data for each of the local electoral areas. **Most Statistics Canada data is only available for the Census Agglomeration Area,** which includes the City of Powell River, Area B, and Area C. While the agglomeration area does account for close to 84% of the qathet Region's population (based on 2016 census), the three counted areas have the highest median incomes.[19] Therefore, details were lacking on the areas in the region most impacted by poverty. As well, since 2021 is a census year, and the new census data had not been released by the time of this writing, most demographic information was as based on the 2016 census. Income data was available from tax-filer information, but because of deadlines for parts of the report, this information was taken from 2018 tax filings, not 2019, as the latter was released too late to be included in the data analysis for this report. Because of these data gaps, demographic information and low-income levels for the entire region had to be estimated from the census agglomeration statistics. Finally, although we were able to access some local area-based income data, and we accessed some additional poverty-related data through the Province of BC, in many cases, the timelines, population segment, or other factors did not line up between data sets, so we were unable to compare them in detail.

15. See Appendix 9 for a list of the Advisory Committee members that participated in the development of the strategy
16. https://www.tamarackcommunity.ca/library/ten-2019 and https://organizingengagement.org/models/participatory-action-research-and-evaluation/
17. See Appendix 2 and 4 for the infographics.
18. https://www.mural.co/
19. The Median is the middle in a set of numbers (half of the numbers fall below the median, half above)

It is also critical to acknowledge that quantitative measures exclude many aspects of poverty, including, but not limited to: generational inheritance, stress, stigmatization, isolation, emotional hardship, loss of dignity, and hunger. These experiences are in many cases more telling than income data, but they are difficult to measure and harder still to extrapolate across the population.

While the process was region-wide and inclusive in many ways, there was insufficient time and resources to seek a deep understanding of some of the more distinct areas in our region, such as Lasqueti Island and the Tla'amin Nation.

1.3.1. Lasqueti Island

Lasqueti Island is located off the east coast of Vancouver Island in the Salish Sea. Ferry access is from French Creek Harbour and is passenger only (no vehicles) Thursday to Monday, except during a 10-week peak season when it runs Wednesday to Monday. BC Hydro does not provide electricity to the island. Anecdotal information has revealed that many Lasquetians appreciate the restricted services because they protect their unique lifestyle. Lasqueti receives health services from Vancouver Island Health. Public school is through School District 69 Qualicum with False Bay Elementary located on the island. While Lasqueti is part of the qRD, they are also included in the Islands Trust. While some of the recommendations and actions may benefit residents on the island, others will not.

1.3.2. Tla'amin Nation

The Tla'amin Nation is an equal partner in this project. Members have been active participants on the consulting team, Advisory Committee and as survey and focus group participants. The ongoing involvement of Tla'amin community members will help to guide the implementation of strategies to increase income and improve quality of life for the Tla'amin community. However, poverty experienced by Indigenous peoples is compounded incalculably by the history of colonization, generational trauma, and ongoing, individual, and systemic discrimination. As well, Indigenous peoples have a distinct culture, knowledge and wisdom that will inform their solutions. Hence, a further self-determined process is needed that is Tla'amin-centric to respectfully and meaningfully identify strategies that can be included in the region-wide plan. The Tla'amin Nation may wish to include this work as part of the updating of their Comprehensive Nation Plan.

> "Colonial violence is a huge part of most Indigenous past." FOCUS GROUP PARTICIPANT

1.4. Layout of this report

This report begins with local context and then provides highlights from three reports which deepens the understanding of poverty in our community. In addition to informing this project, the reports are valuable resources for local government, support staff, community organizations, and community members passionate about reducing poverty. The three reports are: the Community Snapshot (Poirier, May 2021), the Community Wellbeing Survey (Kaaij, June 2021), and the Focus Group Results (Kaaij, July 2021). They are available in Appendix 1, 3 and 7. Infographics for these reports are included as Appendix 2 and 4.

To support readers to interpret data with accuracy and empathy, narratives describing lived experiences of individuals recently or currently experiencing poverty are provided alongside this data. These narratives are compilations of stories shared with permission of local project participants, augmented by findings in related local social planning documents. The narratives are representative of many community members across our

region. Likewise, participant quotes, used with their permission, are interspersed throughout the report to add meaning.

The report proposes a vision along with specific measurable targets for poverty reduction over the next eight years. These measures are an important element because they will allow local governments, staff, and community members to evaluate the success of the poverty reduction strategies that are implemented. Finally, the report proposes a plan and structure for implementation with specific recommendations and action items that will support the ongoing community efforts to move people out of poverty. Recommendations and suggested actions are informed and prioritized by two more reports developed as part of this project; Poirier (June 2021) Promising Directions, a review of strategies and actions other municipalities across Canada have in place that are successful and Poirier (September 2021) Bylaws, Policies and Poverty, a review and analysis of local bylaws and policies and how they might be updated to support poverty alleviation. These reports are available in Appendix 6 and 8.

2. Poverty and Our Community

2.1. Local Context

The qathet region is a rural, remote community located on the west coast of British Columbia surrounded by ocean, forest and mountains. It encompasses approximately 5,000 square kilometers of land including the mainland that runs between Toba Inlet in the north and Jervis inlet in the south including several islands: Lasqueti, Texada, Savary, Nelson and Hernando. qathet is accessed by ferry or plane; there is no road access.

Figure 1: qathet Regional District Electoral Areas. [20]

qathet's population in 2016 was 20,070, the table below shows the breakdown per Electoral Area taken from the 2016 census, the last census available at the time of writing.

Table 1: Population by Electoral Area, 2016 [21]

Electoral Area	2016 Population	% qRD Population
Area A (North)	1,080	5.40%
Area B (South)	1,565	7.80%
Area C (South)	2,060	10.30%
Area D (Texada)	1,076	5.40%
Area E (Lasqueti)	399	2.00%
City of Powell River	13,157	65.60%
Tla'amin Nation	728	3.60%
qathet Regional District	20,070	100%

20. Base map from the qathet Regional District website. Labels added for: City of Powell River, Tla'amin Nation, Electoral Areas A and B. www.qathet.ca/about/about-the-qrd/qrd-map/
21. Cited on the qathet Regional District website. "Population Projections" from Statistics Canada Census 2016. www.qathet.ca/about/about-the-qrd/population-projections/

While the BC Transit system provides a basic level of service, there is limited regional service, making it difficult, if not impossible, for people who don't own a vehicle to commute from regional areas to a job or to attend university in the municipality. Internet service is also inequitable, with good service in the municipality and some of the electoral areas but limited or no service in others. With a stratified tax system, property taxes are higher in the municipality and lower in the qRD. Housing prices are lower in the qRD as well, so lower income individuals and families often live in these underserved regional areas.

Except for Lasqueti Island, which receives services through School District 69 Qualicum with False Bay Elementary located on the island, School District 47 provides access to K-12 public education for the region. There are also three private schools: Assumption Catholic School, the Powell River Christian School, and Ecole du Soleil. Vancouver Island University has a regional campus located in Powell River, which has been tasked by the Province to meet the post-secondary education and training needs in the region. WorkBC Powell River provides training programs for unemployed and underemployed community members.

Some other characteristics of the region include:

- The economy is lightly, but not wholly, diversified. The mill was a dominant economic driver for decades, but with its slow decline, other industries and livelihoods have had time to take root. This puts the region on better footing than areas where a single industry has crashed suddenly. Tourism is a strong economic driver currently, but without specific enticements for winter, it is largely limited to the summer months. This leaves much employment in the sector seasonal, precarious, and lacking in benefits or a living wage. Increasing numbers of people, especially new/er arrivals, work via the internet. The inequitable internet coverage limits where this is possible for some people. Forestry and fishing (including shellfish) are also active parts of the local economy.
- Similar to some other small coastal communities, this region is experiencing high labour shortages, particularly in the service and hospitality industry and healthcare sector. There is a strong relationship between the lack of rental housing and the shortage of labour.
- Powell River has been ranked as having the second highest per capita death rate from drug overdose in the Vancouver Health Region.[22] Mental health support, safe use sites, and addiction recovery are essential needs to support safety and recovery. Education for the public to end stigmatization around substance use is also needed.
- qathet falls under the health jurisdiction of Vancouver Coastal Health, but rural needs vary from those in the City of Vancouver or in the Lower Mainland. With a much smaller, more isolated population, sometimes the region's unique needs are deemphasized in decisions for the whole.
- The region is accessible only by ferry or plane. This barrier is not only geographical, but it poses a financial barrier for some people to leave the area to seek employment, health care, or other needs. The Travel Assistance Program helps offset the cost of ferry or plane travel for out-of-town medical appointments, but it does not cover accommodation, mileage, food, or other expenses that may arise and cause hardship or be barriers to medical access.
- There is a stratified population in terms of financial wealth. In addition, a lot of the wealthiest landowners do not participate in the local economy. People fly or boat to seasonal cabins and houses, or access them otherwise, and do not patronize local businesses in a meaningful way, nor supply employment.
- Historically, a high number of people with developmental disabilities have moved into our area, attracted by Inclusion Powell River and other care providers, and the reputation of an inclusive and safe community.

22. Galinski, P. (Feb 1, 2020). Powell River overdose crisis update indicates drop in provincial death rate. Peak. Retrieved from www.prpeak.com/local-news/powell-river-overdose-crisis-update-indicates-drop-in-provincial-death-rate-3414945

- Housing prices have been steadily rising. The average price of a home increased 32.9% between June 2020 and June 2021 and many buyers are coming from out of town, making it more difficult for local residents to purchase a home.[23] Because of the increase in housing prices, rental units are being sold, further reducing the rental market.
- Our three local governments: City of Powell River, Tla'amin Nation, and qathet Regional District have a history of successful collaboration for the betterment of community members across the region.

2.2 Local low-income demographics

2.2.1 Introduction

Income is a critical measure of poverty, often impacting people's health, limiting their opportunities, and diminishing their ability to leave poverty behind. Identifying who is experiencing income poverty, as well as features of their neighbourhood, work, family circumstances and age, can lead to a better understanding of the situation. This understanding can help streamline poverty reduction strategies to address the needs of priority groups.

The following information is taken from the Community Snapshot report (Appendix 1), which provides a statistical snapshot of the demographics and income data for the Statistics Canada census agglomeration area of Powell River. This includes the City of Powell River, Area B (southeast of the City to Whalen Road) and Area C (south of the City from Whalen Road to Jervis Inlet) (see Figure 1). The agglomeration area does not include Area A (Lund and Savary Island), Area D (Texada Island), Area E (Lasqueti Island), or the Tla'amin Nation. We do have a small amount of income data on qathet as a whole from a custom tabulation that shows median incomes by Electoral Area. All other data in this section refer to the census agglomeration area (census region), unless indicated. At the time of writing, most of the Statistics Canada income data available for this region was tax filer data from 2018, which is also for the census region.

Canada uses two main measures to determine poverty:

- the After-Tax Low Income Measure (AT-LIM), in which a household is considered low income if the after-tax income is less than half of the median after-tax income of all households in Canada[24]; and
- The Market Basket Measure (MBM), which since 2019 has been Canada's official measure of poverty. Instead of determining poverty as a measure of relative income, the MBM defines poverty as the *disposable income*[25] of a family unit measured against the "cost of a specific basket of goods and services representing a modest, basic standard of living" for a representative family (two adults aged 25-49, and two children aged 13 and 9).[26] Currently, the five categories in the basket of goods and services are: shelter, food, transportation, clothing, and other necessities.[27]

23. Remax. (Aug 9, 2021). Powell River Real Estate Market Sees Strong Comeback. Retrieved from https://blog.remax.ca/powell-river-real-estate-market-sees-strong-comeback/; Galinski, P. (Mar 13, 2021). Real estate sales hit another record in Powell River. Peak. Retrieved from https://www.prpeak.com/local-news/real-estate-sales-hit-another-record-in-powell-river-3541187
24. Statistics Canada. Table 11-10-0020-01 After-tax low income status of census families based on Census Family Low Income Measure (CFLIM-AT), by family type and family composition, Footnote #4. www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110002001
25. While aspects of the MBM are being updated, including the definition of disposable income, broadly it has been defined as "total income (including government transfers) after deducting not only income tax, but also several non-discretionary expenses including Canada Pension Plan and Quebec Pension Plan contributions, Employment Insurance and Registered Pension Plan contributions, union dues, child care expenses, spousal support payments paid, public health insurance premiums, and direct medical expenses including private insurance premiums." There are other adjustments as well, including differences depending on mortgages or rental housing.
26. Statistics Canada Government of Canada, "Towards an Update of the Market Basket," December 6, 2019, www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2019013-eng.htm
27.Statistics Canada Government of Canada, "Towards an Update of the Market Basket," December 6, 2019, www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2019013-eng.htm

At the time of data analysis for this report, 2019 tax filer data was not available. From a demographics and income perspective, 2019 data is unlikely to be substantially different from 2018, but it's possible that 2020 data will vary significantly. 2020 will include boosts in a number of long-term benefits (for example, Income Assistance, childcare, the end of MSP payments), as well as income from various short-term COVID-19 benefits. It will also reflect job losses, business closures, illness, and other critical challenges. However, in terms of providing a narrative about the qathet region and poverty, 2020 will be anomalous to the past, as well as (hopefully) to the future. The most important gleanings in 2021 might be if there are positive shifts from the new benefits, as well as the ongoing economic impacts from COVID-19, how they are specifically showing up in the province and the qathet region, and possible ways to move past them. An analysis of the ways the Canada Emergency Response Benefit (CERB) payments impacted people experiencing poverty would also likely provide useful information on how income affects opportunity and mental health.

While these data provide a useful overview of the population and a baseline for identifying and measuring some of the points of need, **statistical information is only part of the picture of a community, and income is only one measure of poverty**. All data needs to be validated by knowledge from the local community and augmented with further measures of poverty. The summary of the Community Wellbeing Survey and focus groups that follow in sections 2.3 and 2.4 contribute to this local knowledge.

2.2.2 General demographics

The population of the census agglomeration region is notably older than the province as a whole (the median age for Powell River is 53.3[28], compared to 42.2 for BC[29]), and financially poorer. TThe 2018 before-tax individual median income for all areas of qathet was $28,000 (30) compared to $36,100 for BC (for the qathet census agglomeration region, median income was $32,890). [31]

People in our region are, on average, **11.1 years older** and earn $8,100 less than people in BC.

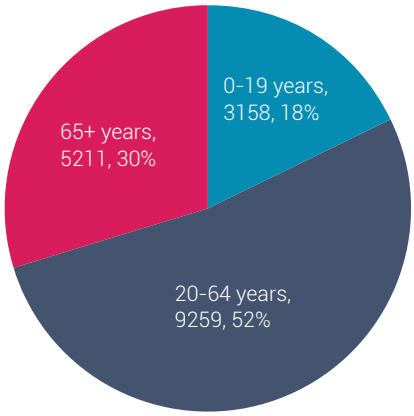


Figure 2: Age distribution Powell River, 2020

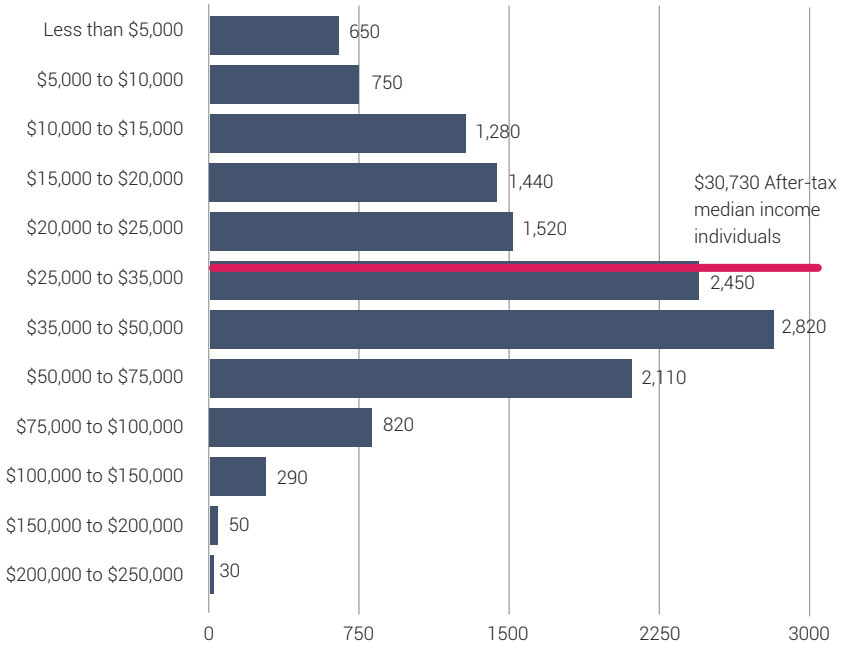
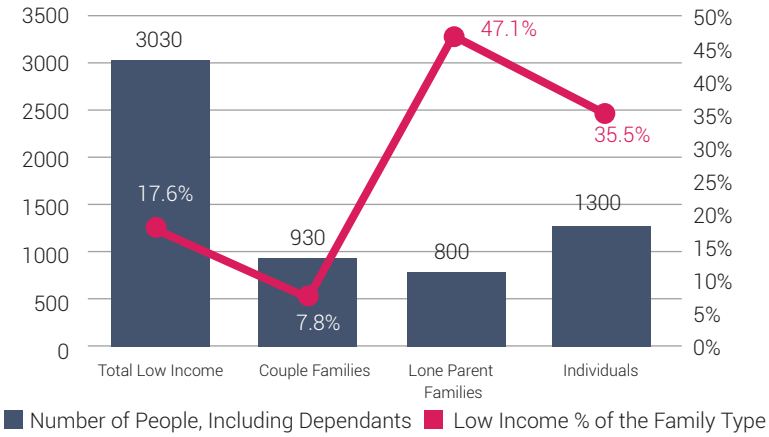


Figure 3: ▶ After-tax individual income distribution census agglomeration region

28. Statistics Canada. Table 17-10-0135-01 Population estimates, July 1, by census metropolitan area and census agglomeration, 2016 boundaries
29. Statistics Canada. Table 17-10-0005-01 Population estimates on July 1st, by age and sex
30. The average for all qathet (City of Powell River, Areas A, B, C, D, E, Sliammon) Source: Statistics Canada, Centre for Income and Socioeconomic Well-being Statistics, Annual Income Estimates for Census Families and Individuals (T1 Family File), Custom Tabulation
31. Statistics Canada. Tax-filer data, Table 11-10-0004-01. Selected Characteristics of Tax Filers and Dependants, Income and Demographics.

In 2018, 17.6% of people in the census region (City of Powell River, Area B, and Area C) were below the low-income threshold:[32] which is 3,030 people, including about 850 children. Since these figures are for the three areas with the highest incomes in our region, we estimate that for qathet as a whole **more than 3,500 people were experiencing low income in 2018**.[33]



Low-income Measure:
A household is considered low income if the after-tax income is less than half of the median after-tax income of all households in Canada.

Figure 4. Number of people by family type experiencing low income, 2018 (census region)

Statistics Canada categorizes people into one of the following:

- Couple families, which consist of a couple living together (married or common-law, including same-sex couples) at the same address with or without children; lone-parent families, which is a family with only one parent, and with at least one child; and
- Persons Not in Census Families (individuals), which are people not attached to census families. They may be living alone, with a family to whom they are related, with a family to whom they are unrelated, or with other persons not in census families.

Of all lone parent families in the census region, almost half (47.1%) are considered low income. Over one-third of individuals (35.5%) in the census region are considered low income. Of low-income earning individuals, the vast majority (84%) are aged 50 and above. The median incomes for couple families tend to be generally higher and couple families appear in a general sense less at risk of poverty (7.8%) than other demographic cohorts. However, it's important to consider that the Statistics Canada designation "couple families" is the broadest of the family unit categories, as, for example, a couple with six children and one income, a senior couple on pensions, and a couple with two incomes and no children all fit under that heading. The high degree of demographic variance makes the data for this group more general than for others. As such, there are likely many couple families in this region whose experience does not match this data.

32. Calculated from: Statistics Canada. Table 11-10-0018-01 After-tax low income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition. www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001801
33. Estimate made by applying the low-income percentage, 17.6, to 20,070 people, which was the population of the full area in 2016, as cited by the qathet Regional District. www.qathet.ca/about/about-the-qrd/population-projections/

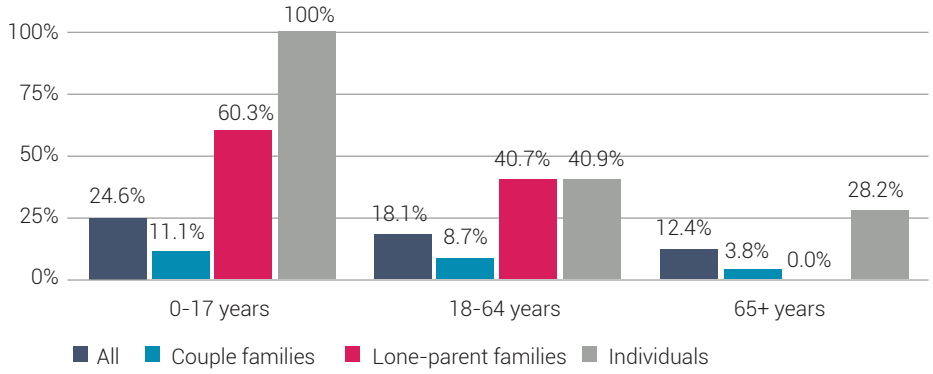


Figure 5: Percentage of people in low-income by age and family type[34]

Child poverty in our census region is 6% higher than the provincial average, **24.6%[35] of children in Powell River are low income** compared to 18.5% in BC and 18.2% nationwide.[36]

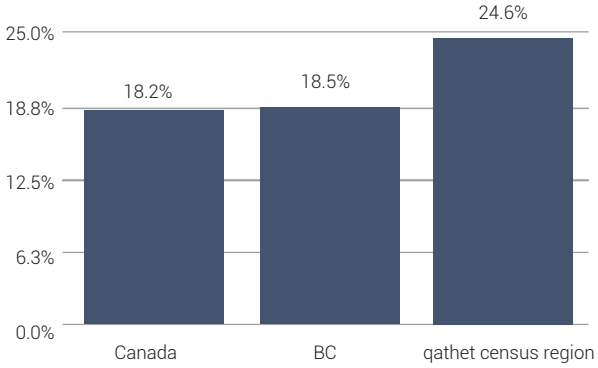


Figure 6: Percent of children who live in poverty. [37]

2.2.3 Lone Parent Families

The data show that **lone-parent families in the region are particularly at risk of experiencing poverty**, and lone parents with more children become increasingly vulnerable to poverty.[38] In this region, more than 60% of children in lone-parent families experience low income. The chart below shows how a lone-parent family with one child earning median income or more meets the Market Basket Measure (MBM) but falls below the MBM when the lone parent has two or more children.

The Market Basket Measure (MBM) is Canada's official poverty line. It is a measure of disposable income compared to the cost of a basic basket of goods and services. Disposable income will be lower than after-tax earnings, but in this report, after-tax amounts are used as a conservative estimate.

34. A couple family is a couple living together at the same address with or without children. Because this group's composition varies so widely, the data is more general and likely does not describe the experience of all couple families in Powell River.
35. Statistics Canada. Table 11-10-0018-01 After-tax low income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition
36. First Call: BC Child and Youth Advocacy Coalition. 2020 BC Child Poverty Report Card. Dec 9, 2020. https://firstcallbc.org/news/2020-bc-child-poverty-report-card/
37. Statistics Canada. Table 11-10-0018-01 After-tax low income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001801
38. Statistics Canada. Table 11-10-0010-01 Tax filers and dependants by census family type and age www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001001

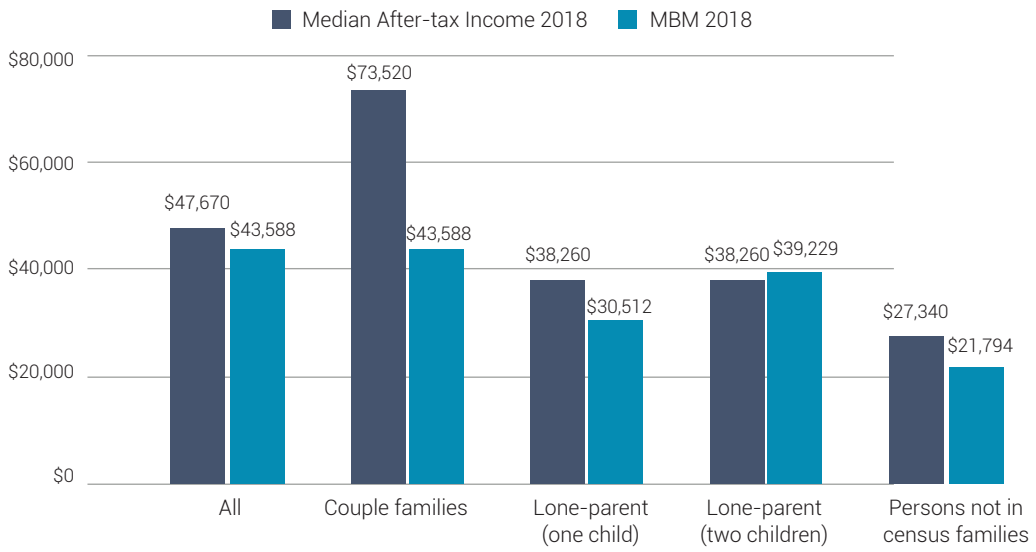


Figure 7: Median After-tax Income vs. MBM by Family Unit, 2018[39]

2.2.4. Seniors

With a median age of 53.3 for the census agglomeration region and 42.2 for BC, **people in our region are on average 11.1 years older– this is notably older than the province as a whole**. In 2018, 12.4% of all seniors were living in poverty, which is 6.7% more than in the province as a whole where 'only' 7.7% of seniors were living in poverty.[40] The majority (78%) of seniors who are experiencing poverty live alone.

Seniors

Mary is a 72-year-old female who rents a small home in Townsite. She has lived in her home for over 20 years. Right now, Mary is quite nimble; she gets up and down the stairs fairly well and enjoys taking care of her home. Recently when a friend broke her hip, Mary realized how quickly that could change.

Mary worked her entire life in the non-profit sector and has no pension. She receives Old Age Security and Guaranteed Income Supplement. A lot of her income is spent on eyecare, hearing aids and dental work. She is currently saving for a root canal. Mary worries a lot about money and where she will go when she no longer is able to afford her rent or take the stairs. To stay within her budget, Mary does not drink, smoke, travel or socialize much. Mary does not have a car and since the hearing company moved to Comox, it is hard for her to get the care she needs. Mary is also making end of life decisions. When her time comes, Mary hopes to be buried in line with her religious beliefs. However, because burial is too expensive, she has made arrangements for cremation.

Local statistics:

12.4% or 610 seniors were living in poverty (compared to 7.7% in BC). Of seniors living in poverty, 78% are seniors living alone living alone (480 seniors).

monthly income: $ 1,562.21 (Old Age Security & Guaranteed income Supplement single person 2021)

Median Market rent: $ 749 (2016 data source: Housing Needs Report Final April 26, 2021)

39. After tax data: Statistics Canada. Table 11-10-0017-01 Census families by family type and family composition including before and after-tax median income of the family. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001701; MBM figures: Statistics Canada. Table 11-10-0066-01 Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year. www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2020002-eng.htm

40. This is the number of seniors in the City of Powell River and Electoral Areas B and C (both South of Town). A regional estimate could not be made as the total number of seniors in the region for 2018 was not available at the time of writing.

2.2.5. Working Poor

A large proportion of people experiencing poverty are employed and actively working. Provincially, about 40% of people living below the poverty line work.[41] There is no singular definition for working poverty in BC. In general, it refers to families and individuals who work and earn below the Low Income and/or Market Basket Measures, generally as a result of low wages and high costs of living. In general, women are more vulnerable than men as they are likely to be employed, working, and still earning less than median income and therefore experiencing poverty.[42] The median total income for females was less than 67% of that of men. Data on working poverty is determined in different ways. For this report, we use the system designed by the Community Data Program. Data for our region is forthcoming.

> "If there were affordable housing for working people, me and my co-workers would feel as if they won the lottery. Once a somewhat affordable residence does come available you have like close to 50 people applying for it. I think its extremely unfair that if you work fulltime and contribute to our community there is no housing available for you!!!" SURVEY RESPONDENTS

Living wages are one tool designed to eliminate working poverty. It is a way for employers and municipalities to calculate the hourly rate at which a household in a given community can meet its basic needs, once government transfers have been added to the family's income and deductions have been subtracted. It is important to note this wage is not meant to replace government transfers and other public services and subsidies, but to be the minimum amount needed to meet basic needs along with those additions. The more public supports and services that are available (i.e., public health care, extensive and subsidized public transit, public childcare services), the lower the wage that must be earned.[43]

The philosophy and criteria for the living wage are similar to the Market Basket Measure, and many of the calculations and numbers are drawn from MBM data, but this tool is built for employers and municipalities, as a way to encourage them to pay a living wage. The living wage amount is for basic expenses, it accounts for only minimal recreation, does not account for debt repayment, care for an elderly, disabled, or ill person; and does not include a cushion for emergencies or savings for the future.

2.3. Regional differences

Data for our region shows that the median income for Lasqueti Island residents is below the MBM, and the median income for residents of Texada Island is only slightly above. Residents within the municipality, and south of town have higher median incomes than both people on the Tla'amin Nation and residents north of town. It's also clear from these figures, that in general lone parent families and individuals earn much closer to the MBM level.

MBM amounts are set provincially and then adjusted based on the population size of the area, and on family size. The MBM figures in the charts below are based on average family sizes in this region (determined from tax-filer data for the census region) for each family type. For couple families the average size is 3 people, lone parent families are 2.8 (though an MBM of 2.5 was used) and individuals are the most accurate, with only one person.

41. Together BC: British Columbia's Poverty Reduction Strategy. Province of BC. 2019. Page 9 (number is from 2016 Census data)
42. Statistics Canada. Table 11-10-0031-01 Labour income profile of tax filers by sex. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110003101
43. Living Wage Canada. "Canadian Living Wage Framework, A National Methodology for Calculating the Living Wage". Page 1. http://livingwagecanada.ca/files/3913/8382/4524/Living_Wage_Full_Document_Nov.pdf.

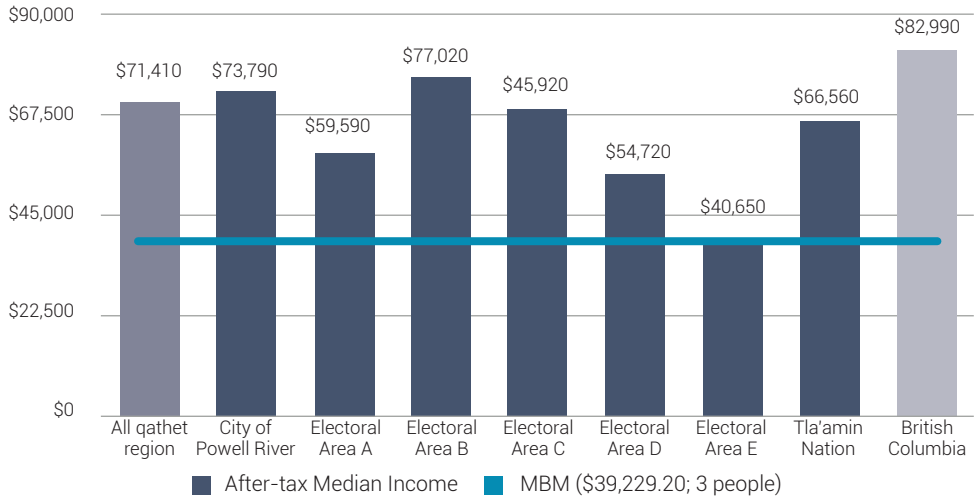


Figure 8: Couple family after tax income vs 2018 MBM by Electoral Area (Source for Figures 8, 9 and 10: 2018 Tax-filer data, Custom tabulation by Electoral Area)

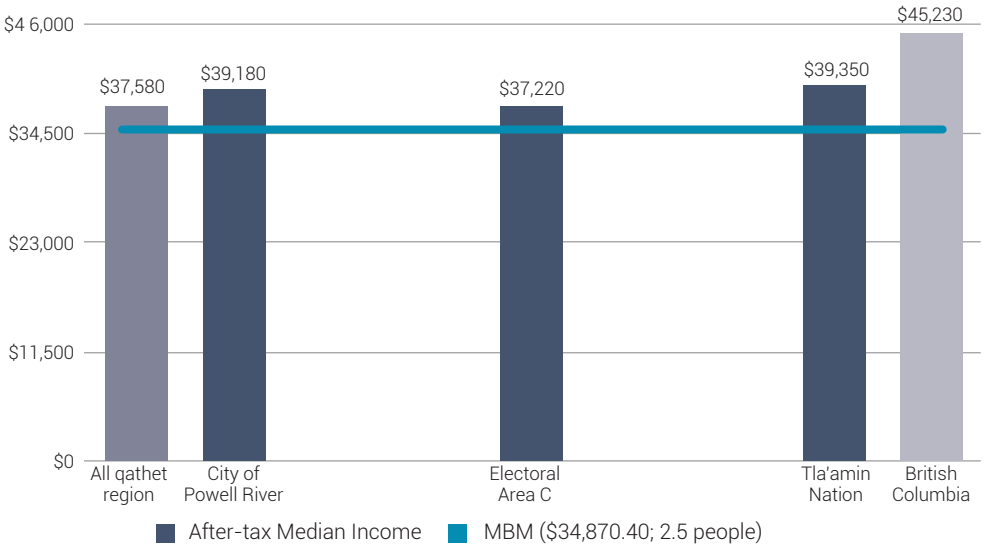


Figure 9: Lone parent family after tax income vs 2018 MBM by Electoral Area

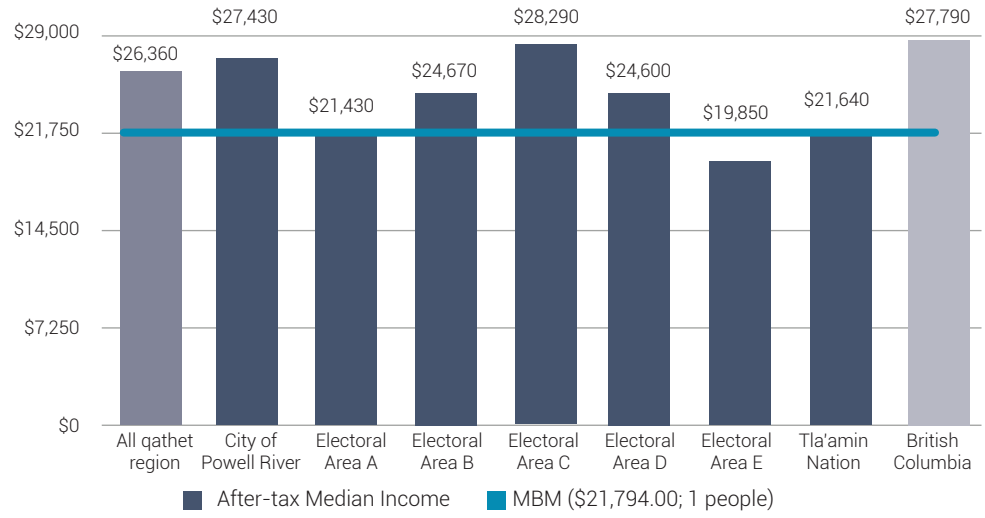


Figure 10: Individual after tax income vs 2018 MBM by Electoral Area

Lone parents

Jenny is a single mom of an active 4-year-old boy and two-year-old girl who has been living north of Town for over 10 years. Jenny has lived in poverty her whole life. She is currently receiving Disability Assistance, as she is no longer able to do her former job. She would like to go back to school to learn a new profession, but the programs she is interested in are not being offered locally and she cannot afford to move and pay for childcare. Jenny struggles to buy healthy food for herself and her kids.

Her previous partner lives on Vancouver Island. Because she has mobility issues, she brings her kids over by car every other week to see their father. Recently her car broke down and she has no money to pay for repairs. Bus service is limited to a few times a day, so grocery shopping and bringing her kids to the island have become struggles.

Local Statistics:

47.1% of people in lone parent families in the census region or approximately 1,000 people live in poverty (compared to 34.4% in BC).[44]

Monthly income: $1,694.08 (Disability Assistance for single parent with one child)

Rent: $1,230 (Source: Housing Needs Report Final April 26, 2021, Table 44)

2.4. Community Wellbeing

Alof!i Consulting conducted a survey called the Community Wellbeing Survey between March 15 and April 15, 2021 and received 567 responses, which is a statistically relevant number for the region (See Appendix 3 for the full report and Appendix 4 for an infographic).[45] The survey included 28 primary questions with sub-questions. People responded online, by paper, in person and by phone.

Most respondents lived in Westview (33%), were female (75%) and between 30-44 (28%) or 45-59 years old (29%).

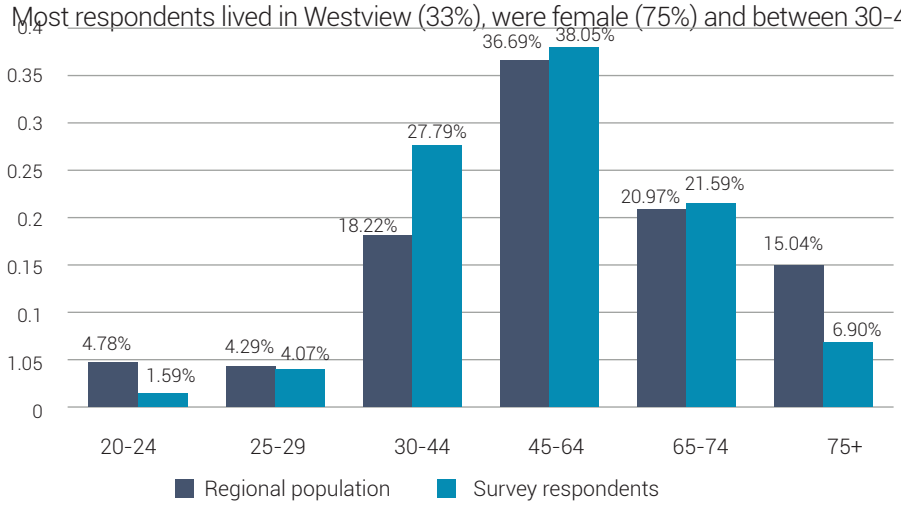


Figure 11: Distribution of regional population by age vs survey respondents

44 Statistics Canada. Table 11-10-0018-01 After-tax low income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition. www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001801. 1,000 is an estimate for the qathet Region, based on the data for the 45 Census Agglomeration Area, which includes City of Powell River, Area B, and Area C.
Results were skewed towards females and a younger population. See 2021 June 3 Community Wellbeing Survey for the full report.

The survey confirmed a direct link between income and residents' ability to meet their or their family's needs each month. As shown in Figure 12, as incomes rise, the percentage of respondents reporting that they face challenges declines.

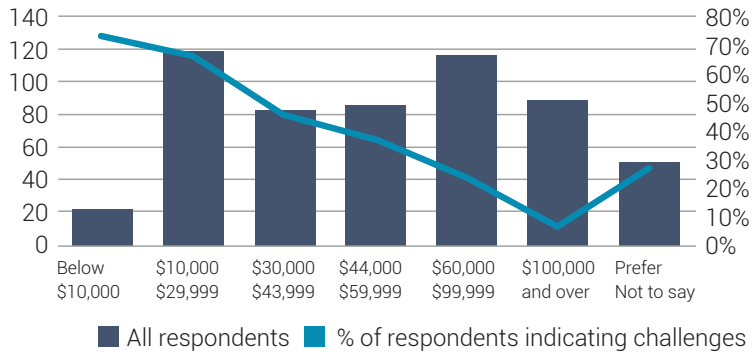


Figure 12: Annual household income of Community Wellbeing Survey respondents and % of respondents facing challenges meeting their or their family's needs each month (Community Wellbeing Survey, 2021)

37.7% of all participants responded that they face challenges meeting their or their family's needs. **The most challenges are faced by lone parents (72% of lone parents face challenges) and people living alone (54% of those living alone face challenges)**

Participants identified the lack of affordable and suitable housing, the high cost of living and lack of affordable childcare as the greatest challenges they face.

A very large group of those indicating they face challenges indicated not having access to nutritious food year-found and having to choose between buying healthy foods or paying for other household costs. Of those indicating they face challenges meeting their or their family's monthly needs, 72% (154 of 213) spend more than 25% of their income on food.

> "The cost of housing is ever increasing as is food, gas, utilities but the disability payment system does not account for this."
> SURVEY RESPONDENT

29% of the survey respondents never or rarely have enough money to cover one-time unexpected costs without feeling that it would impact their ability to pay their other monthly expenses.

53% of those for whom childcare is applicable do not have access to affordable childcare.

Almost a quarter of respondents (133 of 568 or 23%) indicated having an undergraduate degree as their highest level of education, closely followed by those with an undergraduate certificate or diploma (130 or 23%) and those with a trade/technical/vocational training (116 or 20%). While those respondents who indicated facing challenges reported a lower level of education, responses show that many individuals despite substantial training and education continue to experience challenges.

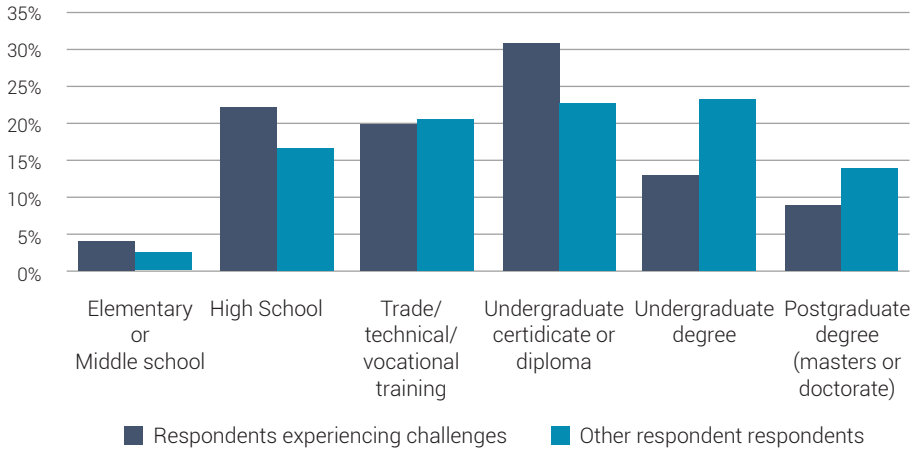


Figure 13: Highest level of education by % of respondents

Working poor

Mark lives with his wife and three young children in an older home in the Cranberry neighbourhood, which they were able to buy with support of their family 12 years ago. Mark has a university degree; however, he has been unable to find employment in his field and has been working seasonal jobs. Last year he was off work for several month due to a work-related injury. He recently got a better paid job, but they have not phoned him for a shift for two weeks. His wife has a part-time job. She would like to work more but they are dependent on immediate family to help with childcare, which restricts her availability for work.

Every year they go further in to dept due to their fluctuating family income and the high cost of living. They have built some equity in their home and are considering accessing the equity to pay off their debt, property taxes and to fix their car. Last year they received Canada Emergency Response Benefits, which, for the first time in decades, left them with $100 at the end of the month.

Local Statistics:

Monthly income: $ 3,085 after tax

Mortgage: Purchase price of home $200,000 [46] Monthly payments $1163.21 [47]

2.4.1. Surviving or Thriving

Respondents were also asked how they would rate themselves on a wellbeing scale of 1-10, where 1 is barely surviving and 10 is fully thriving. The average score was 6.7. People facing challenges scored 5.1.

While responses per neighbourhood were too low to provide statistically relevant information, results hinted that there is some difference between neighbourhoods. For example, those South of Town (Areas B and C) rated themselves the highest (7.3), followed by Wildwood (7.2), Grief Point (7.1) (both in the City of Powell River), Texada (7.0) (Area D) and Westview (6.9) (City of Powell River). Tla'amin and North of Town (Area A) rated themselves the lowest (5.8), followed by respondents living in Cranberry (6.2) and on Lasqueti (6.4).

46 Estimate of 2013 houses in Cranberry, provided by Neil Frost, Powell River Real Estate Sssociation
47 5% interest, 5 years fixed term, monthly payments, Amortized over 25 years

Survey respondents were asked "What do you think are the three most important things that would support all people to thrive?". After grouping the answers, the following top 5 emerged:

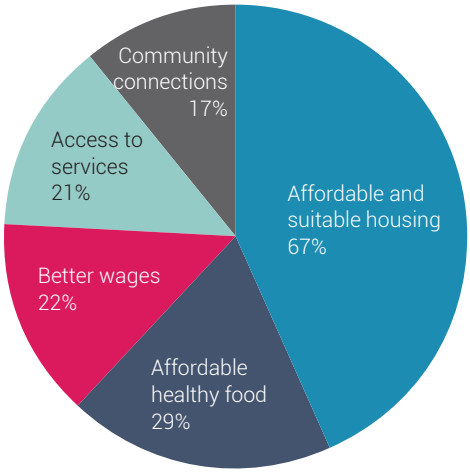


Figure 14: The most important things that would support all people to thrive

2.5. Community Assets and Barriers

When survey respondents were asked to identify assets that were most important to support the wellbeing of people in our region, they rated access to **affordable and healthy food, friends and family, and access to affordable, safe, and appropriate housing** the highest. [48]

Community Assets: Anything that improves the quality of community life

Assets include:

- Capacity & ability of community members
- Physical structure or place (e.g. school, church, rec centre)
- Business that provides jobs & supports local economy
- Associations of citizens (e.g. neighbourhood watch)
- Local private, public, and non-profit organizations

There is some indication that social cohesion can improve the experience of thriving, even when people have a lower income. For example, the median income for Lasqueti Island is below the Market Basket Measure (MBM) and Texada and Electoral Area A (North of Town) are remarkably close to the MBM. However, although the number of responses is too small to be significantly relevant, Community Wellbeing survey respondents from Lasqueti (Area E) and Texada (Area D) Islands rated the asset "Community Spirit" the highest and they provided an above-average or close to average score on the Thrive-Survive scale. Community Spirit is closely related to Social Cohesion.

Social Cohesion can be described as a society that works towards the well-being of all community members; where every community member is included and working towards a common goal.

48 See Appendix D for a complete list of assets and barriers.

For those in need of childcare, over 50% of respondents indicated they did not have access to affordable childcare or that this asset did not support them to do well. 20% indicated they did not have access to education and training or that this asset did not support them to do well.

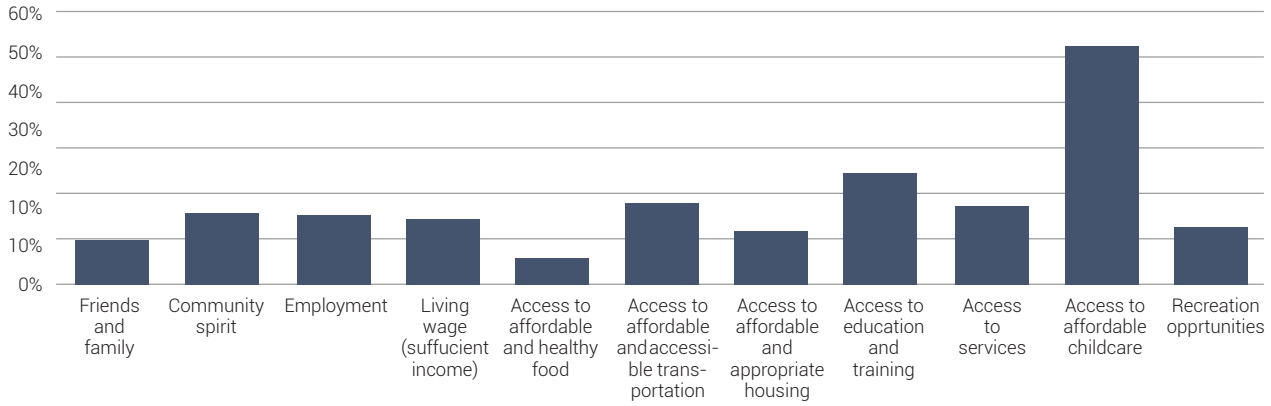


Figure 15: % of respondents who indicated not to have this asset, or the asset does not support them to do well.

While the support of family and friends is reported to be helping people to thrive, the degree to which community members have access to a living wage, affordable, safe and appropriate housing, and access to affordable and healthy food appear to be the greatest determinants of wellbeing.

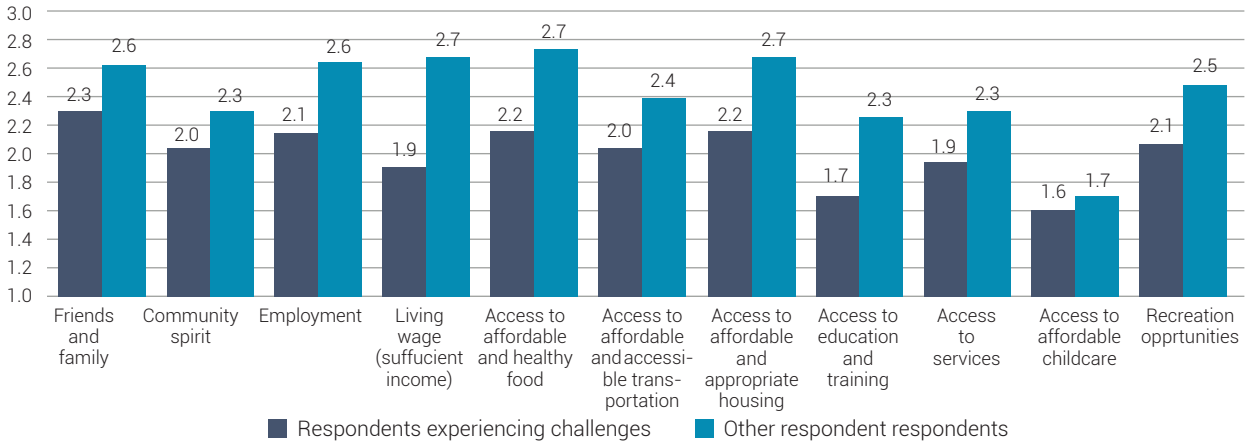


Figure 16: Assets that support respondents to do well, comparison between those experiencing challenges meeting their or their family's needs and those who do not average score.

> "Without credit, one-time unexpected costs could sink us. We are living well now, but there is no cushion so are only a stroke of bad luck away from barely surviving."
> SURVEY RESPONDENT

Generally, access to better income follows education and training. When asked if there were specific things that would help them or other community members access education and training, respondents provided many suggestions. The responses can be categorized into five themes (listed in order of times mentioned):

1. More (online) opportunities
2. Funding or free education
3. Access to technology
4. Better/Free transportation
5. Awareness of opportunities
6. Affordable Childcare
7. (Affordable) Housing
8. Honouring (Cultural) diversity

Figure 17: Word cloud of specific things that would help access education and training

> "I wanted to do a teaching degree in UVIC last year (a one-year course) and was hoping I could do it online, but I would have had to attend UVic in person. We can't afford to rent two homes." SURVEY RESPONDENT

Those respondents who indicated that they experienced a barrier accessing education or training were asked to identify what type of education and training they have difficulty accessing. 133 respondents answered the question. Many repeated barriers that fit in the themes listed above: lack of options (11%); lack of funding (23%); barriers due to location and transportation (14%); lack of reliable internet access (3%). Several respondents indicated that they or their children were unable to pursue further education because education was not offered in the community.

The education and training mentioned can be categorized into 4 themes.

1. General postgraduate/university education (21%)
2. Trades or skills training (6%)
3. Healthcare education (e.g., nursing) (5%)
4. Computer/technology training (4%)

The three services residents reported having the most **difficulty accessing** were: **health and dental care, reliable (public) transportation and mental health services.**

When looking at a neighbourhood level, those living further north or on the islands indicated they experience less benefit from the assets available to support them to live well. An exception was the asset "community spirit", which received the highest rating from residents of Lasqueti and Texada, as mentioned above. Access to affordable childcare was rated low in general among all communities. Public transit, health services (incl. dental), mental health, the library, doctor(s) and recreation were indicated as services that support people to live well. Other assets mentioned included: community, family, food, health, friends, garden, nature, housing, and internet.

Figure 18: Word cloud of the services mentioned by respondents that support people to live well (the larger, the more often mentioned)

People were asked "What are the greatest barriers in this community you face to make ends meet or thrive (live well)?" Answers were ranked on a 4-point scale, with 1 being No Barrier and 4 an Extreme Barrier.

Cost of living was experienced as the greatest barrier all respondents face to make ends meet or thrive. For those experiencing challenges, lack of income followed as the second barrier (2.8), followed by disability related issues, access to affordable, safe & appropriate housing (2.5), and access to employment (2.4). Other respondents identified lack of social connections as the second greatest barrier to make ends meet or thrive (1.6).

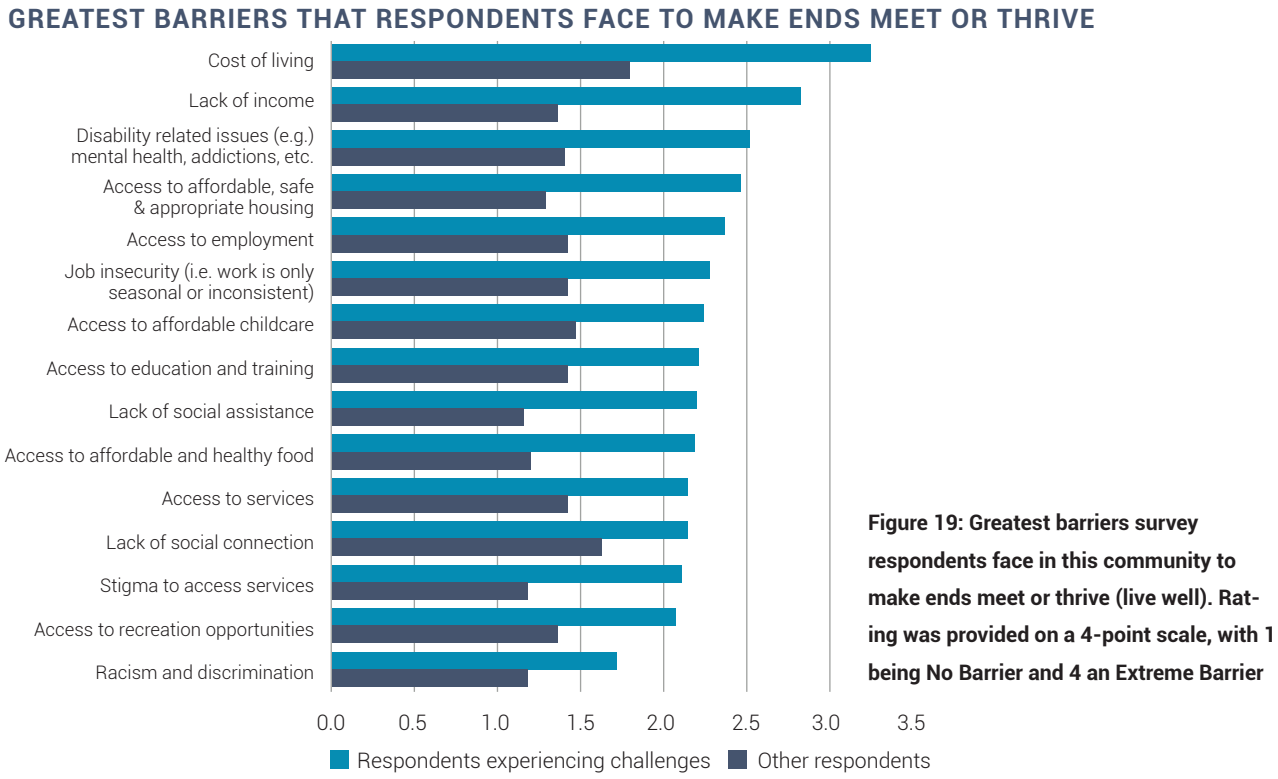


Figure 19: Greatest barriers survey respondents face in this community to make ends meet or thrive (live well). Rating was provided on a 4-point scale, with 1 being No Barrier and 4 an Extreme Barrier

During one of the Advisory Committee meetings members reviewed assets and barriers that support or hinder specific groups – seniors, indigenous people, lone parents, substance users, people with disabilities and working poor – to move out of poverty. Similar assets and barriers were identified as described above. Housing options and lack of education and training opportunities were identified for almost all the groups, childcare as a major asset for lone parents and the working poor. See Appendix 10 for a full list.

2.6. The impact of poverty

Between June 11 and June 19, 2021, five focus groups and two interviews with people living around the poverty line were conducted. Several similar themes emerged in all the groups:

- Living in poverty is stressful and negatively impacts health.
- Poverty hinders the ability to buy healthy foods, move around freely, live in appropriate housing, and engage in social interactions.
- Living in poverty is exhausting and it takes "all one's time and energy trying to survive."

- Living in poverty means living in constant fear: fear of losing your home, fear of not being able to pay your bills.
- Poverty is experienced by people of all ages, backgrounds, and education levels.
- People living in poverty feel stigmatized and face discrimination.
- The current system is hindering movement out of poverty. In particular, the system to apply for and receive Disability Benefits does not meet people's needs. The process and paperwork are cumbersome and the system does not accommodate people whose disability sometimes hinders them to work.
- Poverty is isolating. It limits the ability to socialize with friends and travel.
- Poverty hinders people's ability to plan and save for their future and the future and education of their children.
- Home ownership drives some people living on low income into debt, due to rising property taxes and ongoing or unexpected home maintenance.
- Low income working people (working poor) are unable to secure fulltime work (e.g., because of seasonal work or being on call) or the pay is insufficient.

> "I am so, so, so tired of feeling like my brain is not being of service because I can't afford it. I'm tired of having to figure it out all the time, my body is in an amplified state of stress as I barely maintain the base line of my hierarchy of needs… poverty has led me to do things I would never otherwise have allowed myself to do. It is solely my friendly personality that has helped me though life and I wonder how many people who don't have this kind of nature won't get the same individual care from friends and family. I am blessed by the people in my life who do as much as they can to support me … I just don't understand a nation who doesn't find a way to make education an accessible reality for everyone meanwhile we don't even have enough professionals to care for the populace. It's a broken system across the board."
>
> SURVEY RESPONDENT

3. Vision and Targets

3.1. Vision

The Advisory Committee and Project Team developed the poverty elimination vision for our region as:

A community where everyone thrives, and no one lives in poverty.

This aligns with the vision for the qathet Region's Social Planning Program: "A community where everyone thrives" and reinforces that poverty elimination is connected to thriving.

The work to reduce local poverty will be done within the Social Planning Program's framework and follow their guiding principles,[49] in particular, this work will: enhance social sustainability; put equity first; engage actively in the community; complement and build on existing programs, plans, services, and funding opportunities; and amplify social capital, assets, and initiatives.

> "I compare it to stomach issues. Poverty is an acid burning reflux health issue." FOCUS GROUP PARTICIPANT

3.2. Targets for the qathet Region

Figure 20: Targets for the qathet Region

The ultimate target for the qathet region is to **end poverty** and **ensure everyone thrives**. This will not happen overnight. Hence, our first targets will be to:

49 See Appendix 11 for a full overview of all guiding principles.

3.2.1. Improve Quality of Life

NO MORE than 10% of the residents will score below 6 on the Thrive-Survive scale and an additional 2,200 people will be thriving.

Income data does not tell the whole story. Based on the Community Wellbeing Survey, 21.8% of the community, or close to 4,400 people, are not fully thriving and score below 6 on the Thrive-Survive scale. While income plays a big part, access to other community assets and reductions in stressors, influence people's wellbeing. There is correlation between the survey respondents who indicate they face challenges and those scoring below 6 on the Thrive-Survive scale. By improving the overall lives of at least 50% currently scoring below 6 on the Thrive-Survive scale, an additional 2,200 people, mostly those currently facing the most challenges, will be thriving. Strengthening social cohesion will significantly impact this target.

3.2.2. Bridge Economic Gaps

REDUCE REGIONAL POVERTY level by at least half, from 18% to a maximum of 9% by 2030
An additional 1,800 will no longer be experiencing poverty

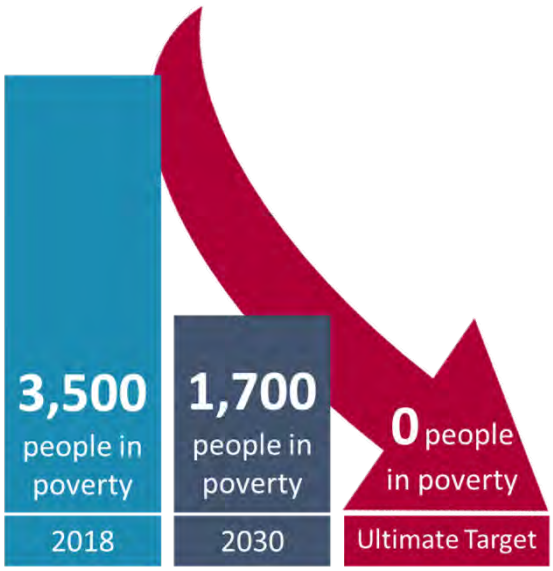


Figure 21: Bridging the economic gaps

> "If you have money, then buying a new tire is an inconvenience, but if you are poor, it can mean a catastrophe."
> FOCUS GROUP PARTICIPANT

In 2018, 17.6% or approximately 3,500 people lived in poverty (compared to 12.1 % for BC). In the newly released 2019 data, our poverty rate dropped to 16.9%, but BC numbers dropped even further to 10.8% and the Provincial goal has been set to drop to 9% by 2024.[50] Our local numbers are expected to drop even further due to Federal and Provincial changes, such as the $10 a day child benefit program, elimination of MSP Premiums, improved Climate Action Tax Credit, and an increase in Disability Benefits. By bringing our poverty level to 9% we will be more in line with BC, and an estimate of 1,800 people will no longer be experiencing poverty. [51] [52]

While our ultimate target is to have 0 people living in poverty, this might not be realistic in the short term. However, a target is like a vision – a north star that keeps us moving in the right direction.

50 CLFM-AT (after tax low income measure) Statistics Canada. (2019). Low income statistics by age, sex and economic family type. Retrieved July 19,2021 from https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110013501&pickMembers%5B0%5D=1.13&cubeTimeFrame.startYear=2018&cubeTimeFrame.endYear=2019&referencePeriods=20180101%2C20190101
51 See TogetherBC, British Columbia's Poverty Reduction Strategy (2018)
52 This number, and other estimates in this section, is based on 2018 population numbers.

How are we going to do it?

To reduce our regional poverty level to 9% or less, we have set three sub-targets that are specific, measurable and enable us to evaluate our progress. They are strategically aligned with provincial and federal opportunities and have been selected based on pressing regional issues identified through the project process that make some individuals more vulnerable to the experience of poverty because of our governance and economic systems. The three sub-targets are uplifting the demographic groups most at risk: lone-parent families, the working poor, and seniors. By focusing on these targets, the COPR, qRD and Tla'amin Nation can have the greatest impact on reducing poverty and increasing community wellbeing in the region. While the targets focus on specific groups experiencing poverty, the recommendations, and actions to meet the targets will positively impact all groups.

40% of the population living in poverty in BC are working poor. Working poor in Canada are defined as individuals between 18 and 64 years who live independently, are not students, and earn at least $3 000 a year with an after-tax family income below the low-income threshold.

Reduce the poverty level of lone-parent families to 10% by 2030

47.1% or approximately 1,000 people in lone-parent families live in poverty (compared to 34.4% in BC).[53] By reducing this to 10%, close to 800 people will no longer be experiencing income poverty, including at least 400 children.[54] This target links to BC's priority to increase support for children and families, and the BC Child Opportunity Benefit, ChildcareBC and $10-a-day childcare plan will significantly impact the income and wellbeing of this group.[55]

Reduce the poverty level of working poor to 3% by 2030

Approximately 7% of our population or an estimated 1,400 people are working poor.[56] By bringing the poverty level of working poor to 3%, close to 800 people will no longer be experiencing poverty. Because there may be some overlap between working poor and the lone parent groups, reducing by as few as 700 people will still enable us to meet the overarching target of 1,800 people. This target links to BC's priority to support employment and job development and the scheduled increase in minimum wage will impact the wellbeing of this group.

"There were many years where I had to have two to three different jobs to make ends meet until I got a permanent position with Vancouver Coastal Health."
FOCUS GROUP PARTICIPANT

Reduce the poverty level of seniors to 6% by 2030

In 2018, 12.4% of all seniors or 610 seniors were living in poverty (compared 7.7% in BC).[57] 78% of the seniors living in poverty (or 480 seniors) live alone.[58] By reducing the poverty level to 6%, over 300 people will no longer be experiencing poverty. This group will directly benefit from the increase in Shelter Aid for Elderly Renters (SAFER).

53 1,000 is an estimate for the qathet Region, based on the data for the Census Agglomeration Area, which includes City of Powell River, Area B, and Area C.
54 The Advisory Committee would like to focus on reducing the poverty level of all families with children. As there is no local data available of the number of families with children the focus will be on lone-parent families.
55 Childcare BC was implemented in the Spring of 2018 which has reduced the cost of childcare and in October 2020, the Province replaced the Early Childhood Tax Benefit with the Child Opportunity Benefit, which provides significantly more funding for children under the age of 18. The Early Childhood Tax Benefit ended when a child turned 6. In July 2021 the Federal Government reached a deal with the BC Government to implement $10-a-day childcare within five years and to cut daycare fees in half by the end of 2022. Cordaso, L. (July 8, 2021). Federal-provincial agreement on $10-a-day childcare cheered by advocates. Vancouver Sun. Retrieved July 20, 2021 from: https://vancouversun.com/news/local-news/federal-government-announces-five-year-plan-for-10-a-day-child-care-in-b-c
56 There are currently no local numbers and have based this number on the indication by The Living Wage for Families Campaign that 40% of the population living in poverty are working poor.
57 This is the number of seniors in the City of Powell River and Electoral Areas B and C (both South of Town). A regional estimate could not be made as the total number of seniors in the region for 2018 was not available.
58 Statistics Canada. Table 11-10-0018-01 After-tax low income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition

4. A Plan for the qathet Region

Poverty is complex and pervasive, and ending poverty requires systems change, which takes time. Over the last few years, the three local governments have taken significant steps toward systems change to improve quality of life and end poverty, for example by hiring a Social Planner, conducting a housing needs assessment, and developing a childcare plan. Several groups are taking actions and more plans are in development. Building on these initiatives will ensure long lasting improvements, however, the community also wants to act now and see some interim changes. Therefore, this plan proposes a three-pronged approach:

Build on existing initiatives that support systems change

Prioritize poverty eradication in bylaws and policies

Implement Changemaking Action Teams for short term community-driven poverty reduction initiatives

The Collective Impact principles underlying this project emphasize that the success of local, region-wide community change plans rest on the capacity to engage and mobilize community members to act on a common agenda, using shared measurements to build mutually reinforced activities that advance the desired change. While this plan begins with recommendations for necessary changes to bylaws and recommendations for local governments, the plan's focus is on continuing to engage, empower, and support local community members and leaders as changemakers.

Changemaking efforts will develop and advance short term achievable projects that improve income or quality of life for the identified target groups: lone-parent families, working poor, and seniors. Examples of income related issues are housing, childcare, transportation, education, and training, living wages and public programs like disability and income assistance. Examples of quality-of-life issues are access to recreation and leisure, social cohesion, reduced stigma and discrimination, access to a full range of health services and supports, and access to healthy food.

Where there are synergies between the existing plans and the interests of Changemakers, [59] collaborations could occur.

Just as poverty causes and impacts are intertwined, so too are the solutions. Affordable childcare, affordable transportation, and housing not only provide financial relief, but also improve the quality of life. Ending social isolation and building strong neighbourhoods improve the quality of life,[60] but have also been shown to boost health and income opportunities, and income equality benefits social cohesion.[61] However, where possible the

59 See 4.3 for a description of Changemakers.
60 Block., P. (2020, Jan 6). Are you Powered by Connections?[Audio Podcast]. Retrieved from https://www.abundantcommunity.com/are-you-powered-by-connections/
60 Khambule, I.,. Siswana, B.(2020). How Inequalities undermine Social Cohesion: A Case study of South Africa. G20 Insights. Retrieved from. https://www.g20-insights.org/policy_briefs/inequalities-undermine-social-cohesion-case-study-south-africa/

strategies in this report have been grouped under one of the two key tracks to poverty eradication: those strategies that improve economics and those that improve quality of life. This is not to suggest that the impact of actions will not have overlapping benefits, but sorting them in this way creates clearer pathways toward reaching the interim targets, and the ultimate goal of eradicating poverty in the region and creating a community where everyone thrives.

4.1. Build on existing initiatives that support systems change

Since the recruitment of the Regional Social Planner in 2019, the qathet Region is actively working towards the goals set out in the regional Social Planning Program. The program focusses on 5 areas which all impact poverty. These are: 1) Social Cohesion: Social cohesion throughout the region 2) Economic Progress[62]: Poverty alleviation and reduced income disparity 3) Housing: Suitable sustainable housing for all people 4) Social Planning Research & Services (added in 2020) and 5) Childcare: Healthy early childhood development for all children. These areas are closely aligned with the provincial and federal poverty reduction plans[63] and with our aims to improve quality of live and work towards ending poverty.

With the unprecedented rise in housing prices amplified during the pandemic, **project participants and the Advisory Committee members emphasize that increasing the supply of affordable appropriate housing is currently the priority issue for poverty reduction.**

4.1.1. Recommendations

Recommendations made in the Social Planning Program under Social Planning and Economic Progress are repeated below as the execution of these areas require specific attention. See Appendix 12 for an overview of all recommendations, including a timeline.

General

- Secure additional resources to implement the recommendations listed below.

Bridge Economic Gaps

Priority: Housing: Suitable sustainable housing for all people

- Formalize the Housing Steering Committee and continue providing staffing support
- Develop a municipal housing authority
- Implement the recommendations made in the qathet Regional Housing Needs Report (April 2021), in particular those recommendations that will increase the number of secure, appropriate, accessible, year-round rental accommodation. Some of these recommendations could be augmented by the work of Changemaking Action Teams described below (I.e., Habitat for Humanity recommendations)[64]
- Develop a plan that provides a short-term response to the affordable housing shortage until sufficient affordable housing is available (e.g., dedicating a location for long term van dwellers and increase access to public services, such as garbage, public restrooms and showers)

62 The original title for this area was "Economic Progress". Over the years the title has changed to "Poverty Alleviation". As all areas of the Social Planning Program contribute to poverty alleviation, we recommend changing the title back to its original wording: Economic Progress.
63 See Appendix 13 for an image demonstrating the alignment between the qathet Regional Social Planning Program and BC's and Canada's poverty reduction plan.
64 See Appendix 14 for an overview of the recommendations from the Housing Needs Report

- Childcare: Healthy early childhood development for all children

  - Implement the recommendations made in the Powell River Region-wide Childcare Planning Project (February 2020), in particular the recommendations that will increase Early Childhood Education staff availability which include:
    - Advocate for an ongoing annual intake of ECEC students at VIU (with specialization options, to support the development of a growing workforce in the qathet region.
    - Advocate to the province for higher wages for ECE workers. [65]

- Economic Progress: Poverty alleviation and reduced income disparity

  - Implement the recommendations from the Social Planning Program, in particular:
    - Economic progress principles implemented by three local governments
    - Finalize and implement economic progress evaluation framework with three local governments and community (business) partners
    - Develop social procurement policy with three local governments and community (business) partners (ongoing)
    - Develop a way for the three local governments to inform each other about the economic development initiatives in their area
    - Adult workers in the region earn a living wage: Organize a living wage campaign together with all major businesses and local governments
    - Public is knowledgeable about economic progress and social procurement: Educate the public about economic progress, the framework, social procurement and living wage
    - Encourage collaboration in poverty reduction and economic progress:
      - Implement the regional poverty reduction strategy action items with community partners
  - To focus on diversification of economic areas that provide fulltime living wages,[66] establish and support an Economic Progress and Diversification Committee with the local business community, WorkBC Powell River, and VIU – to ensure education and training needs are met. [67]
  - Ensure local governments become a Living Wage employer.
  - Adjust the property tax exemption program to encourage organizations to take tangible actions to reduce the impact of poverty, i.e., only exempt church organizations from property taxes when they provide, for example, free food, clothing, employment to at risk groups, or community garden space.
  - Advocate to SD47 and VIU to ensure regional education and training needs are addressed, support and facilitate the representation of at least one member of the Economic Progress and Diversification Committee on VIU's Advisory Committee to develop their Academic Plan for 2021-2026.[68]
  - Collaborate with VIU to understand opportunities and constraints on student attraction and retention, interest in specific programs, certificates, and degrees, and whether or how student housing affects program, certificate and degree availability and delivery. Work collaboratively with the Housing Steering Committee and VIU to develop and implement a plan (if appropriate).

65 See Appendix 15 for all recommendations. See also Appendix 5 (June 22 and July 15) for ideas suggested by the Poverty Advisory Committee
66 Many of the economic development efforts have been focussed on expanding areas like tourism, which as created more precarious employment, often paying a lower wage.
67 See Appendix 5 (June 22 and July 15) for ideas suggested by the Poverty Advisory Committee. See also recommendations regarding Early Childhood Education training in the Powell River Region-wide Childcare Planning Project report (Appendix 15).
68 See Vancouver Island University (n.d.) Academic Plan. Retrieved from https://www.viu.ca/academic-plan

Improve Quality of Life

- Social Cohesion: Social cohesion throughout the region
  - Implement recommendations from the Social Planning Program:
    - Public gathering space in each community: Develop and implement a regional public space policy
    - Permanent regional social cohesion (grant) program: Develop with community partners and implement a permanent social cohesion grant program
    - Year-round regional public spaces activities plan: Develop with community partners year-round activities plan for public spaces, encouraging community building and integration, especially with Tla'amin
    - Regular public engagements by the three local governments: Develop and implement with the three local governments an infrastructure for regular public engagement
  - Provide ongoing support to the Seniors Community Council to reduce senior isolation.
  - Continue supporting the Sustainability Committee, in particular their actions and recommendations regarding public and active transportation, and affordable and healthy food.
    - Work to improve and expand public transit services to enable affordable and convenient access to employment and educational opportunities and other community offerings
    - Work to improve all-ages-and-abilities active transportation infrastructure to allow affordable access to community offerings by all
    - Complete a transit service review and identify what community needs are not being met by the existing transit system
  - Establish and support a reconciliation committee, composed of representatives from the community and Tla'amin Nation. The United Church has expressed a desire to participate in such a committee. While the final committee composition and inclusion of religious organizations must be in dialogue with the Tla'amin Nation, this offer shows how some of the recommended actions for local government could become part of the work of the changemaking action teams described in the next section of this report.[69]
  - Continue neighbourhood strengthening initiatives and develop new ones with an increased focus on poverty reduction. For example, explore the opportunity to start an abundant community initiative, whereby strong neighbourhoods are established by building on community assets and strengthening relationships.[70] This recommendation could also become the work of a changemaking action team, if community members are interested.

- Social Planning Research & Services
  - Work with the Community Action Committee to improve mental health support and increase accessibility to treatment[71]
  - Ensure that people with lived experience of poverty who utilize mental health supports are included as committee members

69 See Appendix 5 (June 22 and July 15) for ideas suggested by the Poverty Reduction Advisory Committee.
70 See Abundant Community (2020). Abundant Community: awakening the power of families and neighbours. https://www.abundantcommunity.com/; City of Edmonton (2021). Abundant Community Edmonton. Retrieved from https://www.edmonton.ca/programs_services/for_communities/abundant-community-edmonton; or Hey Neighbour Collective (2021).Retrieved from https://www.heyneighbourcollective.ca/
71 See also Appendix 5 (June 22 and July 15) for ideas suggested by the Poverty Advisory Committee.

4.2. Prioritize Poverty Eradication in Bylaws and Policies

As part of this project process, the consultants completed a review of the Powell River municipal bylaws. A draft report, that will have to be reviewed and finalized with municipal staff, is provided as Appendix 8. While municipal governments don't have the power to solve all the challenges associated with poverty, bylaws and policies are an effective way to improve the quality of life for all in the qathet Region and help bridge some economic distance by reducing costs and fees and enabling more childcare and rental spaces. Local bylaws, as written and as enforced, can have a significant impact on people living in poverty. It is essential that they are developed and implemented with eliminating poverty as a key goal and intent.

4.2.1. Recommendations

- Elected officials and support staff to review the Bylaws, Policies and Poverty Report (See Appendix 8)

- Utilizing the Bylaws, Policies and Poverty Report, support staff to review City and qathet Region bylaws and policies to ensure they are developed and enforce their impact on people living in poverty at the forefront. Bylaws and policies should align with local strategies to reduce poverty, avoid criminalizing poverty, and reduce the stigma association with poverty.

- Support staff to recommend bylaw and policy changes

4.3. Implement Changemaking Action Teams

Changemaking Action Teams are not committees, and they are not told what to do through a hierarchical process. Rather they are **small, nimble groups of community members determined to reduce poverty that come together around a specific issue they believe will reduce poverty and advance progress toward the poverty reduction targets.** They may strategically increase their membership for a period to accomplish a specific goal or action. They focus on the identified target groups (lone-parent families, working poor, and seniors) and priority areas; within that scope, they are empowered by local governments to innovate and act with autonomy.

Most of the activities that fall under the Social Planning Program are currently led and supported by the Social Planner or other planning staff. The activities are overseen and guided by the Social Action Planning Advisory Committee (SAPAC), a committee that consists of representatives from the three local governments, SD47 and Vancouver Coastal Health. SAPAC meets quarterly. The Changemaking Action Teams will link to this structure.

The following recommendations will establish the structures needed for these Changemaking Action Teams to be effective.

4.3.1. Recommendations

- Expand SAPAC with an expert (someone with living experience of poverty) and a representative from the business community.

- Establish an "Ending Poverty Leadership Round Table". This committee will be supported by the Regional Social Planner.

- Once established the Ending Poverty Leadership Round Table will:
  – develop an in-depth understanding of Changemaking Action Teams,
  – recruit and orient community members who volunteer to be Changemakers
  – approach local organizations and employers and arrange for backbone support for Changemaking Actions Teams. This may include administrative support and other resources.
  – receive updates from the Changemaking Action Teams including their annual priorities, progress, and any results
  – Apprise Changemaking Action Teams of any overlapping projects or duplications
  – Provide quarterly progress reports to SAPAC

Figure 22: Proposed structure, linking Changemaking Action Teams to existing Social Action Planning Advisory Committee.

4.3.2. What will Changemaking Actions Teams Do?

Changemaking Action Teams are encouraged to meet in ways that increase social connection and foster creativity. Changemaking Action Team members will operate within the qathet Region Ending Poverty Strategy and base their work on the reports that inform it: specifically, The Community Snapshot, The Community Wellness Report, Promising Directions and the work already done by the Advisory Committee during the development of this strategy.

This is a list of ideas for grassroots poverty reduction actions:

- Identify their interest regarding target group(s) and priority area (For example, lone-parent families / social cohesion)
- Develop an action or campaign. They may develop projects distinct from the work being done by government and organizations or they may choose to augment that work. They may choose actions inspired by successful projects in other communities or they may innovate, trying something new (for example, follow-

72 One of the pathways (Accessible Health/Dental Care) was later added based on survey and focus group results.

ing a successful local example and promote onsite, free childcare with local employers)
- Choose a name for their action or campaign
- Break down the action or campaign into smaller steps and develop a timeline. Provide this plan to the Ending Poverty Leadership Round Table and the Regional Social Planner
- Recruit additional group members if needed
- The project may involve direct actions by members or may require members to champion actions with other individuals, groups, and organizations

4.3.3. Actionable Ideas

The Advisory Committee has identified twelve[72] local pathways to end poverty. They include:

- Strong neighbourhoods
- Reconciliation
- Accessible transportation
- Education and training
- Strong local economy
- Sufficient income
- Affordable and healthy foods
- Affordable and suitable housing
- Accessible substance use and treatment
- Accessible health and dental care (added by focus group and survey respondents)
- Affordable childcare.

Work done around these local pathways is included in Appendix 5 (in particular June 22 and July 15) and can be used as a springboard by Changemaking Action Teams.

While many actionable ideas were discussed during the implementation of this project **it is important for Changemakers to determine their own actions or campaigns based on their own gifts and talents.** Many priority actions, for example those relating to housing and childcare, are already being acted upon by the local governments with the support of several community organizations. Hence, changemakers efforts might have the greatest impact where there are gaps or limits to the work being done. Figure 23 provide an overview of existing groups and work. Changemakers choices might be further guided by their collective insights, passions, networks, and knowledge areas. To support Changemakers to get started, this plan shares a list of ideas brainstormed during the project implementation, augmented by promising practices from other communities. However, it is important for Changemakers to feel empowered and free to make a difference in their own way.

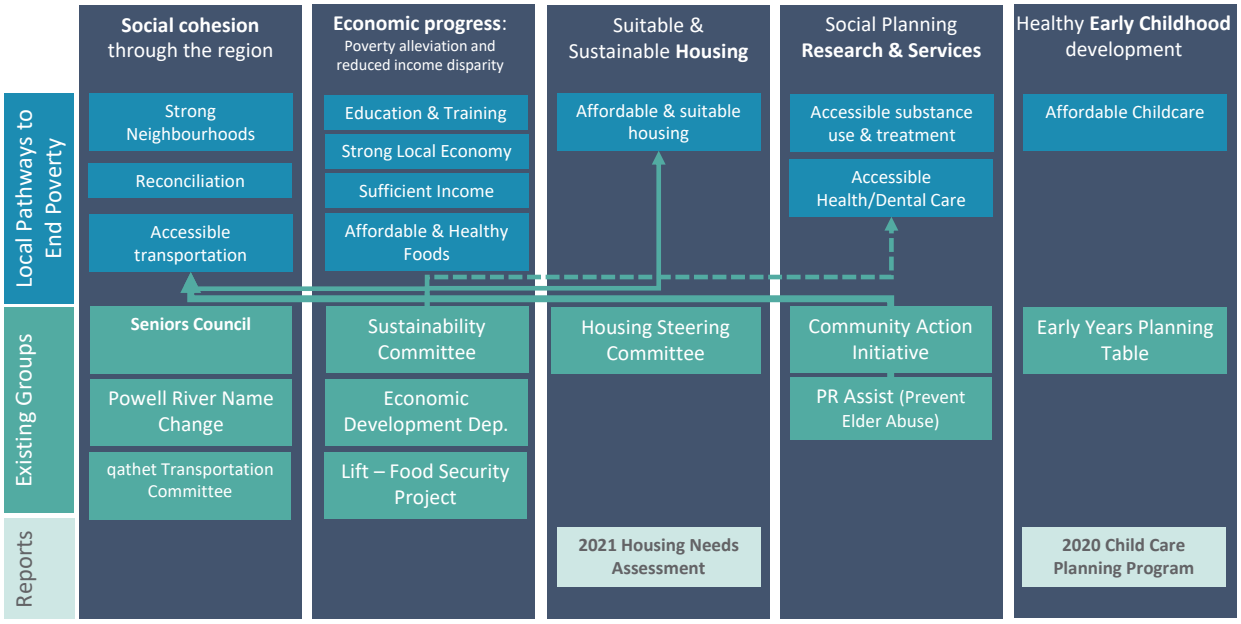


Figure 23: Link of the Local Pathways to End Poverty to the five pillars of the Social Planning Program and existing groups and reports.

Bridge Economic Gaps

Living Wage Examples

- Design and implement a living wage campaign that takes inventory of all businesses and organizations in the region that pay their employees a living wage. Provide recognition for these employers including by having them certified through the provincial Living Wage for Family campaign.[73]
- Increase employment options for people who have experienced mental health or substance use issues by designing a program that supports employers to hire people from vulnerable groups. This might involve working with the business community to develop and implement strategies that promote positive reputation and financial viability.
- Work collaboratively with the Chamber of Commerce to develop a new business award specifically for employers who pay a living wage and are inclusive of vulnerable groups
- Design and implement a campaign to motivate employers to take ONE action that contributes toward reducing poverty. For example, take one position from part-time to full-time, hire a lone parent, provide childcare for an employee or employees, pay a living wage, align an employee's work schedule with their childcare
- Develop a project that augments the work done by WorkBC Powell River with a less formal employment mentoring role. Recruit community members able to mentor and support job seekers to be successful. Mentors might provide encouragement, share stories and tips, and generally help in ways that sustain the job seeker.
- Encourage the development of Education and Training scholarships in collaboration with local stakeholders and organizations
- Organize an ongoing campaign for a guaranteed basic income

Improved Access to Food Examples

- Develop a program that facilitates community members sharing land for food or housing.
- Learn about the Stockton Economic Empowerment Demonstration (SEED) and determine a way to implement a similar program in our region.[74] This innovative program randomly selects residents below the Market Basket Measure to receive $500 per month for 24 months. The results are measured.

Improved Income for Programming Example

- Develop a strategy to raise revenue for the social programming and education in the region by better use of our natural resources, like the Sunshine Coast Trail, to generate income.

Improved Financial Literacy Example

- Develop programs that increase financial literacy or provides business training with specific target groups

> "I really think there is that attitude of "if you'd done this or done that you would not be in the position you are in" and that is unkind and judgmental."
> FOCUS GROUP PARTICIPANT

73 Living wage for families campaign (n.d.). Living wage for families. Retrieved September 9, 2021, from https://www.livingwageforfamilies.ca /
74 Stockton Economic Empowerment Demonstration. (n.d.) A guaranteed income changes Lives. Retrieved from https://www.stocktondemonstration.org/

Improve Quality of Life

To support Changemakers to get started, a list of ideas that could improve the quality is provided below.

Public Awareness Examples

- Develop and implement a campaign that increases the public's awareness about the negative impact of precarious and part time work.
- Develop and implement awareness campaigns that bust specific myths about poverty and help to reduce stigma

> "I feel Powell River is ripe for people to stand up and say I have an idea, and others stand up and say, "I like it and join, let's stand up together". Don't know if it is because we are isolated and we cannot drive somewhere to Vancouver. We actually have to make it here. I feel we can capitalize on it. It just needs some leadership to create this."
>
> FOCUS GROUP PARTICIPANT

Better Access to Services and Supports Examples

- Organize and ensure access to information about the benefits and programs that seniors and people with disabilities can access. (e.g., GIS/OAS, SAFER)
- Recruit and train volunteers to work with Poverty Law to support people applying for the Disability Benefits program
- Collaborate with VCH leaders to establish a publicly funded treatment center in the region
- Organize a rally that lobbies the provincial government to increase services and supports for a specific group or group(s)
- Develop a strategy to develop free internet throughout the qathet region
- Conduct research and propose a way to reinvent food and goods distribution by working with businesses, the foodbank, and other charitable organizations to offer people greater choice and dignity. [75]
- Campaign for the city to wave all recreation fees for people below the Market Basket Measure through a simple process.

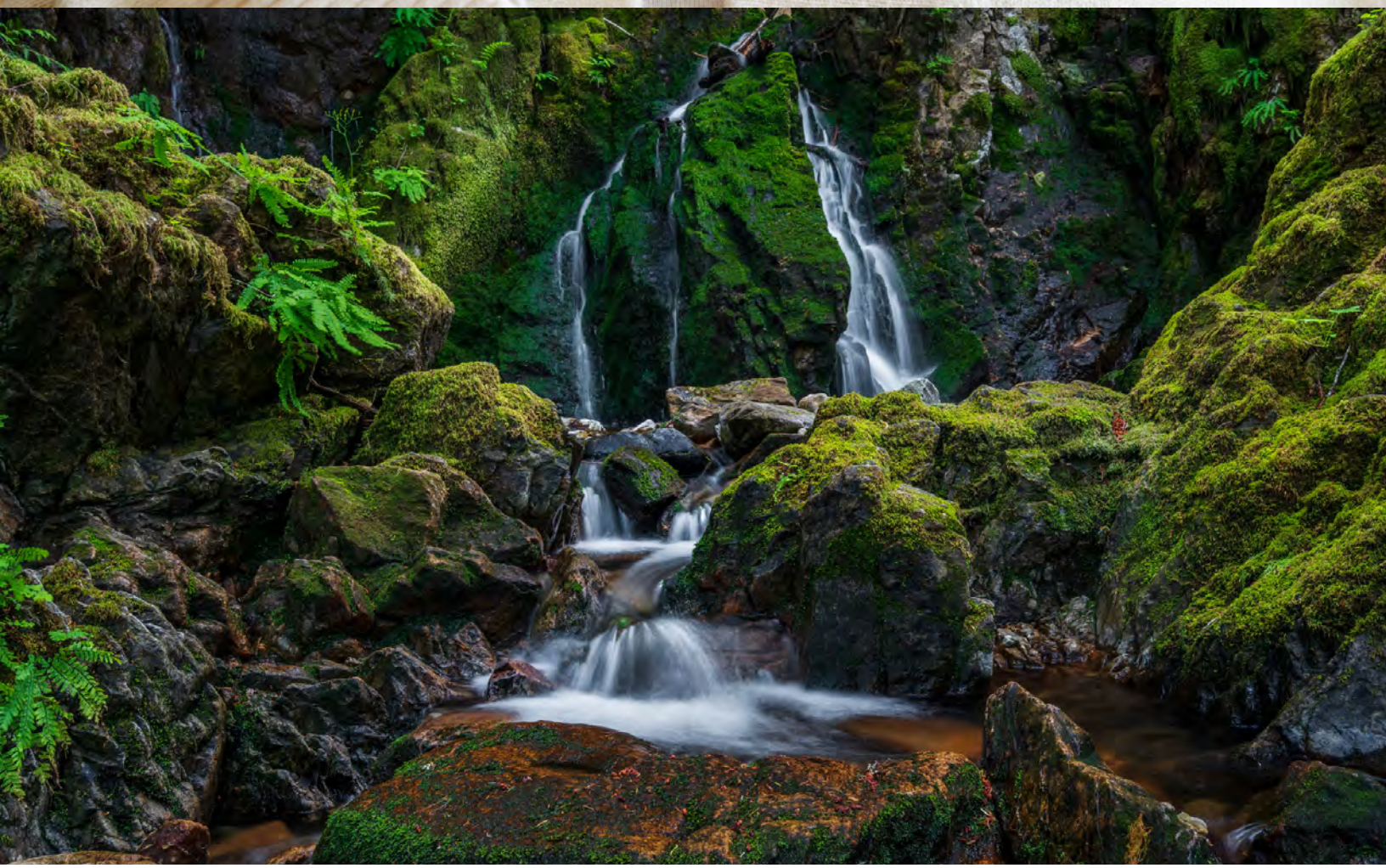
75 https://civileats.com/2021/03/24/its-time-to-reinvent-food-banks-says-expert-katie-martin/

5. Next Steps

In addition to the recommendations above, this plan recommends:

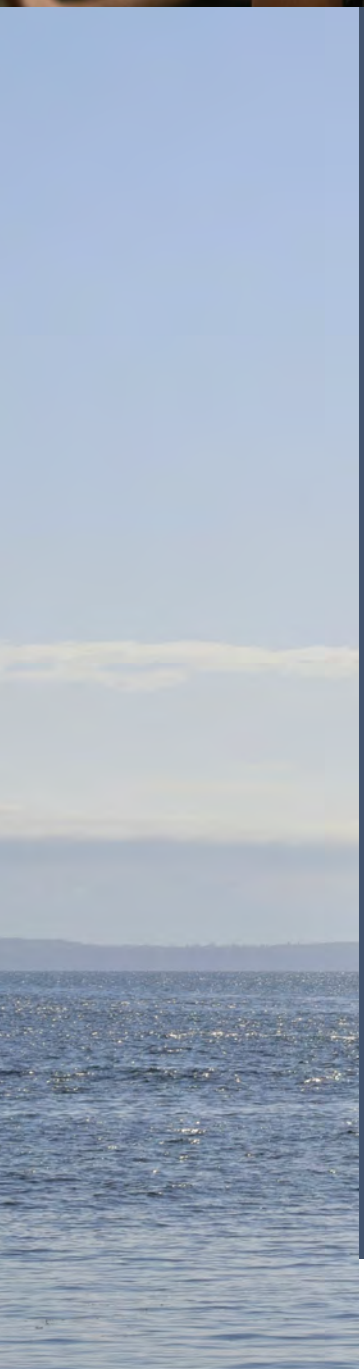
- Seek guidance and direction from the Tla'amin Nation to determine a good way to incorporate specific recommendations and actions to address Indigenous poverty related issues. Update the plan when this information is available.
- Engage community members on Lasqueti Island in an island specific process and update the plan based on the outcomes.
- Plan a review of the qathet Region Ending Poverty Strategy when new census data is available.
- Evaluate the impact of COVID-19 on poverty in the region and update the plan based on findings.

