Figure 1.0: Age Range of Participants (36 subjects)

Introduction

- 18-29
- 30-65
- 65+
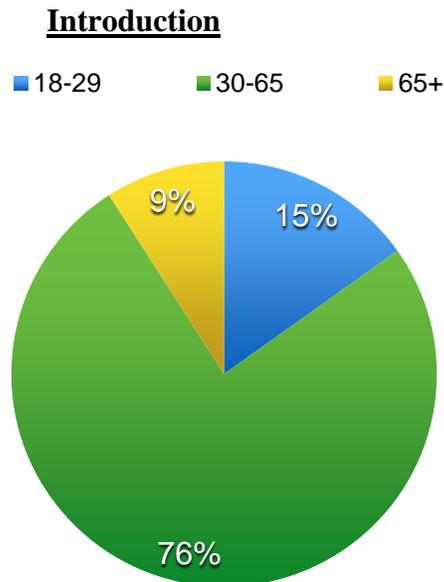
The SOS Society hosted two separate workshops at two different locations; ACE Activity Centre (a centre for adults living with mental illness/physical disability; first 20 participants on figure 3.0) and Foundry (Youth Wellness Centre; last 14 participants on figure 3.0). A vast majority of the sample had experienced trauma and lived with some form of disability (nearly 100%), which may be attributed to latent characteristics within the targeted group (ie; advertising was specifically placed in these two locations and in places where people living in poverty/with disabilities frequent). Of the group dynamic identified, 3 of the subjects on table 3.0 were service providers Approximately 32% of participants were aboriginal (either self identified or Government Status), and had at some point lived on reserve. A large portion of the participants were single mothers, or come from single parent households, and almost every participant had been homeless or at some point lived with the possibility of becoming homeless, and furthermore an overwhelming majority (all 36 participants) had experienced trauma.

Of all of the themes covered and empirical evidence discussed, 10 core focal points surfaced from the conversation; **housing, childcare, preventative/accessible healthcare, transportation, living wage, generational impact, stigma, lack of support, lack of cohesion between programs and systematic scaffolding**. Its truly impossible to fully investigate every juncture in life that leads to poverty; but the strongest and most clearly ringing sentiment is that not one single person imagined their life this way. Colonization and capitalism has wrecked havoc on traditional cultural expression and self-sustainability, our government needs to initiate and protect programs that foster cultural practices and reconnect individuals to our natural resources. Legislative and personal change must be underway to tackle this issue from all sides, poverty is an is-

sue of resource imbalance and societal perspective. Every one of these individuals believed that the given support and the tools to navigate the system, alleviating their poverty was possible. There is an unspoken stigma pervading against those struggling in poverty, that if they had just worked harder they could live normally. Figure 2.0 reflects the prioritization of these themes; participants used 4 voting stickers to triage the solutions targeted at housing, childcare, healthcare, transportation, and wage respectively. Because these first five themes have more tangible and distinct solutions which are accessible in the near future, they were segregated during the vote; whereas the issues of generational impact, stigma, support, cohesion between programs and systemic scaffolding were merged as one core theme because the solutions are intertwined and are projected to take time alongside personal and systemic amendments.

Figure 2.0: Examining priorities as deemed through cast vote (136 voting stickers)

Targeted Themes: What are the Issues People Living in Poverty Face?

