

A STRATEGIC FRAMEWORK FOR ACTION ON POVERTY REDUCTION

Imagine...

... a caring
community
on the Lower
Sunshine Coast
where everyone
belongs

ACKNOWLEDGEMENTS

This project has been completed on the traditional unceded territory of the shíshálh and Sk̓wx̓wú7mesh Nations.

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Design by Alison Taylor

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For additional information about this project see www.resourcecentre.ca/imagine



Sunshine Coast
**Resource
Centre**



District of
SECHELT



EXECUTIVE SUMMARY

In the fall of 2020, the District of Sechelt, acting on behalf of the Sunshine Coast Regional District, the Town of Gibsons and the District of Sechelt, contracted the Sunshine Coast Resource Centre to prepare a Poverty Reduction Strategy for the Lower Sunshine Coast.

PHASE 1

From October to December 2020, Phase 1 activities of the Poverty Reduction Strategy project included:

- establishing an Advisory Committee and management team for the project
- interviewing nine people experiencing poverty and 32 local service providers regarding the poverty issues they encounter
- conducting a review of research and reports from various government levels and non-government organizations that measure poverty and identify factors that contribute to it
- developing a picture of poverty on the Lower Sunshine Coast, which identified key issues:
 - a crisis in housing across the entire spectrum of affordable housing needs
 - a lack of licensed child care for a majority of families
 - rising food insecurity
 - minimal public transportation
 - inadequate and inconsistent income supports
 - uneven access to supports and services due to fragmentation and silos in service provision
 - a low level of local awareness of the extent of poverty and its impact on the whole community
 - negative stereotypes about poverty that keep it hidden and interfere with our ability as a community to address it

It will take the whole community to address these issues. We invite everyone to be part of the conversation and engage in meaningful solutions.

PHASE **2**

Phase 2, from January to June, 2021, included the following:

- three public forums to present a picture of poverty on the Lower Sunshine Coast and increase awareness in the community, in partnership with Cover the Coast
- creation of a Poverty Lens to guide further policy and program development
- discussions with leaders of service organizations regarding feasible actions to address the issues identified in Phase 1
- sharing with community leaders a draft report of our findings and emerging recommendations
- establishing a strategic framework to address the most urgent areas for action.

The top four priority recommendations in that framework are:

1. Create a collaborative Social Planning Council to address duplication, gaps and fragmentation in action plans and service provision related to poverty reduction
2. Support a Housing Planning Table to plan, advocate for and secure funding for the delivery of more housing solutions (working with the Social Planning Council)
3. Implement the recommendations and target goals of the Sunshine Coast Child Care Action Plan of 2020
4. Implement a communications strategy to increase awareness of poverty and build support for action.

Poverty is the lack of the resources, means, choices, and power necessary to acquire and maintain a basic living standard and to participate in society.

WHO STRUGGLES WITH POVERTY ON THE LOWER SUNSHINE COAST?

18%

of residents live in poverty, many of them working at low paid jobs.

**Over
1/2**

of single parent households live in poverty.

1 in 4

children live in poverty; many go to school hungry.

**Almost
80%**

of parents can't find licensed child care for their kids, limiting their ability to earn a living.

40%

This is how much homelessness increased from 2018 to 2020.

**19
to
79**

How much demand for grocery vouchers for families with children in school went up between March and September 2020.

300

seniors are on the waitlist for 150 senior housing units.

100

applications were received for the 40 new units of supportive housing that opened in Gibsons in 2021.

Poverty is higher among those who experience discrimination, whether Indigenous, racialized, female, immigrant, disabled, or LGBTQ2.

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1. INTRODUCTION

The Lower Sunshine Coast strives to be a caring, safe and healthy community, yet in recent years fault lines in this image have begun to show a different reality.

According to 2018 Statistics Canada data, just over 18 percent of local residents are struggling with poverty (First Call 2020). The child poverty rate on the Lower Sunshine Coast, however, was almost 25 percent (1 in 4 children) in the same year, well above the provincial average.

Provincially, a shocking 50.4 percent of children in lone-parent families live in poverty, and 80 percent of those families are headed by women. These figures are based on statistics gathered prior to the COVID-19 pandemic, and it is likely that these rates have increased in the past year. Poverty lives on the Lower Sunshine Coast, yet it has remained largely invisible and out of the public eye.



To varying degrees, all British Columbia communities face common systemic challenges that contribute to poverty—an inflated, speculative housing market that reduces the availability of affordable housing, lack of adequate child care for working parents, an aging population with changing needs (though higher on the Lower Sunshine Coast than elsewhere in BC), a concentration of wealth among a few, and income levels for the majority that have not kept pace with the cost of living. These conditions are compounded by a growing market of increasingly lethal non-prescription drugs, and pressures related to climate change that challenge sustainability.

However, the COVID-19 pandemic has also exposed how discrimination and social inequities contribute to poverty. Those who belong to groups that have been

systematically marginalized or excluded have fewer resources to draw on in a crisis, are more at risk of poverty, and face greater challenges in breaking out of it.

On the Lower Sunshine Coast, some systemic challenges are amplified by proximity to the Lower Mainland, yet this project found they are also exacerbated by a local reluctance to recognize poverty as a growing crisis and take coordinated action on key contributing factors that have been identified for a decade (see *We Envision - Sunshine Coast Sustainability Plan 2012*).

Poverty has an impact on whole communities. When the gap between wealth and poverty widens, communities become fragmented and exclusive, with some members enjoying great privilege while others are excluded, isolated and treated without dignity. When too many people are struggling to make ends meet and cannot afford to live in our community, the work force is depleted and services like health care, food provision, businesses, and cultural and recreational activities suffer.



In recent years, both federal and provincial governments have recognized poverty as a crisis and have made commitments to reducing it (see *Opportunity for All*, and *TogetherBC*). In addition to implementing strategies through national and provincial programs, they are supporting communities to create local poverty reduction plans. The District of Sechelt, with the support of the Town of Gibsons and Sunshine Coast Regional District, secured funding from the Union of BC Municipalities in 2020 to develop a poverty reduction strategy for the Lower Sunshine Coast. This strategic framework is the outcome.

This framework does not provide a comprehensive list of poverty reduction targets or actions, but rather provides a picture of poverty on the Lower Sunshine Coast and

its contributing factors, highlights priority issues for action, and identifies structures and processes needed to address poverty more effectively. It positions the region to apply for additional funding for ongoing poverty reduction work.

PROJECT TASKS

This project has been administered and supported by the Sunshine Coast Resource Centre, which contracted consultants Betty Baxter and Pat Feindel to develop a Poverty Reduction Strategy from October 2020 to June 2021.

The specific tasks of the project were to:

Phase 1

- gather information about poverty on the Lower Sunshine Coast
- identify existing resources, opportunities and levers of change

Phase 2

- recommend strategies that can be combined to impact poverty
- identify specific actions that can be implemented
- identify champions to carry actions and strategies forward



PROJECT METHODOLOGY

As this project got underway in October of 2020, BC was in the midst of the COVID-19 pandemic. After lifting some activity restrictions in late summer 2020, the province returned to a more restrictive lockdown in November, which continued throughout the winter and spring of 2021. While it would have been our preference

to meet with people in person, almost all the work of the project was conducted remotely via telephone, Zoom meetings, and email in accordance with provincial health guidelines.

In Phase 1 (October to December 2020) we focused on developing a picture of poverty on the Lower Sunshine Coast, surveying existing actions and strategies, and identifying where there were gaps and opportunities for change. We formed an Advisory Committee of community leaders—service providers, people experiencing poverty, and an elected District of Sechelt council member—to guide the project. This committee met once in person, following social distancing protocols, but thereafter by Zoom. We reported regularly to a small management team from the Sunshine Coast Resource Centre, again meeting via Zoom.