"I sometimes feel proud I did it by myself with not very much" FOCUS GROUP PARTICIPANT



Imagine our community
WITHOUT POVERTY

qathet Region Ending Poverty Strategy: Imagine our community without poverty



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Date: October 19, 2021

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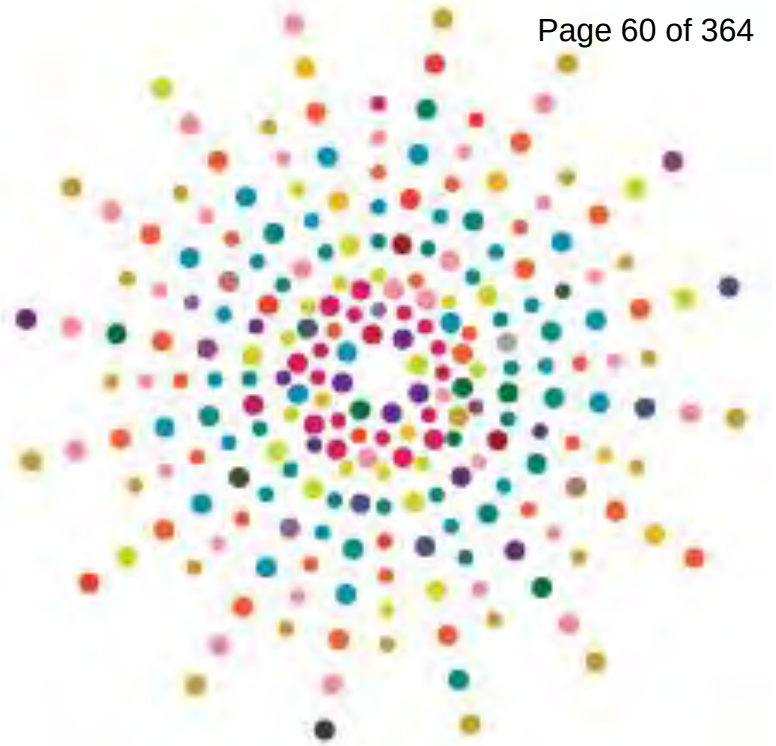
Appendix 1: Community Snapshot



Community Snapshot

Local Demographic and Income Data

May 26, 2021

Nola Poirier, Alof!i Consultancy

The City of Powell River, qathet Regional District and Tla'amin Nation have partnered to complete the qathet Regional Poverty Reduction Strategy as part of the Union of British Columbian Municipalities (UBCM) Poverty Reduction Planning & Action Program. This project is in partnership with Lift Community Services and First Credit Union

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Executive Summary

This report provides a statistical snapshot of the demographics and income data for the Statistics Canada census agglomeration area of Powell River as part of the background data to inform the qathet Region Poverty Reduction Strategy.

While these data provide a useful overview of the population and a baseline for identifying and measuring some of the points of need, statistical information is only part of the picture of a community, and income is only one measure of poverty. All data needs to be validated by knowledge from the local community and augmented with further measures of poverty. The 2021 Community Wellbeing Survey for qathet, as well as work with community focus groups and input from business, government, and local organizations are key to revealing a fuller picture of poverty in this region.

Statistics Canada data uses the "Powell River census agglomeration area" for qathet. This area includes only the City of Powell River, Area B (southeast of the City to Whalen Road) and Area C (south of the City from Whalen Road to Jervis Inlet) (see Figure 1). The agglomeration area does not include Area A (Lund and Savary Island), Area D (Texada Island), Area E (Lasqueti Island), or the Tla'amin Nation (see Figure 2). We do have a small amount of income data on qathet as a whole from a custom tabulation that shows median incomes by Electoral Area. All other data in this report refer to the census agglomeration area, unless indicated. At the time of writing, most of the Statistics Canada income data available for this region was tax filer data from 2018.

The population of the census agglomeration region is notably older than the province as a whole (the median age for Powell River is 53.3, compared to 42.2 for BC), and financially is somewhat poorer. The before-tax individual median income for this census region was roughly $32,500[1] in 2018 (the median for all areas of qathet was $28,000)[2], while the median income in BC was $36,100.[3]

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[1] This is the average of the individual median before tax income for the three areas: City, Area B, Area C. Source: Statistics Canada, Centre for Income and Socioeconomic Well-being Statistics, Annual Income Estimates for Census Families and Individuals (T1 Family File), Custom Tabulation

[2] The average for all qathet (City of Powell River, Areas A, B, C, D, E, Sliammon) Source: Statistics Canada, Centre for Income and Socioeconomic Well-being Statistics, Annual Income Estimates for Census Families and Individuals (T1 Family File), Custom Tabulation

[3] Statistics Canada, Centre for Income and Socioeconomic Well-being Statistics, Annual Income Estimates for Census Families and Individuals (T1 Family File), Custom Tabulation.

In a 2018 Statistics Canada custom tabulation that breaks down median income for all areas in the qathet region, Areas A, D, E and the Tla'amin Nation had lower median incomes than those the City of Powell River, Area B, and Area C. In many cases they were below or near the Market Basket Measure. While the agglomeration area does account for close to 84% of the qathet region's population (2016 census), it only includes the three areas with the highest median incomes. Each Electoral Area is distinct in size, nature, needs, and demographics. To reach the goal of eliminating poverty, these distinctions will need to be included and accounted for.

Aside from median income, we have little income data specific to the Electoral Areas that are outside the census agglomeration boundaries, and therefore can only estimate the demographics and low-income levels across the entire region from the census agglomeration statistics.

In 2018, an estimated 17.6% of people in the City of Powell River, Area B, and Area C were below the low-income threshold.[4] That's 3,030 people, including about 850 children. We estimate that for the full qathet Region, the low income number is greater than 3,500 people.[5]

Lone-parent families are particularly at risk of experiencing poverty in the Powell River region, especially those with more than one child. People not in census families—individuals—are also susceptible to low income, most of whom (84%) are aged 50 and above. Regionally, the most vulnerable areas are (ordered by most to least vulnerable): Area E (Lasqueti), Area D (Texada), Area A (north of town), and the Tla'amin Nation. As well, females have lower incomes than their male counterparts. In 2018, median total income for females was less that 67% the median total income of males in the census area.

Throughout the datasets, the median incomes for couple families tend to be generally higher and couple families appear less at risk of poverty than other demographic cohorts. However, the Statistics Canada designation "couple families" is the broadest of the family unit categories, as, for example, a couple with six children and one income, a senior couple on pensions, and a couple with two incomes and no children all fit under that heading. This high degree of demographic variance makes the data for this group more general than for others. As such, there are likely many couple families in this region whose experience does not match this data.

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[4] Calculated from: Statistics Canada. Table 11-10-0018-01 After-tax low income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition. www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001801

[5] Estimate made by applying the low-income percentage, 17.6, to 20,070 people, which was the population of the full area in 2016, as cited by the qathet Regional District. www.qathet.ca/about/about-the-qrd/population-projections/

1. Introduction

Data is only part of the picture

Income is a critical measure of poverty, often impacting people's health, limiting their opportunities, and diminishing their ability to leave poverty behind. Identifying who is experiencing income poverty, as well as features of their neighbourhood, work, family circumstances and age, can lead to a better understanding of the situation, and help put the best solutions in the right place.

Statistical data can provide an outline of the state of income poverty and serve as a guide to the general groups and areas most susceptible to poverty. However, it does not provide a complete picture. Data should serve only as one lens among others, and be verified against local, ongoing experience.

While income is a key poverty metric, it is not singular in its importance. One danger of data in this context is that the quantity of available information on income can overwhelm the assessment of other measures of poverty. Especially so, given that statistical data cannot account, either not at all or not as readily, for many non-income-based measures of poverty. Non-income measures include but are not limited to: lack of community connection and support, racism, ageism, classism, sexism, and other social barriers, accessibility (physical, financial and social) of community spaces and services, access to clean water, addiction, mental health, and personal safety.

In addition to the limitations inherent in a data lens, there are limitations within the data itself. Data sets are often not updated frequently enough to be representative. And, as a small community, not all data interrogations are offered with enough granularity to be meaningful. In creating this snapshot of the current situation in the qathet region, we relied largely on Statistics Canada census and tax filer data and encountered the following challenges:

- The Canadian census is once every five years. Since 2021 is a census year, the deeper assessment provided by the census does not benefit our study, as that data is five years old.
- Statistics Canada does not undertake all data inquiries at the "census agglomeration" level which is the level necessary to parse "Powell River" from other larger census regions (i.e., BC, Sunshine Coast or Vancouver Island).
- The census agglomeration area for "Powell River" only includes the City of Powell River, Area B, and Area C, which are the three wealthiest parts of our region. It does not include Areas A, D, E, or the Tla'amin Nation.

- While some 2019 tax filer data is available, the most recent tax-filer year available at the census agglomeration level for income and poverty related statistics was 2018. There will have been shifts between December 2018 and the present due to new benefits opportunities at the provincial and federal levels, including, but not limited to:
    - increases to BC's Income Assistance and Disability Rates (April 2019, and a further boost in BC Budget 2021 totaling a $325/month increase since 2017),
    - the BC Child Opportunity Benefit (Oct. 2020),
    - the elimination of MSP payments (January 2020),
    - BC Access Grant for education (August 2020), and
    - changes to student loan eligibility and payment,
- Tax filer data is distorted to protect the privacy of individuals filing returns. These distortions are greatest for small communities and categories with fewer results.

Figure 1 illustrates the census agglomeration area used by Statistics Canada for the 2016 census. Unless specified otherwise, all Statistics Canada data should be assumed to be for this region. Figure 2 shows all the qathet electoral areas.

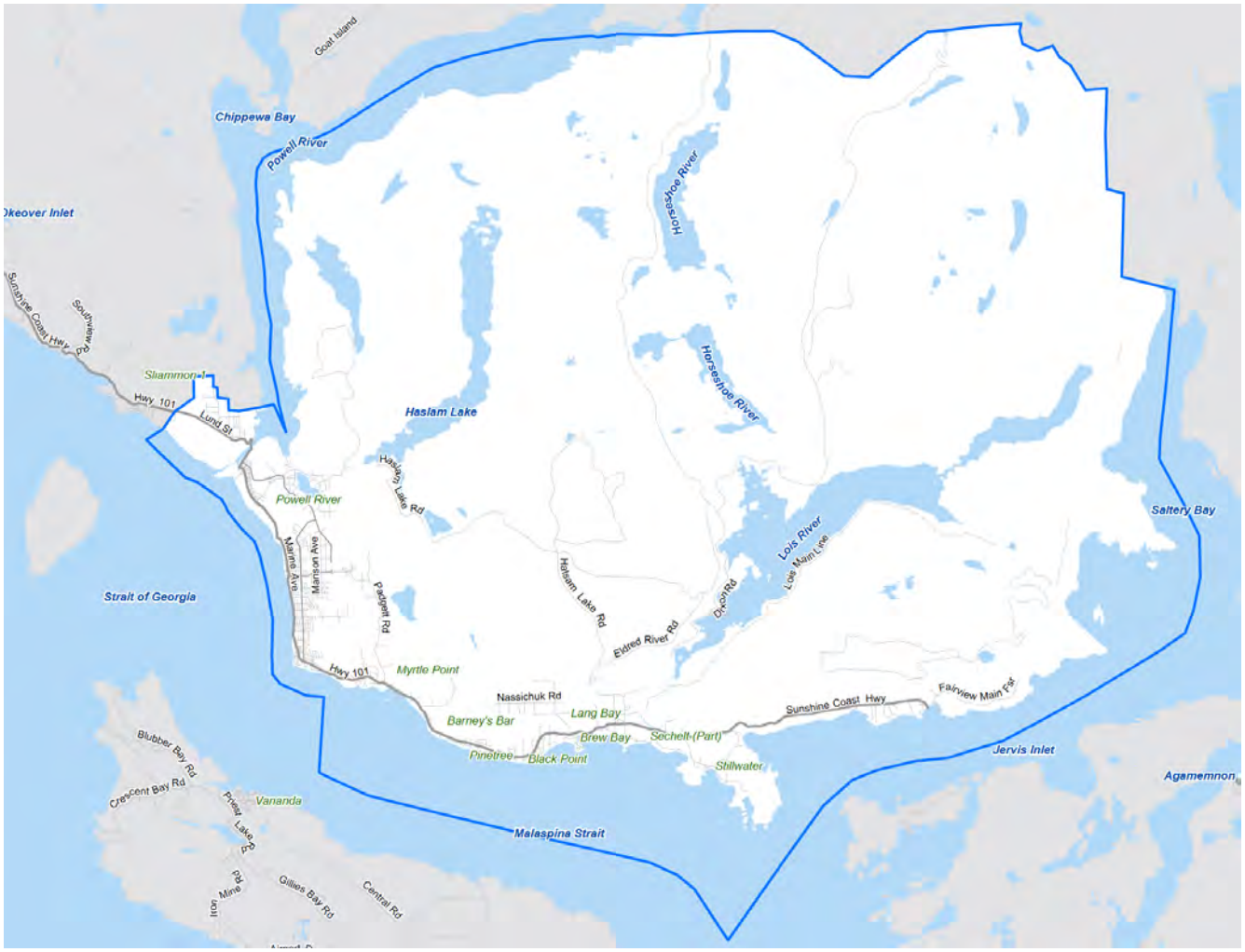

Figure 1: Powell River Census Agglomeration Area[6]

[6] Statistics Canada. Census metropolitan areas or census agglomerations. Powell River, BC 2016. www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Facts-cma-eng.cfm?GC=945&GK=CMA&LANG=Eng

Figure 2: qathet Regional District Electoral Areas.[7] **(**These are also the boundaries for the Census Division Area used to provide data for Employment Insurance, and Income and Disability Assistance)

[7] Base map from the qathet Regional District website. Labels added for: City of Powell River, Tla'amin Nation, Electoral Areas A and B. www.qathet.ca/about/about-the-qrd/qrd-map/

2. Terminology

In both census and tax filer data, Statistics Canada uses specific language to differentiate a family group from other co-habitual relationships.[8]

- Statistics Canada families are comprised of:
  - couples
  - lone parents
- A couple family consists of a couple living together (married or common-law, including same-sex couples) at the same address with or without children.
- A lone-parent family is a family with only one parent, and with at least one child.
- Persons who are not matched to a family become persons not in census families. They may be living alone, with a family to whom they are related, with a family to whom they are unrelated or with other persons not in census families.
- The term “all family units” includes individuals and all family types.
- Characteristics such as age are as of December 31 of the reference year

The following definitions clarify tax filer categories[9]:

- Tax filers are people who filed a tax return for the reference year and were alive at the end of the year.
- A dependant is a member of a family who did not file a personal income tax return for the referenced year.

Please refer to the Statistics Canada website directly for further clarifications.

The following are the geographic distinctions:

- “Census agglomeration area” refers to the City of Powell River, Area B, and Area C
- “qathet” or “census division” refers to the full area, including the City of Powell River, Areas A through E, and the Tla’amin Nation.

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[8] Statistics Canada. Table 11-10-0009-01 Selected income characteristics of census families by family type. Footnotes 2-5. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110000901

[9] Statistics Canada. Table 11-10-0009-01 Selected income characteristics of census families by family type. Footnotes 6 and 7. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110000901

In this report:

- The terms “individuals” and “persons not in census families” are used interchangeably.
- The available data from Statistics Canada only includes” male” and “female” gender categories. On occasion the word gender may be used in this report to refer to only these identifications.
- “Powell River” refers to the census agglomeration area, unless specified as City of Powell River.

3. Demographics

3.1 Population by age

Across the census area, the percentages of the population in each age cohort have remained stable over the five years 2016-2020.

The median age has increased slightly, from 52.2 in 2016 to 53.3 in 2020.[10] For comparison, in 2016, the median age in Canada was 40.7 and in 2020 it was 40.9; in BC the 2016 and 2020 median ages were 42.3 and 42.2, respectively.[11]

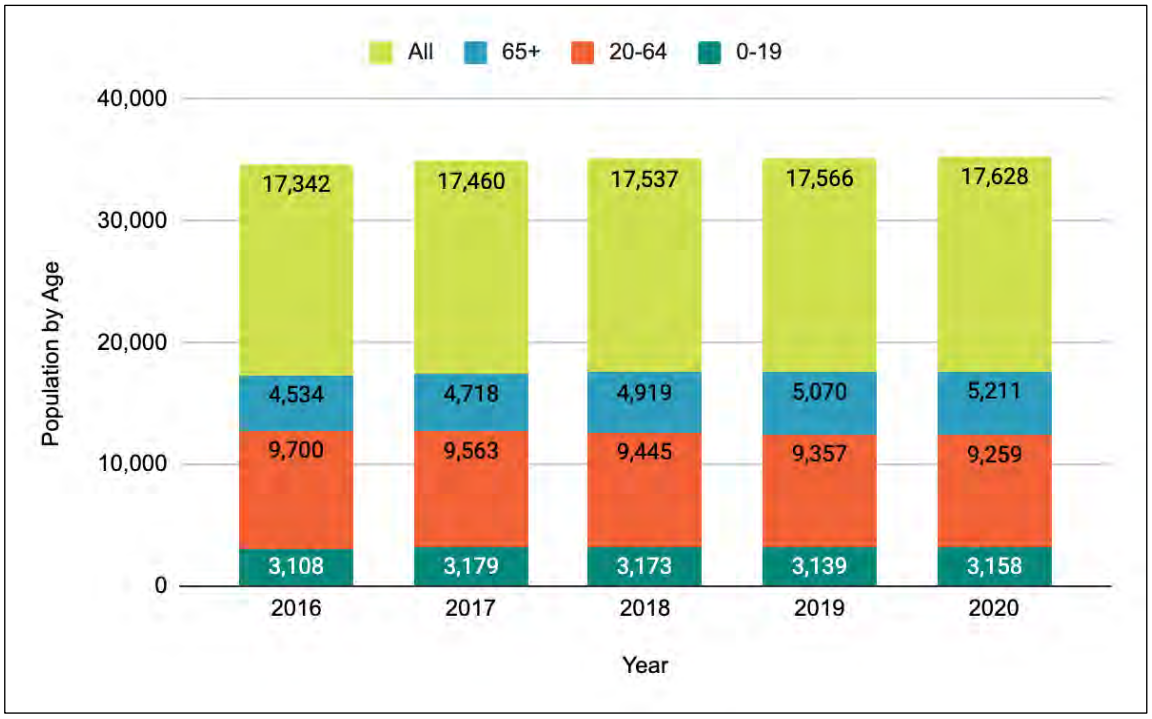

Figure 3: Total population by age 2016-2020[12]

[10] Statistics Canada. Table 17-10-0135-01 Population estimates, July 1, by census metropolitan area and census agglomeration, 2016 boundaries

[11] Note that median age figures differ on various tables in Statistics Canada. These 2016 figures are slightly different than the 2016 census, but this way both ages come from the same data set: Statistics Canada. Table 17-10-0005-01 Population estimates on July 1st, by age and sex

[12] Statistics Canada. Table 17-10-0135-01 Population estimates, July 1, by census metropolitan area and census agglomeration, 2016 boundaries

3.2 Population by gender

Female to male population ratios have also remained stable, with a fairly equal mix of female and male.

Note that Statistics Canada only included the gender categories “male” and “female” for this data. It is therefore unclear if the “total” figure accounts for people who don’t identify as either of those genders.

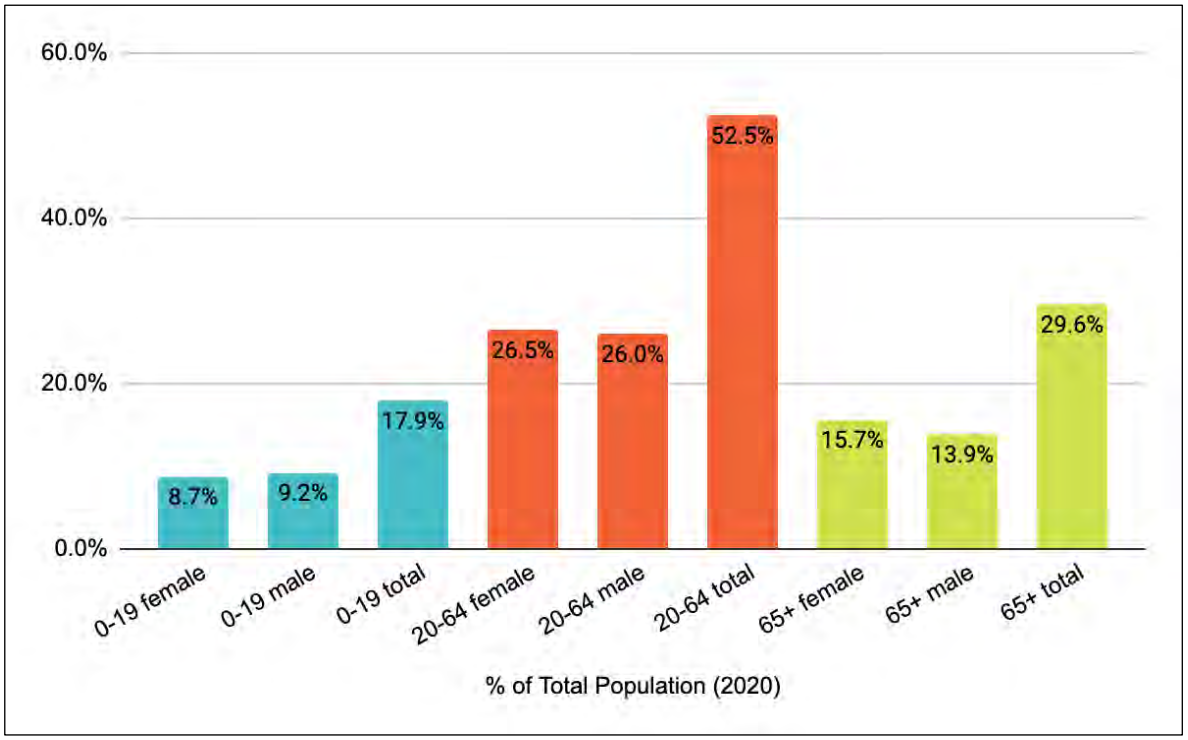

Figure 4: Population by Age and Gender 2020[13]

[13] Statistics Canada. Table 17-10-0135-01 Population estimates, July 1, by census metropolitan area and census agglomeration, 2016 boundaries

3.3 Population by Electoral Area

The table below shows the 2016 breakdown of the population numbers across qathet, with 83.7% of people within the Statistics Canada census agglomeration area (City of Powell River, Area B, Area C). The population of qathet in 2016 was 20,070.

Table 1: Population by Electoral Area, 2016[14]

Electoral Area	2016 Population	% qRD Population
Area A (North)	1,080	5.40%
Area B (South)	1,565	7.80%
Area C (South)	2,060	10.30%
Area D (Texada)	1,076	5.40%
Area E (Lasqueti)	399	2.00%
City of Powell River	13,157	65.60%
Tla'amin Nation	728	3.60%
qathet Regional District	20,070	100%

3.4 Household Composition

The following demographics are taken from 2018 tax filer data. The total population in the tax filer data is slightly smaller than the total from Statistics Canada population data for 2018 (17,260 vs 17,628, respectively). In general, British Columbia, tax filer data is estimated to account for roughly 93.6% of the population (in comparison to the Statistics Canada population estimates).[15] In this case, the 2018 tax filer total is actually closer than this estimate, at 97.9% of the 2018 population estimate for the census agglomeration area.

Tax filer data includes tax filers, as well as non tax-filers, such as children, non tax-filing spouses, and non tax-filing seniors. The non tax-filers are counted through various government benefit programs.[16]

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[14] Cited on the qathet Regional District website. "Population Projections" from Statistics Canada Census 2016. www.qathet.ca/about/about-the-qrd/population-projections/

[15] Statistics Canada. T-1 Family File data. "Data Quality" www150.statcan.gc.ca/n1/pub/72-212-x/2020001/sect1-eng.htm

[16] For more information on how these people are counted, see: Statistics Canada. T-1 Family File data. "Data Source" www150.statcan.gc.ca/n1/pub/72-212-x/2020001/sect1-eng.htm

Table 2:Household makeup over time[17]

HOUSEHOLDS	2016	2017	2018
Total tax filers and dependants, all age groups	17,020	17,190	17,260
Total tax filers	14,130	14,280	14,300
Total dependants, all ages*	2,890	2,910	2,960
Total number of families	5,150	5,160	5,160
Number of couple families	4,490	4,500	4,480
Number of lone-parent families	660	660	670
Persons not in census families	3,490	3,570	3,660

*Calculated by total tax filers and dependants, minus total tax filers.

Couple families include couples living together (married or common-law) at the same address with or without children. At 69% of the population, they are by far the largest cohort in Powell River, with adults in couple families accounting for 52% of the population, and children in couple families accounting for 17% (Table 3).

It is usual to have a larger proportion of adults than children in couple families, given that a couple family has two adults. In addition, as Table 3 shows, the majority of couple families in the region do not have children (2850 out of a total of 4480 couple families, or nearly 64%). This is similar to, though higher than, the province as a whole, where adults in couple families make up 51% of the population and children in couple families are 21%.

People in lone-parent families make up 10% of the Powell River population (4% adults, 6% children). By definition, there will only be one adult in a lone-parent family and at least one child, therefore, it is likely there will always be more children than adults living in lone-parent families. In 2018, 47% of lone-parent families were low income.[18]

[17] Statistics Canada. Table 11-10-0009-01 Selected income characteristics of census families by family type. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110000901

[18] Statistics Canada. Table 11-10-0018-01 After-tax low income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition. www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001801

Table 3: Adults and children, over time[19]

ADULTS AND CHILDREN*	2016	2017	2018	2018***
Total tax filers and dependants	17,020	17,190	17,260**	
Adults in couple families	8,980	9,000	8,960	52%
Children in couple families	2,900	2,950	2,930	17%
Adults in lone-parent families	660	660	670	4%
Children in lone-parent families	990	1,010	1,030	6%
Persons not in census families	3,490	3,570	3,660	21%

*Children are aged 0-17, adults are 18+

**If the 2018 number of people in all family types are added, the result is 17,250. (Though 2016 and 2017 add up to match their respective totals). These numbers are taken directly from the tax filer data.

***Percentages in this chart are based on the 17,250 total, as that is the calculated total for these numbers.

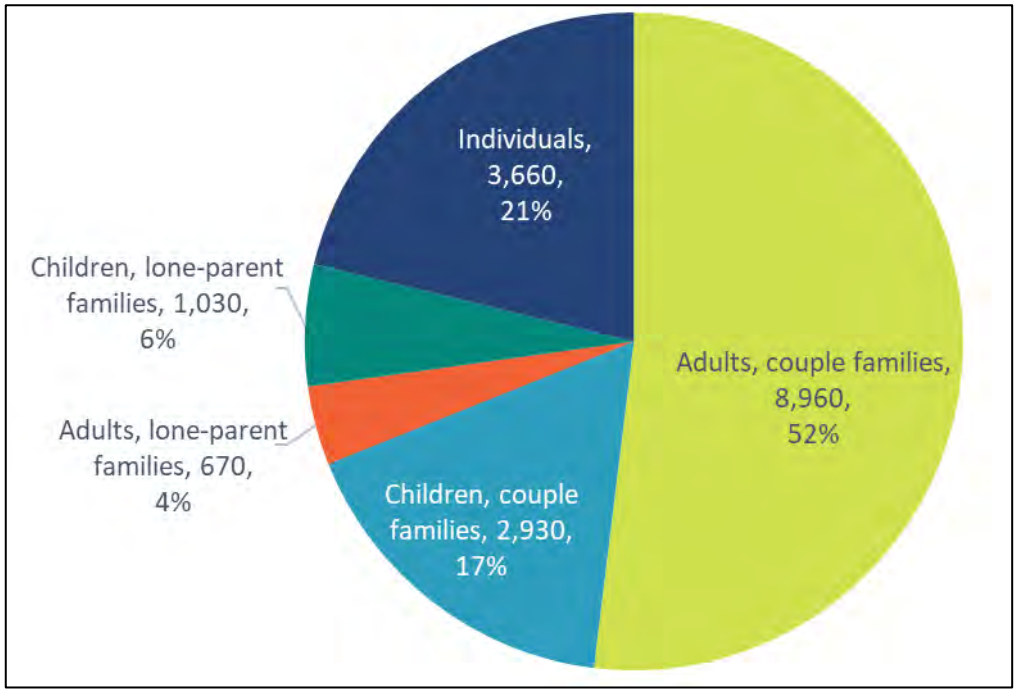

Figure 5: Household Makeup, 2018[20]

In Powell River, the majority of persons not in census families, nearly 57%, are over 60 years old and a further 27% are aged 50 and above.

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[19] Statistics Canada. Table 11-10-0010-01 Tax filers and dependants by census family type and age www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001001

[20] Statistics Canada. Table 11-10-0010-01 Tax filers and dependants by census family type and age www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001001

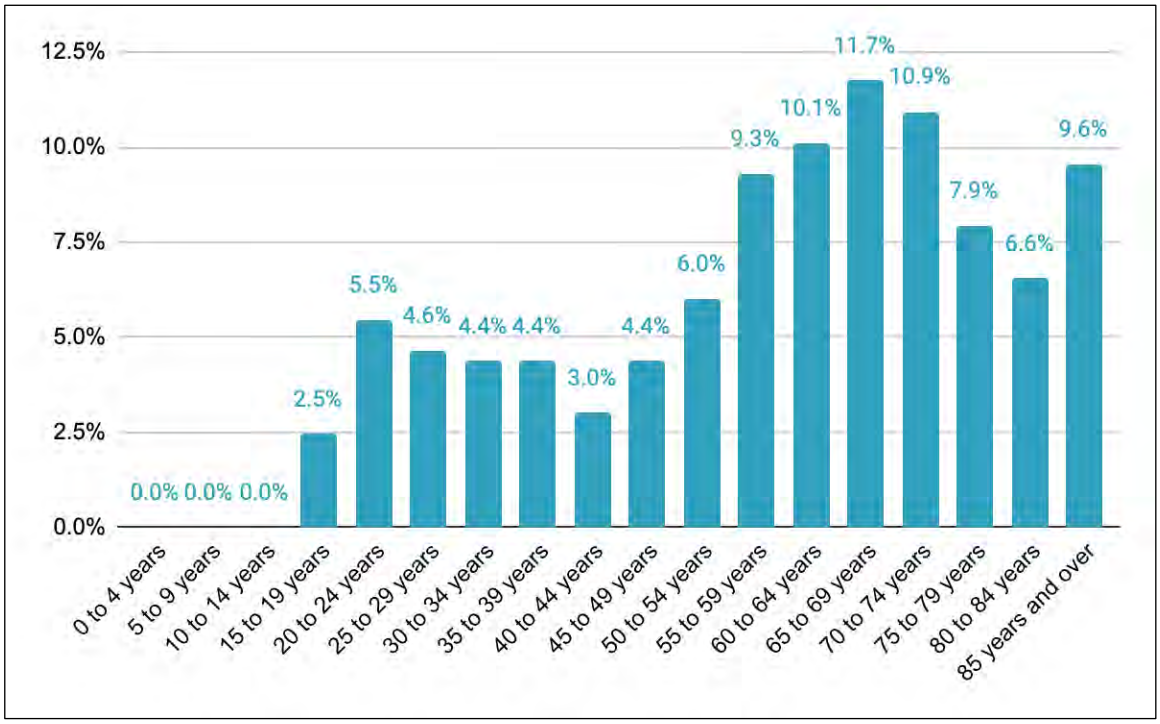

Figure 6: Percentage of Persons not in Census Families by Age[21]

[21] Statistics Canada. Table 11-10-0010-01 Tax filers and dependants by census family type and age. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001001

Table 4: Census Family Composition, over time[22]

FAMILY TYPE	FAMILY COMPOSITION	NUMBER* OF FAMILIES		
		2016	2017	2018
Couple families	Total Number	4,490	4,500	4,480
	Families with no children	2,880	2,870	2,850
	Families with 1 child	700	700	710
	Families with 2 children	640	650	640
	Families with 3 or more children	260	280	280
Lone-parent families	Total Number	660	660	670
	Families with 1 child	440	430	430
	Families with 2 children	150	160	160
	Families with 3 or more children	70	80	80

*These figures are for the *number of families*, not the number of individuals in them.

[22] Statistics Canada. Table 11-10-0013-01 Census families by total income, family type and number of children www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001301

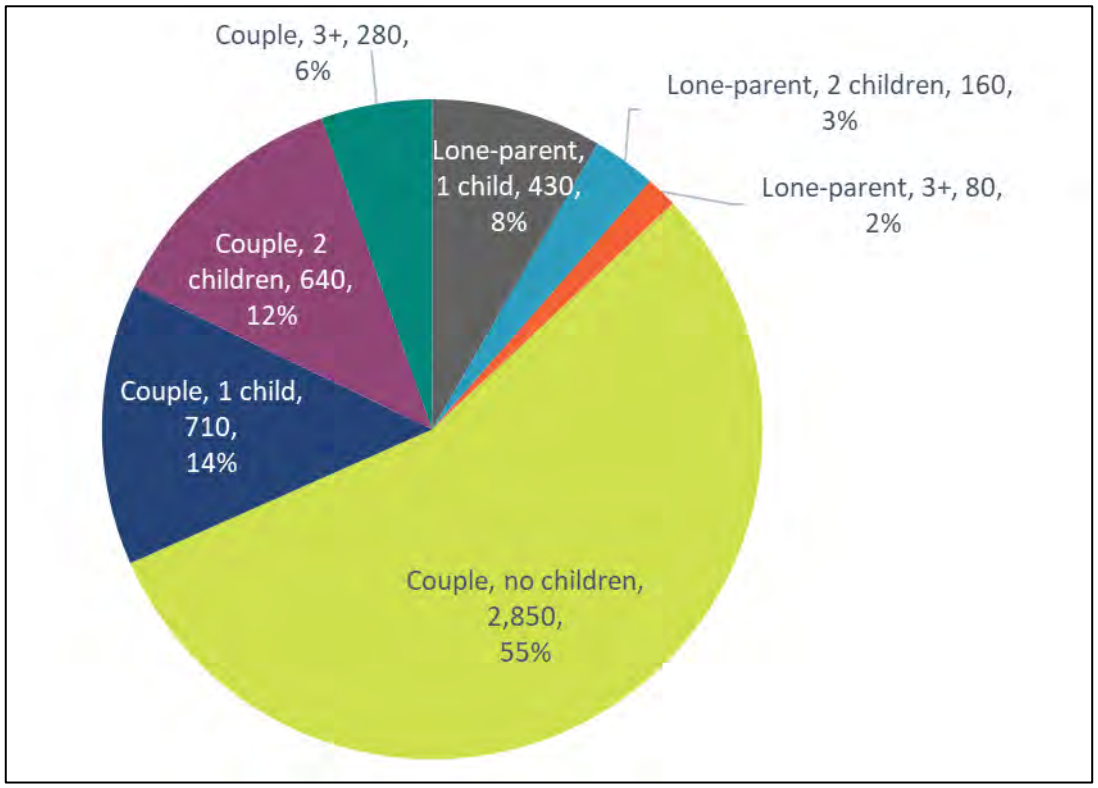

Figure 7: Family Composition, 2018[23]
*Percentages are based only on census families and do not include people not in census families.

Figure 8 compares the makeup of the population by household categories to the province of BC. The numbers are relatively similar to the provincial population makeup, although Powell River has a slightly higher number of individuals (persons not in census families) and a slightly lower number of children in couple families, than the provincial average.

[23] Statistics Canada. Table 11-10-0013-01 Census families by total income, family type and number of children. www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001301

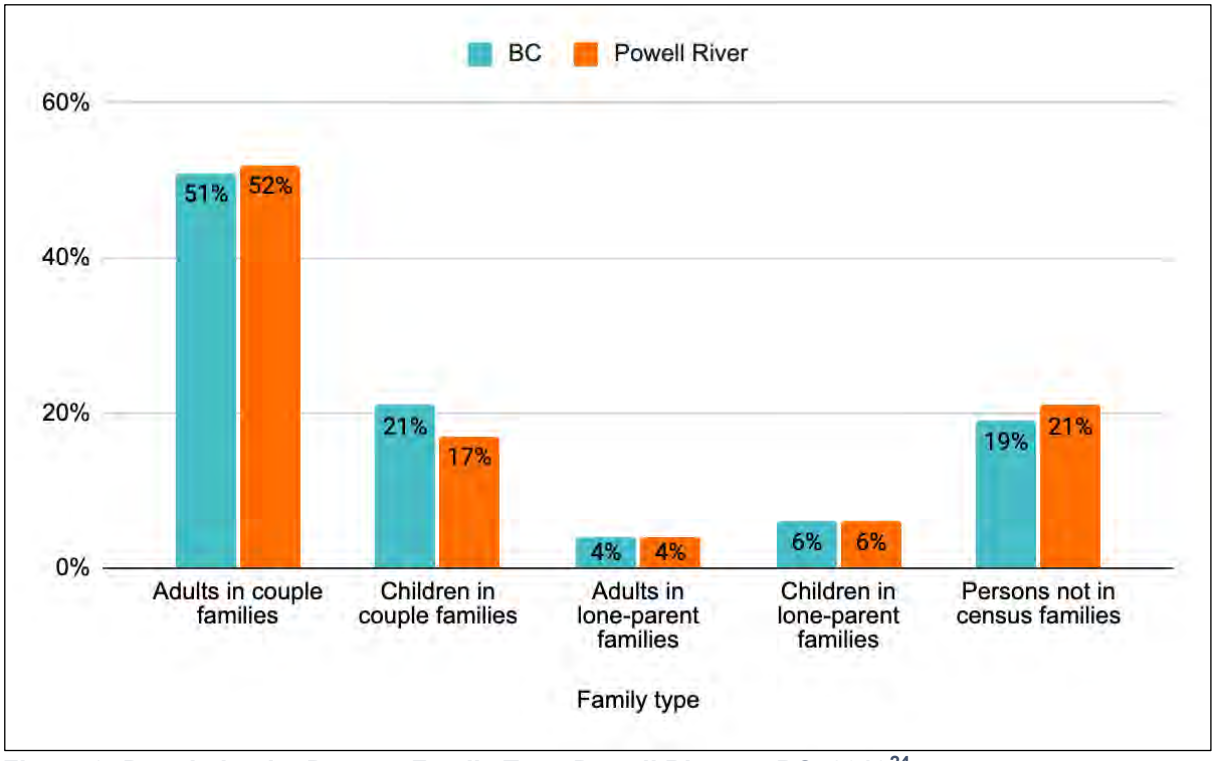

Figure 8: Population by Percent Family Type Powell River vs BC, 2018[24]

[24] Statistics Canada. Table 11-10-0010-01 Tax filers and dependants by census family type and age www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001001

4. Income

Unless otherwise specified, all income figures use the median income measure. A median is the middle in a set of numbers (half of all values fall below the median, half above).

The income bracket data in Table 5 and Figure 9 below shows that in the five years 2014-2018, people in the Powell River census area slowly moved up into higher income brackets. However, the Bank of Canada inflation rate calculator shows that between 2014 and 2018, the national percent increase in the cost of a "basket" of consumer goods was 6.49%, or an average annual rate of 1.58% per year.[25] This means that part (6.49%) of the increase in people's wages would likely have been swallowed by the increase in the cost of living.

Table 5: Income Distribution by Percentage 2014-2018[26]

	2014	2015	2016	2017	2018
Number of People with Income	**13,730**	**13,910**	**14,030**	**14,170**	**14,210**
$200,000 to $250,000	0.15%	0.14%	0.14%	0.14%	0.21%
$150,000 to $200,000	0.29%	0.29%	0.29%	0.28%	0.35%
$100,000 to $150,000	1.53%	1.58%	1.64%	1.98%	2.04%
$75,000 to $100,000	4.81%	5.10%	5.13%	5.43%	5.77%
$50,000 to $75,000	13.47%	14.23%	13.90%	14.33%	14.85%
$35,000 to $50,000	18.06%	18.26%	18.82%	19.41%	19.85%
$25,000 to $35,000	16.90%	16.61%	17.11%	16.65%	17.24%
$20,000 to $25,000	10.05%	10.35%	9.76%	10.59%	10.70%
$15,000 to $20,000	11.07%	11.00%	10.98%	10.37%	10.13%
$10,000 to $15,000	10.63%	10.35%	10.55%	9.81%	9.01%
$5,000 to $10,000	6.63%	6.18%	6.13%	5.72%	5.28%
Less than $5,000	6.41%	5.90%	5.56%	5.29%	4.57%

[25] Statistics Canada, Consumer Price Indexes for Canada, Monthly (V41690973 series. Accessed via the Bank of Canada at: www.bankofcanada.ca/rates/related/inflation-calculator/

[26] Statistics Canada. Table 11-10-0050-01 Tax filers and dependants with income by after-tax income, sex and age www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110005001

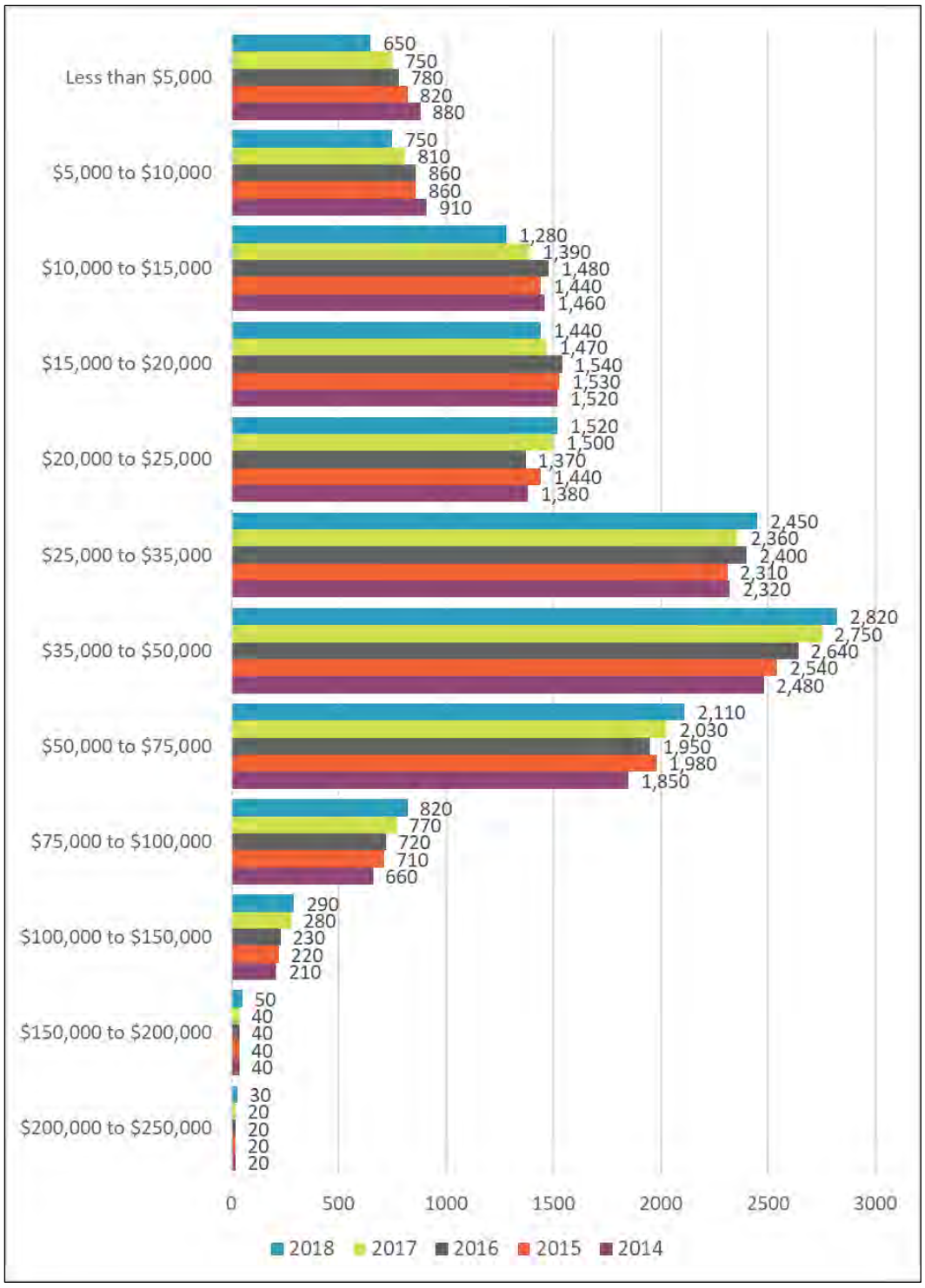

Figure 9: After tax Income Distribution 2014-2018[27]

[27] Statistics Canada. Table 11-10-0050-01 Tax filers and dependants with income by after-tax income, sex and age www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110005001

The numbers of individuals and lone-parent families who had “RRSP” or “other income” to report were too small to be included in the Statistics Canada data, due to privacy protection. This fact is telling. Those most vulnerable to poverty are not benefitting from savings plans and other income sources. Government transfers include all monies that are paid by the government (Employment Insurance, Old Age Security, etc.).

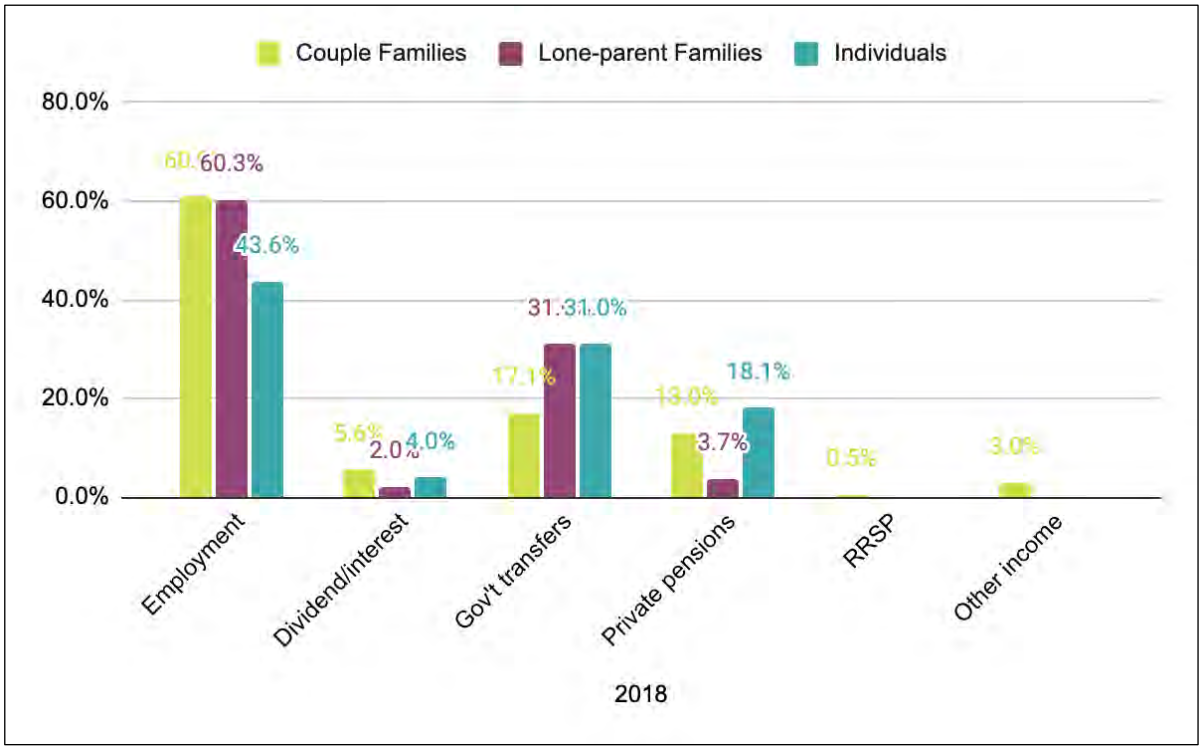

Figure 10: Income Source by Family Type, 2018[28]

[28] Statistics Canada. Table 11-10-0014-01 Sources of income by census family type www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001401

4.1 Gender

Figures 11 and 12 identify males and females only, as other gender categories were not available from Statistics Canada. It is not known if people who don't identify in these categories are included here.

The charts show that there is a still a wide gender disparity between male and female incomes. In 2018, the median total income for females was less than 67% the median total income of males in Powell River, and median female employment income was less than 74% of median male employment income.[29] This disparity is evident across BC.

Total income means income from all sources (i.e., including investments, benefits, and other government transfers). Employment income includes "wages and salaries, commissions from employment, training allowances, tips and gratuities, and net self-employment income (business, professional, commission, farming, and fishing income)." [30]

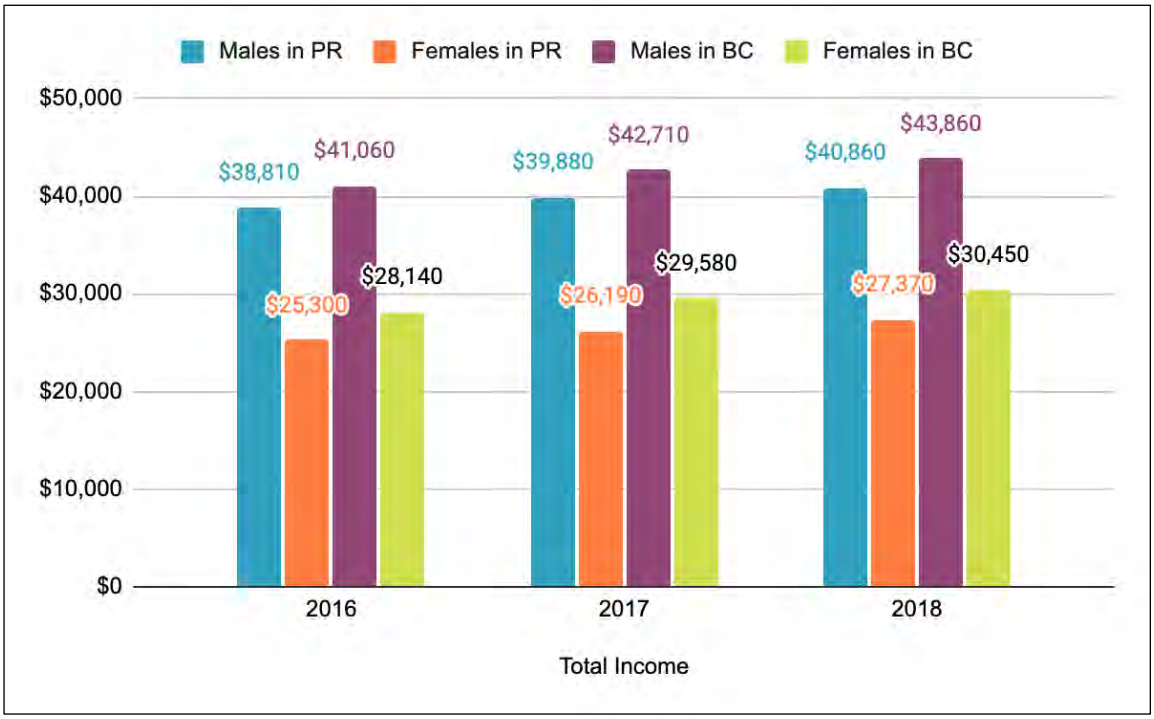

Figure 11: Median Total Income Powell River/BC, Male/Female[31]

[29] Statistics Canada. Table 11-10-0031-01 Labour income profile of tax filers by sex. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110003101
[30] Statistics Canada. Table 11-10-0031-01 Labour income profile of tax filers by sex. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110003101
[31] Statistics Canada. Table 11-10-0031-01 Labour income profile of tax filers by sex. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110003101

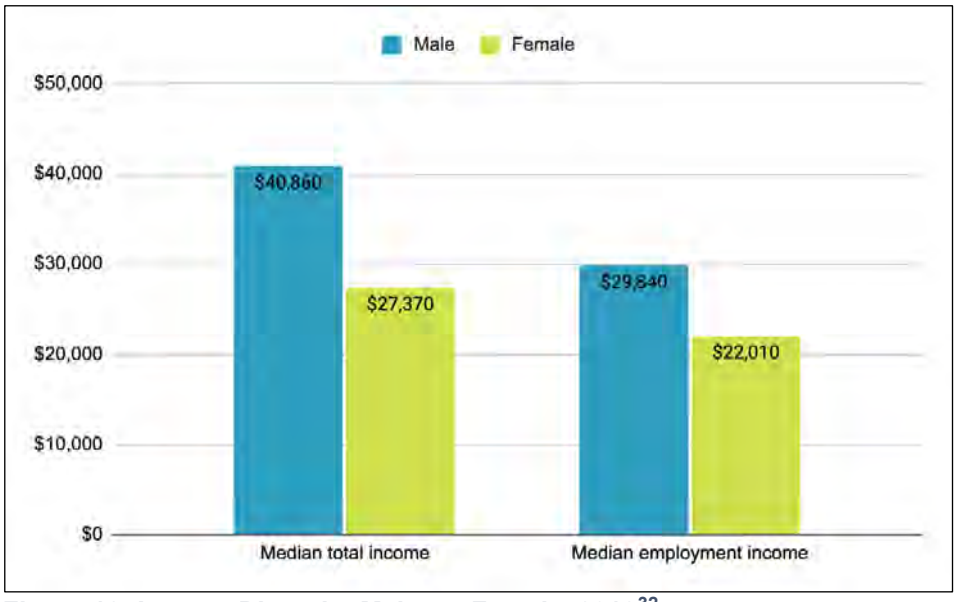

Figure 12: Income Disparity Male vs. Female, 2018[32]

[32] Statistics Canada. Table 11-10-0031-01 Labour income profile of tax filers by sex. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110003101

5. Income-Based Poverty Indicators

Income is a key measure of poverty and can have significant impact on the ability of people to maintain their health and well-being, find and seize opportunities, and get out of poverty. Canada uses a number of ways to measure and define low income, including the Market Basket Measure (MBM) and the Low Income Measure (LIM).

This report includes data using each of the above measures.

5.1 Low Income Measure

The Low Income Measure (LIM) is commonly used around the world as a tool for comparison. LIM is a relative measure, comparing incomes against the median of the group. One subset of the LIM is the Census Family Low Income After-Tax Measure (CFLIM-AT). **The CFLIM-AT, defines low income if a family's "adjusted after-tax income falls below 50% of the total population median adjusted after-tax income."** [33]

After tax income is adjusted to account for family size and economies of scale—as in, a family of six needs more money than a family of two, but not necessarily three times more. Adjusted after-tax income is calculated by dividing a family's income by the square root of the family size and assigning this value to all persons in the family.[34]

The following series of comparison charts (Figures 13-23) use the Census Family Low Income After-Tax Measure as the poverty indicator.[35] This data is for the census agglomeration area of Powell River and so includes only the three wealthiest areas of the qathet region: City of Powell River, Area B, and Area C.

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[33] Statistics Canada. Table 11-10-0020-01 After-tax low income status of census families based on Census Family Low Income Measure (CFLIM-AT), by family type and family composition, Footnote #4. www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110002001

[34] Statistics Canada. Table 11-10-0020-01 After-tax low income status of census families based on Census Family Low Income Measure (CFLIM-AT), by family type and family composition, Footnote #4. www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110002001

[35] Median after tax income: Statistics Canada. Table 11-10-0017-01 Census families by family type and family composition including before and after-tax median income of the family. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001701; Low-income after tax: Statistics Canada. Table 11-10-0020-01 After-tax low income status of census families based on Census Family Low Income Measure (CFLIM-AT), by family type and family composition. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110002001

It is clear that lone-parent families are particularly susceptible to income poverty, with nearly half in low income. As well, more than one-third of individuals are experiencing low poverty.

Since couple families include couples with or without children, this group is much broader than individuals or lone-parent families. While it is the case that, taken as a group, couple families are likely less vulnerable to poverty (as they might have two incomes, and they might not have children), this is also a much more broadly-defined group than lone-parents or individuals. The data for this group are therefore more general and as such are more likely to distort the situation of a given couple family.

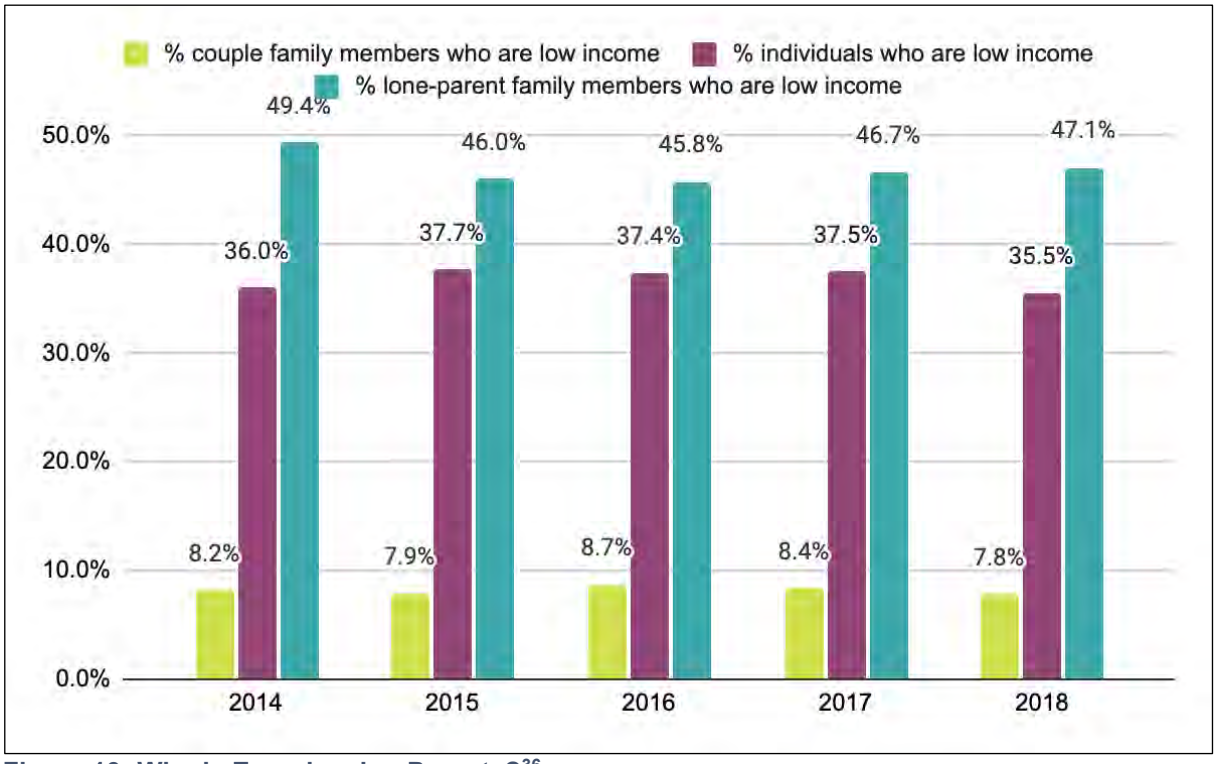

Figure 13: Who is Experiencing Poverty?[36]

Figure 14 below shows the numbers of people experiencing poverty in the census agglomeration area. A conservative estimate of all low income people for the qathet region, based on the 2018 percentage, would be roughly 3500. (17.6% of 20,070, which is the population of the full region from the 2016 census[37]).

[36]Statistics Canada. Table 11-10-0018-01 After-tax low income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition. www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001801

[37] qathet Regional District website. “Population Projections”. www.qathet.ca/about/about-the-qrd/population-projections/

Figure 14: Number of People Experiencing Low Income, 2018

Data in Figures 15-22 compare the totals of each family type to the number of those family types that are low income, as well as the median incomes to low incomes for each family type.[38] The relative portion of low income people is highest in the two most vulnerable groups, lone-parent families and individuals, and the median incomes for both groups are the closest to the low-income levels.

[38] All data in the tables for each family type comes from a comparison of two tables: Low income: Statistics Canada. Table 11-10-0020-01 After-tax low income status of census families based on Census Family Low Income Measure (CFLIM-AT), by family type and family composition. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110002001; and After-tax data: Statistics Canada. Table 11-10-0017-01 Census families by family type and family composition including before and after-tax median income of the family. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001701

5.2 All Family Units (includes individuals)

The relative number of low-income people remained steady in the five years 2014-2018, staying close to 22% of the population (Figure 15). One positive sign is that the median low-income relative to the median income increased steadily over the five year span, from 34% in 2014 to 39% in 2018 (Figure 16).

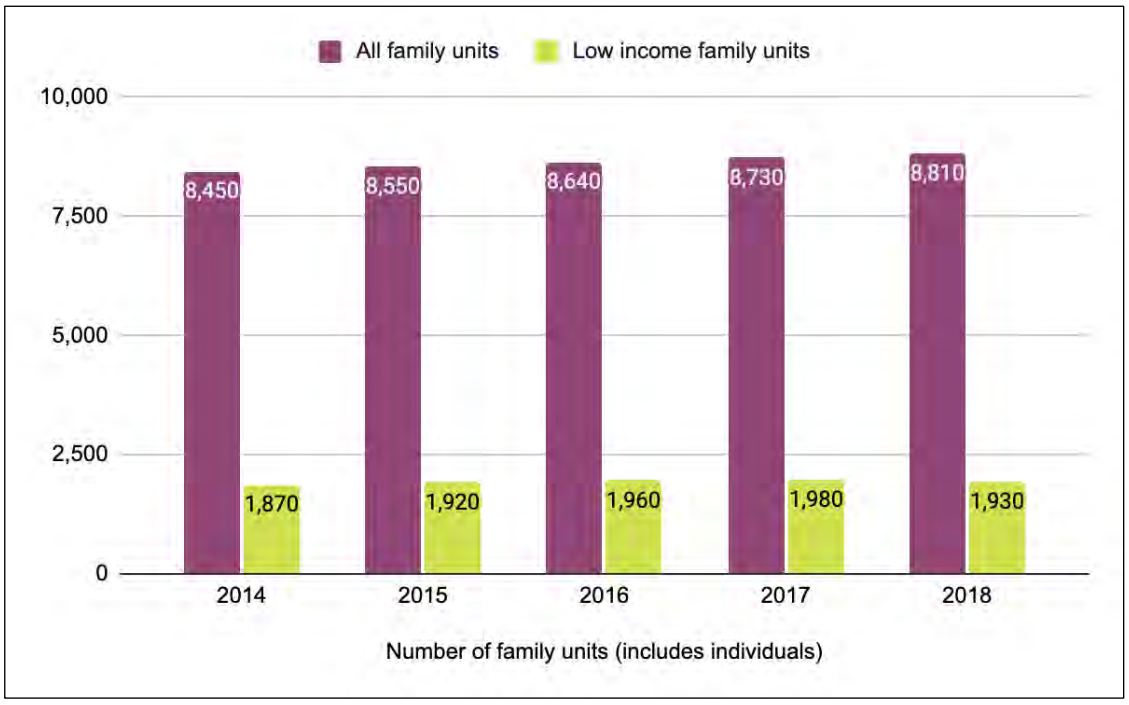

Figure 15: Number of Family Units vs. Low-Income Family Units

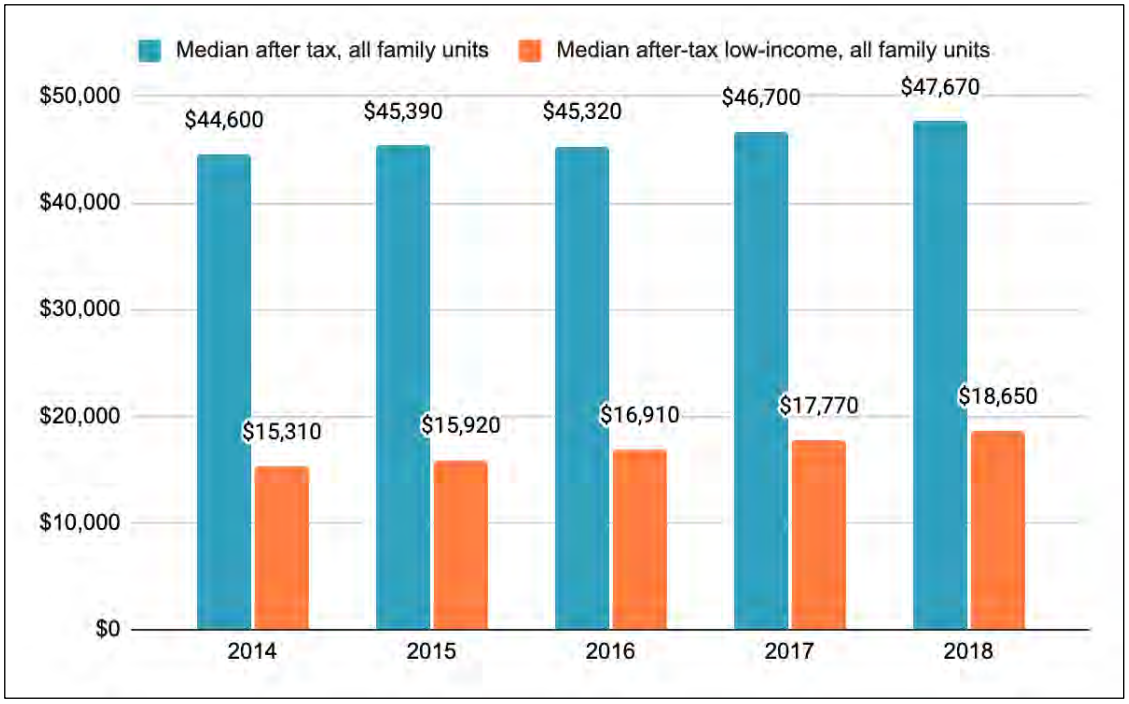

Figure 16: Median Income vs. Median After-tax Low-Income, All Family Units

5.3 Couple Families

Figure 17 shows the number of couple families, not the number of people in those families. While the “couple family” designation is broader than individual or lone-parent, and so must be viewed with caution, it is also the case that a much smaller percentage of couple families (fewer than 8%) are low income compared to the other groups (Figure 17). The income disparity between the median income and median low income amounts is greatest in this group, with the median low income less than 36% of the median income overall (Figure 18, 2018 data).

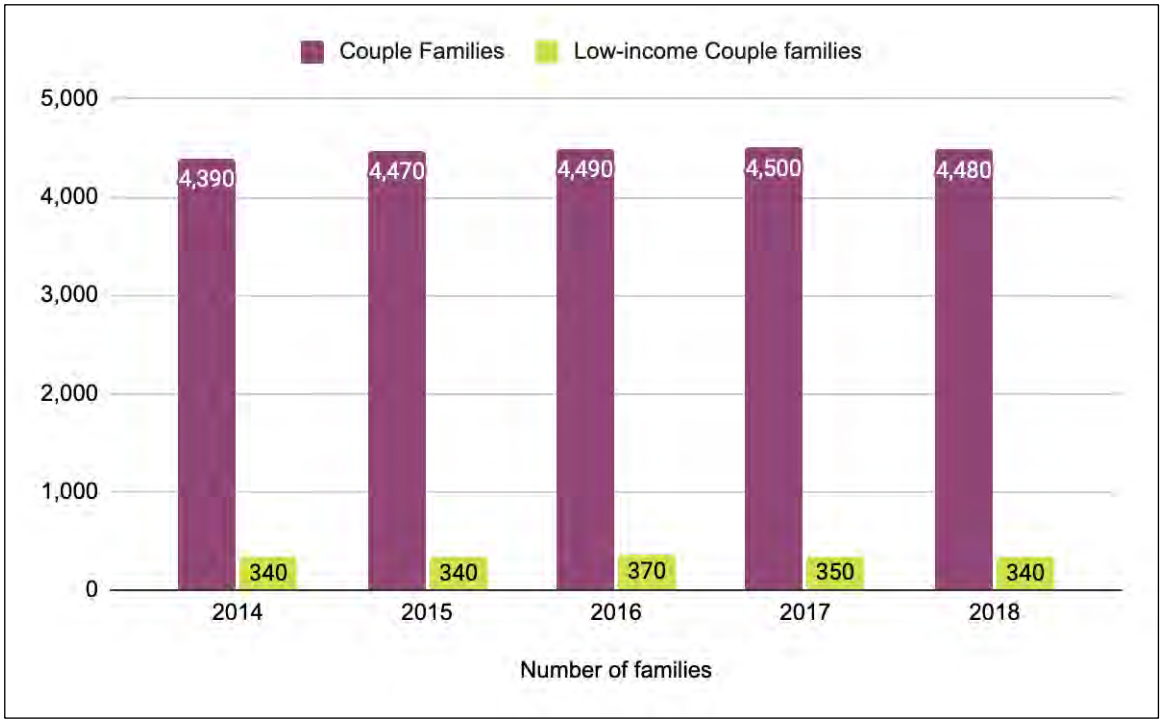

Figure 17: Number of Couple Families vs. Low-income Couple Families

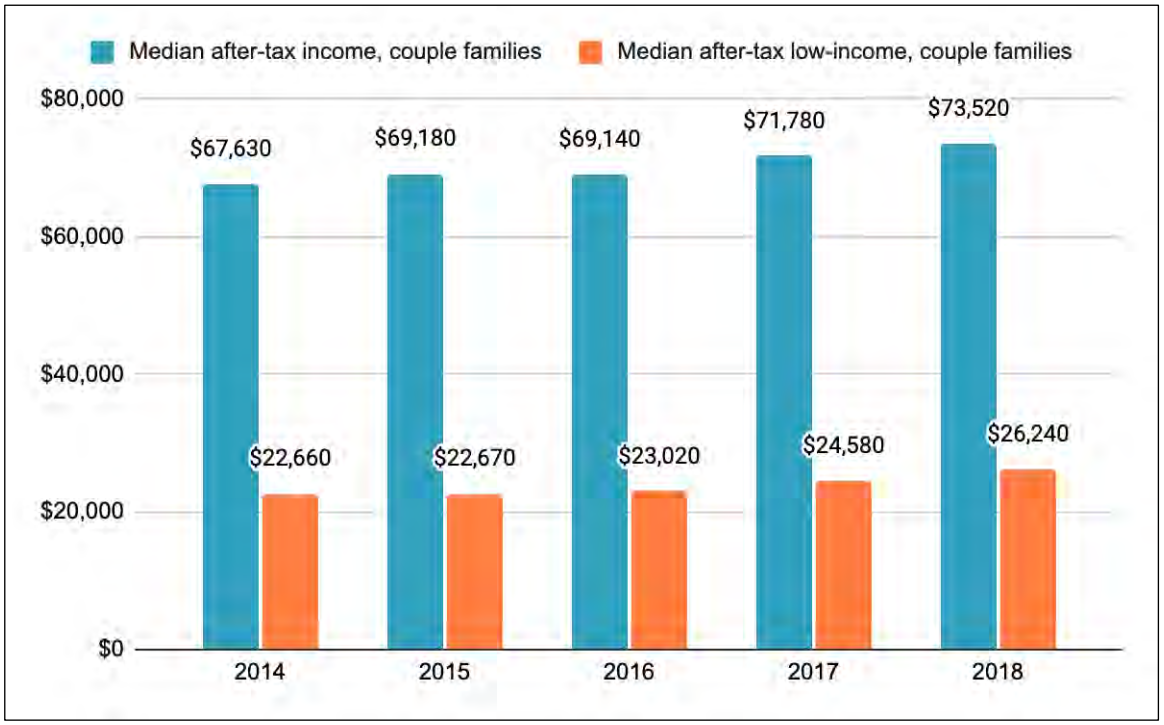

Figure 18: Median Income vs Low Income, Couple Families

5.4 Lone-parent Families

Figure 19 shows the number of lone-parent families, not people within those families. Between 42% and 45% of lone-parent families have been low income over the five years 2014-2018. And, while the spread between median income and median low-income lone-parent families is much smaller than the spread between median and low-income couple families, it's because, as a group, lone-parent families have relatively lower incomes (Figure 20). Figure 24 shows how the median lone-parent family income compares to Canada's Market Basket Measure.

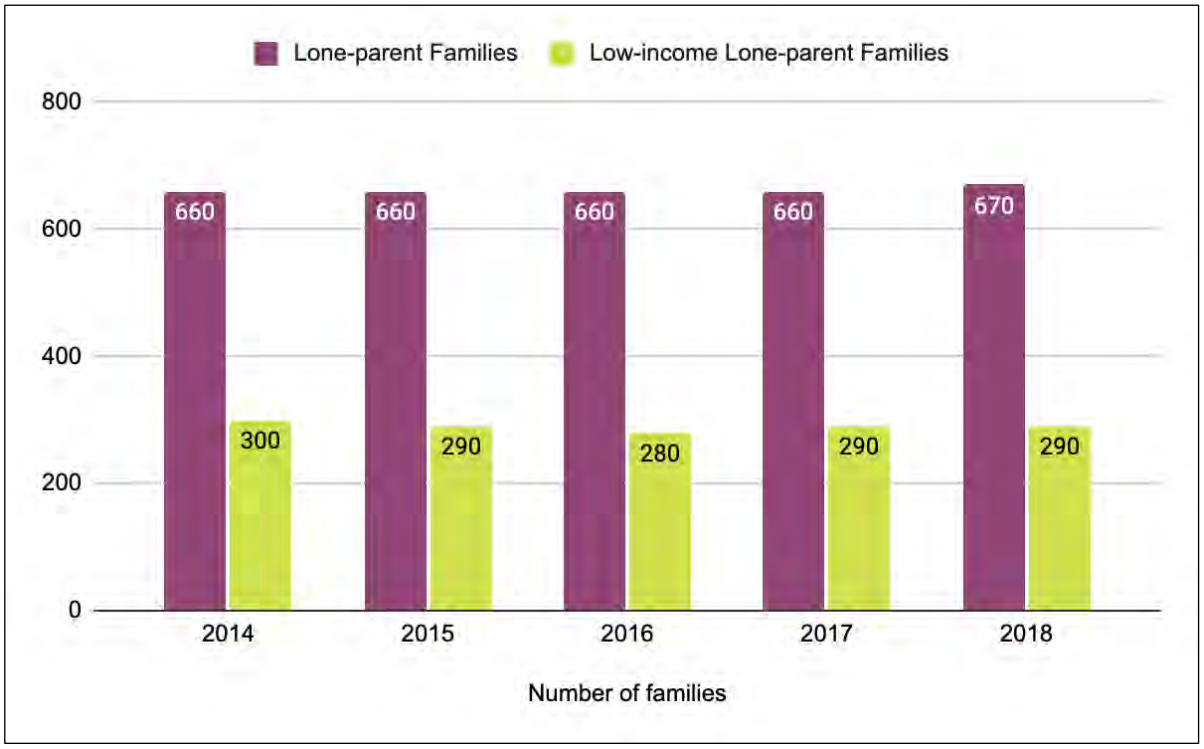

Figure 19: Number of Lone-parent Families vs Low-income Lone-parent Families

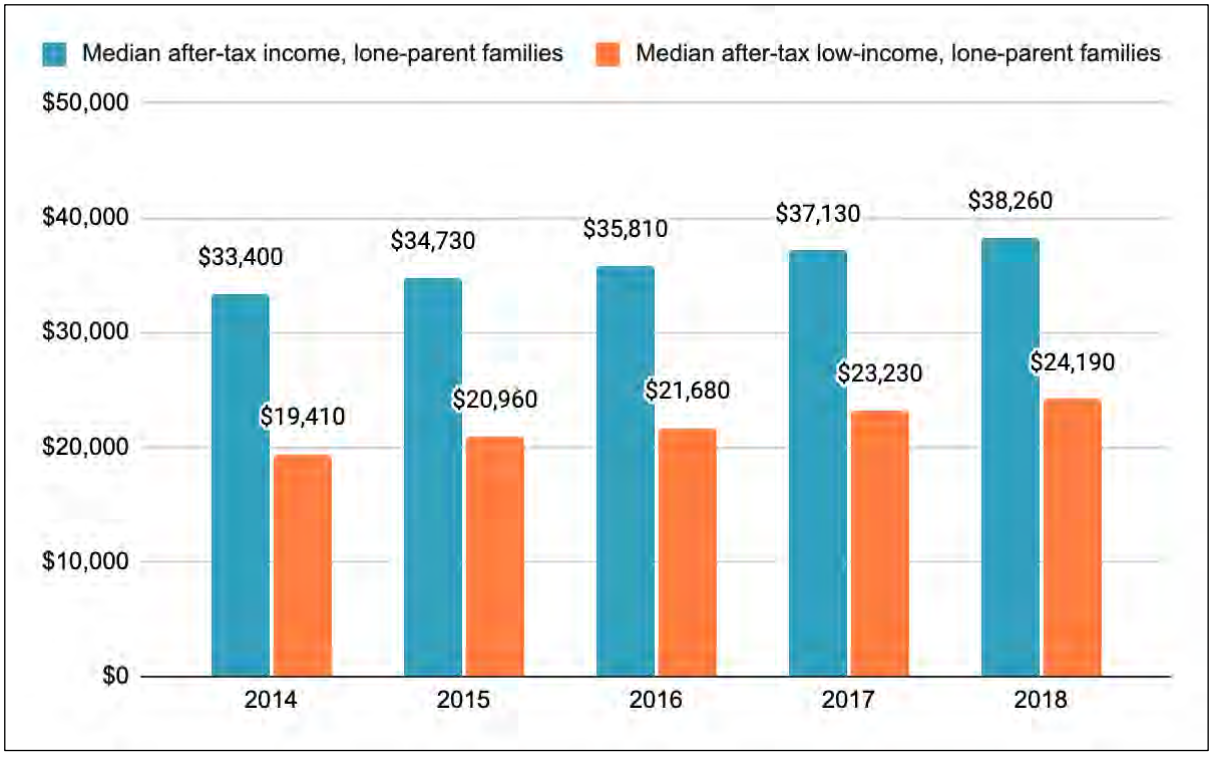

Figure 20: Median Income vs Low Income, Lone Parent Families

5.5 Individuals (persons not in census families)

In the five years 2014-2018, close to one-third of individuals were low income, with more than 35% low income in 2018. While the income spread is close (low income was more than 58% of median income in 2018), as with lone-parent families, the individual median incomes are relatively low overall. Figure 24 shows how the median individual income compares to Canada's Market Basket Measure.

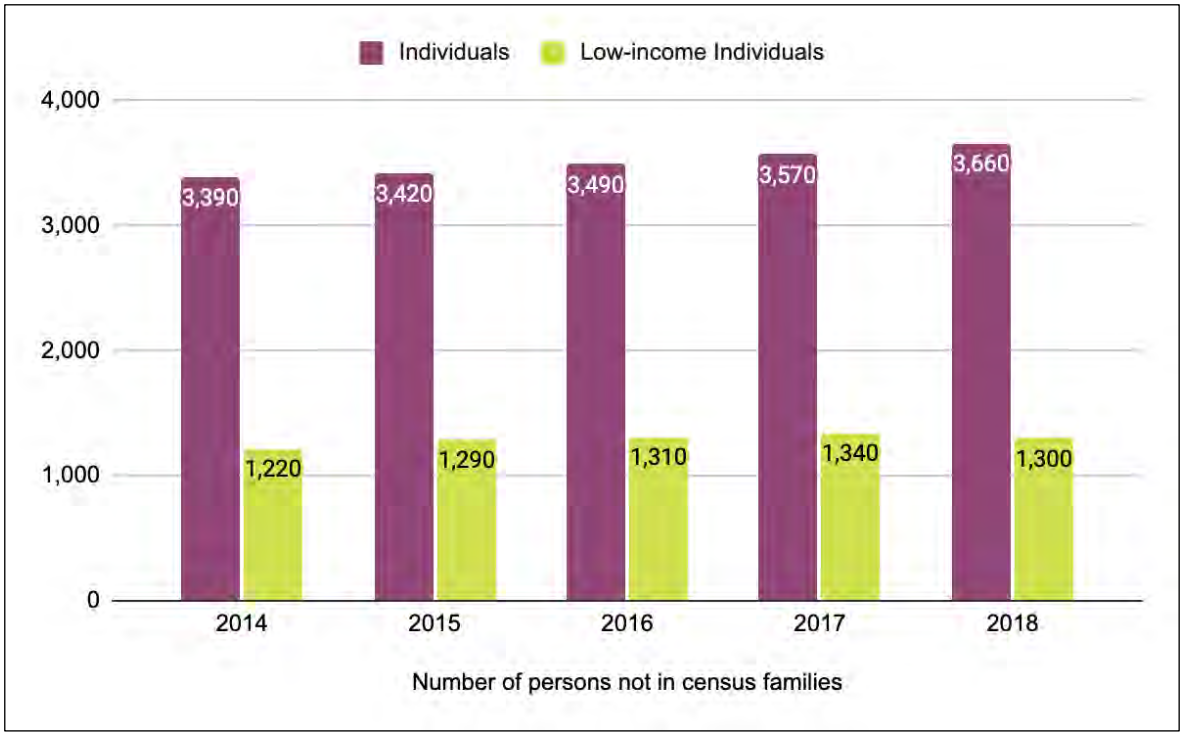

Figure 21: Number of Individuals vs. Low-income Individuals

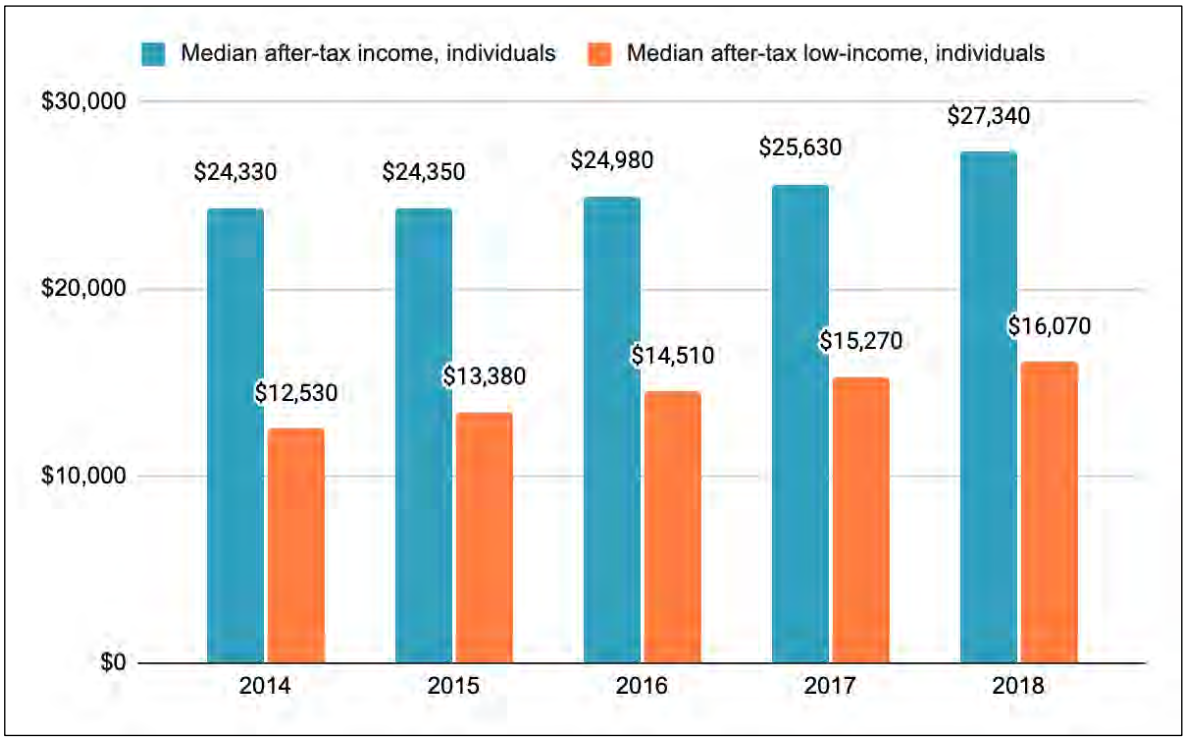

Figure 22: Median Income vs. Low Income, Individuals

5.6 Age of Low Income Groups

The age of people in low income is also key, in particular for shaping solutions. The highest percentages of low income, evident throughout the data, are children in lone parent families, where more than 60% are low income. As well, 100% of children (0-17) who are not in families are low income. **Nearly one-quarter of children in the region are low income**.

Table 6: Percentage of People in Low Income by Age and Family Type[39]

Family Type / Age	0-17 years	18-64 years	65+ years
All	24.6%	18.1%	12.4%
Couple families	11.1%	8.7%	3.8%
Lone-parent families	60.3%	40.7%	x
Individuals	100%	40.9%	28.2%

Lone-parent families become more vulnerable with more children. In 2018, about 50% of adults (60), and more than 70% of children (160) in lone-parent families with three or more children were low income. Children here refers to people aged 0 to 17, and adults are aged 18 to 64.

[39] Statistics Canada. Table 11-10-0018-01 After-tax low income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001801

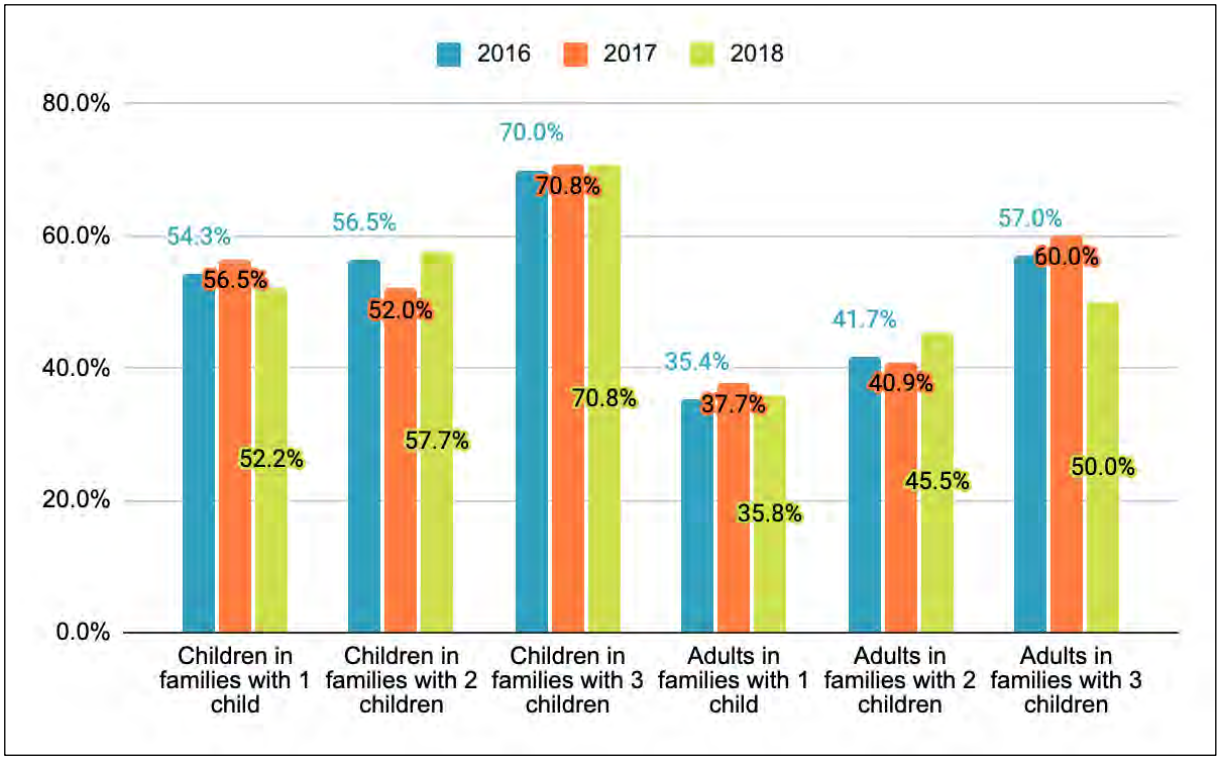

Figure 23: Percentage of Lone-parent Families in Low Income[40]

Table 7: Number of People in Low Income Lone-Parent Families by Age[41]

	Ages 0-17			Ages 18-64		
	2016	**2017**	**2018**	**2016**	**2017**	**2018**
Families with one child	140	130	130	190	200	190
Families with two children	200	150	130	90	90	100
Families with three or more children	120	120	160	60	60	60

[40] Statistics Canada. Table 11-10-0018-01 After-tax low income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001801

[41] Statistics Canada. Table 11-10-0018-01 After-tax low income status of tax filers and dependants based on Census Family Low Income Measure (CFLIM-AT), by family type and family type composition. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001801

5.7 Market Basket Measure

Since June 2019, the Market Basket Measure (MBM) has been Canada's official measure of income poverty. Instead of determining poverty as a measure of relative income, the MBM defines poverty as the *disposable income*[42] of a family unit measured against the "cost of a specific basket of goods and services representing a modest, basic standard of living" for a representative family (two adults aged 25-49, and two children aged 13 and 9).[43] Currently, the five categories in the basket of goods and services are: shelter, food, transportation, clothing, and other necessities.[44]

When considering MBM amounts, there are key omissions to bear in mind. The MBM does not include fees for prescription medication, funds for debt repayment, or money for savings (safety buffers, education (university or upgrading for a better job), or retirement). In addition, it does not account for the possibility of a lack of suitable housing or public transportation in the local area. As well, the equivalency calculations based on number of family numbers don't always align with the reality that some of the largest costs can't be divided into percentages. For example, a lone-parent with two children (3 people) would ideally want a three-bedroom accommodation. As would a couple family with two children (four people), and both families may need a car of the same size.[45] Updates are still being made to the MBM, in particular to "consult with Indigenous peoples to identify and co-develop indicators of poverty and well-being…"[46] but it is unlikely that all these omissions will be accounted for.