■ Priorities
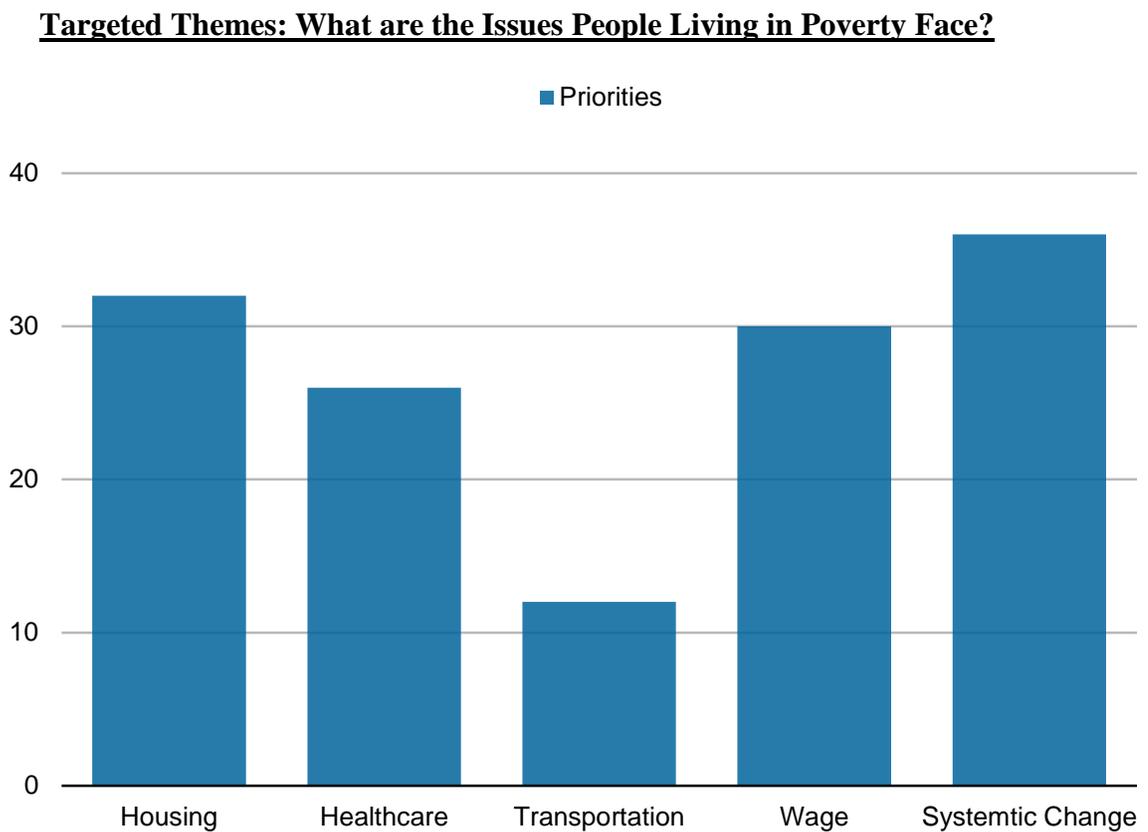
1. Housing
-Many participants discussed being actively discriminated against while finding housing (by way of ethnicity, having pets or children, criminal record, class, gender, physical presentation). Those individuals who are forced to rent cheaper units are simultaneously compromising safety and quality of living; one woman remarked how her apartment doesn't have phone jacks and she isn't able to get a cell phone plan, so having no form of communication poses as risk to her and her children's wellbeing. While buying a home falls further and further out of reach, people are left to seek out rental units that are inferior and unmanageably expensive, there are no active policies in place to prevent landlords from price gouging, and often times units will sit

empty for long periods of time (one participant commented that a whole floor in her apartment building has remained empty for months).

-Utilities such as BC Hydro, Fortis, ICBC and many cellphone providers are also resources that are becoming unreasonably expensive. The vast majority of participants went long periods of time with no heating, lighting, insurance, phone etc. because they couldn't afford to start up an account, pay their bills or accumulated interest. Not only are these corporate resources only affordable for the wealthy, but setting up a plan often includes an appraisal of credit, which is often the first thing to be affected when one is living in poverty. These companies benefit off of defaults and accumulative interest which further engrains the struggle to escape poverty. Many of these people had also fallen prey to small personal loans offered by businesses like Money Mart or EasyFinancial (which have an interest rate of 24%). Naturally when you are struggling and trying to make ends meets, the foresight to know how unethical charging a person nearly a quarter of what they borrow is not present. Many participants witnessed family, friends and partners engage in the struggle of large corporations offering seemingly easy money like these loans, only to be gouged when you reimburse, and have their credit further impaired. Pawning off personal items is one of the most common forms of currency for participants, anything from basic needs to priceless personal items are lost to the necessity of cash, which further dehumanizes these individuals. One of the most startling realizations of this study was that privilege and financial accessibility isn't built off actual wealth or assets, but the availability of credit. If we look at other financial models from other countries, we can see that small personal loans with reasonable interest rates can have immense societal benefits, people can afford housing and childcare, start small businesses, get themselves safely out of debt and start living in a way that they can build credit and be seen as worthy humans in the eyes of the bank.