Drawing on recommendations from our Advisory Committee, we interviewed 41 informants, including nine people with lived experience of poverty, and 32 service providers and volunteers in the areas of affordable housing, food security, health care, social work, mental health and addiction services, economic development, youth work, and primary and secondary education.

We also reviewed federal and provincial poverty reduction plans, research documents on poverty in BC, and local studies pertaining to poverty issues and community planning (see Appendix A).

In Phase 2, we partnered with Cover the Coast to conduct three online community forums, and consulted with approximately 15 community leaders and resource people to gather ideas and build support for collaborative collective action to reduce poverty. This included supporting or participating in emerging response activities, providing leaders with information for use in their advocacy efforts, and approaching leaders for commitments to ongoing action.

WHAT IS POVERTY?

While there are multiple ways of defining poverty, for this project we adopted a broad definition found in the federal poverty reduction plan, *Opportunity for All*:

Poverty means lacking the resources, means, choices, and power necessary to acquire and maintain a basic living standard and to participate in society.

This definition acknowledges the social dimensions of poverty and recognizes that discriminatory practices and people’s access to support networks, opportunities, power, and freedom of choice are factors that affect their risk of poverty and ability to avoid or escape it.

Many people attribute poverty merely to poor individual choices or planning, but such assumptions can limit our understanding and our collective ability to address poverty as a community. How well a person manages any life challenge or crisis depends on the resources, choices and power they have access to, and these are often beyond an individual’s control. Resources include supportive family and friends, education, social position and contacts, mobility, access to services, lifelong experiences (being valued or not, experiencing discrimination), and freedom to make independent choices. These advantages are not distributed equally.

Social and economic conditions and patterns of discrimination—often unacknowledged—create invisible barriers that keep people from accessing opportunities and thriving. For example, in Canada, centuries of colonisation have contributed to high rates of poverty and intergenerational trauma among Indigenous people, while racialization, gender discrimination, ableism, homophobia and transphobia make it difficult for some individuals to achieve their goals and establish economic stability.



WHAT IS “THE POVERTY LINE”?

For statistical and tracking purposes, governments measure poverty by income levels. But the government of Canada has a variety of methods for establishing where the poverty threshold lies.

- In recent years, governments have adopted the **Market Basket Measure (MBM)**, which determines the level of income needed to provide a household with a modest “basket” of defined basic goods and services and designates anything below that as low income or poverty. It is calculated by region and takes into account the local cost of goods and services and size of household. The governments of Canada and British Columbia have now adopted this measure of poverty. It does not reference overall average incomes or the mean income in Canada.



- Many governments also use the **Low Income Measure after tax (LIM-AT)**, which is calculated by determining the national household median income and setting the low income threshold at 50 percent below that median income, adjusted for household size (but not region or size of community). “The LIM is the most overtly relative measure of poverty. In theory, it is a measure of inequality, not between the bottom and the top but between the bottom and the middle.” (Aldridge 2017).
- An older measure of poverty in Canada is the **Low Income Cut Off after tax (LICO-AT)**—the income level at which a household would need to spend significantly more (20 percent) of their disposable income on basic goods (food, shelter, clothing) than the average family would (adjusted for different sizes of household and different sized communities). This method defines poverty in relation to the proportion of income average households would spend for necessities, and though it has become dated in its methods, it has been in use the longest (since 1959) and provides consistent long-term data.

Shifts from one method of measurement to another have made it difficult to ascertain the degree of poverty reduction that has been achieved, as each method of measurement produces different results.

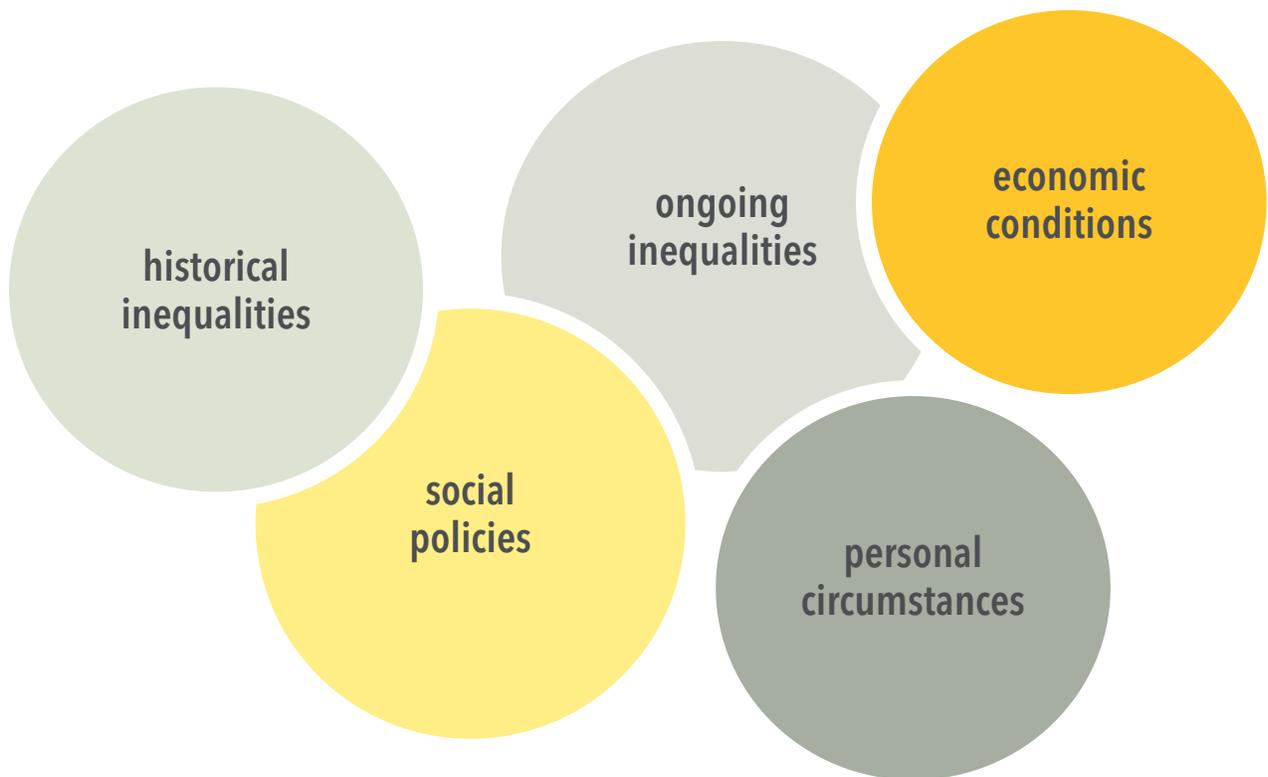
There are additional income measures that provide a more nuanced picture of poverty, including looking at the *depth of poverty*—how far below the low-income thresh-

old people's incomes are, and the *duration of low income*—whether short-term or long-term.

Governments recognize that income level alone does not explain what causes poverty nor the realities of living in poverty or the best strategies for helping people get out of it. Poverty is best understood by looking at social and economic factors that contribute to it, including social policies, economic conditions, historical and ongoing inequalities, and personal circumstances. Both the federal and provincial governments have defined poverty more broadly to include these dimensions and to recognize factors that place people at different levels of risk for poverty and create different barriers to getting out of it.