The MBM is adjusted for each province, and for a regional population size within that province. The MBM for the qathet region is for a town in British Columbia with a population less than 30,000.

It is possible to determine the MBM threshold for individuals and other census family sizes, using a square root equivalence scale. To compute MBMs for family sizes other than for the four-person representative one, you can use multipliers calculated from the square root

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[42] See Section 5.8 for a description of disposable income.
[43] Statistics Canada Government of Canada, "Towards an Update of the Market Basket," December 6, 2019, www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2019013-eng.htm
[44] Statistics Canada Government of Canada, "Towards an Update of the Market Basket," December 6, 2019, www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2019013-eng.htm
[45] Biss, Michèle (2018). Why We Need to Fix Canada's New Measure of Poverty. Policy Options (December). https://policyoptions.irpp.org/magazines/december-2018/need-fix-canadas-new-measure-poverty/
[46] Samir Djidel, Burton Gustajtis, Andrew Heisz, Keith Lam and Sarah McDermott. "Defining disposable income in the Market Basket Measure." Statistics Canada. December 20, 2019. www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2019014-eng.htm

equivalencies. The multiplier times the threshold MBM gives you the correct MBM for the new family size.

Table 8 below outlines the disposable income figures and the MBM multipliers for some common family sizes.

Table 8: MBM Root Equivalencies for a Population under 30,000[47]

BC Market Basket Measure				
Family size	Square root scale	Multiplier	**2018**	**2019**
1	1	0.5	$21,794.00	$21,900.00
2	1.4	0.7	$30,511.60	$30,660.00
3	1.7	0.9	$39,229.20	$39,420.00
4*(threshold)	2	1	$43,588.00*	$43,800.00*
5	2.2	1.1	$47,946.80	$48,180.00
6	2.4	1.2	$52,305.60	$52,560.00

5.8 Market Basket Measure and Family Type

The Market Basket Measure is meant to be compared to the *disposable income* of a family unit. While aspects of the MBM are being updated, including the definition of disposable income, broadly it has been defined as "total income (including government transfers) after deducting not only income tax, but also several non-discretionary expenses including Canada Pension Plan and Quebec Pension Plan contributions, Employment Insurance and Registered Pension Plan contributions, union dues, child care expenses, spousal support payments paid, public health insurance premiums, and direct medical expenses including private insurance premiums."[48] There are other adjustments as well, including differences depending on mortgages or rental housing.

As we did not have access to data with all of these deductions, we are using after-tax figures as a conservative proxy. Statistics Canada defines after tax income as total income minus

[47] Statistics Canada. Table 11-10-0066-01 Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110006601

[48] Samir Djidel, Burton Gustajtis, Andrew Heisz, Keith Lam and Sarah McDermott. "Defining disposable income in the Market Basket Measure." Statistics Canada. December 20, 2019. www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2019014-eng.htm

provincial and federal income taxes, (as well as other abatements for Quebec and the Yukon).[49]

Table 9: Median After-tax Income vs MBM by Family Type[50]

(#) = number of people	Median 2015	MBM 2015	Median 2016	MBM 2016	Median 2017	MBM 2017	Median 2018	MBM 2018
All Family Units (4)	$45,390	$44,128	$45,320	$44,100	$46,700	$43,799	$47,670	$43,588
Couple families (4)	$69,180	$44,128	$69,140	$44,100	$71,780	$43,799	$73,520	$43,588
Lone-parent, 1 child (2)	$34,730	$30,890	$35,810	$30,870	$37,130	$30,659	$38,260	$30,512
Lone-parent, 2 children (3)	$34,730	$39,715	$35,810	$39,690	$37,130	$39,419	$38,260	$39,229
Individuals (1)	$24,350	$22,064	$24,980	$22,050	$25,630	$21,900	$27,340	$21,794

The table of after-tax income vs MBM for 2018 shows that in this region, the median after-tax incomes for lone-parent families and individuals are closest to the Market Basket Measure.[51] This aligns with Canadian Income Survey data that shows that nationwide, individuals and lone-parent families are more vulnerable to poverty, and female lone parents in particular.[52]

Note that the income data for “all family units” as well as the MBM amounts for “all family units” and for “couple families” are the least accurate. The median income in the “all family units” category is over a broad group (individuals and all family types), and the MBM figure both for “all family units” and for “couple families” is based on the representative MBM amount, which is for a family of four, while the actual numbers of people may be larger than four, or as small as two.

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[49] Statistics Canada. Table 11-10-0050-01 Tax filers and dependants with income by after-tax income, sex and age. Footnote #4. www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110005001

[50] After tax data: Statistics Canada. Table 11-10-0017-01 Census families by family type and family composition including before and after-tax median income of the family. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001701; MBM figures: Statistics Canada. Table 11-10-0066-01 Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year. www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2020002-eng.htm

[51] After tax data: Statistics Canada. Table 11-10-0017-01 Census families by family type and family composition including before and after-tax median income of the family. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001701; MBM figures: Statistics Canada. Table 11-10-0066-01 Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year. www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2020002-eng.htm

[52] Statistics Canada. Canadian Income Survey, 2019. www150.statcan.gc.ca/n1/daily-quotidien/210323/dq210323a-eng.htm

For lone-parent families with one or two children, and for individuals, the income is based on one person, and the MBM correlates to the correct number of people in the grouping (two, three, and one respectively).

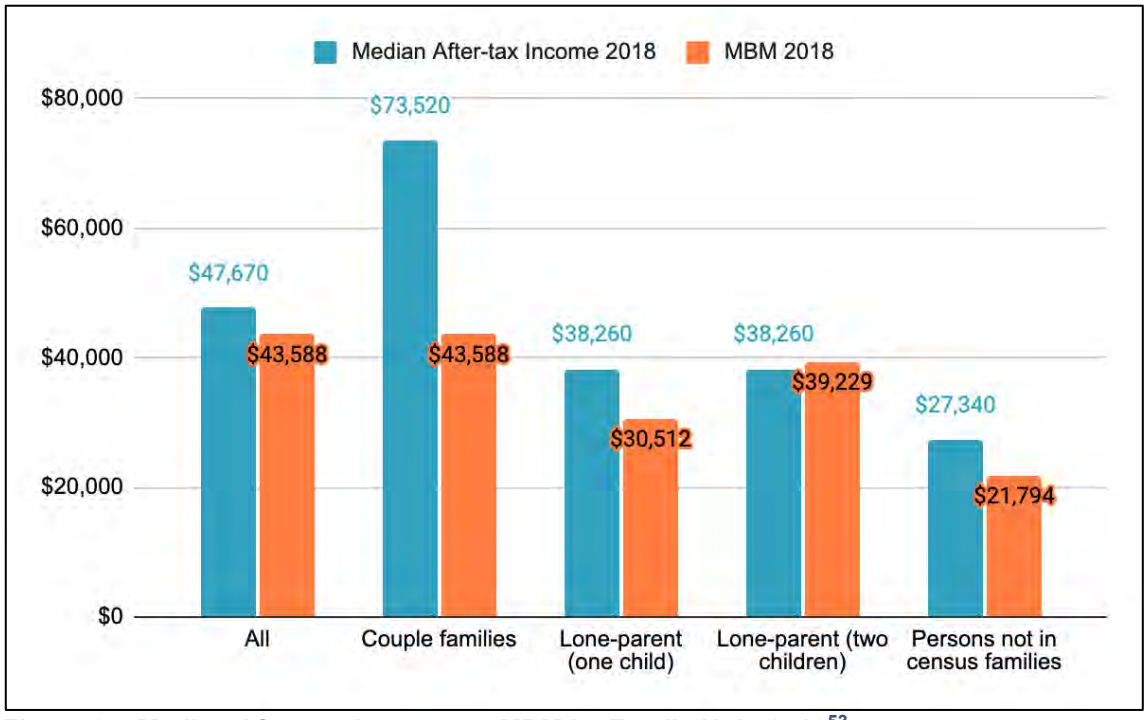

Figure 24: Median After-tax Income vs. MBM by Family Unit, 2018[53]

5.9 Market Basket Measure and Regional Location, Individuals

In order to compare the Market Basket Measure to the median income totals for each area of the qathet region, we had to make some further estimations, as we only had data on before-tax income.

[53] After tax data: Statistics Canada. Table 11-10-0017-01 Census families by family type and family composition including before and after-tax median income of the family. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001701; MBM figures: Statistics Canada. Table 11-10-0066-01 Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year. www150.statcan.gc.ca/n1/pub/75f0002m/75f0002m2020002-eng.htm

We estimated the after-tax figures using the average tax percentage from the census agglomeration before- and after-tax data.[54] For individuals, this resulted in a figure of 5% tax, and for families, it was 8.89%. These conservative estimates of deductions leave the median income figures for each area of the qathet region higher than the true disposable income. **The charts are therefore a very conservative guide to regional income poverty.**

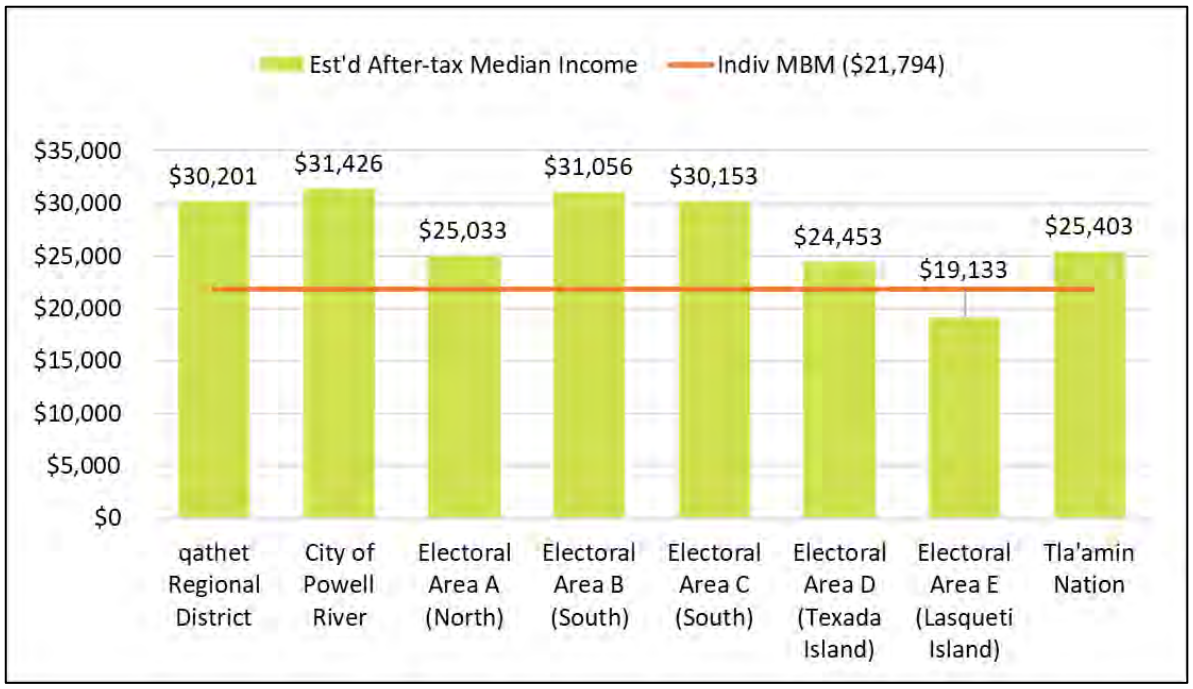

Figure 25: Individual Median Income vs. MBM, 2018[55]

Although disposable income figures would actually be lower than the incomes listed here, a number of the regional median incomes are already close to the Market Basket Measure, and Lasqueti is below.

[54] Using data from the table cited here, we subtracted the after tax from the before tax amount for each family type, then determined the percentage by dividing the result by the before tax amount and multiplying by 100. The resulting percentages were then applied to the before tax incomes of each region by respective family type. Statistics Canada. Table 11-10-0017-01 Census families by family type and family composition including before and after-tax median income of the family. www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001701

[55] Based on the before tax median income from this data, with calculations as described above. Statistics Canada, Centre for Income and Socioeconomic Well-being Statistics, Annual Income Estimates for Census Families and Individuals (T1 Family File), Custom Tabulation.

5.10 Market Basket Measure and Regional Location, all census families

The MBM requires a family size, in order to determine the cost of the "basket" of goods for that family. In the Powell River census area, of people who lived in census families in 2018 (not individuals), the average number of people in the family was 2.6.[56] In order to create a simple conservative estimate of the average MBM for this region, we used 2.5 as the family size, which has a square root of 1.6 (rounded) and therefore a multiplication factor of 0.8.

This results in an MBM (based on 2018 figures) of $34,870.40 for the average family size of the census area.

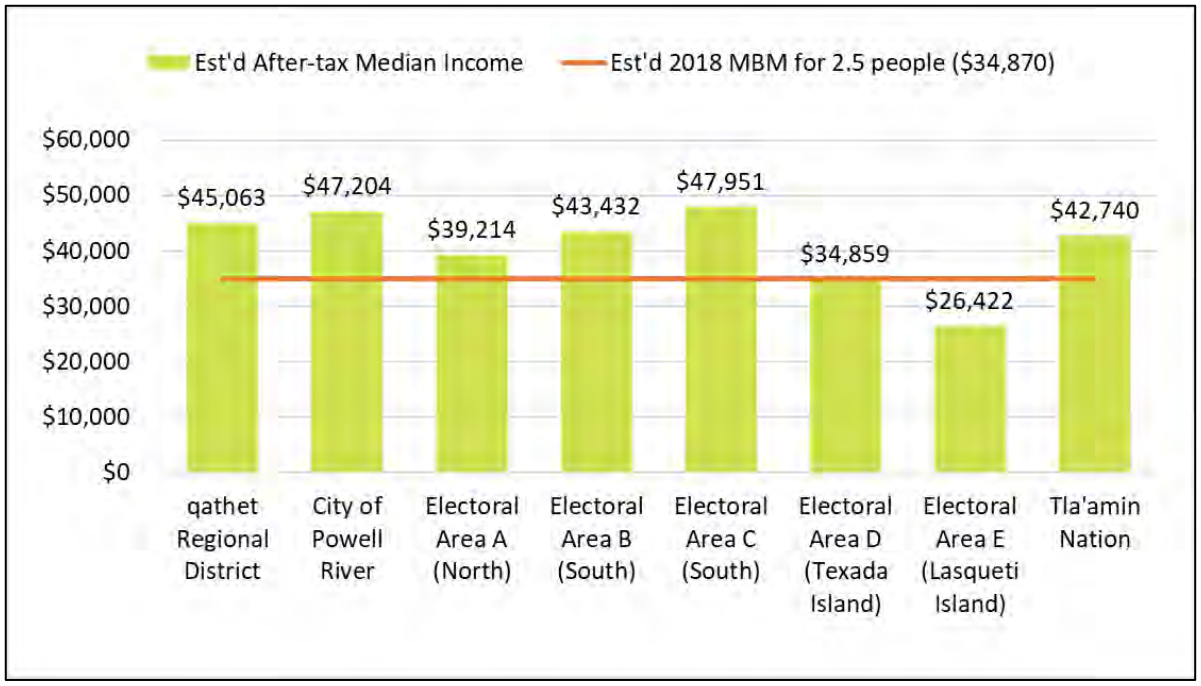

Figure 26: Census Family Median Income (Couples and Lone-parents) vs. MBM, 2018[57]

[56] Calculated from: Statistics Canada. "Census Families by Type" Table: 11-10-0013-01. Using 2018 figures. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110001301

[57] Based on the before tax median income from this data, with calculations as described above. Statistics Canada, Centre for Income and Socioeconomic Well-being Statistics, Annual Income Estimates for Census Families and Individuals (T1 Family File), Custom Tabulation.

6. Living Wage

The Living Wage is a national tool for calculating the hourly rate at which a household in a given community can meet its basic needs, once government transfers have been added to the family's income and deductions have been subtracted. The government transfers and other public services and subsidies are key. This wage is not meant to replace that money, but to be the minimum amount needed to meet basic needs with those additions. The more public supports and services that are available (i.e., public health care, extensive and subsidized public transit, public childcare services), the lower the wage that must be earned.[58]

The Canadian Living Wage Framework illustrates the living wage calculation as: [59]

Annual Family Expenses	=	Employment Income	+	Income from Government Transfers	−	EI Premiums, CPP Premiums, Fed. and Prov. Taxes

The philosophy and criteria are similar to the Market Basket Measure, and in fact, the numbers are often drawn from MBM data, but this tool is built for employers and municipalities, as a way to encourage them to pay a living wage. Making a living wage gets families out of severe financial stress by providing a basic level of economic security.[60] This amount is for basic expenses, it accounts for only minimal recreation, does not account for debt repayment, care for an elderly, disabled, or ill person; and does not include a cushion for emergencies or savings for the future. [61]

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[58] Living Wage Canada. “Canadian Living Wage Framework, A National Methodology for Calculating the Living Wage”. Page 1. http://livingwagecanada.ca/files/3913/8382/4524/Living_Wage_Full_Document_Nov.pdf.
[59] Living Wage Canada. “Canadian Living Wage Framework, A National Methodology for Calculating the Living Wage”. Page 4. http://livingwagecanada.ca/files/3913/8382/4524/Living_Wage_Full_Document_Nov.pdf.
[60] Living Wage Canada. Website. “About” http://livingwagecanada.ca/index.php/about-living-wage/
[61] Living Wage for Families Campaign. Website. “Living Wages in BC and Canada” www.livingwageforfamilies.ca

Living wage calculations draw from Statistics Canada data, local data (if more relevant), and the Market Basket Measure. The living wage is calculated to allow two income earners to support a family of four, assuming:[62]

- A healthy family of 4 with 2 children
- 1 child in full-time daycare, 1 in before- and after-school care
- Full Time hours of employment for two parents typically 35-40 hours/week
- One parent taking evening courses at a local college to improve employment capacity
- Costs of living including transportation, food, rental housing, clothing, childcare, medical expenses and other
- Inclusion of tax credits, returns and government benefits, namely child tax benefits.

In 2019, the **living wage for Powell River was calculated at $16.31 per hour** (down from $17.16 in 2018).[63] This rate equates roughly to a yearly salary of $32,620 (at 40 hours per week, 50 weeks per year (two weeks off for the Canadian vacation entitlement)). This figure is much lower than the 2019 MBM of $44,800. However, this discrepancy is due to the fact that the Living Wage is predicated upon receipt of government transfers. In 2018, the average amount of government transfers in the qathet region —for individuals in any family size—was $11,680 in a year. $32,620 + 11,680 = $44,300.

The living wage rate lowered because of increases in the Province's investments in childcare that reduce families' expenses.[64] The 2019 living wage rate has been carried over, given the impacts of COVID-19 on employers, and because the various temporary government supports make it difficult to calculate. The next living wage rates will be released in November 2021.[65]

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[62] Living Wage Canada. "Canadian Living Wage Framework, A National Methodology for Calculating the Living Wage". Page 3. http://livingwagecanada.ca/files/3913/8382/4524/Living_Wage_Full_Document_Nov.pdf.

[63] Living Wage for Families Campaign. Blog post. "2019 Living Wages for Clayoquot Sound and Powell River" www.livingwageforfamilies.ca/clayoquot_sound_powell_river#:~:text=The%202019%20living%20wage%20for%20Powell%20River%20is%20%2416.31%20per,thousands%20of%20dollars%20this%20year.

[64] Living Wage for Families Campaign. Blog post. "2019 Living Wages for Clayoquot Sound and Powell River" www.livingwageforfamilies.ca/clayoquot_sound_powell_river#:~:text=The%202019%20living%20wage%20for%20Powell%20River%20is%20%2416.31%20per,thousands%20of%20dollars%20this%20year.

[65] Living Wage for Families Campaign. Website. "Living Wages in BC and Canada" www.livingwageforfamilies.ca/living_wage_rates

7. Working Poor

There is no singular definition for working poverty in BC. In general, it refers to families and individuals working, but earning below the Low Income or Market Basket measures. This is generally the result of low wages and high costs of living. A large proportion of those experiencing poverty are working. Provincially, about 40% of people living below the poverty line work.[66] Data on working poverty in this region has been requested, and is forthcoming from the Community Data Program.

[66] Together BC: British Columbia's Poverty Reduction Strategy. Province of BC. 2019. Page 9 (number is from 2016 Census data)

8. Government Transfers

Government transfers are the monies that people receive as income that is from the government and not from employment. These amounts are useful when looking at how much income, for family units as well and across a region, is from employment vs from public programs.

The data on government transfers in Tables 10 and 11 is for the census agglomeration of Powell River.

Table 10: Average Individual Amounts of Government Transfers, 2018[67]

	Males	Females
Total government transfers	$12,253.65	$11,212.95
Employment Insurance (EI) benefits	$6,205.88	$6,564.81
Old Age Security (OAS) and net federal supplements	$8,063.32	$8,345.85
Canada Pension Plan (CPP) benefits	$8,449.48	$6,915.34
Federal Child Benefits	$7,650.00	$6,816.90
GST Credit and HST Credit	$404.96	$443.40
Workers' Compensation Benefits	$13,736.84	$9,647.06
Social Assistance Benefits	$10,882.98	$11,225.49
Provincial Refundable Tax Credits and Family Benefits	$203.25	$316.67
Other government transfers	$676.47	$784.09

[67] Statistics Canada. Table 11-10-0033-01 Economic dependency profile of tax filers by source of income and sex. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110003301

Table 11: Total Value Government Transfers 2016-2018[68]

Dollars X 1,000	2016	2017	2018
Total government transfers	$113,750.00	$119,905.00	$124,515.00
Employment Insurance (EI) benefits	$7,900.00	$7,930.00	$6,710.00
Old Age Security (OAS) and net federal supplements	$34,900.00	$37,175.00	$39,580.00
Canada Pension Plan (CPP)	$42,990.00	$44,135.00	$45,900.00
Federal Child Benefits	$8,680.00	$10,005.00	$10,445.00
GST Credit and HST Credit	$2,020.00	$2,075.00	$2,155.00
Workers' Compensation Benefits	$6,790.00	$7,110.00	$6,860.00
Social Assistance Benefits	$8,380.00	$9,505.00	$10,845.00
Provincial Refundable Tax Credits and Family Benefits	$1,440.00	$1,400.00	$1,445.00
Other government transfers	$650.00	$575.00	$575.00

8.1 Employment Insurance

Table 12 is taken from tax filer data for the census agglomeration area (City of Powell River, Area B, and Area C) looking at the number of Employment Insurance (EI) beneficiaries over time. In the 2018 tax filer data, about 14.5% of families and 5.7% of individuals received Employment Insurance Benefits.

Table 12: Employment Insurance Recipients by Household Type[69]

	2010	2011	2012	2013	2014	2015	2016	2017	2018
Families (#)	990	950	890	840	840	850	840	830	750
Families (%)	19.7%	18.8%	17.6%	16.6%	16.6%	16.6%	16.3%	16.1%	14.5%
Individuals (#)	290	310	300	230	220	210	230	230	210
Individuals (%)	9.2%	9.5%	9.2%	6.9%	6.5%	6.1%	6.6%	6.4%	5.7%

[68] Statistics Canada. Table 11-10-0033-01 Economic dependency profile of tax filers by source of income and sex. www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110003301

[69] Statistics Canada. Table 11-10-0009-01 Selected income characteristics of census families by family type
www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110000901

Table 13 and Figure 27 below are not from tax filer data, but from Statistics Canada data on Employment Insurance Benefits. This data is for the “census division region”, which is the qathet region (Figure 2). For this data, the number of beneficiaries represents “a count of persons who qualified for employment insurance benefits during the Labour Force Survey reference week, usually containing the 15th day of the month.”[70]

The 2020 figures will be greatly skewed by COVID-19, in particular the between March 15 and September 26, 2020, when many people were accessing other Government of Canada benefit programs, such as the Canada Emergency Response Benefit (CERB). [71]

In both Table 13 and Figure 27, “regular benefits” are regular Employment Insurance monies, while “all income benefits” include regular Employment Insurance benefits, as well as those from the employment benefit programs (Skills Development Program, Job Creation Partnerships Program and Self-employment Program), fishing benefits (winter/summer), maternity benefits, parental benefits (regular/extended), and compassionate care benefits. The breakdown for each benefit type is only available at the provincial level.[72]

Table 13: Number of Employment Insurance Benefit Recipients[73]

	2016	**2017**	**2018**	**2019**	**2020**	Jan/Feb **2021**
All income benefits	5320	5480	4450	4760	6020	1860
Regular EI benefits	3430	3320	2490	2650	4250	1460

[70] Statistics Canada. Table 14-10-0323-01 Employment insurance beneficiaries by census division, monthly, unadjusted for seasonality. Footnote #3.
www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410032301
[71] Statistics Canada. Table 14-10-0323-01 Employment insurance beneficiaries by census division, monthly, unadjusted for seasonality. Footnote #4.
www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410032301
[72] Statistics Canada. Table 14-10-0009-01 Employment insurance beneficiaries by type of income benefits, monthly, unadjusted for seasonality
[73] Statistics Canada. Table 14-10-0323-01 Employment insurance beneficiaries by census division, monthly, unadjusted for seasonality www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410032

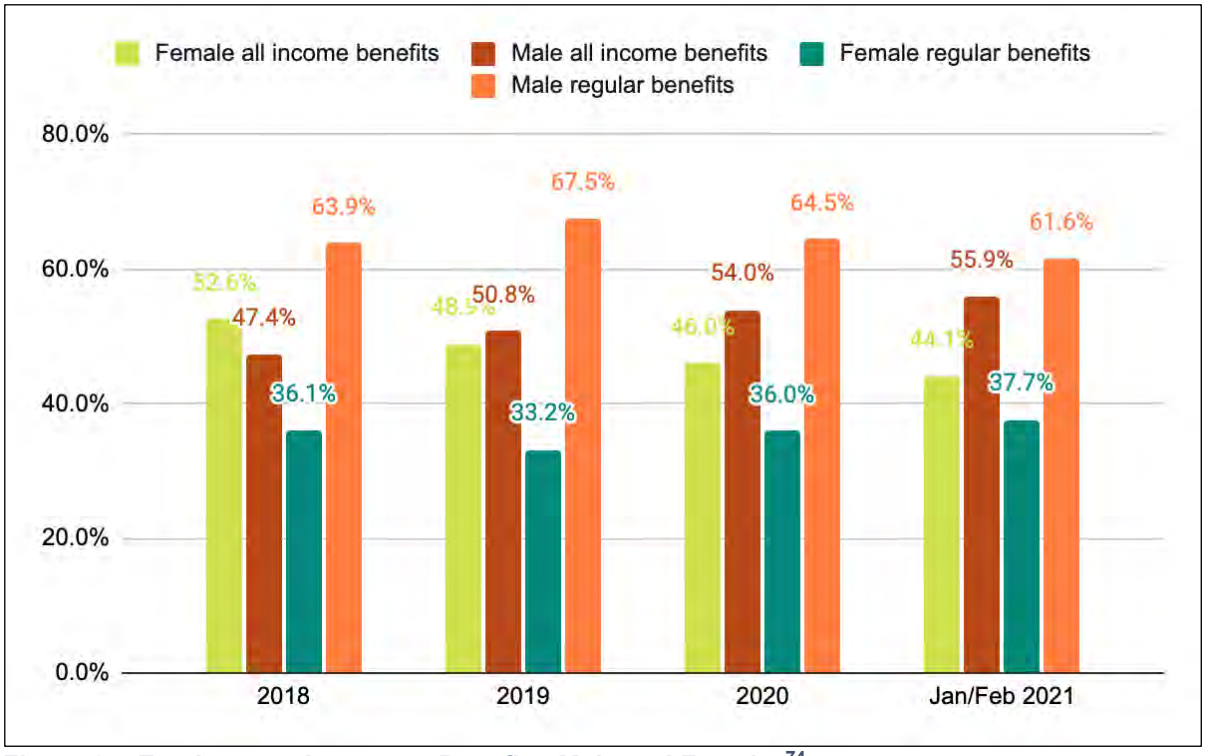

Figure 27: Employment Insurance Benefits, Male and Female. [74]

[74] Statistics Canada. Table 14-10-0323-01 Employment insurance beneficiaries by census division, monthly, unadjusted for seasonality www.150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1410032301

9. Disability Assistance

The data in this section (Disability Assistance) refers to all areas of the qathet region, except Tla'amin Nation. The numbers for disability assistance cases and recipients have increased slowly since 2016, with a slight uptick in 2020, but not a large leap. Recipients are all those who receive the benefits, for example applicants and their dependants, whereas cases (in Table 14) refer only to the number of applicants.

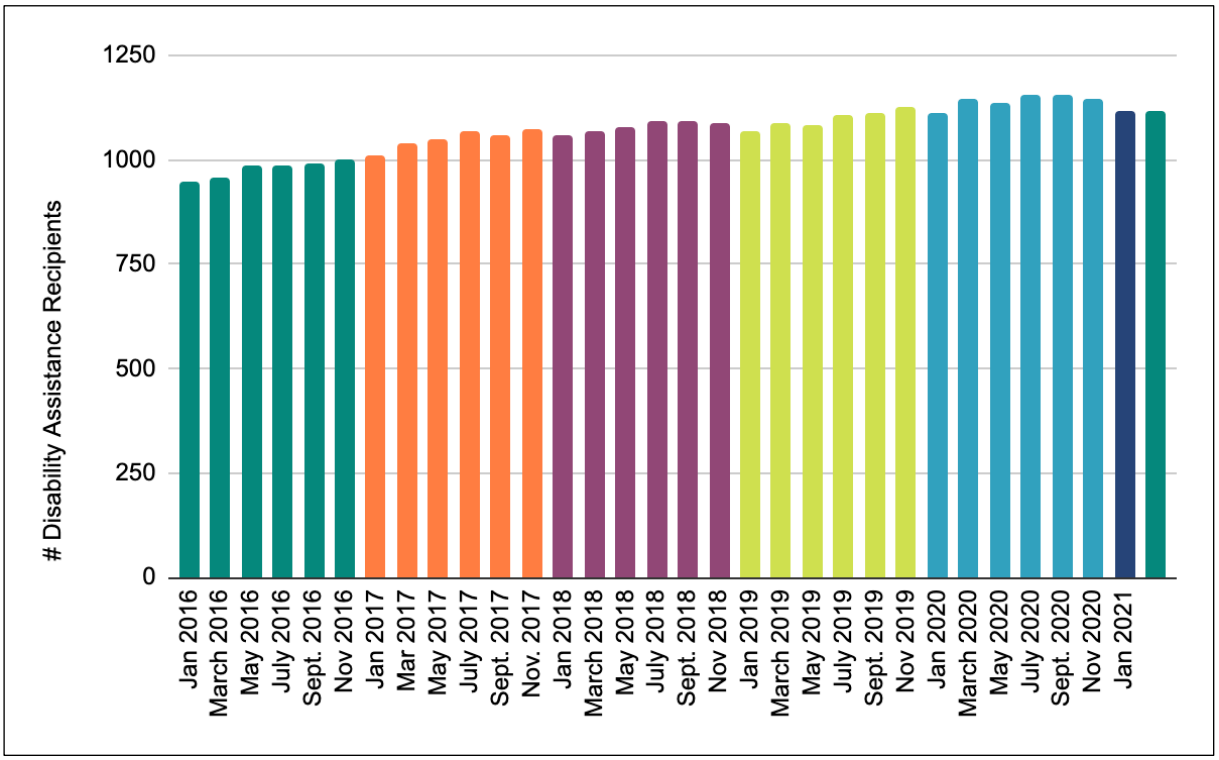

Figure 28: Disability Assistance Recipients Over Time[75]

Table 14: Average Cases and Recipients Disability Assistance, 2018-February 2021[76]

	Avg. # Cases	Avg. # Recipients
2018	855	1081
2019	870	1098
2020	905	1142
Jan/Feb 2021	896	1116

[75] BC government, Ministry of Social Development and Poverty Reduction. By request.
[76] Calculated from: BC government, Ministry of Social Development and Poverty Reduction. By request.

10. Income Assistance

Cases and recipients for all the qathet region except Tla'amin Nation for the year November 2019 to October 2020. Further data, specifically for Income Assistance over time, has been requested from the province.

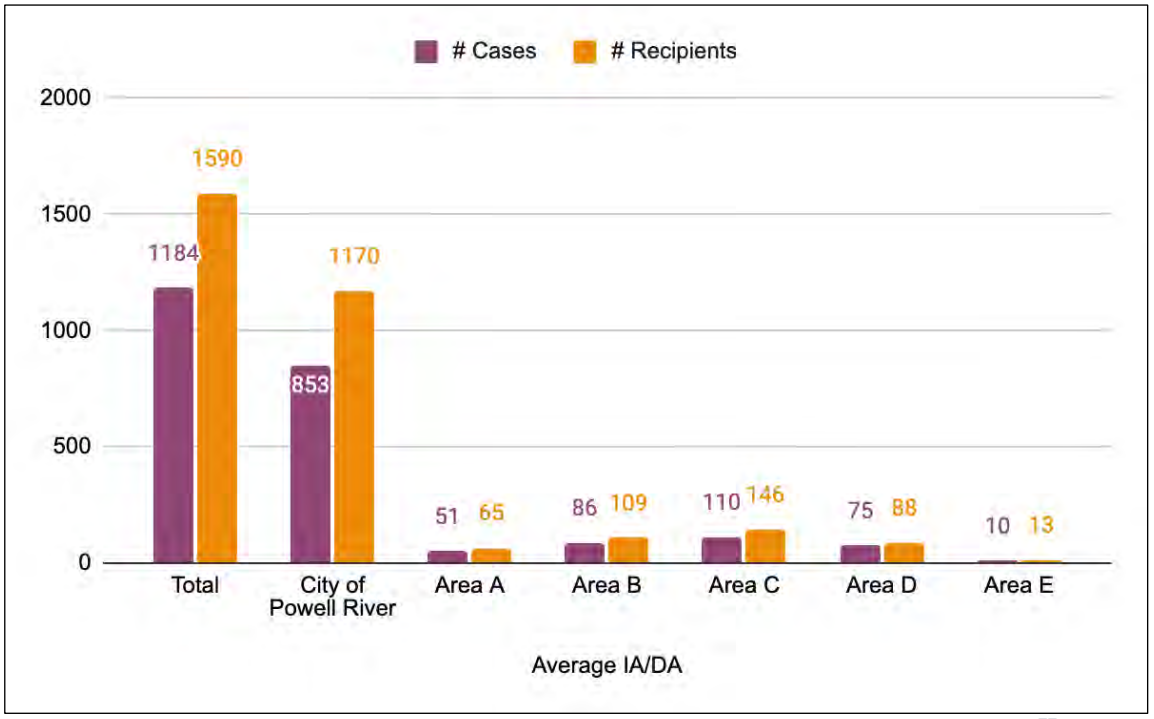

Figure 29: Average Income and Disability Assistance by Area Nov. 2019-Oct. 2020[77]

[77] BC government, Ministry of Social Development and Poverty Reduction. By request.

11. Conclusion

Overall, median incomes remained relatively steady 2016-2018. Figures for the census agglomeration area of Powell River show that most family types, other than lone-parents with more than one child, have median incomes above the Market Basket Measure.[78] However, once all areas of the qathet region are included, the picture is different. The median income for Lasqueti Island (Area E) falls below the Market Basket Measure, and median incomes for north of town (Area A) and Texada Island (Area D) are not far above.

Individuals are also vulnerable to low income, as well as to other non-income related poverty factors, such as social isolation. The bulk of this population is seniors, with close to 57% aged 60 and above (Figure 6).

In terms of gender, there is a still a wide income disparity across the country, province, and qathet region. Incomes for females in Powell River are less than 67% those of their male counterparts. This is close to, but below provincial figures, where female incomes are roughly 69% of male incomes. Compared to BC as a whole, both men and women earn a little less. The median income for males in Powell River is 93% of the male provincial income, for females it's 89%.

While the boundaries of the census agglomeration area catch a large percentage of qathet region's population, they don't account for the region's diversity. There are notable differences among Electoral Areas in many metrics—income, assets, poverty, and beyond. Working with community members from each area across the qathet region will be essential to determine the challenges and strengths of each area and develop a clearer picture of need, and of the most appropriate solutions.

From a demographics and income perspective, 2019 data is unlikely to be substantially different from 2018, but it's possible that 2020 data will vary significantly. 2020 will include boosts in a number of long-term benefits (for example, Income Assistance, childcare, the end of MSP payments), as well as income from various short-term COVID-19 benefits. It will also reflect job losses, business closures, illness, and other critical challenges. However, in terms of providing a narrative about the qathet region and poverty, 2020 will be anomalous to the past, as well as (hopefully) to the future. The most important gleanings in 2021 might be the legacy of economic impacts from COVID-19, how they are specifically showing up in the province and the qathet region, and possible ways to move past them.

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[78] Data from 2018 (Figure 23).

NOTE: The following income-related data has been requested and is missing from this report: Working poor (Community Data Program) and Income assistance (BC Ministry of Social Development and Poverty Reduction). We have also put in a request for more income data at the Electoral Area level, including after-tax figures, but have not yet received a reply.

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DEMOGRAPHIC AND INCOME SNAPSHOT *Prepared as input for the Poverty Reduction Strategy*

DATA IS ONLY PART OF THE PICTURE

While data can help identify some points of need, statistical information is only part of the picture of a community and income alone does not tell the full story of poverty. Data also has limitations: For example, Statistics Canada only includes the City of Powell River and Electoral Areas B & C (both South of Town) in the census agglomeration area for this region. These are the three wealthiest areas. Most of the data does not include North of Town, Savary, Lasqueti, Texada, and Tla'amin Nation. In this document, "Powell River" refers to the census agglomeration area.

For the full report, please contact **Kokazaki@powellriver.ca**

Imagine our community
WITHOUT POVERTY

OUR POPULATION

The population in our region is older and a little poorer.

The median age for Powell River is 53.3, compared to 42.2 for BC. The before-tax individual median income for the Powell River census area was $32,500 compared to $36,100 for BC

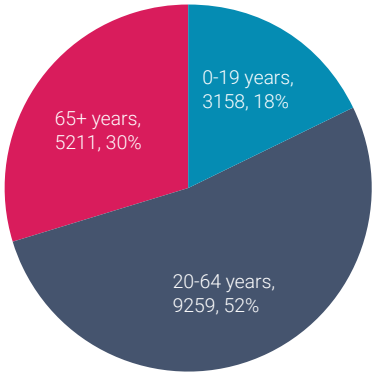


Figure 1: **Age distribution Powell River, 2020**

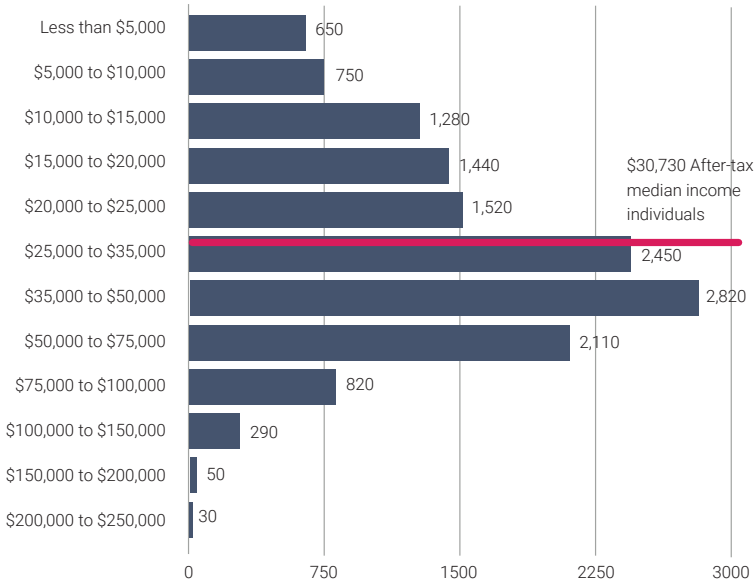


Figure 2: **After-tax individual income distribution Powell River, 2018**

INCOME GAP MALE/FEMALE

In 2018, **median total income for females was less that 67% the median total income of males in the census area.** A median is the middle in a set of numbers (half of the incomes fall below the median, half above).

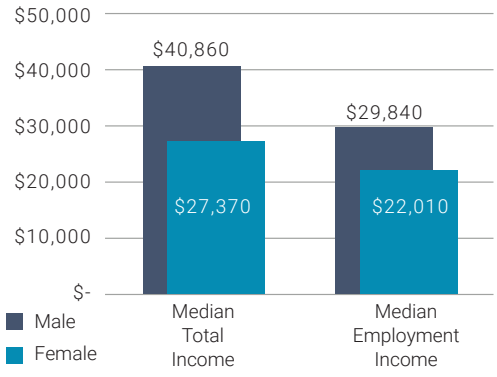


Figure 3: **Median Total Income and Median Employment income Powell River, Male vs Female, 2018**

POVERTY IN POWELL RIVER

An estimated 17.6% of people in Powell River were below the low-income threshold. That's 3,030 people, including about 850 children. We estimate that in the **qathat region, more than 3,500 people are low income.**

Low-income Measure:
A household is considered low income if the after-tax income is less than half of the median after-tax income of all households in Canada.

WHO EXPERIENCES LOW INCOME?

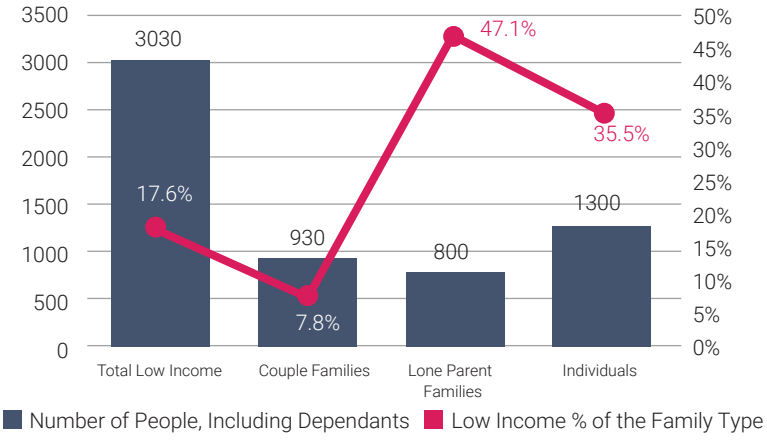


Figure 4: **Number of people in Powell River experiencing Low Income, 2018**

MEDIAN INCOME VS LOW INCOME

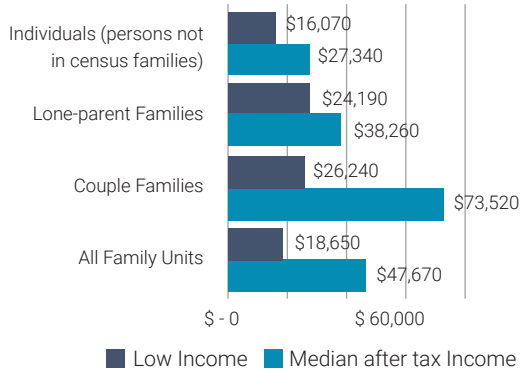


Figure 5: **Median low income vs Median after-tax income per family type for Powell River, 2018**

LONE-PARENT FAMILIES

Lone-parent families are particularly at risk of experiencing poverty. Lone-parent families become more vulnerable with more children. In 2018, about 50% of adults (60), and more than 70% of children (160) in lone-parent families with three or more children were low income.

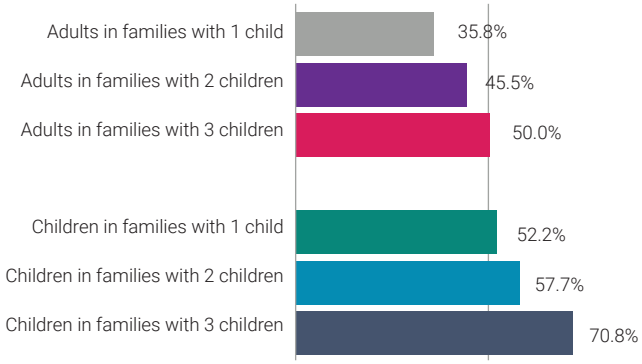


Figure 6: **Percent of individuals in low-income lone-parent families**

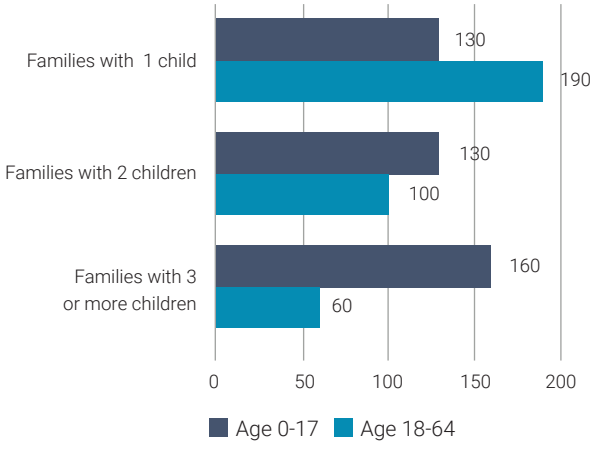


Figure 7: **Number of individuals in low-income lone-parent families**

Nearly 25% of all children in Powell River are low income. **More than 60% of children in lone-parent families and 100% of teens who live independently are low income.**

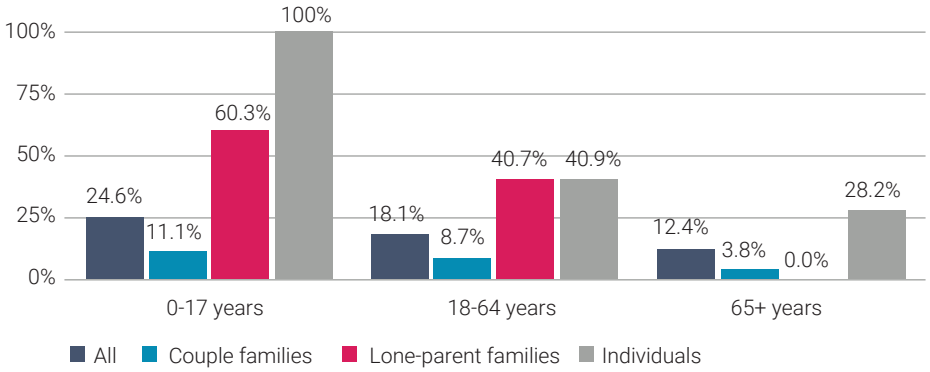


Figure 8: **Percentage of people in low-income by age and family type lone-parent families**

A **couple family** is a couple living together at the same address with or without children. Because this group's composition varies so widely, the data is more general and likely does not describe the experience of all couple families in Powell River.

Individuals are more vulnerable to low income. **Over 28% of seniors living alone are low income, compared to over 12% of all seniors.**

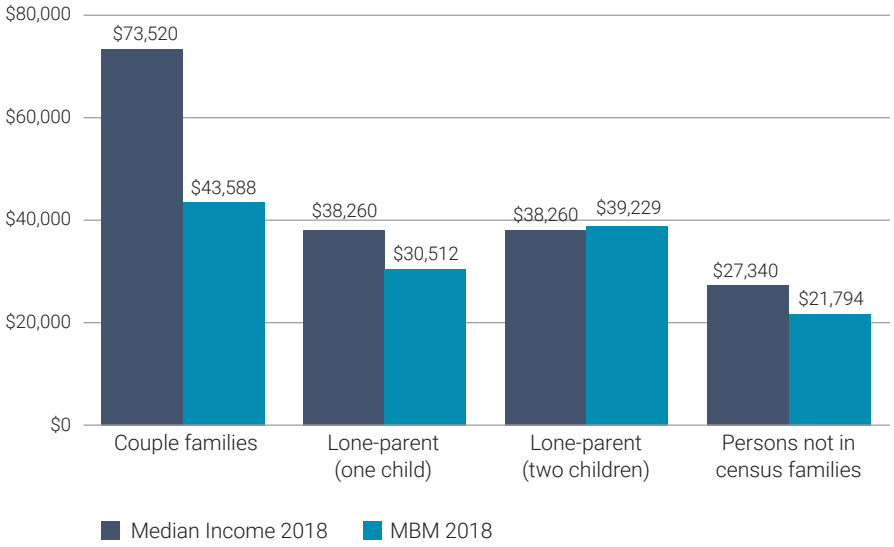


Figure 9: **Median after-tax income vs Market Basket Measure (MBM) by family type. (#) = number of people in family type. Note: actual median amounts are expected to be lower.**

The Market Basket Measure (MBM) is Canada's official poverty line. It is a measure of disposable income compared to the cost of a basic basket of goods and services. Disposable income will be lower than after-tax earning, but after-tax amounts are used as a conservative estimate.

The median after-tax incomes for lone-parent families and individuals are close to the Market Basket Measure. This aligns with Canadian Income Survey data that shows that nationwide, **individuals and lone-parent families are more vulnerable to poverty, and female lone-parents in particular.**

POVERTY BY REGION

Income varies across our region. The median income for Lasqueti is below the Market Basket Measure and Texada and Electoral Area A (North of Town) are remarkably close to the MBM.

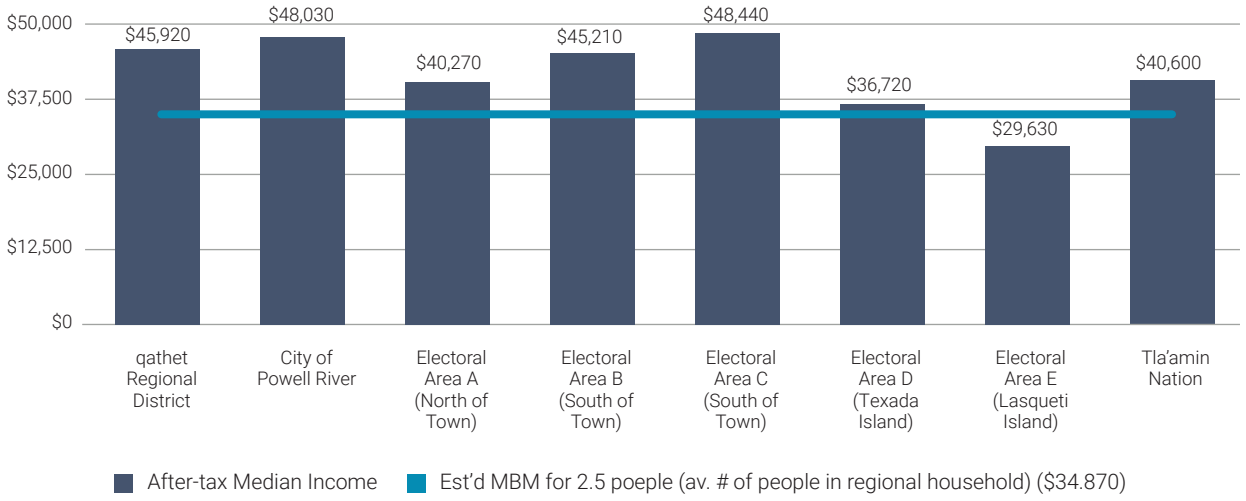


Figure 10: **Population Median Income (families and individuals) vs Market Basket Measure (MBM), 2018**

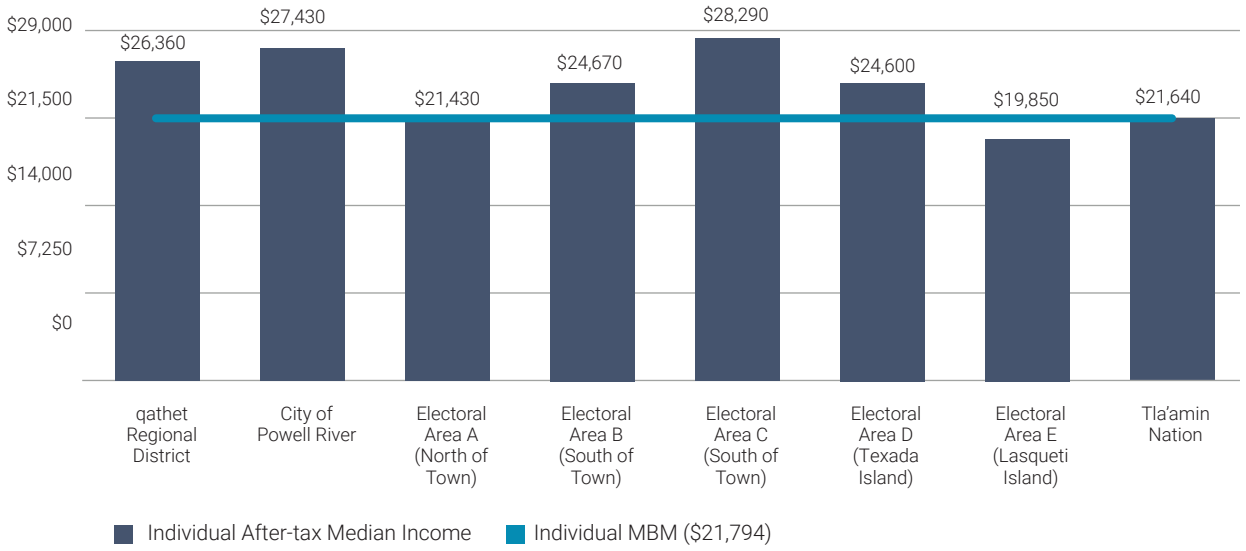
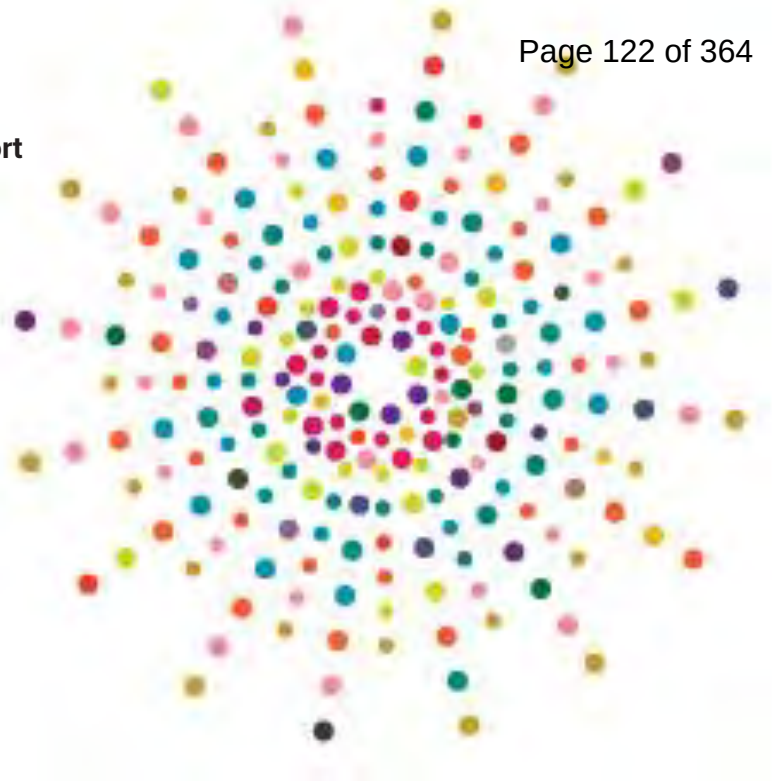


Figure 11: **Individual Median Income vs Market Basket Measure (MBM), 2018**

Appendix 3: Community Wellbeing Survey report



Community Wellbeing Survey Results

June 3, 2021

Christien Kaaij, Alof!i Consultancy

The City of Powell River, qathet Regional District and Tla'amin Nation have partnered to complete the qathet Regional Poverty Reduction Strategy as part of the Union of British Columbian Municipalities (UBCM) Poverty Reduction Planning & Action Program. This project is in partnership with Lift Community Services and First Credit Union

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1. Introduction

As part of a vision to make qathet a region where everyone thrives, the City of Powell River, qathet Regional District, and the Tla'amin Nation, in partnership with Lift Community Services and First Credit Union, are working with local organizations and citizens, to develop a Regional Poverty Reduction Strategy.

> Two working parents should be able to pay their bills, afford healthy food, have money left over for house repairs or entertainment etc. this is not the case.
>
> *Survey Respondent*

To understand what citizens need to thrive, a region-wide Community Wellbeing survey was conducted between March 15 and April 15, 2021. The survey was hosted on ParticipatePR.ca. A link to the digital survey was distributed via social media (Facebook, Instagram, Twitter, and websites of partner organizations), corporate and school mailing lists, local networks, and neighbourhood e-newsletters. Posters were distributed throughout the region, as well as paper copies and drop-boxes.[1] Local radio station CJFM ran a radio announcement. Two advertisements were placed in the Powell River Peak and articles and announcements appeared in the Peak and Powell River Living.[2] Several non-profit organizations were asked to reach out to their clients and support them with the survey if requested. Separate instructions were provided to survey assistants (see Appendix C).

The survey had 28 questions with several sub-questions and took between 5 and 15 minutes to complete. See Appendix D for an overview of the full survey.

The survey, which received 567 valid responses, provides a statistically relevant number for the region, with the results skewed towards females and a younger population. However, numbers are too low in any subcategory or region to provide statistical relevance. Instead, the data provides an important snapshot of a small portion of the population. This report provides the overall survey results, as well as some information per subcategories and regions.

At the end of the survey, people were asked if there was anything else they would like to add. This information is included in Appendix G.

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[1] Paper copies and drop-boxes were not distributed on Lasqueti and Savary Island.
[2] See Appendix A for an overview of all traffic channels and Appendix B for the Peak article and advertisement.

2. Survey Demographics

A total of 567 [3] responses were received online, by paper, in person or by phone. One respondent indicated they live in Alberta. Their answers were removed from the results. Most of the respondents lived in Westview (33%), were female (75%) and between 30-44 (28%) or 45-59 years (29%).[4]

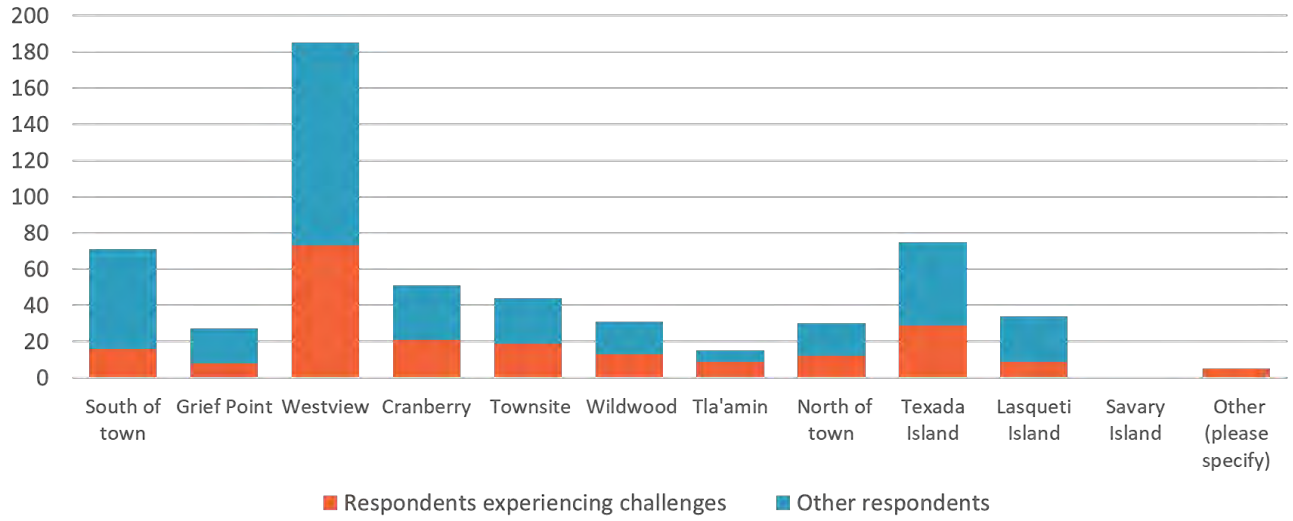


Figure 1: Location of Respondents

[3] 567 provides a statistically relevant number for the region, with the results skewed towards females and a younger population. Numbers are too low in any subcategory or region to provide statistical relevance. They provide a snapshot of a small portion of the population.

[4] One of the central questions in the survey was a request for respondents to rate the following statement: "I face challenges meeting my needs (housing, food, clothing) or the needs of my family each month". Respondents were provided the choice to answer Always, Often, Sometimes, Rarely, Never and Unsure. In many graphs in this report respondents who replied with Always, Often or Sometimes have been highlighted.

[5] Statistics Canada. Table 17-10-0135-01 Population estimates, July 1, by census metropolitan area and census agglomeration, 2016 boundaries

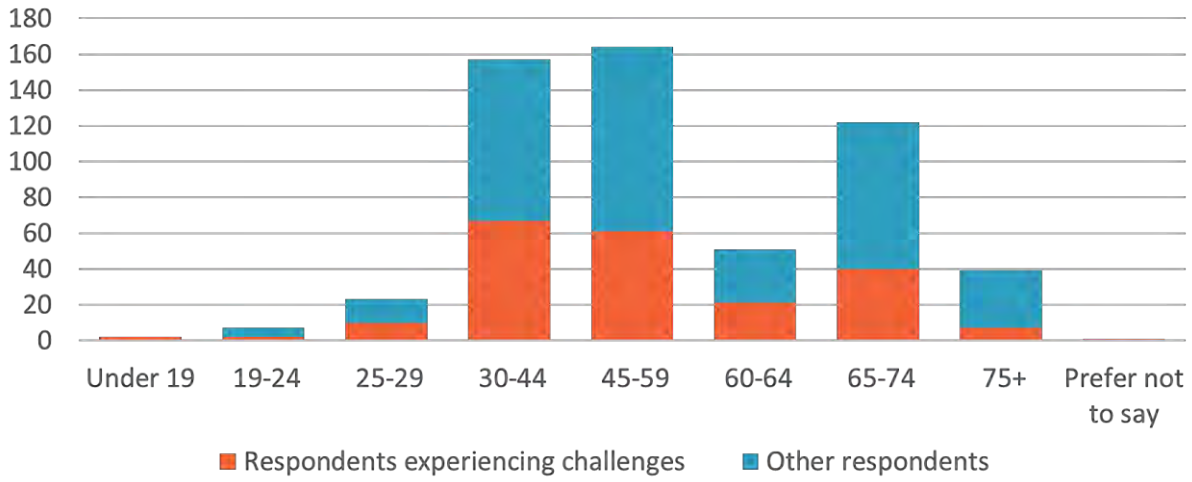


Figure 3: Age Respondents

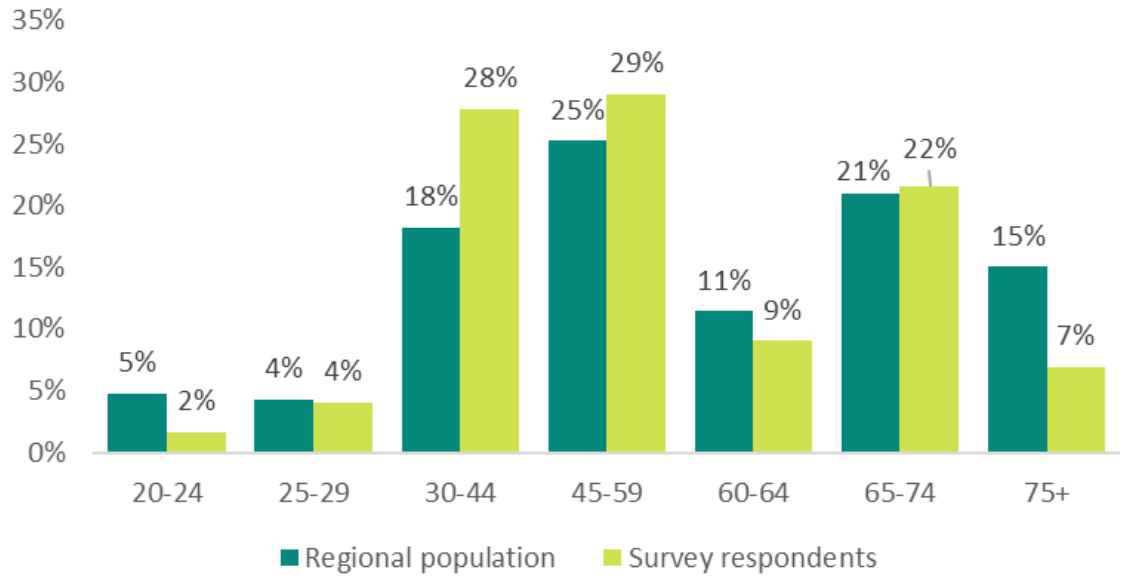


Figure 2: Distribution of regional population by age[5] vs survey respondents

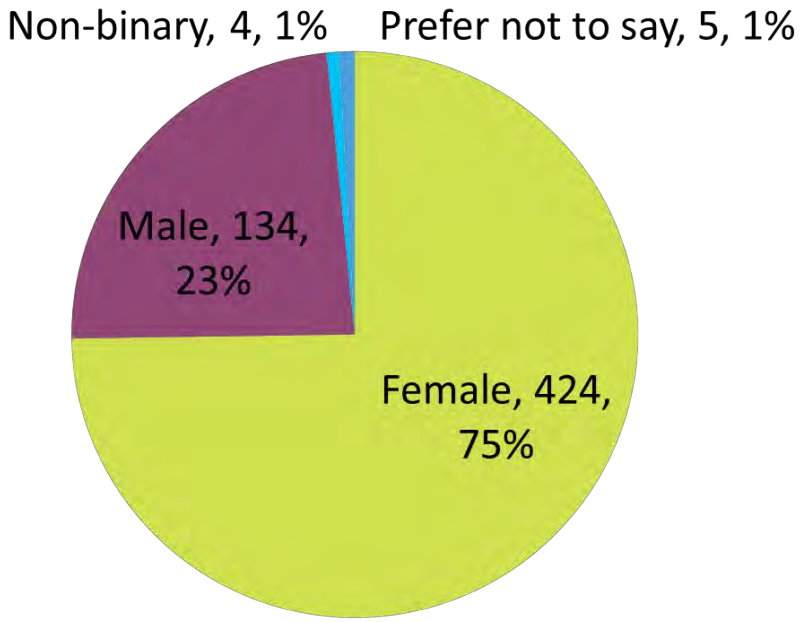


Figure 5: Gender Respondents

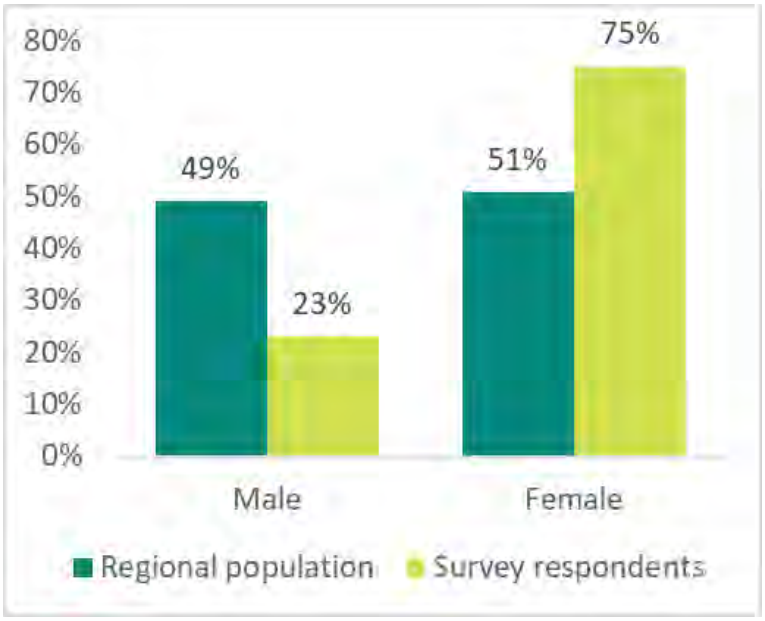


Figure 4: Distribution of regional population by age[5] vs survey respondents

85 % (475) of respondents most closely identified with Caucasian, 7% (38) as First Nation/Indigenous/Metis, 4% (23) as French Canadian and 2% (13) identified being from the Tla'amin Nation.[6] "Other" included, for example, Ukrainian, Canadian, Russian, Ashkenazi, Jewish, Croatian, British, a variety of European countries, and several mixed ancestries. One respondent was offended by the question wording.

Cultural Background/Ethnicit	# of respondents	% of total respondents
Caucasian	475	83%
First Nation/ Indigenous/Metis	38	7%
Other (please specify)	29	5%
French Canadian	23	4%
Prefer not to say	16	3%
Tla'amin Nation	13	2%
Italian	12	2%
East Asian	6	1%
Middle Eastern	4	1%
Maltese	3	1%
Latina/Hispanic	2	0%

Figure 6: Cultural Background/Ethnicity

54% (304 of 567) of respondents lived over 15 years in the community, 15% (83) between 10 and 15 years and 14% (78) between 5 and 10 years.

Only a small portion of the respondents (10% or 55) identified as being newcomers to Canada, whereby almost all who identified as newcomers (87% or 48) came to Canada over 10 years ago.

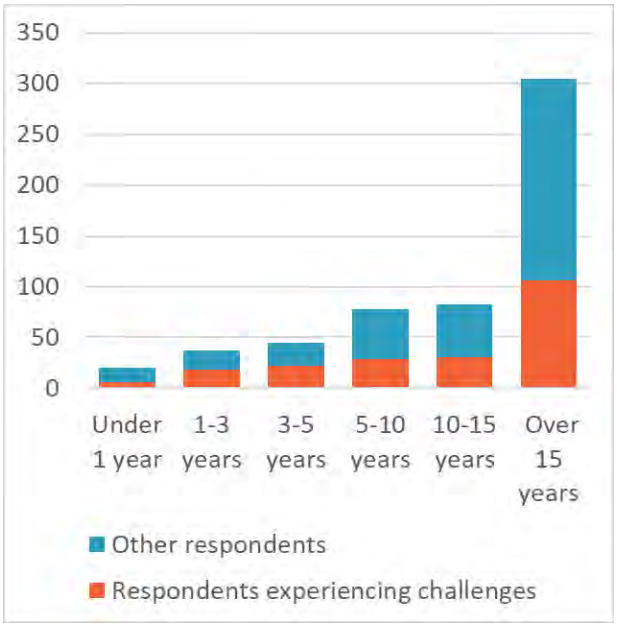


Figure 7: Time lived in Community

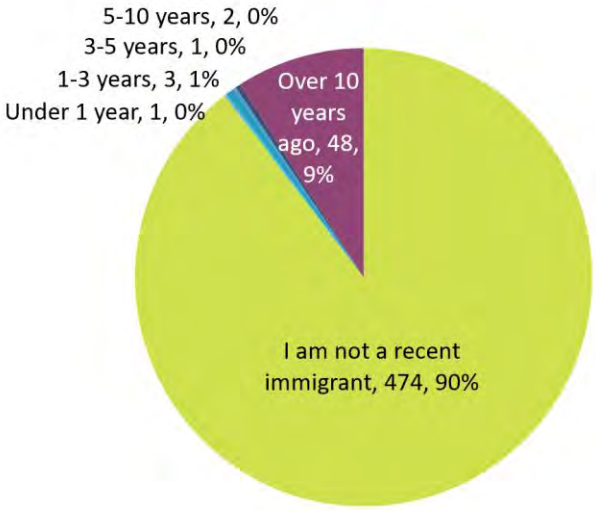


Figure 8: Are you a newcomer to Canada? If yes, how long ago did you immigrate?

[6] Respondents could choose more than 1 category.

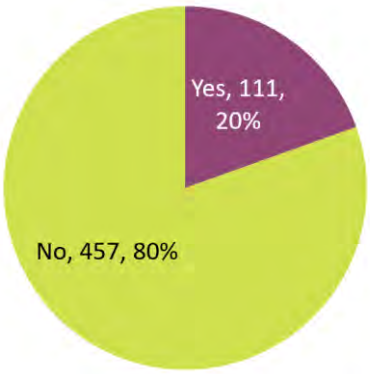


Figure 9: Respondents living alone or not

Of all respondents, 20% (111) identified living alone.

56% of the respondents (367) lived with a partner or spouse, 33% (216) lived with children.
Those (24 or 4%) who identified living with "other household members" included for example those living with adult children, international or exchange students, and those having a home share contract with someone with a disability or mental health problems.

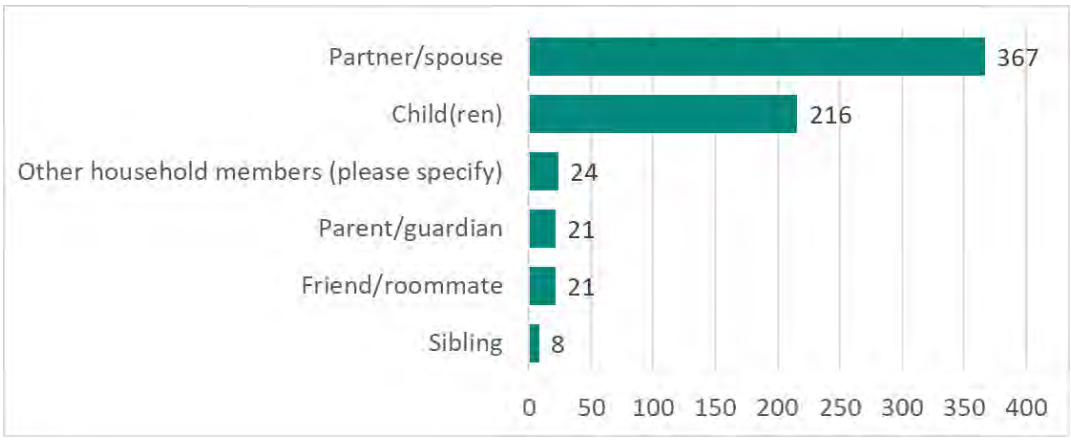


Figure 11: "With whom do you live?"

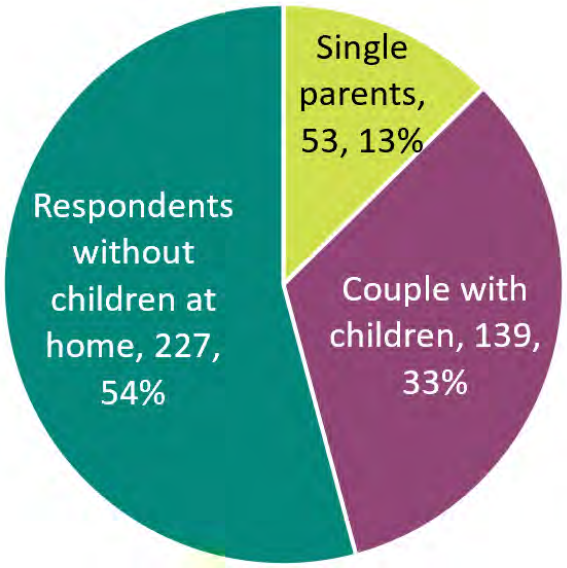


Figure 10: Overview of respondents with children

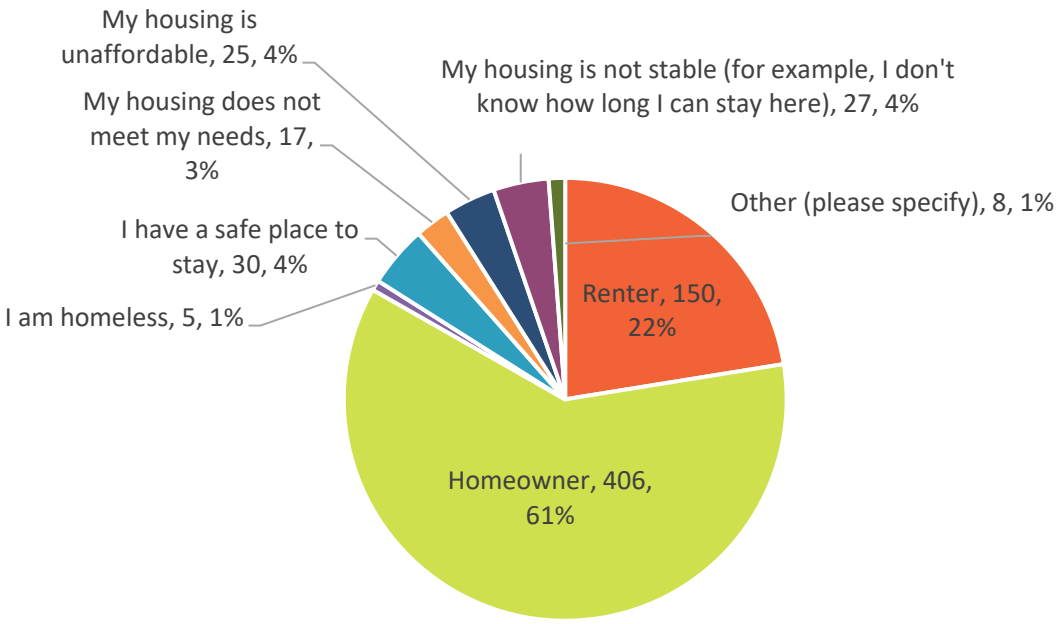


Figure 12: Living situation

The majority of the respondents indicated being homeowners (406 or 61%), 150 (22%) indicated being renters, and 5 (1%) being homeless.
Under “other”, respondents indicated “Our taxes are too high”, “I am in the process of joining a housing cooperative.”, “Our son bought our home; we hold the mortgage and do not pay rent. Gets us both away from BANKS!” “Live with my Mom (she owns the house)”, “Cost of ownership is on track to outpace salary. Yearly costs of ownership outpace my yearly 2% raise.”, “Homeowner but the bank owns most of it lol”, “Living with parents” and "Own a home in Sliammon”.

Of all homeowners 57% (230) indicated always having enough money to maintain their home, 22% (90) indicated often, 12% sometimes, 6% rarely, and 3% never.

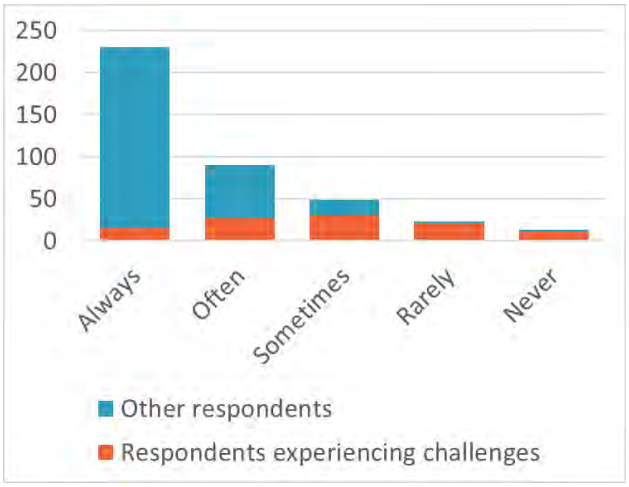


Figure 13: Homeowners reply to "I have enough money to maintain my home"

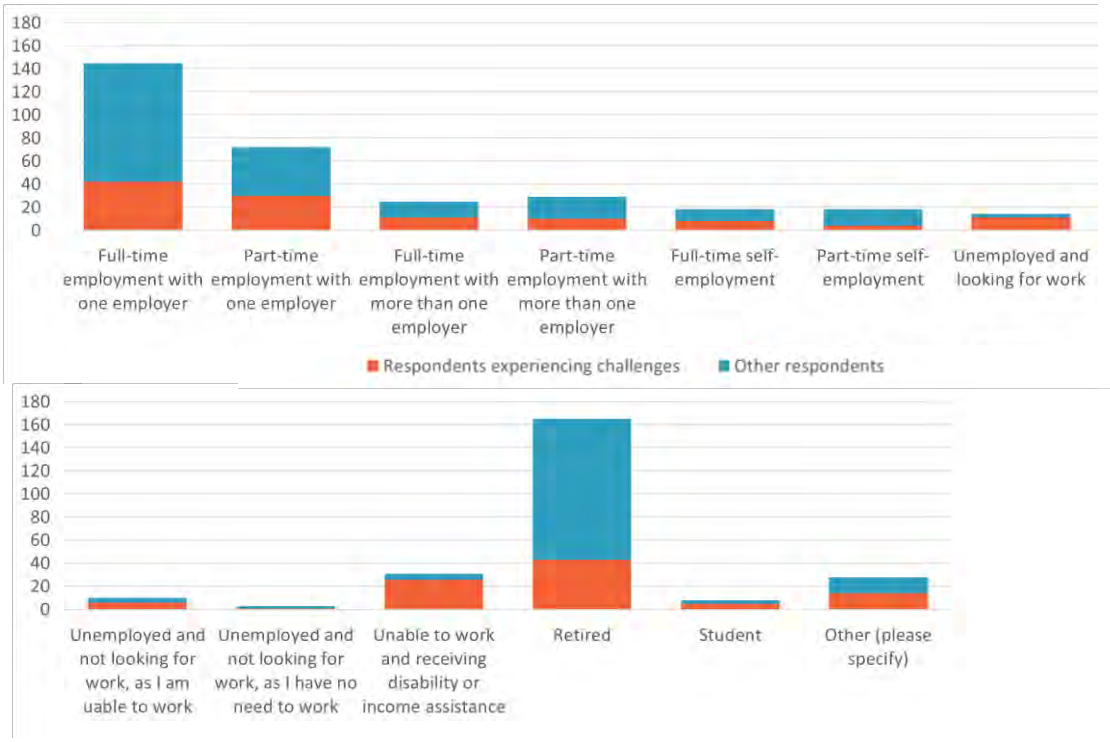


Figure 14: Employment situation respondents

The majority of the respondents indicated being retired (165 or 29%), 26% (145) fulltime employed with one employer and 13% (72) part-time employed with one employer.

Since buying a house 5 years ago, our financial needs have increased. At the same time, both my partner and I experienced difficulty finding full time employment that was appropriate for our mental, physical and family needs. I can no longer afford to buy fresh local foods often. Neither my partner nor myself have had employers that have benefit packages or if they do, our hours have been kept at 19hrs a week so that we do not qualify for benefits. This has greatly affected our access to physical and mental health supports as we cannot afford to pay privately but have been on the waitlists with mental health services (for ourselves and our children) for months or years. If it were not for our supportive family and friends and places like Family Place, the CRC or the Sycamore commons, we would be in very dire need.

Survey Respondent

The majority of the respondents (280 or 50%) earned an hourly wage above the 2019 Powell River living wage of $16.31/hr.

21% (119) of the survey respondents indicated they receive an annual household income between $10,000 and $29,999, and 20% (116) an income between $60,000 and $99,000.

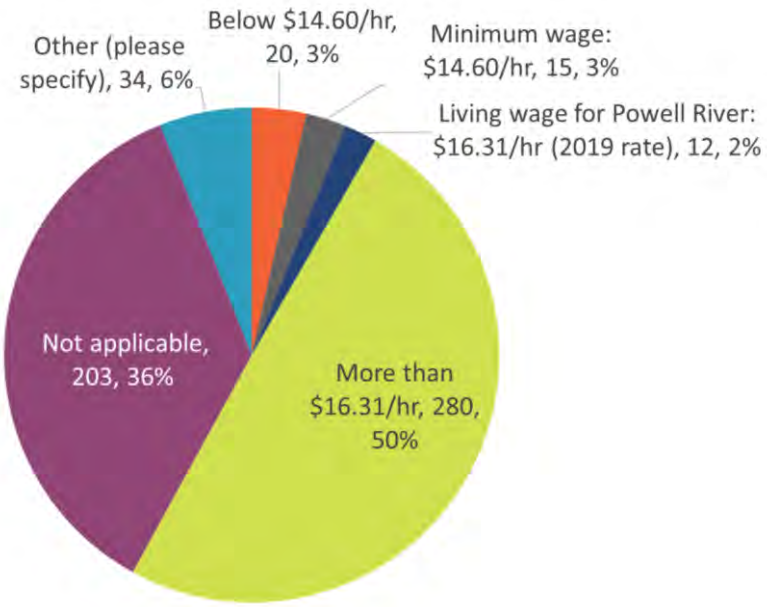


Figure 15: Hourly rate earned by respondents

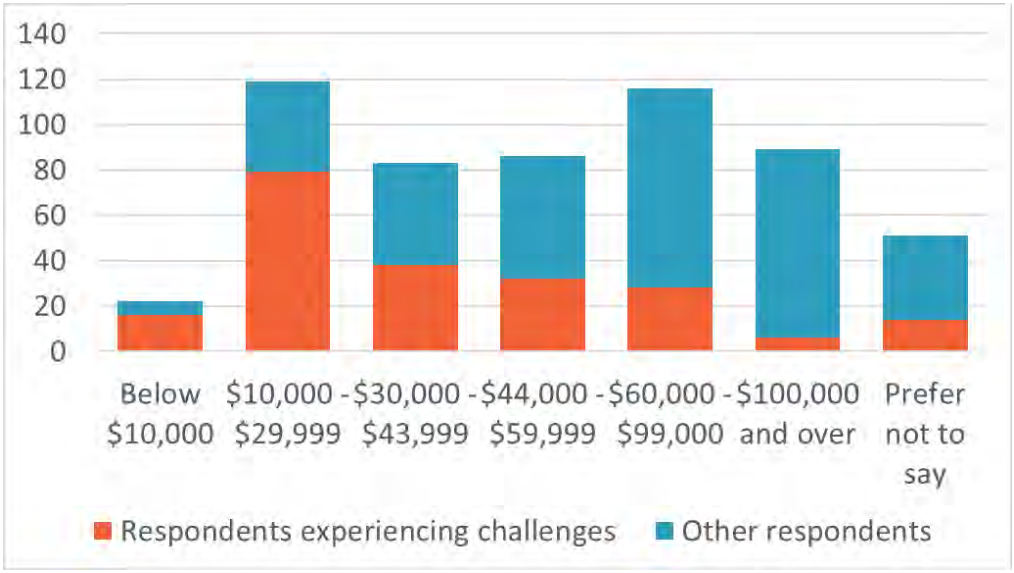


Figure 16: Annual household income before taxes

The lowest income was reported by respondents from Texada, Lasqueti and in Tla'amin, and the highest by those living in Grief Point or South of Town. This aligns with 2018 data from Statistics Canada showing the median incomes in each District area.

Figure 17: Relative household income before taxes of respondents per region. The City of Powell River reflects the average of the separated neighbourhoods depict in the bottom section.

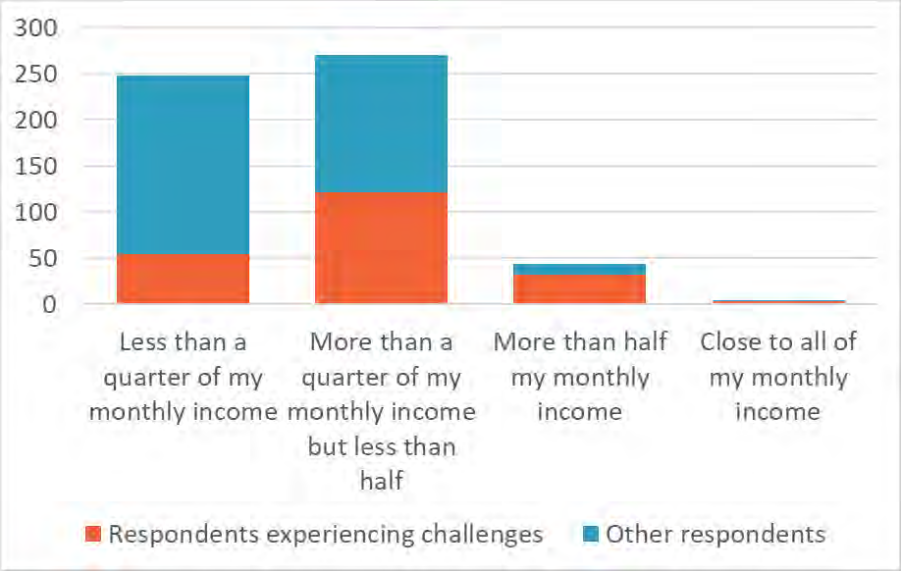


Figure 18: Portion of monthly income spent on food

44% of all respondents (248 of 567) spend less than a quarter of their monthly income on food, 48% (270) spend more than a quarter but less than half, and 8% (44 of 567) spend more than half of their monthly income on food.

The majority of all respondents (53%, or 303 of 567) indicated never having to choose between buying healthy foods or paying for other household costs, 14% (81) indicated rarely having to choose, 18% (103) sometimes, 10% (56) often, and 4% (22) always.

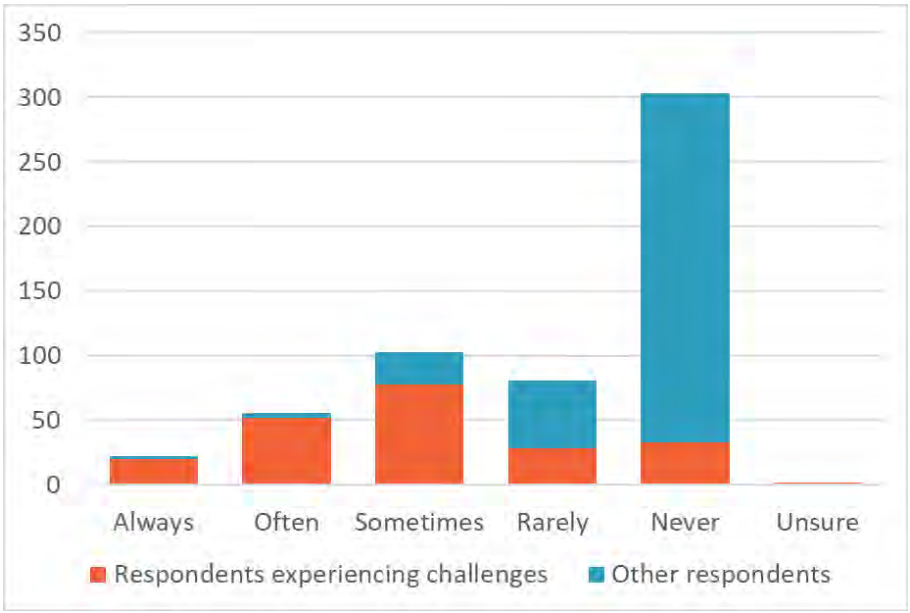


Figure 19: "During the last year, have you ever had to choose between buying healthy foods or paying for other household costs?"