-If we educate vulnerable youth and adults about strategic planning like budgeting we can equip them with the basic skills to survive. Participants also need the advocacy and leadership of its government to financially protect them. Non-discriminatory banking, low barrier rent & utility caps are the first step in creating a safety net, but further action is needed when it comes to actually equipping people with the skills and ability to be wise investors with their time, money and value. Humans are not currency, one is not more valuable than another and our government needs to reflect this; every single human regardless of net worth is entitled to a safe living space, basic resources and protection. It is agencies like SOS, ACE and Foundry that are providing a sense of belonging and safety for these individuals, now it is up to the government to be proactive and provide the groundwork for meaningful action. There are many overarching, extensive influences when it comes to tackling poverty, some of them currently out of reach (in terms of corporate affairs), but hopefully as these matters get brought to the table, stories will be told, problems teased out and solutions will be vocalized and generated by these immensely innovative and creative people.

-People living in rural or isolated housing are further at risk; they have less accessibility to healthcare, nutritionally dense food, support and transportation. Part of breaking the cycle of poverty is providing accessibility and transportation for those who are isolated or have mobility issues. Internet should be a basic resource available to these individuals in order to access information, book appointments, order groceries or seek out online support/counselling. Individuals with disabilities, trauma, mobility issues or those living rurally should be entitled to therapeutic support, including the comfort of pets. While seeking out housing, many of these individuals were denied because of their animals, which left them feeling hopeless and subordinate.

-Possible solutions that were discussed during the workshop to address the issue of safe housing were; subsidized/co-op housing, properly outfitted/safe housing, rent/utility caps, enforced policies for landlords, low barrier/non-discriminatory rental units and utilizing empty units for affordable housing. Credit is a pivotal topic for participants; many were never afforded the privilege of opening a bank account let alone to build credit, and from this survey it's obvious that trust needs to be built between the financial industry and these individuals. Many of the participants agreed that once you live in poverty it's an invitation for everyone to critique your life, you can no longer afford privacy or autonomy. It's clear that affording safe housing, childcare and even healthcare are entwined with the ability to yield credit responsibly.

2. Childcare
-Closely tied to housing is childcare, something that is becoming financially out of reach for those even living in the middle/upper class. If you can't afford to put your young children in daycare, you can't afford the time to work, the cycle is precarious. Across the board, full time daycare is nearly the cost of rent (approximately $1000 per month), so parents are forced to put their children in unlicensed facilities, or in unpredictable situations with friends or family. The cutoff for child subsidy is reflected in the previous tax year, something that is irrelevant to many family's current financial situation. Furthermore, the kids whose parents who cant afford daycare are also stripped of social experiences and the fundamental building blocks before entering school. Several parents also spoke about not being able to afford basic childhood activities such as birthday parties, arts or recreational activities.
-Another priority that was identified during the workshop was the enforcement of child support (FMEP). Fathers and mothers spoke of disheartening or traumatic experiences that led them to just give up pursuing child support, further entrenching them in poverty. Taking time off for court, or to pursue legal action against someone soaks up precious resources, and may eventually put individuals at risk. Although it's impossible to address every parent who refuses to pay child support, a review of the program and its policies is warranted.
-The fundamental cost that arises from unaffordable childcare is social inclusion and the freedom for kids to be kids. Realistic subsidy (helping cover more than the current 10% of costs) alongside daycare cost limits would create a more supportive network for parents to get back into a regular work schedule and for kids to have meaningful social experiences. Parents navigating the FMEP/legal system should be offered support and advocacy, alongside the professional assistance of a lawyer.