Poverty is best understood by looking at social and economic factors that contribute to it, including social policies, economic conditions, historical and ongoing inequalities, and personal circumstances.

A poverty reduction strategy must necessarily address the impact of systemic conditions and social inequities. In Phase 1 of the project, we identified key systemic issues that contribute to poverty on the Lower Sunshine Coast.



2. POVERTY ON THE LOWER SUNSHINE COAST

HOUSING

Doreen is an 80-year-old retired practical nurse, living on a Canada Pension (CPP). Until recently she was getting by in an apartment that cost \$800/month, but then was evicted when her landlord sold the unit and the buyer wanted to occupy the suite. Through a friend she found another apartment, but the rent was increased from \$850 to \$1100 when she moved in. She took it, as it was the only place that would allow her dog.

She was able to get a senior's rental subsidy, but still is just barely scraping by. She has used the Food Bank and watches the flyers for food sales to get the best prices. She told us, "I'm lucky I don't have to go in the street and play a guitar, but the cost of living is going up, so I worry about the future. I don't want to live in my car."



"We are a family of two moms with two teenage sons and a sweet dog, who have recently been evicted from our rental home due to sale of the property. We have been priced out of the market and cannot afford to buy. We are both employed (currently working at home) and are responsible and respectful tenants. Seeking 3-4 bedroom home anywhere between Gibsons and Sechelt. References available. Can pay up to \$3,000 a month."

Local facebook ad

"In the past year or two, it is impossible to find housing for youth aging out of care. It is too expensive and there is not enough."

Local youth worker

A primary contributor to poverty on the Lower Sunshine Coast is the rapid increase in the cost of housing in a short period of time, and the deficit in needed housing stock—for ownership, market rental, subsidized rental, or supportive and emergency housing. (See the SC Housing Needs Assessment, 2020.) An inflated and heated up real estate market has excluded median income earners from home ownership and resulted in more evictions and increased rents. Between 2016 and 2019, the average price of a detached home on the Lower Sunshine Coast increased by over 50 percent while median incomes increased by only 11 percent (SC Housing Needs Assessment). Real estate sales and prices have increased at an accelerated pace during the COVID-19 pandemic. With increased sales of properties containing rental units, we have seen a dramatic rise in evictions.

Rents have nearly doubled, and rental stock is low, so those being evicted often have very few options. About 40 percent of renting households are living in unaffordable housing, while others live in substandard or inadequate housing with no affordable alternatives. Sechelt ranked third in Canada for residents spending more than half their income on rent—considered a “crisis level of spending” (Canadian Rental Housing Index 2018). Homelessness (including precarious/unsafe, temporary or outdoor accommodation) on the Coast increased by 40 percent between 2018 and 2020. Several of our informants mentioned the lack of rental housing that allows pets, depriving those on low income of companion animals that are known to support mental health.

Homeowners and housing advocates report that there are numerous bylaw and zoning barriers to densifying housing through added suites, tiny homes, multiple tenants, or additional rental homes.



The lack of affordable housing has deeply affected all levels of the community. While capable trained workers are attracted to the Lower Sunshine Coast, they are often unable to stay because they cannot find housing. The result is a labour shortage that is being felt throughout the economy—especially among social services, health services, and small businesses.

Service providers scramble to find temporary or long-term placements for people recovering from health conditions or those with mental health or substance use issues. One social worker, when asked what he does to help those for whom he cannot find housing, told us, “We help them find camping gear.” A social worker placing seniors being discharged from hospital has resorted to temporary rooms in cheap motels, as the waitlist for senior and supported housing continues to grow. While service providers are doing their best, they do not have access to the necessary housing resources to serve the community.

There is no doubt that the Lower Sunshine Coast is facing a serious housing crisis.

CHILD CARE

Audrey is a single mother of two boys under 11, one of whom has high needs. She owns a home and is self-employed as a health care provider, but she is always struggling to make ends meet. In her eight years on the Coast, she has been unable to find adequate child care and has therefore only been able to work part-time while her kids are at school. This severely limits her ability to earn an adequate income and advance her career.

People see that she has a business and owns a home and think she’s doing okay, but as she says, “I don’t have child care for work, I don’t have child care for personal errands, I don’t have child care to go to community zoom meetings to complain that I don’t have child care! And I can barely pay my bills.”

The SC Child Care Action Plan (Feb 2020) identified that nearly 80 percent of families who need child care are unable to find spaces in licensed daycares on the Lower Sunshine Coast.

This shortage intensified during the COVID-19 pandemic as child care facilities reduced services to maintain social distancing and health protocols. Overall, the lack of sufficient child care means parents are unable to work, to advance their careers, and to adequately support their families. It means young families are priced out of living here or forced to leave, and the local work force is depleted.



of parents can’t find licensed child care for their kids, limiting their ability to earn a living.

Expanding child care services is challenging in part due to the housing crisis. It is difficult to retain child care staff when wages are relatively low (and hours often less than full-time) and housing is both scarce and costly.

The child care crisis on the Sunshine Coast negatively affects the mental, emotional and physical health of children, parents and guardians, child care providers, and staff at service organizations. It also impacts the economic development of the region as parents are not able to return to work, parents/guardians are choosing to leave the region, entrepreneurs with young children are not moving to the region, and employers face challenges in finding staff to effectively run their businesses.

SC Child Care Action Plan 2020

FOOD SECURITY

Sandy is an Indigenous woman in her late fifties who has lived on the Sunshine Coast for about seven years. She has struggled with addiction and mental health issues, and experienced homelessness in Vancouver for three years. Since coming here, she has had some low-paid jobs at fast food outlets, but currently does not have steady work and until recently was living rough outside with no steady source of food.

As a child of the 60s Scoop (which took Indigenous children from their families to be adopted by non-Indigenous families, with disastrous results), she recently got a financial settlement which allowed her to rent a small room. It was hard to find, as there is little affordable accommodation for single people on the Coast, and the cost is more than she can afford, so she shares its one bed with a roommate who has a different schedule. She often uses the Food Bank and now volunteers there. She uses the public library for access to the internet. Sandy was recently accepted into an online course for health care aides and is excited about the possibility of earning a decent wage.

Wayne was living with a chronic health condition in a run-down mobile home in need of repairs. Unable to work due his health, he could not afford the repairs. Wayne budgeted \$10 a day for food, and used it to buy a large Subway sandwich each morning that would feed him throughout the day.

With the cost of housing consuming more than half of many people's incomes, residents are often forced to choose between paying for housing or food and other necessities. Parents may face a choice between feeding or clothing their children. This has worsened through the COVID19 pandemic. Food bank use has increased up to 40 percent in the last few years, with added locations and hours to meet the needs of working people and expansion of non-food inventory such as diapers.

School personnel gave us a vivid picture of too many children coming to school hungry. First Call's 2020 Report Card indicates that one in four children live in poverty on the Lower Sunshine Coast, higher than the provincial rate (based on 2018 statistics). Schools are providing daily meals, open snack cupboards, and weekend backpacks of food to children in need, but they cannot address the larger systemic problem.



children live in poverty; many go to school hungry.

A family grocery voucher program in community schools, funded by the United Way, saw an increase in demand from 19 families in March 2020 to 79 in September 2020. While the pandemic has certainly exacerbated this issue, it has been a growing challenge for several years, which school personnel and food bank workers witness daily.



How much demand for grocery vouchers for families with children in school went up between March and September 2020.

Community school workers who provide food programs also reported that, while funders often pay for food supplies, they do not cover the cost of human resources and infrastructure required to deliver the programs. Particularly since the pandemic began, there is a shortage of both staff and volunteers to do this work.