53% (180 of 567) of the respondents indicated always having enough money to cover one-time unexpected costs (e.g. car repair, medical bill, etc.) without feeling that it would impact their ability to pay your other monthly expenses (e.g. housing, food, etc.), 16% (91) often had enough money, 23% (133) sometimes, 16% (90) rarely and 13% (73) never.

Figure 20:" Do you have enough money to cover one-time unexpected costs (e.g. car repair, medical bill, etc.) without feeling that it would impact your ability to pay your other monthly expenses (e.g. housing, food, etc.)?"

3. Respondents Facing Challenges

Survey respondents were asked to rate the following statement: “I face challenges meeting my needs (housing, food, clothing) or the needs of my family each month”. Respondents answering always, often, or sometimes are highlighted in the survey analysis as those facing challenges.

37.7% (214 of 567) of all respondents indicated facing challenges.

Those indicating they face challenges were equally divided between male respondents and females (37% each). 3 of the 4 respondents who identified as “non-binary” reported facing challenges.

Both respondents under 19 identified facing challenges, 43% of those 25-29 or 30-44 years old, and 41 % of those 60-64 years old.

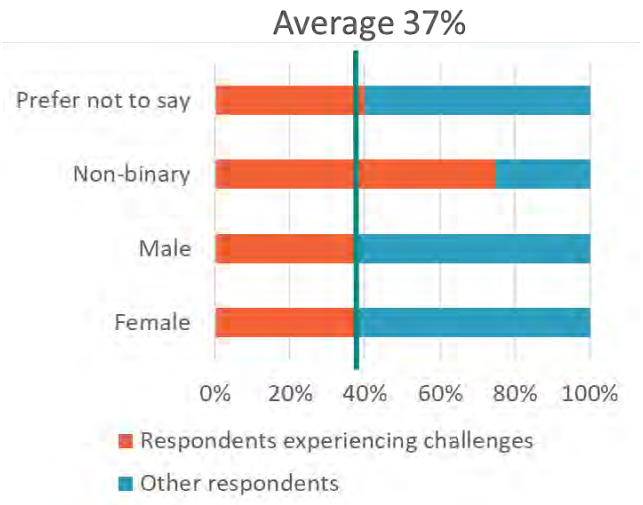


Figure 22: Comparison of respondents experiencing challenges or not by gender

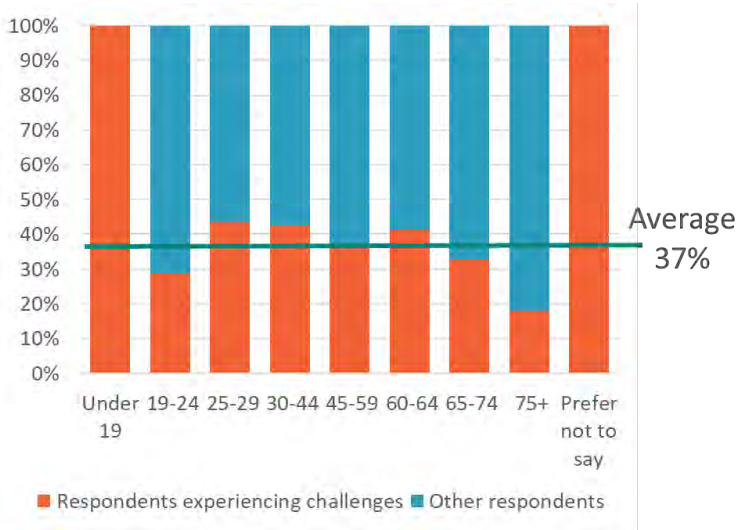


Figure 21: Comparison of respondents experiencing challenges or not by age

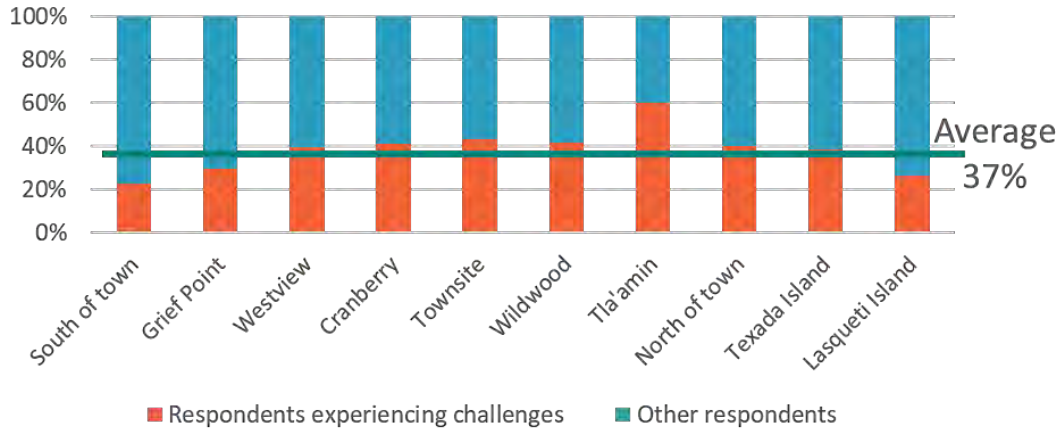


Figure 23: Comparison of respondents experiencing challenges by location

Respondents living in Tla'amin indicated they face relatively more challenges (60%), while respondents living South of Town, on Lasqueti, and in Grief Point experience relatively less (24%, 25% and 30% respectively).[7]

Except for respondents who identified as East Asian or Latino/Hispanic, all respondents not identifying as Caucasian reported a higher level of challenge to meeting their or their family's needs. For example, 85% of respondents who identified as Tla'amin Nation, 67% of respondents who identified as Maltese and 50% who identified as First Nation/Indigenous/Metis reported challenges compared to 37% of the respondents who identified as Caucasian.

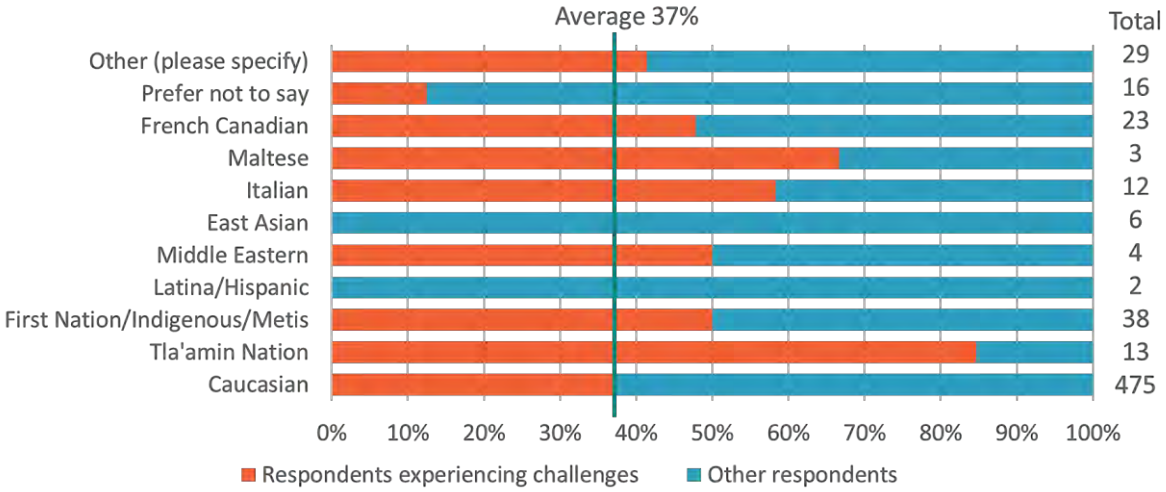


Figure 24: Comparison of respondents experiencing challenges or not by cultural background/ethnicity.

[7] As noted above, numbers are too low in any subcategory or region to provide statistical relevance. They provide a snapshot of a small portion of the population.

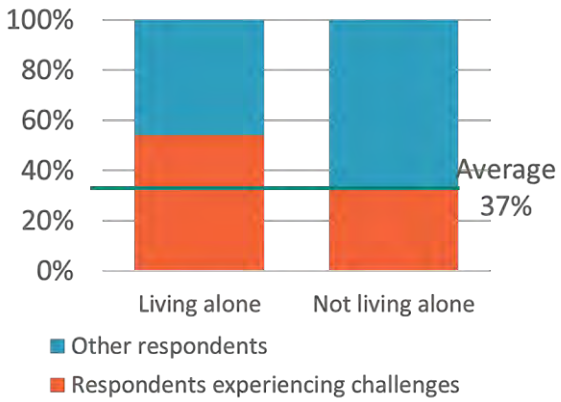


Figure 25: Comparison of respondents experiencing challenges or not by living alone or not.

54% of respondents who identified as living alone identified facing challenges. **72% of respondents who identified as single parents identified facing challenges.** The 2018 tax filer information for the City of Powell River and Areas B and C (South of town), recorded 670 lone parent families in these regions.

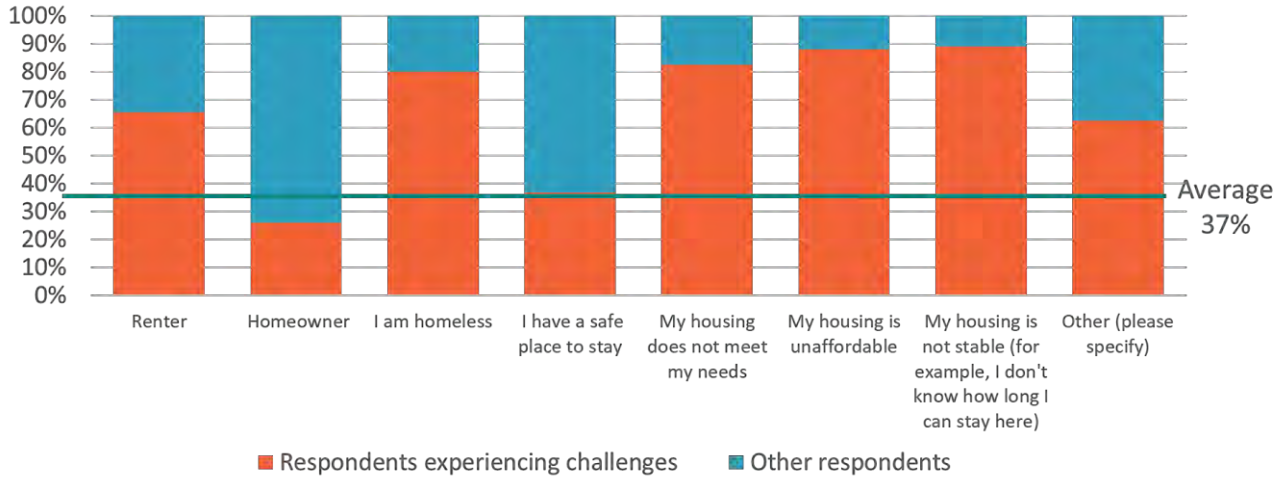


Figure 26: Comparison of respondents experiencing challenges or not by living situation.

Homeowners were the least likely to report facing challenges meeting their or their family's need (26%). 37% of respondents indicating "I have a safe place to live" identified that they face challenges for them or their family, which is similar to the average of all respondents. The percentage reporting challenges was significantly higher for renters (65%), respondents experiencing homelessness (80%), those with housing that does not meet their needs (82%), unaffordable housing (88%), or unstable housing (89%)

Of the **homeowners facing challenges meeting their or their family's needs**, 14% (15) indicated always having enough money to maintain their home, 26% (27) often, 30% (31) sometimes, 20 % (21) rarely and 10% (11) never.

Figure 27: Comparison of respondents experiencing challenges or not by employment situation.

Those retired or with fulltime employment with one employer (not displayed in graph) reported the least number of challenges (26% and 29% respectively), while 44% of those fulltime self-employed or fulltime employed with more than one employer reported challenges. The highest percentage of respondents who indicated facing challenges to meet their or their family needs were among those unable to work and receiving disability or income assistance (84%), unemployed and looking for work (79%), and those unemployed and not looking for work, as they were unable to work (60%).

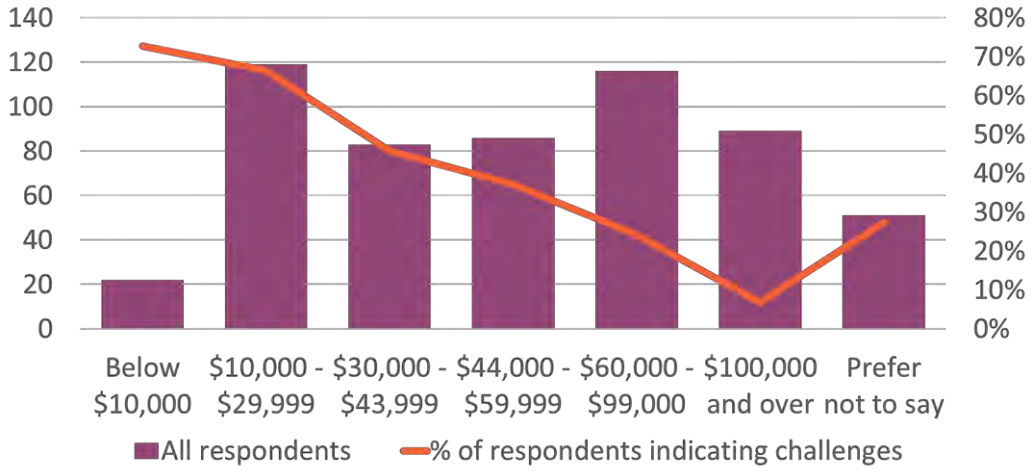


Figure 28: Annual household income of respondents & % of respondents facing challenges.

The survey found a direct link between income and the % of respondents indicating they face challenges meeting their or their family's needs each month.

A very large group of those indicating they face challenges indicated not always having access to nutritious food year-round and having to choose between buying healthy foods or paying for other household costs: Only 19% (74 of 213) of respondents who indicated they face challenges meeting their or their family's needs each month indicated always having access to nutritious food all year round, compared to 68% (389 of 568) of all other respondents. Of those indicating they face challenges meeting their or their family's monthly needs, 57% (122 of 213) spend more than a quarter of their monthly income but less than half on nutritious food, and 15% (32 of 213) spend more than half of their monthly income.

Figure 29: Comparison of respondents experiencing challenges or not by ability to have access to nutritious food all year round.

Of those indicating they face challenges meeting their or their family's needs, only 15% (33 of 213) indicated never having to choose between buying healthy food or paying for other household costs.

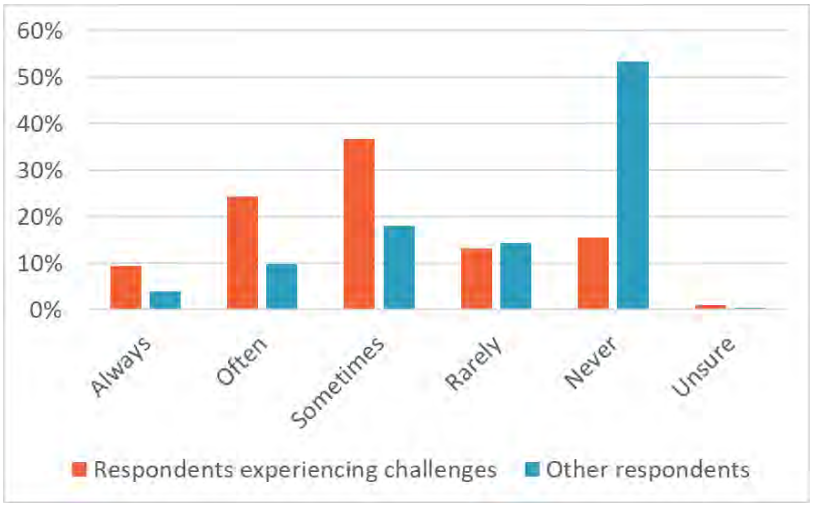


Figure 30: "During the last year, have you ever had to choose between buying healthy foods or paying for other household costs?"

"Without credit, one-time unexpected costs could sink us. We are living well now, but there is no cushion so are only a stroke of bad luck away from barely surviving."

Survey respondent

82% (60 of 73) of those respondents indicating never having enough money to pay one-time unexpected costs without feeling that it would impact their ability to pay their other monthly expenses, face challenges meeting their or their family's needs. Of those indicating rarely or sometimes having enough money to pay one-time unexpected expenses 69% (62 of 90) and 46% (61 of 133) respectively, were facing challenges.

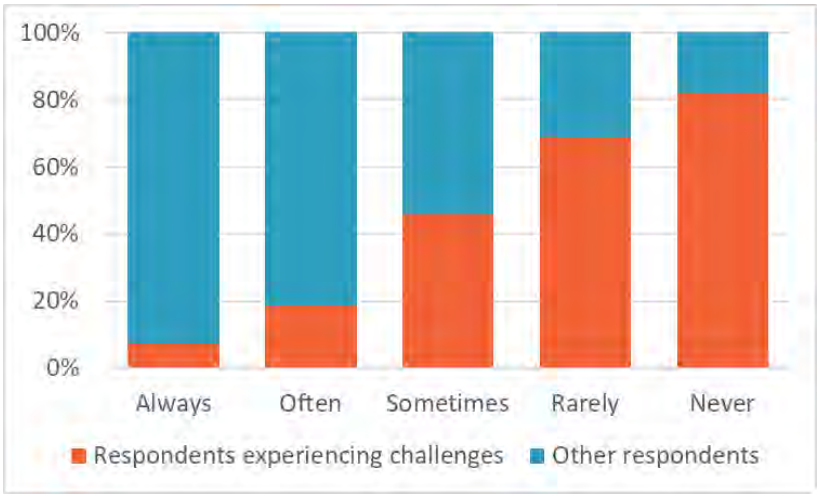


Figure 31: " Do you have enough money to cover one-time unexpected costs (e.g. car repair, medical bill, etc.) without feeling that it would impact your ability to pay your other monthly expenses (e.g. housing, food, etc.)?"

Those respondents who indicated they always, often or sometimes face challenges meeting their or their family's needs each month were asked if they would mind sharing their experiences. Many did and the responses reflect a wide variety of issues and circumstances. Below is a selection of their experiences. The complete set of responses is included in Appendix E.

"As a single mom trying to raise two kids with no job due to covid I'm worried about our future, I own my home thru smart decisions during my marriage but now I'm scared I will lose it. The roof is old and windows are breaking and general repair and upkeep is expensive and then I get my tax notice every year and it's going up and up! How am I going to keep paying this ridiculous tax bill every year once my child support stops? I barely have enough to give us a decent life each month and then put my taxes on my credit card every year and spend 10 months paying for it. And then they make me buy garbage tags to get my garbage picked up! Ridiculous"

"Housing has never felt secure, as a renter. Have moved over and over again - renovicted. Even working full time, my partner and my debt load is so high that we often will adjust our food budget to the basics"

"My pension is mostly fixed but all basic things like phone, internet, hydro keep going up. Property taxes, house repair & maintenance will become unaffordable eventually. Now pay someone to mow the lawn. "keeping up" gets harder as you age, even if you do your best to be physically fit."

"I am so so so tired of feeling like my brain is not being of service because I can't afford it. I'm tired of having to figure it out all the time, my body is in an amplified state of stress as I barely maintain the base line of my hierarchy of needs... poverty has led me to do things I would never otherwise have allowed myself to do. It is solely my friendly personality that has helped me though life and I wonder how many people who don't have this kind of nature won't get the same individual care from friends and family. I am blessed by the people in my life who do as much as they can to support me ... I just don't understand a nation who doesn't find a way to make education an accessible reality for everyone meanwhile we don't even have enough professionals to care for the populace. It's a broken system across the board."

"I make a good hourly wage but I need to work more than my doctor recommends and haven't been able to take time off for medical purposes. My rent alone is 95% of what I make working at the hospital in a professional role. My second job is a temporary contract and doesn't cover the full cost of hydro, phone, food and medical expenses. Plus I'm supporting my dad who lost his job because of Covid. I'm taking on a second degree and more hours despite two

doctors recommendations just so I can live and hopefully not juggle disconnection notices in the future."

"On paper it appears i make a decent income but after mortgage payments, taxes, household bills, gas and groceries, i have no ability to save. I live in stress worrying about something breaking down in my home that i wont be able to fix. That on top of not having extra to make any decent credit card payment to get out of my debt. It feels like im moving on a treadmill, never getting anywhere. (I am a single mom with one source of income)."

"Cost of living increasing faster than our income"

"I am a single mom with two daughters. One is special needs and requires 24/7 care. I can't work because she is my full time job. I am currently in a second floor apartment building that only has stairs. My daughter can't walk and is in a wheelchair. She has grown a lot since we moved here 2 1/2 years ago. I can no longer carry her up and down the stairs. I am on the list for the new apartment building on Ontario and that's going to save my life. I have only been out of my apartment half a dozen times since covid started because of my daughter. I just started letting my 7 year old daughter start going back to school last month. My dad comes over from Texada once a week and does my grocery shopping and I keep it to a minimum because groceries have gotten so expensive. I'm not really sure how people expect people like me to feed my kids, clothe them and buy them toys they want with what little we get on income assistance. This isn't what I chose it was what was given to me. I wouldn't change my daughter for anything but I also don't like the stereotype of income assistance."

"Although I have an advanced degree, I have never been called for an interview although I have applied for well over 2 dozen positions over the years in PR. I understand from talking with other job seekers there is a sense that locals are privileged in hiring. This is discouraging as I feel more of an outsider now than ever before."

"I returned to Canada in 2013. It took 6 years to find full-time employment. Before that I was working multiple jobs for various employers. Always feeling pulled in several directions at the same time. Very stressful! I have years of work experience and skills. I have a Masters in Education. And it still took me 6 years to find decent, full time employment."

"If there were affordable housing for working people me and my co-workers would feel as if they won the lottery. Once a somewhat affordable residence does come available you have like close to 50 people applying for it. I think its extremely unfair that if you work fulltime and contribute to our community there is no housing available for you!!!"

“After I left a long term relationship, I could no longer afford housing on my own. Each time I tried this, my housing was not stable, couch surfing with belongings in storage, renting suites which were either unsafe or at the whim of home owners requesting the space back, pushing me back into unaffordable situations, relying on renters/room-mates (which was never reliable) just to rent in a safer neighborhood. Again, after making a hard decision to leave a career and go back to school, housing became nearly impossible and food at that time was not an option for me, starving and borrowing money many days out of the year just to make ends meet while determined to make it on my own.”

4. Education

The majority of the respondents (133 of 568 or 23%) indicated having an undergraduate degree as their highest level of education, closely followed by those with an undergraduate certificate or diploma (130 or 23%) and those with a trade/technical/vocational training (116 or 20%).

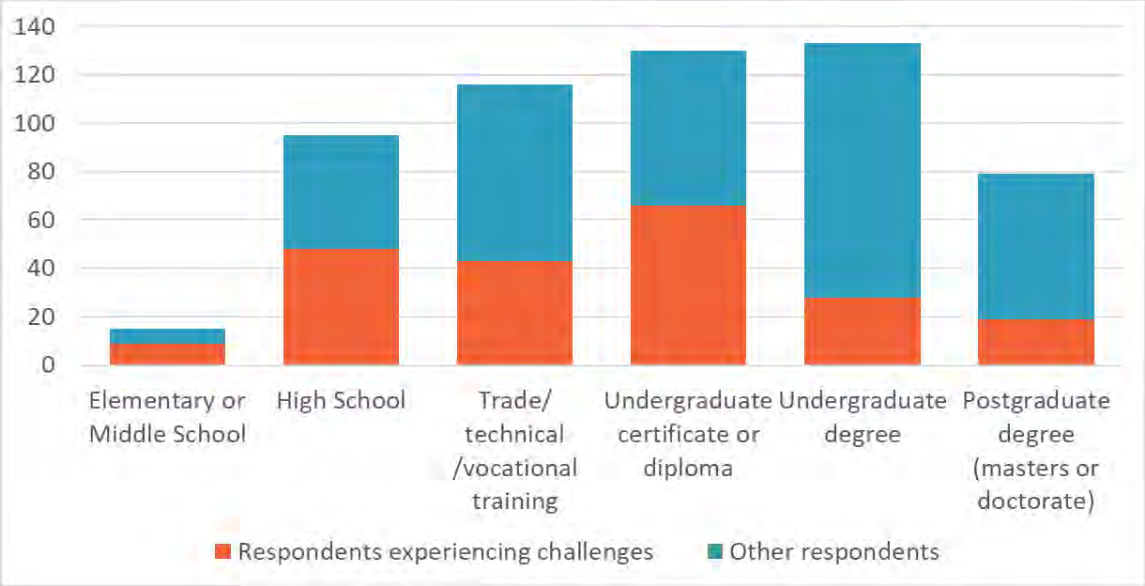


Figure 32: Highest level of education

Those respondents who indicated facing challenges reported a lower level of education.

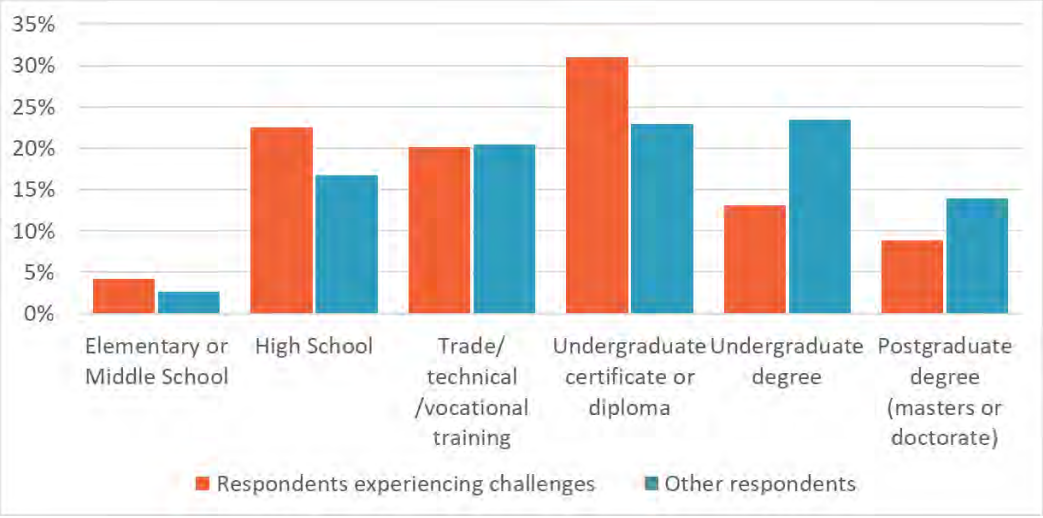


Figure 33: Highest level of education by % of respondents

When asked if there were specific things that would help them or other community members access education and training, respondents provided many suggestions. The responses can be categorized into five themes (listed in order of times mentioned):

1. More (online) opportunities
2. Funding or free education
3. Access to technology
4. Better/Free transportation
5. Awareness of opportunities
6. Affordable Childcare
7. (Affordable) Housing
8. Honouring (Cultural) diversity

Figure 34: Specific things that would help respondents or other community members access education and training.

Those respondents who indicated that they experienced a barrier accessing education or training were asked to identify what type of education and training they have difficulty accessing. 133 respondents answered the question. Many repeated barriers that fit in the themes listed above: lack of options (11%); lack of funding (23%); barriers due to location and transportation (14%); lack of reliable internet access (3%). Several respondents indicated that they or their children were unable to pursue further education because education was not offered in the community.

The education and training mentioned can be categorized into 4 themes.

1. General postgraduate/university education (21%)
2. Trades or skills training (6%)
3. Healthcare education (e.g. nursing) (5%)
4. Computer/technology training (4%)

A detailed overview, including other suggestions, is provided in Appendix F.

I wanted to do a teaching degree in UVIC last year (a one-year course) and was hoping I could do it online but I would have had to attend uvic in person. We can't afford to rent two homes.

5. Thriving or Surviving

Respondents were also asked how they would rate themselves on a wellbeing scale of 1-10, where 1 is barely surviving and 10 is fully thriving. The average score was 6.7. People facing challenges scored 5.1.

Looking at respondent's location, those South of Town rated themselves the highest (7.3), followed by Wildwood (7.2), Griefpoint (7.1), Texada (7.0) and Westview (6.9). Tla'amin and North of Town rated themselves the lowest (5.8), followed by respondents living in Cranberry (6.2) and on Lasqueti (6.4).

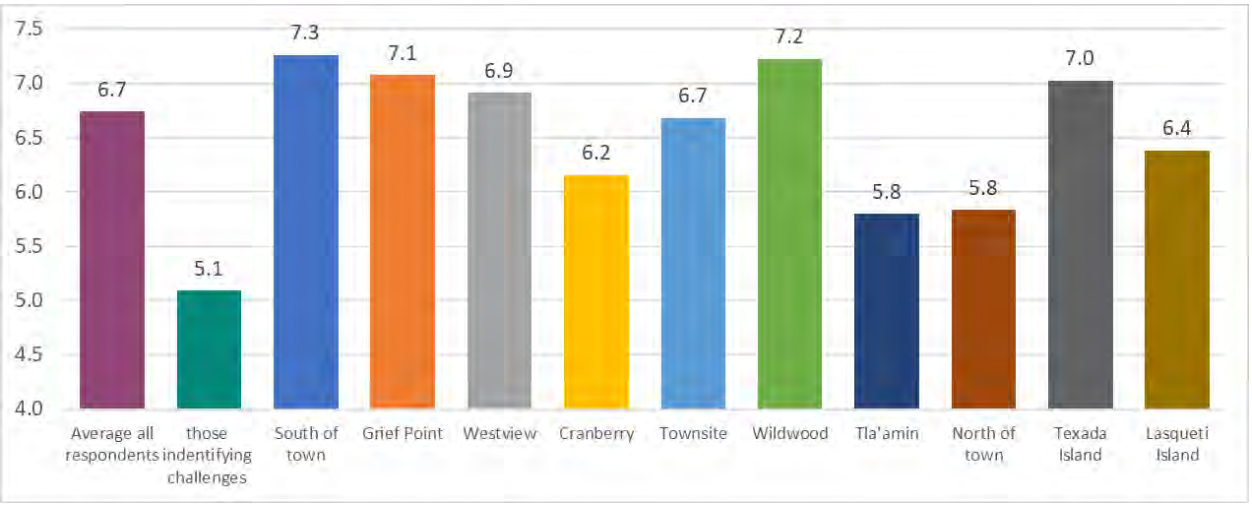


Figure 35: "How would you rate yourself on a scale of 1 - 10, where 1 is barely surviving and 10 is fully thriving?"

Figure 36: Word cloud highlighting the most important things that would support all people to thrive (the larger, the more often mentioned)

433 of the 567 respondents answered the question "What do you think are the **three most important things that would support all people to thrive**?". After grouping the answers, the following top 5 emerged:

1. Affordable and suitable housing (67% or 292)
2. Affordable healthy food (29% or 125)
3. Better wages (22% or 94)
4. Access to services (21% or 90)
5. Community connections (17% or 72)

See the next page for a full overview of all suggested items.

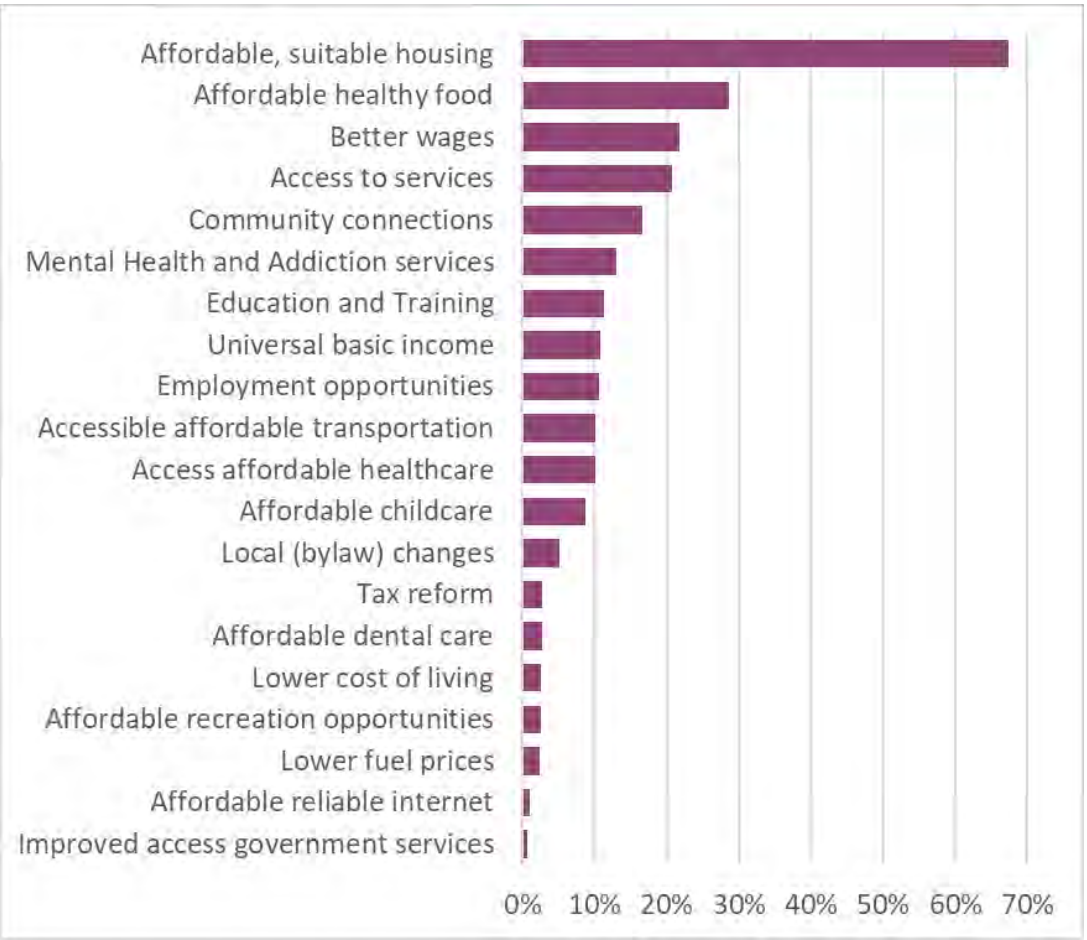


Figure 37: "What do you think are the three most important things that would support all people to thrive?" in % of total respondents listing the item.

6. Community Assets

When asked about the greatest assets in this community that support respondents' ability to thrive or live well, access to affordable and healthy food, access to affordable, safe and appropriate housing, and living wage (sufficient income) all scored 2.7 on a 3-point scale (1=I do not have this asset or the asset does not support me to do well; 2=This asset supports me somewhat; and 3 = This asset supports me greatly). This was closely followed by employment (2.6), friends and family (2.6) and recreation opportunities (2.5). Access to affordable childcare scored the lowest with only 1.5.

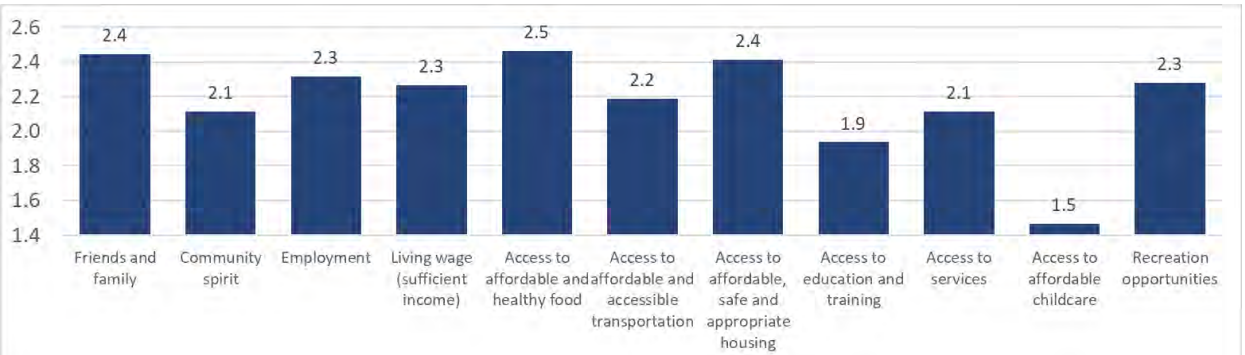


Figure 38: Average score of assets that support respondents to do well (1: Respondents do not have the asset or asset does not support; 2: Asset supports somewhat; 3: Asset supports greatly)

For the asset "access to affordable childcare", over 50% of the respondents indicated that they did not have this asset or that this asset did not support them to do well. 20% indicated this for "access to education and training".

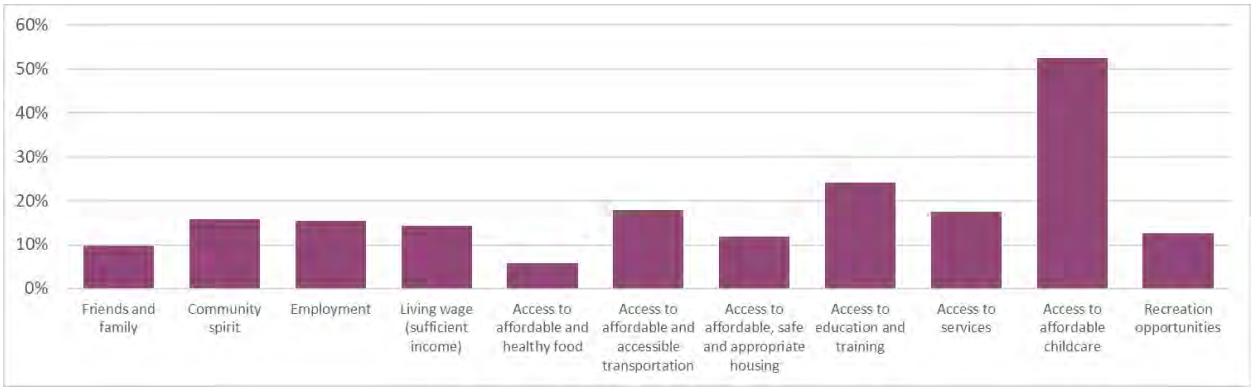


Figure 39: % of respondents who indicated not to have this asset, or the asset does not support them to do well

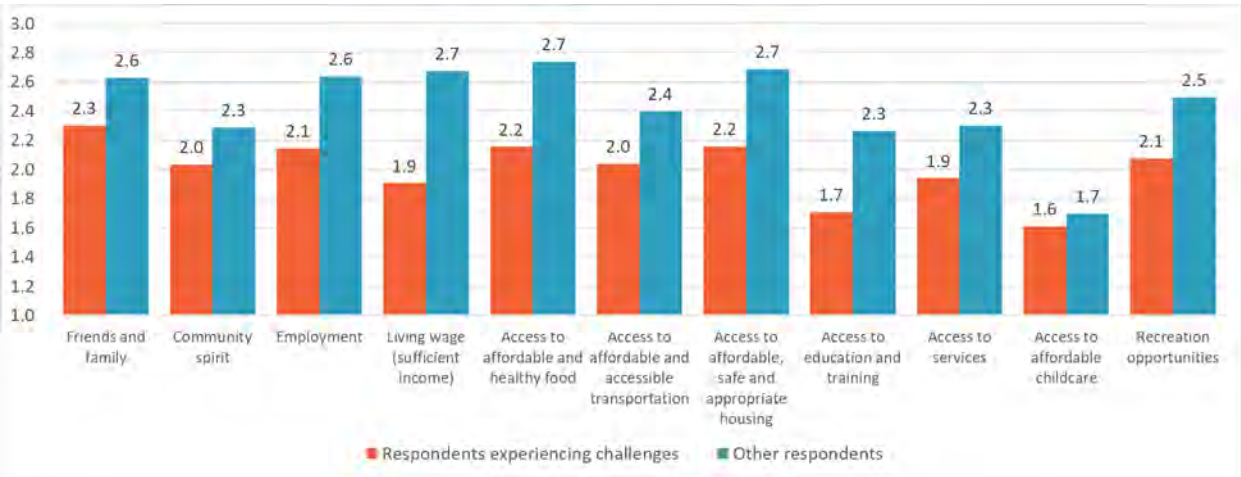


Figure 40: Assets that support respondents to do well, comparison between those experiencing challenges meeting their or their family's needs and those who do not (average score).

Those respondents who are facing challenges meeting their or their family's needs on a monthly basis identify significantly fewer assets that support them to thrive. For this group, family and friends received the highest score (2.3), followed by access to affordable, safe and appropriate housing and access to affordable and healthy food (both 2.2). The biggest difference of 0.8 points was found in living wage (sufficient income), followed by access to affordable healthy food and education and training: both 0.6 points.

The lowest scoring asset for all respondents was access to affordable childcare. For those respondents in need of childcare the average score for those facing challenges was 1.6. For other respondents, the average score was 1.7. 50.3% of the respondents facing challenges indicated that they do not have this asset, or "the asset does not support me to do well.[8]

The second lowest average score for those facing challenges was access to education with a score of 1.7 points. 24% of all the respondents facing challenges indicated that they do not have this asset, or the asset does not support them to do well.

[8] "Not applicable" responses were not included in these calculations.

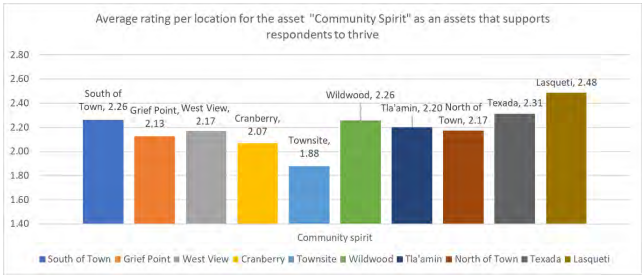
Figure 41: Average score (rating) for all assets that support respondents to do well per location

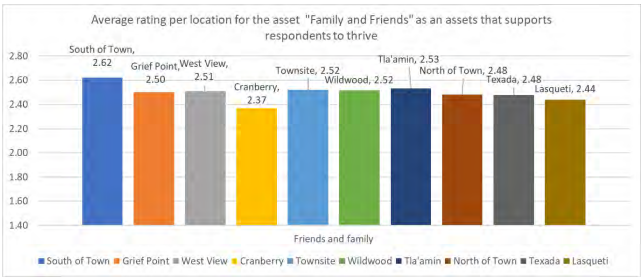
When looking at a neighbourhood level, those living further north or on the islands indicated they experience less benefit from the assets available to support them to live well. An exception was the asset “community spirit”, which received the highest rating from residents of Lasqueti and Texada. Access to affordable childcare was rated low in general among all communities, with somewhat higher ratings among respondents from Townsite and Tla’amin nation. See the next page for an overview of the rating per asset per location. Larger versions of the graphs are included in Appendix H.

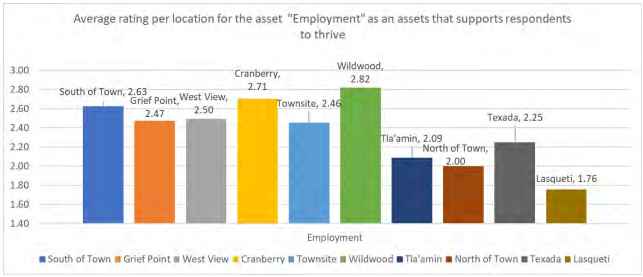
Public transit, health services (incl. dental), mental health, the library, doctor(s) and recreation were indicated as services that support people to live well. Other assets mentioned included: community, family, food, health, friends, garden, nature, housing, and internet.

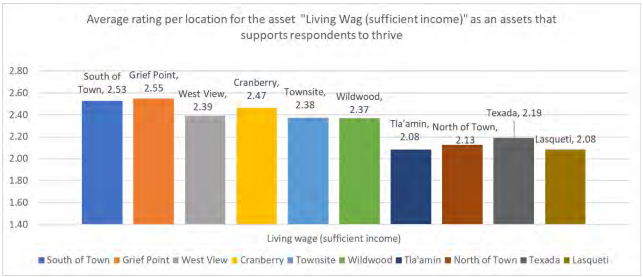
Figure 43: Word cloud of the services mentioned by respondents that support people to live well (the larger, the more often mentioned)

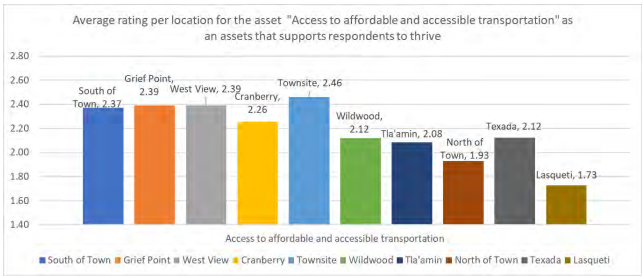
Figure 42: Word cloud of other assets mentioned by respondents that support people to live well (the larger, the more often mentioned)

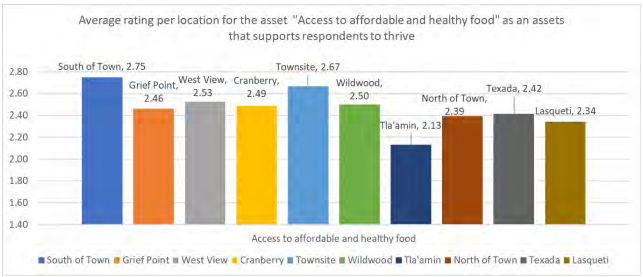


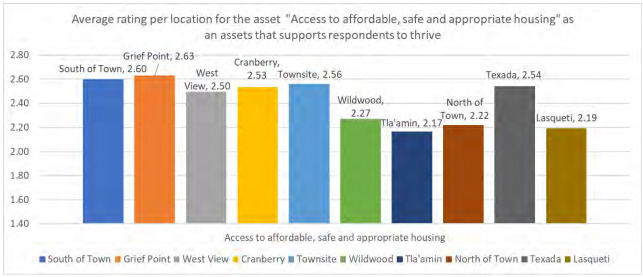


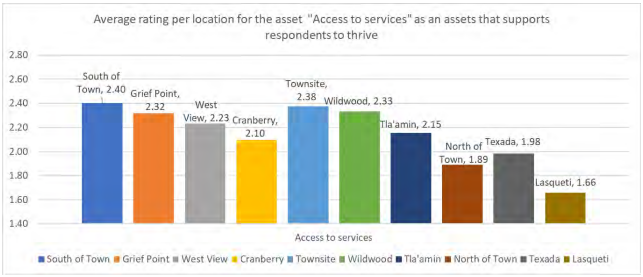


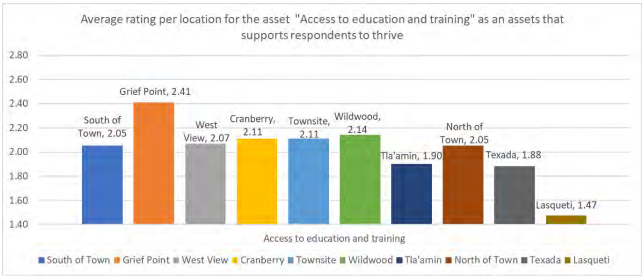


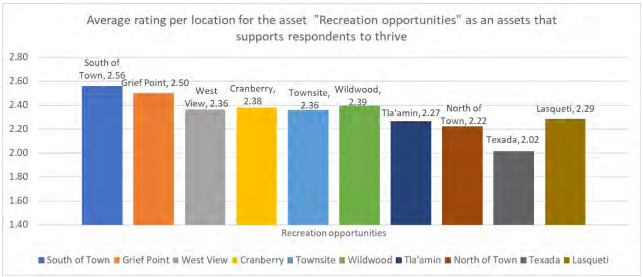












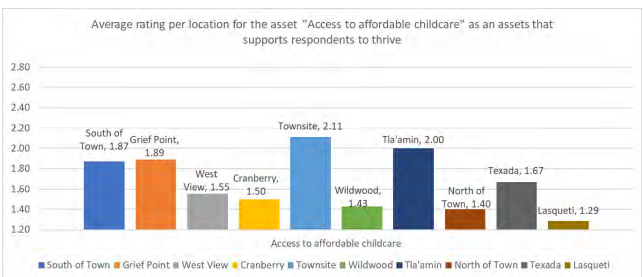


Figure 44: Average score (rating) for assets that support respondents to do well per location

7. Barriers to Thrive

People were asked “What are the greatest barriers in this community you face to make ends meet or thrive (live well)?” Answers were ranked on a 4-point scale: (1) No Barrier, (2) Somewhat of a Barrier, (3) a Moderate Barrier and (4) an Extreme Barrier.

Those experiencing challenges meeting their or their family’s needs each month experienced far greater barriers to make ends meet or thrive. Cost of living was experienced as the greatest barrier all respondents face to make ends meet or thrive. Those experiencing challenges rated this barrier 3.2 compared to a 1.8 rating for other respondents. For those experiencing challenges, lack of income followed as the second barrier (2.8), followed by disability related issues, access to affordable, safe & appropriate housing (2.5), and access to employment (2.4). Other respondents identified lack of social connections as the second greatest barrier to make ends meet or thrive (1.6).

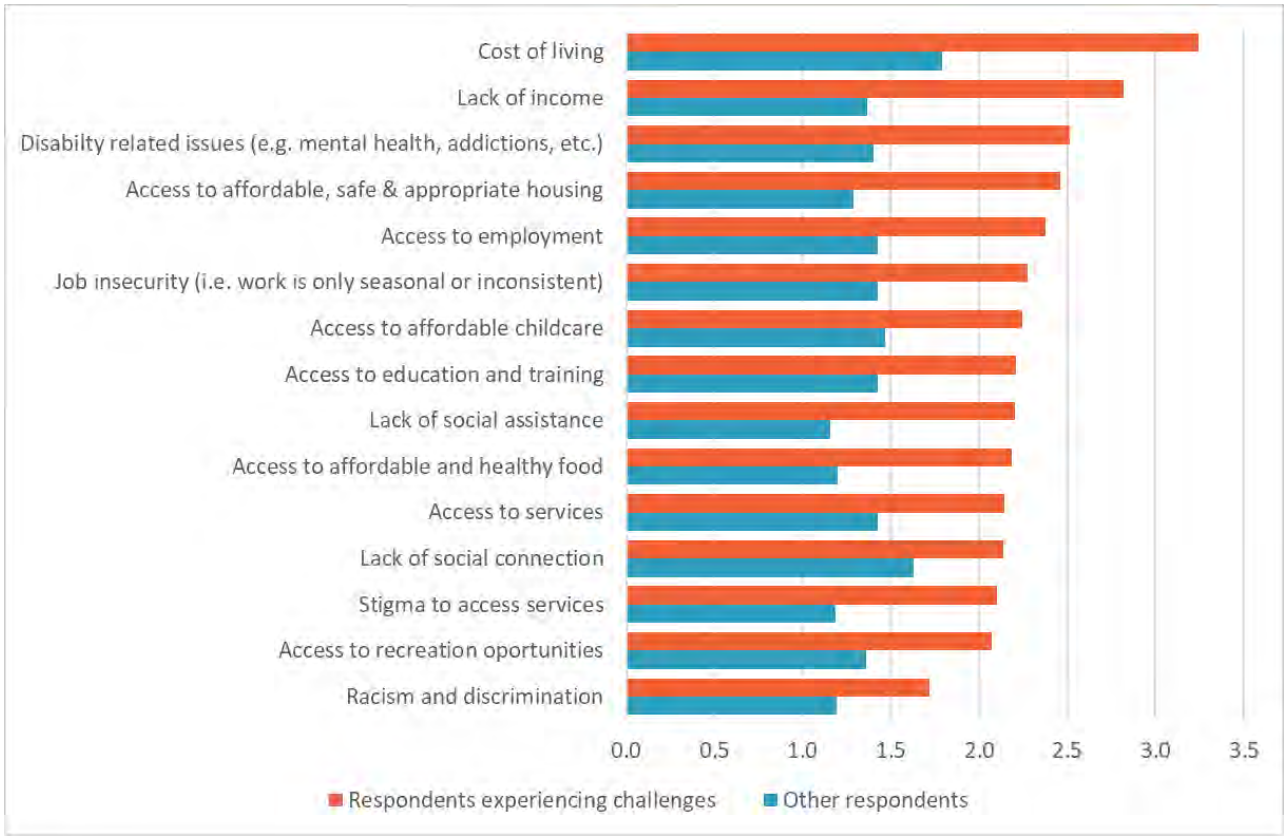


Figure 45: Greatest barriers in this community respondents face to make ends meet or thrive (live well).

Those respondents who indicated experiencing barriers to access services were asked to indicate what services they were unable to access. Services are listed below in order of frequency they were mentioned:

1. Health and dental care
2. Transportation
3. Mental health services
4. Support services (e.g. homecare and home maintenance)
5. Recreation
6. Accessible government services
7. Community connections
8. Childcare
9. Education and training
10. Accessibility of services (e.g. due to COVID, location or disability)
11. Internet and phone services
12. Service awareness
13. Food
14. Almost no services on island
15. Garbage collection

Figure 46: Services respondents list as unable to access

When asked about **other barriers** people face to make ends meet or thrive many respondents indicated the lack of sufficient income or high cost of living, housing, transportation and employment and some also mentioned again childcare and recreation opportunities. Other barriers are listed below in order of frequency they were mentioned:

1. Healthcare
2. Personal & Family Challenges
3. Property taxes
4. Food cost
5. Fuel cost
6. Covid
7. Discrimination and stigma
8. Government policies
9. Internet and phone
10. Mental health (services)
11. Social Connections
12. Dental care

Figure 47: Other barriers respondents face to make ends meet or thrive

Appendix A: Traffic Channels

Traffic-Channel	Source	Aware-Visits	Informed-Visits	Engaged-Visits
Direct	-	778	419	318
Referrals	android-app	11	7	6
Referrals	cortescurrents.ca	1	1	0
Referrals	inclusionpowellriver.share	20	15	12
Referrals	mailman-mail5.webfactio	1	1	1
Referrals	powellriver.ca	20	7	3
Referrals	us20.admin.mailchimp.cc	2	0	0
Referrals	us20.campaign-archive.c	1	1	0
Referrals	www.mypowellrivernow.c	8	4	4
Referrals	www.prpeak.com	36	29	18
Referrals	www.qathet.ca	9	6	5
Search Engine	bing	4	3	3
Search Engine	duckduckgo	2	2	2
Search Engine	google	28	13	6
Social	facebook	344	223	151
Social	instagram	1	0	0
Social	twitter	7	6	4

Paper copies

Location	# of collected paper copies
Texada	6
Powell River Public Library	8
Poverty Law	8
City Hall	7
Recreation Center	4
Mall	6

Other support provided by April Treakle, Alof!i Consultancy:

- 7 people were supported by phone
- 5 people were supported in person

Appendix B: Peak Article & Advertisement

9 Friday, April 9, 2021 | Powell River Peak » prpeak.com

COMMUNITY »

Community survey solicits poverty feedback

Organizers seek data for future research into planning and action program

PAUL GALINSKI
reporter@prpeak.com

Significant efforts are underway to more fully understand poverty throughout the qathet region.

Currently, a community survey is underway to solicit feedback from residents. It is available at participatepr.ca.

This information will provide a community snapshot that will provide data for a committee being formed to tackle poverty reduction and to develop a strategy. The survey, which is open until April 15, has resulted in nearly 335 responses, with the bulk of respondents being female. Organizers are hoping for some more male participation.

Organizers want people with living experience with poverty, especially, to respond to the online survey. This will help provide good data for future re...

City ... work being done on the building.

about the matter of poverty in the region back in 2018.

"First Credit Union, like many of our local organizations, is interested in poverty reduction," said Chernoff. "When Stuart approached us to talk about working together, we agreed that this would be a community effort. At that time, a social planner had been hired for the region so it was perfect timing to start a conversation that involved the three governments."

Clark said Lift Community Services had been involved in poverty reduction work and he had connected with Chernoff about some things First Credit Union was interested in. A conference was being put on by the Tamarack Institute, which is involved in poverty issues across Canada, and the institute has developed a network of cities trying to reduce poverty, he added.

Clark said he encouraged a local contingent to go to the conference in Vancouver to get a sense of what ... March 29 and there ... significant flow of water into

is not about building a plan, it's about building momentum for systemic change.

"To do that, you really have to start talking to your community and listening to your community, collecting data and building a network of people who care," said Clark. "We are at the early stages of this still but managed to get $50,000 from the UBCM to help us with the community engagement part."

Clark said it was decided to put together an advisory committee so there was a base of people to get advice from. He said the committee started out as a small group and a consultant was hired to put together a background report.

Now that the money has come through from UBCM, a much more robust community engagement process has been initiated and the committee is going to grow to between 30 and 40 representatives of a broad section of the community. The

AWAITING RESULTS : A community survey is currently underway to solicit feedback from residents about poverty, and Stuart Clark, executive director of Lift Community Services, is urging residents of the Powell River region to go online and fill out the survey to provide data that will be used to get a picture of poverty locally. PEAK ARCHIVE PHOTO

received results from the community survey, and initiates community engagement, it can be used to create some action items, said Clark.

"We're going to zero in on some targets," he added. "If there is a certain group of people where we can make a big difference, we will focus on helping them get out of poverty. We'll see if we can move the needle on how many people are living in poverty in this community.

"We have to remember that this is systemic. There are no band-aids anymore. We are not helping the poor here; we are actually trying to address the systemic issues keeping people in poverty."

Clark said it's a big task and that's why so many voices are needed, and so many people are on the advisory committee.

Chernoff said it's important to reach out to all different sectors of the community.

"This isn't just a government solution, a community organization solution or a business solution, this is a complex problem, which is why it hasn't been solved yet," said Chernoff. "It's going to take all of us to be part of the solution."

Clark said being plugged into the community network through the Tamarack Institute, he's learned that some communities have had incredible success in dealing with poverty. He said it's imperative to listen to people in the community in poverty to understand their experience and learn what the barriers are before they can actually be removed.

"It will be hard work but we're pretty optimistic," said Clark.

Chernoff said for First Credit Union, a financially healthy community is an imperative.

"That means we have a huge responsibility to bring down any barriers, stigma and discrimination that exists that helps perpetuate these cycles of poverty," said Chernoff. "It completely makes sense for us and for the business community to be involved in a poverty reduction strategy. We all want the same thing. We love our community and we want it to be healthy and vibrant. You can't have that when 25 per cent of children live in poverty."

She added that in this region, children in single-parent families are three times more likely to live in poverty than those with two parents, and one in six seniors are living in poverty.

"This is unacceptable," said Chernoff. "We can't have a vibrant healthy community when so many people are struggling.

"It's not just a government or community organization problem, it's an everybody problem. If systemic changes are to take place, it will take all of us working together."

(PRPL) is closed to the public after a flooding accident

...ve to remember that ...systemic. There are no ...ds anymore. We are ...ng the poor here; ...tually trying to ...e systemic issues ...ple in poverty.

...the enlarged ...il 27. There ...of repre- ...business, ...n-profits ...erience ...ng to ...has

WE NEED YOUR VOICE!

FILL OUT THE SURVEY TO HELP US UNDERSTAND HOW EVERYONE CAN THRIVE IN OUR COMMUNITY.

Enter your name for a chance to win $200 in grocery gift cards. Your input will be used to develop the qathet Regional Poverty Reduction Strategy.

Take the survey

scan

http://participatepr.ca/povertyreduction

CALL OR TEXT
Abril at 604-578-8948
you would like some help

Imagine our community WITHOUT POVERTY

The City of Powell River, qathet Regional District and Tla'amin Nation have partnered to complete the qathet Regional Poverty Reduction Strategy as part of the Union of British Columbian Municipalities (UBCM) Poverty Reduction Planning & Action Program. This project is in partnership with Lift Community Services and First Credit Union

Powell River coastal by nature
qathet REGIONAL DISTRICT
First CREDIT UNION
LIFT COMMUNITY SERVICES

Appendix C: Instruction for Survey Assistants

Community Well-being Survey
for Residents of the qathet Region

imagine our community
WITHOUT POVERTY

Instructions for Survey Assistants

We know that filling out surveys is not easy for everyone so we appreciate your willingness to assist people who would like some help to complete the Community Well-being Survey. Your efforts ensure that the survey is accessible and inclusive!

You could help someone fill out a survey online or on paper. To fill out the online survey go to http://participatepr.ca/povertyreduction. Paper survey are available at the library as well as from many service organizations. Completed paper surveys can be returned to the library or to the organization that provided it. You could also assist someone to complete the survey by phone. The number to call to complete the phone survey is 604-578-8948.

A few important things to think about as an assistant:

- It is okay to leave some questions unanswered. Some people do not know the answers to all the questions or do not feel comfortable sharing certain personal information.
- Begin by assuming understanding. Then if the person indicates verbally or non-verbally that they don't understand the question, try to reframe the question using different, plain language words. Do your best to avoid changing the meaning of the question.
- Make sure that you only write down what you heard or if the person is using a visual communication system, what you saw. Avoid interpreting what was said or adding to the other person's answer. This is not always as easy as it sounds!
- If the assistance the other person needs includes some memory prompts, try to use open ended questions as much as possible and avoid leading questions.
- If you aren't sure if you are the right person to provide assistance to an individual, you can contact Christien at 1-604-314-6461 for some consultation or advice.

We hope you will complete your OWN survey to provide us with your thoughts and opinions too. Thank you so much for helping us make the survey accessible and inclusive of all opinions and experiences.

Please contact Kai Okazaki, Regional Social Planner, if you have any questions about the survey at kokazaki@powellriver.ca or 604-413-0689.

Survey Deadline: April 15, 2021

Appendix D: Survey

Vibrant qathet

imagine our community WITHOUT POVERTY

Community Well-being Survey for Residents of the qathet Region

Are you surviving or thriving in our region?

This survey will help us understand income-related experiences as part of the overall well-being of individuals and households in our region. **Why are many people barely surviving while others are thriving? What helps people to thrive? How can we amplify the conditions that help people thrive?**

The survey will take about 15 minutes to complete. To thank you for your time, when you have finished the survey, you can enter your name in a draw for a chance to win a **$200 grocery gift card**.
As well, you can indicate if you would like to stay involved as we analyze the survey results and develop priorities and actions, or if you like to receive the survey results. Results will also be posted on https://participatepr.ca.

Visit http://participatepr.ca/povertyreduction if you like to take the survey online, or scan
Call April at 604-578-8948 if you would like some help filling out the survey.

Please contact Kai Okazaki, Regional Social Planner, if you have any questions about the survey at kokazaki@powellriver.ca or 604-413-0689

Survey drop-boxes can be found at the Library, City Hall and Recreation Complex. **Deadline: April 15, 2021**.

Privacy Information

Any personal information you provide will be collected, used and disclosed in accordance with the Freedom of Information and Protection of Privacy Act and the Tla'amin Nation's Freedom of Information and Protection of Privacy Law. Your personal information will only be obtained if you supply it voluntarily, and it will only be used for the purpose for which it was collected. By clicking "Take Survey" below you are indicating you have read the above information and agree to the collection, use, and storage of any information you provide in the survey. For further information about our Privacy Policy and related information practices, please contact dbrindle@powellriver.ca

1. Where do you live?

- ◯ South of town
- ◯ Grief Point
- ◯ Westview
- ◯ Cranberry
- ◯ Townsite
- ◯ Wildwood
- ◯ Tla'amin
- ◯ North of town
- ◯ Texada Island
- ◯ Lasqueti Island
- ◯ Savery Island
- ◯ Other

2. How old are you?

- ◯ Under 19
- ◯ 19-24
- ◯ 25 -29
- ◯ 30-44
- ◯ 45-59
- ◯ 60-64
- ◯ 65-74
- ◯ 75+
- ◯ Prefer not to say

3. How do you define your gender?

- ◯ Female
- ◯ Male
- ◯ Non-binary
- ◯ Prefer not to say
- ◯ Other

4. How long in total have you lived in the community (the qathet Region)?

- ◯ Under 1 year
- ◯ 1-3 years
- ◯ 3-5 years
- ◯ 5 – 10 years
- ◯ 10 – 15 years
- ◯ Over 15 years

5. Are you a newcomer to Canada? If yes, how long ago did you immigrate?

- ◯ I am not a recent immigrant
- ◯ Under 1 year
- ◯ 1-3 years ago
- ◯ 3-5 years ago
- ◯ 5 -10 years ago
- ◯ Over 10 years ago

6. What cultural background/ethnicity do you most closely identify with? Check all that apply.

- ◯ Caucasian
- ◯ Tla'amin Nation
- ◯ First Nation/Indigenous/Metis
- ◯ Latino/Hispanic
- ◯ Middle Eastern
- ◯ African
- ◯ South Asian
- ◯ East Asian
- ◯ Italian
- ◯ Maltese
- ◯ French Canadian
- ◯ Prefer not to say
- ◯ Other (please specify): _____

7. Do you live alone (please select "no" if you share custody with your child or children?

- ◯ Yes
- ◯ No

If you do not live alone, please indicate with whom you live. Check all that apply:

- ◯ Child(ren): #___
- ◯ Partner/spouse
- ◯ Friend/roommate: # ____
- ◯ Parent/guardian: # _____
- ◯ Sibling: #_____
- ◯ Other household members. Please describe: _____

8. What best describes your housing situation? Please check all that apply:

- ◯ Renter
- ◯ Homeowner
- ◯ I am homeless
- ◯ I have a safe place to stay
- ◯ Other (please describe):
- ◯ My housing does not meet my needs
- ◯ My housing is unaffordable
- ◯ My housing is not stable (for example, I don't know how long I can stay here)

Homeowners, please rate the following statement: "I have enough money to maintain my home (e.g. paying for maintenance, insurance, taxes etc.)"

- ◯ Always
- ◯ Often
- ◯ Sometimes
- ◯ Rarely
- ◯ Never

9. What best describes your employment situation?

- ◯ Full-time employment with one employer
- ◯ Part-time employment with one employer
- ◯ Full-time employment with more than one employer
- ◯ Part-time employment with more than one employer
- ◯ Full-time self-employment
- ◯ Part-time self-employment
- ◯ Unemployed and looking for work
- ◯ Unemployed and not looking for work, as I am unable to work
- ◯ Unemployed and not looking for work, as I have no need to work
- ◯ Unable to work and receiving disability or income assistance
- ◯ Retired
- ◯ Student
- ◯ Other (please describe):

10. Are you earning minimum wage, living wage or above?

- ◯ Below $14.60/hr
- ◯ Minimum wage: $14.60/hr
- ◯ Living wage for Powell River: $16.31/hr (2019 rate)
- ◯ More than $16.31/hr
- ◯ N/A
- ◯ Other:_____

11. What is your annual household income before taxes?

- ◯ Below $10,000
- ◯ $10,000 - $29,999
- ◯ $30,000 - $43,999
- ◯ $44,000 - $59,999
- ◯ $60,000 - $99,000
- ◯ $100,000 and over
- ◯ Prefer not to say

12. Do you have access to nutritious foods all year round? Nutritious food is food that contains beneficial nutrients (such as vitamins and proteins) which help your body to be healthy.

- ◯ Always
- ◯ Often
- ◯ Sometimes
- ◯ Rarely
- ◯ Never
- ◯ Unsure

13. On average how much of your monthly budget do you spend on food?

- ◯ Less than a quarter of my monthly income
- ◯ More than a quarter of my monthly income but less than half
- ◯ More than half my monthly income
- ◯ Close to all of my monthly income

14. During the last year, have you ever had to choose between buying healthy foods or paying for other household costs?

- ◯ Always
- ◯ Often
- ◯ Sometimes
- ◯ Rarely
- ◯ Never
- ◯ Unsure

15. What is your highest level of education?

- ◯ Elementary or Middle School
- ◯ Highschool
- ◯ Trade/technical/vocational training
- ◯ Undergraduate certificate or diploma
- ◯ Undergraduate degree
- ◯ Postgraduate degree (masters or doctorate)

16. Are there specific things that would help you or other community members access education and training?

17. What are the greatest assets in this community that support your ability to thrive (live well)?

	I do not have this asset or the asset **does not support** me to do well	This asset supports me **somewhat**	This asset supports me **greatly**	Not applicable
Friends and family				
Community spirit				
Employment				
Living wage (sufficient income)				
Access to affordable and healthy food				
Access to affordable and accessible transportation				
Access to affordable, safe and appropriate housing				
Access to education and training				
Access to services				
Access to affordable childcare				
Recreation opportunities				

18. If you indicated "Access to services", please let us know which services are most important to you.

19. Do you have any other assets in your life that support your ability to live well in this community?

20. Please rate the following statement: "I face challenges meeting my needs (housing, food, clothing) or the needs of my family each month"

- ◯ Always
- ◯ Often
- ◯ Sometimes
- ◯ Rarely
- ◯ Never
- ◯ Unsure

If you answered Always, Often or Sometimes, over how long a period have you experienced this?

- ◯ Under 1 year
- ◯ 1-3 years
- ◯ 3-5 years
- ◯ 5 – 10 years
- ◯ Over 10 years
- ◯ Other

If you answered Always, Often or Sometimes, would you mind sharing your experience in a few words below?

21. Do you have enough money to cover one-time unexpected costs (e.g. car repair, medical bill, etc.) without feeling that it would impact your ability to pay your other monthly expenses (e.g. housing, food, etc.)?

- ◯ Always
- ◯ Often
- ◯ Sometimes
- ◯ Rarely
- ◯ Never

22. What are the greatest barriers in this community you face to make ends meet or thrive (live well)? Please rate the factors below by marking the box that most closely describes your situation.

◯ I do not face barriers to do well or secure sufficient income. Skip to question 23.

	Not a barrier	Somewhat of a barrier	Moderate barrier	Extreme barrier	Not applicable
Lack of social connections					
Access to employment					
Job insecurity (i.e. work is only seasonal or inconsistent)					
Lack of income					
Lack of social assistance					
Racism and Discrimination					
Stigma to access services					
Disability related issues (e.g. mental heath, addictions, etc.)					
Access to affordable and healthy food					
Access to affordable and accessible transportation					
Access to affordable, safe & appropriate housing					
Access to education and training					
Access to services					
Access to affordable childcare					
Access to recreation opportunities					
Cost of living					

23. If you indicated "Access to education and training", please let us know what type of education and training you have difficulty accessing.

24. If you indicated "Access to services", please let us know what services you are unable to access.

25. Please let us know if you are experiencing any other barriers to make ends meet or to thrive (live well).

26. Many people in our community have difficulties making ends meeting. They feel they are surviving rather than thriving or doing well. This can be ongoing or on occasion.
What do you think are the three most important things that would support all people to thrive?

27. How would you rate yourself on a scale of 1–10, where 1 is barely surviving and 10 is fully thriving?

◯ 1 ◯ 2 ◯ 3 ◯ 4 ◯ 5 ◯ 6 ◯ 7 ◯ 8 ◯ 9 ◯ 10

28. Is there anything else you would like to add?

Thank you for your time!

Please let us know if and how you would like to stay in touch. Please check all that apply.

◯ I am interested in providing additional information (for example via an interview or focus group).
◯ I would like to receive the survey results.
◯ I would like to receive regular updates.
◯ I want to enter my name in the draw for a chance to win $200 in grocery gift cards.

Name:

Phone:

Email:

Your information will be kept confidential. Information collected via this survey will be used anonymously and cannot be traced back to anyone that provides information.

Survey drop-boxes can be found at the Library, City Hall and Recreation Complex. **Deadline: April 15, 2021**.

Appendix E: Experiences shared by respondents experiencing challenges

- I was raised by my mother whom suffers from bipolar so we lived off of her disability check so we had limited resources. As I became of age I did not have work at first so I also applied to welfare for a time period. Then I was able to get employment but never high paying so I lived check to check needing to split me rent on the two checks in order to pay the full rent affordably so.
- Lack of well paying jobs with opportunity to advance. Lack of housing options. High gas prices. Student loans.
- The reason I decided to fill this out was because I grew up here in qathet in poverty, although my dad worked forestry like a dog (despite his love and care for nature). More than most of my friends experienced the same thing, and it was just the way of life. I worked very hard to create a career as an artist and my gift and sheer persistence gave me a life of atleast a bit more of an abundance, and so I am thankful. However, alot of those friends didn't find a miracle, and still many feel the effects of poverty, but don't even know it. Pinching their last 5 dollars just as I was a few years ago.
- Living in my own (mortgaged) house, there is rarely enough money for maintaining it.
- The cost of everything continues to increase and wages do not keep pace.
- I budget myself to limits I can afford/ and provide other info on how to grow more food within the community. Using the gov payment of 2000/m, way more then the average min wage job.
    - Rent 1100 1 bed apartment
    - Gas 150
    - Food 200 only processed cheap food
    - Insurence 100
    - Phone 50
    - Medication 80

  1680 is just bills and thats raking the bottom. No saving because your car needs matinance or God for it you need to travel out of town for an appointment. . . "
- Rapid rising of costs
- I've struggled with finding a positive work environment but I'm not sure how much the city could help with that. We need better public transportation to support low income individuals and hopefully the job market will grow to support people not driving/owning vehicles. The zunga bus is a great idea but it doesn't serve my area yet.
- Groceries too expensive... gas WAY too expensive. Various required insurances too expensive. Leaving via ferries too expensive. Utilities too expensive. Have not always had only one kid at home ... had 5 at one point plus extended family in need. Keeping up with everything has been difficult despite my decent enough job and my husband's. His takes him away from home mote than half the time which adds to childcare costs also.
- Housing is impossible to find for even all families

- The cost of living is atrociously high. The rental market is thin and what is available becomes scarce. Finding a reliable babysitter and work that sustains a household is difficult.
- With the increase of living going up and the monthly income (disability check) not, how does one sustain a healthy lifestyle? I live with a disease that requires certain foods but cannot afford....live in a mobile home park where pad rent is high (rent freeze will not last forever)...maintaining my home is non-existent and fear I will have major appliance repair/replace in the coming year. So I live in a constant fear on many aspects of my life.
- The COVID-19 pandemic, coupled with consistent employment insecurity and predatory federal/private loans, has left myself and other university graduates crippled by growing debt and an unstable job market, as well as housing insecurity and housing costs that far exceed what could reasonably be considered affordable. However, these problems, aside from housing and employment, are less apparent in the regional district.
- Access to childcare during and before the pandemic for pre-school age children has been immensely difficult as a working single-parent.
- I'm a single mother, and I'm often a paycheque away - or a child support payment away - from not being able to cover my bills. When my daughter ages out of the system, as it were, I can no longer cover my bills once child support and "baby bonus" stop. I had to budget HARD to get where I am now after my ex left, and I may lose it all again once my daughter becomes an adult. I don't live extravagantly, I have a simple car, and I live in a townhouse. Why should this be so hard?
- Up until last year I was earning less than 20,000 per year working 2 part-time jobs that paid less than a living wage (I'm not sure where that Powell River living wage comes from as I am not able to support myself and child on $16.31 an hour - maybe if we were a two parent home. I had to go into credit card debt of over 10000 to support my basic costs of living and providing for a child.
- I make a decent wage and can't for the life of me figure out how those who do not survive in this town. I am a homeowner in another province but cannot access that home as an asset, therefore I have to rent here and am astounded at the cost of rentals, and the lack of availability. I am scared for those families who do not have what I have!
- Not enough income to fully support household expenses
- I returned to Canada in 2013. It took 6 years to find full-time employment. Before that I was working multiple jobs for various employers. Always feeling pulled in several directions at the same time. Very stressful! I have years of work experience and skills. I have a Masters in Education. And it still took me 6 years to find decent, full time employment.
- It gets harder and harder to afford adeqite insurance and pay taxes on my house because they keep going up
- Although I have an advanced degree, I have never been called for an interview although I have applied for well over 2 dozen positions over the years in PR. I understand from talking with other job seekers there is a sense that locals are privileged in hiring. This is discouraging as I feel more of an outsider now than ever before.
- If there were affordable housing for working people me and my co-workers would feel as if they won the lottery. Once a somewhat affordable residence does come available you have like close to 50 people applying for it. I think its extremely unfair that if you work fulltime and contribute to our community there is no housing available for you!!!
- Single parent, under employed due to caring for, supporting individuals with additional needs.
- Our taxes and ferries are added costs other communities do not have, we do not have stores for clothes, shoes or other things for our youth so we have to spend or travel outside our community

to support this. Our firefighters cost our community a ton of money when other communities larger do not have as large departments and our recreation centre is head staff heavy costing us an extreme amount of unessasary amount of money which in turn increases our taxes. We need industry to off set this, which would create ,more jobs.

- As a single parent and now single Grandparent. I often found that I would struggle, in spite of working a well paid job. Many arts and music programs for children are out of reach of average families. Living as a mulitgenerational family unit, affords us combining our resources for the better lives of all our family
- Due to a personal experience I was left with an extremely large debt by an ex partner and had no housing but fortunately a family member took me and my daughter in. I was not able to afford rent on my wage and also having to pay the debt. After 6 years of living with family, I was able to move in to a place where the people gave me a tremendous break on the rent. If it wasn't for them and the person I rent from currently there is no way I would be able to afford anything that is available in town on my wage (even though it's a decent wage). I feel sorry for the hard working people who can't afford to put a roof over their families heads, feed them properly and stay sane.
- On paper it appears i make a decent income but after mortgage payments, taxes, household bills, gas and groceries, i have no ability to save. I live in stress worrying about something breaking down in my home that i wont be able to fix. That on top of not having extra to make any decent credit card payment to get out of my debt. It feels like im moving on a treadmill, never getting anywhere. (I am a single mom with one source of income).
- Sometimes we pick and choose needs as managing a child with health challenges and very expensive medication needs can squeeze our family. We always have high quality food to eat and don't worry about housing, but clothing and other less baser needs are put on a back burner. On paper we seem to earn enough, but sometimes it's the "make too much to get extra support, but don't make enough to pay directly out of pocket". We are fortunate to have the ability to use credit.
- "I have trouble with my heart (atrial fibrillation and atrial flutter) for over 15 years.
- It just keeps getting worse and now I no longer work and the price of everything keeps going up and even though I am frugal and grow a lot of my own food and put it away for winter use, it's hard to stay afloat. I just go with out things, and my family helps me sometimes. I just do the best I can, but it keeps getting more complicated and difficult."
- living with a disability and now a partner who has become unable to work is incredibly challenging. I am managing only because of support from family and friends. If they did not support us we would not be managing.
- Out of necessity I have been living on a boat and this is neither accepted nor supported by Harbour Authorities, Marinas, or the Government.
- Through no fault of my own I was disabled as a teen. I've had doors open and close to me within hours of eachother. Without my parents I would have no place to live or help cooking and cleaning. Its depressing and does not help my mental health knowing when they die I will have nothing and no one to take care of me.
- I am a single mom with two daughters. One is special needs and requires 24/7 care. I can't work because she is my full time job. I am currently in a second floor apartment building that only has stairs. My daughter can't walk and is in a wheelchair. She has grown a lot since we moved here 2 1/2 years ago. I can no longer carry her up and down the stairs. I am on the list for the new apartment building on Ontario and that's going to save my life. I have only been out of my apartment half a dozen times since covid started because of my daughter. I just started letting my

7 year old daughter start going back to school last month. My dad comes over from Texada once a week and does my grocery shopping and I keep it to a minimum because groceries have gotten so expensive. I'm not really sure how people expect people like me to feed my kids, clothe them and buy them toys they want with what little we get on income assistance. This isn't what I chose it was what was given to me. I wouldn't change my daughter for anything but I also don't like the stereotype of income assistance.

- If my housing remains stable, I have enough income to cover essential expenses. But it leaves very little money for birthday gifts, hobbies, clothes, local travel, inviting people over for dinner.
- My self employment when under in covid - i choose to go back to school. We are a one income family at the moment and we have been scraping by.
- I make a good hourly wage but I need to work more than my doctor recommends and haven't been able to take time off for medical purposes. My rent alone is 95% of what I make working at the hospital in a professional role. My second job is a temporary contract and doesn't cover the full cost of hydro, phone, food and medical expenses. Plus I'm supporting my dad who lost his job because of Covid. I'm taking on a second degree and more hours despite two doctors recommendations just so I can live and hopefully not juggle disconnection notices in the future.
- I have an acquired brain injury and collect CPP. It is my sole income. I bought a small home as a young man and now have no mortgage payment. The basic bills and foods use the entire pension. I paid it forward my entire life. I rely on my family and friends for all luxuries and repairs and emergencies.
- Parent is making below or around the poverty line despite working full-time as an HCA in a private setting. Have to support parent and spouse, who is a recent immigrant to Canada. Spouse is also making below or around the poverty line despite working a full-time job.
- Since I left my work for health/ mental illness and my access to services was reduced due to covid no support groups
- Sufficient work is hard to find in this community but affordable real estate keeps us out of the red.

- I became disabled and my cpp is very low per month. If i wasn't first nations i wouldn't be able to afford my monthly medications
- I'm doing better since CPP kicked in but Disability Assistance still sucks the big one.
- I have a hypersensitivity to cigarette smoke which severely limits my ability to participate in any community. The pandemic has in some respects made life easier because social distancing is now the norm.
- Pandemic. Having to purchase groceries on Texada is very challenging. Limited items and excruciatingly expensive.
- If I didn't have my Mom to live with and help me I would be who knows where. I am very fortunate yo have the family I have.
- Wasn't able to work for a few years due to severe depression & anxiety so I'm behind on all my bills and house maintenance. I can't seem to get caught up.
- I was ill and my job basically was terminated due to not beong able to come back at the time. My spouse.is.fighting with his health at this time.
- I am so so so tired of feeling like my brain is not being of service because I can’t afford it. I’m tired of having to figure it out all the time, my body is in an amplified state of stress as I barely maintain the base line of my hierarchy of needs... poverty has led me to do things I would never otherwise have allowed myself to do . It is solely my friendly personality that has helped me though life and I

wonder how many people who don’t have this kind of nature won’t get the same individual care from friends and family. I am blessed by the people in my life who do as much as they can to support me ... I just don’t understand a nation who doesn’t find a way to make education an accessible reality for everyone meanwhile we don’t even have enough professionals to care for the populace. It’s a broken system across the board.

- no inclusion for lgbtq people at Lafarge Texada Quarry
- Generally manage to eat a nutritious diet and pay rent on a house that is badly in need of repair. Hydro bills can be difficult during the winter months (electric heat), and I get most of my clothing from thrift stores, aside from underclothes and sometimes shoes. Dentistry and optometry services are simply not affordable most of the time, as are other non-covered services such as physiotherapy or counselling.
- I live on OAS and CPP plus a small savings account for emergencies. Costs keep increasing but pensions do not keep up with increased cost for food, rent, and other basic needs.
- "Stressful, dehumanizing, terrified, unstable, depressing, hopeless is how I feel when I think too much about it.
- my husband has dementia and pre covid went to a daycare program. Handy dart does not pick up past the Wildwood store. I have my own physical limitations
- I moved here from the lower mainland and had dreams of renting a house, then owning but cost of living is so high, so moved back home with my parents. They are seniors and needed help to stay in their home and afford food and other things.
- My pension is mostly fixed but all basic things like phone, internet, hydro keep going up. Property taxes, house repair & maintenance will become unaffordable eventually. Now pay someone to mow the lawn. “keeping up” gets harder as you age, even if you do your best to be physically fit.
- Living on Texada with physical disabilities pose a definite challenge.
- I am a senior who is lucky enough to have a partial pension from work, and I collect CPP and OAP, and I receive some seniors' supplement. With all of these sources of income we still don't generally cover all our expenses. We do have two vehicles, which I suppose is a luxury that we may have to curtail. When we moved to Powell River we downsized from a 3 bedroom house to a 2 bedroom upper suite, which we don't consider ideal, but we count ourselves lucky to have a warm, dry dwelling at a reasonable rent, and we are lucky to have a wonderful neighbour downstairs as well.
- Being a single parent of 5 adult sized children, living away from extended family it is hard to make ends meet and working full time and living on Texada it can be hard to find the time for everything as well.
- Single parent struggling to do masters degree.
- There is no employment opportunities on the island and when you apply for work in Powell River, they immediately say no because I live on Texada. This has to stop!!!
- My husband is disabled and did not qualify for disability benefits so I have to work several jobs
- dwindling quality of life as prices for everything are increasing but my wages have not at either of my service oriented non-union jobs. City tax hikes again this year. Gasoline and groceries, cable etc. - ridiculous!
- I am on a fixed income (disability assistance), and it is very difficult to make ends meet.
- Although I do have higher training and a more than minimum wage job, I don't feel my job is appropriately paid for the work that I do and I feel like I am always trying to make ends meet and

still living pay cheque to pay cheque. I can't imagine what it must be like to be working for minimum

- Affordable rental housing and job security has been an issue here for a long time. These have been the two factors that has made it difficult for my family at times.
- The cost of housing is ever increasing as is food, gas, utilities but the disability payment system do not go up to account for this
- Housing has never felt secure, as a renter. Have moved over and over again - renovicted. Even working full time, my partner and my debt load is so high that we often will adjust our food budget to the basics.
- "As a single mom trying to raise two kids with no job due to covid I'm worried about our future, I own my home thru smart decisions during my marriage but now I'm scared I will lose it. The roof is old and windows are breaking and general repair and upkeep is expensive and then I get my tax notice every year and it's going up and up! How am I going to keep paying this ridiculous tax bill every year once my child support stops? I barely have enough to give us a decent life each month and then put my taxes on my credit card every year and spend 10 months paying for it. And then they make me buy garbage tags to get my garbage picked up ! Ridiculous
- If I sell my house I'll be trapped in the awful rental market paying way more for rent then my mortgage.... so I'm forced to go into debt every year to cover my property tax but every year they just go up more and more.
- Property tax shouldn't be based on location it should be based off income or at lease a extra grant for low income families. I'd rather buy new windows for my kids rooms then fund the cities fleet of brand new trucks and street sweepers! 🙄"
- I moved from a fairly high income position to a lower-paying position that has compromised my income.
- My partner is ADHD. There is no help as most MD's don't understand. I'm stuck with a non functioning adult who will never support herself.
- I purchased a home and have found the costs of monthly maintenance (utilities, taxes, insurance etc) have increased considerably faster than the 2% raise I receive each year working in healthcare. I no longer have discretionary spending for vacations or home repairs. This is worrisome.
- After I left a long term relationship, I could no longer afford housing on my own. Each time I tried this, my housing was not stable, couch surfing with belongings in storage, renting suites which were either unsafe or at the whim of home owners requesting the space back, pushing me back into unaffordable situations, relying on renters/room-mates (which was never reliable) just to rent in a safer neighborhood. Again, after making a hard decision to leave a career and go back to school, housing became nearly impossible and food at that time was not an option for me, starving and borrowing money many days out of the year just to make ends meet while determined to make it on my own.
- Cost of housing and other basic needs consistently higher than income.
- I don't have much financial support from family, entered the job market with student loan payments (still have, 16 years later) and have worked in not for profit roles (20-45k/year) until I just in the last couple months found a job paying 30/hr. So there have Been various time in my adult life where while living paycheque to paycheque, any number of life event and left me in a stressful, challenging conundrum. Car issues, needing to travel for a family emergency, needing to move

and pay higher damage deposit and moving expenses, etc. A number of times I've carried massive credit card debt just to buy food or other necessities.

- Until a recent inheritance I lived with poverty most of my adult life, I was on PWD, single parent. Not street homeless but couch surfing, caretaking...for a few years. I've worked in advocacy...supported many in poverty.
- I live alone with my disabled grandson and find it hard to find support for our families needs
- There is little or no affordable AND acceptable housing. The rental market provides either below par living conditions or unaffordable rent.
- Come from an artistic background and there is no support for that in Canada. So have always been around the poverty line.
- sometimes, even with two incomes, there are debts to pay or surprise costs (health, car breakdowns) that mean there isn't sufficient money
- I was renting my basement suite ($550.) and tenants ruined the suite, broke the oven, bashed in walls, left needles everywhere, and left me with many unexpected expenses. Just cleaning the basement cost $400. I had a difficult time getting tenants to leave, and the city said they would charge me $200 a day for every day they stayed beyond the deadline of September 8. Fortunately a friend stepped in and helped me get the tenants out. I also had lawyer fees ($500)and garbage fees. ($400.) This is the tip of the iceburg and that's why I have been short of money, and I have known other landlords who have had similar experiences.
- Homeownership is not accessible and rent is too high to allow savings to grow
- Our taxes are impossibly high. It is ridiculous.
- Everything is going up like gas prices rent costs housing prices food costs etc. And wages are not matching these increases.
- Cost of living increasing faster than our income
- The cost of living is going up ie gas groceries and rent but wages are not going up to match the increase in cost of living which is making it alot harder for us to meet our families needs.
- Covid has put us in this position. My husband was laid off for 7 months (now works out of town)

- The cost of living has skyrocketed and it is hard to keep up/get ahead.
- Very limited employment options, especially as one ages and/or is unable to do physical labour.

- The phrase "The Battle of Stalingrad" sums it up.
- I live comfortably in a house I built, market organic food, use firewood from the forest around me and have support from my husband.
- Theres no work, got lucky with self employment. So alls good now but not for the past 10 years, do i fix my car or my teeth theres wasnt enough for both.
- Once partner diagnosed with chronic disease the availability for programs not provided
- No matter how hard I work I am one disaster away from extreme poverty
- I need more pension I can no longer physically work to earn more
- Always making just enough. Go to work to pay student loans that never end, to then go to the bank who tells me I can't get a mortgage but then I make to much for low income housing meaning I have to enter the insane rental market living in a mouldy two bedroom and worrying about the safety of my family. Having to then work another job to get us into permanent housing sooner only for the housing market to skyrocket. Never getting ahead but always working to just have enough.