PUBLIC TRANSPORTATION

Much of the Lower Sunshine Coast has limited public transportation. Between Halfmoon Bay and Egmont there is no bus service, making access to health care

services, education, employment, and social participation in those regions especially challenging and costly--again, exacerbated by the COVID19 pandemic which limits ride sharing. In addition to running counter to the goals of environmental sustainability embraced in the 2012 *We Envision* report, car dependence means that those who cannot drive or afford a vehicle are at greater risk of isolation, poverty, and diminished health.

WAGE LEVELS

While the provincial government has raised the minimum wage to \$15.20/hour as of June 2021, we anticipate that a forthcoming study of a **living wage** for the Lower Sunshine Coast (Fall 2021) will indicate that a higher hourly rate is required to meet the costs of housing and daily necessities. Many of those living below the poverty threshold are working at multiple low-paid jobs that do not individually provide enough income to cover the cost of living or supporting a family.



INCOME SUPPORTS

“With a diet supplement, I get over \$1400 a month on disability. But my rent is \$1100 a month. The ministry is so far behind the times. I rent out the bedroom to a roommate who helps pay for food—it’s the only way I can make it. Now EI is harassing me to pay back \$2700 I got while waiting for disability. I have no way to pay the money. It’s robbing Peter to pay Paul.

COVID funding (CERB) is meeting the needs of people who own a house and have two cars. It’s not helping the people who need it the most. And CERB payments are higher than disability benefits. The pandemic has left the poorest stranded...

When you need help, you have to fight for it. I don’t understand how the system works. If I didn’t have to fight for everything, I might have more peace of mind.”

Mike, 40, living with a chronic illness on disability assistance

Provincial income assistance rates, though raised recently, are still set at levels well below the poverty line for certain groups of recipients. A single employable adult receives \$960 in provincial assistance per month for all shelter and living expenses, while a single person with disabilities receives \$1358/month. These amounts are unlikely to cover even the cost of accommodation on the Lower Sunshine Coast.

Part-time employment income (up to a maximum exemption limit) can help supplement these levels if people are able to work. However, income assistance recipients are routinely subject to intrusive investigation by ministry staff, as one disability recipient participating on our advisory board experienced upon reporting the stipend she earned for contributing to this project. This approach is at odds with ministry goals of supporting the autonomy, dignity and rights of people experiencing poverty (*Covering all the Basics: Reforms for a More Just Society, BC Report on Basic Income, 2020*).

Targeted federal and provincial poverty reduction benefits have had a positive impact on some groups of recipients. Child benefits from both levels of government have significantly reduced the level of family and child poverty; the seniors' Guaranteed Income Supplement has similarly addressed poverty among seniors. During the pandemic, a temporary monthly provincial supplement (though introduced late and recently reduced by almost half) assisted people receiving disability benefits.

In the last year, the federal and provincial governments implemented a series of emergency income support and benefit programs to avert widespread poverty brought on by job loss and hardship during the pandemic. Though flawed in some respects, it demonstrated what a **guaranteed basic income** could accomplish and raised the level of public support for this as a long-term poverty reduction strategy.



However, differential levels of income support among categories of recipients (while sometimes necessary to address different needs) create a hierarchy of “deserving” and “undeserving” poor, where those most in need receive the least support.

TAX SERVICES

Living on a very limited income with a health condition, **Harvey** sought help when his glasses broke and he could no longer drive. After much phoning around, he got help from a hospital social worker to replace the glasses, but more importantly, he got a referral to someone who could help him complete his overdue tax returns. He found out he was eligible for the seniors’ Guaranteed Income Supplement, and with the retroactive payment he was able to catch up on debts, do some repairs to his RV, and maintain a healthier diet for his medical condition.



When low-income earners fail to file tax returns, they often miss out on poverty reduction benefits they are entitled to—GST and climate change rebates, senior income supplements, child benefits, etc. While some free support for filing tax returns is available, the demand for this service has significantly increased.

HEALTH

Gerry is a retired construction worker who lives in an RV he owns on a rented pad in the Pender Harbour area. Since retirement he has lived on his Canada Pension and part-time work driving for an auto parts company. Then he was diagnosed with a serious health condition and had to stop working, but he faced additional costs for medication and health supplies.

When his RV heater broke, he could not afford to fix it. To make ends meet, he was selling his tools for cash and going to the Food Bank for groceries. Though he was very grateful for the Food Bank, it was not suitable for maintaining the special diet he needs for his health condition.

Wayne is a shíshálh man who was living in a mobile home in an isolated park, with no phone or internet access. His home was badly in need of repairs, but with a chronic health condition that hospitalized him almost weekly, he was unable to work and could not afford the repairs. The last time he was discharged from hospital, the hospital social worker realized he could not recover while staying in the leaky mobile. She assisted him to get a phone and make contact with a relative who agreed to provide a room in her house for him. Since living there, his health has improved, and he has been hospitalized much less.



“Being without secure shelter is a huge stress on mental health. If you didn’t have a mental health condition before becoming homeless, you would certainly be at risk of developing one as a result of being homeless.”

Mental health and addiction social worker

While residents of Canada are fortunate to have a universal government health plan that covers most health service costs, it does not cover all prescriptions, medical supplies, or dental costs. Nor can it address the consequences of a health crisis, such as job loss, loss of income, and increased caregiving needs. A health crisis can be a significant factor in pushing someone into poverty. And as health research has clearly shown, as a social determinant of health, living in poverty has a huge impact on health and well-being.

DIGITAL LITERACY AND ACCESS

“Disability assistance will pay for a home phone but won’t pay for a cell phone. They don’t consider it a necessity. But everyone assumes you have a cell phone - to access information on the internet, fill out applications, make appointments. And when did you last see a working public telephone? On a land line, you can’t access the internet. Without a cell, I can’t be reached if the medical appointment I’m going to in Vancouver is cancelled while I’m on the way. Then it’s a wasted ferry trip.”

Mike, living with chronic illness on disability assistance

“One of our students was failing to turn in spelling assignments that were emailed to her parent. When the teacher looked into this, it turned out the student was not getting the assignments because the parent was receiving the emails on her phone and had no way to print them out. It was easily solved by sending a printout home with the student. But this is one of the ways that poverty is invisible. To be aware of it you need to question routine and think outside the box.”

Deborah Luporini, school principal

These days, most services, information, and benefit programs are made publicly available primarily online, but many people living on a low income have limited or no access to digital skill-building, online services, or digital hardware. This gap in digital literacy contributes to what poverty reduction advocates call the Digital Divide – a form of social inequality that is the result of exclusion from information and communication technologies that assume universal digital access and literacy.



Local libraries are addressing the demand for digital literacy support for seniors, and they provide free internet access to the public. However, these efforts do not fully address broader needs for information and technology access and training, especially for rural residents in areas with limited digital service. (Note: Telus has embarked on a project to enhance internet service in the north end of the Lower Sunshine Coast in 2021.)

FRAGMENTED SERVICE DELIVERY: LACK OF SOCIAL PLANNING OVERSIGHT & ACCOUNTABILITY

“The biggest problem is the long-standing fragmentation of the system. Even for support for early years programs, a parent may need to go to seven or eight different agencies in different locations to get help.”

Kirsten Deasey, District Principal, Learning and Innovation, SD No. 46

“I would love to be involved in more conversations about collaborations and partnerships.”

Nicole Griggs, Vancouver Coastal Health

A key message heard from a variety of service providers and people experiencing poverty who participated in this project is that the Lower Sunshine Coast planning and service system is fragmented, with providers working in isolated silos which sometimes operate at cross-purposes, creating duplication and gaps in service.

Despite the production of several reports on social issues (housing and child care being the most recent), no authority has an oversight role to ensure community leaders and service providers are working towards shared goals. There is no doubt that coordinated action can be challenging on the Lower Sunshine Coast, due to the various communities, service providers, and government jurisdictions involved. But failing to collaborate and work in cooperation has negatively affected the region’s response to a growing poverty crisis—in terms of social planning, coordinated policy, service delivery, completion of projects, implementation of recommendations, and clear communication with the public.



Fragmentation also makes it difficult for the public to access appropriate services. Residents may be required to contact several agencies or meet several sets of criteria to access benefits or services. In a rural community with limited public transportation, this can present insurmountable obstacles for those living on a low income.

THE NEED FOR RESPECT AND DIGNITY

“You can see people’s faces change when they find out I’m on disability. What we need is to be treated with dignity.”

Melinda, living with an invisible disability on disability assistance

Mike's medication has side effects, which include weakening the bone and gum tissue that support healthy teeth, so he has lost some teeth. A dentist he went to recently looked at his teeth and immediately proclaimed he had "meth mouth." As he points out, living with a disability on very little money is challenging enough, but negative attitudes make it even harder.

Our research found that poverty on the Lower Sunshine Coast is largely invisible and has not been on the public radar. Many residents move in social and economic circles that are similar to their own and may not knowingly be in contact with those who are experiencing poverty. Many are therefore unaware of the extent of poverty, its effects on individuals, or its impact on the community.

Furthermore, there are negative stereotypes about poverty that limit our understanding and our collective ability to address it. For example, poverty is often equated with homelessness and/or addiction, crime, laziness, or personal failure. These assumptions hide the reality that almost one fifth of Lower

Sunshine Coast residents are struggling to meet their basic needs, but often remain silent about their circumstances because of judgment and stigma around poverty.

These residents include elders facing health crises or evictions, single mothers, single workers, youth, people with health challenges, women escaping violent or abusive relationships, and people who have been targets of discrimination. And yes, they also include those who are homeless, or whose method of coping includes using drugs or alcohol. But because of the stigma around poverty, efforts to develop supportive or affordable housing often face community resistance, which adds to the problem. No one chooses poverty, but circumstances and social factors can conspire to trap someone in it.

SUMMARY

Almost one fifth of Lower Sunshine Coast residents struggle to meet their needs for housing, food, and other basic necessities. Poverty may be triggered by a crisis that has cascading effects, but it is also created by systemic factors, like shortages of



of residents live in poverty, many of them working at low paid jobs.

affordable housing and child care, that affect people differently depending on their personal support systems, resources and opportunities. Those experiencing poverty often remain hidden due to stigma and stereotypes, and they may have difficulty finding or accessing services they need.

The Lower Sunshine Coast has many dedicated service providers who strive to assist and meet the needs of residents. They are hampered by lack of resources, fragmentation of services and a lack of coordinated oversight and planning.

The gap between income levels and affordability affects the whole community, creating social divisions and labour shortages in health care, community services, tourism, and retail businesses.



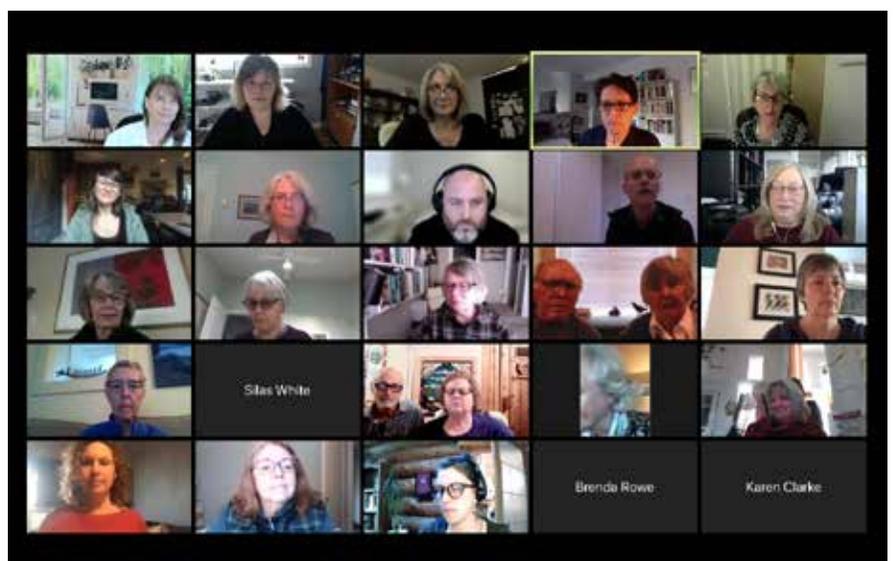
3. SHARING INFORMATION WITH THE COMMUNITY

One of the early recommendations emerging from Phase 1 was to address the invisibility of poverty by developing communication strategies to increase community awareness and dialogue. This included immediate communications in Phase 2 to share project findings and build community commitment to action, and a long-term communications strategy to keep poverty on the public’s radar, deepen understanding of its complexity, and profile various solutions.

Work on the housing issue was already under way by Cover the Coast (CTC), a project which brings together groups focused on affordable housing, raises public awareness about the housing crisis, gathers information about available housing stock, and encourages the development of more rental units.

Given the Poverty Reduction Strategy project’s overlapping interests with CTC, we formed a partnership to conduct three public forums (March 29, April 13 and 26, 2021) to build community awareness and support for strong collective action to reduce poverty. The forums were advertised in local newspapers, on social media and by postcard distribution.

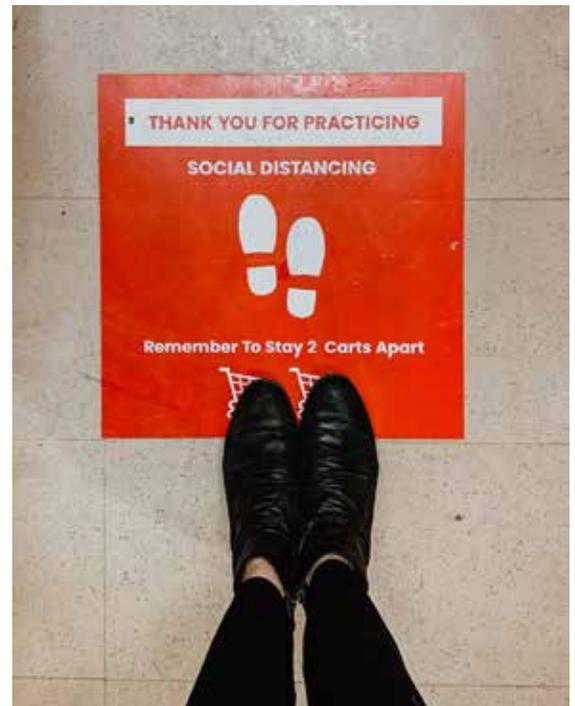
Registrations for these forums reached 140, while about 108 attended. Several participants requested the forum slide show in order to present it to their groups, while the Coast Reporter published follow-up stories on the issues, extending the impact of the forums.



4. CURRENT ACTIONS AND LEVERS OF CHANGE: A SHIFTING LANDSCAPE

As we undertook a scan of local community actions and opportunities to address poverty, the landscape was shifting. The pandemic amplified social inequities and forced some people into poverty for the first time. As new information about the pandemic's negative impacts continued to emerge, service agencies scrambled to meet increasing demands for assistance.