- Retirement income is poverty ie oap.
- We have food allergies. Our food costs more. I often put off paying bills to buy food and I can never get ahead so i can't move out of this crappy place.
- Lack of jobs in town that pay a living wage. The fact I'm supporting two young children on much own with limited childcare and resources
- Costs keep going up and up. If we had not bought our house when we did, I don't think we would own one today.
- losing your job due covid, CERB has run out, and housecleaner so it is difficult to enter homes at different times.
- My and my spouses income is not enough to pay for healthy food, gas, house and vehicle insurances, property taxes and household bills. Then there are occasional prescriptions, sports and dance.
- Cost if fuel. Is one of highest in bc
- Living well in this community on a single income is very challenging. More than half my income always has to go towards housing. It gets difficult to enjoy the beauty of our community when struggling daily to make ends meet.
- Price of housing is outrageous, healthy food too. There's not much choice for clothing.
- Cost of living has exponentially expanded. Housing has become unattainable, taxes has risen at unsustainable levels, government spending continues to increase without regard to the tax base, food costs have been driven up. Single parents working full time jobs to make ends meet don't qualify for assistance programs because their income is described as "too high" yet it's not high enough to be able to support families. Leaders need to look at what it actually costs to run a household and not a consumer index, especially by region.
- No help with childcare has caused my husband to be the main caretaker as I am home with children. He pays rent,bills and for food and other things like gas and outings. I have no tiger support system so that I can work and ease some of the weight from my husband.. because of this I don't see my husband often.. we live to pay bills.. nothing else.
- It took my husband longer than we expected to get work after moving here and because of Covid we were not able to open the business we had planned. I attended school and am left with substance debt that will take a long time to pay off making the wage I do.
- "The cost of living has gone up in town. For the first time since I moved home 9+ years ago after 5 years out of town, I am struggling to make ends meet. I find myself using my credit card to make it through and have, first the first time since early college days, had to rely on help for basic food. I fear that as things get more expensive I will have to change up my children's lifestyle and cut more corners. They are active kids and their sports and activities are only getting more expensive as they get older and unfortunately, those are probably going to be the first things to go if the cost of living rises much more. I feel this would be a huge negative impact on their physical, social and mental wellbeing but they have to eat so...
- I've also experienced a very recent (ongoing) medical emergency and we all know how expensive that is living in powell river, when you need to support a family member out of town. "
- Powell River doesn't have enough job opportunities and competitive wages. A person should not be considered low income just bc they make minimum wage.
- I would like the opportunity financially to look into helping improve my speech issues, and about affording heath food and clothing for my growing 15 yr old son
- We live pay cheque to pay cheque and often there is more month than pay

- Since buying a house 5 years ago, our financial needs have increased. At the same time, both my partner and I experienced difficulty finding full time employment that was appropriate for our mental, physical and family needs. I can no longer afford to buy fresh local foods often. Neither my partner nor myself have had employers that have benefit packages or if they do, our hours have been kept at 19hrs a week so that we do not qualify for benefits. This has greatly affected our access to physical and mental health supports as we cannot afford to pay privately but have been on the waitlists with mental health services (for ourselves and our children) for months or years. If it were not for our supportive family and friends and places like Family Place, the CRC or the Sycamore commons, we would be in very dire need.
- Debt is difficult to pay down
- I was injured 5 years ago. At the time I was working 2 jobs to support my child. Now on disability it is a struggle to feed and house my child. 90% of my monthly income goes to rent and bills. My child eats every day but my self 2 to 3 times a week
- "It's very difficult to get affordable quality fruits, vegetables and meat in Gillies Bay.
- Its necesary to travel to Powell River usually once/week."
- Life is full of challenges for all of us. I think that any one of us can end up in a poverty-type situation given the right circumstances. Accepting and accessing support, and having a constructive attitude has made all the difference for me. There was a time in my life where I was mentally impoverished. Despite 'having it all' I lacked the ability to think constructively. I'd had a lot of 'hark knocks' and felt like the mole in the Whack-a-Mole game, and rather defeated. Once I learned to be more constructive in my thinking (this type of mindset can be read about online), and through faith, I now have a great mental surplus that allows me to share with others. It has changed the way I see things so that I have joy, and can see the opportunities that are presented. And it has built my confidence. And I believe that that hope is available to everyone. Or at least it should be!!
- Costs keep increasing which causes my family to make choices every month. It has influenced how I make decisions with my own personal spending as well because I have become so much more concious of it. Especially over the last few years.
- The local job market seems closed to new residents to Powell River.
- a lot of fear and going through a seperation with my husband and looking for more support and stability
- two working parents should be able to pay their bills, afford healthy food, have money left over for house repairs or entertainment etc. this is not the case.
- "I use the food bank when needed it is a struggle to make ends meet living from pension check to pension check
- "With Covid and government mismanagement everything has gotten very expensive. Even getting firewood is almost impossible because of government oversite.
- Being on a fairly low fixed income I do well until unexpected expenses, for example repeat medical trips to Vancouver or increased property taxes, come along.
- Single
- I am on disability and cannot work I cannot of Ford to pay rent so I am pretty well homeless

- Covid has really taken a toll on ability to keep a small business going. Personal funds are getting put towards the business to keep it afloat

- "I adopted my little cousins starting in 2013. They have incredibly high needs and it's been extremely difficult for me to work regularly as childcare in this community is impossible, particularly after my kids went to school. The available hours for the childcare before and after school including non school days and weekends is non-existent putting complete reliance on private arrangements that are expensive and difficult to find and plan.
- There isn't any childcare support for children 12 years and older at all it's non-existent. So if you have special needs children they aren't accommodated beyond 12 years of age. There are some special needs support for this age group but they don't do childcare or support childcare for workers.
- Single parents of special needs children have virtually no childcare options designed to help parents go to work thus making poverty very difficult to avoid. "
- Cost of Daycare is increasing - the cost of everything is increasing. Food, MILK, bread. Bread being $5 a loaf - how is one supposed to feed a family of 5 for under $3000 a month.
- Small community and age limit for the suitable employment.
- I recently (2019) took the care aide program and was able to get off of income assistance that I was on for about 9 years. The struggles as a single parent with a child with a disability were heavy but I found PR had a lot of programs, services and supports available to help achieves a better quality of life. We lived in poverty but with supports/programs/ community activities the kids barely noticed the lack.
- Housing is a huge issue. We lost the rental we had setup and have been unable to find anything else affordable since.
- Have to support other people in house making min. wage.
- When working at minimum wage everyone wants money from you and you just don't have it to give them. Therefore you cannot access phsio or therapies for pain or injuries. I have had 3 of my own teeth pulled instead of fixed in order to pay the veterinarian for need help.
- until I found affordable housing for seniors my like was quite difficult because of paying too much for rent.
- my family's medical needs are not met in this town.
- I have had homesteader struggles with building a home and creating my own "services" infrastructure, with creating arable land for food production, all on a very limited monetary income. Acceptance of very limited transport options
- For me the cost of everything is rising especially in the cost of food
- Just struggle to get some work clothes, recreational clothes and gas. I do pay as you go Telus, mu minutes are running out. Also we do online projects and need access to wifi
- housing support for myself as a single mother
- "Food Bank decent always give the right things people need.
- as for Salvation Army they are opting better food wise to hand out"
- Rental Housing is very expensive and hard to find in Powell River
- "There is always the choice between passes to the complex recreation or groceries in the middle of the month.
- Money scarce for entertainment - plays, concerts, or gas to get into town
- I buy less good quality foods and more low cost brand name
- Not enough money to get out of town for Dr appt and visit friends overnight or food"
- Veterans salary with 3 kids

- Living on a veterans salary with 3 children is not enough income. Once my littles are bigger I can work but for time being it is tough
- Husband passed away a year ago Now living on a small pension. Unable to work most of my life due to epilepsy (husband worked)
- Being on PWD, disability- government help recovery benefits, etc. Health problems- wont repair my foot because on disability.
- I'd rather be poor here than in the city or Alberta rich.
- House has single paned windows- so inefficient. Only heat is wood stove & only warmth is within 6ft of it. I cut twigs and branches as well as larger logs for heat- don't know how much longer I can keep this up. Sometimes windows ice up inside. Other interior work required also.

Appendix F: Education/Training Suggestions

Some of the responses provided to the question “If you indicated "Access to education and training [being a barrier to support you to thrive]", please let us know what type of education and training you have difficulty accessing.”

- Not specifically myself ... my kids have been unable to continue trades here. For myself ... I have been unable to finish programs here at VIU in the past that either ended abruptly or were never offered to the end.
- Degree to become a teacher without leaving Powell River
- Electrical certification.
- Its a bit to late for me now but I would have liked a mechanics or construction course.
- For my kids - trade programs past 2 years
- Agricultural studies, behavioral psychology
- Second languages
- cooking
- nutrition
- Applicable age-related programs
- training like driver's training, certificates
- suitable opportunities for seniors
- lifelong learning/ eldercollege
- I have a speech issues, transportation, clothing online access like computer or laptop, or financial cost
- improving personal skills ie writing and mindfulness
- Preventative/positive parenting strategies (aside from what google can provide) for parents of young teens for those is us who have not yet lost control but would like more tools and who are not living in poverty or experiencing crisis.
- Various courses. Ballroom dancing, bookkeeping, sewing
- I wished our college offered more then a Teachers aid course or care aid course. They are the two they offer me and they are not something I can pursue.
- looking for someone to help with being an entrepreneur but with knowledge of disability act and the Indian act. Financial literacy training!!
- ABE/in person
- Night School
- Upgrading high school.
- Continuing education on social issues, counselling, psychology, social research, community development, community economic development, accounting, business management skills.

Appendix G: “Is there anything else you would like to add?”

Theme: Honouring Diversity

- I am caucasian and not overly subject to racism, but from my perspective it is a huge barrier in our community.
- Honestly I’d love for us to get water to the indigenous communities needing it first thing .. I think our souls are sick and this nation will continue to crumble until we can work together to lift everyone up and acknowledge the reality of how we came to be here and our impact on these sacred lands.
- Acceptance of our differences
- Every one should have equality of opportunity (education, health care, reasonable employment) our society provides, but it does not mean there will be equity of outcome.
- I greatly hope we can all come out of the pandemic with more understanding of and determination to fix, the increasing inequalities in our society.
- Racism is alive and well in this town, especially towards our First Nations residents. I would like to see more education directed at the settler population.
- We have been here, trying to fit in for two years. We have had very little success and have made no real friendships. We have been constantly exposed to acts of racism both discrete and blatant. We have also experienced ageism, and I myself have experienced significant acts of sexism. The adage that this town is full of retired mill worker families remains true and sadly, this mentality has plagued the region. It is for these very sad reasons that we have decided we cannot stay and have to move. It is a real shame as we did want to settle here at one point in time.
- Racism is an issue in the region.
- Senior citizens must not be ignored by any of the governments in Canada. Affordable safe housing must be publicly owned rather than for profit. All staff in retirement and or long-term facilities must be trained to understand what seniors truly need when they are in those situations.

Theme: Community & Relationships

- There is a very tight community on Texada that does its best to help others.
- There seems to be a community malaise brought on by a public perception that members of PR city council, their friends and family are profiting from insider information to the detriment of other community members.
- a sleepy town becomes a prison for those whom need to socialize, although the island, itself, is absolutely beautiful
- Covid-19 makes everything different
- I lived for a number of years in Europe, closely observing how people there have settled into coastal and mountainous environments over the millenia. They have found an equilibrium

which sustains them not just materially but also culturally. That is how they flourish. I'm sure that we can do the same here. It just takes time.

- This is an expensive community who seems to service only the homeless, and people with addiction issues - nothing much for women or the rest of us.
- We can help increase contacts on a regular basis that hep those suffering thrive.
- I am grateful to live in PR now and before COVID..
- I consider myself lucky - things are good.
- My wellness is dependent upon knowing others have what they need too. When my community is struggling, I am less well. When people I love are subjected to racism (direct and systemic), I am less well. When bylaws, policies, and enforcement practices are shaped to meet the needs of those who exploit our region for the profit of a few investors, I am less well. When respected colleagues doing community work are unsupported, I am less well.
- I believe thriving is a state of mind, a decision we each make. It is not solely to do with finances. It is to do with much more than that - the ecology we are a part of, how we interact not just with each other but with all beings, our ethics and morals, our fluidity and flexibility to learn and grow and work together. These are elements of thriving that far outweigh our financial situation.
- I am thriving because my family life was very stable and supportive, my parents have always been able to afford our daily needs, able to save, able to own a home, and so they were capable of teaching me those skills and also helping me purchase my first home.
- I do very well only on Lasqueti
- I love this place. Everything is so beautiful here. Sadly living here is very difficult for a single person with no children.
- I moved here from Vancouver and feel so privileged to be able to have done so. Our cost of living has dropped, life is less stressful, we moved from an overpriced rental apartment to owning a home, and we were able to keep our jobs. I feel a little guilty about our part in driving up the housing prices. The market seems to have taken off and having come from Vancouver, I don’t like the trend.
- I really do love the area.
- I understand my privileged position.
- Our community is quite sharply divided into a land-owner class and poor under-class. The haves ought to take a more explicit and out-sized role in ensuring everyone who is a contributing part of this community has access to adequate healthy food and suitable affordable housing.
- Powell River is still a great place to live
- So thankful to live here in Powell River!
- The world doesn't owe anyone happiness, health, respect, or income. Often times we are where we are because of our own decisions, not because of circumstance. Take responsibility for one's own life. This may involve moving, taking a job one doesn't like, or giving up niceties for needs. I have had to do all of these in order to find my place in life. And I may still need to do these again. However, this doesn't mean that people don't require help in making tough decisions.
- unfortunately, moving here right before covid hit has really limited our ability to thrive here, but I am hopeful things will get better

- We are lucky in many other ways that don't require money. Our Beautiful Nature and free childrens programs for 0-5 yr olds are awesome

Theme: Government

- Also, creating bold and creative bylaws in our region to reduce the steady climb of housing prices is probably the most significant thing we can do.
- Additionally, PR is not very business friendly. From my direct experience starting a small business I found some city employees focused on obstacles rather than solutions with a lot of ego about their own importance.
- I voted for this provincial government and hope they do better than what kept us in poverty for so long
- It seems that government needs to get out of the way and let people thrive. The governments need to stop pushing the UN agenda and start listening to the people.
- Its impossible to phone Canada Revenue Agency, to re-activate my account, and collect the CRB payments I am entitled to. I will be starting my life of crime soon.
- Let's face the truth: Government bleeds money. They spend where they should have stayed, and they hoard when they should release. Please take no offense, this goes back centuries. It is time now to release this money. It is time to try a new method, where the power of financial freedom is given to our lowest class, and everyone inbetween, instead of held and deliberated upon. There are many things government of all levels does well, but when it spends more money on finding out what to do with the money, than the actual money they end up spending... You have a massive problem and the only ones to blame are the fingers that take it along the way.
- The government needs to up wages and put in legislation to regulate rent and real estate rates.
- This isn't a bad place to live. We just need a little investment since we aren't a forestry town anymore.

Theme: Health & Mental Health

- As an informal caretaker to an elderly resident, I find that my particular situation is not considered when determining barriers within the community, though the elderly population requiring informal care is exceedingly high, particularly due to the lack of formal care options for elderly individuals in the area.
- COVID is having a huge impact on mental health.
- Covid over!
- covid sucks
- Mental health support is not adequate in this town.
- Mental Heath for our youth.
- Specialist to visit PR rather than people having to travel when it is so costly and the people traveling are the ones needing specialists
- No Drugs! The adult (parents) can access drugs easily, then their children can follow their path easily. Help and save community people? then, drug should be eliminated ASAP.
- I am concerned about emergency care for my husband if I am hospitalized or die

- I am currently doing fairly well but family members struggle with mental health services, especially for youth and young adults
- Families are under so much stress with job losses and isolation that violence
- is increasing and causing mental breakdowns.I feel very sorry for those who are stressed out.
- Hope Covid goes away
- Hopefully, the vaccine will control the virus and help things get back to normal.
- I am accessing dental/mental and physical health supports that are private for all my family members. Other than my mortgage, it is these supports that I incure debt with. Without them, my family would not be able to function in a healthy manner. Ironically, the past year that we have been elegible for the CERB and CRB, our income went up by 500 - 1000 dollars a month. For the first time since buying our home, we could afford housing costs, local fresh food and dental/mental/physical health supports that are not covered. I am not looking forward to CRB ending. We will be back to the struggle of making ends meet with a rope that is never quite long enough no matter how hard we try to stretch it. We work hard every day to stay healthy and participate in work, school and community.
- I know of some 20+ year olds that do not see a future for themself in Powell River, which causes them to self-medicate with alcohol and drugs, too readily available in Powell River.
- I think if anything good can come of this survey, it would be to demand that the government not provide assisted living for drug addicts in small communities such as ours. They should all be shipped up north where they can live amongst themselves and not impact good thriving communities in such a negative way. We have needles lying everywhere and its dangerous for children now. The government has allowed them to take over our city. Get rid of them!! I don't mind assisted living for low income individuals that have a job at 7-11 or Walmart, but why are we assisting people who choose not to work and are drug addicts!! It sends a really bad message to the children that its perfectly acceptable to not work, rely on the government for assistance, do drugs, and break into houses for extra drug money. We need to get these people off of our streets!
- It's hard to stay sober in a town that focuses so hard on drinking.
- Mental health assistance has become more recognized but still requires significant improvement; if would be good if we had a more thorough form of mental health care to protect those who are vulnerable and suffering from mental illness
- Stop enabling people with drug issues by giving them free drugs and places to do it in. Create a place with programs to get those that want help off the drugs.
- The opioid crisis is a major barrier from some people to survive, never mind thrive. This province has started to address this crisis but more is needed.
- When covid is over I believe we will all do a little better.

Theme: Transportation

- we really need a proper bus link with the Lower Mainland and Vancouver Island.
- Must do something re ferry costs and availability to residents.
- Direct and regular access to bus to Vancouver Island or Vancouver and shocking cost of vehicle fuel in PR
- Better transportation for the entire community ~ from Lund to Saltery Bay ... some can’t afford to pay for a bus trip ... if legit ~ give the needy a bus pass ... Powell River is on the right track

to help the low income and homeless by providing the new low income facility... no chances ~ those that break the law (stealing; selling drugs; problem in the community; etc) ~ no chances ... out they go and open up a spot for those that are honest and trying hard to make their way in the world ...

- Concern over lack of transport here on the island and an operating airport again
- Subsidized ferries for residents in isolated areas would give more freedom to be more connected to others, to access services, & for education opportunities.
- This community needs a road out, ferries are costly and unreliable

Theme: Housing & Utilities

- Housing in this town is ridiculously expensive
- All challenges included, I do love where I live. But financially and socially it is becoming an exclusive vacation or retirement community and harder for young families to rent or buy property. My partner and I have worked full time for years as experienced tradespeople but will never be able to afford property unless we move away due to mortgage limitations on rural property and raw land. Every single person in our peer group that has been able to purchase land was privately funded. The housing market is in an ever-expanding bubble, and attractive to investors that aim to take advantage of an inflated market with many buyers and limited listings. The problem is snow-balling in that our community is now less attractive than ever to young workers and families.
- Senior housing is needed
- Also there is more and more people living in campers and trailers we need land to accommodate them
- Housing market likely needs government intervention to correct
- I am concerned for others in my community though. This is because low-income earners are generally renters, we can't afford to buy our own homes. On Texada many of the rental homes have been purchased by "out-of-towners" who plan to move here and now the renters have no where to live. Who is going to work the low paying jobs (servers, grocery store workers, cleaners) if they can't find anywhere to live?
- I'm glad to see Powell River building more affordable housing. I think it would also be a good idea to pair up seniors who need housing with seniors who are living alone and have more room than they need and are lonely but don't want to move out of their homes. I realize this could be complicated but there are cities that have tried this and some success stories.
- I'm thriving because I'm healthy, I have a modest but adequate pension and I settled in my community over two decades ago, when land was affordable. I'm VERY concerned about my friends and neighbours who are in their 20s and 30s and who are finding it barely possible to afford a place to live in this community.
- Maybe more co op housing.
- My greatest concern is that my adult children who both receive services in community will never have the opportunity to experience stable housing. As prices increase, as well as shortages due to influx of out of town buyers, my kids will NEVER own a home in our small town where they were born and raised.
- We need affordable housing,
- no safe affordable seniors' housing

- More affordable gas prices
- Powell River needs to be tough on slum landlords. While rents are not exactly cheap, maintenance and upkeep is not up to snuff.
- I would like to see affordable housing built.
- Supportive housing should be a drug rehabilitation housing situation with daily chores, counselling and consequences if rules aren't met.
- The extremely low availability of rental units is a huge problem - I have ended up with young adult children having to stay in my home because of low availability and then landlords choose older people first, most landlords do t want to rent to young adults
- This community has elderly homeowners who already struggle with limited incomes. Increases in property values, leading to tax increases could force them out of housing and community.
- Too many young people (20+) are still living with their parents, because they cannot afford housing. $16.31 is NOT a living wage for Powell River if you have to pay at least $1000 for accomodation.
- We all see all kinds of people moving to Powell River in droves. From all walks of life...homeless people, people on disability or welfare, and the working class, people with money from the cities. This is certainly hurting the low income people, to the moderate earners. Buying up all the property, jacking up the rent prices and all the other local landlords follow suit. Even a somewhat well earner now can not afford to enter the housing market. With the price of property taxes sky rocketing every year, its a bit untouchable. Its scary to see this place in 5 years. Both my boys left town because of the lack of descent jobs and nothing to rent. They didnt have a choice. I see big money coming and the poor folks of PR may not fair so well.
- We have a housemate. She was essentially homeless, living in a tent in Willingdon campsite in the winter. She is on disability. Her housing situation has been incredibly unstable for the last few years. She is just the kind of person who would be thriving if there was Universal Basic Income, access to affordable housing and better access to health services, eg. counseling, prescriptions, etc. We would rather not have a housemate, though it is helping us make ends meet at this time. We are supporting her in trying to find her own place but it's pretty hopeless for her to find something she can afford while on disability.
- We moved here 4 years ago and bought a very affordable house. My husband has the skills to fix it up and make it comfortable. If we moved here today we would not be able to afford to buy and my answers to this survey would be very different. Our mortgage is affordable because we had a substantial down payment and we bought 4 years ago. I feel very lucky that this is the case.
- We need less retirement homes and more young family homes that are actually affordable for someone making a reasonable wage.
- Having a reliable phone line would be a huge asset, we have our phone line go out about twice a year and no repair from a few weeks to months at a time
- We need to figure out housing. The youth are house poor, single parents can't afford to get into housing. Building housing for homeless, and seniors is great but we're forgetting about the average person that cannot afford a mortgage payment that's half of their net income. Calculating figures on gross is a mistake.
- We were recently evicted from our apartment that we lived in for 7 years because our new landlords wanted to live in our apartment and renovate it. Because of this we ended up facing

homelessness but were lucky enough to find a place rather quickly through friends. However the unexpected move also forced us to have to move to a place that is more than half the size of our old home and $700 more a month. This has put us in a really tight spot financially and we are now really struggling to make ends meet. We were just squeaking by before and now we are worrying every month about whether we will be able to make our rent payments…

Theme: Income & Employment

- Give the people that work a reason to go and support them with better financial support
- I have little faith that someone my age will recieve any help. It seems drug addicts get more help than anyone here in town.
- we need more job opportunities.
- Create more job positions that pay a decent wage would make more people feel stable and live a better life.
- Yes, in responding to these questions I feel very fortunate. We've always lived on a limited income and still do but we've also been extremely careful with our resources. Also, I grow big gardens, preserve food for winter and don't buy much other than what we truly need.
- I hope things are better when I have to take a pension or I'll be living in a tent eating cat food.
- I am doing relatively very well. But even with my income, poverty is only a missed paynent away. Two missed paychecks and things would be very different.
- I am very lucky at this time in my life. I have a good job, while others do not. I have a home, while others do not. I have in the past been a single mother who struggled with 90% of the issues that you inquired about. I worked 3 or 4 jobs at a time to feed my children and pay our bills. I had to decide who got paid this month and who could wait. The issues of the past are still very relevant for many and I wholeheartedly support more assistance those who need it.
- I feel that I am one of the fortunate low-income earners in my community... I have some work, a good place to live, access to food....
- I maintain a modest lifestyle without denying my family by using credit cards. Then play catch up paying them back
- I paid sick leave should be a necessity for all employers
- I recognize that I am fortunate to have a decent pension income that allows me so much freedom. But I also am very aware that many people in our community are struggling to get basic needs met, such as housing, shelter and medical care.
- It's time for a national guarnteed income
- I moved here from Quebec last summer. In Quebec the rents are lower and wages are not all that different from here. As an elder, it is not easy to find work, though I have managed to find casual work, and am on EI for a bit longer. If that casual work doesn't become more regular, I will face some big difficulties and decisions whether I can stay here or not. I don't want a motorhome to be my forever home, and I am not quite old enough for a pension. I feel hopeful and confident that it will all work out still!
- My families ability to thrive is largely due to a good credit score. If we had no access to credit and had to rely on assets that we actually own, we would be in a much tougher spot. This is an unfortunate reality of the world we live in and is a hinderance to equity for all
- I am fortunate but that could change in the loss of one or more of my children. Also loss of my mobility.

- My financial situation has improved since gaining full-time employment. I was partime for many years and it it was a much bigger struggle to put food on the table then.
- My partner has a good paying job so this makes it easier for us to be here If ever I needed to be on my own and co parent it would be impossible for me to survive here on my current income I am basically stuck let alone that there is no rental in this town I feel that the current situation in this community is putting women at risk and families too.
- We need solution for single moms on low incomes
- please do not let it become unaffordable to live here
- Unless a person is in a high wage bracket that has no concerns at all financially, we all struggle to make ends meat, some of us more than others.
- I was recently off on Medical Leave for 16 weeks (after knee replacement surgery). I relied upon Medical E.I. which is approximately 55% of my usual wages. I still have my regular bills (rent, food, etc.). I struggled. I had put aside savings and that is now gone. I recently returned to work (at half time and will return to full time next week) and will be going off work again within the next two months for another 16 weeks (for knee replacement in the other knee) and I know I am going to struggle with paying bills.
- We are doing well, but only because I travel off island to work each week, separating me from my family.
- we are fortunate to have some pensions and healthcare/dental coverage. we try to live simply.
- While I consider my salary level above the standards outlined by minimum wage, I consistently struggle to afford basic necessities.
- Would it be possible to raise the local minimum wage to a living wage (up above it says the local living wage is $16.31/hr, although I suspected it's closer to $18.50) by only authorizing business licenses to employers who are willing to pay a living wage?
- I would like to see many more licensed, affordable, commercial kitchens so that people can prepare food products for sale. Cranberry Hall should have a commercial kitchen for rent. The Italian Club and French Club should have them too.
- If I win the $200 I will donate it to someone in need
- I'm concerned for elderly woman having a thriving amount of money to live on after paying huge rents.
- It has not always been like this. i was having a very difficult time thriving when i was still a single parent living here. i lived in substandard housing and had a precarious grasp on all my expenses where one little thing would push me into debt. i had work that was not meeting my parenting needs, so i had to take part time positions to make it work. Food security was always an issue, so i grew a large garden. any unexpected expense could threatened food security. If the car broke, i was hitchhiking to town. this was what it was like for me until 12 years ago. rural areas can be a very isolating place without transportation, community events, and connections. Bike lanes or trails would be of great use to let youth connect with eachother in this area...i found it was isolating for my son and he moved into town with dad in his late teens. internet was always an issue here and another reason my son moved to town with Dad.

Theme: Poverty Reduction

- I am happy that the poverty level is being addressed to be able to find solutions
- I just want to thank you for putting the time to do this type of research and start looking at options to handle poverty. When I was a child seeing my parents fight, it was always about money, spending money, saving money, not having money, surprise bills, etc. This lead to deep depression and pressurized situations implodings my and many families growing up during this time. As you know, poverty is no joke, and is one of the biggest affectors of mental health, save for chemical imbalance and other direct mental illness. We live in a world that is conditional based on how much you earn, or more specifically how much you are able to spend at one given time.
- Focus on food security which is super important but if you don't have somewhere to cook and eat it doesn't matter.
- Being poor is expensive at all levels from individual to government. But the system still favours the wealthy. Some examples: Someone who buys over 100 dollars worth of groceries at a time gets higher points due to the retailers points system and saves more. Someone who can only afford 50 at a time gets none. Someone who has dental benefits doesn't go into high debt for a dental surgery. Someone who is working a job without dental coverage goes into debt for the surgery or they delay the surgery and get more health related issues and their costs increase even more.
- Ive worked as a social services worker in Powell River and have witnessed and worked with those experiencing poverty far beyond my situation. Poverty is expensive, living with trauma makes it incredibly difficult to maintain regular work, our child protection system punishes parents causing further harm to the family/community, housing option said are non existent, access to urgent mental health care is difficult to navigate and sometimes not an option. Cheers to lift for taking on this survey
- Poverty reduction efforts should support people in ways that are conducive to upward mobility: this means not only providing targeted supports (for which you have to prove you quality), but creating more equitable workplaces, educational systems, and social services that are accessible to all.
- The type of poverty we see in Powell River is relatively new, and it is not promulgated internally, but is caused by external factors and displaced newcomers.
- There are too many undeserving persons receiving help that should and could manage better on their own two feet. Handouts become a way of life for too many.
- People need to understand no one wants a handout but circumstances can change. And sometimes do for anyone of us. Loss of employment, an injury, a divorce.. can change your finances. And..your future.

Theme: Programs & Services

- More education for the islanders
- Low income / no income ~ do away with garbage stickers for them;
- Free access to landfill
- Assistants, hairdressers, first year mechanics and healthcare assistants in town. We can do better.

- Sometimes it's not the community but lack of available easy access to training or education, and lack of jobs, and housing, and extra curricular activities at low costs
- As a user of hiking trails and beaches I would like to see more garbage containers. I am saddened by the amount of litter that I see, and whereas some people are jerks who will litter anyway, I know I've muttered sometimes at the distance I have to carry a dog waste bag.
- Open up social media account to ask for donations - clothing; food; hygiene needs; pet food; etc etc ... have someone manage the confidential site and make it comfortable for those in need to ask for help ...
- A real university would be nice to help the community grow
- While I do not feel I am struggling, I have in the past and am emotionally supporting friends who are going through mental health crises because of stagnant jobs, the increasing cost of living and their inability to access meaningful post secondary education. At some point we need more than Education
- Hope the Complex can open full soon
- I dont know what all the available assets are. I know I have access to education funding but I have a hard time finding a course to take. I need to either to do a online course or a course in Powell River. I can't afford to move to Vancouver Island or pay rent there.
- All the programs for housing are geared to families. Our food bank is the worst one I have ever been to and could really use some love. The people who run it are amazing and always super welcoming. Having a shopping style food bank helps reduce waste and allows people to feel better using the service. Allergies and restrictions are a burden and some people have a hard time speak up about it.
- More group support for peoples with disabilities mental or physical.
- I am a big supporter of feeding the community. I would like to see a school breakfast program in place, and meals on wheels (or similar program) in place do or seniors
- I believe we need twice year, collection of waste not garbage, but garden waste and yard cleanup. Free Store drop off reusable items not ready for Dump! Residential discounts for ferries - not just for those who buy passes
- I think that locally produced food (fruits and vegetables) should be subsidized for low income families and that the farmers market should be moved to a more accessible area such as Willingdon or Larry Gouthro parks
- more childcare centres needed
- I realize that most services are meant for people who are in greater need than myself, I do feel people with jobs also struggle with paying rent, providing healthy food for their family and accessing supports. I may be misinformed, but it is my understanding that persons on disability/social assistance receive many free services that working persons do not. For instance, I know they can attend the Complex for free but others who are not on assistance have to pay. Again, even though these people who have to pay may have full time employment, it does not mean they can afford for their family to attend the services provided by the Complex such as swim lessons or simply a day to enjoy family time skating or swimming.
- Gratitude for complex staff and staying open
- I try to keep my needs small, and don't have a problem with that, but it is requiring sometimes overwhelming adjustments in my style after the heart attack and then my husband's suicide. Covid shutdown has been wearisome. Cost of hiring help has gone up.

- It is difficult to find out where to start getting advice
- It might help if there were a public campaign promoting fairness - in sport, in wage level, in hiring, in life.
- Our local food banks are a joke. Been a powdered milk if you are lucky and then the rotten fruit and veggies and moldy bread. Was told I would eat it if I was hungry

Theme: Survey Feedback

- I appreciate your efforts to assess what will make our community thrive
- I didn't really understand the greatest assets and greatest barriers questions - wasn't sure of the difference between not a barrier and not applicable.
- BTW I could use the $200 dollars, but there are many in my position without family support who need it worse.
- I don't think that my family is representative of most: we are extremely fortunate. I worry that this survey will be completed mainly by those who are advantaged socially rather than by those most in need of change.
- This is a poorly designed survey Too long ang difficult to follow
- Best of success with this survey. Hopefully the target you are attempting to reach responds. Although, given the length and the attention span of most these days, it's highly unlikely.
- I encourage the educational gurus amongst us to take a hard look at the course curriculum with the lense to strengthen critical thinking, health and wellness, stress relievers (such as yoga), etc.
- Hope this survey and others make different decisions in the future!
- I filled this survey on behalf of my son. He lives with me in order to afford earning a living. I would like to call your attention on Question 18. There are 2 undergraduate answers; one should be Bachelor's Degree.
- Regarding question #29, This is because I have an understanding of quality of life that is not dependent on consumerism. I am aware that to many indoctrinated folks I live to a standard that can be perceived as deficient. I drive a 23 year old vehicle. I have a 74 year old stove. My house is qualified on the assessment as Poor. But I have a warm, dry place to live. The hydro works. The water runs, both hot and cold. The freezers have enough food to last several weeks. The appliances work, allowing some indulgence in arts as well as keeping the place and my clothes clean. My garden produces a good portion of what we eat. And the Powell River Public Library is a great service. Life is good, even if my wardrobe comes mostly from thrift shops and I don't take a jet ride to someplace warm in winter. Now, time to cut firewood.....
- I hope that any outcomes from this process that result in local poverty reduction strategies are presented to the general community to elicit financial and moral support. I hope that individuals like myself can participate and assist in helping my fellow community members to thrive.
- It was not asked what percentage of income spent on rent.
- Bad year for this survey as COVID may affect some answers
- And why is FN and people with disabilities lumped into one bullet point. I felt they each should have their own bullet and had feelings about that.
- Its all good on paper doing it and taking action is what people want to see.

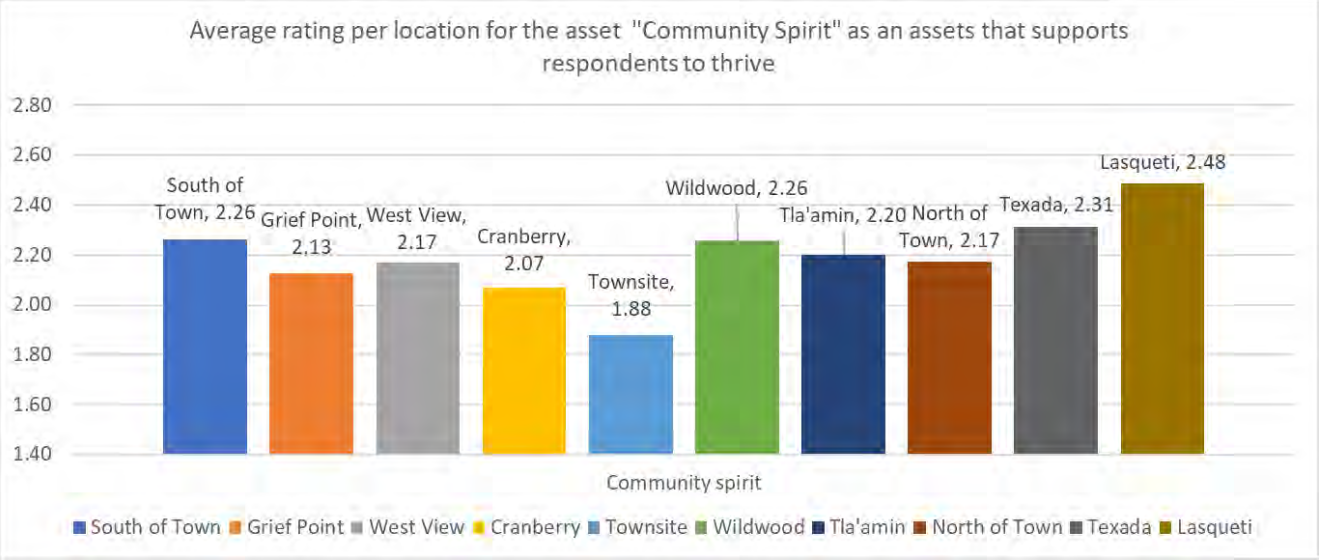
- questions are difficult since life was different before covid. I am not sure what comes next. My situation isn't bad it just isn't good either
- Thank you for paying attention to this huge issue!
- Thank you for the opportunity to comment.
- Thank you!
- This survey contains several typos.
- Are so many typos in this survey, never seen so many in my life!
- There is a huge gap in income between the 1st 2 categories I don't think adequately represents the population in rcpt of disability (above 10,000 but only just, therefore far below 29,000).
- For future surveys I strongly recommend adding the option to save and continue later before submitting; it would encourage more (and more thoughtful) responses.
- Unlike ""Assets"", ""Barriers"" doesn't address transportation.
- Internet access is completely absent from survey.
- thank you for putting out the survey!
- Thank you for doing this survey. For those of us who are fortunate to have easily accessible food and shelter, it is too easy to overlook the issues around us. We have a son who is alcohol addicted, does not wish - nor is it feasible - to stay with us, and who now has a place to live, thanks to expanded services here, and appropriate care through Tla'amin, but it has been very hard for him and so many others. We need more supportive housing, co-operative housing (Blueberry Commons) and less hugely for profit housing that only serves a few at the top end. I appreciate the efforts of the planning department in Powell River to put more houses on several identified lots within the city - houses that are more affordable to average people. I do not applaud greedy realtors and short term visioned builders and housing speculators that care about filling their pockets with no view to sustainability.
- Thank you for these thoughtful survey questions!
- Thanks for doing this survey! I think some focus groups on these topics could be very enlightening.
- The regional district in particular seems to always be growing in staff size and always seeking to generate projects with out any request to from taxpayers. This is a great example of that type of unrequested project.
- Question #13 gives incomplete data in the absence of % going to housing.
- I'd like to see a discussion about the intersection of poverty and waste reduction (food bank provides primarily packaged ""food""; lower rent apartment bldngs don't provide recycling facilities; many people living in poverty don't have access to transportation to enable recycling/composting, or to donate to thrift stores so preventable garbage is astronomical)"
- This survey feels like it’s about poverty, not wellness. Although certainly a connection, not necessarily true. Also, many questions felt leading, like you’re looking for data to support your current beliefs instead of trying to understand my beliefs or wellness situation to compile data or inform planning.
- Much of these questions can be directly related to budget comprehension or the lack of financial or economical education
- # 30 is a poor question. How would you rate me? I am grounded, stable and strong in many ways. However I am also getting old and have malfunctioning heart and $722. per month is impossible to live on. I come from a world where you count your blessings and you be grateful for what you do have. You don't feel sorry for yourself you just do the best you can with what

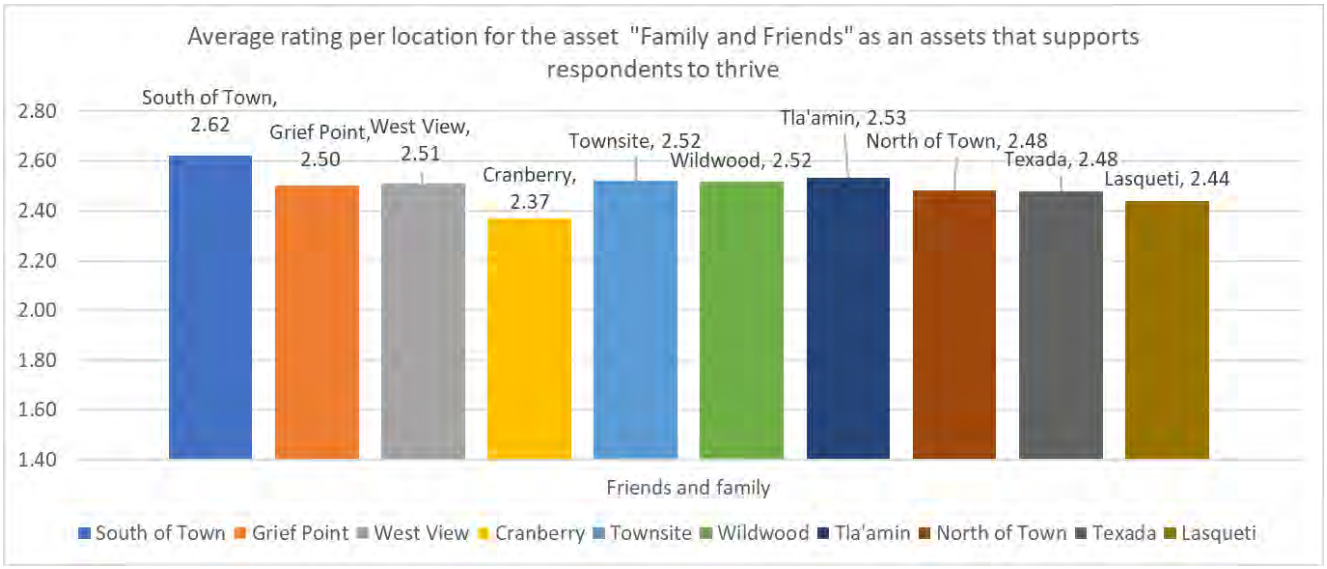
you have. You make the most of where you are at. It might be an old fashioned way to look at things but I think it helps me mentally rather than giving in to hopelessness or bleakness. But it is hard to hold onto positivity in the face of consistent poverty.

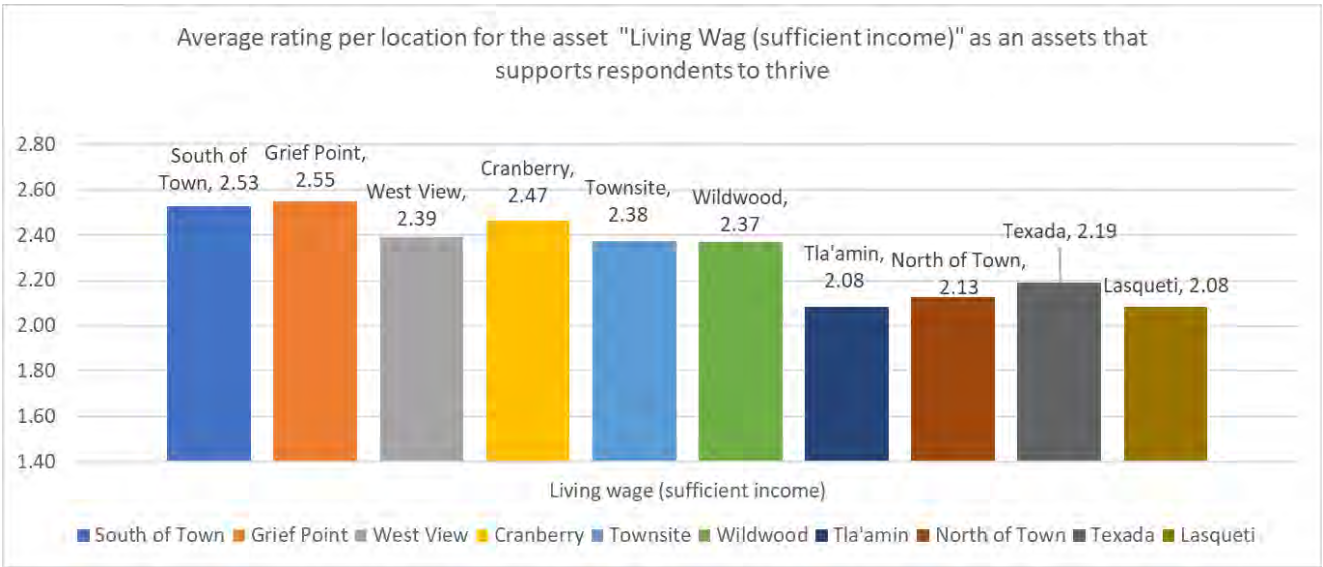
Theme: Other

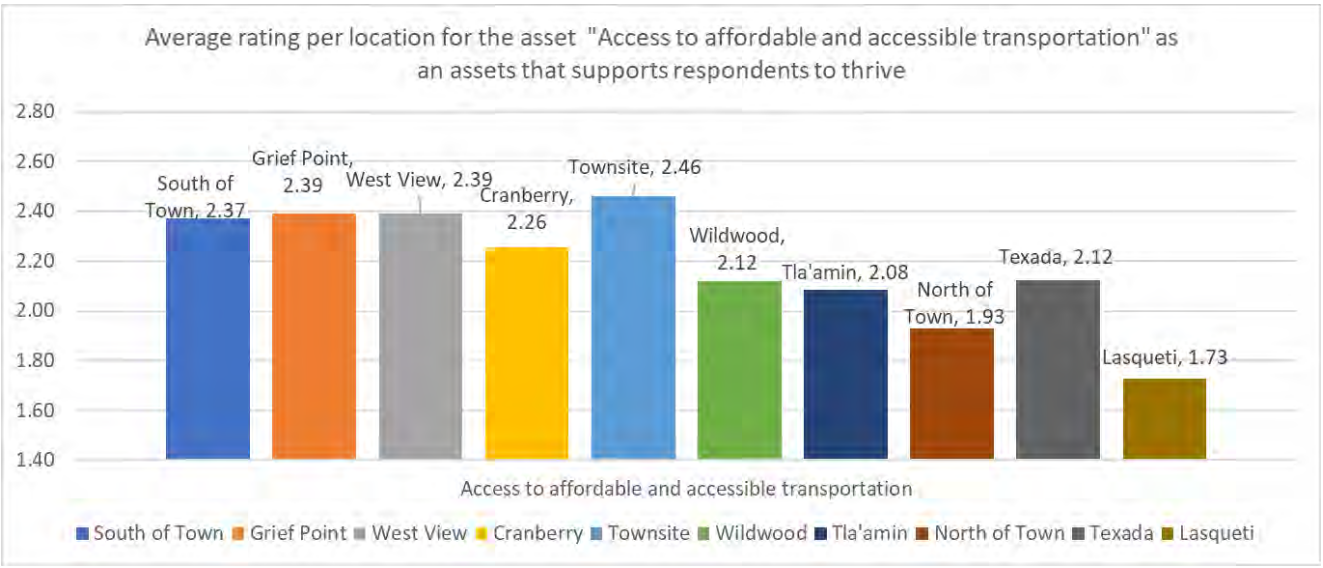
- everything has been mentioned
- Help me help U..
- i am living at 7 or 8 now.....my computer won't let me type in the other box.
- I answered "9" on the last question, but would like to say, that *right now* I am a 9. But very recently, and for many years I have been as low as 2 or 3, and depending on covid and other circumstances, my situation could change very quickly based on the fact that I my job isn't permanent and I rent my house.
- Meow.
- No comment
- No thank you
- Not at this time. Thank you
- reduce ""dead heading""
- reduce ""where facilities exist""
- ""Democratic rural repression""
- Stop selling communities short on your way to Costco!"
- It is a laundry list
- lafarge lies about its diversity and inclusion ambitions and is hurting real people with their politically correct advertising . Big Bullies with the silent treatment. Applying for work there was one of the most dehumanizing and diminishing experience of my life

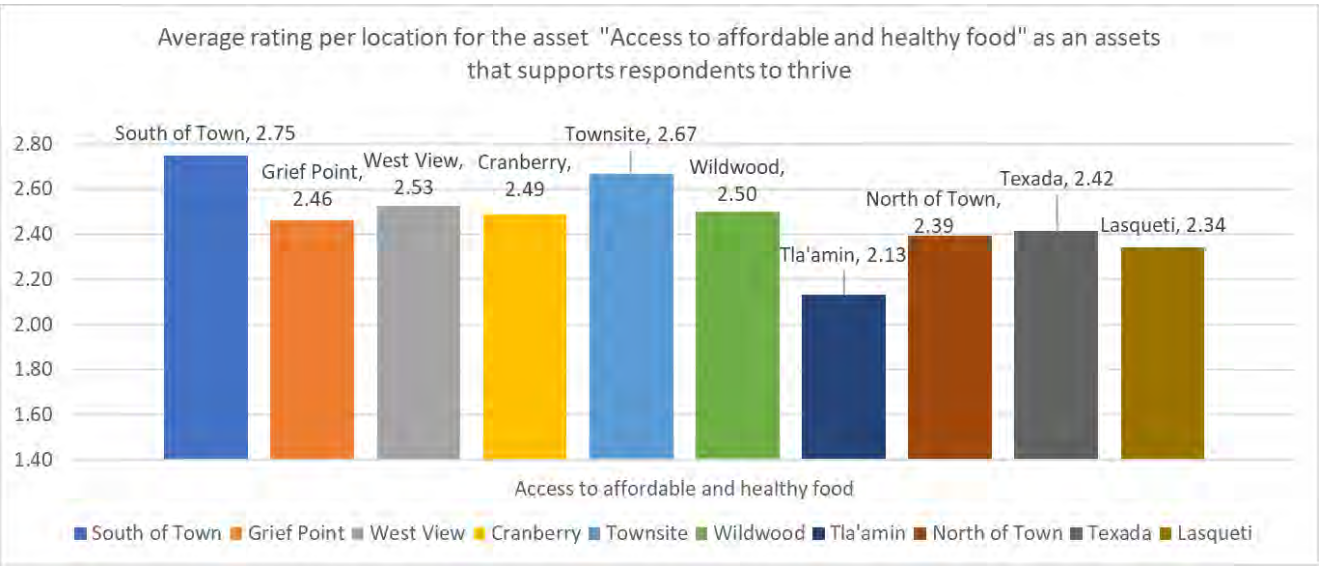
Appendix H: Average score (rating) for assets per location

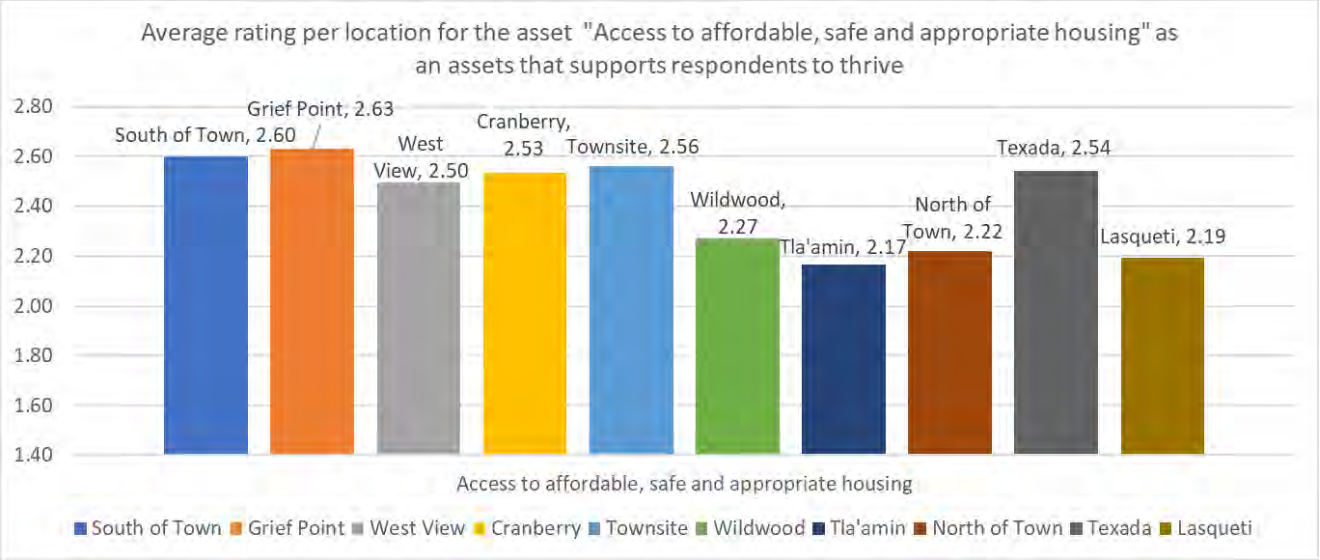





Average rating per location for the asset "Living Wag (sufficient income)" as an assets that supports respondents to thrive
2.80
2.60
2.40
2.20
2.00
1.80
1.60
1.40
South of Town, 2.53
Grief Point, 2.55
West View, 2.39
Cranberry, 2.47
Townsite, 2.38
Wildwood, 2.37
Tla'amin, 2.08
North of Town, 2.13
Texada, 2.19
Lasqueti, 2.08
Living wage (sufficient income)
South of Town
Grief Point
West View
Cranberry
Townsite
Wildwood
Tla'amin
North of Town
Texada
Lasqueti


Average rating per location for the asset "Access to affordable and accessible transportation" as an assets that supports respondents to thrive
2.80
2.60
2.40
2.20
2.00
1.80
1.60
1.40
South of Town, 2.37
Grief Point, 2.39
West View, 2.39
Cranberry, 2.26
Townsite, 2.46
Wildwood, 2.12
Tla'amin, 2.08
North of Town, 1.93
Texada, 2.12
Lasqueti, 1.73
Access to affordable and accessible transportation
South of Town
Grief Point
West View
Cranberry
Townsite
Wildwood
Tla'amin
North of Town
Texada
Lasqueti


Average rating per location for the asset "Access to affordable and healthy food" as an assets that supports respondents to thrive
2.80
2.60
2.40
2.20
2.00
1.80
1.60
1.40
South of Town, 2.75
Grief Point, 2.46
West View, 2.53
Cranberry, 2.49
Townsite, 2.67
Wildwood, 2.50
Tla'amin, 2.13
North of Town, 2.39
Texada, 2.42
Lasqueti, 2.34
Access to affordable and healthy food
South of Town
Grief Point
West View
Cranberry
Townsite
Wildwood
Tla'amin
North of Town
Texada
Lasqueti


Average rating per location for the asset "Access to affordable, safe and appropriate housing" as an assets that supports respondents to thrive
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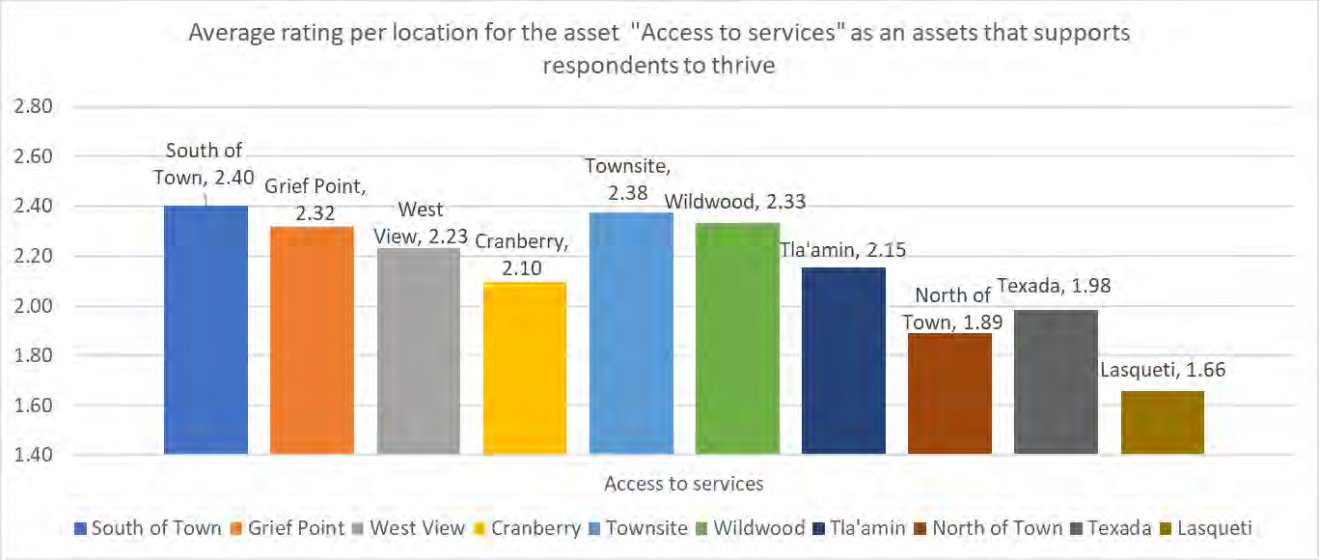
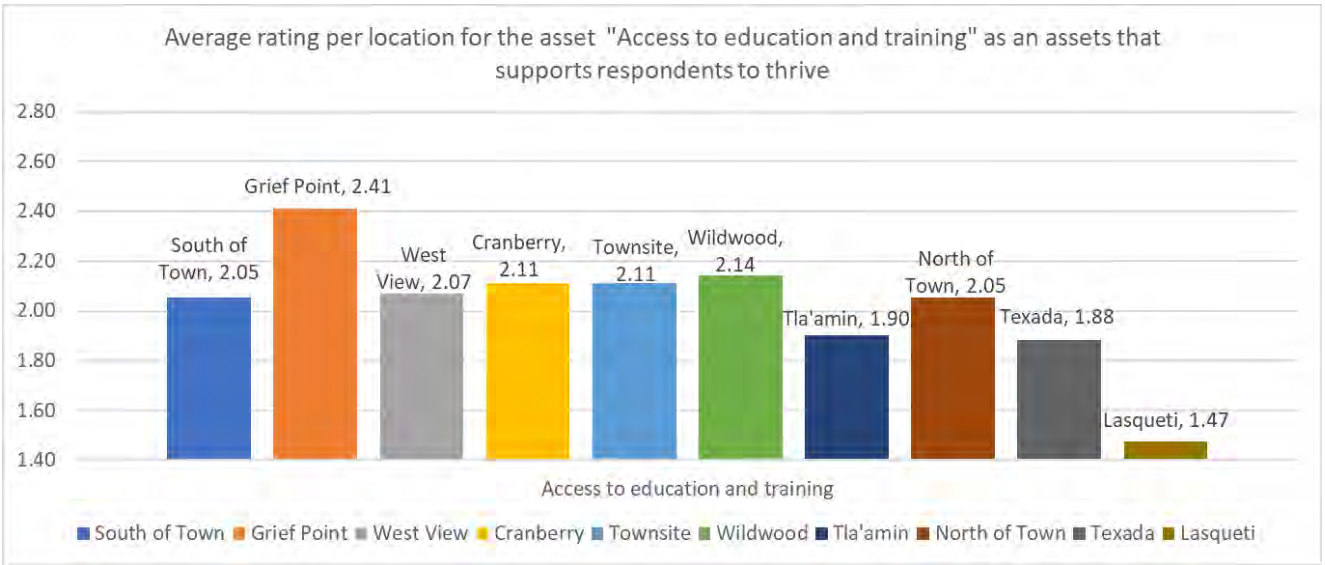
2.60
2.40
2.20
2.00
1.80
1.60
1.40
South of Town, 2.60
Grief Point, 2.63
West View, 2.50
Cranberry, 2.53
Townsite, 2.56
Wildwood, 2.27
Tla'amin, 2.17
North of Town, 2.22
Texada, 2.54
Lasqueti, 2.19
Access to affordable, safe and appropriate housing
South of Town
Grief Point
West View
Cranberry
Townsite
Wildwood
Tla'amin
North of Town
Texada
Lasqueti


Average rating per location for the asset "Access to services" as an assets that supports respondents to thrive
2.80
2.60
2.40
2.20
2.00
1.80
1.60
1.40
South of Town, 2.40
Grief Point, 2.32
West View, 2.23
Cranberry, 2.10
Townsite, 2.38
Wildwood, 2.33
Tla'amin, 2.15
North of Town, 1.89
Texada, 1.98
Lasqueti, 1.66
Access to services
South of Town
Grief Point
West View
Cranberry
Townsite
Wildwood
Tla'amin
North of Town
Texada
Lasqueti


Average rating per location for the asset "Access to education and training" as an assets that supports respondents to thrive
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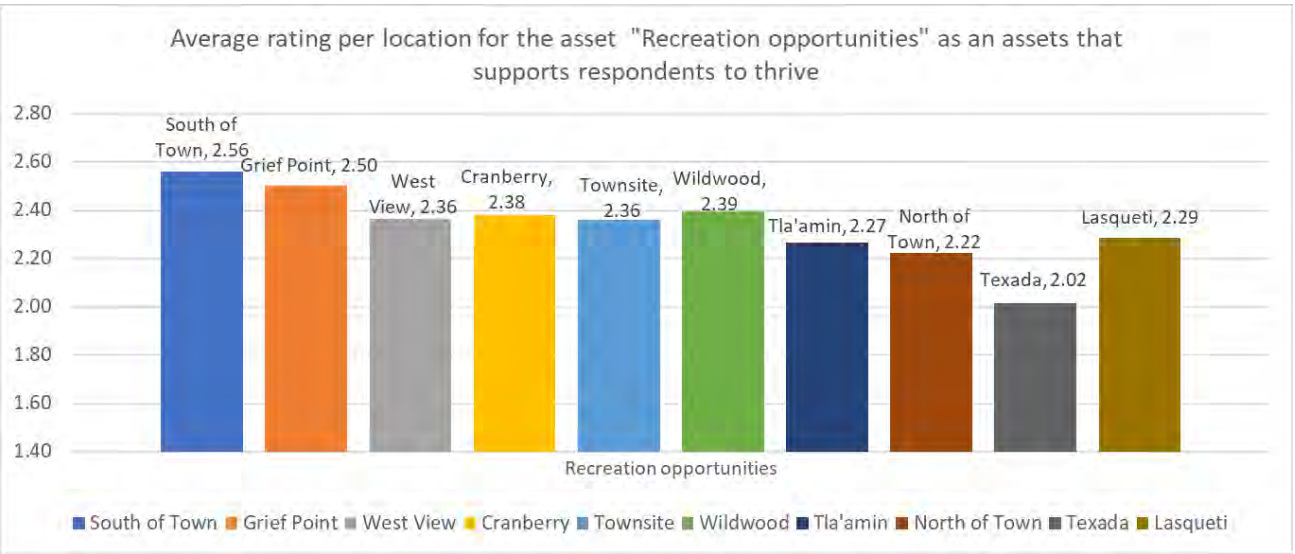
2.60
2.40
2.20
2.00
1.80
1.60
1.40
South of Town, 2.05
Grief Point, 2.41
West View, 2.07
Cranberry, 2.11
Townsite, 2.11
Wildwood, 2.14
Tla'amin, 1.90
North of Town, 2.05
Texada, 1.88
Lasqueti, 1.47
Access to education and training
South of Town
Grief Point
West View
Cranberry
Townsite
Wildwood
Tla'amin
North of Town
Texada
Lasqueti


Average rating per location for the asset "Recreation opportunities" as an assets that supports respondents to thrive
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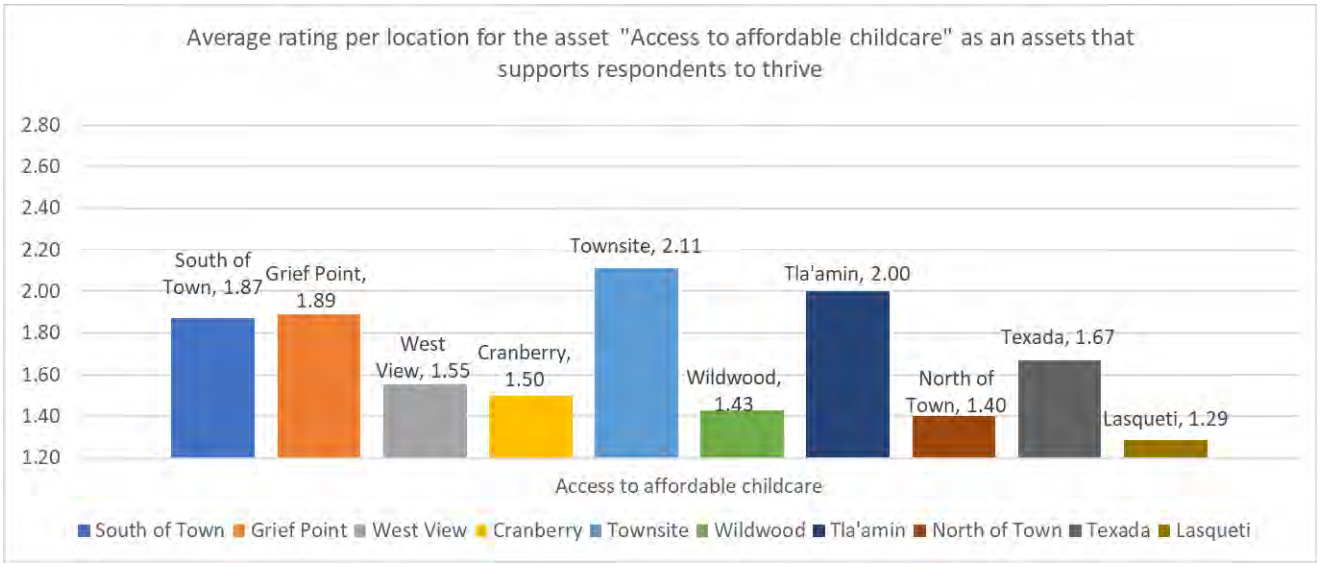
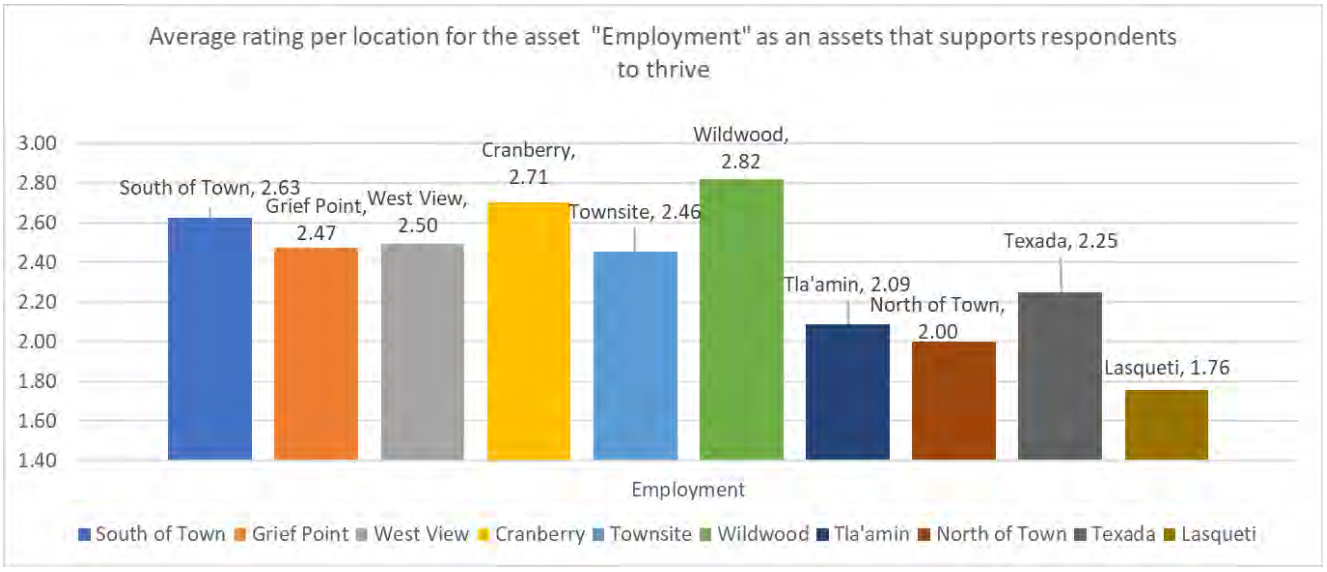
2.60
2.40
2.20
2.00
1.80
1.60
1.40
South of Town, 2.56
Grief Point, 2.50
West View, 2.36
Cranberry, 2.38
Townsite, 2.36
Wildwood, 2.39
Tla'amin, 2.27
North of Town, 2.22
Texada, 2.02
Lasqueti, 2.29
Recreation opportunities
South of Town
Grief Point
West View
Cranberry
Townsite
Wildwood
Tla'amin
North of Town
Texada
Lasqueti


Average rating per location for the asset "Access to affordable childcare" as an assets that supports respondents to thrive
2.80
2.60
2.40
2.20
2.00
1.80
1.60
1.40
1.20
South of Town, 1.87
Grief Point, 1.89
West View, 1.55
Cranberry, 1.50
Townsite, 2.11
Wildwood, 1.43
Tla'amin, 2.00
North of Town, 1.40
Texada, 1.67
Lasqueti, 1.29
Access to affordable childcare
South of Town
Grief Point
West View
Cranberry
Townsite
Wildwood
Tla'amin
North of Town
Texada
Lasqueti


Average rating per location for the asset "Employment" as an assets that supports respondents to thrive
3.00
2.80
2.60
2.40
2.20
2.00
1.80
1.60
1.40
South of Town, 2.63
Grief Point, 2.47
West View, 2.50
Cranberry, 2.71
Townsite, 2.46
Wildwood, 2.82
Tla'amin, 2.09
North of Town, 2.00
Texada, 2.25
Lasqueti, 1.76
Employment
South of Town
Grief Point
West View
Cranberry
Townsite
Wildwood
Tla'amin
North of Town
Texada
Lasqueti

CONSULTANCY
division of alof!i enterprises inc.

Christien Kaaij ■ christien@alofii.ca ■ 604.314.6461

COMMUNITY WELLBEING SURVEY RESULTS

Imagine our community
WITHOUT POVERTY

INTRODUCTION AND GENERAL DEMOGRAPHICS

The community wellbeing survey was conducted between March 15 and April 15, 2021. The 28-question survey was widely distributed throughout the region using all available media. 567 valid responses were received, which provides a statistically relevant number for the region, with results skewed towards females and a younger population. For the full report, please contact **Kokazaki@powellriver.ca**

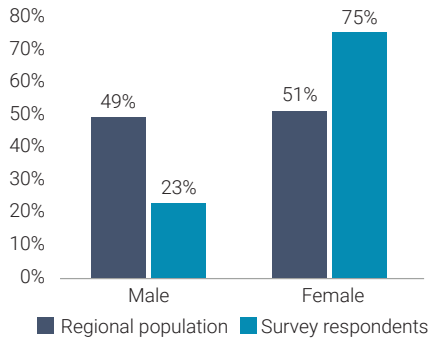


Figure 1: **Distribution of regional population by gender vs survey respondents**

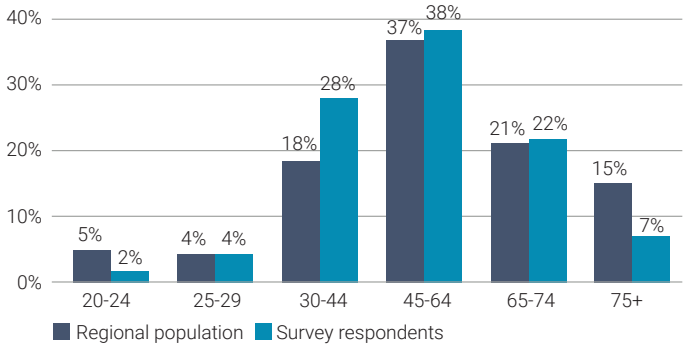


Figure 2: **Distribution of regional population by age vs survey respondents**

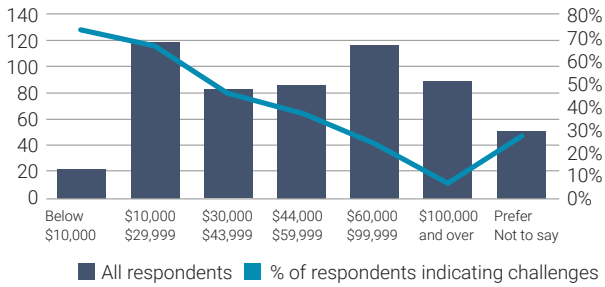


Figure 3: **Annual household income of respondents & % of respondents facing challenges.**

The survey found a direct link between income and the % of respondents indicating they face challenges meeting their or their families' need each month.

"The cost of housing is ever increasing as is food, gas, utilities but the disability payment system do not go up to account for this"
Survey respondent

FACING CHALLENGES

37.7% (214 of 567) are facing challenges meeting their or the family's needs each month.

29% (224) of respondents never or rarely have enough money to cover one-time unexpected costs without feeling that it would impact their ability to pay their other monthly expenses.

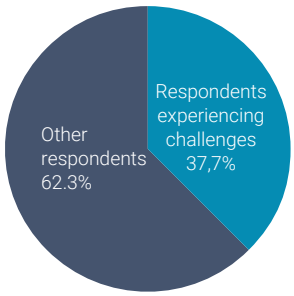


Figure 4: **Respondents experiencing challenges meeting their or their family's needs each month.**

"Without credit, one-time unexpected costs could sink us. We are living well now, but there is no cushion so are only a stroke of bad luck away from barely surviving."
Survey respondent

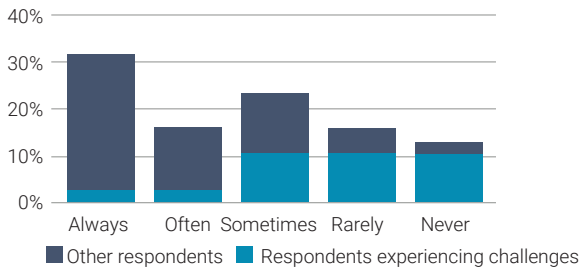


Figure 5: **"Do you have enough money to cover one-time unexpected costs without feeling that it would impact your ability to pay your other monthly expenses?"**

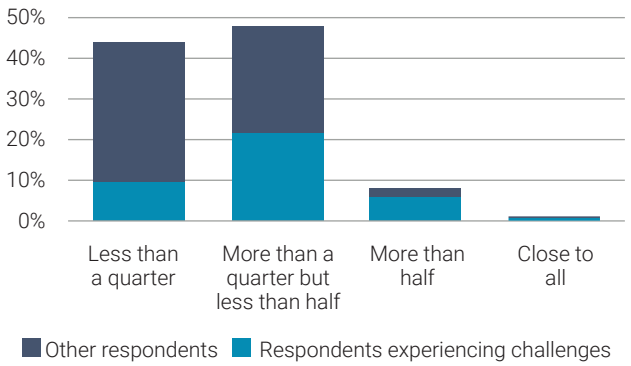


Figure 6: **Portion of monthly income spend on food**

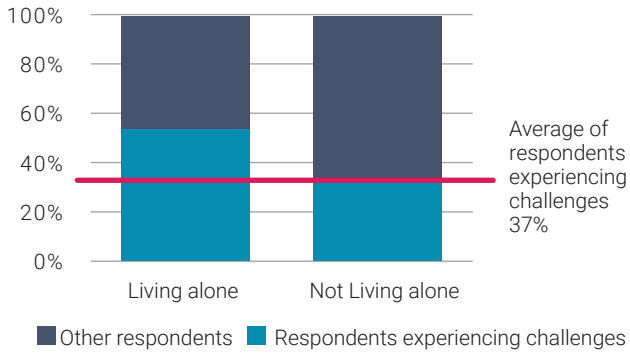


Figure 7: **Comparison of respondents experiencing challenges (or not) by living alone (or not).**

FOOD SECURITY

48% (270) of all respondents spend more than a quarter but less than half of their income on food. Last year, 14% (78) had to "often" or "always" choose between buying healthy foods or paying for other household costs.

LONE-PARENTS

54% of all respondents **living alone** identified facing challenges.

72% of respondents who identified as **lone-parents** identified facing challenges.

The 2018 tax filer information for the City of Powell River and Areas B and C (South of Town), recorded 670 lone parent families in these regions.

EDUCATION

Specific things that would help respondents or other community members access education and training (listed in order of times mentioned):

1. More (online) opportunities
2. Funding or free education
3. Access to technology
4. Better/Free transportation
5. Awareness of opportunities
6. Affordable childcare
7. (Affordable) Housing
8. Honouring (Cultural) diversity

"I wanted to do a teaching degree in UVIC last year (a one-year course) and was hoping I could do it online but I would have had to attend uvic in person. We can't afford to rent two homes."
Survey respondent

"If I sell my house I'll be trapped in the awful rental market paying way more for rent then my mortgage.... so I'm forced to go into debt every year to cover my property tax but every year they just go up more and more."
Survey respondent

HOMEOWNERS & RENTERS

65% of **renters** indicated facing challenges meeting their or their family needs, compared to **26%** of **homeowners**.

THRIVING OR SURVIVING?

Top 5 of the most important things respondents identified that would support all people to thrive:

1. Affordable and suitable housing (67% or 292)
2. Affordable healthy food (29% or 125)
3. Better wages (22% or 94)
4. Access to services (21% or 90)
5. Community connections (17% or 72)

Figure 8: **Most important things that would support people to thrive in our community**

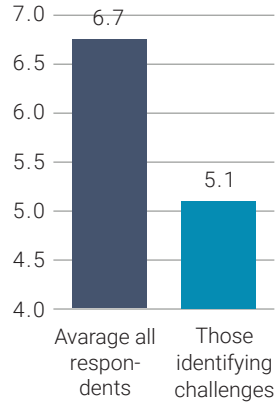


Figure 9: **"How would you rate yourself on a scale of 1 - 10, where 1 is barely surviving and 10 is fully thriving?"**

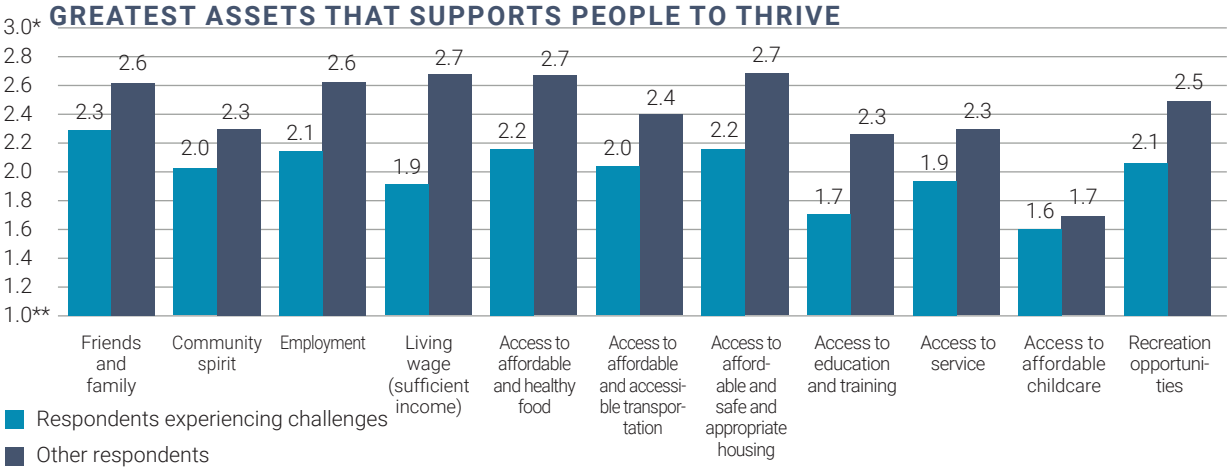


Figure 10: **Assets that support respondents to do well, comparison between those experiencing challenges meeting their or their family's needs and those who do not (average score).**
**Asset supports greatly.*
***Asset not available or does not support*

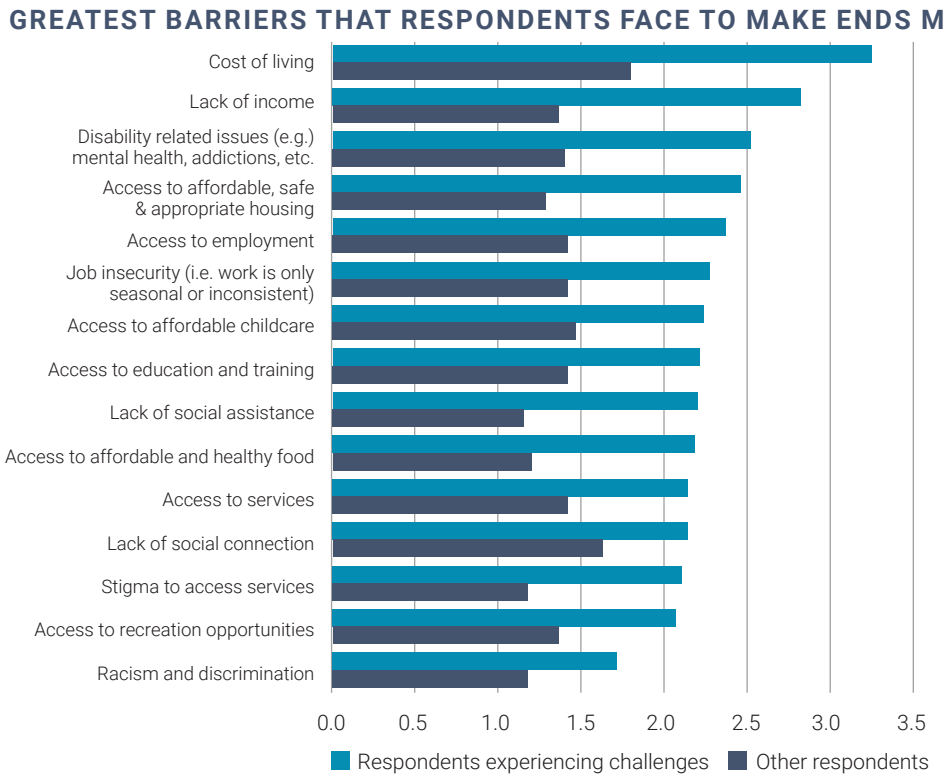


Figure 11: **Greatest community barriers that hinder respondents to do well, with 1 being no barrier and 4 being an extreme barrier.**

Figure 12: **Services respondents list as unable to access**

Appendix 5: Advisory Committee Workshops

Workshop Notes

Meeting:	Poverty Reduction Advisory Committee, Workshop 1: Current situation and Community Assets
Date:	April 27, 2021
Location:	Zoom
Attendees:	• **Poverty Reduction Advisory Committee** – See Appendix A • **Project Team:** Kai Okazaki, social planner, representing City of Powell River, qathet Regional District and Tla'amin Nation; Stuart Clark, Lift Community Services; Tara Chernoff and Caitlin Bryant, First Credit Union, • **Alof!i Consultancy**: April Treakle, Alison Taplay, Nola Poirier, Christien Kaaij

On Tuesday April 27, 2021, members from the Poverty Reduction Advisory Committee and Project team came together for the first of five workshops to develop the qathet Region Poverty Reduction Strategy. The workshop was conducted via Zoom and Mural and focused on presenting a picture of poverty in the region, engaging and responding to the data, and identifying community assets that support people to live well (thrive). This document provides a summary of the results. See Appendix B for a copy of the presentation slides.

Welcome and Introductions

After acknowledgement that most of us work and live on the traditional and treaty lands of the Tla'amin Nation, Stuart provided an overview of the meeting. He explained how this work is part of a federal and provincial movement and locally, the result of two years of collaboration between Lift Community Services, First Credit Union and the three local governments. He provided the following timeline for the development of the strategy:

- Workshop 1 – April 27: Current situation & Assets (today's workshop)
- Workshop 2 – June 1: Vision
- Workshop 3 – June 22: Goals & Actions
- Workshop 4 - August 24: Accountability
- Workshop 5 – September 21: Strategy

He explained how the purpose of the Advisory Committee is to support the community with the **development of the qathet Region Poverty Reduction Strategy** and reviewed the committee's responsibilities and members' expectations. He closed highlighting **the goals of this meeting**:

- Setting the stage for a Poverty Reduction Strategy
- Understanding our local and current situation
- Identifying community assets

The group reviewed and agreed to the working assumptions and a brief poll was taken as a first introduction to see who was in the meeting (see Appendix C). **The poll revealed that 65% of all the people in the meeting had experienced poverty for an extended period.** Additionally, it showed that the group self-identified as representing business (30%), single parents (30%), disability sector (25%), experts[1] (25%), youth (20%), education sector (20%), indigenous people (20%), immigrants (15%), health sector (10%), and seniors (10%).

After the poll, participants moved into breakout rooms where they took turns answering these questions:

- Who are you, and what brings you to this work?
- What does poverty mean to you?

Poverty and Our Community

A presentation was provided about: promising directions; local statistics; and the results of the community survey. While listening to the presentation, the group was asked to keep the following questions in mind:

- What was surprising?
- What was expected?
- Are there certain groups and trends emerging?

Research has revealed **six promising principles** that support the development and implementation of a successful poverty reduction strategy:

1. The goal is to eliminate poverty, not alleviate it.
2. Living poverty-free is a right.
3. It takes a community.
4. Be inclusive.
5. Change minds.
6. Implement interim supports while creating long-term change.

Each principle was briefly explained, and then 10 key action areas were listed. These are areas where other communities have experienced notable successes in poverty reduction.

1. Income
2. Food security
3. Housing
4. Health
5. Transportation
6. Childcare
7. Bylaws
8. Municipal Services
9. Planning
10. Education

These action areas will be explored in upcoming workshops.

[1] people who are or have experienced poverty

Several **regional statistics** were shown, generated from the most recent Statistics Canada tax filer data. A note was made that this data only provides information about the City of Powell River, Area B (south of town) and Area C (south of town) – the three highest income areas in the region.

Based on the statistics, a conservative estimate can be made that over **3,500 people** in the region experience low income, with **single (lone) parent families being the biggest group** (47.1% in 2018), followed by individuals (35.5%). The statistics also revealed how the median income on Lasqueti and Texada are the lowest in the region, closely followed by Tla'amin Nation and Powell River A (North). In all these regions the median income was below or only slightly above the Market Basket Measure, which means that close to 50% of our population may be experiencing poverty. A large **income gap** of over $12,000 (2018) was shown between the median income for all families and the median income for low-income families. As well, there was a gap of $7,000 in median employment income and over $13,000 for median total income between male and females. See Appendix B for all slides with additional statistics.

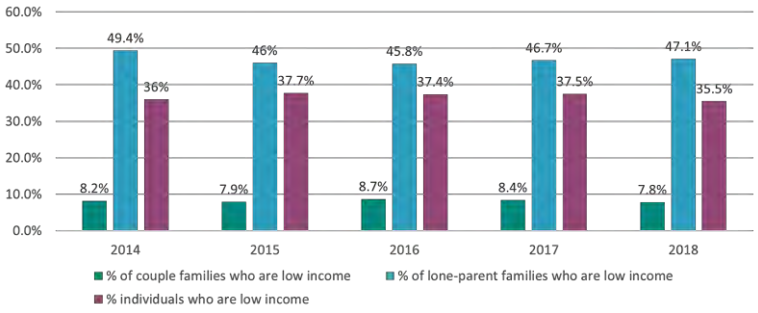


Figure 1: Overview of those experiencing poverty in region

A **summary of the survey results** was presented. The survey was conducted between March 15 and April 15, 2021 and 567[2] valid responses were received online, by paper, in person or by phone. It was noted that numbers in the subcategories are too low for statistical significance. The majority of the respondents lived in Westview, were female and between 30-44 or 45-59 years old. Survey respondents were asked to rate the following statement: "I face challenges meeting my needs (housing, food, clothing) or the needs of my family each month". Respondents answering Always, Often, or Sometimes were highlighted in the survey analysis as those facing challenges. **37% of all respondents indicated facing challenges**. Respondents living in Tla'amin indicated they face relatively more challenges, respondents on Lasqueti, South of Town and in Grief Point relatively less. 3 of the 4 respondents that identified as "non-binary" reported facing challenges. People who identified as Caucasian, Latino/Hispanic, or East Asian reported facing fewer challenges than other racial identities. As well, a higher number of people living alone reported facing challenges. **72% of respondents who identified as single parents said they faced challenges**. According to the 2018 tax filer information for the City of Powell River and Areas B and C (south of town), there were 670 lone

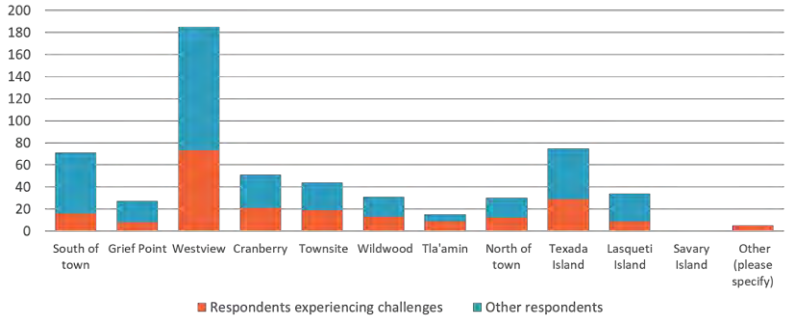


Figure 2: Location of respondents

[2] 567 provides a statistically relevant number for the region, with the results skewed towards females and a younger population. Numbers are too low in any subcategory or region to provide statistical relevance. Note: during the meeting 575 was reported. This number has been adjusted after further analysis of the responses.

parent families in these areas. Of these 670,240 had more than one child. In this region, the median income for lone parent families with more than one child is below the Market Basket Measure.

Homeowners were least likely to indicate that they were facing challenges. Most challenges were faced by those with unstable or unaffordable housing, those experiencing homelessness, and those whose housing did not meet their needs. **A higher number of people receiving disability or income assistance, as well as people who were unemployed, reported facing challenges**, followed by students and those unable to work. Not surprisingly, the survey found a **direct link between income and the % of respondents indicating they face challenges** meeting their or their families' needs each month. The lowest income was reported by respondents from Texada, Lasqueti and Tla'amin, and the highest by those living in Grief Point or South of Town.

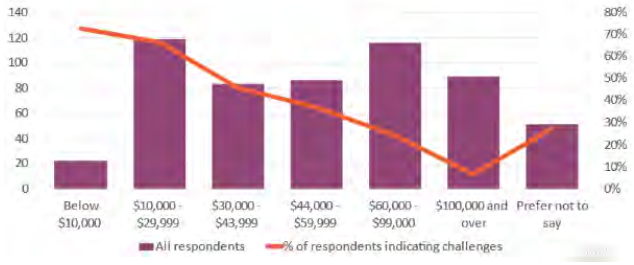


Figure 3:Annual household income & % of respondents facing challenges

The majority of respondents spend more than a quarter of their monthly income, but less than half, on food. A very large group of those indicating they face challenges also indicated **not having access to nutritious food all year round** and having to choose between buying healthy foods or paying for other household costs.

Respondents who indicated facing challenges also reported a **lower level of education.**

Respondents were also asked how they would rate themselves on a **Wellness scale** of 1-10, whereby 1 is barely surviving and 10 is fully thriving. The average score was 6.7. **People facing challenges scored 5.1**. The score among the different neighbourhoods varied greatly, with South of Town and Grief Point scoring the highest (7.3 and 7.1 respectively) and Tla'amin and North of Town the lowest (5.8)[3]

Reflection

After a 2-minute silent reflection the group went into five break-out groups. Each group had a facilitator to capture thoughts about those things that were surprising, or expected in the presentation and to identify groups and trends that were emerging. A summary of the findings is provided below (see Appendix D for all the results).

What was surprising?

- The concentration of wealth from respondents in some areas (e.g. South of Town)
- The relative low rating for community spirit among respondents from Townsite
- Polarisation (on paper) of wealth in Cranberry among respondents

[3] As mentioned before, neighbourhood or subgroup information only provides an impression in time, as numbers are not statistically relevant.

- Housing wasn't emphasized by survey participants
- That transportation did not rank higher as an issue. This might be influenced by COVID.
- Digital divide wasn't mentioned. This is a school and government services access issue.
- Seniors not facing challenges? This seems to be a missing group in the survey.
- Even people with post secondary degrees face challenges
- Food access is so challenging – 25% of income is spent on food.
- High number of indigenous respondents who did not identify as being from Tla'amin.
- A percentage of homeowners are struggling with housing costs.
- Lack of data north of town (from Stats Canada).
- Affordable child care was so high on the challenges list
- Most parents in town are families
- That not more people were suffering – although those really suffering probably did not fill out the survey

What was expected?

- People on the islands are poor according to income data – however, they might receive other (non reported) income.
- How well people on the islands are doing considering their low income, potentially due to an increased focus on self-reliance.
- Single parents struggle and fare worse than others
- Individuals second hardest hit group
- Couples fare better
- Big challenges accessing affordable/suitable childcare – still an issue
- Low income North of town (Lund)
- People in precarious housing are struggling
- More people now one paycheck away from poverty than in the past
- Seniors doing well
- Lasqueti and Texada have lower income and higher community spirit.
- Correlation between low income and challenges.
- Housing affordability is a challenge
- Stronger community connections among low income small communities. It was mentioned that it is important to rebuild this.

Are there certain groups and trends emerging?

- The importance of connection to community
- From experience, precarious housing is a growing trend
- Access to affordable childcare – ongoing trend
- Small communities have a higher willingness to help neighbours, less reliance on systems and organizations.
- Childcare as a barrier to get out of poverty
- Challenge to connect everyone across the city
- Groups: Single parents; Indigenous people; people living north of town

- There is increasing need for access to education and training
- Implications of the $10/day childcare announcement through federal/provincial budgets for the challenge of childcare
- Since 2018, the new federal and provincial subsidies like childcare benefits may be impacting current living wage data
- Trend in North of town – Lund is seen as an affordable place to live, and there is more interest in moving there.
- People who cannot access a service because: the information doesn't reach them; the rules for using the service exclude them; stigma

Other questions/comments:

- There are more newcomers moving to town without work or experiencing poverty, is this reflected in the survey?
- How does Airbnb impact the housing market?
- How is tech insecurity/digital divide impacting people's ability to live well?
- Need a push to increase ECEC enrolments (VIU)

Community Assets

Survey participants were asked "What are the greatest assets in this community that support your ability to thrive (live well)?" The following assets were listed: Friends and family, Community spirit; Employment; Living wage (sufficient income); Access to affordable and healthy food; Access to affordable and accessible transportation; Access to affordable, safe and appropriate housing; Access to education and training; Access to services; Access to affordable childcare; Recreation opportunities. For the assets "access to affordable childcare" and "access to education and training" over 50% and 20% of the respondents (respectively) indicated that they did not have this asset or that this asset did not support them to do well.[4] While all respondents indicated that they did **not have the asset "access to affordable childcare"** or that this asset did not support them to do well, for the other assets, those facing challenges experienced lesser benefits than those who are not facing challenges. The largest gaps between these groups were seen between the rating for the assets "living wage (sufficient income)", "access to education", "affordable and healthy food" and "affordable, safe and appropriate housing". When looking at a neighbourhood level, **those living further north or on the islands indicated assets provided less help to support them to live well.** An exception was the asset **"community spirit",** which received the **highest rating from residents from Lasqueti and Texada.** Access to affordable childcare was rated low in general among all communities, with higher ratings among respondents from Townsite and Tla'amin nation.

Figure 4: Other Assets that support people to do well (thrive)

[4] Those that chose "not applicable" were removed from the results.

Public transit, health services (including dental), mental health, the library, doctor(s) and recreation were indicated as services that support people to thrive. Other assets mentioned were community, family, food, health, friends, garden, nature, housing, and internet.

Small group brainstorm

After the group was provided with a description of community assets and had time for a 2-minute silent reflection, they moved into the same break-out rooms to explore the following questions:

Building on the information provided in the presentation….

- What assets in our community help people move out of poverty or thrive?
- Are there any assets in our community not mentioned in the survey?
- What more information do we need to get a better picture of our community?

A summary of the findings is provided below. All notes can be found in Appendix E.

Description Community Assets: Anything that improves the quality of community life
Assets include:

- Capacity & ability of community members
- Physical structure or place (e.g. school, church, rec centre)
- Business that provides jobs & supports local economy
- Associations of citizens (e.g. neighbourhood watch)
- Local private, public, and non-profit organizations

Community Assets

- Safe & affordable housing (social housing and coops)
- Community social services (e.g. Career Link, Poverty Law, Lift, Career link, etc.)
- Churches & clubs
- Rental support (rental starts and supplements) and potential rent bank
- Community Gardens
- Harm reduction work
- Self-sufficiency (e.g. solar/ garden spaces/ wood stoves)
- Food security programs
- Volunteerism
- Social enterprises
- Support for local economy
- Mutual aid in small communities (strong community relationships)
- Intentional communities
- Community celebration and spirits
- Online training opportunities (due to COVID)
- More housing being built
- Library (important and free!)
- Health services (e.g. dental, hospital, docs)
- Mental health services
- Nature (important and free!)
- Public spaces (parks, walkable neighbourhoods, community halls)
- Schools as community hubs
- After school care
- Unusually high level of skills and education
- Good marinas
- BC Services
- Local Facebook sites
- A lot of capability in community – many skilled people and a diversity of skills
- For the Tla'amin Nation: What is the COVID impact of access to food, community, outdoors
- Rec centre

- Associations and organizations (BOMB, Therapeutic riding, Cranberry Seniors Centre)

Additional information needed

- People's living condition, e.g. what is considered precarious housing?
- Social impact of bylaws and police actions (e.g. fines)
- Systemic barriers
- Number of local subsidized housing units
- Local rent-income ratio
- Existence and impact of circular/sharing economy and social enterprises
- Access to vehicles and modes of transportation
- COVID-19's Impact on homelessness
- More local data
- Housing choice and supports across continuum
- How can we better support those experiencing mental health issues that support quality of life?
- Impact of digital world to service access and quality of life
- How many people do not have access to telephone, telephone connections, and reliable internet connection?
- What more can we learn about challenges people face accessing health services that are not funded. i.e. dental, counselling
- Transportation specifics about what is working and not working. Local bus? Specific routes or areas? Ferry? Bus to Vancouver?
- Harm reduction services – are they helping or not? Are they an asset?
- Identifying which assets are helping people move out of poverty – doing this specific to target groups (youth, seniors, families with children, etc.)
- Seniors' involvement in providing community services (e.g. childcare?)
- Inventory of workforce by income in qathet region that pay above living wage, at living wage, and below living wage

Comments/questions:

- Many people unaware of available services. How can information be better shared?

Next Steps

In addition to this brief report, a report with all the survey results will be shared among the group. Based on the results of this meeting, additional information will be gathered using focus groups and interviews. This information will be presented at the next workshop, which is scheduled for June 1, 12 -2 pm. The focus will also further explore community gaps and focus on developing a poverty reduction vision for the region.

Meeting feedback

A brief survey was conducted after the meeting. Overall, participants were satisfied with the meeting. The following feedback was provided:

- People would like more time to provide input.
- Where possible, people would like to receive data ahead of time.
- One respondent suggested a longer meeting, while another indicated that the meeting should not be longer.

Appendix A: List of Advisory Committee Members

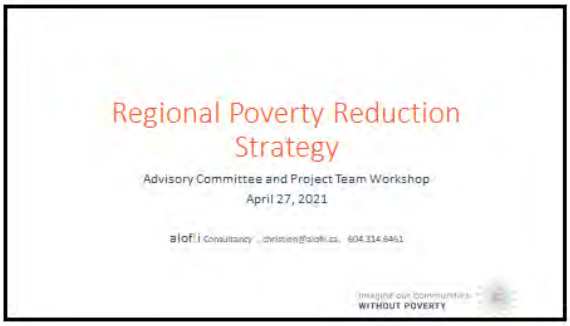
First Name	Last Name	Sector	Group/Organization
Dave	Formosa	Business/ Government	Local business owner and Mayor
Sarah	McClean	Business	Point Group Hospitality (Culaccino, Costa del Sol, Coastal Cookery)
Steve	Brooks	Business	Multiple businesses, incl. Base Camp, Townsite Brewing and Townsite Market
Jay	yule	Education	Superintendent SD47
Julie	Jensen	Education	Vancouver Island University, Interim Campus Administrator
Maggie	Hathaway	Government	City of Powell River Councillor
Cindy	Eliot	Government	City of Powell River Councillor
Clay	Brander	Government	qathet Regional District, Area D Director
Kathryn	Colby	Non-profit	Manager Community Development, Lift Community Services
Ann	Kurtz	Non-profit	Powell River Community Service Association - Poverty Law Advocate
Leanne	Kerntopf	Non-profit	Program Coordinator, Brain Injury Society
Jaclyn	Miller	Government	Ministry of Child and Family Development
Julie	Jenkins	Non-profit	Powell River & District United Way
Melissa	Sibbald	Public	Expert
Dan	Snell	Public	Expert
Adeline	August	Public	Expert from Tla'amin Nation
Lisa	Wilson	Public	Expert

Regrets:

Rebecca	Withers	Health	Manager Mental Health VCH
Rob	Hill	Government	Represents MLA Nicolas Simons
John	Hackett	Government	Hegus, Tla'amin Nation
Losa	Luaifoa	Government	Executive Council, Tla'amin Nation; House post: Community Services
Mary J.	White	Religion	United Church
Sandy	McCormick	Government	qathet Regional District, Area C Director
Telis	Savvaidis	Business	Local Business owner/President, PR Chamber of Commerce

Lilla	Tipton	Non-profit	CEO, Inclusion PR Society (Disability/Community Support)
Debbie	Dee	Non-profit	Executive Director Brain Injury Society and foodbank

Appendix B: Meeting Slides



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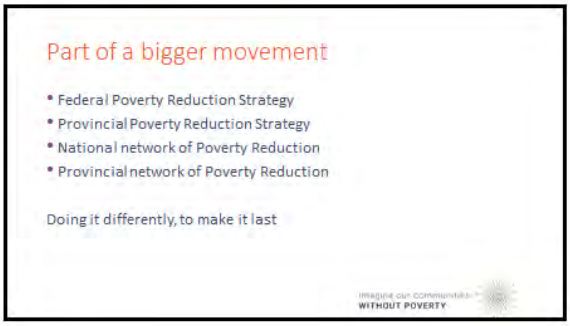

Purpose Advisory Committee

Support the community
with the development of
the qathet Region Poverty Reduction Strategy

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Responsibilities Advisory Committee

- Review and augment regional poverty profile.
- Review community engagement information
- Create vision, goals and performance targets to reduce poverty
- Strategize and prioritize policy options & actions to reduce poverty
- Develop framework to measure progress
- Develop qathet Poverty Reduction Strategy
- Work collaboratively and build bridges among the different groups represented in Advisory Committee.
- Represent the voice of your sector/group/organization when asked

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Expectations Advisory Committee

- Declare conflict (direct/indirect financial interest)
- Nondisclosure Confidential information outside committee
- Member attributes:
  - Willingness to learn about and reduce poverty
  - Actively engage and support development and implementation of strategy
  - Maintain and improve collaborative relationships with AC members
  - Actively represent views and interests of AC
- Be fully prepared and meaningful participate in meetings.

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Goal of this meeting

- Setting the stage for a Poverty Reduction Strategy
- Understanding our local and current situation
- Identifying community assets

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Working assumptions

- Everyone has wisdom
- We need everyone's wisdom for the wisest results
- There are no wrong answers
- The whole is greater than the sum of its parts
- Each person will hear others and be heard

Is there anything you would like to add?

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Poll

Who is here?

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Introduction

- In groups of 2 – 3
- Answer the following questions:
  - Who are you, and what brings you to this work?
  - What does poverty mean to you?
- Take turns as the speaker, the listener, and interviewer
- Interviewer: ask the question and follow up with "Please tell me more")
- 3 minutes per turn
- Total 10 minutes

ACTIVITY

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Agenda

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Questions to think about....

- What was surprising?
- What was expected?
- Are there certain groups and trends emerging?

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Promising Directions: 6 Principles

1. **The goal is to eliminate poverty, not alleviate it.**
2. **Living poverty-free is a right.**
3. **It takes a community.**
4. **Be inclusive.**
5. **Change minds.**
6. **Implement interim supports while creating long-term change.**

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10 Key Action Areas

1. **Income**
2. **Food security**
3. **Housing**
4. **Health**
5. **Transportation**
6. **Childcare**
7. **Bylaws**
8. **Municipal Services**
9. **Planning**
10. **Education**

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Regional Statistics

Most regional data is from tax filers.
Most recent year is 2018

Statistics Canada tax filer data uses only:

- City of Powell River
- Area B (south of town)
- Area C (south of town)
- These are the three highest income areas in the region.

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Definitions and Clarifications

Median

Middle number in a group of numbers.

For example: Median income of $26,000, means:
- Half of the incomes are greater than $26,000
- Half of the incomes are less than $26,000

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Definitions and Clarifications

Market Basket Measure

Very basic **standard of living** (food, clothing, shelter, etc.) for a **reference** family.

Provincially calculated.
Our MBM is for a town in BC with a population under 30,000.

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How many experience low income?

- **In 2018, 17.6%** of people in the City of Powell River, Area B, and Area C were below the low income threshold.
- That's **3,030 people.**
- Including about **850 children**.
- Over the full qathet Region, the low income number is greater than **3,500 people**.

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Who is experiencing low income?

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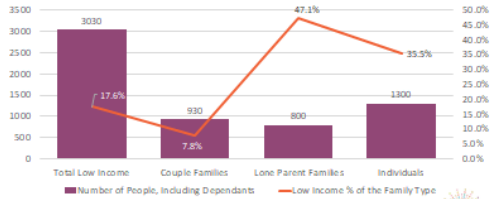
Number of People Experiencing Low Income, 2018



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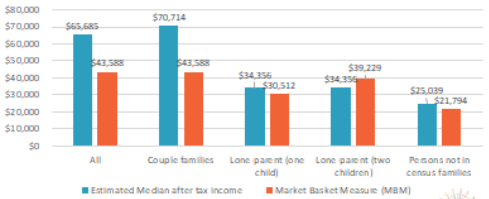
Median Income vs MBM by Family Type, 2018



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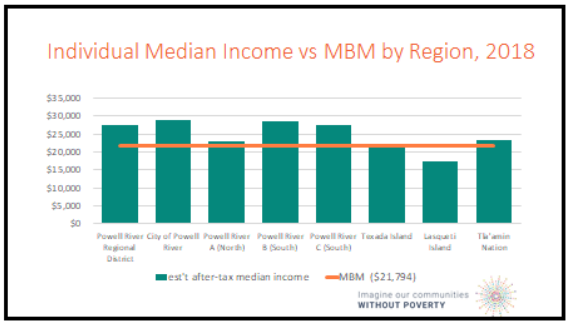

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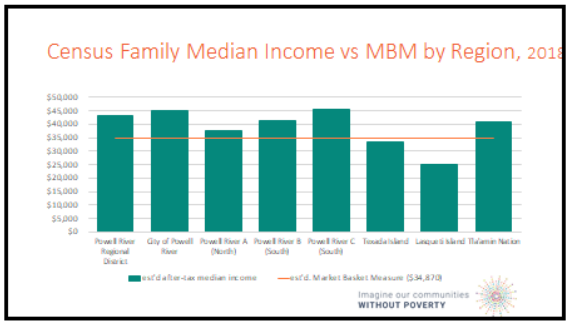

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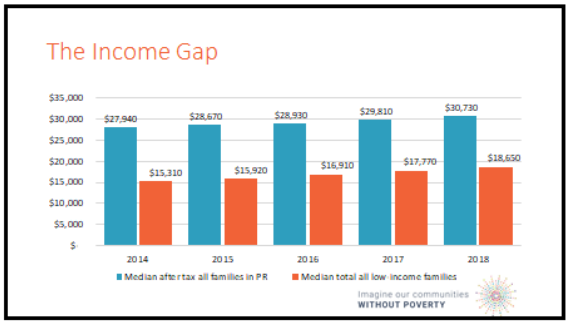

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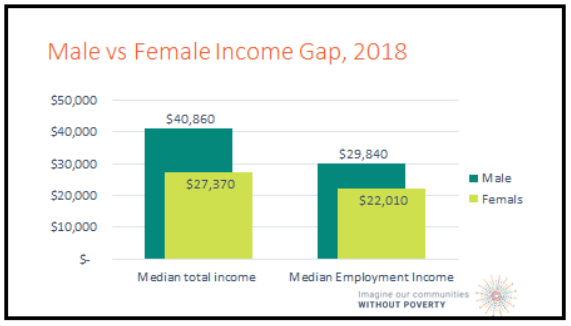

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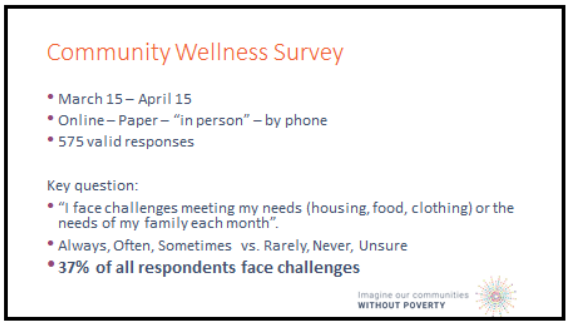

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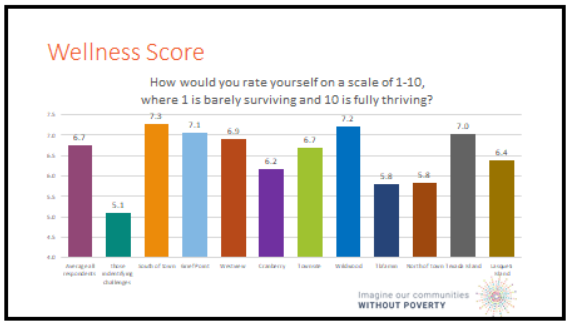

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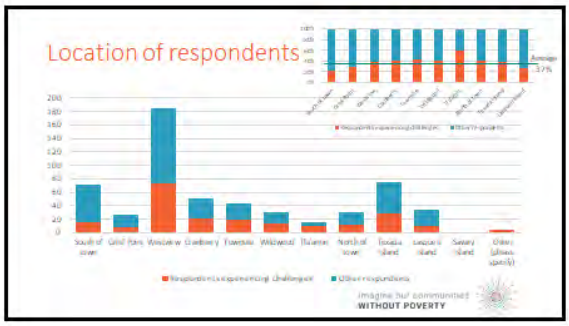

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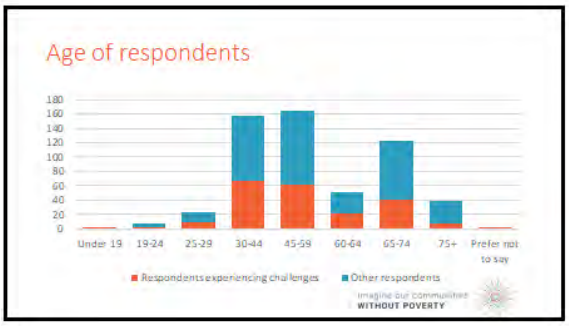

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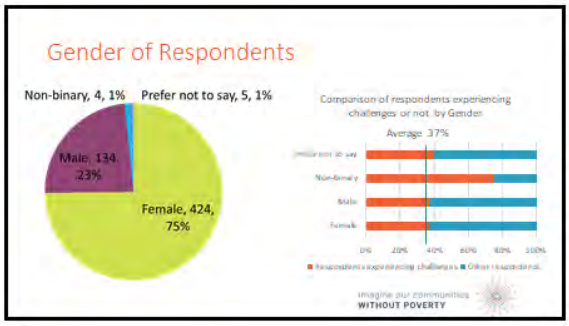

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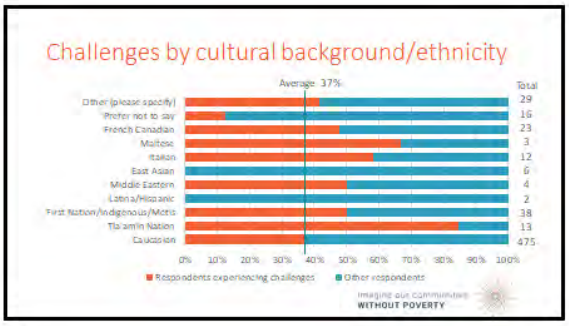

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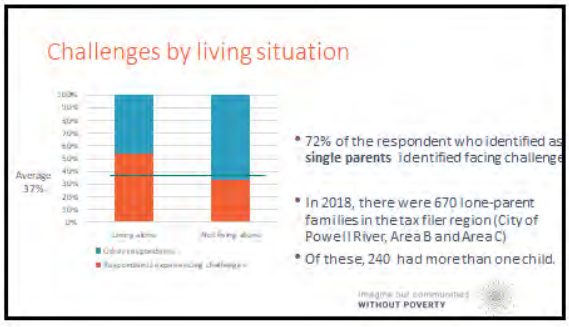

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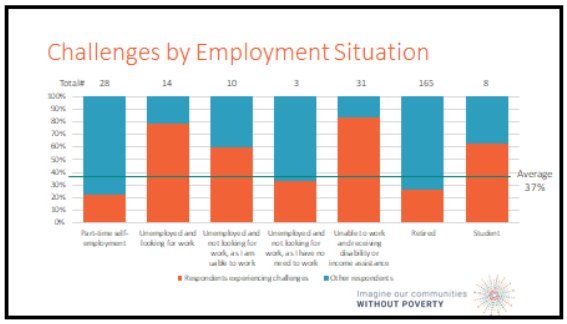

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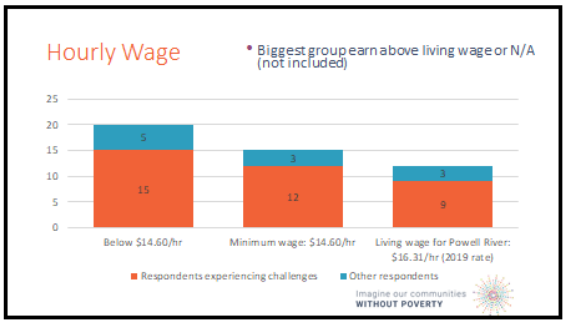

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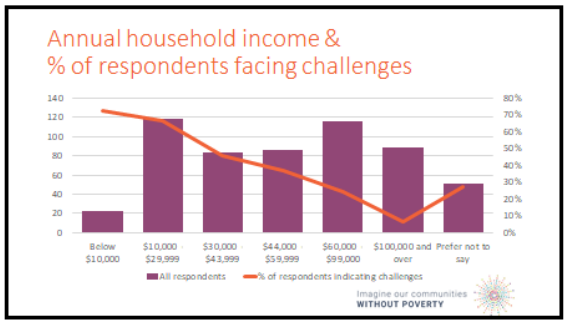

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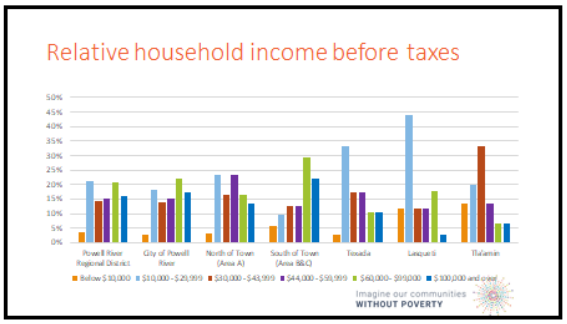

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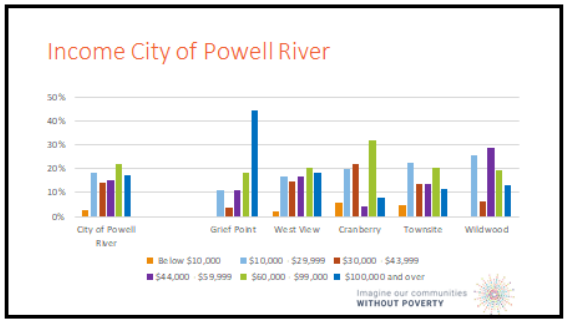

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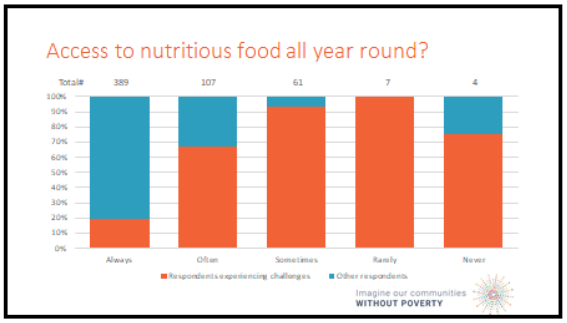

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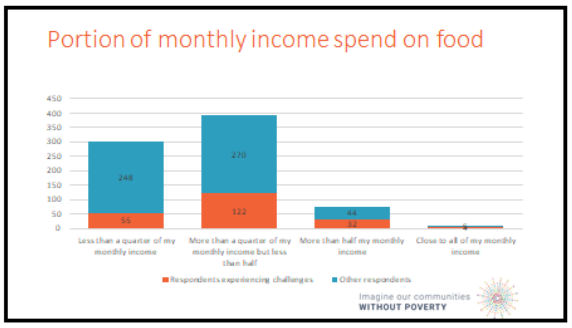

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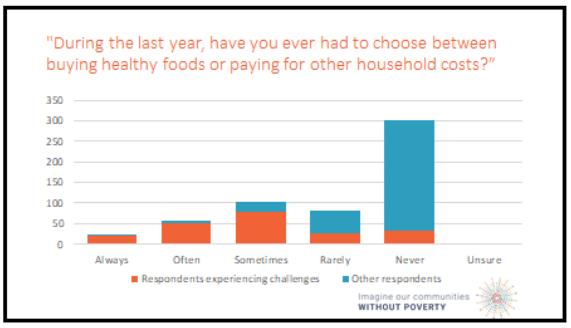

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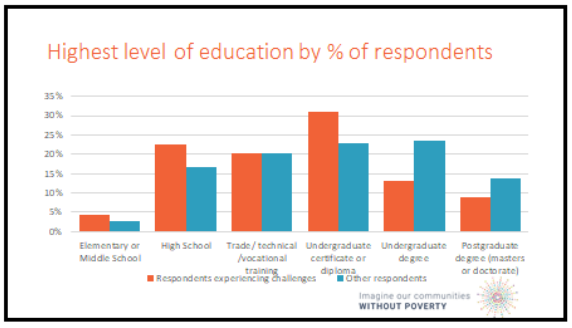

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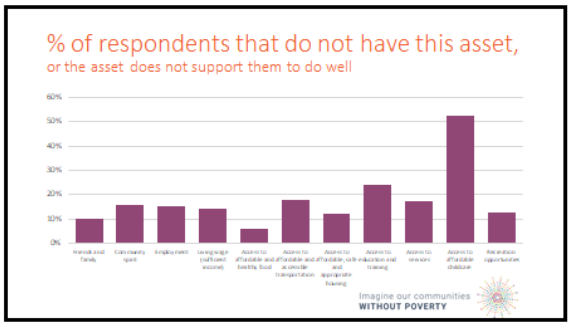

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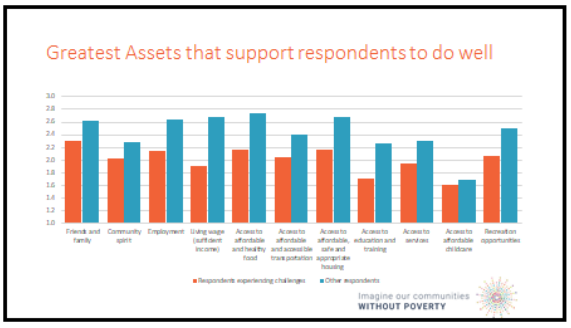

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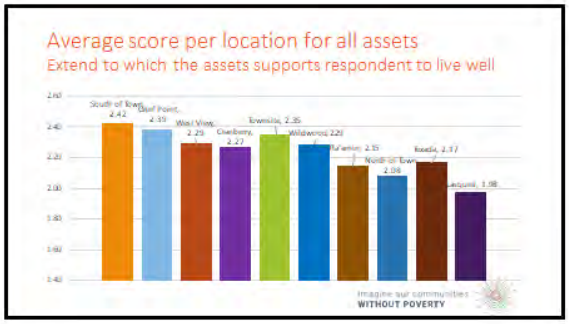

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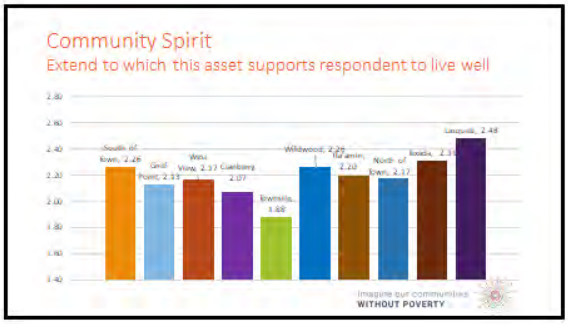

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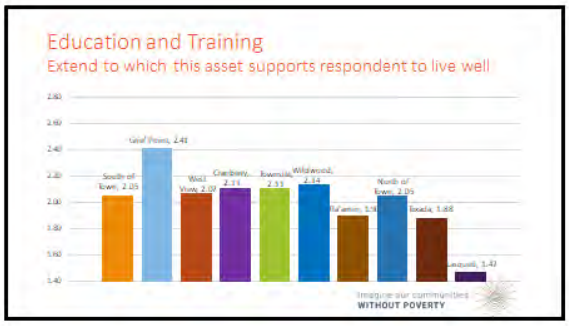

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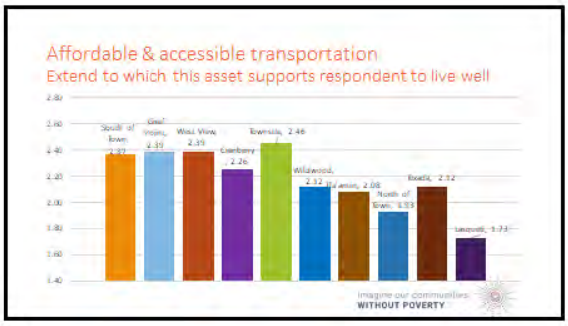

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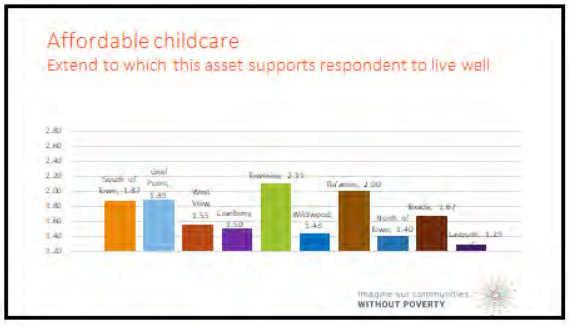

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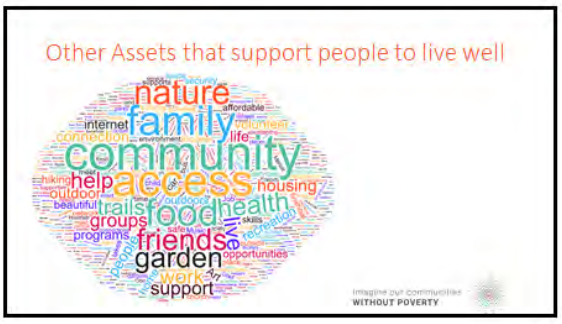

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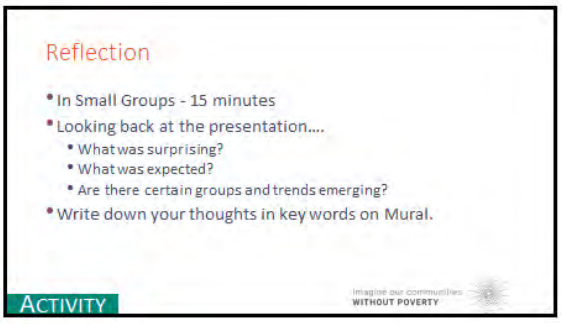

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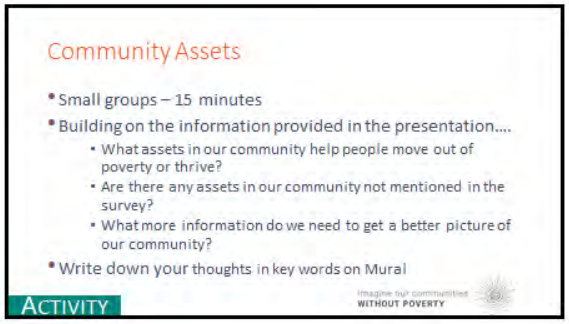
Community Assets
• Small groups – 15 minutes
• Building on the information provided in the presentation....
• What assets in our community help people move out of poverty or thrive?
• Are there any assets in our community not mentioned in the survey?
• What more information do we need to get a better picture of our community?
• Write down your thoughts in key words on Mural
ACTIVITY
Imagine our communities WITHOUT POVERTY

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Agenda
Welcome and introductions
Poverty & Our Community
Community Assets
Next Steps
Imagine our communities WITHOUT POVERTY

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Next Steps
• Report of meeting results
• Focus groups & interviews to deepen understanding
• Next workshop: June 1, 12 – 2 pm: Gaps & Vision
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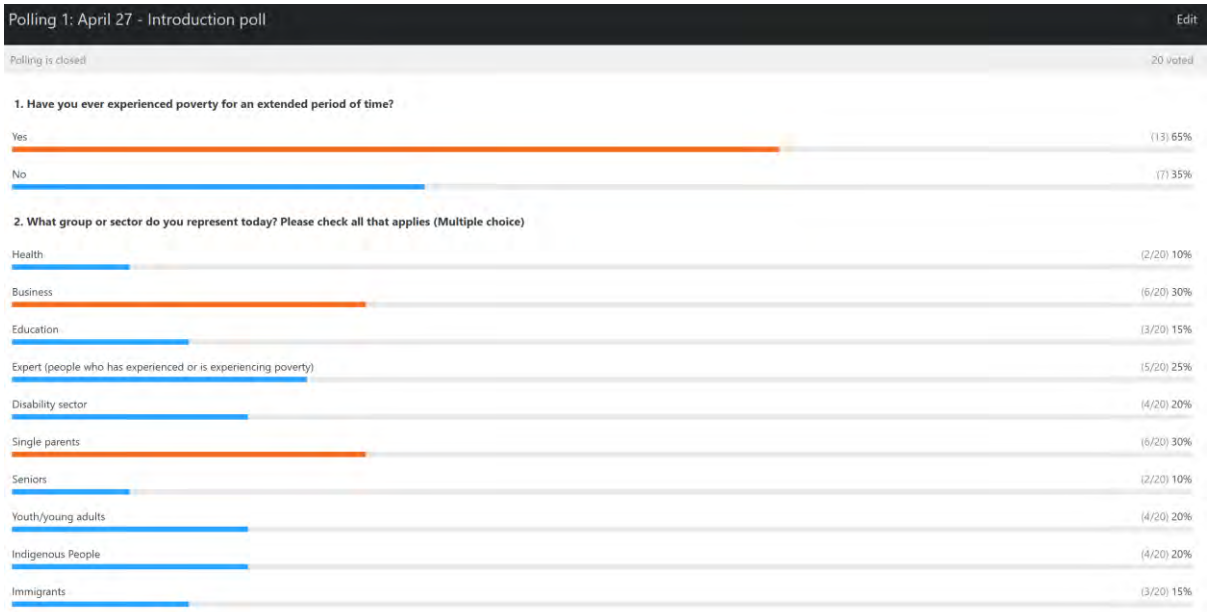
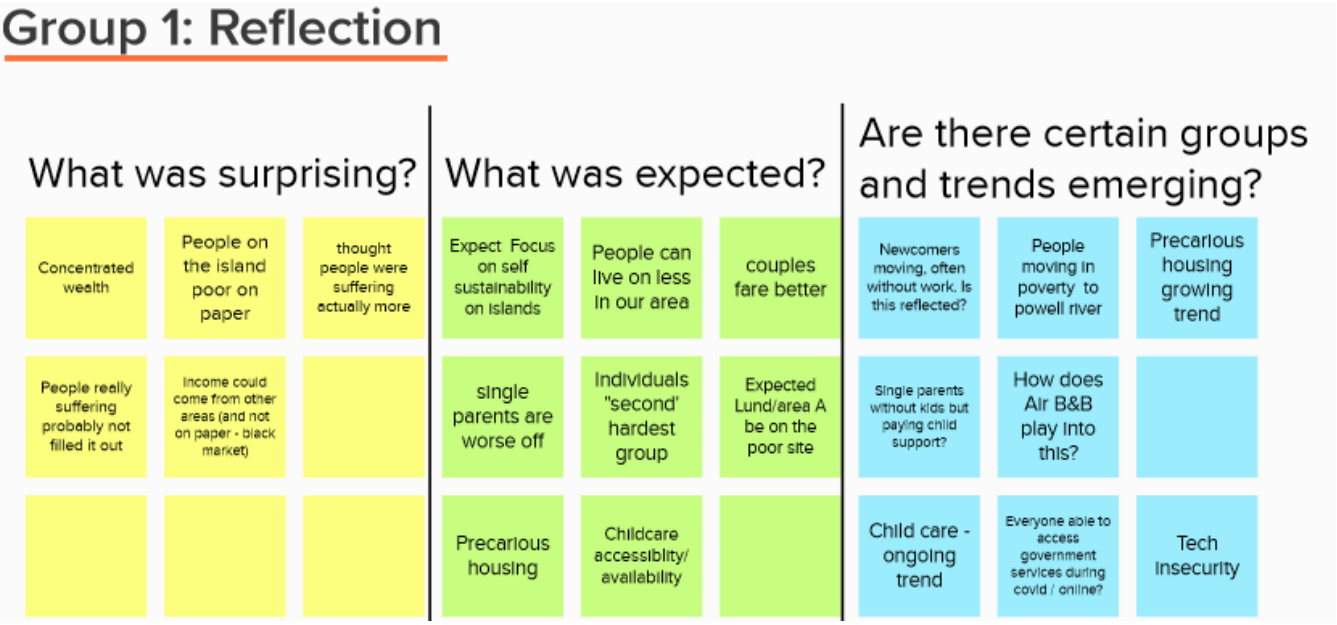
Appendix C: Poll results



Appendix D: Reflections

Group 1: Reflection



Group 2: Reflection

Group 3: Reflection

All changes saved

Group 4: Reflection

All changes saved

Group 5: Reflection

Appendix E: Community Assets

Group 1:Brainstorm

- What assets in our community help people move out of poverty or thrive?
- Are there any assets in our community not mentioned in the survey?
- What more information do we need to get a better picture of our community?

Community Assets

safe & affordable housing (and coops)	Self sufficiency (e.g. solar/ garden space/ wood stoves)	Food security programs	Social enterprises / support local economy	Community celebration - building up community spirit (SNHG)	Be more "lasqueti"			
Mutal aid in small communities/ interdependence	Spontaneous community/ intentional community	Strong community relationships - interdependable						

Additional information needed

peoples living condition:what is considered precarious housing	How many subsidized housing units exist / how is rent-income ration	circular/sharing economy & social enterprises as community assets
Social impact of bylaws/ police actions (fines)	"systemic barriers"	

Group 2: Brainstorm

- What assets in our community help people move out of poverty or thrive?
- Are there any assets in our community not mentioned in the survey?
- What more information do we need to get a better picture of our community?

Community Assets

social housing (supportive, transitional, affordable)	community social services (employment, housing, etc)					Who are we supporting to eliminate barriers to access services (i.e. eliminate poverty)	**Access to vehicles, transport modes**	
churches & clubs	Work BC Careerlinks entering / reentering back to workforce					**Has digital space created a new set of barriers?**	**Telephone, internet, connection signal**	
TN: COVID impact of access to food, community, outdoors,	Rental supports (rental starts and supplements)					Senior-reintegration/ involvement to community services (e.g. childcare?)		
Harm Reduction work						What is the current inventory of workforce in qathet region?	What are the right types of jobs?	**are the jobs supporting living wage, affordability out of poverty ?**
strong volunteerism						**Housing choice and supports across continuum**	**increase in homelessness (COVID-19)**	**More local data needed!**

Group 3: Brainstorm

- What assets in our community help people move out of poverty or thrive?
- Are there any assets in our community not mentioned in the survey?
- What more information do we need to get a better picture of our community?

Community Assets

COVID has provided trainign opportunities online	library (important and free!)	nature (important and free)	public spaces (parks, walkable neighbourhoods)	schools as community hubs	school - after school care	access to unfunded health services		
more housing being built	health services missing ie dental	harm reduction services	mental health services			transportation		
						harm reduction services - learn more		

Additional information needed

Group 4: Brainstorm

- What assets in our community help people move out of poverty or thrive?
- Are there any assets in our community not mentioned in the survey?
- What more information do we need to get a better picture of our community?

Community Assets

unusually high level of skills and edu	access to docs	great hospital for size of comm	amazing trail network	rec centre	good outdoor shared spaces	getting info to people about what we have and what we offer. how to get it in hands of those who need it.	not in survey: who experiencing mental unwellness or substance use effecting quality of life. how can we better support this.	need to know how to structure programs involved with our assets
good marinas	best sml business community--EVER	great associations. BOMB. therapeutic riding, LIFT, VIU	VIU	library	parks	hard to focus energy, community spread out	structure programs w/i associations to provide better and more accessible services. most relevant t people who need it.	more networking among services
career link, all kinds of info, not just jobs (food housing etc)	BC Services	everyone kind in service places, hearts engaged	LIFT	volunteerism great	a lot of energy in coommunity	programs overlapping confusing for users. then not used well or at all.	zunga bus. do people who need transportation know about it?	challenge getting info out, focussing energy on programs
a lot of capability	facebook sites. many groups find out abt things, meet people					easier to include people in a smaller area		

Additional information needed

Group 5: Brainstorm
- What assets in our community help people move out of poverty or thrive?
- Are there any assets in our community not mentioned in the survey?
- What more information do we need to get a better picture of our community?
Community Assets
subsidies or referrals
Area C - Lang Bay Hall
Kelly Creek Community School
after school programs
community spaces / gathering places
Cranberry Seniors Centre
would like to see more after school programs
potential of a rent bank
Poverty Law
need to encourage/help people to file taxes
co-operative housing
community gardens
Additional information needed
need more awareness about info available
more assets focused on poverty reduction rather than alleviation
advertise services available
what low-cost/ free training opportunities are there?
more education about support available

Imagine our community WITHOUT POVERTY

Workshop Notes

Meeting:	Poverty Reduction Advisory Committee, Workshop 2: Assets, Gaps & Vision
Date:	June 1, 2021
Location:	Zoom
Attendees:	• **Poverty Reduction Advisory Committee** – See Appendix A • **Project Team:** Kai Okazaki, Social Planner, representing City of Powell River, qathet Regional District and Tla'amin Nation; Stuart Clark, Lift Community Services; Tara Chernoff, First Credit Union, • **Alof!i Consultancy**: April Treakle, Alison Taplay, Nola Poirier, Christien Kaaij

On Tuesday June 1, 2021, members from the Poverty Reduction Advisory Committee and Project Team came together for the second of five workshops to develop the qathet Region Poverty Reduction Strategy. The workshop was conducted via Zoom and Mural and focused on identifying community assets and barriers that support or hinder people to move out of poverty, and the development of a Vision for our region. This document provides a summary of the results.

Welcome and Introductions

After acknowledgement that most of us work and live on the traditional and treaty lands of the Tla'amin Nation, Kai welcomed everyone and reminded the group of the **ultimate aim of this project: Poverty eradication** in the region. He provided and reviewed the timeline for the development of the poverty reduction strategy:

- Workshop 1 – April 27: Current situation & Assets (complete)
- Workshop 2 – June 1: Assets, Gaps & Vision (today's workshop)
- Workshop 3 – June 22: Goals & Actions
- Workshop 4 - August 24: Accountability
- Workshop 5 – September 21: Strategy

Christien briefly reviewed what was discussed at the previous workshop and highlighted the goals of this meeting:

- Identifying community assets that help people move out of poverty
- Identifying community barriers/challenges that hinder people to move out of poverty
- Working towards a Vision for our community

The group reviewed and agreed to the working assumptions and a brief poll was taken to identify what assets support Advisory Committee participants to do well in our community and what barriers

hinder them. The poll revealed a similar result as the survey results, identifying the importance of income, friends, food and housing and the barriers that lack of income and cost of living create.

After the poll, participants moved into breakout rooms of 2 – 3 people where they took turns answering these questions:

- Who are you, and what brings you to this work?
- What kinds of poverty are you aware of and how does it show up in our community?

Community Assets & Gaps (Barriers)

The group was asked, when building on the information of the Community Wellbeing Survey Results & Community Snapshot report…..

- What groups struggle the most in our community?

The following 8 groups were identified in order of priority (see Appendix B for a full list):

- Lone parents
- Indigenous people and others who are stigmatized/discriminated against
- People with disabilities
- Seniors
- People struggling with mental health & substance users
- Working poor
- Youth & teens living independently
- Homeless people

Participants were asked to select one of the six groups to answer the following questions in separate breakout groups:

- What assets in our community help people move out of poverty or thrive?
- What are the barriers/challenges in our community that hinder people to move out of poverty?

Appendix C contains an overview of all the results per group; Appendix D and E contain a matrix of all identified community assets and barriers, linked to the groups they were identified for.
The matrixes show how many similar assets and barriers were identified for different groups. Below is a summary of Appendix D and E

Summary of Assets that support people to move out of poverty – See Appendix D for all details	Seniors	Indigenous people	Lone Parents	Substance users	People with disabilities	Working poor
Affordable childcare			x			x
Education programs	x	x				x
Food services			x	x		
Friends and Family	x			x		x
Support groups			x			
Healthcare services		x		x		
Housing options	x	x	x	x	x	
Income support	x	x			x	
Employment income						x
Information sharing			x			x
Community Organizations		x			x	x
Programs in and out of town	x	x		x	x	
Recreation opportunities					x	
Community space	x					
Substance use support		x		x		
On demand transportation and transportation for specific groups			x	x	x	

Summary of Barriers that hinder people moving out of poverty – See Appendix E for all details	Seniors	Indigenous people	Lone Parents	Substance users	People with disabilities	Working poor
Lack of access/communication	x	x	x			
High Cost of Living	x		x			
Lack of Cultural Safety and discrimination		x				
Lack of affordable and accessible childcare			x			x
Lack of Education/training opportunities	x	x	x			x
Lack of well-paying appropriate employment			x		x	x
Lack of access to healthcare services		x			x	
Lack of appropriate housing		x		x	x	
Insufficient income support					x	
Social isolation	x		x			
Lack of affordable local substance use support (and treatment)		x		x		
lack of support	x		x			x
Lack of digital access	x					x
Lack of public transportation	x	x			x	

Our Vision and Our Path

To finetune our Vision for our region, the groups were asked to explore the following questions:

- What will people experience in our region and our communities when there is no poverty?
- What do we see 10 years, 5 years, and 2 years from now in our region and our communities?

After a 5-minute silent reflection, they were moved into four breakout groups. See Appendix F for the full results. *Note: the purple rectangular sticky notes were added later by the facilitator to summarize the findings.*

When thinking about our community without poverty, the group described seeing a vibrant, thriving inclusive community where people are well, have a sense of belonging, and are fully engaged and integrated.

When describing what people would see 10, 5 and 2 years from now, a stepped approach emerged towards the joint vision. The steps covered several focus areas:

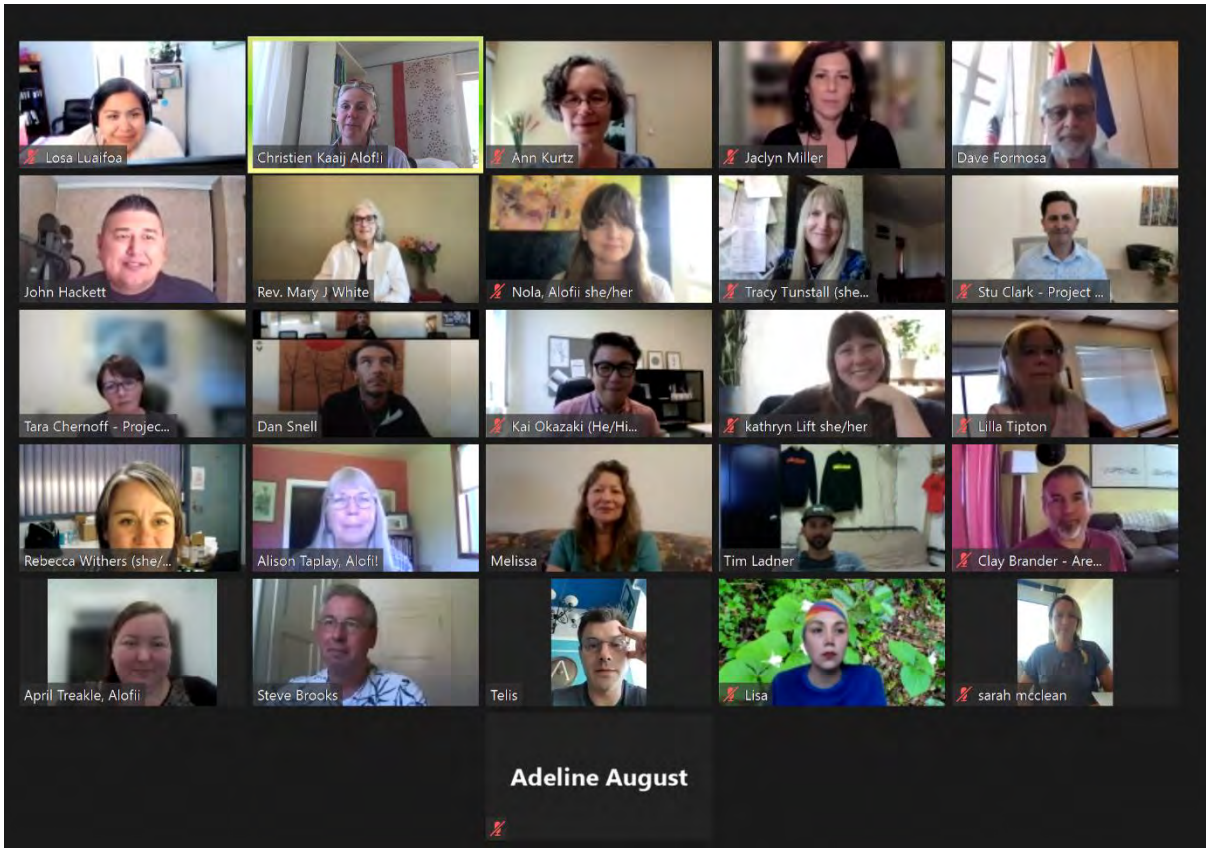
- Income support (e.g. guaranteed income)
- (Financial) community support
- Preventative programming
- Economic diversification
- Affordable/suitable housing
- Accessible transportation
- Inclusion (incl.no digital divide)
- Local education
- Reconciliation
- Accessible substance use treatment
- Strengthened neighbourhoods
- Culture integrated in community

Using the summary findings (purple stickies) for each year, the beginning of a very rudimental pathway towards the vision emerges. This is displayed on the next page. See Appendix F for the detailed information.

2 years from now	5 years from now	10 years from now	Our community without Poverty
Measurable results			
		Everyone is thriving	**Wellness of all people**
Guaranteed annual income pilot underway in qathet	Guaranteed annual income	Guaranteed income	
Increased community investment by community	Financial support for those who need it		
No hungry children	No child hunger		no kids struggling. children going to school well fed and clothed
Social/preventative programming			Full wrap-around supports
No overdose deaths	Affordable substance use treatment (also at Nation)		Free treatment / mental health supports covered & fully accessible
Job market diversification	Job market diversification	Strong local economy	**Vibrant, thriving, inclusive Community**
	Sufficient employment opportunties		Busting mini studios and mini shops/ robust vibrant retail sector
	Living wage community	People have sufficient income	Paygap between men and women is closed
No nursing and counselor shortage	No shortage healthcare workers	Adequate support services	Healthcare taken care off/Doctors in our community
Regional affordable housing plan	Variety of affordable housing options	Suitable housing for everyone	House for everyone
Accessible Transportation	Accessible & affordable transportation	Excellent free transportation	
Active transportation system		Bike route from Saltery Bay - Lund	More people biking, waling, running, out and about
Improved Local university	Improved affordable education & training		Robus post secondary/local affordable training and education opportunties leading to work
Affordable & Accessible Childcare	Universal childcare	Universal Childcare with indigenous cultural comp.	Free childcare
Digital access for all			**A community that is fully engaged and integrated**
More cultural events		Culture integrated in community	More funding for cultural events and activities
Cultural humility and safetly	Continuing Truth and Reconciliation	True reconciliation achieved	
	Bylaws to protect gentrification	No fines and parking tickets	
More block parties and public hang-out space		Strong neighbourhoods	**A sense of belonging**
24/7 hang-out with storage	Free public hangout space		Opportunities for social connections
More community gardens		Abundant local food network	Lots of community gardens/good food
	People in qathet have purpose		People feel they belong/empowered/ positive
			Inergenerational connections

Next Steps

Additional information will be gathered using focus groups and interviews. If possible, the results of the focus groups will be presented at the next workshop, which is scheduled for **June 22, 12 -2 pm**. At the meeting, the Vision will be finalized and goals and potential actions will be explored.



Advisory Committee and project team members (Missing: Maggie Hathaway, Jay Yule, Rob Hill, Julie Jenkins, Cindy Elliot, Pattie Torgersen and Sandy McCormick)

Appendix A: List of Advisory Committee Members

Telis	Savvaidis	Local Business owner and President Chamber of Commerce
Dave	Formosa	Local business owner and Mayor
Sarah	McClean	Local Business owner
Steve	Brooks	Local Business owner
Tim	Ladner	Local Business owner
Tracy	Tunstall	Replacing Julie Jensen, interim VIU Campus Administrator
Rebecca	Withers	Mental Health, FNH
John	Hackett	Hegus, Chief Tla'amin Nation
Losa	Luaifoa	Elected official Tla'amin Nation - community services
Maggie	Hathaway	City of Powell River Councillor – Had to step out for the visioning portion
Clay	Brander	Area D Director
Kathryn	Colby	Manager Community Development, Lift Community Services
Ann	Kurtz	PR Transition House Society and PR Community Services Assoc
Leanne	Kerntopf	Brain Injury Society and foodbank
Lilla	Tipton	Inclusion Powell River Society, CEO Disability/Community Support
Jaclyn	Miller	Ministry of Children and Family Development; and School Board trustee
Mary J.	White	United Church
Melissa	Sibbald	Expert
Dan	Snell	Expert
Adeline	August	Expert from Tla'amin
Lisa	Wilson	Expert

Regrets:

Jay	Yule	Superintendent
Rob	Hill	Represents MLA Nicolas Simons, SD47 Schoolboard trustee
Julie	Jenkins	Powell River & District United Way
Cindy	Elliot	City of Powell River Councillor
Pattie	Torgersen	Manager Mental Health, Vancouver Coastal Health
Sandy	McCormick	Area C Director

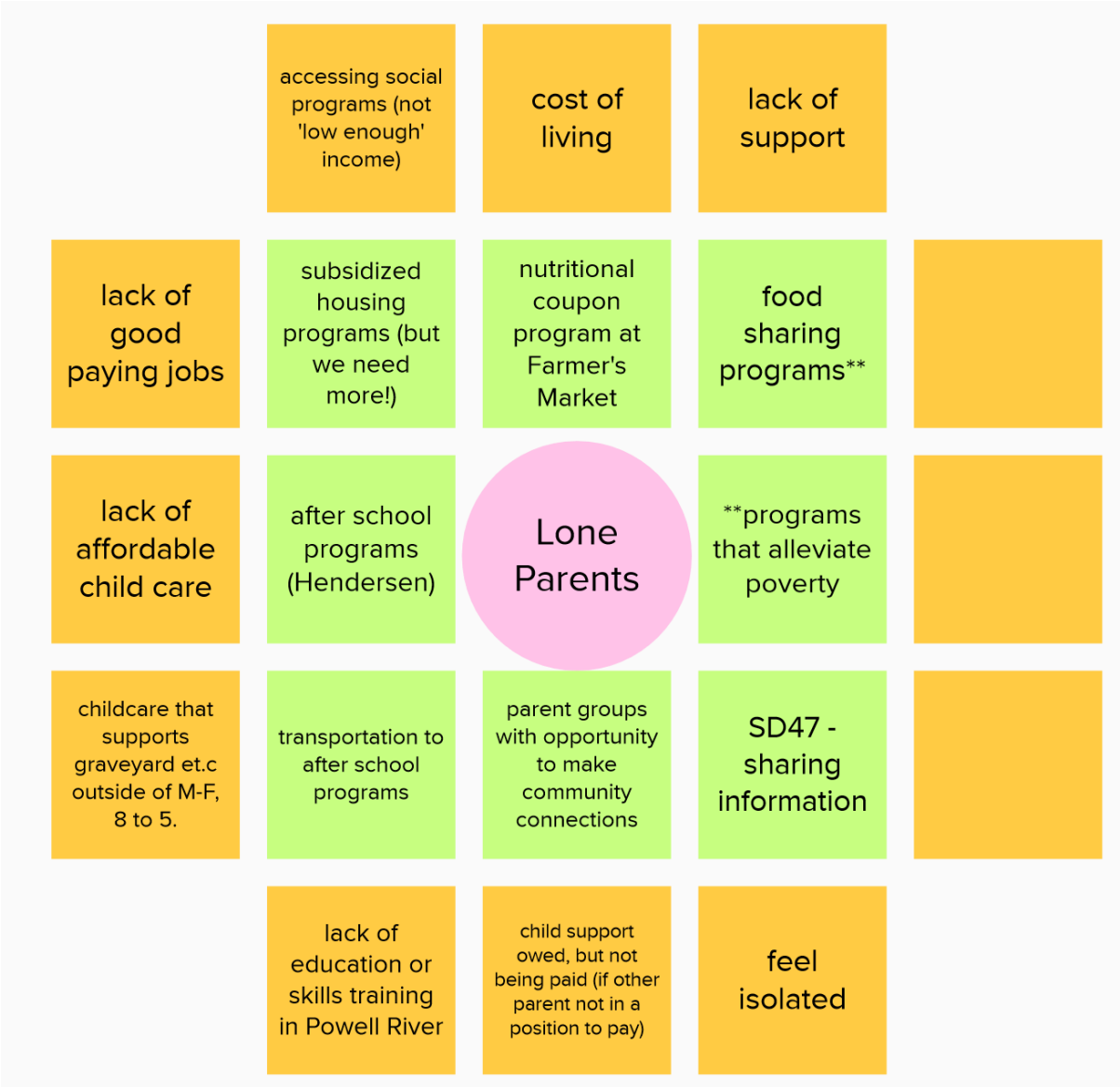
Appendix C: Groups that struggle the most in our community

Results group brainstorm and voting

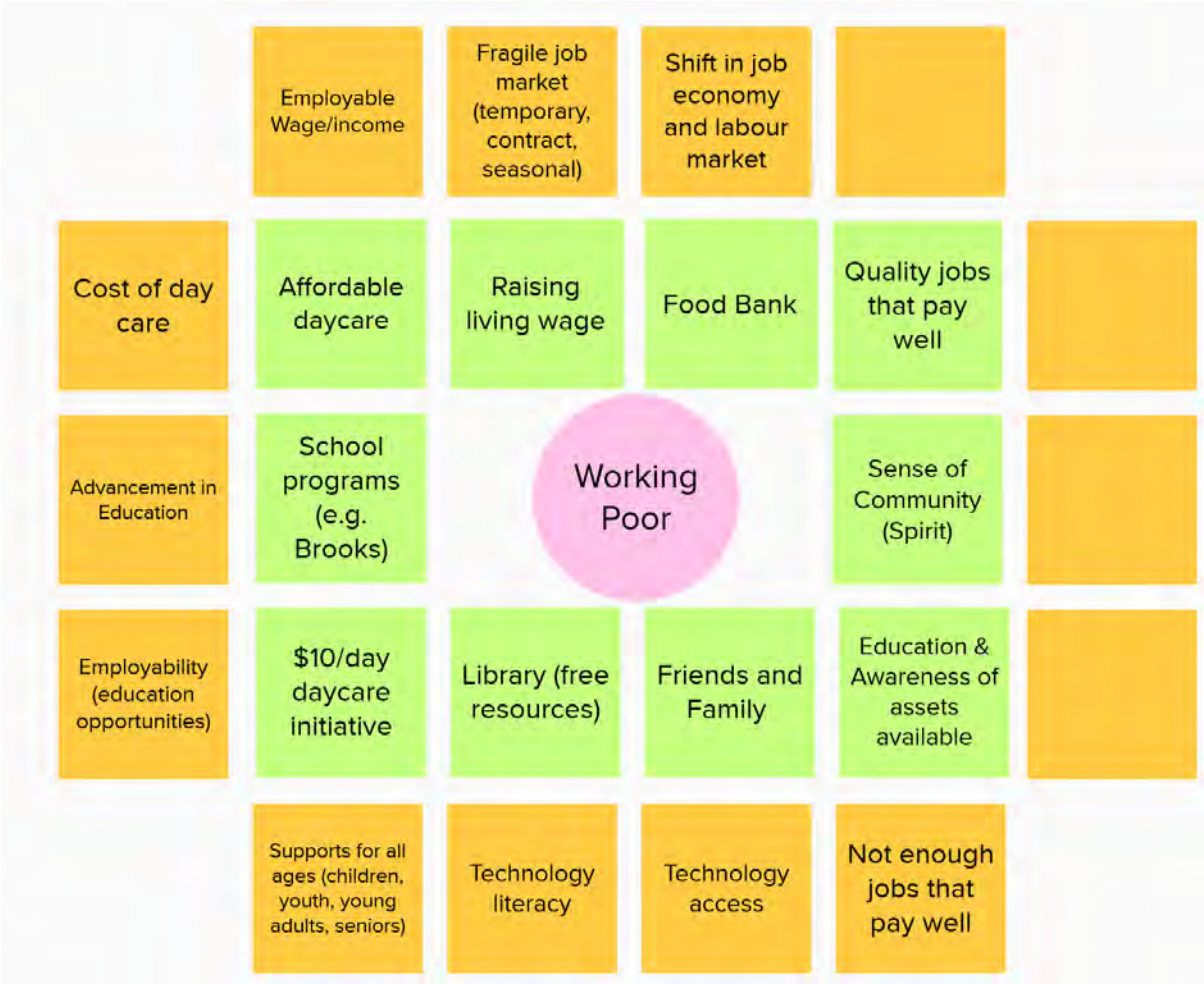
Categories	Votes
Lone parents/parents	15
Indigenous people & People stigmatized, racialized, discriminated, of colour and non-Caucasian	13
People with disabilities	11
Seniors/Elders	11
Substance users and People struggling with mental health	10
Working poor, minimum wage workers and people underemployed	9
Homeless people	9
Youth & Teens living independently	9
People unemployed for a long time	3
People paying for childcare	3
Victims of crime	2
Children within care	1
People who are poor	3
People relying on transit	1
Parents	1
Students	
People identifying as gender diverse	
Adults who need training	
Artists	
Women	

Appendix C: Community Assets & Barriers per group

Group 1: Lone Parents
April, Leanne, Sarah, Tara, Telis

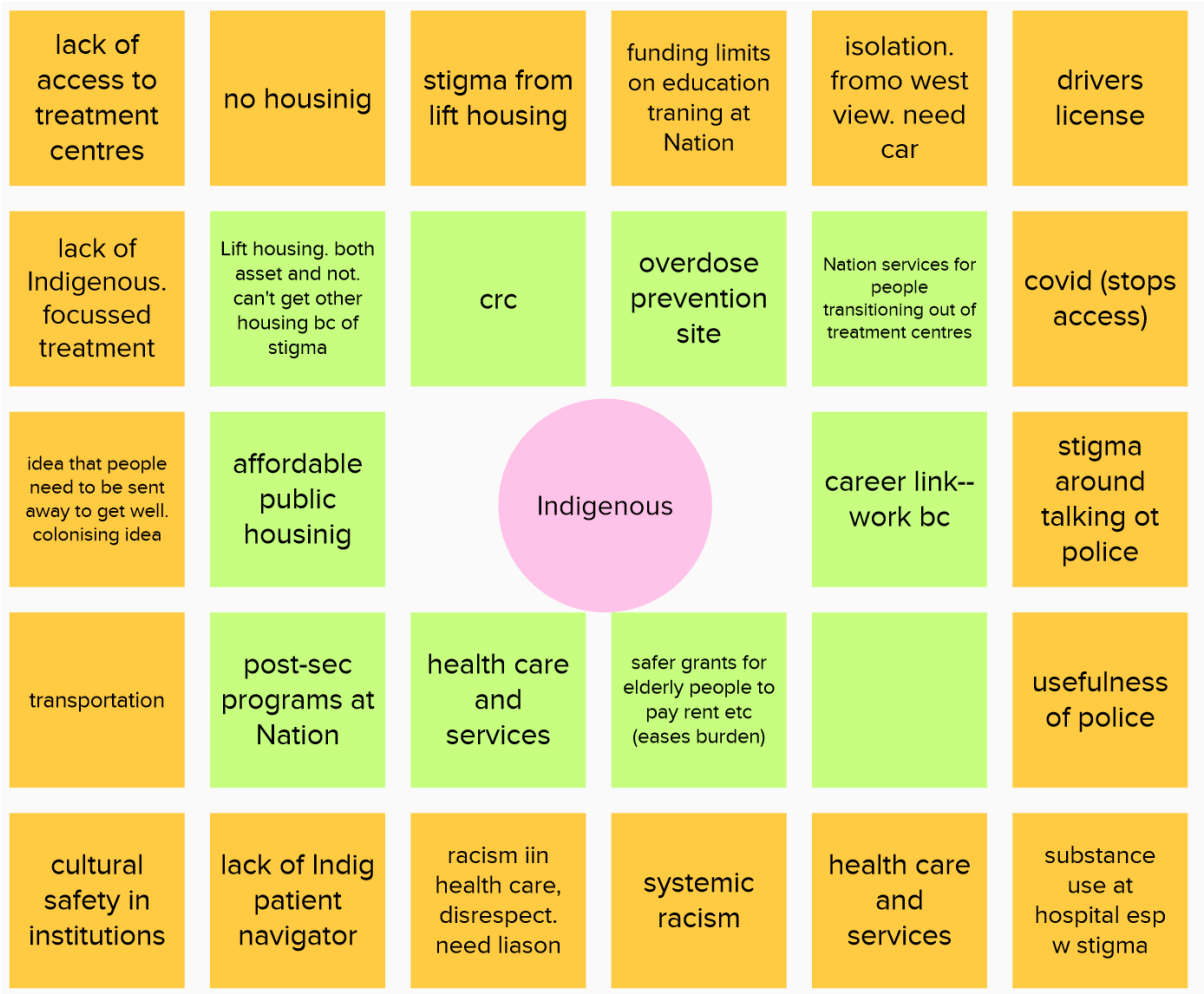


Group 2: Working Poor
Kai, Maggie, Steve, Tim

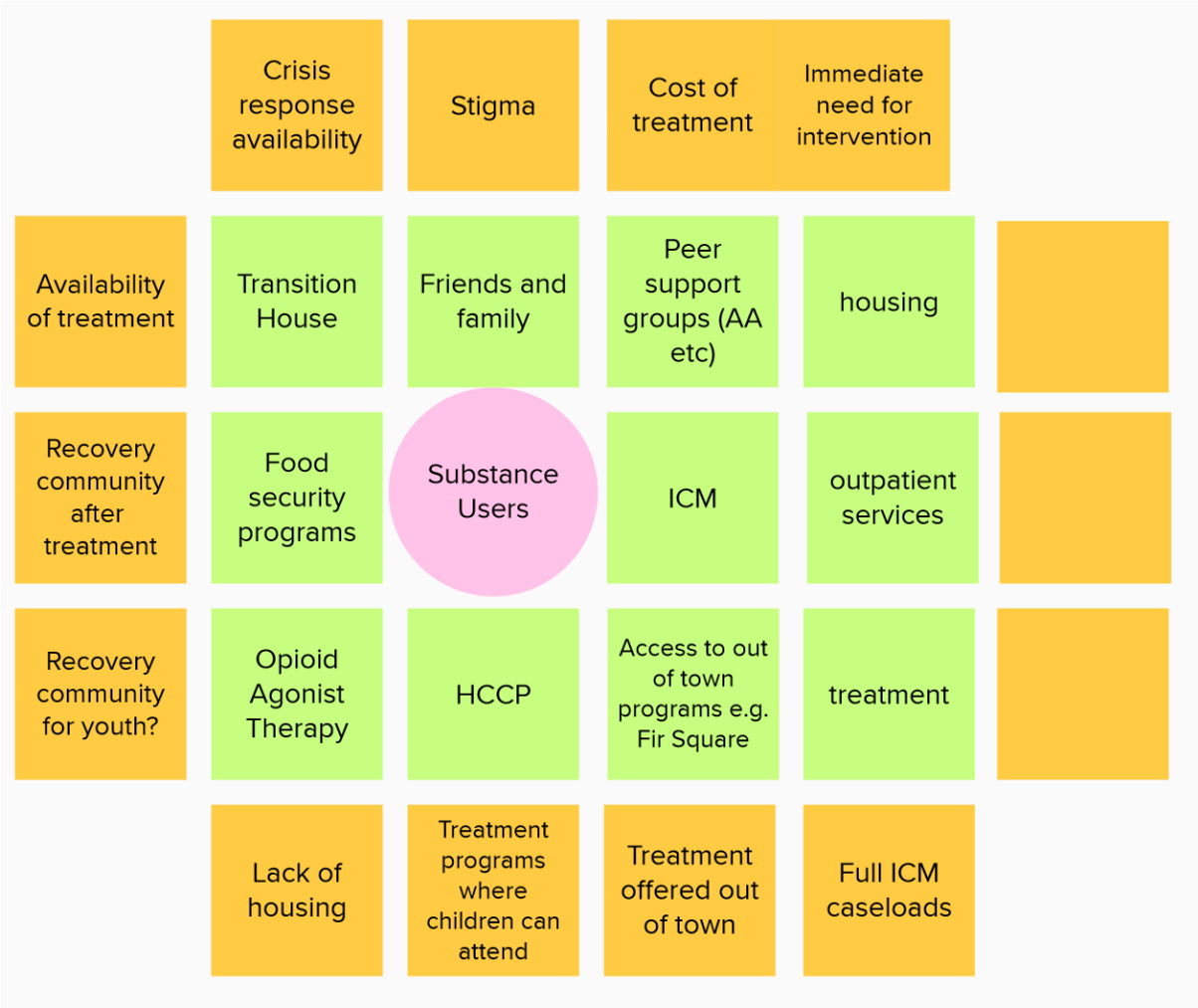


Group 3: Seniors Living Alone
Ann, Clay, Dave, Mary, Alison

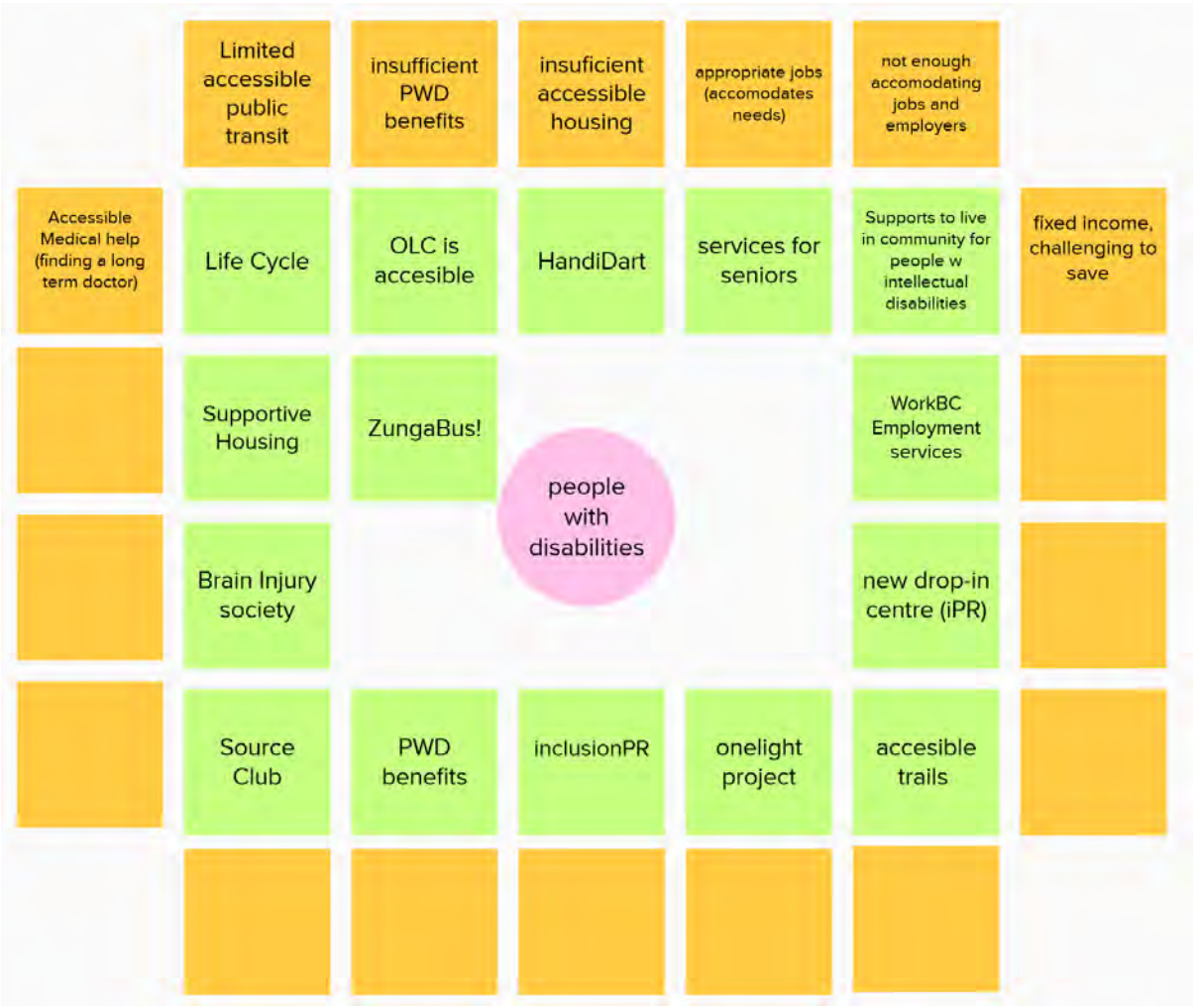
Group 4: Indigenous people
Adeline, Dan, John, Kathryn, Nola, Rebecca



Group 5: People struggling with mental health and substance use
Jaclyn, Losa, Tracy, Christien



Group 6: People with Disabilities
Lilla, Lisa, Stuart



Appendix D: Community Assets that support people to move out of poverty

	Seniors	Indigenous people	Lone Parents	Substance users	People with disabilities	Working poor
Affordable childcare						
$10/day daycare initiative						x
Affordable daycare						x
After school programs (Hendersen)			x			
Education programs						
Education Programs	x					
Post-sec programs at Nation		x				
School programs (e.g. Brooks)						x
Food services						
Food security programs				x		
Food-sharing programs that alleviate poverty			x			
Nutritional coupon program at Farmer's Market			x			
Friends and Family						
Friends and family				x		x
Lang Bay examples - friends group; cribbage	x					
Sense of Community (Spirit)						x
Intergenerational support	x					
Housing options						
Affordable public housing		x				
Housing				x		
Housing options improving	x					
Lift housing. both asset and not. can't get other housing BC of stigma		x				
Subsidized housing programs (but we need more!)			x			
Supportive Housing					x	
Supports to live in community for people w intellectual disabilities					x	
Transition House				x		

	Seniors	Indigenous people	Lone Parents	Substance users	People with disabilities	Working poor
Income support						
Persons with Disabilities (PWD) benefits					x	
Safer grants for elderly people to pay rent etc. (eases burden)		x				
Shelter Aid For Elderly Renters (SAFER) program for rent	x					
Property Tax Deferment Program	x					
Employment income						
Quality jobs that pay well						x
Raising living wage						x
Raising Minimum wage						x
Community space						
Lang Bay Hall	x					
Community Organizations (as identified by breakout groups)						
inclusion PR					x	
Life Cycle					x	
Source Club					x	
Brain Injury society					x	
Work BC		x				
Library (free resources)						x
Work BC Employment services					x	
Food Bank						x
Programs in and out of town						
Access to out-of-town programs e.g. Fir Square				x		
Community Resource Centre (CRC)		x				
Nation services for people transitioning out of treatment centres		x				
New drop-in centre (Inclusion PR)					x	
Onelight project					x	
Poverty Law - income, financial abuse	x					
Powell River seniors outreach programs	x					
Services for seniors					x	

	Seniors	Indigenous people	Lone Parents	Substance users	People with disabilities	Working poor
Recreation opportunities						
Accessible trails					x	
Information sharing						
Education & Awareness of assets available						x
SD47 - sharing information			x			
Substance use support						
Opioid Agonist Therapy				x		
Outpatient services				x		
Overdose prevention site		x				
Treatment				x		
Intensive Case Management Team				x		
On demand transportation and transportation for specific groups						
HandiDart					x	
Transportation to after school programs			x			
ZungaBus!				x		
Support groups						
Parent groups with opportunity to make community connections			x			
Peer support groups (AA etc.)			x			
Healthcare services						
Home and Community Care Program (HCCP)				x		
Health care and services		x				
Other						
Exchange knowledge	x					
Great for work force gaps	x					
Ocean View Learning Centre is accessible					x	

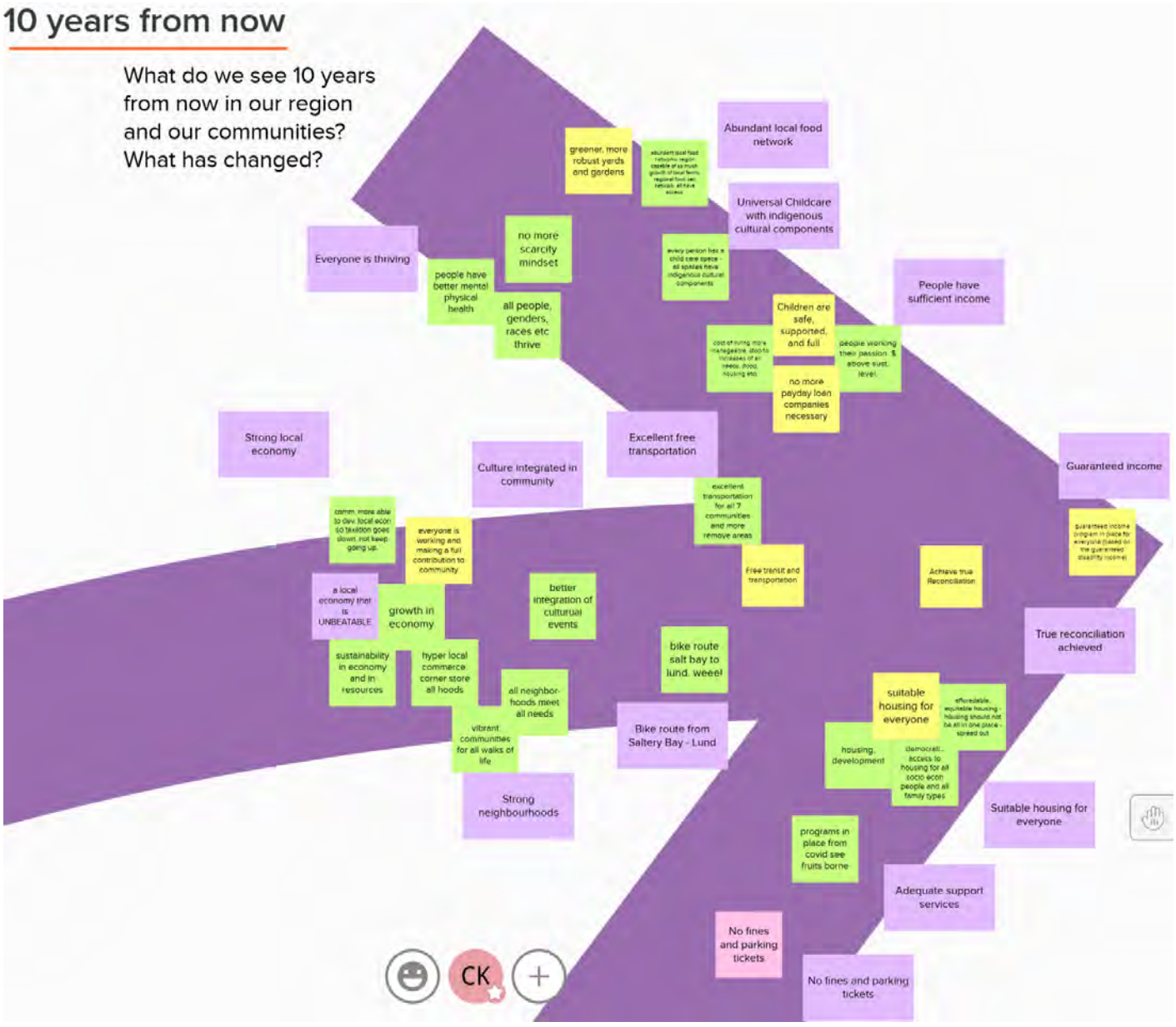
Appendix E: Community barriers that hinder people to move out of poverty

	Seniors	Indigenous people	Lone Parents	Substance users	People with disabilities	Working poor
Lack of appropriate housing						
Insufficient accessible housing					x	
Lack of housing				x		
No housing		x				
Stigma from lift housing		x				
High Cost of Living						
Cost of living			x			
Property Taxes Rising	x					
Lack of Cultural Safety						
Idea that people need to be sent away to get well. colonising idea		x				
Lack of Indigenous patient navigator		x				
Lack of Indigenous focussed treatment		x				
Racism in health care, disrespect. need liaison		x				
Cultural safety in institutions		x				
Systemic racism		x				
Lack of affordable and accessible childcare						
Child support owed, but not being paid (if other parent not in a position to pay)			x			
Childcare that supports graveyard etc. outside of M-F, 8 to 5.			x			
Cost of day care						x
Lack of affordable child care			x			
Lack of Education/training opportunities						
Lack of education or skills training in Powell River			x			
Advancement in Education						x
Funding limits on education training at Nation		x				
Need better access to more education programs	x					

	Seniors	Indigenous people	Lone Parents	Substance users	People with disabilities	Working poor
Lack of well paying appropriate employment						
Appropriate jobs (accommodates needs)					x	
Employability (education opportunities)						x
Employable Wage/income						x
Fragile job market (temporary, contract, seasonal)						x
Lack of good paying jobs			x			
Not enough accommodating jobs and employers					x	
Not enough jobs that pay well						x
Shift in job economy and labour market						x
Lack of access to healthcare services						
Health care and services		x				
Accessible Medical help (finding a long-term doctor)					x	
Substance use at hospital esp. w stigma		x				
Insufficient income support						
Fixed income, challenging to save					x	
Insufficient PWD benefits					x	
Social isolation						
Cycle of loneliness / mental health	x					
Loneliness	x					
Feel isolated			x			
Lack of affordable local substance use support (and treatment)						
Immediate need for intervention				x		
Treatment offered out of town				x		
Treatment programs where children can attend				x		
Lack of access to treatment centres		x				
Availability of treatment				x		
Cost of treatment				x		
Full ICM caseloads				x		
Recovery community after treatment				x		
Recovery community for youth?				x		
Crisis response availability				x		

	Seniors	Indigenous people	Lone Parents	Substance users	People with disabilities	Working poor
Lack of support						
Supports for all ages (children, youth, young adults, seniors)						x
Lack of support			x			
Accessing social programs (not 'low enough' income)			x			
Hands on Help	x					
Lack of digital access						
Internet Skills: Makes access to knowledge difficult; end up missing programs and Resources; also have to apply online	x					
Technology access						x
Technology literacy						x
Lack of public transportation						
Limited accessible public transit					x	
Isolation. from west view. need car		x				
Transportation	x					
Transportation		x				
Lack of access/communication						
Communication	x					
Covid (stops access)		x				
Need advocates	x					
Other						
Drivers license		x				
Partial Disabilities	x					
Poverty Law Office is too busy	x					
Usefulness of police		x				
Stigma				x		
Stigma around talking to police		x				

Appendix F: Our Vision and our path


10 years from now
What do we see 10 years from now in our region and our communities? What has changed?
Abundant local food network
greener, more robust yards and gardens
Universal Childcare with indigenous cultural components
Everyone is thriving
no more scarcity mindset
people have better mental physical health
all people, genders, races etc thrive
People have sufficient income
Children are safe, supported, and full
no more payday loan companies necessary
Strong local economy
Culture integrated in community
Excellent free transportation
Guaranteed income
everyone is working and making a full contribution to community
growth in economy
better integration of culturual events
Free transit and transportation
Achieve true Reconciliation
True reconciliation achieved
sustainability in economy and in resources
hyper local commerce corner store all hoods
all neighbor-hoods meet all needs
bike route salt bay to lund. weee!
vibrant communities for all walks of life
Bike route from Saltery Bay - Lund
suitable housing for everyone
housing development
Suitable housing for everyone
Strong neighbourhoods
programs in place from covid see fruits borne
Adequate support services
No fines and parking tickets
No fines and parking tickets
CK

5 years from now

2 years from now
What do we see 2 years from now in our region and our communities? What has changed?
Digital access for
No nursing and counselor shortage
no more digital divide (cost and quality of technology)
More staff, positive recruitment
Nurses and councellors move to Powell River
New program that intices nurses and counsellors to qathet
guaranteed annual income/ ubi plot underway in qathet
Guaranteed annual income pilot underway in qathet
dave formosa takes all properties, reinvests them into coommunity
Increased community investment by community
budget for city funnel emergency services funding into preventative socil programs
upstream vision for funding
Social/preventative programming
Affordable & Accessible Childcare
affordable and accessible childcare
Accessible Childcare
Diverse jobs
measurable results
Jobs for youth
More than tourism
High Tech
More cultural events
more live music and cultural events
locally managed fisheries
incentives to open sml. bsiness. given pref over lg. companies
more remote working opportunities
Job market diversification
cooperation between local government - funding for Tla amin supportive housing
plan for growth (esp in housing)
vibrant housing plan - regional for all types of housing - plan for growth
Manufacturing?
Active transportation system
active transportation in and out of city
bike lanes. more
Student housing
follow lead of housing plan in Nation
Construction
million dollar houses by airport
Measurable results
new green way from westview to wildwood
more walkable sidewalks
Build more affordable and safe housing
housing rental caps. social considerations. across reg. esp in city
Regional affordable housing plan
Meeting needs of people with mental health and addictions
No hungry children
no hungry children in the mornings
fewer overdose deaths
safe supply of what were formally illictit substances. sensible drug policy. decriminalised.
NO overdose deaths
No overdose deaths
Turn the town in to a university town
Improved Local university
stoarage lockers for homeless people
24 hour cafe
24 hour drop in center for hang out
Identified the need for a better university
University of rural something
Free public space. Cots available
Shelter where you can hang out
24/7 hang-out with storage
more street access to "hang out" in public spaces
Accessible Transportation
Accessible transportation
more block parties and neighbourhood gatherings
More block parties and public hang-out space
Cultural understanding of our history, where we come from
Continued education - racism, discrimination,
more community gardens
Cultural humility and safetly
More community gardens
CK

Imagine our community WITHOUT POVERTY

Workshop Notes

Meeting:	Poverty Reduction Advisory Committee, Workshop 3: Finalizing Vision and Setting Goals
Date:	June 22 and July 15 (Catch-up meeting), 2021
Location:	Zoom
Attendees:	• **Poverty Reduction Advisory Committee** – See Appendix A • **Project Team:** Kai Okazaki, Social Planner, representing City of Powell River, qathet Regional District and Tla'amin Nation; Stuart Clark, Lift Community Services; Tara Chernoff and Caitlin Bryant, First Credit Union, • **Alof!i Consultancy**: April Treakle, Alison Taplay, Nola Poirier, Christien Kaaij

On Tuesday June 22, 2021, members from the Poverty Reduction Advisory Committee and Project Team came together for the third of five workshops to develop the qathet Region Poverty Reduction Strategy. The workshop was conducted via Zoom and Mural and focused on finalizing the vision for the region and setting goals. This document provides a summary of the results.

As none of the representatives of the business community and health were able to attend, a catch-up meeting was held on July 15th to gather their input. The results are integrated in this document.

Welcome and Introductions

After acknowledgement that most of us work and live on the traditional and treaty lands of the Tla'amin Nation, Kai welcomed everyone and reminded the group of the **ultimate aim of this project: Poverty eradication** in the region. He provided and reviewed the timeline for the development of the poverty reduction strategy:

- Workshop 1 – April 27: Current situation & Assets (complete)
- Workshop 2 – June 1: Assets, Gaps & Vision (complete)
- Workshop 3 – June 22: Goals & Actions (today's workshop)
- Workshop 4 - August 24: Accountability
- Workshop 5 – September 21: Strategy

Christien briefly reviewed what was discussed at the previous workshop and highlighted the goals of this meeting:

- Finalizing the Vision (not included in the July 15th meeting)
- Setting our region's goals to end poverty and explore actions

The group reviewed and agreed to the working assumptions and a brief poll was taken. The poll asked participants "**Which of these biases about poverty might impact your decision making?"** Most people (65 %) selected "Wellbeing is about making the right choices", followed by "People with a higher education don't experience poverty (35%) and "If you work hard enough you don't experience poverty (30%). See Appendix B for all the poll results.