At the same time, the public awareness activities carried out during our project succeeded in alerting residents to critical community needs and galvanizing elected officials and community leaders into taking a more coordinated and collaborative approach to housing and other poverty issues. This cooperative direction aligned with our emerging recommendations. Below are some of the areas with potential to build on local actions.



HOUSING

Much work has already been done on the Lower Sunshine Coast on various kinds of affordable housing, though the demand continues to outpace supply. Gibsons has recently opened a new supportive housing facility of 40 units and has two other affordable housing projects in development. Sechelt has supportive housing facilities, and SCCSS has a women's housing project in development. Senior housing, however, has a growing waitlist in both communities, short-term emergency housing in Gibsons is unstable, and affordable workforce housing remains scarce.

With the support of other local governments, The Town of Gibsons released a Sunshine Coast housing needs assessment in November 2020, followed by the *Sunshine Coast Housing Implementation Report 2021*. These reports provide a detailed picture of current and projected housing needs and recommend strategies for local governments to facilitate the increase of housing stock. We shared some of the information from the needs assessment at our public forums, and believe the implementation recommendations are a good starting place for removing municipal and regional barriers to increasing housing stock, particularly rental units on existing properties.

On March 1, 2021, an Emergency Call to Action on Housing brought together local government representatives and action-oriented groups to address housing. A steering committee was created on April 19, 2021 and continues to develop a Housing Action Table with a paid coordinator.

2020/21: Cover the Coast and the Sunshine Coast Affordable Housing Society continue to work on increasing rental stock and raising community awareness while supporting the newly formed Housing Action Table. The shíshálh Nation has an affordable housing project, The House of Clans, under construction and another housing development going forward in Selma Park.

The federal and provincial government poverty reduction plans have committed to investments in emergency housing, Indigenous housing, and affordable housing. These are promises the local housing action group can hold them accountable to and build on.

COLLABORATIVE SOCIAL PLANNING

During the project, it became apparent that the absence of a social planning coordination body on the Lower Sunshine Coast has impeded problem-solving and action on social issues that impact poverty. It has been encouraging to see elected officials and community members come together to address the urgent housing crisis in a more collaborative and coordinated way. Our recommendations urge community leaders to continue this collaborative approach in social planning more broadly.

In exploring social planning models, we consulted frequently with the Tamarack Institute – a leading knowledge resource for poverty reduction work in Canada, which Lower Sunshine Coast council and community members have now joined. In particular, we looked at poverty reduction plans in communities similar to the Lower Sunshine Coast with multiple local governments and service delivery organizations (for example, Port Alberni-Ucluelet corridor; Kelowna and area; Cowichan Valley Regional District).

Without exception, each region emphasized the necessity of bringing key stakeholders and leaders together to develop a shared vision and action plan, and to steer its progress. Current discussions of best practices in poverty reduction emphasize collaborative action and collective impact, as poverty is too complex to be taken on by a single organization or service. We have shared this information informally with local elected officials and community leaders prior to publication of our final recommendations.

Locally we sought advice from the Seniors Planning Table (SPT) which has proven successful in bringing together various service providers on seniors' issues and coordinating actions for collective impact. They shared information about their structure and functions that could assist in the development of a Social Planning Council.

Sample of Seniors Planning Table functions:

- brings different people / organizations together with a specific focus
- shares who does what – information and referral are core elements
- identifies gaps
- carries out advocacy and lobbying
- successfully tackles pressing issues and creates collaborative solutions
- participates in provincial working groups to collectively influence the provincial level and maintain strategic contact

The Seniors Planning Table structure includes:

- a steering committee to guide the work
- strategic priorities created via collaborative input from members
- monitoring ongoing impact and needs using an integrated evaluation model
- participation of political leaders

CHILD CARE

The *Sunshine Coast Child Care Action Plan 2020* (developed by the District of Sechelt with support from other local governments) lays out targets for increasing child care spaces on the Lower Sunshine Coast and strategies to improve retention of child care staff. This is a clear, well-researched plan but it has not been taken up by any leadership body and has seen no activity since the beginning of the pandemic. Its recommendation of a Joint Child Care Council for the Lower Sunshine Coast has not been implemented.

In 2018, the BC government made a commitment to develop universal, affordable child care in the province. Informants in our study indicated that child care is likely to be brought under the BC Ministry of Education in the fall of 2021. (Its current location is within the Ministry of Children and Family Development.) This has some advantages of streamlining human resource issues and wages, and linking child care more closely with education principles. However, it raises questions:

- How will the move align with the *Sunshine Coast Child Care Action Plan*?
- What are the implementation plans for existing child care facilities?
- How will community stakeholders have input?



In April 2021, the federal government announced its commitment to “a Canada-wide, community-based system of quality child care” with a goal of achieving a \$10/day rate within five years and investing in training and wages for child care workers. Though this is likely to be implemented through federal-provincial agreements, it requires follow-up by a designated local body overseeing child care.

WAGE LEVELS AND INCOME SUPPORTS

The federal government continues to provide a series of benefits to mitigate poverty among certain identified groups (seniors, parents, Indigenous communities) which began in 2016. With uptake of those benefits being fairly complete, their poverty reduction impact has somewhat levelled out (First Call 2020).

The BC government has raised the minimum wage to \$15.20 as of June 2021. The Sunshine Coast Foundation will be releasing a report on a living wage for the region in the fall of 2021, anticipated to be higher than the minimum wage.

The introduction of a temporary guaranteed basic income during the COVID-19 pandemic raised public support for a long-term guaranteed basic income. Should this gain traction, it would likely be spearheaded at the federal level, in partnership with provinces. However, the BC government recently released a study (December 2020) which rejected the idea of a guaranteed basic income in favour of targeted improvements to the existing income assistance program.

FOOD SECURITY

School District No. 46 and the community schools have begun to move from a pandemic-driven emergency response mode to a coordinated effort to work collaboratively on shared goals, including food security.

Food Banks are expanding by creating satellite delivery points and extended hours. These and other food security efforts could be further aligned through a central community-based planning body.



TRANSPORTATION

As this report goes to press, the federal government has announced its support of a twice daily Coast Connector bus service between Langdale and Earls Cove ferry terminals. This is a welcome improvement but does not address the need for a shuttle bus for residents to access services.



5. RECOMMENDATIONS FOR ACTION ON POVERTY REDUCTION

After analyzing the most urgent current community needs and areas of immediate action that could most effectively contribute to poverty reduction on the Lower Sunshine Coast, we recommend the following:

RECOMMENDATION 1: COORDINATION OF SOCIAL PLANNING

Create a regional **Social Planning Council** (SPC) to facilitate information sharing, service delivery, and collaborative planning on social issues related to achieving healthy and affordable communities on the Lower Sunshine Coast. This is essential to mitigate problems caused by working in silos with little cross-communication.



The objectives of the SPC for the first year would include:

- Invite all service providers and planning tables addressing poverty issues (housing, homelessness, child care, food security, transportation, income support, health, mental health and addiction, seniors, digital literacy, income tax services, information and referral) to join the council.
- Ensure that those with lived experience are part of the SPC, and welcome the participation and voices of indigeneity, including members of the shíshálh and Sk̓wxwú7mesh Nations.
- Create a paid position to lead priority actions, facilitate communication, and monitor progress.
- Create a 3 - 5 year work plan with defined goals and priorities.

- Liaise with a regional leadership round table of elected officials, providing updates on work plan progress and changing priorities, and cooperatively lobbying senior levels of government to acquire resources for the priorities identified for the Lower Sunshine Coast.
- Publicly report on SPC work plan progress.
- Continue a long-term communication strategy to increase awareness and understanding of poverty in our communities (see Recommendation 4).