Several participants indicated that their biases were not reflected, and some people provided their thoughts on the topic. One participant mentioned that they believe the system is designed in a way to keep people in poverty; one participant one participant indicated to believe that most people are one paycheque away from poverty; and one mentioned that their bias is that people who have wealth/money don't care about poverty or community in a holistic sense.

After the poll, participants moved into breakout rooms of 2 – 3 people where they took turns answering these questions:
Who are you, and what brings you to this work?
What have you learned about poverty in our region and what do you feel others should know?

Our Vision

During the previous meeting it became clear that, when thinking about our community without poverty, we see a vibrant, thriving inclusive community where people are well, have a sense of belonging, and are fully engaged and integrated. Based on that, the following draft vision was proposed:

A community without poverty, where everyone thrives

A community where everyone thrives is the vision that is stated in the regional Social Planning Program. The group was unanimous that the two statements should be reveres. The vision is to have everyone thrive. Poverty elimination is one of the things that contribute to thriving. Poverty and thriving can coexist, but no-one should have to live in poverty.
It was mentioned that a common understanding should be developed about what thriving entails and that poverty will have to be defined, as there are many different types of poverty, incl. cultural poverty. It was also mentioned that the vision should lead to a society where policies are in harmony and not hindering poverty alleviation.

OUR VISION:

A community where everyone thrives, and no one lives in poverty.

Note: Participated of the July 15th catch-up meeting did not have the opportunity to provide feedback on the vision.

Our Targets

Both the June 22nd and the July 15th groups were asked in a poll "Which demographics & Statistics should we focus on to have the biggest impact?".

The following top three demographics where chosen.

- 50% of adults and more than 60% of children in lone parent families are low income
- 47.1% of lone-parent families are low income
- 100% of teens living independently experience poverty

The following top three statistics from the survey were chosen.

- 72% of respondents who identified as lone-parents identified facing challenges meeting their or their family's needs each month
- 54% of respondents living alone identified facing challenges meeting their needs each month
- 37.7% of all respondents are facing challenges meeting their own or their family's needs each month.

While the low-income measure takes basic household expenses into account it was recognized that low income (or poverty) is not the only indicator if people are thriving. The 10-point Thriving-Surviving scale could be an indicator, however, thriving should most likely be better defined.
It was recognized that all demographics and statistics are closely related, and it is expected that changes in one will cause changes in other. See Appendix C for all the results.

Based on this selection, it is clear that the group would like to focus on lone parents, and those living alone – including teens.

After some dialogue, the group mentioned a goal to strive for a 90% improvement of all statistics in 10 years and a 50% improvement in 5 years. However, some questioned the feasibility of this timeline and suggested to look at Canadian or BC statistics to make sure we are on par with those stats first.

Our Pathways

During the last meeting, several pathways to end poverty were identified:

- Strong Local Economy
- Sufficient Income
- Affordable and Suitable Housing
- Accessible Substance Use & Treatment
- Accessible Education & Training
- Strong Neighbourhoods
- Accessible Transportation
- Reconciliation
- Affordable Childcare
- Affordable & Healthy Foods for All

Participants were asked which pathway they would like to work on today and/or be on a working group for (see Appendix D for an overview). Appendix E provides a full overview of the ideas for each pathway brought forward during the vison exercise during the June 1st workshop.

Seven pathways were selected to work on today: Affordable & Suitable Housing, Accessible Education and Training, Reconciliation, Affordable Childcare, Strong Local Economy, Sufficient Income and Affordable Substance Use and Treatment. Participants were asked to develop for the pathways SMART (Specific, Measurable, Achievable, Realistic, and Timely) goals for 2 – 5 – and 10 years from now.

Affordable & Suitable Housing

Goals Year 2

- Need a strategy to explore subsides connected to families to address rapidly increased/increasing housing costs
- Research size of homes" regulations and Review/adjust to allow for smaller homes"
- Housing committee to identify priority lands available for developing affordable housing
- Set up a system to allow citizens to co-house/ share housing
- Housing committee to develop a report on what a municipal housing authority could look like

Goals Year 5

- Planning dept. to coordinate/ incentivize construction according to the 2020 housing needs assessment
- Advocate to change regulations so that anyone who wants to develop more housing on their property could

Accessible Education& Training

No specific years attached

- Provide access to diverse online training - deal with access to technology and internet. Address technology gap.
- Introduce financial literacy to elementary curriculum by grade 4. Continue through high school. Pass report to provincial levels with recommendation with the SD47 Trustees
- Create a strategy to advocate for free post secondary
- Elementary school - develop curriculum that better prepares children with foundations for wellness - financial, emotional intelligence, etc, This can be local through buddy systems, etc.. Explore other elementary school models of education.

- COVID opened up Education for rural communities... how can we continue this?
- Student loan forgiveness for those that face substance use issues????Wording could make issues for others....
- Local programs through Work BC for courses - raise awareness; lobby to make more available; remove barriers like age; ask front line workers what the barriers are
- Incentive through municipality to pay for education as an investment in a future business.

Goal Year 10
- Post secondary education is free

Reconciliation

Goals year 2
- Policy development at Tla'amin and City and qathet, around reconciliation
- Indigenous, non-indigenous, AND cross cultural community healing groups
- Renew city to nation accord
- Tla'amin language programs in all qathet schools not just James Thompson
- Talking circles on reconciliation
- Continue work within SD47
- Education campaigns around the truth of how Canada has been set up

Goals year 5
- Visitors from the nation to schools
- Tla'amin language programs in all qathet schools not just James Thompson
- Training for non-indigenous staff at the Nation
- Education, sharing, community building groups.
- All people in our region need to understand the hyper local history in the region.

Affordable Childcare

Brainstorm/Vision
- Resources: Early Years planning table and Region childcare report
- Education -- after school care!! this is big and limits peoples' ability to work
- Education -- providing training for the workers. so they have job and it is well paying.
- Planning, so you can have easy access to childcare. envision childcare where people work. like sunshine treatment centre.
- Neighbourhoods having local childcare.
- Bylaws, making sure there is space avail.. licensing requirements
- Income. well paid staff, paying people what they are worth. and affordable for parents
- transportation so accessible for parents.
- Food. having access to healthy food
- Health-- child's health wellbeing.
- Childcare- having childcare for parents who do shift work, weekends etc. Some need to work on off hours. CHOICE diversity of choices: licenses, unlicensed.

Goals year 2
- School district expand childcare spaces and staff.

- Economic recovery with parents working. City could explore childcare staff. cCity will take action on what they have done in past two years exploring child care. Maybe city owned facilities and city staff.
- City - explore childcare policy to facilitate space, choice, time of day. Work with operators
- School District to work on childcare planning through Early Years Planning Table
- Have stats on number of workers and number of spaces

Goals year 5
- Diversity of operators and sectors in industry (beyond school district)
- Pathway and funding in place for non profits in area who offer childcare (i.e. ymca style)
- Developed strong memberships ECEBC chapter in qathet region

Goals year 10
- Non profits in area who offer childcare (i.e. ymca style)
- Choices/diversity in childcare: time of day, culture, pedagogy, style.
- Everyone can access affordable childcare in qathet who wants. It meets their needs as a family
- Unionized -well paid with rights and professional associations for childcare workers.
- Implemented the region-wide Childcare Action Plan (10 year)

Strong Local Economy

Promising Practices
- Increase number of social enterprises (e.g. one light)
- Focus on getting people engaged
- Help people get their first job
- Clearly define our local industry (besides forestry)
- Having residents understand where our future is and what makes community thrive
- Ensure (free) amenities (e.g. skate parks etc.) and services (e.g. contractors) are there.
- Better use of ALR land for farming – potentially providing food for work to people

Goals year 2
- Develop a strong vision around economic diversification and help decide what industries to focus on.
- Have a strong engagement process to ensure community is onboard (but balance between engagement and building on ‘expert’ knowledge)
- Apply for grants based on the vision (example: Campbell River)
- Strong regular outreach to industries outside of the region (e.g. tech)
- Creating sustainable tourism industry that supports high paying jobs (e.g. in managerial positions)
- Move away from ‘only’ focus on tourism and mill town
- Focus on wellness

Goals year 5
- Increase number of well-paying jobs

- Education and training that supports our economy
- Local education opportunities to keep students in town

Sufficient Income

Goals year 2

- More bottom-up approach to community/economic design
- Increase taxing for heave industry and large business
- Reduced taxing/support for small and medium sized businesses

Goals year 5

- Basic Living Income. Data shows that when people aren't trying to scrape by they start businesses, use less health and mental health services, volunteer more, etc.
- Affordable post-secondary housing
- Student loan forgiveness

Affordable substance use & treatment

Promising Directions

- Free access to safe drugs until ready for change – could be somewhere like old hospital but nice, maybe purchase beach gardens. Avoids people on streets, parks, stealing etc. and should bring down costs of medical, enforcement, etc.; Daily support, court yard music; When people are ready, facilities should be available.
- Safe supply and low barrier housing
- Community managed alcohol program

Goals year 2

- Access to community based alcohol management program
- Access to safe supply
- Re-entry programs – transition back to society. Community and work place! LONG TERM
- Incentive program and supports to employers who hire (people on the road to recovery)
- Recognition to employers – Notice on business/communication that let's the public know we are giving a hand up.
- Reduce stigma about addications. Build on what is happening. Raise awareness of how Privileged people also are struggling
- Partner with School District. Education about addictions. Normalize.
- Reduce barriers to access servcies earlier!

Goals year 5

- Increased provincial access to free treatment beds for everyone, as well, broader range of local mental health and substance use programs, here at home! Spectrum – in patient and out patient
- Affordable housing that is placed somewhere with low impact on neighbourhoods – essential for community to support this.
- Affordable housing that is spacious and promotes healing – valued space

Next Steps

As per members request the meeting on August 24 will be via zoom. The meeting will focus on accountability. At the meeting, the focus group results will be presented, and goals will be finalized.

While many Advisory Committee members indicated ability and willingness to work over the summer to further develop some of the pathways, the project team made the decision to convene working groups in the fall.

For the coming months, the next steps will be:

- Distribution of the results of the Focus Groups
- Writing of draft strategy
- Next meeting: August 24th.

Appendix A: List of Advisory Committee Members

Losa	Luaifoa	Elected official Tla'amin Nation - community services
Rob	Hill	Represents MLA Nicolas Simons, SD47 Schoolboard trustee
Julie	Jenkins	Powell River & District United Way
Cindy	Elliot	City of Powell River Councillor
Maggie	Hathaway	City of Powell River Councillor – Had to step out for the visioning portion
Clay	Brander	Area D Director
Terry	Hollo	Standing in for Sandy McCormick Area C Director
Kathryn	Colby	Manager Community Development, Lift Community Services
Ann	Kurtz	PR Transition House Society and PR Community Services Assoc
Leanne	Kerntopf	Brain Injury Society and foodbank
Lilla	Tipton	Inclusion Powell River Society, CEO Disability/Community Support
Jaclyn	Miller	Ministry of Children and Family Development; and School Board trustee
Julie	Jensen	interim VIU Campus Administrator
Melissa	Sibbald	Expert
Dan	Snell	Expert
Adeline	August	Expert from Tla'amin
Lisa	Wilson	Expert from Tla'amin

Catch-up meeting:

Dave	Formosa	Local business owner and Mayor
Sarah	McClean	Local Business owner
Steve	Brooks	Local Business owner
Tim	Ladner	Local Business owner
Rebecca	Withers	Mental Health, FNH
Mary J.	White	United Church

Regrets:

Jay	Yule	Superintendent
Telis	Savvaidis	Local Business owner and President Chamber of Commerce
Pattie	Torgersen	Manager Mental Health, Vancouver Coastal Health
John	Hackett	Hegus, Chief Tla'amin Nation
Sandy	McCormick	Area C Director

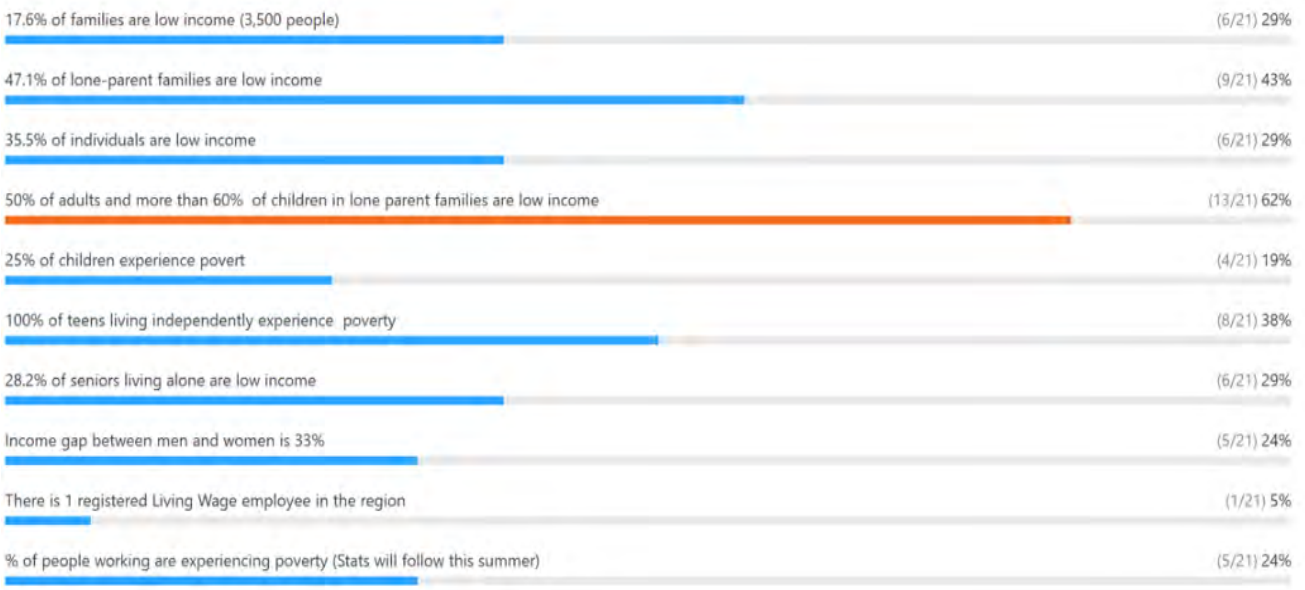
Appendix B: Poll Results

1. Which of these biases about poverty might impact your decision making? (Multiple choice)

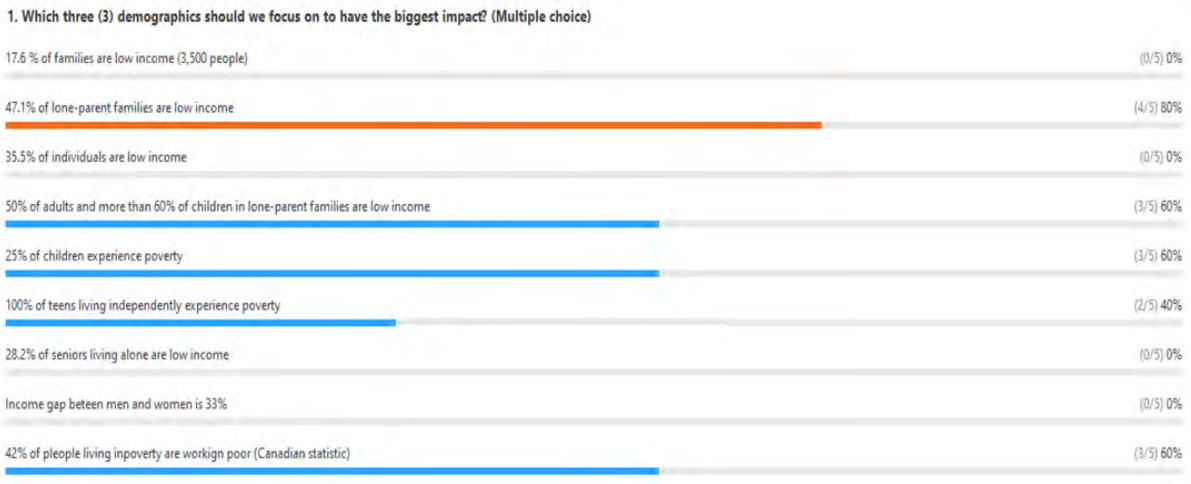
Appendix C: Our targets: Demographics and Statistics to focus on

1. Which three (3) demographics should we focus on to have the biggest impact?

June 22, 2021



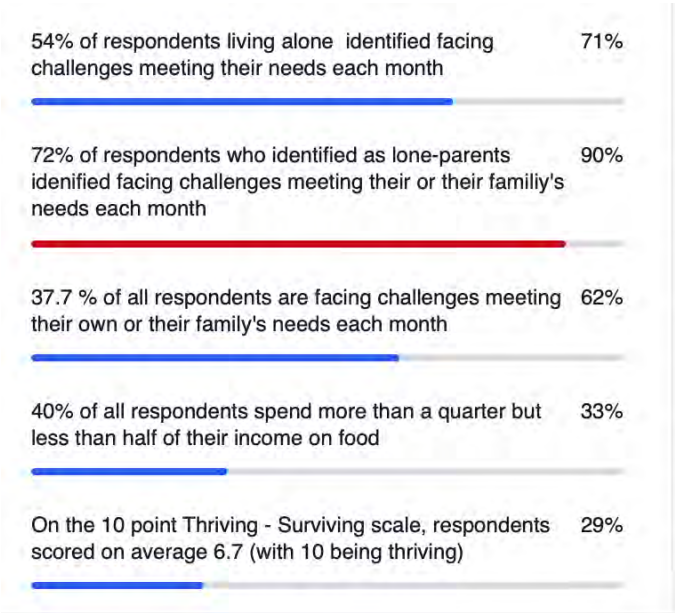
July 15, 2021



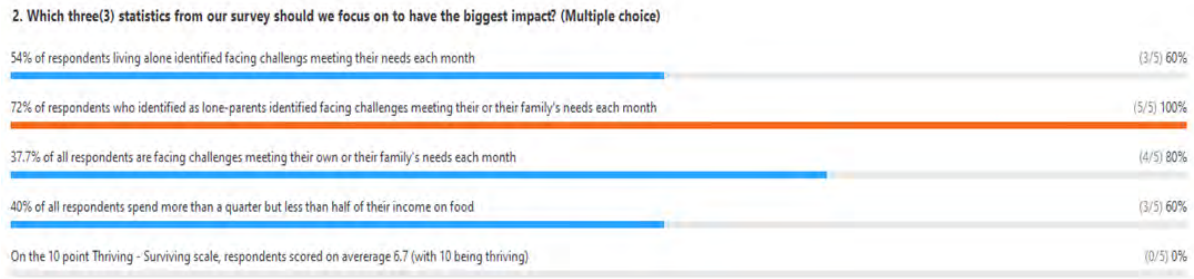
One participant in the July 15th meeting was not included in the vote. They voted that we should focus on 47.1% of lone-parent families are low income; and 25% of children experience poverty.

June 22, 2021

2. Which three (3) statistics from our survey should we focus on to have the biggest impact?



July 15, 2021

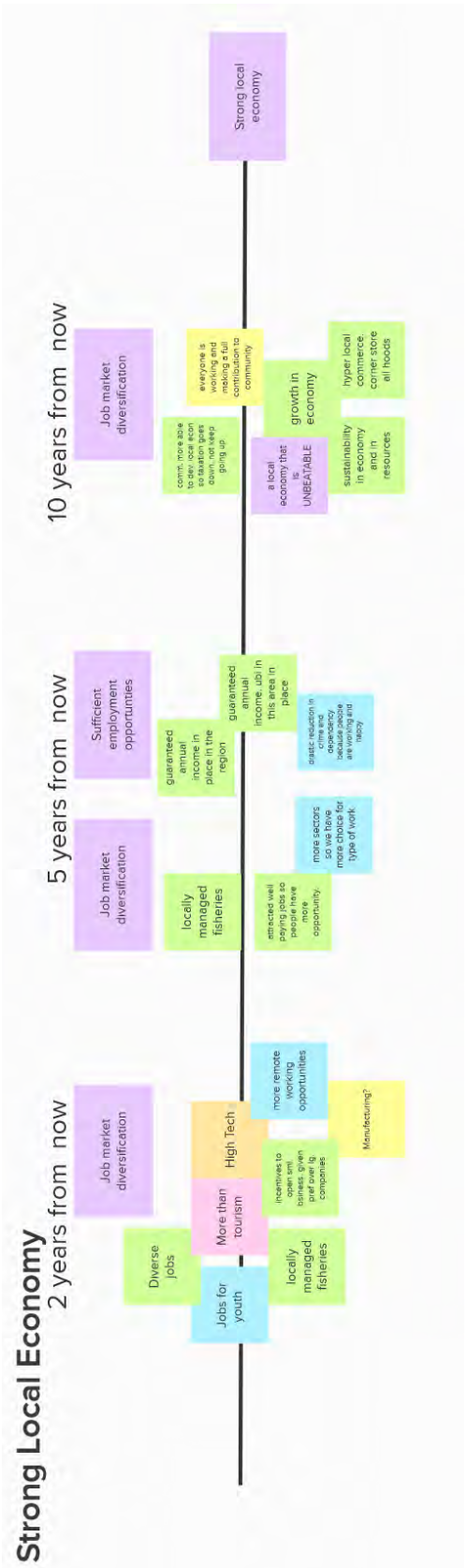


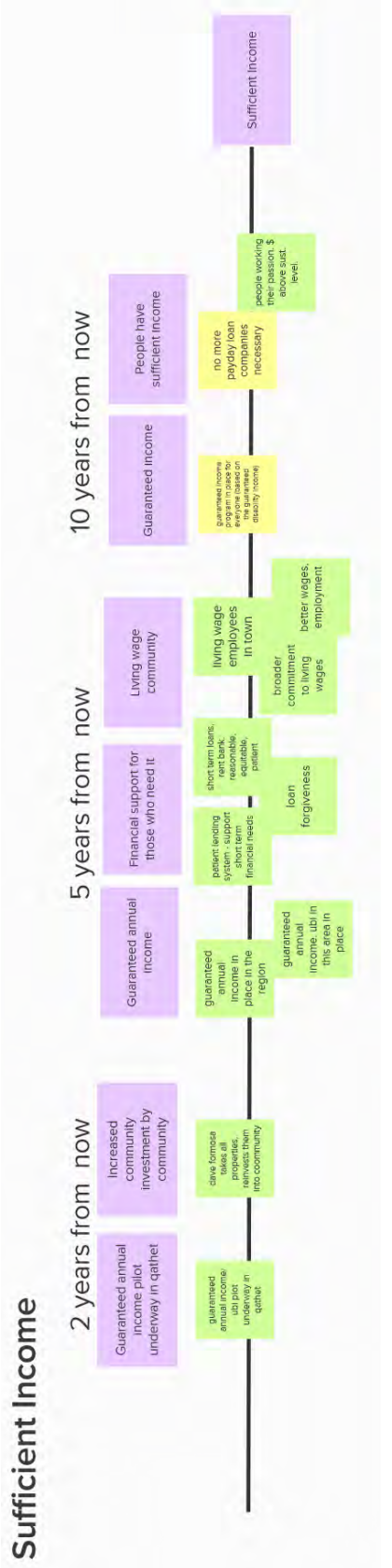
Appendix D: Advisory Committee Member's interests to work on pathways

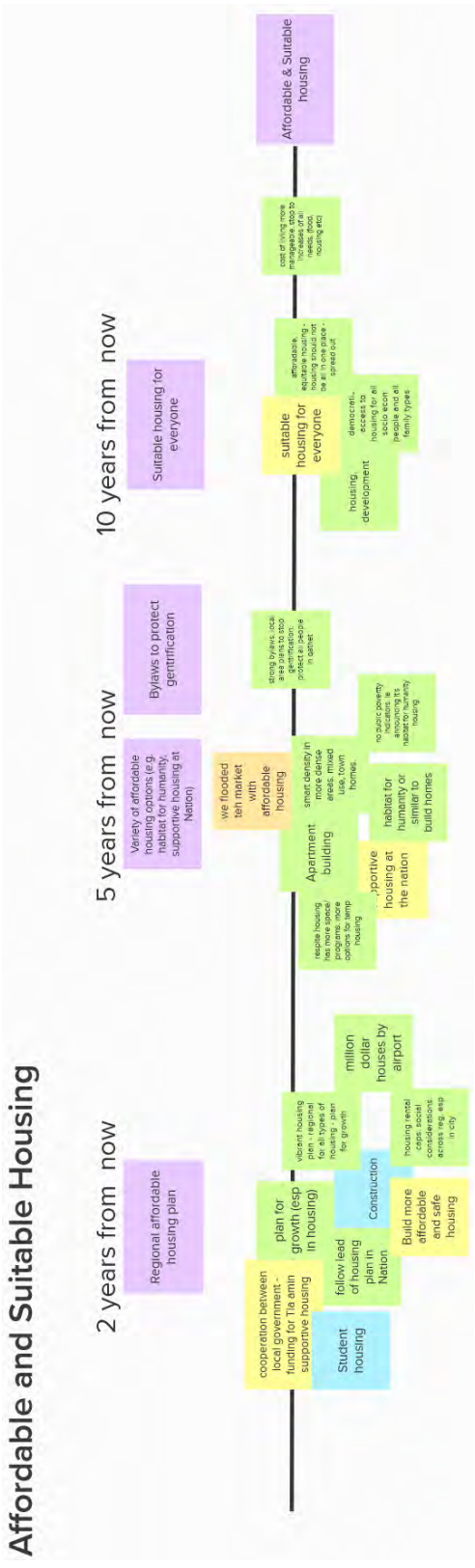
Names in bold indicates the people that worked on the pathway during the workshop.

Pathways	Advisory Members who want to be involved/on a working group	Organizations that should be informed (and involved)
Strong Local Economy	**Steve, Sarah, Tim,** Tara, Maggie	Business Community (Chamber etc.)
Sufficient Income	**Mary, Caitlin**, Ann, Stu, Julie Jenkins	
Affordable and Suitable Housing	**Maggie, Lilla, Leanne, Stu, Terry,** Cindy, Alison, Julie Jensen, Sandy, Melissa, Addie	Development, Municipality, Texada Non Profit Senior Housing Society, Lift, Life Cycle Housing, BC Housing
Accessible Substance Use & Treatment	**Rebecca, Dave, Alison,** Dan, Kathryn, Ann, Losa, Addie	Lift
Accessible Education & Training	**Dan, Julie Jensen, Lisa, Melissa, Alison,** Addie, Rob, Cindy,	tla'amin nations education and training coordinator, career link, viu, social worker should have an idea of frontline barriers.
Strong Neighbourhoods	Ann, Caitlin	
Accessible Transportation	Cindy, Lilla, Terry	
Reconciliation	**Jaclyn, Losa, Rob, Cindy, Addie,** Allison, Stu, Melissa, Kathryn	
Affordable Childcare	**Ann, Julie Jenkins,** Cindy, Melissa, Julie Jensen	Early Years Planning Table, SD47, VIU, PacificCARE, After school care-PRESS?
Affordable & Healthy Foods for All	Julie Jensen, Terry, Lisa, Julie Jenkins, Alison	
Other		SAPAC connects to many pathways identified, Province of BC

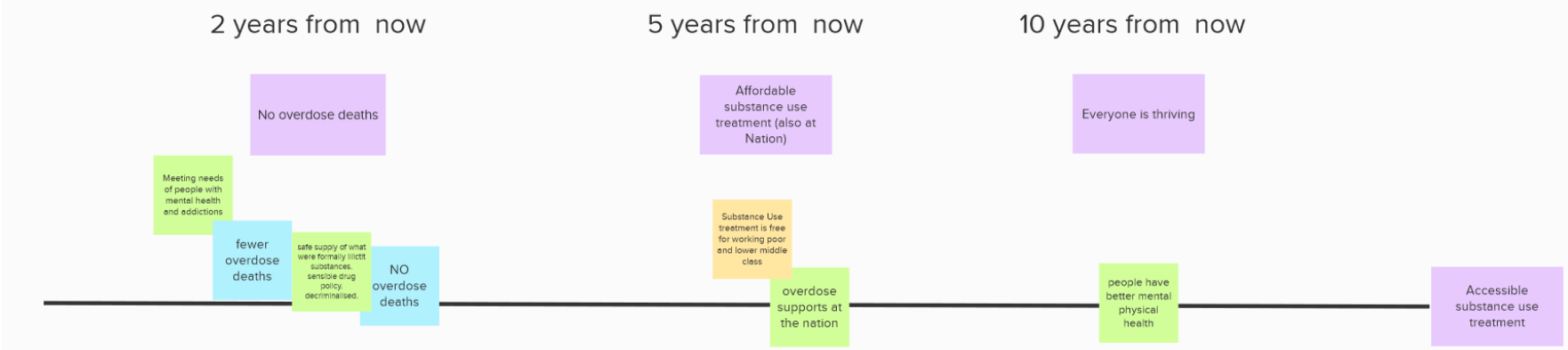
Appendix E: Pathways



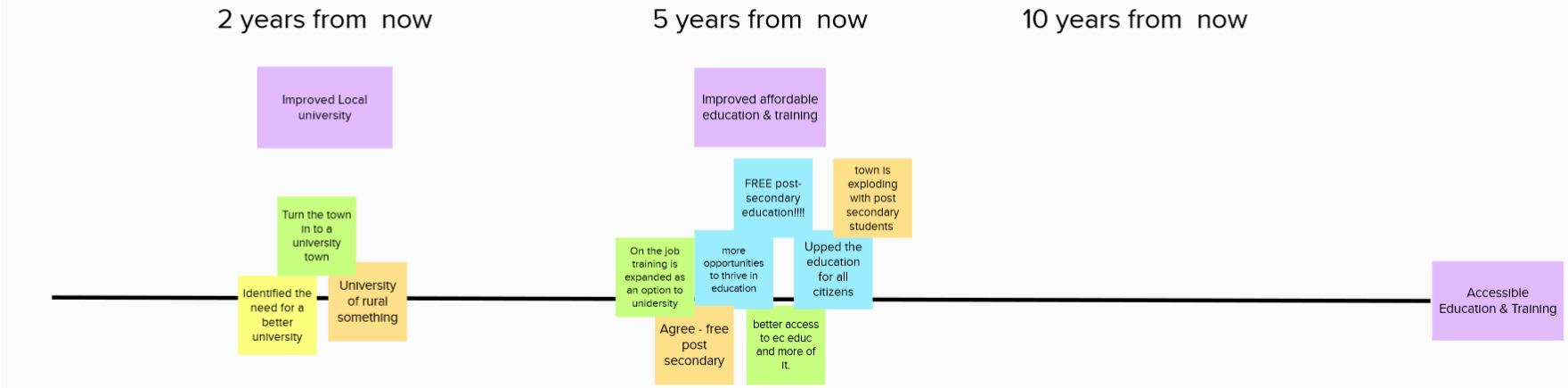




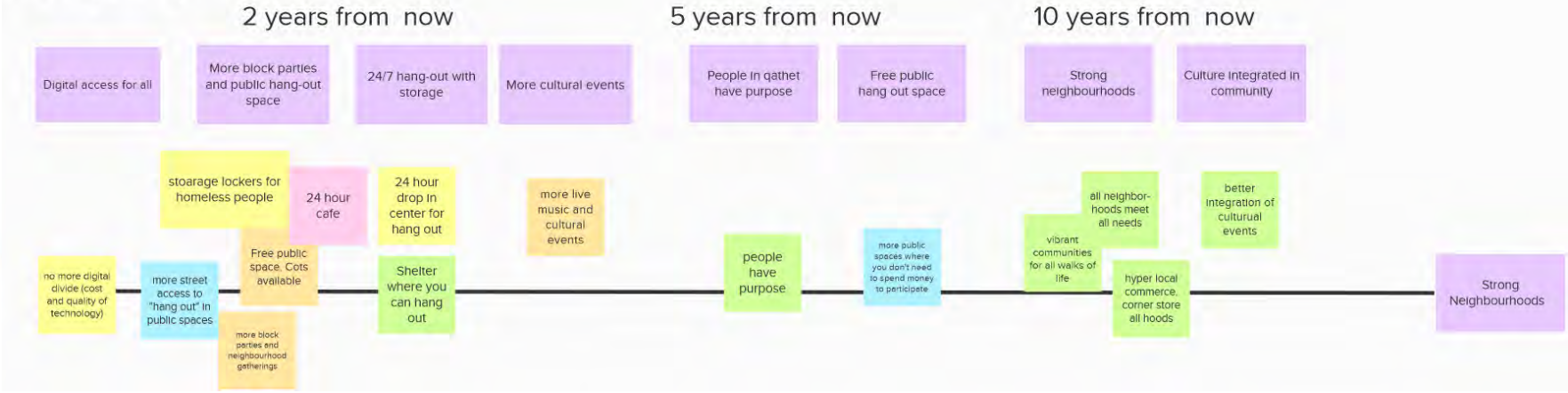
Accessible substance use & treatment

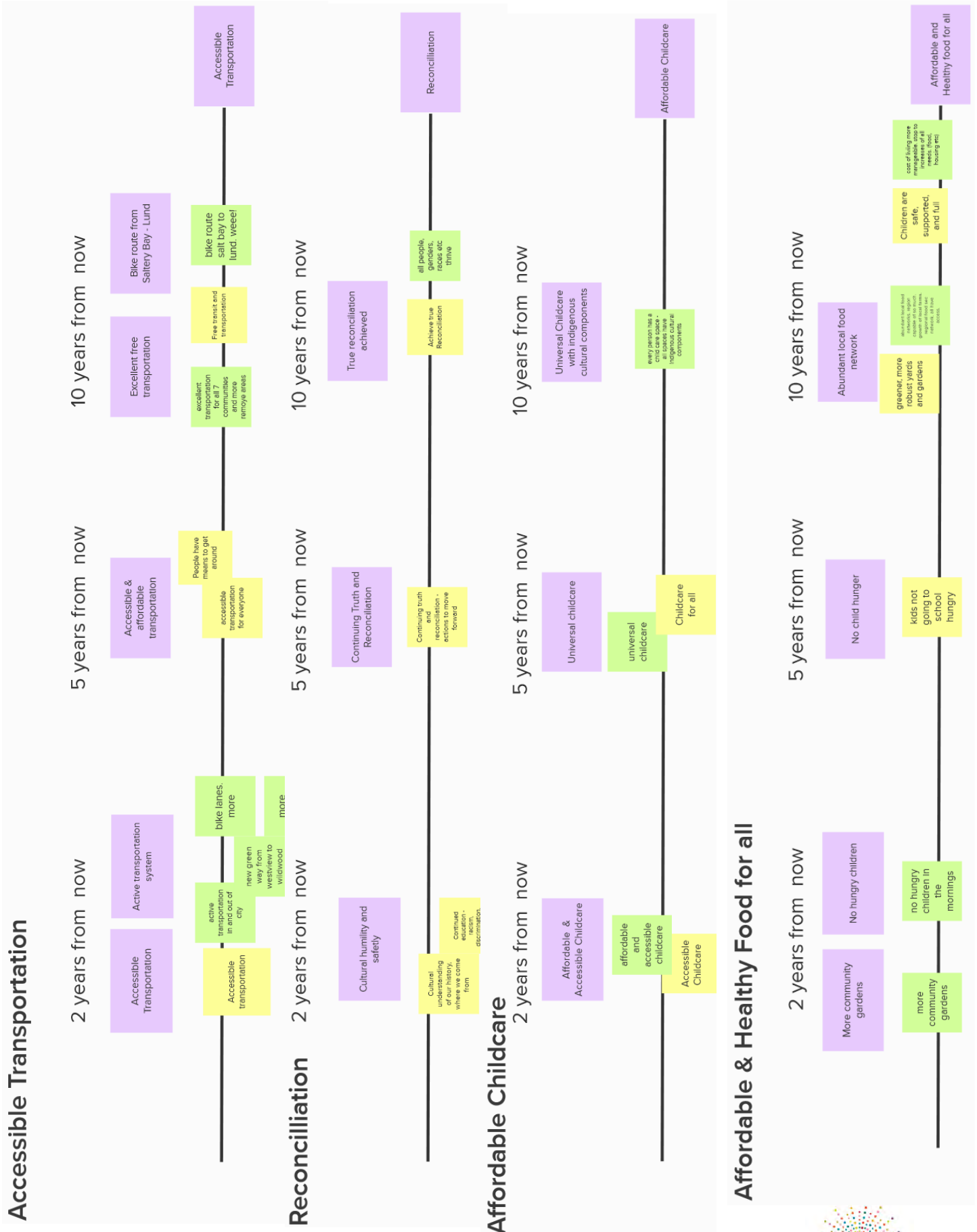


Accessible education and training



Strong Neighbourhoods




Accessible Transportation
2 years from now
Accessible Transportation
Active transportation system
Accessible transportation
active transportation in and out of city
bike lanes. more
new green way from westview to wildwood
more
5 years from now
Accessible & affordable transportation
People have means to get around
accessible transportation for everyone
10 years from now
Excellent free transportation
Bike route from Saltery Bay - Lund
excellent transportation for all 7 communities and more remove areas
Free transit and transportation
bike route salt bay to lund. weee!
Accessible Transportation
Reconcilliation
2 years from now
Cultural humility and safety
Cultural understanding of our history, where we come from
Continued education - racism, discrimination
5 years from now
Continuing Truth and Reconciliation
Continuing truth and reconciliation - actions to move forward
10 years from now
True reconciliation achieved
Achieve true Reconciliation
all people, genders, races etc thrive
Reconciliation
Affordable Childcare
2 years from now
Affordable & Accessible Childcare
affordable and accessible childcare
Accessible Childcare
5 years from now
Universal childcare
universal childcare
Childcare for all
10 years from now
Universal Childcare with indigenous cultural components
every person has a child care space - accessible, with indigenous cultural components
Affordable Childcare
Affordable & Healthy Food for all
2 years from now
More community gardens
No hungry children
more community gardens
no hungry children in the mornings
5 years from now
No child hunger
kids not going to school hungry
10 years from now
Abundant local food network
greener, more robust yards and gardens
Children are safe, supported, and full
cost of living more manageable, stop to increases of all markets (food, housing etc)
Affordable and Healthy food for all

Imagine our community WITHOUT POVERTY

Workshop Notes

Meeting:	Poverty Reduction Advisory Committee, Workshop 4: Finalizing targets and review draft plan
Date:	August 24, 2021
Location:	Zoom
Attendees:	• **Poverty Reduction Advisory Committee** – See Appendix A • **Project Team:** Meriko Kubota, Social Planner, representing City of Powell River, qathet Regional District and Tla'amin Nation; Stuart Clark, Lift Community Services; Caitlin Bryant, First Credit Union. Tara Chernoff, First Credit Union (regrets) • **Alof!i Consultancy**: Alison Taplay, Christien Kaaij

On Tuesday August 24, 2021, members from the Poverty Reduction Advisory Committee and Project Team came together for the forth of five workshops to develop the qathet Region Poverty Reduction Strategy. The workshop was conducted via Zoom and Mural and focused on finalizing the targets and review of the draft plan. This document provides a summary of the results.

Welcome and Introductions

After acknowledgement that most of us work and live on the traditional and treaty lands of the Tla'amin Nation, Stuart welcomed everyone and introduced Meriko Kubota, who returned from mat leave into the role of regional social planner. Stuart reminded the group of the **ultimate aim of this project: Poverty eradication** in the region. He provided and reviewed the timeline for the development of the poverty reduction strategy:

- Workshop 1 – April 27: Current situation & Assets (complete)
- Workshop 2 – June 1: Assets, Gaps & Vision (complete)
- Workshop 3 – June 22: Goals & Actions (complete)
- Workshop 4 - August 24: Finalizing targets and review draft plan (today's workshop)
- Workshop 5 – September 21: Accountability and finalizing strategy

As several new people had joint the meeting, a quick round of introductions was conducted. After this, participants moved into breakout rooms of 2 – 3 people where they took turns answering these questions:

- Who are you, and what brings you to this work?
- What action could **you** take to end poverty?

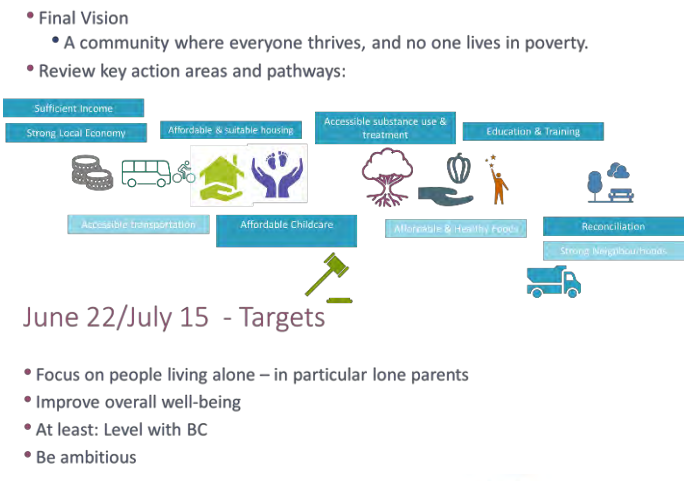
Overview of our work so far

As we are nearing the end of this phase of the work, an overview was provided of the work done thus far.
In addition to the Advisory Committee meetings and community consultation, review of best practices and local reports and coaching's meetings with the Tamarack Institute have taken place.

During the first workshop on April 27th the group spend time reviewing local statistics and the results of the community wellbeing survey. They also reflected on general community assets that support people to move out of poverty.

During the June 1st workshop the group identified several groups in our community that are experiencing poverty and identified assets and barriers that help or hinder each group to move out of poverty. Additionally, a draft vision was developed and pathways to reach that vision identified.

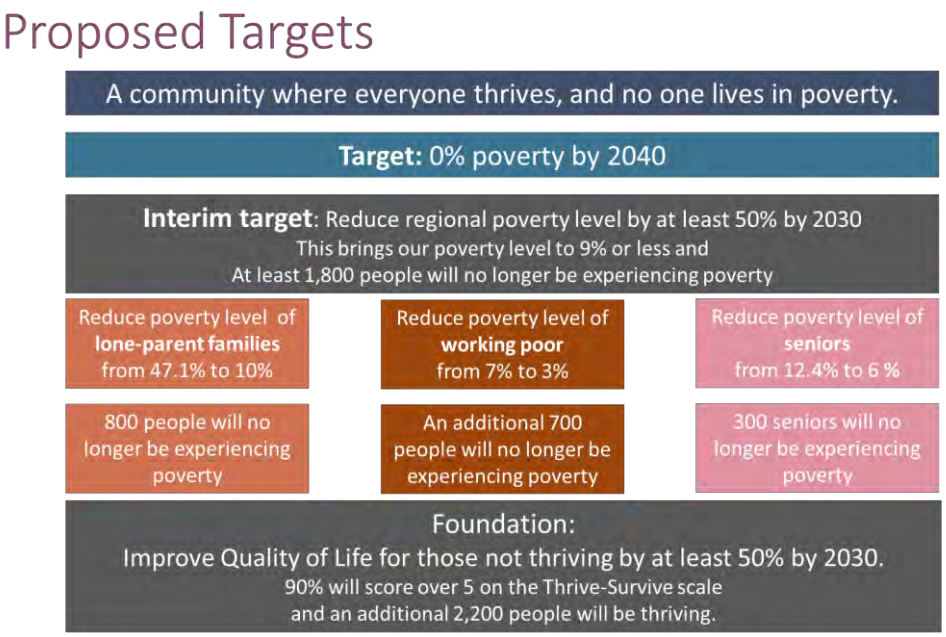
In the June 22/July15 workshop the group spend time finalizing the vision and reviewing key action areas that have proven to support poverty reduction. As the pathways identified during the previous workshop lined up perfectly with these key action areas, several pathways were further explored in small groups. Lastly, potential (interim) targets and focus areas for the work were discussed.



Targets (and focus)

During the last meeting, the group had indicated they would like to focus on lone-parents and those living alone. They also identified that, while the low-income measure takes basic household expenses into account, low income (or poverty) is not the only indicator if people are thriving. The 10-point Thriving-Surviving scale could be an indicator, however, thriving should most likely be better defined. They had recognized that all demographics and statistics are closely related, and it is expected that changes in one will cause changes in other.
After some dialogue, the group had mentioned a goal to strive for a 90% improvement of all statistics in 10 years and a 50% improvement in 5 years. However, some questioned the feasibility of this timeline and suggested to look at Canadian or BC statistics to make sure we are on par with those stats first.

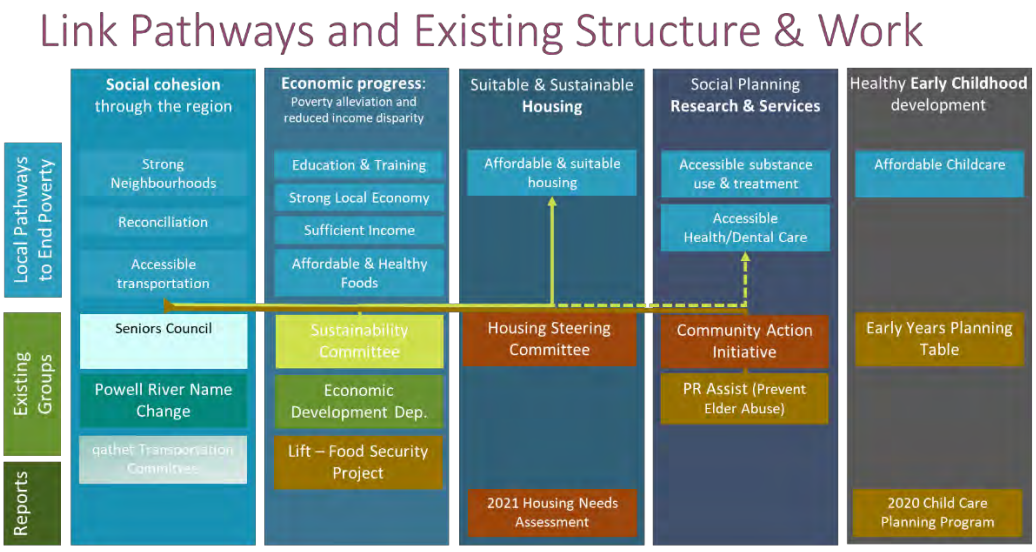
Based on this information, in dialogue with the project team and the Tamarack Institute, and considering recent and anticipated future Provincial and Federal changes to reduce poverty the following targets were suggested:



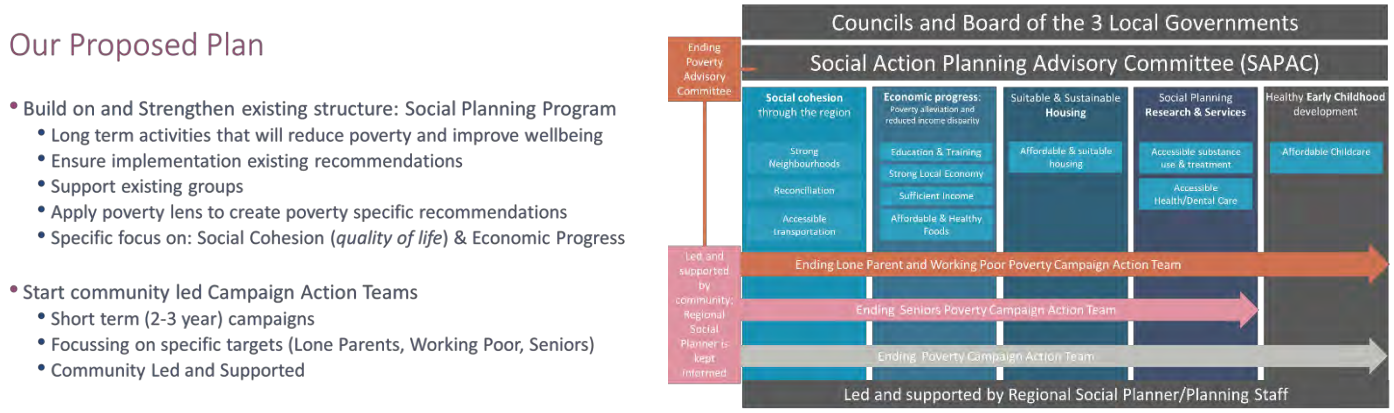
When reflecting on the questions “Do the targets reflect what we should focus on?” and “Are they both inspiring and achievable?” the group agreed that, while it is good to strive for poverty eradication, setting an unattainable goal can be discouraging. The suggestion was made to **remove the 0% target but indicate that we will continue to strive towards 0% poverty.**
The group was afraid to agree to the targets without a clear idea what actions will be taken to reach these goals. It was also suggested to consider setting targets for a shorter period, instead of the 8 years. It was explained that the targets were set considering the newly released 2019 data, which already showed improvement, and in anticipation of the additional changes coming out of the Federal and Provincial poverty reduction strategies. These targets would bring us almost in line with the BC average.

Review of draft plan

An overview of the draft plan was provided. The existing Social Planning Program provides a solid structure for activities to end poverty, as the locally identified pathways to end poverty line up with five areas of the existing program, and the program lines up with the Federal and Provincial plans. Many committees and community groups are already working on improvements and two recent reports – the 2021 Housing Needs Assessment and 2020 Child Care Planning Program – provide many recommendations essential to end poverty.



The proposed plan builds on this existing structure, but adds community led short term Campaign Action Teams that focus on specific targets – Lone Parents, Working Poor or Seniors:



The group was asked to review the proposed plan and review a list of draft recommendations (See Appendix B) and answer the following questions in small groups:

- Are there any changes you would like to see to ensure we will end poverty?
- If we need to prioritize, what should we focus on?

Below is a summary of the suggested changes. See Appendix C for a list of the full list of suggested changes and comments regarding focus areas.

Suggested Changes:

- **Ensure clear linkage to provincial and fed gov't**
- **Limit the focus**: The draft plan is currently trying to do too much. How do we not stretch people by trying to run campaigns? Be mindful of resourcing: We only have one Social Planner
- **Ensure the goals are SMART.** Plan is still too general. Needs to specify WHO is responsible for each item.
- **Sustain community momentum**. An overly structured processes can undermine momentum. A community action team model may be a better structure.
- **Include youth**: Youth require more support to thrive, and they are currently not at the table.
- **Review SAPAC's membership or consider a community advisory table**; ie. need business voice and lived experience on SAPAC
- **Establish (short term) working groups** (linked to SAPAC).
- **Ensure Advisory Committee and Campaign teams have power / decision making authority**. (We can help but need to link to who can decide)
- **Clarification Community Action Teams/Campaign groups**. *Some questions:* Do they take action, or do they recommend to others to take action? *Answer: they take action*; Are they region wide/issue based or more community/ neighbourhood driven? *Answer: the teams will determine this.*

Suggested focus areas:

- **Building on what already exist**. *Group comments*: Add to programs that already exist. Alignment with SAPAC plan, housing needs assessment and childcare plan make sense
- **Housing**. *Group comments:* Housing; appropriate housing for those who are difficult to house i.e. Salt Spring example (Mirakami Gardens); Promote development opportunities that exist; Second stage housing (transitional housing coming out of treatment program)
- **Childcare and early childhood education**
- **Living wage**
- **Community Education**. *Group comments*: Education program on poverty to change people's mindsets; Personal self-esteem and community's esteem for on another
- **Review bylaws with poverty lens** with support of people with lived experience and allies and **develop temporary/emergency bylaws**: By laws to support living in your car, bylaws about harm reduction support, and to support non-profit housing and requirements for co-operative housing, affordable housing.
- **Immediately develop COVID action plan for those impacted by taxable COVID benefits**, e.g. Seniors who got the CERB they have an inflated income and so they are now loosing their benefits. AND they now don't have the CERB
- **Keep up the dedication of this work** even after the report

- Give all recommendations to **SAPAC to prioritize** the possible actions - all 3 governments are there.
- **Be realistic:** What's doable and what is our timeline? Recommendations need to have focus, be realistic and specific about what we'll do and why we'll do it. Actions not meetings
- **Include more orgs and individuals** who are not involved/included yet
- **Advocate** to provincial and federal governments, e.g. CERB benefits should not be taxable or paid back if you got it through service Canada TAX DEBT

Other questions/ideas:

- Does the list of campaign ideas and recommendations include best practices? What are the best practices of what is working in other communities? *Answer: yes they do.*
- Happy Pad program in Nanaimo and Kelowna helping seniors and lone-parents to find room mates and share resources
- Having Nicolas Simmons in the portfolio Social Development is a real benefit. Could we approach Rachel Blaney and make this a campaign issue?
- Service Canada is not responding, they are sending folks to Joyce.

Next Steps

The Project Team and Consultants will make changes to the draft report, based on the feedback received during the meeting.
During the next meeting, September 21, the group will discuss accountability and review the final report.

Based on the recent developments the group agreed to keep the next meeting virtual.

Appendix A: List of Advisory Committee Members

Losa	Luaifoa	Elected official Tla'amin Nation - community services
Maggie	Hathaway	City of Powell River Councillor
Clay	Brander	Area D Director
Ann	Kurtz	PR Transition House Society and PR Community Services Assoc
Jaclyn	Miller	Ministry of Children and Family Development; and School Board trustee
Julie	Jensen	interim VIU Campus Administrator (first part of the meeting)
Melissa	Sibbald	Expert
Dan	Snell	Expert
Steve	Brooks	Local Business owner
Tim	Ladner	Local Business owner
Rebecca	Withers	Mental Health, FNH
Lianne	Carley	Vancouver Coastal Health
Mary J.	White	United Church

Regrets:

Jay	Yule	Superintendent
Telis	Savvaidis	Local Business owner and President Chamber of Commerce
John	Hackett	Hegus, Chief Tla'amin Nation
Sandy	McCormick	Area C Director
Cindy	Elliot	City of Powell River Councillor
Sarah	McClean	Local Business owner
Dave	Formosa	Local business owner and Mayor
Ann	Kurtz	PR Transition House Society and PR Community Services Assoc
Leanne	Kerntopf	Brain Injury Society and foodbank
Lilla	Tipton	Inclusion Powell River Society, CEO Disability/Community Support
Adeline	August	Expert from Tla'amin
Lisa	Wilson	Expert from Tla'amin
Julie	Jenkins	Powell River & District United Way
Kathryn	Colby	Manager Community Development, Lift Community Services
Rob	Hill	Represents MLA Nicolas Simons, SD47 Schoolboard trustee
Pattie	Torgersen	Manager Mental Health, Vancouver Coastal Health

Appendix B: List of draft recommendations

Note: Blue text is taken from current Social Planning Program.

Building on and strengthening existing structure: Social Planning Program

- Review all City and qathet Region bylaws to ensure they are developed and enforced with a poverty lens, and that they provide support for poverty elimination strategies. As well, ensure that they do not further burden people experiencing poverty, make poverty a crime, or reinforce stigma. (*A list with bylaw areas for review will be later included as an Appendix*).
- In addition, we recommend that the three local governments support the following steps:
  - Social Cohesion: Social cohesion throughout the region
    - Implement recommendations from the Social Planning Program:[1]
      - Public gathering space in each community: Develop and implement a regional public space policy (2022)
      - Permanent regional social cohesion (grant) program: Develop with community partners and implement a permanent social cohesion grant program (2022)
      - Year round regional public spaces activities plan: Develop with community partners a year round activities plan for public spaces, encouraging community building and integration, especially with Tla'amin (2022)
      - Regular public engagements by the three local governments: Develop and implement with the three local governments an infrastructure for regular public engagement (2022).
    - Provide ongoing support to the Seniors Community Council to reduce senior isolation.
    - Continue supporting the Sustainability Committee, in particular their actions regarding public and active transportation, and affordable and healthy food.
    - Establish and support a reconciliation committee, composed of representatives from the community and Tla'amin Nation[2][3]
    - Start a neighbourhood strengthening initiatives. For example, explore the opportunity to start an abundant community initiative – establishing strong neighbourhoods by building on community assets and strengthening relationships[4]
  - Economic Progress: Poverty alleviation and reduced income disparity
    - Implement recommendations from the Social Planning Program, in particular:
      - Economic progress principles implemented by three local governments

[1] Blue text is copied from the Powell River Regional Social Planning Program progress report 2019-2020.
[2] The United Church has expressed a desire to participate in the committee. The final committee composition and inclusion of religious organizing should be in dialogue with the Tla'amin Nation.
[3] See Appendix A for ideas suggested by the Poverty Reduction Advisory Committee.
[4] See https://www.abundantcommunity.com/, https://www.edmonton.ca/programs_services/for_communities/abundant-community-edmonton or *Hey Neighbour* https://www.heyneighbourcollective.ca/

- Finalize and implement economic progress evaluation framework with three local governments and community (business) partners (2022)
- Develop social procurement policy with three local governments and community (business) partners (ongoing)
- Develop a way for the three local governments to inform each other about the economic development initiatives in their area (2022)

▪ Adult workers in the region earn a living wage: Organize a living wage campaign together with all major businesses and local governments (2022)
▪ Public is knowledgeable about economic progress and social procurement: Educate the public about economic progress, the framework, social procurement and living wage (2022)
▪ Encourage collaboration in poverty reduction and economic progress [NEW]:

- Implement the regional poverty reduction strategy action items with community partners [NEW] (2022)

o To focus on diversification of economic areas that provide fulltime living wages[5], establish and support an Economic Progress and Diversification Committee with the local business community and VIU – to ensure education and training needs are met.[6]
o Support and facilitate the representation of one member of the Economic Progress and Diversification Committee on VIU's Advisory Committee to develop their Academic Plan for 2021-2026.[7]
o Explore the impact of student housing on the ability to grow the campus, attract students from outside the community and offer more local post-graduate programs and develop a plan for student housing (if appropriate).[8]

- Housing: Suitable sustainable housing for all people
  o Implement recommendations from the Social Planning Program, in particular:
    ▪ Housing Strategy for the Powell River Region:
      - Develop a housing strategy for the region (2021)

[5] Many of the economic development efforts have been focussed on expanding areas like tourism, which has created more precarious employment, often paying a lower wage.
[6] See Appendix A for ideas suggested by the Poverty Advisory Committee. See also recommendations regarding Early Childhood Education training in the Powell River Region-wide Childcare Planning Project report.
[7] See https://www.viu.ca/academic-plan
[8] Partly due to the lack of (student) housing enrollment in post-graduate programs is low as enrollment mainly relies on local students. As a result, program offerings have been very limited. The indication by the VIU administration that "the majority of the students live at home or in shared accommodation and do not perceive student housing as an issues" (p. 50, qathet Regional Housing Needs Report) could be a self-fulfilling prophecy and might hinder campus growth and diversification of offerings.

- Conduct a rental inventory and feasibility study for a renter's registry (2021)
- Local innovation funding opportunities for affordable housing: Establish and Lead an Action Team to explore funding innovation (2022)
- Diverse housing options for Vulnerable populations: Establish and lead an Action Team to develop housing options for vulnerable populations (2022)

- Formalize the Housing Steering Committee and continue providing staffing support
- Implement the recommendations made in the qathet Regional Housing Needs Report (April 2021), in particular the recommendations that will increase the number of "secure, appropriate, accessible, year round rental accommodation[s] and prioritize the development of a Powell River Housing Authority"[9]

- Social Planning Research & Services
  - Implement recommendations from the Social Planning Program, in particular:
    - Develop an evaluation framework, which is regularly updated (ongoing)
    - Track ongoing progress, including financial impact (complete/ongoing)
    - Develop and distribute regular progress report (complete/ongoing)
    - Develop annual evaluation report, including up-to-date statistical information on social issues (ongoing)
  - Work with the Community Action Committee to improve mental health support and increase accessibility to treatment[10]
- Childcare: Healthy early childhood development for all children
  - Implement the recommendations made in the Powell River Region-wide Childcare Planning Project (February 2020), in particular the recommendations that will increase Early Childhood Education staff availability.[11]

Establish three community Led Poverty Campaign Action Teams. Campaigns take in general 2 – 3 years and focus on quick wins and awareness raising:

- **Ending Lone Parent and Working Poor Poverty**: committee with local employers to develop campaigns and programs to work towards bringing the local lone-parent poverty level to 10% and working poor poverty level to 3% by 3030.
- **Ending Seniors Poverty**: committee with senior serving organizations, such as the Powell River Senior Citizens Association, Seniors Community Council, Better at Home, Inclusion Powell River, Vancouver Coastal Health, Poverty Law and PR Assist to develop campaigns to work towards bringing the local seniors poverty level to 6% by 3030.
- **Ending Poverty**: committee with a wide range of community members and organizations to develop campaigns to work towards the overall goal to reduce regional poverty level by at least 50 % to a maximum of 9% by 2030 and increase community wellbeing, while we work towards ending poverty.

[9] See Appendix B. See also Appendix A for ideas suggested by the Poverty Advisory Committee.
[10] See also Appendix A for ideas suggested by the Poverty Advisory Committee.
[11] See Appendix C. See also Appendix A for ideas suggested by the Poverty Advisory Committee

- Each Campaign Action Team to develop and implement campaign plans and share with the Regional Social Planner to prevent any duplication.

Potential campaign ideas, based on input provided by the Advisory Committee, Focus Groups and Promising Practices. Note: When Campaign Action Teams are formed, they will select and develop 1 (or more) short term campaigns to reduce poverty in a specific area Selected from the list below. New campaigns can be added.

Lone parents and working poor

- "Living Wage Inventory Campaign" of all businesses and organizations in the region that pay their employees a living wage and ensure they are recognized by Living Wage for Family Campaign.[12]
- "Work for All Community Campaign" to support employers who hire people from vulnerable groups by developing and implementing strategies to promote positive reputation and financial viability.
- "Inclusive Employment and Living Wage Employer Awards"
- "One Small Thing Campaign" to encourage employers to do one small thing toward reducing poverty, e.g.
    - Take one position from part-time to full-time
    - Hire a lone-parent
    - Provide childcare to 1 employee
    - Pay a living wage.
- "Employment Coaching Campaign", where volunteers coach community members on job finding and reaching career goals
- "Steady Work Awareness Campaign" about the impact of precarious and part time work.
- "qathet Education and Training Scholarship Program"

Seniors and people with disabilities

- "Benefit Access Campaign" to ensure all seniors and people with disabilities access all benefits they are eligible for (e.g. GIS/OAS, SAFER)
- "Disability Benefits Campaign" where trained volunteers support people accessing the Disability Benefits Program

General population

- "Safe Place to Stay Campaign" to support van dwellers as a short-term response to the affordable housing shortage:
    - Dedicate a location for long term van dwellers (e.g. close to rec complex)
    - Increase access to public services (e.g. garbage, public restrooms, showers)

[12] One of the existing objectives and actions in the Social Planning Program is related to living wage: Adult workers in the region earn a living wage: Organize a living wage campaign together with all major businesses and local governments (2022)

- "Healthy Food and Choice Campaign" to reinvent food and goods distribution by working with the businesses, the foodbank and other charitable organizations to offer people choice and dignity[13].
- "Recreation For All Campaign" to wave all recreation fees for people below the Market Basket Measure through a simple process.
- "From Asset to Income Campaign" to explore how to better use our natural resources, such as our Sunshine Coast Trail to generate income that can be used for social programming and education.
- "Sharing the Wealth of our Land Campaign" promoting land sharing for food and housing.
- "Financial Literacy Campaign"
- "Universal Income Pilot" where randomly selected residents below the Market Basket Measure receive $500 per month for 24 month[14]
- "Community Wellbeing Tax Exemption Campaign" where charitable organizations are exempt for property taxes when they provide one or more services that provide free food, clothing, employment to at risk groups, or community garden space.
- "Internet for All Campaign" developing free internet throughout the qathet region
- "Foundations of Wellness Campaign" to ensure children have financial and emotional intelligence.
- "Poverty is not a Disease Campaign" to increase community awareness about poverty and reduce stigma

[13] See also https://civileats.com/2021/03/24/its-time-to-reinvent-food-banks-says-expert-katie-martin/
[14] See also https://www.stocktondemonstration.org/

Appendix C: Full list suggested changes and comments regarding focus areas

Changes:

- Concerns about the covid factor... When saw those payment go out to folks social assistance, that made a huge difference.
- Second stage housing (transitional housing coming out of treatment program)
- CERB benefits should not be taxable or paid back if you got it through service Canada
- Still too general.
- A/C and Campaign teams need to have power / decision making authority. We can help but need to link to who can decide
- Needs to specify WHO is responsible for each item
- Need to make clear the linkage to provincial and fed gov't
- Agree with leaning on existing groups... but what has been done and what progress has been made. How do we link in to this?
- Need to sustain community momentum - caution that overly structured processes can undermine momentum
- community action team model may be a better structure - proven model
- Youth require more support to thrive
- Youth need to be at the table
- retain SAPAC as it is - but build in a community advisory table
- A/C recommend that SAPAC expand memberships to get people from A/C and others onto the committee, etc - invited to certain meetings- more like short term working committees of SAPAC
- clarify community action teams - are they region wide/issue based or more community/ neighbourhood driven. More information is needed.
- Distinguish if the campaign groups take action or do they recommend to other to take action.
- Need SMART goals
- How do we not stretch people by trying to run campaigns?
- Be mindful of resourcing: We only have one Social Planner
- The draft plan is currently trying to do too much
- Does this list include best practices? What are the best practices of what is working in other communities?

Focus areas:

- Having Nicolas Simmons in the portfolio Social Development his has is a real benefit. Could we approach Rachel Blaney and make this a campaign issue.
- Seniors who got the CERB they have an inflated income and so they are now loosing their benefits. AND they now don't have the CERB

- Service Canada is not responding, they are sending folks to Joyce.
- !!! this is very, very important... COVID immediate action plan for those impacted by the benefits that came for COVID but is taxable
- Temporary/emergency measure bylaws: By laws to support for living in your car. Bylaw review need to be done with lived experience people and their allys. By laws about harm reduction support. By laws to support non-profit housing and requirements for co-operative housing, affordable housing.
- CERB benefits should not be taxable or paid back if you got it through service Canada TAX DEBT
- Melissa - priority .... childhood education - add to programs that already exist. Personal self-esteem and community's esteem for on another
- Actions not meetings.... specifics like negotiate better contracts;
- Give all recommendations to SAPAC to prioritize the possible actions - all 3 governments are there.
- appropriate housing for those who are difficult to house i.e. Salt Spring example (Mirakami Gardens)
- Identify gaps in existing structures ie. need business voice and lived experience on SAPAC
- alignment with sapac plan, housing needs assessment and child care plan make sense
- review bylaws - with poverty lens
- housing
- living wage
- Childcare
- Recommendations need to have focus, realistic, and be specific about what we'll do and why we'll do it
- Include more orgs and individuals who are not involved/included yet
- Advocate to provincial and federal governments
- I.e. Happy Pad program in Nanaimo and Kelowna helping seniors and lone-parents to find room mates and share resources
- Education program on poverty to change people's mindsets
- Keep up the dedication of this work even after the report
- What's doable and what is our timeline?
- Promote development opportunities that exist

Imagine our community WITHOUT POVERTY

Workshop Notes

Meeting:	Poverty Reduction Advisory Committee, Workshop 5: Review final plan
Date:	October 5, 2021
Location:	Zoom
Attendees:	• **Poverty Reduction Advisory Committee** – See Appendix A • **Project Team:** Meriko Kubota, Social Planner, representing City of Powell River, qathet Regional District and Tla'amin Nation; Stuart Clark, Lift Community Services; Caitlin Bryant, First Credit Union. Tara Chernoff, First Credit Union (regrets) • **Alof!i Consultancy**: Alison Taplay, Christien Kaaij, April Treakle

On Tuesday October 5, 2021, members from the Poverty Reduction Advisory Committee and Project Team came together for the last of five workshops to develop the qathet Region Poverty Reduction Strategy. The workshop was originally planned for September 21 but postponed allowing participants more time to review the final report. The workshop was conducted via Zoom and Mural and focused on reviewing the final plan, accountability and next steps.
This document provides a summary of the results.

Welcome and Introductions

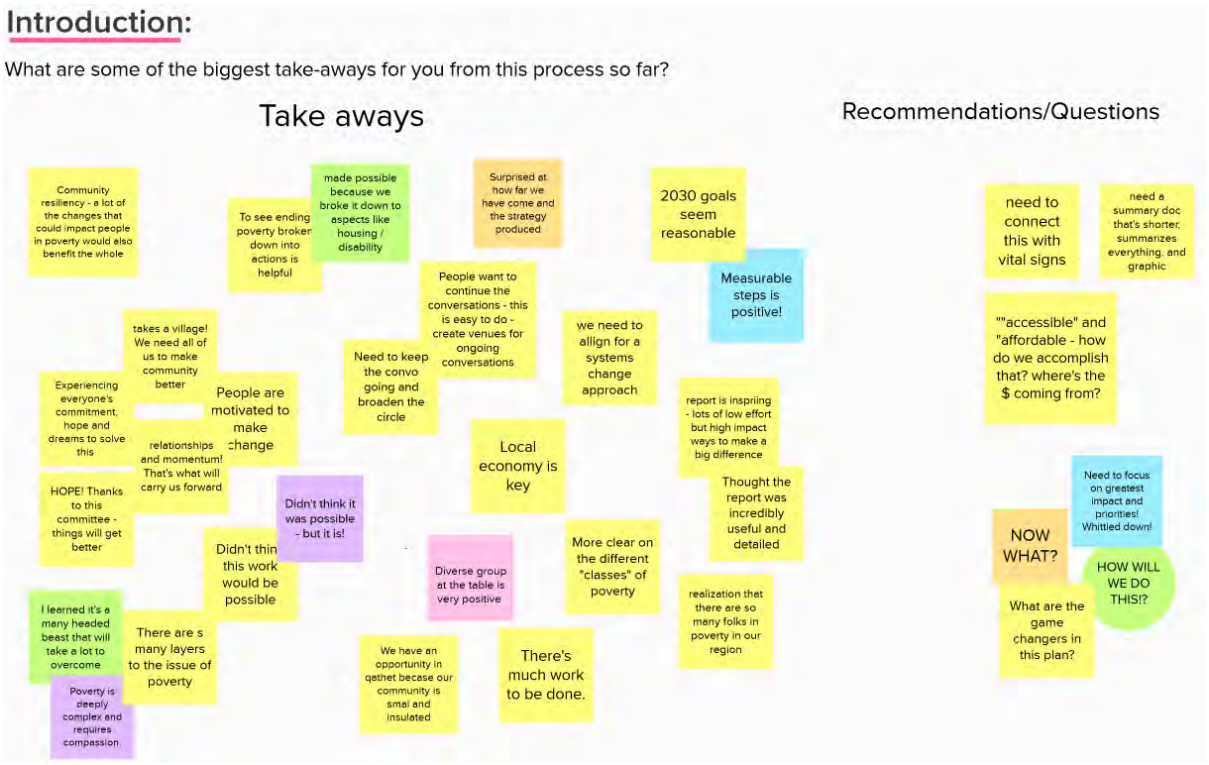
After acknowledgement that most of us work and live on the traditional and treaty lands of the Tla'amin Nation the group was reminded of the **ultimate aim of this project: Poverty eradication** in the region. The timeline for the development of the poverty reduction strategy was also reviewed:

- Workshop 1 – April 27: Current situation & Assets (complete)
- Workshop 2 – June 1: Assets, Gaps & Vision (complete)
- Workshop 3 – June 22: Goals & Actions (complete)
- Workshop 4 - August 24: Finalizing targets and review draft plan (complete)
- Workshop 5 – October 5: Final strategy, Accountability and Next Steps (today's workshop)

As several new people had joined the meeting, a quick round of introductions was conducted. After this, participants moved into breakout rooms of 5-6 people where they took turns answering the question:

- What are some of the biggest take-aways for you from this process so far?

People were asked to record there ideas in mural. See next page.



Besides the realization about how complex poverty is, people expressed hope and trust that the current strategy and the people involved will be able to make a difference. They indicated that a summary document is needed and more clarity about the priority actions will be essential , as resources are scarce.

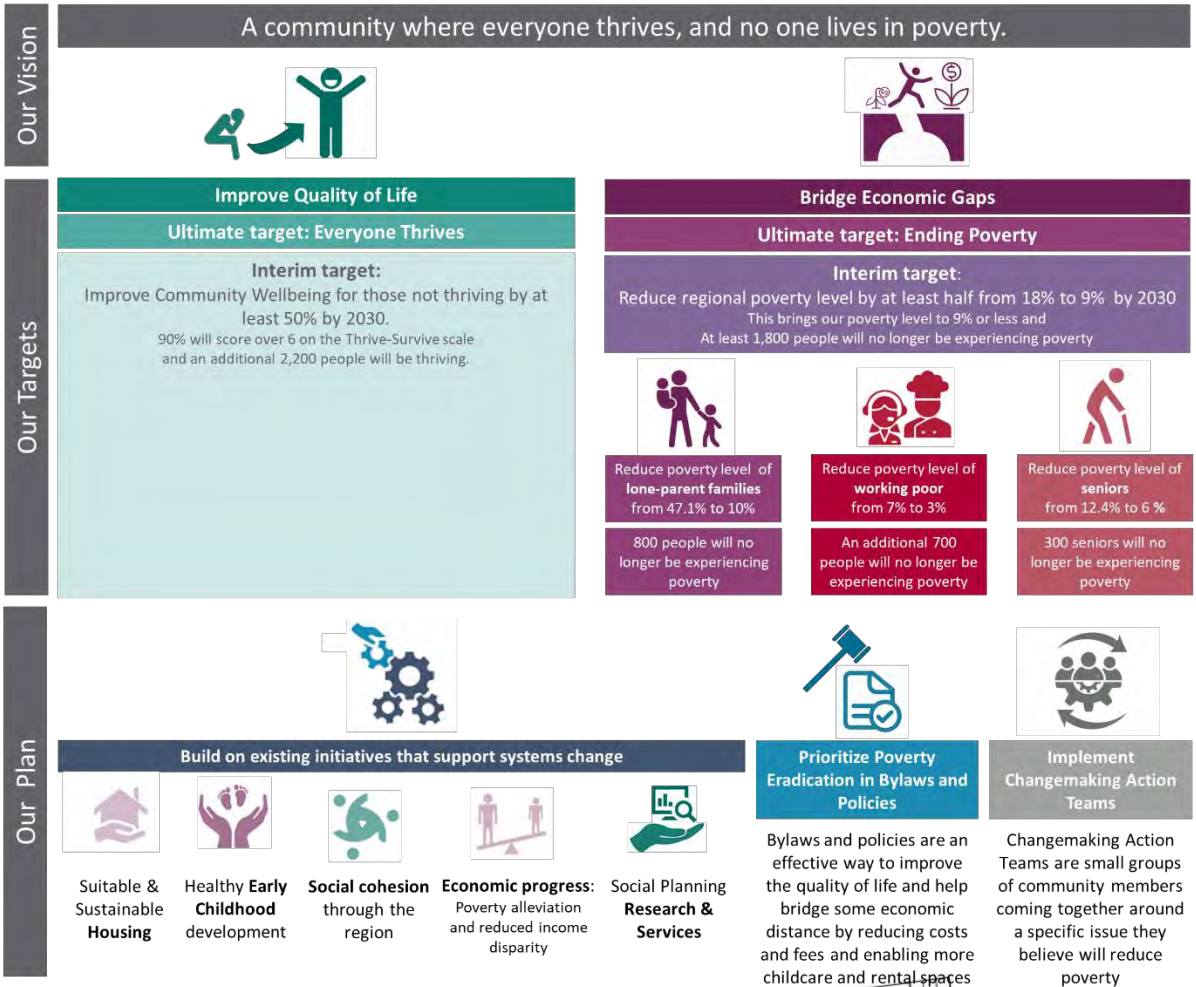
Final Report

Before reviewing the report framework, the team shared the following summary of the Advisory Committee's feedback on August 24, 2021:

- Ending poverty is complex
    - it requires systems changes (that take a long time and need support from all levels of government)
- You would like to see some concrete plans.
    - At the same time, we use the collective impact model where community groups and community members are empowered to set their own goals and initiate actions.
- The information about campaigns and how community members interfaced with government wasn't clear to everyone
- Developing a plan during COVID (and online) is difficult
    - difficult to keep people engaged, have meaningful conversations, and explain complex concepts.

The revised framework was reviewed, as well as the revised governance structure and recommendations. The group indicated that the recommendations made sense and no further clarification was needed. **As the report also links to large lists of recommendations made in other reports, the group recommended to prioritize recommendations at a later stage.**

Framework, governance structure and recommendations.



Governance

Accountability

In three small groups people were asked:

- How can we measure progress on all the things we set out to do?
- How do we keep ourselves (and others) accountable?

People suggested to build on what is already in place to measure success. (i.e.. Foodbank usage) They indicated that a strong leadership team is needed to oversee the action teams and monitor progress. Action teams will be able to determine their own goals and outcomes and the results can then be measured. However some metrics have to be used carefully as interpretating information can be complicated (e.g., a downturn of foodbank usage could be an indicator that things are better, but it could mean something different).
See Appendix B for a full overview of all comments.

Next Steps

The following next steps were suggested in the report and to complete this phase:

From the report:

- Seek guidance and direction from the Tla'amin Nation to determine a good way to incorporate specific recommendations and actions to address Indigenous poverty related issues. Update the plan when this information is available.
- Engage community members on Lasqueti Island in an island specific process and update the plan based on the outcomes.
- Plan a review of the qathet Region Ending Poverty Strategy when new census data is available.
- Evaluate the impact of COVID-19 on poverty in the region and update the plan based on findings.

To complete this phase:

- Finalize Report/Strategy (Consultants)
- Presentation to local governments - November
- Public (small) version (Project Team)
- Request to UBCM for funding phase 2 (Project Team)
- Request to current AC members to be part of the 'new' Advisory Committee and/or form Changemaking Action Teams

The following **additional Next Steps** were suggested:

- Present report to public agencies, boards, chamber, and community groups, and invite people to join the movement. Note: Several people volunteered to take this on when provided with slides. United Way offered to host a public panel.
- Include the voices of those currently not in the advisory committee in the next phase (e.g., elderly and youth); engage the Youth 2020 program
- Establish a core group to evaluate recommendations and determine where to focus resources before presenting to local officials

Survey

A brief survey was conducted at the end of the meeting.

- Overall, people felt that their voice was heard during the process (11 of 18). Some people indicated that their voice was somewhat heard, as they were not always able to participate (2) or because of COVID limitations (1). A few other reasons were provided (see Appendix C for the full report). No one indicated they felt their voice was not heard.
- All but one participant indicated that they would like to stay involved as part of the "Advisory Committee" (16) or as part of a Changemaking Action Team (12).
- People provided an average rating of 7.5 when asked about their confidence level regarding our ability to reduce poverty based on the strategy, with the lowest score being a 4 (1 participant) and the highest a 10 (2 participants).

Closure

The project team thanked all participants for their contribution and reassured them that they will be contacted as soon as the next phase begins.

Appendix A: List of Advisory Committee Members

Losa	Luaifoa	Elected official Tla'amin Nation - community services
Maggie	Hathaway	City of Powell River Councillor
Clay	Brander	Area D Director
Ann	Kurtz	PR Transition House Society and PR Community Services Assoc
Lilla	Tipton	Inclusion Powell River Society, CEO Disability/Community Support
Adeline	August	Expert from Tla'amin
Lisa	Wilson	Expert from Tla'amin
Melissa	Sibbald	Expert
Dan	Snell	Expert
Steve	Brooks	Local Business owner
Tim	Ladner	Local Business owner
Sarah	McClean	Local Business owner
Julie	Jenkins	Powell River & District United Way
Lianne	Carley	Vancouver Coastal Health
Mary J.	White	United Church

Regrets:

Jay	Yule	Superintendent
Jaclyn	Miller	Ministry of Children and Family Development; and School Board trustee
Telis	Savvaidis	Local Business owner and President Chamber of Commerce
John	Hackett	Hegus, Chief Tla'amin Nation
Sandy	McCormick	Area C Director
Cindy	Elliot	City of Powell River Councillor
Dave	Formosa	Local business owner and Mayor
Leanne	Kerntopf	Brain Injury Society and foodbank
Kathryn	Colby	Manager Community Development, Lift Community Services
Rob	Hill	Represents MLA Nicolas Simons, SD47 Schoolboard trustee
Pattie	Torgersen	Manager Mental Health, Vancouver Coastal Health
Rebecca	Withers	Mental Health, FNH
Julie	Jensen	interim VIU Campus Administrator (first part of the meeting)

Appendix B: Accountability

Group 1: Accountability

How can we measure progress on all the things we set out to do?
How do we keep ourselves (and others) accountable?

-what about a annual report card on poverty (a communications endeavor)

-Identifying the low hanging fruit. Quick wins are very important

-inventory of all the groups and how can we work together?

-Support existing groups and services. -We have a responsibility to support, strengthen the people who are already working on these issues.

The communications and engagement plan.

--Looking at the sectoral goals (what can this sector do to move this topic forward)

-need to hold existing groups accountable. What are their annual goals and are they making progress or simply holding meetings?

Narrowing down

-involving lived experiences in every phase (compensating them) and not just the obvious individuals + having them input on the goal tracking.

Group 2: Accountability

How can we measure progress on all the things we set out to
How do we keep ourselves (and others) accountable?

Look at number of participants

Unsure how to measure

Some areas are more challenging to measure without speaking to people directly

-get guidance from experts about how to do it well

Measurement is sometimes the toughest part - who and what

could sections of the survey be repeated

question - will there be a regular legislated measurement like for housing? Answer social planner: NO

Has to be concrete and measurable

Downturn in use at i.e. food bank may be an indicator that things are getting better

Discussed recommendation that could tax airb&B. In PR there is a max # allowed. The taxes go to the province and then to tourism group. Could explore this money STMP? $40,000 went to housing program at PRESS

Childcare - create more childcare spaces

Duty of care... be sure we are doing things WITH people not for and that it is helpful not harmful

-while leveraging community energy, involve people with knowledge of how support people in a safe and caring way

somehow must incorporate business in the process

Virtual assessment of visible poverty on street - could measure crime related to poverty

Housing needs recommendations i.e. more homes built

when a changemaking action team comes together with single focus ... develop concrete outcome measurement for what they are hoping to do. That measurement can be used.

-someone has to be responsible to follos it through

Group 3: Accountability

How can we measure progress on all the things we set out to
How do we keep ourselves (and others) accountable?

- start with small goals to establish momentum

one at a time approach

Keep clear structure so that volunteers that want to help can

This requires leadership - to hold the framework of accountability - monitoring progress

Celebrate successes - need to know what has been achieved to keep momentum

remember that different groups define poverty differently - need to measure different things

raise profile of the end poverty movement - create ads

Leadership team can bring together all action teams to share success on a schedule (at least quarterly)

Leadership team to also keep cpmmunications flowing - media and newslstter

action teams need to revolving - volunteers come and go and thats okay - leadership team can be more formal - action teams less so

community action team is a good example of an action team format driven by community

measure - learn to measure how community feels we are doing to reduce poverty and whether its possible

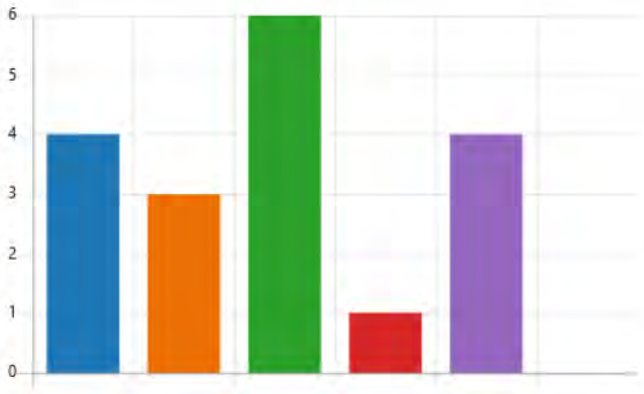
keep basic representation of gov, npo/community, experts, and business involved especially at leadership level

Appendix C: Survey Responses

1. What group do you mainly represent?

More Details

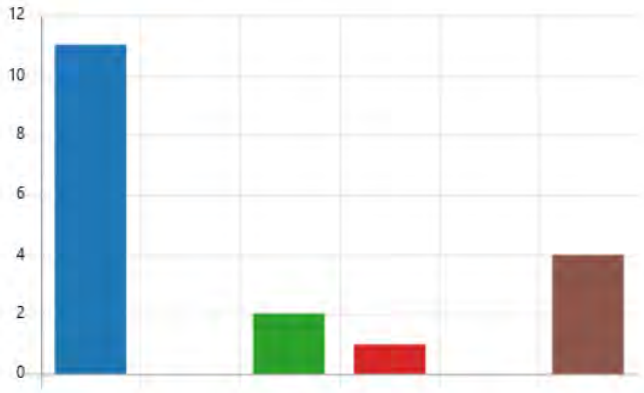
Experts (people with lived or li...	4
Local government	3
Non Profit	6
Health	1
Business	4
Education	0



2. Do you feel your voice was heard during this process?

More Details

Yes	11
No	0
Somewhat - as I was not alwa...	2
Somewhat - as Covid limited ...	1
Somewhat - as I was not alwa...	0
Somewhat - Other (please exp...	4

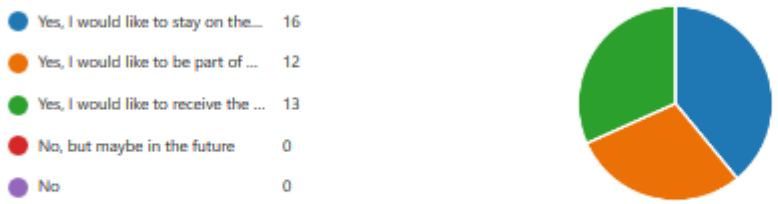


3. If you filled out "somewhat - Other" in question 2, please explain.

1	anonymous	I would have liked a lot more lived experience invites from the beginning.
2	anonymous	meetings happened during summer vacation
3	anonymous	Short time limits in groups, i would suggest adding 2/3 mins or keeping comments to a shorter time period
4	anonymous	I was not always able to attend and I wasn't always prepared or comfortable to share my ideas in this format (in a live meeting)
5	anonymous	I was sometimes pre occupied with other responsibilities due to the time of day but otherwise I enjoyed the process.

4. Would you like to stay involved after this phase closes? Please check all that applies

More Details



5. If you indicated that you like t stay involved, please provide your name.

More Details

16
Responses

Latest Responses
"Melissa Sibbald"
"Addie August "
"Tim Ladner"

6. On a scale from 1 - 10, how confident are you that we will be able to REDUCE poverty based on our strategy? (1= not at all confident; 10 = Extreme confident)

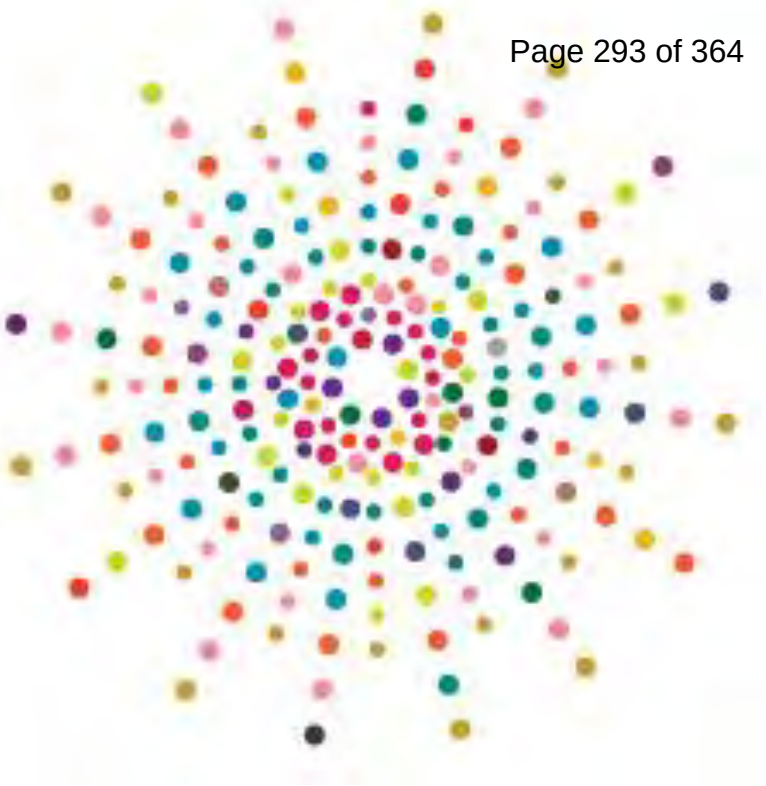
More Details

17
Responses

★★★★★★★★½☆☆
7.53 Average Rating

7. Is there anything else you would like to share with us?

1	anonymous	7
2	anonymous	good job!
3	anonymous	This has been an excellent process!
4	anonymous	I feel we need to have different voices at this table who offer insight based on their profession, social worker see and hear clients concerns and will have a different perspective on barriers faced. Managers are great but frontline people see the real world.
5	anonymous	Thank you for all your work on this! Great facilitation and leadership.
6	anonymous	I believe we need a clear direction - one that the Social Planner can handle given the resources available to her. The list of recommendations is very long.
7	anonymous	This has been a great initiative and I am happy to be apart of it.
8	anonymous	Great work. We are making progress, even thought some days it doesn't feel like it.
9	anonymous	I appreciate all of the effort going into this and I look forward to seeing some of the outcomes in the future.
10	anonymous	Great work team



Promising Directions

June 14, 2021

Nola Poirier, Alof!i Consultancy

The City of Powell River, qathet Regional District and Tla'amin Nation have partnered to complete the qathet Regional Poverty Reduction Strategy as part of the Union of British Columbian Municipalities (UBCM) Poverty Reduction Planning & Action Program. This project is in partnership with Lift Community Services and First Credit Union

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1. Introduction

As we begin to develop a poverty reduction strategy for the qathet Region, we can learn from the strategies and actions other municipalities across Canada have in place, as well as from the work of the Tamarack Institute. The principles and key action areas that have supported others to be successful in working towards poverty elimination can serve as a guide as we scale our plans, prioritize activities, and set our trajectory to arrive at an equitable, sustainable future.

2. Principles

The goal is to eliminate poverty, not alleviate it. Innovative ideas and bold actions are needed to bring about comprehensive, lasting change. By addressing poverty at its roots, creating opportunities, and growing people's independence over time, it is possible to end poverty.

Living poverty-free is a right. Article 25 of the Universal Declaration of Human Rights states that everyone has a right to food, health care, suitable housing, education, social services and security.

It takes a community. To be successful, a multi-sectoral movement is required. Local governments, the business community, organizations, people with lived and living experiences of poverty, and the general public need to work in mutually reinforcing ways toward shared goals.

Be inclusive. Welcome and accommodate people across race, age, ability, and gender; ensure people are safe from discrimination and physical harm; and centre the voices of people with living and lived experiences of poverty. Seek out the people who are not yet part of the conversation and find ways to make them able and inspired to take part.

Change minds. The stigma around poverty is often a significant barrier to people finding work, housing, accessing services, or feeling they are part of a community. Help people understand that poverty is not the fault of the individuals experiencing it, but the systems and prejudices that keep people poor.

Adapt interim measures while creating long-term change. While each plan should work towards people gaining greater independence, economic security and social cohesion, the situation will not alter overnight. Part of the poverty reduction strategy should include ensuring immediate needs are met in ways that improve outcomes for exiting poverty.

3. Key Action Areas

Income. Income is one of the most powerful determinants of health. While local governments alone cannot alter this for all people, they can advocate for the provincial government to increase income and disability benefits, and work with businesses to pay a living wage. As well, the local government can reduce or waive costs for municipal services such as transportation and recreation, in order to help shrink the gap between income and expenses.

Food security. Access to secure sources of healthy food improves physical and mental wellbeing. Municipalities can play an important role in local food movements, bringing together multiple stakeholders to coordinate a secure and equitable food system.

Housing. Paying more than 30% of income on housing is generally an indicator of financial hardship. Low-income individuals and families are often paying much more and are more likely to be in unstable or inadequate accommodations. While support from other levels of government is required, there are also steps that can be taken at the local level, such as providing public land and offering incentives for rental housing.

Health. Poverty is a health issue. There is extensive research showing that people who have lower incomes have poorer health. Health outcomes are tied to all aspects of poverty reduction, but to address wellbeing directly, local governments can work with healthcare providers to ensure that local bylaws do not restrict access to health services, that there is equitable access to healthcare, and that people are treated without stigma or discrimination.

Transportation. Low-income people are often disproportionally impacted by lack of transportation as cheaper housing is often farther from employment. While our bus system is run by the province, local improvements could be made, for example, changing routes and schedules, advocating for funding, and investigating additional transportation options, like the on-demand trials currently underway.

Childcare. Stable childcare is essential for people to work and can be an important part of child development. Coupled with the increased childcare funding at the federal and provincial levels, the municipality has a role to play in ensuring there is sufficient affordable childcare.

Bylaws. Municipalities can ensure local laws do not criminalize poverty or punish people for being poor. Bylaws can also provide for more rental housing units, and facilitate access to services.

Municipal Services. Municipal services, such as parks, recreation facilities, even waste removal are important for people to thrive in their community. The municipality has the ability to ensure money is not a barrier to accessing these services.

Planning. People's lives improve when they feel safe and supported in a neighbourhood that has access to services, public spaces, and opportunities for social and economic participation in the community. Local governments play a significant role in shaping neighbourhoods and creating civic pride.

Education. Education is connected to a person's income health. More and better learning prospects can be created at a local level, for example, by ending bullying and discrimination in school, eliminating fees from school trips and activities, and creating skills training and other opportunities.

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Appendix 7: Focus Group Results

Focus Group Results

July 21, 2021

Christien Kaaij, Alof!i Consultancy

The City of Powell River, qathet Regional District and Tla'amin Nation have partnered to complete the qathet Regional Poverty Reduction Strategy as part of the Union of British Columbian Municipalities (UBCM) Poverty Reduction Planning & Action Program. This project is in partnership with Lift Community Services and First Credit Union

Foreword

I want to express my sincere thanks to the people that participated in the focus groups and interviews. I feel honoured to have witnessed your stories and listen to your experience, fears and hopes. I commend your bravery to share with me your tears and laughter.
You demonstrated that poverty is not who you are, but truly an experience that anyone can face. Living in poverty is not for the faint of heart: it takes courage, creativity, and very hard work to make it through another day.

Thank you.

Christien Kaaij

Summary

Between June 11 and June 19, 2021, five focus groups and two interviews were conducted with people living around the poverty line. Several similar themes emerged in all the groups:

- Living in poverty is stressful and negatively impacts people's health.
- Poverty hinders people's ability to buy healthy foods, move around freely, live in appropriate housing, and engage in social interactions.
- Living in poverty is exhausting and it takes "all one's time and energy trying to survive."
- Living in poverty means living in constant fear: fear of losing your home, fear of not being able to pay your bills.
- Poverty is experienced by people of all ages, backgrounds, and education levels.
- People living in poverty feel stigmatized and face discrimination.
- The current system is hindering people to move out of poverty. In particular, the system to apply and receive Disability Benefits is not fitting people's needs.
- Poverty is isolating, it hinders the ability to socialize with friends and travel.
- Poverty impacts people's ability to plan and save for their future and the future and education of their children.
- Homeownership drives some people living on low income into debt. Education about the true cost of owning a home would be helpful.
- Working people on low income (working poor) are unable to secure fulltime work (e.g., because of seasonal work or being on call) or the pay is insufficient.

Cultural poverty, caused by colonial trauma, residential schools and children leaving their community to receive education, is another form of poverty that impacts people's lives.

"Real" affordable and suitable housing, childcare and higher wages were recognized as important for people to live well and avoid poverty. In addition, participants recognized the need for

- affordable mental health and treatment services
- food security
- improving public transit and reducing the cost of travel
- universal basic income
- service coordination and accessibility
- more places to connect, socialize and have community conversations.

Seniors highlighted the need for **affordable healthcare**, in particular dental care, eyecare and hearing aids. They also highlighted how poverty impacts their ability to make end of life decisions that fit their beliefs.

While there remains a the lack of affordable housing and the people are forced to live in their vans, **more van parking places** with access to bathrooms are needed.

Several unique things our community could do to reduce poverty were suggested:

- Build on our community spirit of friendliness, giving and value for diversity as a way to encourage others to “Be Kind”.
- Make our outdoor areas more accessible and have them generate more income for the general community
- Examine underused land for housing projects, like communal housing or tiny housing projects, and land for food sharing
- Explore employee-based housing
- Develop safer bike infrastructure
- Make ferry rides free for residents
- Create spaces and activities to enable people of all ages and backgrounds to come together
- Reduce stigma and start system change from the top

“People used to ask how can you live on such little money: I don’t drink, I don’t smoke and you don’t travel when you are poor”

Senior focus group participant

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1. Introduction

Between June 11 and June 19, 2021, five focus groups and two interviews[1] were conducted with people living around the poverty line. The groups were organized as follows:

- Indigenous People
- Seniors
- General Low Income
- Lone Parents
- Working Poor

Focus groups were conducted via Zoom and interviews via phone. Participants received a $20 stipend for participation. Participants were selected based on their profile retrieved from the Community Wellbeing Survey, where survey participants were asked if they would be interested in providing additional information, for example via a focus group or interview. Between five and six people were invited for each focus group via email, followed up by several phone calls. Participants were offered assistance to overcome potential barriers with Zoom. In the end, between 2 and 3 participants attended each focus group. There was some cross over between the groups, for example: a participant in the lone parent focus group and one in the general low-income focus group identified as Indigenous; a participant in the low-income group was a senior; and one participant in the Indigenous and one in the low-income group could be classified as 'working poor'.
Focus groups were recorded. Notes of the focus groups were shared with each participant, and they were given the opportunity to suggest changes. After review of the notes by the participants the recordings were deleted.

This report provides a summary of the results, which will be used to inform the development of the qathet Ending Poverty Strategy.[2]

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[1] See Appendix A for the interview guide.

[2] Previously named the "qathet Poverty Reduction Strategy".

2. Focus areas

When asked if they agreed with the survey results that **housing, childcare and higher wages** are very important to live well and avoid poverty, all participants agreed. Several examples were giving regarding issues people experienced with housing. A senior said how "subsidized housing – it was a lifesaving for me. I would not be able to continue to pay my mortgage and condo fees." The stress for finding affordable housing is high. "I just talked to a friend last night who has to move out of her apartment as the people that own it want to live there. Where does she go, she has disabilities and is older, when a 1-bedroom apartment is $1,200 and pensions are $1500." A couple of people were living on and off in their vans. "I am technically homeless and am now renting a room from my sister. If I don't have that, I live in my van."

"It is easer to go into Harvard law school than to get housing.."

Focus group participant

Many participants talked about the **cost of food**, in particular healthy food. "Every time I walk into [a store] the prices have gone up from the previous week." and "a lot of people that are low income have health issues which makes healthy food very important." "Underline Healthy food. I can buy the cheap stuff…I cannot afford to buy all the things I want to buy. If I do, I have to shop at 5 different stores which is time consuming and tiring."

They highlighted the importance of **free or affordable mental health services** and education regarding harm reduction. "It would be nice for everyone to have the ability to go to a counsellor and not just a psychiatry (sic) who wants to give you pills. I have been lucky that I have had some [free] counselling. Without counselling I would not have been here… It saved my life."

Several participants brought up the importance of a systems change, which could potentially be accomplished through establishing **universal income for everyone**. "If everyone got $1,000 a month, if you are not wealthy, people on the street would do better,

we all would do better. … Universal basic income is one of the things that can really change from being poor to being able to have a roof over your head and eat well." They expressed how "our **current income assistance system is broken** …. I know that once you are on it just being poor is a full-time job, just trying to get by, so you cannot get out of it. … our Income Assistance has to be fixed otherwise when people fall in poverty is near impossible to get out."

Several participants mentioned the importance of **inclusion and interconnectedness**: "It is bad enough being poor but if you feel isolated, depression and hopelessness often become the reality." They suggested creating "**places in the community** where it is free and… desirable for all demographics to interact. I feel that is one of the biggest reasons why there is such a disconnect, especially with different social groups, because we don't in our society hang out, even though Powell River is a small town… there are not a lot of places, free places, where everybody in the community is welcome and the purpose is just to kind of be there and hang out and get to know your community. I think that is integral to reduce poverty as it would be an equalizer." Family Place was given as an example where this is demonstrated. "Just being a caregiver and parent is an equalizer and I have seen people from every demographic come through the doors and make connections with people and they don't even know what the other person does or much of their history…. They just connect on a common thing."

"I really think there is that attitude of "if you'd done this or done that you would not be in the position you are in" and that is unkind and judgmental."

Focus group participant

Stigma and racism came up several times. A participant mentioned how they "found a lot of people here intolerant of people who are poor." "Those who are over-privileged and over-entitled beside those who live in poverty create a "We/Them" situation. It can be color of skin, religious views, money/poverty, gender, it can be any differences. "A suggestion was made to have more education about racism, especially visible minorities. "I worked as a bartender at [*name*] and there is such gross stereotyping especially around First Nations people in this

"Colonial violence is a huge part of most indigenous past."

Focus group participant

town, amongst I would say the 40 -70 year white male population, which is probably harder to reach education-wise but it is just so gross and so blatant and so many [ ] are business owners and in charge of decisions making in our community. It is just so gross."

Other focus areas that were mentioned:

- **Public transportation**, in particular that "Tla'amin has three busses that come out here but they don't have convenient times" and don't line up with many work or school hours
- **Gas prices**, and participants questioning why "the gas prices are way higher than anywhere else" and many mentioned they "don't ever travel anywhere"
- **Utility costs**: "If you have a choice between food and utilities, you got to have heat. I know the government does not think of cable as necessary but if you are poor and you cannot go anywhere that is the only thing that keeps you sane, it kept me sane especially during Covid"
- **Income gap between men and women**, something that was found "very appalling that women make 67% less than men", in particular that in 2021 "we still have to fight for women's equality"
- **Accessibility of streets**, and how in many places "we have unpaved sidewalks for most of it and that is not safe for people who are living with disabilities or children walking down the road"
- **Communal services**, like laundry, showers and public washrooms especially services open at night
- **Community or Family focus groups**, as an Indigenous participant mentioned "how we used to have within our Nation family focus groups to inform what program and services are out there, what skilled positions are out there."
- **Legal support,** a participant mentioned that if "legal anything happens to me, I cannot afford a lawyer. Justice [ ] looks like it is just for people with money."
- **Healthcare costs**: "dental care is huge, hearing $2,000 and glasses $1,000…. Between my eyes, ears, teeth and the therapy I need with my broken shoulder there is not much left – I always wondered what older people did with their money, but now I know."
- **Having pets,** as "Pets are important", "having something to be responsible for…makes your suicide rate much lower". However, there is a stigma that "if you are poor, you should not have pets" and rental housing is hard to find.

3. Top things to do to end poverty

When asked “If you had magic powers and could end poverty in our community, what would be the top 3 things you would do?” There were many different ideas, similar to the ideas mentioned above.

All focus groups spoke about the importance of **suitable** and “**actually affordable housing**.” “Even the new Inclusion housing that are being opened for the fall, for a one bedroom it is $785, but if you are on [disability] and unable to work it will be over half of your cheque, just right there, not including hydro, internet, etc. It is not affordable.” Many described that more affordable places are often substandard or unsuitable for their physical needs, causing the tenants to be homebound. “My rent is very reasonable, but there are spiders and mold. I don’t have the ability to move because it is so expensive. “Speaking from Texada island, finding a rental for under a $1,000 right now is unreasonable… Only place that is less than that is a trailer park, and you still will have to find a trailer. I know several cases where people are living in leaky moldy trailers and stuff like that and then their health is compromised, and they cannot find a job and it will go round and around.” Participants suggested more communal or cooperative housing as one solution to create more community and affordable housing.

“People did not create this situation *(lack of housing)*, but they are getting the brunt of it”

Focus group participant

Many people raised the topic of **Food security**. People mentioned “more community gardens.” “as they are wonderful and social” and “it connects people.” However, one participant cautioned that “growing a garden is not cheap.”
It was felt that more around food sustainability could be done. Lift’s program “Loop” was provided as a good example where “food that is going into the garbage ends up being given to people for fee.”

Several participants mentioned accessible **mental health supports.** ”If I could wave my magic wand, I would have mental health supports available for free for everyone, with zero waitlists… Have it complete covered and be something like they pursue you, you don’t even have to ask.” The suggestion was made to have counsellors randomly call to check in, without people having to ask for services.

Affordable addiction treatment and harm reduction was also mentioned by several participants. One participant shared how they had to participate in a TV show to be able to afford treatment. “You cannot afford it; it is very expensive. It cost like 90 grand to get into the place where I now got into. I watch so many people come in for 30 days, they were right back to where they were. You need the 90 days, but you need to make it affordable. ... It saved my life. I would not be here today.”

Improving public transit and **the cost of travel** was brought up again. With no bus service between the Lower Mainland and Courtenay/Comox, participants were wondering “how do you travel out of the community for appointments, see family etc.” One participant shared how VCH required that they “had to have [their] own car. No car, no work.” They shared how “the car thing made me angry all the time because I had to go into debt to buy a reliable vehicle, and further into debt for repairs.”

Other things that participants mentioned:

- Creating a physically **accessible community**, e.g. by paving the sidewalks and creating accessible outdoor trails
- Holding **community conversations** or focus groups
- Increasing program **awareness**
- Increase program accessibility, for example by having **supports** “**available outside of 9 – 5**. People have work so they don’t have access to it unless they take time off, but they cannot afford that.”
- **Universal/basic income**: “I like the idea of a basic income, because if you are poor, you know at least that you will survive and not end up in a tent city. My fear was also to become homeless”. Participants also mentioned how they “love to see our community be a trial community for basic income.”
- Changing our **tax** system, as one participant mentioned: “Let’s have more taxes for the upper threshold of business holders.”

- **Service coordination**. The example was given how “a lot of disability-based groups have been dealing with disability and poverty, [however] they often miss the place where it comes together.” With stronger coordination things could be prevented when it would “start to spiral down.”

4. The Impact of Poverty

Participants were asked “How do you experience poverty? What does it look or feel like for you? How is it impacting your life?” Two participants recognized that they are currently “mostly out of it”, as one was receiving retirement income and the other indicated that “I cannot say that I am poor since I am getting my old age security, as it has been the most money I have had in years.”

Participants described how **poverty “is affecting me every single moment of the day**”, as they “have to watch every penny, every second of my life.” It was indicated how they “spend all the money on groceries or clothes for school” and how they “have nothing left over. If I want to buy something special for my kids… That’s what sucks.” They described how “poverty is choosing what bill is going to be paid off fully on time” and there was general skepticism about the ability to eliminate poverty. One participant got emotional when sharing “I have a “good” paying job, however I rent and I have student loans, and that is most of my income right there. I just also found out I am pregnant and don’t have any idea how to do it. I have got 32 weeks to figure it out. But right now, it seems impossible.”

“I compare it to stomach issues. Poverty is an acid burning reflux health issue.”

Focus group participant

A participant shared how the **system is forcing people to “cheat**”, “because when you do not cheat you cannot live on what you get otherwise you cannot pay for food, or housing, and you are on the street essentially, so it forces people into a terrible situation.”

Not having suitable and accessible housing, limited their ability to go outside. Participants shared how "fear is a big one", caused by the **lack of stable affordable housing**. And two people shared how they "don't want to be homeless." A participant in her late twenties-early thirties shared "I just know that 90% of the people in my age bracket or the most are technically homeless, like they don't have the name on the lease." They shared how "having stable housing would help you get nicer hair [laughter] that would help getting a better job." They shared they and many others often lived in their van, something that is not known by many people in the community as they "try really hard" not to be seen "because if you see us, we are getting kicked out." Another participant shared: "I talk to many people who say they want to move away. We are in our 30s and have **no hope to buy a home here**. We live in the basement suites of our parents. We have no options of finding other places to live. We work what we can to the point of ending up in [needing] mental health [supports]." Others shared how they "have given up the idea of ever owning a house. Even trying to save the 50K down payment is not a thing that is ever going to happen." Another participant who was able to afford a home 6 – 7 years ago with support of their family shared "that ever **since we bought a house it is just further and further into debt**…It is not something that makes me feel secure. But I am also very happy that I don't have to live on the wim and the needs of the landlord anymore." They shared, how **education about the true cost of owning a home** might have been helpful, as they were unaware that "having a mortgage is about as much as paying rent, but a few years into it we realized we needed to double our income just to afford everything after the mortgage payment."

"I have lived in houses that don't have clean housing water to drink. We have to bring our own water in."

Focus group participant

Poverty is also **negatively impacting people's health**. One Indigenous participant shared how they are losing relatives at a young age. "What happened to our Elders when they used to live till like 80, 90 or 100 and now they are like 50 or under." Another participant shared "I have experienced poverty since I was a small child. ... I was able to get out of it for a small time but as I have been living in poverty for so long, it caught up to me health wise." This was echoed by other participants. A senior participant who is currently living in their van mentioned how a doctor had advised them to change their lifestyle but they

"cannot make proper meals in [their] car or have a shower". One participant described how poverty is "just **eating crappy food**, as there is nothing else I can afford" and "skip meals as I don't eat 3-times-a-day meals with vegetables as I cannot afford that." Participants also shared their **fear of not being able to cover medical costs.** "I am afraid, like right now I am in the middle of a root canal. What if I cannot afford to get my teeth fixed, my eyes glasses replaced – that kind of medical things. And we have more and more when we age." "When we have to travel medically, we get a TAP (Travel Assistance Program) sheet. But if you have to stay in Vancouver for any amount of time, that is not affordable."

Discrimination and stigma impact people's health and the services they receive. Participants mentioned the stigma attached to receiving Disability Benefits, being "treated as not contributing to society for having a disability." An Indigenous participant shared how they experienced lateral violence when they asked for help and how "it took me 2 years to get diagnosed. She thought I [was] this alcoholic. ... She was absolutely stereotyping me." Another Indigenous participant highlighted the existence of **cultural poverty** caused by colonial trauma, residential schools and children leaving their community to receive education "in the white man's world". They shared "here I am working, soon to retire, but I do still feel I am in poverty because I did not learn the traditional ways accurately and to perfection. My late mom [spoke] the language and knew how to live off the land, that be berry picking, salmon harvesting, skinning a deer. That's the poverty for me. I was not allowed to speak my language. I was not allowed to do the labour intensive how to cut a fish and skin a deer, because I needed to get an education in the white man's world. Because in the white man's world sometimes cutting fish does not pay your rent in the city."

"There were many years where I had to have two to three different jobs to make ends meet until I got a permanent position with Vancouver Coastal Health"

Focus group participant

Several participants who are working mentioned **job insecurity** and the need to have **more than one job to cover the high cost of living**. "I feel like not secure. I feel that both our jobs are not secure, and we are walking on a tight rope. He has a seasonal job now, a temporary seasonal job with BC ferries, he is really excited about it but he hasn't had a call for over a week. I work 20 hours a week, I would really like to work more but… . childcare is more expensive."

Another participant shared “I have a good hospital job and I work a second job and I go to school fulltime. But my hospital job, 90% of it is rent. I have $110 after I pay rent to pay for hydro, groceries, medication. Everything else has to be paid for $110 a month unless I work multiple jobs, which I have to in order to survive, and go to school fulltime. I have a degree and I am working on a second degree in order to try to improve my employability and get more. That means working a lot, I don’t get to sleep I don’t get to do any of that…even when you think you have a good income you still fall within that poverty line because of how expensive our community is.”

COVID-19 brought some temporary financial relief for some. “With the CRB (Canada Recovery Benefit) and CERB (Canada Emergency Response Benefit) …our income was like $500 - $1000 more …and all of sudden we had $100 left over at the end of the month …Ever since having kids we had not experienced that so it had been a decade really.”

With the cost of transportation and the gas prices, many participants indicated how “**people that are poor don’t travel**”, “and you are very careful where you are driving, as gas is very expensive.” For those with a car, car repairs are difficult. “My car is in dire need of repairs, and I can only repair one thing at a time [becomes emotional], and if something else goes…” Ferry costs add another expense and one participant described how “it is expensive to catch that ferry to bring my son to see his father.”

“If you have money the buying a new tire is an inconvenience, but if you are poor, it can mean a catastrophe.”

Focus group participant

5. Being out of Poverty and Thriving

When asked “When do you know you are out of poverty? When do you know you are thriving? What does that look or feel like? What is the impact on your life?, for a few people it was hard to imagine as they “have never really been out of poverty”, and they found it more an “unobtainable dream.”

The feelings described by most participants reflected **reduced stress.** “All of a sudden, I am not stressed out a hundred percent of the time. I can have some joy in my life. I have some more energy and I am happy here, just by removing of all that stress.” “I would know when I was out when I was **not living paycheque to paycheque and having to rely on credit**, and not going into debt when I am already in debt. I know when I was thriving, I could **invest in my future** and my children’s future, pay into retirement savings and my children’s education. …. Being able to look more than 1 month ahead would be great.” “I am stressed out a lot, so I would not feel stressed in parts of my body. If I go to the gas station, I would not be worried that gas is 1.71 and only throw in what you can. Popping up extra expenses, that pop up that you cannot pay.” “That I can have just one good night of sleep.”

“Out of poverty is when you are not looking for a quarter in all your cloths to see if you left a quarter in your pocket.”

Senior Focus group participant

The enormous energy it currently takes to survive would be lifted, as one participant nicely described: “Safe housing, eating well, feeling a **sense of personal control** over health and not spending all one’s time and energy trying to survive, I would say put that on the top and that would make sense of everything else.”

In addition to a relief of stress and gaining personal control, participants shared many other things:

"Knowing you can go to the grocery store or farmers market and **buy healthy food**", and "once in a while when I can buy a treat, food, some kind of food I really like but is not the cheapest available and not worry that I cannot be able to eat later in the month."

"I want to feel so affluent that I can give a king size chocolate bar [during Halloween]"

Focus group participant

Having stable housing, "a home of my own where I can be free", "that I am not living in a rental, where you can hear people banging on the walls next to you or hear people talking through the walls. Have your own house."

"**When culture and ceremony take place**, when the drums are brought up. If it is the elders that are singing and dancing and we are learning it at the children's level."

Living without poverty and thriving is "**being able to socialize freely**", "having dinner with your friend in a restaurant, and not afraid you cannot pay your bills" or not having or "make a lame excuse as it was not in my budget."

"When I can **drive a car** and know that I have enough money to maybe fix a simple mechanical problem and get around."

Two senior participants said that if they were out of poverty or thriving they could **follow their belief in making end-of-life decisions**. They would "rather be buried than cremated" or "have a green burial", "but cremation is cheaper", even though their "religion does not allow me to be cremated, but I cannot afford something else."

6. Unique things our community could do

In one of the closing questions, participants were asked “What is unique about our community and what could we do to ensure everyone thrives that nobody else in our country could do?”

Several people reflected on the **community spirit and friendliness**, noticing how “young people and teenagers actually smile at me when I am walking wherever I am walking or say “Hi". They also noticed that “this is a **very giving community.** When there is a house fire people pull together for total strangers.” In addition, they “have seen that people are motivated to participate and that they really **value families and diversity** to a scale I have not seen in a small town.” The advice was giving for “stepping forward and be just kind.” They reflected how “Bonnie Henry says “Be kind”, but I am pretty sure our ancestors said that too, “**Be kind**”. When you are kind, you tend to move forward at a more gracious speed than when you are not kind.”

Several participants mentioned that we “have **access to nature** and that is pretty free.” In particular, “fact that we have an **accessible trail**”, which could be further enhanced by “making things more accessible,” which “would make people really happy as well.” A few others mentioned how “we have the **Sunshine Coast Trail**” that attracts “people from all over the world” and **could be used to “get an income** …[that] could go to our community, so that our tourism is not just benefiting the businesses, but the community as a whole ... for social programming and education.”

Our natural environment and “**unused land**” provide also opportunities for “unique projects.” Thoughts were raised to start “housing projects, like **tiny housing** on pieces of land …. where they can garden to grow food”, more **communal housing** like Blueberry Commons, and “encourage more **food sharing**” and **land sharing** where, for example “one person living on 16 ha and struggling to manage … have other people living on the land to make better use of the land and make their own lives better.”

To generate more housing, it was suggested to "partner with **employee-based housing** ", as some "[VCH] staff that moved here … had to live in their trucks along the beach because there was nowhere for them to live."

To bring people more together it was suggested to establish more **intergenerational connections** and bring "children and Elders together", or to establish a **choir** for homeless people or for seniors - building on our community being "a very musical place.

To support transportation, a **safer bike infrastructure** was mentioned, as "having bike paths … between chunks of town" would allow people "to go to work, so you are not hit by a semi-truck." One participant shared "that's one of the reasons I don't have a bike, I don't feel safe on the road." Additionally, the suggestion was made to **make ferries free for residents**, or "at least eliminate the cost … from here to Texada."

Participants discussed the good **relationship between the Tla'amin Nation and School District 47** and how it has resulted in Indigenous programs from K-12. While people do experience racism in the community, an Indigenous participant provided the advice to "look at the positive and turn it and say this town is not racist and work on non-racist people that are **pulling together**." The canoe analogy was used to describe the pulling together. Others suggested to "**come together around food**", as "it starts with food and then it is community, then the land, then it is housing and that is where housing or the possibility of housing can happen."

"You can be the canoe puller, you can be the road crew, you can be the boat crew, the land crew or the support group. Many levels, but we all pull together in the end."

Focus group participant

Some participants provided insights about how the system should **change** which "really has to **start from the top**." They indicated how, if "our employers don't respect us, it will trickle down, from government to employers to everyone. … [When] people keep talking about poverty, [they] slowly peel the stigma out of it. With poverty, people are unhappy, people turn to substance use – not everyone. I think that **if we would take care of poverty, there would be far less social issues**."

“I feel Powell River is ripe for people to stand up and say I have an idea, and others stand up and say “I like it and join, let’s stand up together”. Don’t know if it is because we are isolated and we cannot drive somewhere to Vancouver. We actually have to make it her. I feel we can capitalize on it. It just needs some leadership to create this.”

Focus group participant

7. Other Issues and Suggestions

Several participants reflected how “the process is very difficult for people to get onto **Disability Benefits**. It takes multiple months [and] it can be very defeating.” They descried the stigma and lack of understanding how “everyone’s disability is experienced by everyone differently”. The process of “applying to provide all that medical information and then there is someone that is not your doctor, and you are turned away”, is disheartening. The cap on additional earning gives the feeling that they “cannot actually get ahead” and they would rather “take the money when [they] need it” when they have a “period [they] cannot work for a long time.”
Even participants who received Disability Benefits through work found it “very stressful”. They shared: “I am still under the poverty level.… The insurance company has cut me off 3 times and each time I have to fight with them, and I go from doing okay to having nothing. The safety net is very flimsy and has very large holes.”

Due to a lack of affordable housing, one senior participant permanently lived in their van and one other participant lived on and off in their van. Both described how “there are no places that will accept [their van].” The **lack of van parking places** “has a large impact on our back country”. One participant shared how the inability to “have a home or create one themselves” due to the lack of the ability to keep their van in one spot with bathroom facilities “is impacting my wellbeing, how I feel about myself my future and everything else.”

8. Conclusion

This report reflects the experiences of some of the people living in poverty in the qathet Region, in particular seniors, lone parents, working families and Indigenous people. Their contributions in the focus groups confirmed that poverty is experienced by people of all ages, backgrounds, and education levels.

Many participants had experienced poverty most of their life. What stood out was the high level of stress caused by the need to balance a very limited income with the high cost of living and dealing with 'the system'. Most participants, working and non-working, described the feeling of being stuck or kept hostage by the system that is hindering them to get ahead and out of poverty. For many their health was negatively impacted due to an inability to secure suitable housing, buy healthy foods, or socialize, and the high amount of stress their situation causes them. These factors keep people trapped or brings them back into poverty. Poverty also impacts people's ability to move around within and outside the community. People who identified as working poor shared their inability to secure fulltime well-paying jobs. Many participants reflected on the stigma attached to poverty or receiving Disability Benefits, and Indigenous participants shared experiences of racism and stereotyping. Cultural poverty, caused by colonial trauma, residential schools and children leaving their community to receive education, was brought up as another form of poverty that impacts people's lives.

Building on our natural resources and community spirit, suggestions were made to reduce poverty by bringing people together, sharing resources, supporting active transportation, and finding ways to use our natural bounties so it would benefit everyone, for example through housing development (e.g., tiny homes and employee housing), land sharing and generating income for the entire community.

"I sometimes feel proud I did it by myself with not very much"

Focus group participant

Appendix A: Interview Guide

Introduction:
Thank you so much for participating in this focus group.

My name is… and I am part of the project team that is supporting the community with the development of a poverty reduction strategy.

I want to let you know again that all information you provide will be kept confidential. Your information will be used to develop a regional poverty reduction strategy to improve the wellbeing of everyone in our community.

We hope you are comfortable answering all questions, but you do not have to. You can also stop your participation at any time. We will record this meeting. The recording will only be used to ensure the notes are accurate. The recording will be destroyed within 7 days.

Do you have any questions for us before we start?

Questions:

- From our survey we know that housing, childcare and higher wages are very important for people to live well and avoid poverty. Would you agree?
- In addition to these things, what do you feel we should be working on to end poverty in our community and make sure everyone thrives?
- If you had magic powers and could end poverty in our community, what would be the top 3 things you would do?
- How do you experience poverty? What does it look or feel like for you? How is it impacting your life?
- When do you know you are out of poverty? When do you know you are thriving? What does that look or feel like? What is the impact on your life?
- What is unique about our community and what could we do to ensure everyone thrives that nobody else in our country could do?

- Who do you know who really cares about this topic, about ending poverty? (business, churches etc). Why?
- Do you think they would like to be involved?

Closing question: Would you be interested in helping us show the general public the impact of poverty by participating in our photo voice? Photo voice just means that you use pictures to tell a story or convey a message. If you are interested, we would ask you to submit one or two photos that answer one or both of the following questions:

- How is poverty impacting your life?
- What do you want others to understand about living in poverty?

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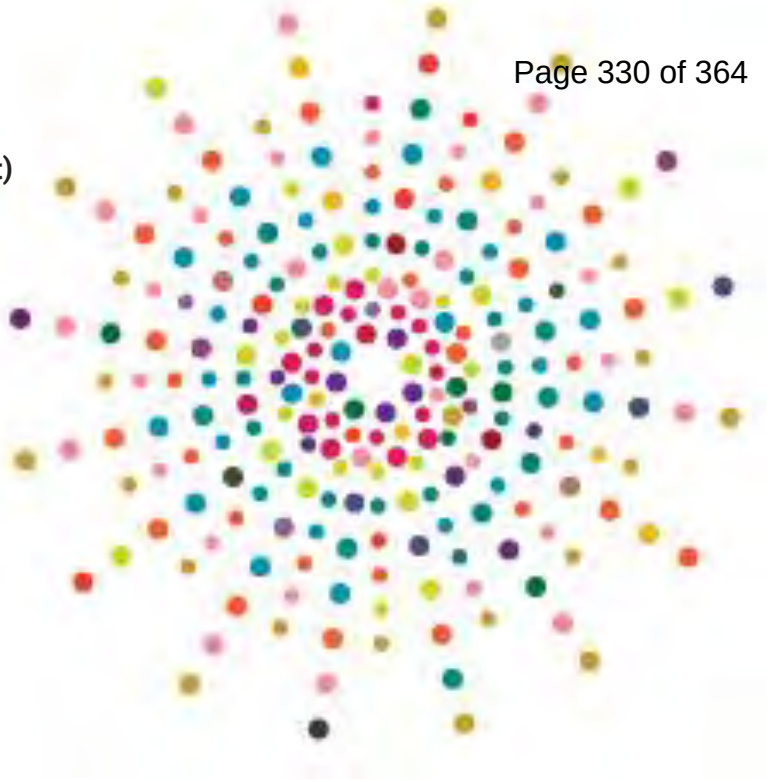

Bylaws, Policies and Poverty (draft)

September 8, 2021

Nola Poirier, Alof!i Consultancy

The City of Powell River, qathet Regional District and Tla'amin Nation have partnered to complete the qathet Regional Poverty Reduction Strategy as part of the Union of British Columbian Municipalities (UBCM) Poverty Reduction Planning & Action Program. This project is in partnership with Lift Community Services and First Credit Union

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1. Introduction

While poverty elimination will require policies from the federal, provincial and local governments working in collaboration, there are critical shifts to be made at the local level. In addition to advocating strongly to higher levels of government and making strategic investments, local governments can significantly impact the experience and incidence of poverty through the development and enforcement of bylaws.

Bylaws are intended to ensure the health and safety of residents and the sustainability of the community and its region. In some cases, bylaws can be adjusted in ways that help people access key needs. For example, ensuring bylaws around zoning facilitate a greater amount of housing and childcare. In other cases, the letter or enforcement of a bylaw may not be applied equally or may create an undue hardship. For example, bylaws are triggered by complaint. This means that people who rely more on public space, or don't have the time or money to maintain their dwellings, are more likely to be more impacted by bylaw enforcement. Finally, fees, fines, and jail time will have a greater impact on those experiencing poverty than those with more income flexibility.

Poverty is not only a matter of income; it can also involve the inability to access the spaces and services people need. In order to eliminate poverty across the qathet Region, each government's bylaws need to be developed and enforced in ways that meaningfully and directly address poverty elimination, improve the quality of life for those experiencing poverty, and ensure they do not further burden people experiencing poverty, make poverty a crime, or reinforce stigma.

This report does examine the impact of each bylaw in the region but considers the types of bylaws that most impact the key poverty elimination issue areas outlined in this report, as that is where poverty and bylaws are most likely to overlap. These key issue areas align with the goals set out in the *Powell River Regional Social Planning*

Program, and throughout the *qathet Region Ending Poverty Strategy, 2021*, specifically:

- Housing: Suitable, sustainable housing for all people
- Childcare: Healthy early childhood development for all children
- Economic Progress: Poverty alleviation and reduced income disparity
- Social Cohesion: Public services, public spaces, transportation, community safety, and pets.

2. Issue Areas

The four issue areas are useful categories for thinking and sorting strategies, but there is overlap among and between each of them. For example, without suitable housing, social cohesion breaks down, without community, people's health suffers and therefore their ability to earn an income; and without healthy childhood development, issues can become entrenched. In many cases, the same types of bylaws impact more than one, or even all, of the issue areas.

2.1 Housing

There is an acknowledged shortage of available, affordable, and appropriate housing in the City and across the qathet Region. Bylaws that address housing availability, in particular rental regulations (including short-term rentals), secondary suites and carriage houses, housing development, and zoning all impact on the number, cost, and suitability of housing in the region.

Some types of local bylaws that may impact housing availability, suitability, and cost include:

- Zoning
- House/Building maintenance
- Traffic (especially as it relates to rental properties and densification, and to people sleeping in vehicles).
- Business Licenses (especially, but not only, related to rentals), and
- The Official Community Plans for each Area.
- Parks (especially as related to homelessness)
- Fees – especially as related to renovations, additions, carriage houses, moving a house, and demolition.
- Wood burning appliances

Recommendations:

- Implement the recommendations from the *Housing Needs Report April 2021*, especially regarding rental-only zoning, relaxing parking requirements for rental properties and creating bylaws to cover tenancy protections and rental maintenance.
- Consider updating bylaws to reduce barriers and provide incentives for purpose-built rental housing.
- Recognize that home ownership does not equate to financial security. A large percentage of people experiencing poverty in BC and in this area are working poor. They may own houses but be living at a point where Development Cost Charges, minor development permits, and other fees may be prohibitive, especially in the context of already paying for repairs or renovations, and fees associated with drawings.
- Consider a fee bylaw waive or reduced development permit fees for purpose-built or purpose-renovated rentals that are secured as rentals for a minimum period.
- Consider developing a municipal bylaw for Tiny Houses. While they fall under the BC Building Code, some regions have created their own bylaws to allow for temporary and permanent Tiny Houses on private land. For example, see *Grand Forks Zoning Bylaw 2039, 2018—Housing, Section 23.*
- Consider allowing for larger secondary suites. These can support small families and lone parents and people living with care givers.
- Incentivize relocating houses by making it cheaper to move a house than the cost of demolition. This can be done through making moving permits markedly cheaper than demolition permits. Further support includes creating storage places for listed homes that are being moved and having a solid working relationship between City/District staff and utility companies so houses can be moved past low wires or branches.
- Poverty elimination will take time. Therefore, there will likely continue to be homelessness in the short term. Consider all regulations around car camping, sleeping in public spaces, and garbage disposal through a poverty lens, so these support rather than punish people living in poverty.

Some of the bylaws that impact housing include:

Housing development and availability

- *City of Powell River Zoning Bylaw 2100, 2006.* Zoning affects a wide variety of housing factors, in particular legalizing secondary suites and ensuring they are available for residential occupancy. The upgrade standards to become legal are a mix between section 5.7 of the Zoning Bylaw, the Building Bylaw, and the BC Building Code.
- Carriage house development permit 10 in the *Sustainable Official Community Plan Bylaw 2370, 2014 and s. 5.3 of the Zoning Bylaw.*
- *City of Powell River Development Cost Charge Bylaw 2561, 2019.* While there is a Development Cost Charge (DCC) exemption for affordable housing, secondary suites and carriage houses, the City charges for utilities. As well, the City charges for an additional single family dwelling if there is the addition of a duplex or two-family home.
- Tiny houses fall under the BC Building Code and so can't entirely be addressed at the local level. However, the bylaw complaint, investigation, and enforcement process behind illegal construction could be examined. As well, consider developing a bylaw to allow tiny houses built to code to become permanent housing.
- *City of Powell River Mobile Home Park Regulation 1644, 1995*. This bylaw could be reviewed and updated, in particular regarding cumulative penalties to ensure they are not directed at those in need of housing.
- *The Housing Needs Assessment Report (April 2021)* outlines some bylaws for housing, in particular the Official Community Plans for each area of qathet and the residential/housing direction in each case (Pages 18-21). Overall, these highlight the need to allow density appropriate to available services, to allow secondary, affordable housing, special needs housing, and rental housing.
- Short-term rentals are regulated via the *City of Powell River Business License Bylaw 2226, 2010; City of Powell River Zoning Bylaw 2100, 2009. (s. 5.22 and 7.5)* with provisions in fee bylaw and MTI bylaw
- Housing regulations are different in the qathet Regional District. According to the District, development codes, density and land use regulations are related to neighbourhood zoning and only affect about 10% of the developed areas' rental

units. As well, there are no building bylaws, so it falls to the BC Building Code to enforce. Additionally, in the District there are no bylaws to encourage or prevent people from renting a dwelling unit (except if it doesn't comply with the neighbourhood zoning bylaw, and in those cases, owners are able to apply for a re-zoning.

Homelessness

- *Powell River Traffic bylaw 931, 1978*. Traffic bylaws can greatly impact people sleeping in vehicles when they are unhoused, under housed, or between other housing options, as they may be parking on roadways or in lots. Ensure the bylaw and its enforcement don't punish people for being poor, or cause further hardship by moving them along without another place to park.
- *The Willingdon Beach Campsite Bylaw 2591, 2019* and other bylaws related to camping or sleeping on public lands can impact homeless or under-housed people. Ensure that people are not further punished for experiencing poverty.

Housing upkeep and maintenance

- *City of Powell River Zoning Bylaw 2100, 2006.* (For example, see regulation 5.8.3, 5.8.4, and 18.6.9(c))
- *City of Powell River Bylaw to Establish Wood Burning Appliance Smoke Control within the Municipality 2083, 2005*. Many older dwellings are likely to have old woodstoves. Safety and environmental considerations are essential but consider enforcement of this bylaw such that people are able to safely heat their homes without facing additional fines or hardship.
- *City of Powell River Bylaw To Regulate Property And Building Maintenance Standards 2649, 2021*. This bylaw, and the fire prevention bylaw below are likely to benefit renters if their buildings are maintained safely. However, consider ways that enforcement can ensure safety without creating further hardship.
- *City Of Powell River Consolidated Fire Prevention Bylaw 1932, 2001* (see bylaw above).

2.2 Childcare

The qathet Region is in need of more daycare spaces, and more diverse daycare offerings. The Powell River Region-wide Childcare Planning Report outlines the need for more private in-home daycares. As well, there is a need for daycare spaces that support non-standard hours and shift work.

Types of local bylaws and policies that may impact childcare availability, suitability, and cost include:

- Zoning (to allow for more daycare spaces and co-location of daycare facilities)
- House/Building maintenance (to support and facilitate more in-home daycare spaces)
- Traffic (in particular in terms of how parking regulations and curbside management might inhibit daycares in residential areas)
- Business Licenses (to ensure there is a diverse and ample childcare offerings, including childcare during non-standard hours).
- The Official Community Plans for each Area (to ensure they provide for childcare planning and are in line with provincial regulations)

Recommendations:

The Powell River Region-wide Childcare Planning Report, 2020 calls for a review of local bylaws and provides clear recommendations on how and what kinds of bylaws impact the development and operation of childcare spaces and the ability to meet the community's need for diversity in available childcare spaces. They note:

> Bylaw amendments can make the development of in-home family childcare more achievably for providers and ensuring they are in line with provincial licensing regulations, supporting renovations of homes or public spaces to meet licensing regulations, co-locating childcare with other services and/ or businesses, exploring co-op models, and other creative possibilities. (Page 45)

The following bylaws and their impact are outlined in detail in the Childcare Planning Report, refer in particular to Appendix F.

- *City of Powell River Zoning Bylaw 2100, 2006.* Specifically Part 2: Definitions and Part 7: Home-Based Business Regulation.
- *City of Powell River Business Licence Bylaw 2226, 2010.*
- The Official Community Plans of each Area

2.3 Economic Progress

Poverty is more than not having sufficient income, but income is still a key factor in poverty. In particular, the gap between income and the cost of goods and services (the Market Basket Measure) limits people from meeting their needs to survive, and to thrive. The Market Basket Measure (MBM) statistics for this area show that in addition to those who are below the MBM, many people are only just above. We know that approximately 40% of the population are working poor. They may own a home and even have two incomes, but still not be able to make up the difference between their income and the cost of living. Bylaws can help facilitate bridging the gap between income and expenses, for example through zoning that provides for access to food in each neighbourhood, community gardens, and by offering low cost/no cost recreation and programming opportunities.

Bylaws can also reduce financial stress by waiving fees to reduce financial hardship and by limiting fines against people experiencing poverty.

Types of bylaws and policies that may impact economic progress include:

- Zoning, especially as it relates to ensuring all areas have access to quality, affordable foods; the location and number of community gardens; and transportation routes (including active transportation)
- Tax Rates/Tax Exemptions. Especially as incentives for groups and churches to offer no cost or low-cost services.
- House/Building maintenance. As related to fines for maintenance and yard upkeep, as well as to barriers to densify and create more rental opportunities.
- Traffic. In particular, parking (fines for sleeping in vehicles, as well as how it relates to zoning for nearby affordable childcare and rental housing)

- Transportation. Especially the cost and availability of multi-modal options to get to employment, education centres, and recreation.
- Municipal Ticketing, for fines for any of the relevant bylaw categories.
- Recreation. Especially related to fees.
- Street vending. If it creates a barrier to income (for example a permit for busking), or results in a fine.
- Service fees and fines, for example those for garbage collection or water services in the Regional District.

Recommendations:

- Consider making tax-emption status for churches contingent upon them using their space to offer services such as free meals, groceries, thrift stores, or gardens that benefit the community,
- Consider waiving fees for people experiencing poverty, and for services that benefit them. For example fees associated with developing community gardens, or related to renovations for creating childcare spaces.
- Continue to expand the Financial Assistance Program at the Recreation Centre to allow for more frequent visits, and to include programming, in particular swimming lessons, as we are an ocean-side town.
- Examine ways to make it possible reduce the standard recreation facility fees for people who do not qualify for financial assistance.
- In general, ticketing people experiencing poverty creates further hardship. Investigate other ways to maintain community health and safety in the short and long term. Offer non-financial options for reparations where possible.

Some bylaws relevant to economic progress include:

- Tax emption status. As related to churches and others that receive tax exemptions, so they may be used as incentives to provide meaningful services for people experiencing poverty.
- *City of Powell River Municipal Ticketing Information Bylaw 2582, 2021.* In particular fines for any of the bylaw areas noted throughout this document.
- *City of Powell River Bylaw to establish fees and charges for provision of certain services 2092, 2005*

- *City of Powell River Controlled Substances Bylaw, 2052*
- *City of Powell River Zoning Bylaw 2100, 2006.* In particular as it relates to community gardens, facilitating.
- *City of Powell River Animal Control Bylaw 1979, 2003* (especially related to licensing fees, backyard chickens, and fines).
- *City of Powell River A Bylaw to Regulate Smoking in the City of Powell River* (specifically particular where it relates to fines).
- Service bylaws in the qathet Regional District that may include fines.

2.4 Social Cohesion

Social cohesion strengthens individual and collective health, wellbeing, and resilience. It can help neighbours resolve disputes and is a key part of risk management and emergency preparedness. Social cohesion in neighbourhoods, and across the region, is particularly important for seniors, people who live alone, lone parents, and people with disabilities, as they may be most isolated, as well as most at risk in times of emergencies.

Community services, public spaces, the built environment, transportation, safety, and domestic animals are all critical aspects to building social networks.

Types of local bylaws and policies that may impact social cohesion include:

- Public services
- Public spaces
- Safety (social and mental health, use of force, animal control, racism)
- Accessibility, especially for people with disabilities
- Transportation
- Traffic
- Childcare
- Housing
- Street Vending

Recommendations:

- There is increasing evidence of the impact of the built environment on health and community development. Consider planning ideas at the neighbourhood level to ensure each neighbourhood throughout qathet has a strong design, natural

areas, effective multi-modal transportation (including active transportation), public gathering spaces, and access to affordable, quality food.

- Consider incorporating a social cohesion test into all aspects of planning, in particular bring it to the neighbourhood level. Some potential questions include: Are we providing enough opportunities for people to connect and socialize? Can we create more public spaces, for example are there parklets that are not limited to private users (i.e. restaurant customers) but open to everyone? Are there shared spaces in multifamily developments? Where do we need more public bathrooms? Where else can we offer public showers, are they close to the people who need them? Are we encouraging street-oriented homes that facilitate interaction or are we requiring large setbacks instead? What are key locations where we can provide garbage cans?
- Work to develop more public washrooms that are open year-round.
- Provide neighbourhood bear-proof garbage cans.
- Street vending and busking can boost neighbourhood cohesion and draw people to public spaces. Facilitate vending permits to draw more of these businesses, and do not require permits for buskers.
- Consider developing a neighbourhood ambassadors program, in particular in neighbourhoods in the Regional District. Ambassadors can be offered honorariums to coordinate neighbourhood events, such as emergency preparedness instruction, language and other skills classes, potluck dinners, card games to create social bonds. These could be modelled for example, like projects of this kind in multi-unit buildings, for example Hey Neighbour! in Vancouver.
- The City of Edmonton created a temporary Community Safety and Well- Being Task Force from August 2020 to March 2021 that was tasked to use an inclusive relationship-based process to create actionable recommendations for Council regarding the future of community safety and well-being in the city related to racism, discrimination, use of force, and homelessness.
- Investigate funding opportunities to enable lowering fees for community services and recreation, especially for those who don’t qualify for the financial assistance Recreation pass.
- Consider alternatives to fines for people experiencing poverty.

- Implement the recommendations in the Age-Friendly Powell River Community Plan, 2018
- There are some small grants available. For example, in 2021, Plan H offered $5000 Community Connectedness grants, and a $15,000 Health Public Policy grants that could be used to support efforts in these areas.

Some bylaws relevant to social cohesion include:

- *City of Powell River Street Vending Bylaw 2536, 2018*
- *City of Powell River Business License Bylaw 2226, 2010*
- *City of Powell River Infrastructure Design and Construction Bylaw 2225, 2009*
- *City of Powell River Bylaw To Provide For The Collection, Transfer, Disposal And Recycling Of Solid Waste 2640, 2021*
- *City of Powell River Parks, Recreation, and Culture Fees Bylaw 2589, 2020*
- *City of Powell River Controlled Substances Bylaw, 2052*
- *City of Powell River A Bylaw of the City of Powell River to Regulate Businesses of Secondhand Dealers, Pawnbrokers and Auctioneers 2017, 2005*
- *City of Powell River A Bylaw to Regulate Skateboards, In-Line Skates, and Scooters 2386, 2014*
- *City of Powell River Animal Control Bylaw 1979, 2003*

In addition, the various community plans all impact social cohesion, including:

- The Sustainable Official Community Plan
- The Regional Trails Plan
- Powell River Regional Recreation Initiative
- Expanded Regional Recreation Initiative Study
- Parks and Greenspace Plan
- Regional Transportation Plan (and the future road network and active transportation).

While municipal governments don't have the power to solve all the challenges associated with poverty, bylaws and polies are an effective way to improve the quality of life for all in the qathet Region. Local bylaws, as written and as enforced, can have a significant impact on people living in poverty. It is essential that they are developed and implemented with eliminating poverty as a key goal and intent.

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Appendix 9: Advisory Committee members

Tara	Chernoff	First Credit Union (Project Team)
Caitlin	Bryant	First Credit Union (Project Team)
Stuart	Clark	Lift Community Services Society (Project Team)
Kai	Okazaki	Social Planner (Project Team) (temporary mat replacement till August 2021)
Meriko	Kubota	Social Planner City of Powell River, qathet Region, Tla'amin Nation (Project Team)
Losa	Luaifoa	Elected official Tla'amin Nation - community services
John	Hackett	Hegus, Chief Tla'amin Nation
Julie	Jenkins	Powell River & District United Way
Cindy	Elliot	City of Powell River Councillor
Maggie	Hathaway	City of Powell River Councillor – Had to step out for the visioning portion
Clay	Brander	Area D Director
Sandy	McCormick	Area C Director (alternate: Terry Hollo)
Kathryn	Colby	Manager Community Development, Lift Community Services
Ann	Kurtz	PR Transition House Society and PR Community Services Assoc
Leanne	Kerntopf	Brain Injury Society and foodbank
Lilla	Tipton	Inclusion Powell River Society, CEO Disability/Community Support
Jaclyn	Miller	Ministry of Children and Family Development; and School Board trustee
Rob	Hill	Represents MLA Nicolas Simons, SD47 Schoolboard trustee
Jay	Yule	Superintendent SD 47
Julie	Jensen	interim VIU Campus Administrator
Mary J.	White	United Church
Melissa	Sibbald	Expert
Dan	Snell	Expert
Adeline	August	Expert from Tla'amin
Lisa	Wilson	Expert from Tla'amin
Dave	Formosa	Local business owner and Mayor
Sarah	McClean	Local Business owner
Steve	Brooks	Local Business owner
Tim	Ladner	Local Business owner
Telis	Savvaidis	Local Business owner and President Chamber of Commerce
Rebecca	Withers	Mental Health, FNH
Pattie	Torgersen	Manager Mental Health, Vancouver Coastal Health
Lianne	Carley	Population Health Policy and Project Lead, Vancouver Coastal Health

Appendix 10: List of Community Assets and Barriers

Identified community assets that are most important to support people's wellbeing by survey respondents:

- Affordable and healthy foods
- Friends and family
- Access to affordable, safe and appropriate housing
- Affordable childcare
- Education programs
- Income support
- Employment income
- On demand transportation and transportation for specific groups
- Support services (incl. substance use support)
- Community Organizations
- Support groups
- Healthcare services
- Community space
- Recreation opportunities
- Access to Information

Identified barriers:

- Income
- Education
- Food and Housing
- High cost of living
- Lack of access/communication
- Lack of cultural safety and discrimination
- Lack of affordable and accessible childcare
- Lack of education/training opportunities
- Lack of well-paying appropriate employment
- Lack of access to healthcare services
- Lack of appropriate housing
- Insufficient income support
- Social isolation
- Lack of affordable local substance use support (and treatment)
- Lack of general support services
- Lack of digital access
- Access to health and dental care
- Reliable (public) transportation
- Mental health services

Appendix 11: Regional Social Planning Guiding Principles

From: Powell River Regional Social Planning Program – 2019 and 2020 Progress Report. Retrieved from: https://powellriver.civicweb.net/FileStorage/3E6E057C2A2D45539CB94EF5B47774F7-20201103%20COTW%20Report%20-Regional%20Social%20Planning%20Pro.pdf

- Support the qathet region's corporate vision– Taken collectively, the plan will work towards a healthy, inclusive, and sustainable coastal community in the qathet region, all while recognizing and respecting Tla'amin rights, title, and cultural history.
- Enhance social sustainability – The plan will reflect sustainability principles, being socially, environmentally, culturally, and financially responsible. This includes to provide the best access, support, and advocacy for a safe, secure, and inclusive community.
- Equity first – The plan will strive to work with and support a system that puts equity first.
- Engage actively in the community – The plan will actively continue to work, engage, and solicit views on current and future social needs from a broad cross section of the community.
- Complement existing programs, plans, services, and funding opportunities – Understanding that social development overlaps in many roles of governments and organizations, the plan will complement other key programs, plans, services, and funding opportunities. Synergies and integration are encouraged to build on existing initiatives and create efficiencies.
- Recognize social capitals and assets – The plan will utilize and build on social capital, assets, and initiatives.
- Be flexible, adaptable, and realistic – While providing progressive and strategic social development direction for the qathet region, the plan will also recognize that change and unforeseen circumstances may arise, requiring flexibility and adaptability as implementation continues in a pragmatic manner.
- Provide tools and resources – As efforts and progress are made in social development, the plan will also provide planning tools and resources for external stakeholders and residents in the qathet region.

Appendix 12: Ending Poverty Recommendations and Timelines

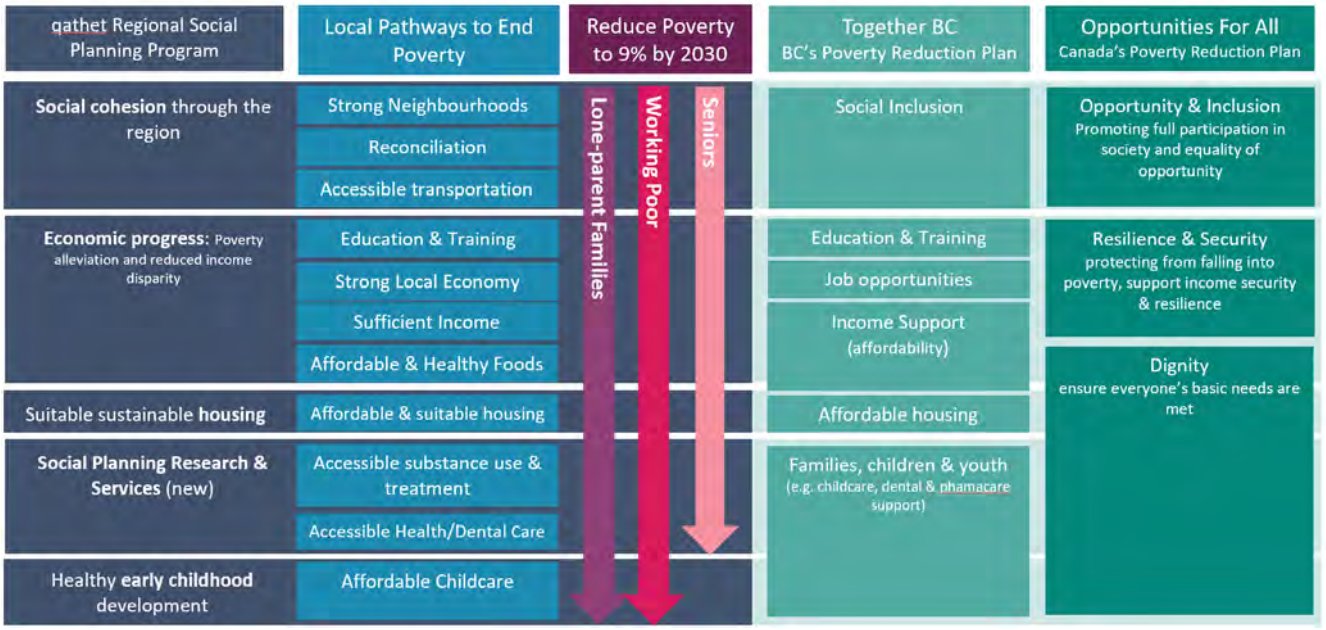
Mainly Contributes to: *Improve Quality of Life* *Bridge Economic Gaps* *General*	2021-2023	2024-2026	2027-2030
Build on existing initiatives that support systems change			
Secure additional resources to implement the recommendations listed below.	x		
Priority: Housing: Suitable sustainable housing for all people			
Formalize the Housing Steering Committee and continue providing staffing support	x		
Develop a municipal housing authority	x		
Implement the recommendations made in the qathet Regional Housing Needs Report (April 2021), in particular those recommendations that will increase the number of secure, appropriate, accessible, year round rental accommodation. Some of these recommendations could be augmented by the work of Changemaker Action Teams described below. (I.e.. Habitat for Humanity recommendations)	x	x	x
Develop a plan that provides a short-term response to the affordable housing shortage until sufficient affordable housing is available (e.g., dedicating a location for long term van dwellers and increase access to public services, such as garbage, public restrooms and showers)	x		
Childcare: Healthy early childhood development for all children			
Implement the recommendations made in the Powell River Region-wide Childcare Planning Project (February 2020), in particular the recommendations that will increase Early Childhood Education staff availability which include:	x	x	x
• Advocate for an ongoing annual intake of ECEC students at VIU (with specialization options, to support the development of a growing workforce in the qathet region.	x	x	x
• Advocate to the province for higher wages for ECE workers.	x	x	x
Economic Progress: Poverty alleviation and reduced income disparity			
Implement the recommendations from the Social Planning Program, in particular:			
• Economic progress principles implemented by three local governments	x		
• Finalize and implement economic progress evaluation framework with three local governments and community (business) partners (2022)		x	
• Develop social procurement policy with three local governments and community (business) partners (ongoing)	x		
• Develop a way for the three local governments to inform each other about the economic development initiatives in their area (2022)		x	
• Adult workers in the region earn a living wage: Organize a living wage campaign together with all major businesses and local governments (2022)		x	
• Public is knowledgeable about economic progress and social procurement: Educate the public about economic progress, the framework, social procurement and living wage (2022)		x	

Mainly Contributes to: *Improve Quality of Life* *Bridge Economic Gaps* *General*	2021-2023	2024-2026	2027-2030
• Encourage collaboration in poverty reduction and economic progress [NEW]:	x		
• Implement the regional poverty reduction strategy action items with community partners [NEW] (2022)	x	x	x
To focus on diversification of economic areas that provide fulltime living wages, establish and support an Economic Progress and Diversification Committee with the local business community, WorkBC Powell River, and VIU - to ensure education and training needs are met.		x	
Ensure local governments become a Living Wage employer.	x		
Adjust the property tax exemption program to encourage organizations to take tangible actions to reduce the impact of poverty, i.e., only exempt church organizations from property taxes when they provide, for example, free food, clothing, employment to at risk groups, or community garden space.	x		
Advocate to SD47 and VIU to ensure regional education and training needs are addressed, support and facilitate the representation of at least one member of the Economic Progress and Diversification Committee on VIU's Advisory Committee to develop their Academic Plan for 2021-2026.	x		
Collaborate with VIU to understand opportunities and constraints on student attraction and retention, interest in specific programs, certificates, and degrees, and whether or how student housing affects program, certificate and degree availability and delivery. Work collaboratively with the Housing Steering Committee and VIU to develop and implement a plan (if appropriate).		x	
Social Cohesion: Social cohesion throughout the region			
Implement recommendations from the Social Planning Program:			
• Public gathering space in each community: Develop and implement a regional public space policy (2022)	x		
• Permanent regional social cohesion (grant) program: Develop with community partners and implement a permanent social cohesion grant program (2022)		x	
• Year round regional public spaces activities plan: Develop with community partners a year round activities plan for public spaces, encouraging community building and integration, especially with Tla'amin (2022)		x	
• Regular public engagements by the three local governments: Develop and implement with the three local governments an infrastructure for regular public engagement (2022).	x		
Provide ongoing support to the Seniors Community Council to reduce senior isolation.	x	x	x
Continue supporting the Sustainability Committee, in particular their actions regarding public and active transportation, and affordable and healthy food.	x	x	x
• Work to improve and expand public transit services to enable affordable and convenient access to employment and educational opportunities and other community offerings	x	x	x

Mainly Contributes to: *Improve Quality of Life* *Bridge Economic Gaps* *General*	2021-2023	2024-2026	2027-2030
• Work to improve all-ages-and-abilities active transportation infrastructure to allow affordable access to community offerings by all	x	x	x
• Complete a transit service review and identify what community needs are not being met by the existing transit system		x	
Establish and support a reconciliation committee, composed of representatives from the community and Tla'amin Nation. The United Church has expressed a desire to participate in such a committee. While the final committee composition and inclusion of religious organizations must be in dialogue with the Tla'amin Nation, this offer shows how some of the recommended actions for local government could become part of the work of the changemaking action teams described in the next section of this report.	x		
Continue neighbourhood strengthening initiatives and develop new ones with an increased focus on poverty reduction. For example, explore the opportunity to start an abundant community initiative, whereby strong neighbourhoods are established by building on community assets and strengthening relationships. This recommendation could also become the work of a changemaking action team, if community members are interested.		x	
Social Planning Research & Services			
Work with the Community Action Committee to improve mental health support and increase accessibility to treatment	x		
Ensure that people with lived experience of poverty who utilize mental health supports are included as committee members		x	
Bylaw and Policy review			
Elected officials and support staff to review the Bylaws, Policies and Poverty Report (See Appendix 8)	x		
Utilizing the Bylaws, Policies and Poverty Report , support staff to review City and qathet Region bylaws and policies to ensure they are developed and enforced their impact on people living in poverty at the forefront. Bylaws and policies should align with local strategies to reduce poverty, avoid criminalizing poverty, and reduce the stigma association with poverty.	x	x	
Support staff to recommend bylaw and policy changes		x	

Mainly Contributes to: *Improve Quality of Life* *Bridge Economic Gaps* *General*	2021-2023	2024-2026	2027-2030
Changemaking Action Teams			
Expand SAPAC with an expert (someone with living experience of poverty) and a representative from the business community	x		
Establish an "Ending Poverty Leadership Round Table". This committee will be supported by the Social Planner.	x		
Once established, the Ending Poverty Leadership Round Table will: – develop an in-depth understanding of Changemaking Action Teams, – recruit and orient community members who volunteer to be Changemakers – approach local organizations & employers and arrange for backbone support for Teams. – receive updates from Teams incl. annual priorities, progress, and any results – Apprise Changemaking Action Teams of any overlapping projects or duplications – Provide quarterly progress reports to SAPAC	x	x	x

Appendix 13: Link Between Local, Provincial and Federal Poverty Reduction



Appendix 14: Recommendations qathet Regional Housing Needs Report

From qathet Regional Housing Needs Report, April 2021: https://powellriver.civicweb.net/document/101436

Policy Recommendations

qathet Regional District

Section 5.4 projects the housing needs for the Regional District for the next 5 and 10 years and beyond. The following recommendations are geared to assist with filling the identified future housing needs:

1. **Housing Need Study Update** – it is recommended that the qathet Region not update the Regional Housing Needs Study until 2023, anticipating that most of the detailed Federal Census figures will not be released until 2022.
2. **Housing Type Need** – while homeownership is desired by some people, the extreme need is for safe, secure, appropriate, accessible, year round rental accommodation.
3. **Housing Needs** – the following outlines the recommended housing needs to be met by 2026.
    1. qathet Electoral Area A - Based on the Scenario 1 Population Projection the housing gap for 2026 is estimated to be 32 units. It is further recommended that 16 of these units should be for homeownership and 16 should be purpose built rental units and 43% (7 units) of the rental units should be affordable. Of these rental units, emphasis should be on smaller units (one and two bedroom units).
    2. qathet Electoral Area B Based on the Scenario 1 Population Projection the housing gap for 2026 is estimated to be 31 units. It is further recommended that 16 of these units should be for homeownership and 15 should be purpose built rental units and 43% (7 units) of the rental units should be affordable. Of these rental units, emphasis should be on smaller units (one and two bedroom units).
    3. qathet Electoral Area C - Based on the Scenario 1 Population Projection the housing gap for 2026 is estimated to be 22 units. It is further recommended that 11 of these units should be for homeownership and 11 should be purpose built rental units and 43% (5 units) of the rental units should be affordable. Of these rental units, emphasis should be on smaller units (one and two bedroom units).
    4. qathet Electoral Area D - Based on the Scenario 1 Population Projection the housing gap for 2026 is estimated to be 47 units. It is further recommended that 24 of these units should be for homeownership and 23 should be purpose built rental units and 43% (11 units) of the rental units should be affordable. Of these rental units, emphasis should be on smaller units (one and two bedroom units).
4. **Utilize Housing Agreements to ensure affordable housing** - The Regional District can require a housing agreement as a condition of approving additional residential units. This will ensure the housing remains affordable.
5. **Develop a process to track affordable housing units**. While the OCP allows secondary suites in the Electoral Areas, and there is no zoning bylaw or development permit process to track those units. The qathet Regional District can have a septic covenant registered on title which will provide some information.

However, there is no means to track if these are affordable. The qathet Regional District could also develop an incentive program for reporting, which could include a tax credit.

6. **Promote Public Information on Homeowners Grants for home modifications to allow aging in place** – the Regional District can act as a liaison between the residents and the government agencies to apply for the grants to modify the homes (grab bars, ramps, lifts, widen doorways, lower counters etc.) to allow the residents to remain in the community and age in place.
7. **Support efforts of affordable housing non-profits like the Texada Island Non-Profit Seniors Housing Society** – dedicate some staff time to assist with the planning of the Texada affordable housing project including, assisting with rezoning, application preparation, dialogue with BC housing, engaging the community and consideration of reducing or waiving application fees.
8. **Consider the potential for an affordable housing project in Lund** – the OCP supports higher residential density in Lund, and while this might not be a short term goal, should the qathet Regional District identify a parcel of land that could be donated, and a community organization that would champion a project, Lund would be a suitable location for a moderately sized seniors' affordable housing project.
9. **Approach Habitat for Humanity to identify a family and a housing project** – because homeownership is a challenge for people, Habitat for Humanity provides an opportunity to build a home for a specific family to own. This requires "sweat equity" and a parcel of land. If a larger parcel of land would to be donated, or a municipal parcel of land was available for a $1 a year lease, the Regional District could champion a small development of up to 4 homes to be constructed by Habitat for Humanity. The potential resident/owners would apply and be vetted and have the opportunity to own an affordable home.
10. **Support the development of Housing Co-ops** – housing co-ops provide an affordable homeownership option. Housing co-ops are private developments, however it is recommended that the Regional District indicate general support in principle.
11. **Continue to allow secondary suites in single family dwellings**.

City of Powell River

This Housing Needs Assessment projects that between 13,322 and 14,663 people will live in the City of Powell River in 2026. Using the average household size of 2.0 people, this equates to a range of 6,661 to 7,331 total housing units required to accommodate the population by 2026. Sections 6.4 and 6.5 of this report describe the number of net new units required, with specific price points, number of bedrooms, and accessibility design requirements to be met. The gap analysis shows that while homeownership is desired by some people, the extreme need is for safe, secure, appropriate, accessible year round rental accommodation.
It is noted that the recommendations may create capacity issues for the City in terms of staffing requirements to assist the not-for-profit organizations, assess city land for potential affordable housing sites and working with developers to create housing agreements to provide more affordable housing units. However, it is also noted that the City currently is acting on many of these recommendations.

The following recommendations are provided to assist the City in closing the housing gap:

1. **Consider establishing a Powell River Housing Authority** – A Housing Authority could work with not for profit organizations and BC Housing to lead the development, allocation and management of affordable housing in the City.

2. **Review opportunities to provide City-owned land for affordable housing in alignment with the City Lands Strategy and complete feasibility studies for the top sites** – Affordable housing rarely is possible if the land must be purchased at market price. The City of Powell River has several properties that have been assessed as suitable for affordable housing. It is recommended that:
   a. The City find a partner to champion the development;
   b. Development be planned in phases;
   c. The land be leased for $1 per year for a minimum of 25 years;
   d. BC Housing participate in or fund the project;
   e. The City offer assistance to the not-for-profit champion to facilitate approvals;
   f. The City assist with managing the project; and
   g. The City develop the housing agreements.
3. **Amend the Sustainable Official Community Plan and the Zoning Bylaw to permit more residential development for mid-to-high rise developments** – The City of Powell River should consider adjusting its Official Community Plan and Zoning Bylaw to allow more mid-rise and high-rise developments. This will help to provide a greater mix of housing types and more affordable options to the market. Higher density housing should be located along transit corridors and at key growth nodes to direct the majority of rental development to areas that can best accommodate higher density development.
4. **Incentivize Market Rental Housing Developments** – The City of Powell River should provide incentives to market housing developers to ensure that they are financially interested in rental projects and will provide affordable units. This can come in the form of reducing or waiving application fees for all affordable rental developments (see also: Recommendation 9). Rental developments requiring rezoning or OCP amendments could also be fast-tracked through updates to the Development Procedures Bylaw. The City could consider pre-zoning or waiving public hearing requirements for affordable housing. Division 3, Section 464 (2) of the Local Government Act allows the development to be approved without a public hearing for the zoning bylaw amendment.1 This may encourage developers to build projects with an affordable housing component. The City already offers a number of incentives for infill development, such as carriage houses and secondary suites, such as low application fees and no development cost charges required.
5. **Secure affordable housing units with Housing Agreements** – To ensure that affordable units remain affordable, the City should continue to pursue Housing Agreements with the developer/owner of rental developments to protect the units and the tenants from eviction and raised rents. Housing agreements can set out the length of time units are to remain rental units, set rental rates, and set target tenants for the units (i.e. seniors' housing). Tenant protections can be further augmented with the development of a Tenancy Assistance Policy that applies at rezoning and/or tenancy protections in the business licence bylaw. Maintaining the quality of the rental stock can also be achieved through the development of a rental property maintenance standard bylaw.
6. **Develop a Community Amenity Contribution Policy** – Municipalities may identify what constitutes a community amenity, such as parks, childcare, and housing. The City could develop a Community Amenity Contribution Policy to establish what the City considers to be an amenity and to identify various ways

[1] Local Government Act, Division 3, Public Hearings on Planning and Land Use Bylaws. The Act stipulates that (454(2)) A local government may waive the holding of a public hearing on a proposed zoning bylaw if (a) an official community plan is in effect for the area that is subject to the zoning bylaw, and (b) the bylaw is consistent with the official community plan.

developers can contribute towards affordable housing as an amenity. Council may also want to consider other regular contributions to the Affordable Housing Reserve Fund that are not linked to development, such as planned contributions from the budget.

7. **Consider exploring density bonusing or inclusionary zoning** – Inclusionary zoning can require that new developments include a certain percentage of new affordable housing units offered within a development are provided at below-market or near-market rates. Density bonusing would function the same way.[2] For example, if the zoning allows 40 units, and the developer is willing to secure 10 as affordable, the density may be increased to 60 units.
8. **Explore British Columbia's residential rental tenure zoning legislation** – The new tool in the Local Government Act allows municipalities to enact zoning requiring new housing in residential areas to be rental-only, ensure they are preserved as such, and demand that a certain number of units in a new development be rental.
9. **Consider a policy regarding city fees for the development of affordable housing projects** – Waiving or reducing application fees, community amenity contribution fees, and development cost charges can incentivize affordable housing developments. The City already provides a 100% exemption from development cost charges. The City's practice is also to eliminate the need for Community Amenity Contributions for affordable housing projects. The City could also consider waiving application fees for affordable housing developments.
10. **Continue to relax standards for affordable housing projects, such as reducing parking requirements** – The City already relaxes Zoning Bylaw parking requirements for affordable housing projects on a case-by-case basis. Other infrastructure requirements could be explored where suitable.
11. **Continue to provide technical assistance through the development application process** – In addition to the customer service provided for all developer and development applications, provide staff time to assist not-for-profit organizations in working through their application and rezoning process. Staff can advise the provider on the process, the requirements, the timing and the background work in addition to guiding them through the public consultation phase. The City could consider updating the Development Procedures Bylaw to ensure this technical assistance is provided to not-for-profit applicants. The City can also convene conversations in the community about cooperative housing, co-housing, and community land trusts to encourage community members to participate in their development.
12. **Use available affordable housing programs and funding** – Through BC Housing, CMHC, Habitat for Humanity, and other not-for-profit organizations, there are programs to fund construction, repairs, upgrades and modifications. For example, BC Housing offers an Affordable Homeownership Program and many other programs are available through BC Housing and CMHC. The City can champion and coordinate these efforts. Attention should be paid to the development of affordable rental housing as well as year-round emergency beds, respite housing for women and families, and transitional housing.
13. **Communicate housing needs and successes** – Staff should communicate the findings of the housing needs assessment to the development, real estate, and construction communities. Additionally, the city can share success stories for owner-developed infill development to encourage more of the same.

[2] The standard Floor Area Ratio for residential development in the City of Vancouver is 3.0. However, if a developer agrees to provide one third of the rental units for affordable housing, and signs a housing agreement with the City, the Floor Area Ratio can be increased to 7.0.

14. **Update procedures to monitor housing progress** – In completing this first Housing Needs Assessment, staff should adjust internal procedures and data management processes to both measure progress against the housing targets and facilitate data collection for the next Housing Needs Assessment.
15. **Housing Needs Assessment Update** – It is recommended that the Regional Housing Needs Assessment not be updated until 2023, anticipating that most of the detailed Federal Census figures will not be released until 2022. The Housing Needs Assessment should be updated by 2026.

Tla'amin Nation

It is projected that there will be between 924 and 1,251 Tla'amin Members by the year 2026. It is projected that the household size will reduce slightly to 3.0 person per household. This will then require between 308 and 417 housing units. This is an increase of 76 and 185 housing units in the 5 year time frame, in addition to the 160 existing housing units in need of major repair or renovation. In addition, these housing units should fill the needs of the members and include: between 103 and 144 one bedroom units, between 134 and 187 two bedroom units and between 66 and 86 three bedroom and larger units. It is possible that some of this housing could be purpose built seniors/elders lodges and multi-family housing.

1. **Housing Type Need** – while homeownership is desired by some people, the extreme need is for safe, secure, appropriate, accessible, year round rental accommodation.
2. **Develop and Service Lots** – based on the Comprehensive Community Plan and Land Use Plan, clearly identify land for future housing development, protect the land from any other uses, develop a strategy for servicing these lands and strategize as to how to access the funding to service the lands.
3. **Consider Developing Housing In The City Of Powell River** – while people want to live in their community, the lack of serviced land is a limiting factor. There may be advantages to building or buying housing in the City to house members unit there is housing available in the community. This could take the form of a BC housing supportive housing, or an outright purchase of an existing residential building. This may include the "Airport Lands".
5. **Plan For The Long Term Housing Demand** – given that the potential exists for the need for up to 185 new housing units, the Nation would be advised to take a broader view of housing. Single detached housing is not a cost effective way of providing this many housing units. The Nation should consider the total housing need, the size of the units required and the long term benefit of housing people in a safe and healthy manner. Multi-family housing may be the solution to the overall housing needs. Row housing and apartment housing can meet many needs. If this housing is available, people can be moved out of the housing that requires major renovation and ultimately the single detached house, after renovation, may be provided to a larger family and provide more appropriate housing for all involved.
6. **Survey The Members Living Outside Of The Community** – the Community Housing Needs Survey provided some information regarding members and their desire to move home. However, a more detailed survey by the Nation specifically to determine how many of their members would move home if there was housing would provide a better idea of what the actual housing demand would be. Not every member will want to move home due to current employment, education, or existing housing situation.
7. **Continue to Nurture Intergovernmental Relationships** – Tla'amin is a newly formed self- governing jurisdiction. The Nation has been developing excellent relations with adjacent governments, which will form strong alliances for the long term provision of needed housing in the Region.

8. **Develop Policies Regarding Third Party Development** – if there are lands that could potentially be developed by third party developers (either Nation land, CP land or Treaty Land Entitlement) there must be clear policies for developer so that they understand their role, their responsibilities and the financial commitment required. The concept of developers providing a community amenity contribution is common is municipalities. Generally in a municipality, the developer provides 5% of the land in value or land for the municipality to use for recreation and then there are other contributions which can vary to include cash per housing unit, or a percentage of the construction cost. This amenity money is used for a variety of community benefits, and some of the municipalities accept affordable housing units. This is often the dedication of units within a market multi-family building, but could also be a financial contribution to the construction of units on the Nation lands. This would apply to residential, commercial and industrial development. Some First Nations take, along with a hefty application fee, 5% of the gross construction costs.
9. **Identify a Habitat for Humanity Project** – Tla'amin Nation to continue the communication with Habitat for Humanity for one or more projects on Nation land. This may include: providing one or more lots, vetting the families for consideration, and providing financial and administrative support.
10. **Identify a Project with BC Housing** – BC Housing has funding for indigenous housing both on and off reserve. With the current housing needs, Tla'amin members would benefit from a multi-unit project either in the Community or in Powell River.

Appendix 15: Recommendations Powell River Region-wide Childcare Planning Project

From Powel River Region-wide Childcare Planning Project (February, 2020)
https://powellriver.civicweb.net/document/87533

Aim: By 2030 have an addition of 921 qualified childcare spaces and roughly 131 additional ECEs in the region (with a 1% increase every year)
General recommendations:

- Make the Region-Wide Childcare Plan a standing item on both the Social Action Planning Advisory Committee (SAPAC) and Early Years Planning Table (EYPT)
- Continue with the Childcare Planning Advisory Committee and provide compensation for time
- Amend bylaws:
  - City of Powell River Zoning Bylaw 2100, 2006 (specifically Part 2: Definitions and Part 7: Home-Based Business Regulation):
    - Consider the creation of a childcare permitted use in residential and institutional zones that better reflects the Provincial mandate
    - Review of restrictions and requirements of childcare uses as home-based businesses, including: number of employees, customers, use of square footage, traffic or parking, and building and fire inspection
    - Number of children permitted in childcare is not updated to the Province's legislation
    - Review parking requirements in relationship to curbside management in the Traffic Bylaw for regulations that may inadvertently limit childcare and/or cause conflicts in residential areas.
    - Review the Institutional Zone in terms of permitted uses to ensure that childcare is permitted near schools and other institutions.
    - Review community amenity contribution policies as they relate to the creation of new childcare spaces.
  - City of Powell River Business Licence Bylaw 2226, 2010:
    - Review Business License Bylaw for specific regulations for childcare facilities in homes, such as frequency of inspections, business license renewals, home-based business requirements as they pertain to secondary suites, and other potential opportunities and challenges.
    - Currently home-based licenses for existing childcare facilities have rollover renewals (the applicant does not need to re-apply each year). There is the possibility that exceptions to Home-Based Business regulations to facilitate childcare centers have been made in the past, which has created inconsistencies between historical and newly licensed operators. Auditing these and reviewing the process for license renewal is an opportunity.
  - Additional recommendations for local bylaw review include thorough examination of the following policies for meaningful consideration of childcare planning, and ensuring they are in line with provincial regulations:
    - City of Powell River Sustainable Official Community Plan Bylaw 2370, 2014 (specifically sections 6.3.2 Youth,
    - Family & Special Needs Policies, 8.1.2 Economic Development Policies)
    - Powell River's 2015 Integrated Community Sustainability Plan (ICSP), specifically Strategy Area: Our Economy, Strategic Direction 1
    - Electoral Area A Official Community Plan, Bylaw No. 500, 2015
    - Savary Island Official Community Plan, Bylaw No. 403, 2006
    - Electoral Area B Official Community Plan, Bylaw No. 465, 2012
    - Electoral Area C Official Community Plan, Bylaw No. 467, 2012

- Texada Island Official Community Plan, Bylaw No. 395, 2005 – updated Bylaw at second reading: Texada Island Official Community Plan Bylaw No. 551, 2019 (Not currently adopted)

Phased plan

2020-2021: Project launch and quick gains

Expectations/hopes:

- 14 new ECEC graduates from VIU
- 75 new spaces at Tla'amin CDRC
- By-laws amended to remove barriers for creation of new spaces
- Networking and professional development support for ECEs and other formal and informal childcare providers offered locally
- Ready-to-launch childcare plan initiated (including: 1) New Spaces funding application submitted, 2) fair wages negotiated for childcare providers, and 3) Work BC grant obtained to support a new cohort of ECEC students at VIU).

Local Strategies, led by Social Planner:

- Implement "ready-to-launch regionwide childcare plan":
  - Apply for provincial new space funding
  - Negotiate competitive wages for qualified providers
  - Fund a new cohort of ECE workers

  See Section one of the report for a full description.
- Adjust by-laws as per specific recommendations (see above) to remove barriers for home-based childcare operators and expedite permits for opening new spaces.
- Apply for MCFD's New Spaces grant for a region-wide childcare co-operative, base on promising practices outlined in Appendix F. Identify locations for new facilities, based on community engagement findings in this report (near schools, hospital, and seniors' housing, as well as in the more remote areas of the qRD). See Appendix B for concrete recommendations from focus groups. Finalize decisions around infrastructure for new childcare spaces (including sizes of each unit in order to work towards target number of new spaces).
- Draw from Newfoundland's experience with co-operative childcare (Appendix F) and related documents, and pursue partnership with First Credit Union, Club Bon Accueil, and other non-profit or community-based organizations. Explore possibility of purchasing modular units to implement a networked approach for a regionwide childcare co-operative (rather than single facility). UBC has used them, and company information may be accessible from them: https://planning.ubc.ca/vancouver/projectsconsultations/under-construction/academic-lands/acadia-modular-childcare)
- All three local governments and SAPAC each write the Minister of Children and Family Development and Minster of the State for Childcare to advocate the implementation of the $10 a day childcare plan.
- Acquire funding to maintain the CPAC, providing childcare and honoraria for members' participation.
- Continue circulating petition to federal government (Appendix E). Consider shifting to online petition, with support from Rachel Blaney's office, or by visiting: www.petitions.commons.ca

- Follow up on key points in correspondence with provincial government (Appendix D), with the addition of better supporting parents to care for their own children – supporting choice for families and reducing the demand on out-of-home childcare providers.
- Advocate for more accessible supports for children with special needs and childcare subsidies – whether in-home or out-of-home care is needed.
- Advocate an ongoing annual intake of ECEC students at VIU (with specialization options), in order tosupport the development of a growing workforce in the qRD.
- CCRR to continue the collaboration with childcare providers that began with the focus group. Build in local support and professional development for workers as well as informal childcare providers.
- Support and draw from implementation of EYPT strategic plan (parenting and education, community data and feedback, quality childcare) (Early Years Planning Table, 2018).

2022-2026: Increased quality childcare options

Expectations/hopes:

- ECE wage subsidies will have increased to at least $2/hr and tuition bursaries continue
- VIU will have a new cohort of ECEC students
- In-community professional development and networking that aligns with what ECEs need and want will be regularly offered through CCRR
- Graduates of the ECEC program will be hired locally and/or open in-home childcare in the region
- Five to eight new facilities will be opened throughout the region
- Parents/guardians continue to be supported through EYPT and related childcare planning advocacy efforts

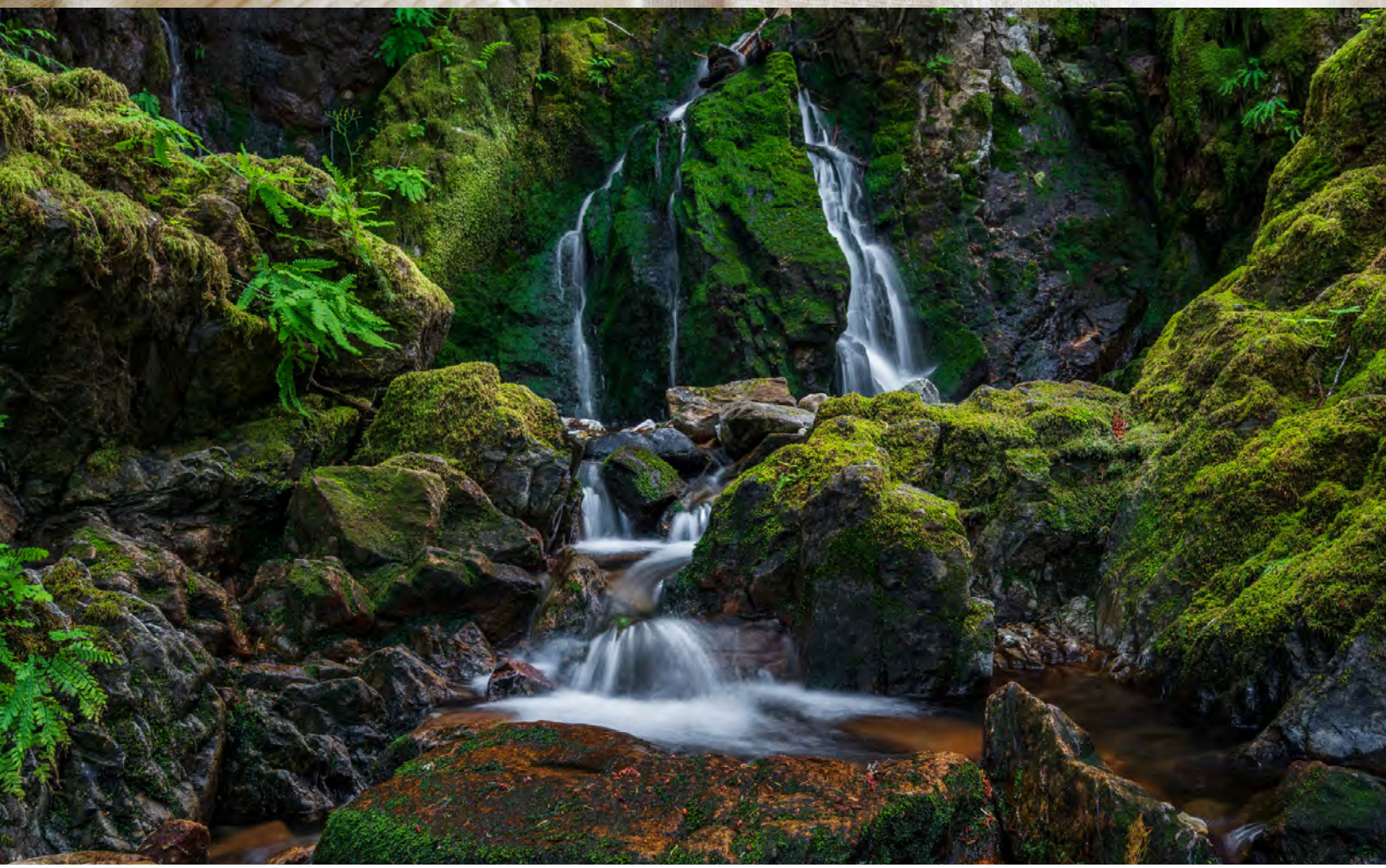
Local strategies, led by Social Planner:

- Formalize partnerships for a regionwide networked childcare co-operative
- Explore possibilities for centralizing administration - offering varied hours of operation, sharing substitute workers, etc.
- Develop business plan (with diverse funding sources for operations) and by-laws, drawing from resources shared by Newfoundland's Growing our Future Childcare Co-operative.
- Approach provincial government – with support from three local governments as well as MLA and MP – with a strong proposal for provincial support of this as a universal childcare pilot project for the qRD.
- Launch the opening of new facilities one at a time, actively recruiting quality workforce in the process
- Continue offering professional development and networking opportunities to childcare providers.
- Continue advocating for ECE offerings in Powell River through VIU.
- Continue advocating provincially and federally, as above, to support affordability, accessibility, quality, and choice in childcare – including support for parents/guardians who choose to care for their own children
- Continue advocating for more accessible supports for children with special needs and childcare subsidies – whether in-home or out-of-home care is needed.
- Continue supporting and drawing from implementation of EYPT strategic plan (parenting support and education, community data and feedback, quality childcare)

2027-2030: Universal childcare for the qRD

Expectations/hopes:

- Five to eight new facilities (of varying sizes with varying hours of operation) will have opened in the qRD, through a co-operative model
- VIU continues to offer ECEC program in Powell River
- The $10 a day child care plan will have been implemented in more parts of BC, and (possibly) the qRD has been supported as a pilot site
- Parents/guardians continue to be supported through EYPT and related childcare planning advocacy efforts

Local strategies, led by Social Planner:

- Work with local businesses, non-profits, and schools to bring quality childcare in-house. Explore partnering with the Chamber of Commerce, SD93, and SD47 to facilitate this, and co-ordinate efforts among these as part of a networked region-wide approach.
- Seek funding to support the launch of new quality childcare centers in places of work and/or learning (such as https://www.communityfoundations.ca/initiatives/theinvestment-
- readiness-fund/).
- Work collaboratively with CUPE and BCGEU to explore possibilities for ECEs to join unions.