A strategy to fund the Social Planning Council and priority projects should be developed by the regional municipalities in collaboration with not-for-profits and local businesses/agencies and other governments where feasible in summer/fall of 2021. The SPC should start work as soon as possible and publicly report on progress on a regular basis.

RECOMMENDATION 2: HOUSING

Establish a regional **Housing Planning Table** (from existing groups) contributing to the Social Planning Council, and hire a housing coordinator with the priority of accelerating the creation of more affordable housing. This recommendation has already been acted upon, bringing together advocates for emergency homeless housing, supportive housing, affordable workforce housing, and increased rental housing stock.



Priority actions include:

- Immediately urge municipal and regional governments to remove disincentives and barriers in local bylaws to increasing housing stock (see *Sunshine Coast Housing Needs Report Implementation Framework*) and create incentives to encourage solutions to the housing crisis, such as secondary suites/accessory dwelling units, lots for RVs, tiny homes, etc.

- Urge federal and provincial governments to support quick build of approved projects.
- Urge federal government to restore and increase support for affordable housing.
- Increase landlord and tenant supports via pre-screening or registry.

RECOMMENDATION 3: CHILD CARE

Establish a Child Care Planning Table (from existing groups such as Success by Six, Early Learning table) that will inform the Social Planning Council.

Adopt the targets of the *Sunshine Coast Child Care Action Plan 2020* and publicly report progress.

Support School District No.46 in their consultations with the community in working towards universal, affordable child care.

RECOMMENDATION 4: COMMUNICATIONS

Implement a long-term communications strategy via the Social Planning Council to address the invisibility of poverty and build awareness in the community of the complex supports and actions needed to reduce the number of community members living in poverty.



RECOMMENDATION 5: WAGES AND INCOME SUPPORTS

Establish a living wage policy for the Lower Sunshine Coast (higher than provincial minimum wage). Use the 2021 data from the Sunshine Coast Foundation report to establish and promote a living wage based on needs and costs in our region.

Increase free tax filing services to low-income earners to ensure people access benefits they are eligible for. Determine and increase capacity for free services via Social Planning Council. Number of people served increased significantly for 2020 taxation year and is expected to continue increasing.

Urge the provincial and federal governments to establish a guaranteed basic income (recommended by the national advisory committee reporting on progress of the federal poverty reduction strategy 2020) and/or increase income support rates to official poverty line.

RECOMMENDATION 6: TRANSPORTATION

Implement daily bus service between Halmoon Bay and Earls Cove/Egmont to equalize residents' access to health care, education, social services, and community participation. Restoration of the Coast Connector is a welcome beginning but is not sufficient to serve the needs of residents.



RECOMMENDATION 7: POLICY DEVELOPMENT

Use Poverty Lens criteria (Appendix B) when developing policy and practices in public services, education, transportation, etc., particularly when creating or revising policies and bylaws at the regional and municipal level.

Poverty is a multi-faceted and complex issue that community leaders may not be familiar with. The Poverty Lens document provides some guidance about how to incorporate poverty reduction criteria in planning and policy making.

RECOMMENDATION 8: ACCESS TO SERVICES

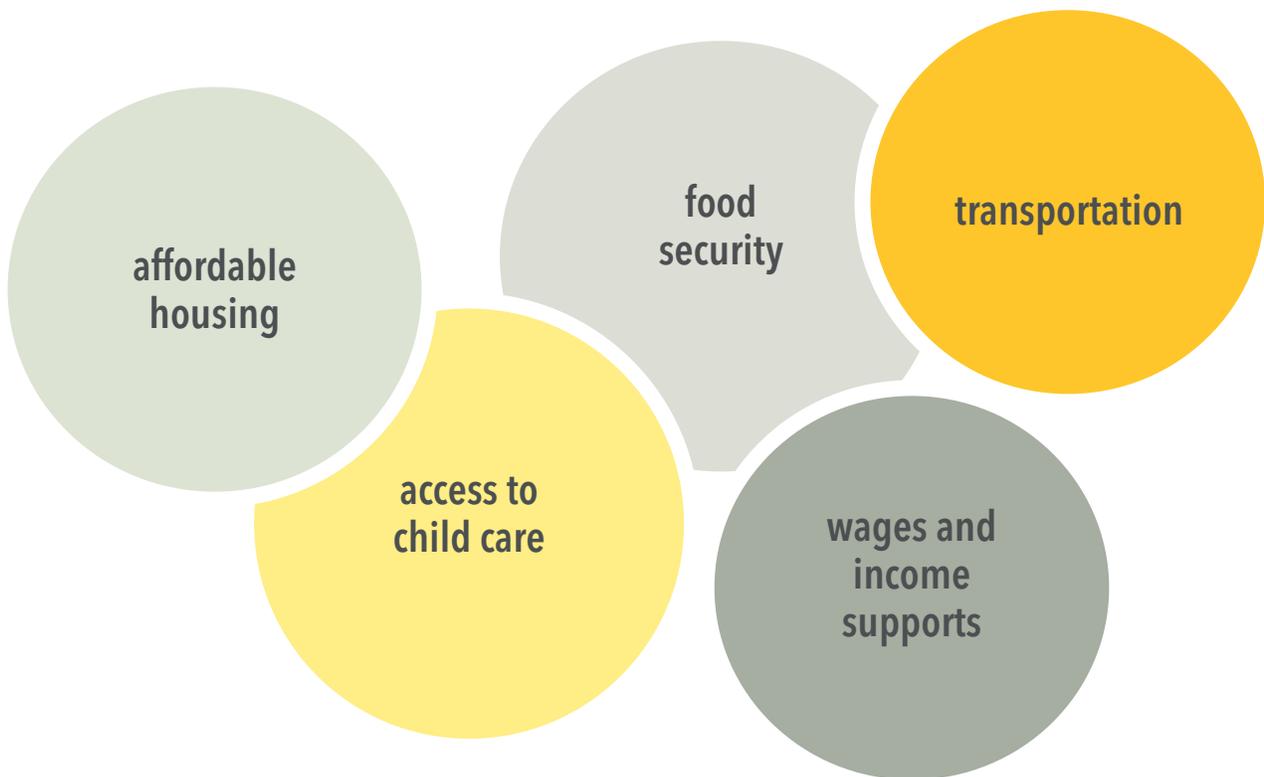
Establish a program to improve digital literacy for low-income earners and increase access to digital services (internet, cell) and hardware (phones, computers).

Streamline referral services to enable “one-stop” contact points for people seeking help.

6. CONCLUSION

This report has outlined the picture of poverty on the Lower Sunshine Coast in 2020/21 as well as some of the important work that dedicated advocates and service providers do to mitigate its worst effects. But without more coordinated strategic interventions, the crises described here will continue to escalate, further eroding the quality of life in Lower Sunshine Coast communities.

This report does not provide a prescriptive formula for solving the complex issues of poverty. What it does do is offer a plan to work together across organizations in our community to maximize the impact of our efforts, particularly on the large social issues that affect the health and well-being of the whole community. Issues like housing, access to child care, food security, transportation. The recommendations provided here will move us forward by working together on solutions.



Many of the recommendations will require resources, and some will need interventions by senior levels of government, both federal and provincial. One of the goals of the recommendations is to facilitate the delivery of clear messages with a strong unified local voice to higher levels of government.

One of the goals is to facilitate the delivery of clear messages with a strong unified local voice to higher levels of government.

The recommendations also give local governments priorities to act upon. We have asked local governments to amend or remove outdated regulations that impede solutions, particularly in the area of housing. Now is the time to align government interventions with the current and future needs of our community.

We call on each local government, the shíshálh and Sḵwxwú7mesh Nations, each table for collaboration, each community organization, and each community resident to champion the recommendations outlined here. All of us must be a part of the discussion and the solutions. Our community will continue in crisis if we don't step up. Let's move forward together.

All of us must be a part of the discussion and the solutions. Our community will continue in crisis if we don't step up. Let's move forward together.

APPENDIX A: DOCUMENTS REVIEWED

What We Heard: BC Poverty Reduction Consultation, 2018

Building Understanding: First Report of the National Advisory Council on Poverty Report, 2021

Child Care BC: Caring for Kids, Lifting up Families: The Path to Universal Child Care, 2018

Covering All the Basics: Reforms for a More Just Society, BC Report on Basic Income, 2020

First Call Child Poverty Report Card, 2020

How do we measure poverty? Hannah Aldridge, Policy Analyst, Maytree Poverty, Rights, Change, 2017

Opportunity for All: Canada's First Poverty Reduction Strategy, 2018

Sunshine Coast Housing Needs Assessment, 2020

Sunshine Coast Housing Needs Report Implementation Framework, 2021

Sunshine Coast Homelessness Count, 2020

Sunshine Coast Child Care Action Plan, 2020

TogetherBC: BC Poverty Reduction Plan, 2019

We Envision: Sunshine Coast Sustainability Plan, 2012

APPENDIX B: POVERTY REDUCTION LENS

CONSIDERING POVERTY REDUCTION WHEN DEVELOPING POLICIES AND PLANS

Are you developing policy, programs or events that impact your community? This document is designed to help you consider how your work affects people living in poverty, and how it can contribute to reducing poverty. Below are some planning questions to consider, followed by information about poverty.

Questions to consider when developing a policy or project:

- Who will benefit from this policy or project? Will it benefit low income and other marginalized people?
- Who might be excluded from benefiting? Who might be harmed?
- How does it contribute to equity for all? Does it recognize the dignity and potential contributions of every person?
- Have important decisions been made with the direct input of those who will be most affected?
- From whose perspective will the policy/project be evaluated? Have those most affected been involved in setting evaluation criteria?
- Will the policy or project unfairly burden some groups now or in the future?

Questions to consider when planning public events:

- Does the admission/registration fee encourage low-income and other marginalized people to participate?
- Is the venue easily accessed via public transportation?
- Is the venue physically accessible? How will you accommodate various disabilities?
- If online, does it presume universal access to a computer and internet link? To a printer? How will you include and support those without access?
- If online, does your program incorporate accommodations for those with disabilities?
- Does the event provide child care (service or funding) for participants?

WHAT IS POVERTY?

Many people may believe that poverty is the result of a person's "bad choices" or "bad planning." But we know that how a person manages any life challenge or crisis depends on the resources and power they have access to. These include supportive family and friends, education, social position and contacts, mobility, access to services, lifelong experiences (being valued or not, experiencing discrimination), and freedom to make independent choices. These advantages are not distributed equally.

Governments usually measure poverty by income level, but they also recognize that it is more complicated than that. The federal government defines **poverty** as follows:

Poverty means lacking the resources, means, choices, and power necessary to acquire and maintain a basic living standard and to participate in society.

As a community, we often don't see the poverty around us, because people who are living in poverty may feel shame or blame and be reluctant to talk about it. Though the most dramatic forms of poverty may be visible, poverty also has many hidden forms.

Here are some examples:

- Audrey is a single mother who is self-employed and owns her house, but cannot find child care for her two children, one of whom has high needs. Therefore, she can only work part-time and struggles to pay the bills. Her career has been held back by the lack of child care. Though she is barely getting by, she is perceived as "doing ok" because she owns a home and has a business.



- Gerry is a senior living alone who had to leave his part-time job due to health issues and now stretches one meal over each day because his pension will not cover housing, food, and the medications he needs.
- Rosa and Manuel both work minimum wage jobs but still cannot feed their three children without help from the Food Bank.
- Parminder is a recent immigrant without a work visa who is trying to escape an abusive husband but has no source of income.
- Melinda is in her 30s with an invisible disability. She survives on disability income assistance and occasional employment and lives in a recreational vehicle in an RV park because she cannot afford an apartment.
- Doreen lives on a fixed pension has been evicted from her rented apartment and cannot find another place she can afford. The waiting list for affordable seniors' housing is double the existing capacity.
- Sarah and Justine have two children and have been evicted from their rented house due to the sale of the property. They are unable to find another home and are living out of a motel. They are considering moving off the Coast.



WHAT CAUSES POVERTY?

Everyone relies on various supports that enable them to thrive - family & friends, employment, secure income, housing, food, health care, social connection, etc. When any of these supports falls away (through unemployment, loss of housing, lack of child care, a health crisis) then a person may experience a cascade effect that leads to poverty - if one support falls, others begin to fall too.

People do not choose to be poor. Poverty has many contributing causes that are beyond an individual's control:

People do not choose to be poor.

- housing market conditions that place home ownership out of reach for most people, and set rents so high that many people are spending more than 50 percent of their income on housing, while others cannot access housing at all

- lack of services that enable people to work – for example child care and public transportation
- discrimination and inequality – racism, ableism, sexism, homophobia, colonialism, etc. – that create traumatic experiences, place social and economic barriers in people’s way, and keep people marginalized (unemployed, unsupported, undervalued)
- social policies that set income assistance rates well below the poverty line, and that send messages about who among the poor is “deserving” or “undeserving” of help
- unanticipated personal circumstances for which there is an inadequate social safety net – for example, a health crisis that forces a person to stop working, family breakup, or an abusive partner.
- lack of consistent support for those with mental health or substance use issues
- a widening gap between rich and poor, caused by broader economic policie

WHY IS IT IMPORTANT TO ADDRESS POVERTY?

Poverty has an impact on whole communities. When the gap between wealth and poverty widens, communities become fragmented and exclusive, where some enjoy great privilege while others are excluded, isolated, and treated without dignity.

When too many people are struggling to make ends meet and cannot afford to live in our community, the work force is depleted and services like health care, food provision, businesses, and cultural and recreational activities suffer. Working people can no longer afford to live here and contribute to the community.



THE GOALS OF POVERTY REDUCTION

- Sustain a healthy and diverse community with dignity for all
- Increase access to affordable housing, child care, food security, transportation, support services, opportunities, and social participation
- Eliminate social inequities and discrimination that marginalize certain groups of people, create traumatic experiences, place barriers in their way, and put them at greater risk of poverty
- Increase income supports to eliminate a hierarchy of deserving/undeserving poor and integrate a lens of social justice, rights and a decent standard of living for all
- Enhance the dignity, autonomy and choices of those affected by poverty
- Reduce shame and blame related to poverty
- Reduce the isolation and social exclusion that accompanies poverty
- Build a more cohesive social fabric with a shared collective commitment to ensure everyone in our communities can thrive

The National Advisory Council on Poverty's 2020 progress report on federal poverty reduction states:

The Government of Canada should incorporate an **equity lens** when it reviews, develops and implements strategies, policies and programs. It should ensure Canada's poverty reduction efforts work as well for those at the highest risk as for everyone else and meet the unique needs of marginalized populations, including immigrants, refugees, ethno-cultural and racialized groups, persons with disabilities, LGBTQ2S individuals and people experiencing homelessness.

*Building Understanding:
First Report of the National Advisory Council on Poverty,
2021, p. 6*