3. Preventative & Accessible Healthcare
-As most of the individuals that contributed during the workshop lived with a physical, mental or invisible disability (fibromyalgia, diabetes), nearly all of them solely depended on disability assistance which has strict regulations. All of them spoke of the disempowering double standards of the disability program; most often that those receiving funding are not allowed to co-exist with a person making a regular income, denied the ability to volunteer and aging out at 65 leave many of them struggling to find belonging and a sense of security later in life. The logic behind this is that if you are able to work/volunteer, you should be able to provide a full income for yourself, which is simply not conceivable for many. Nearly all of the individuals discussed the desire to find a balance of meaningful work in an environment that understood their disability and didn't compromise it under a stressful workload. The limitations within the assistance pro-

grams leave many of these people in a double bind; stuck within the system and obstructed from reaching out which creates a vicious cycle.

-People living in poverty are expected to balance more responsibilities/limitations with fewer resources. One woman who was completely wheelchair bound remarked that she felt like an immense burden to her husband who was her sole caretaker; thus due to her disability, they both remained housebound and isolated. Most of participants have witnessed the government provide band aid solutions to festering problems, whereas most of these issues could be tackled from the ground up. First and foremost, people living off assistance should be entitled to proper dental care and nutrition as a preventative measure, along with extended health care. Accumulative scientific research has proven the importance and impact of dental hygiene and nourishment, and many of these people are left to pull teeth rather than prevent tooth decay alongside scrounging for pre-packaged, quick and nutritionally devoid food. Several participants spoke of intentionally being incarcerated so they could access dental care. People living with disabilities rely on their partners/family members for physical care which puts them at risk of exploitation or abuse. Furthermore, those living with specific dietary needs should be entitled to food that is healthy and accessible, alongside preventative health care.

-A multi-prong approach would be necessary for success within the health care system, and Foundry is an excellent model for providing dynamic healthcare for youth. Mental and physical health require a specific yet diversified approach, addressing a broad spectrum of issues under one umbrella. Conversation and treatment surrounding mental health, physical wellbeing and nutrition should coexist, as these matters are not mutually exclusive. Waitlists as well as stigma within the doctor's office prevent many of these individuals from accessing health care. Providers need to be properly trained and supported while giving treatment to those living in poverty or with disabilities. Through an interdisciplinary approach, doctors, nurses, counsellors and agencies would have a dispersed workload, alongside issues being addressed under relevant professionals and communication being paramount. At Foundry, health care providers are willing and able to triage, addressing problems collectively. Many individuals agreed that this type of model would be very successful in providing care for families, individuals and seniors. The limitations in qualifying for assistance needs to be reexamined, individuals relying on disability should be offered the liberty to volunteer and/or live with supports who are working full time. These individuals need to be offered the grace to be honest and give full-disclosure of their living situation without risk of losing their assistance. A common theme between these individuals was the feeling of de-humanization coincided with the expectation to jump through all the necessary hoops while in the throes of poverty, addiction or trauma. The overarching suspicion that these individuals are 'taking advantage' of the system needs to be forgotten, all of the participants just wanted to be afforded the freedom to live normally.

4. Transportation

-Affording a vehicle and insurance is unthinkable for many participants, so investing in affordable transportation is important. The bus system in Prince George covers a fraction of the city with limited hours of operation. Participants have used a large portion of their budget for a taxi to get to a doctors appointment, and a possible solution would be subsidized transportation. Furthermore, many women spoke about taxi cab drivers are not always the safest option, they have very little enforcement and all of the freedom. People with disabilities travelling through Northern climates face the brunt of this issue with uncleared sidewalks, dangerous potholes and low visibility. Solutions that would address the issue of transportation include a program in place

to assist those travelling with disabilities, more thoughtful wheelchair accessibility/transportation, more thorough and extensive bus routes, support for those who are interested in obtaining a licence and a safe and reliable taxi service.

5. Living Wage

-A living wage reflects the ability to work full time and provide all the basic necessities for oneself. A decent living wage is futile if the cost of living isn't restricted; an individual should also be able to access wholesome food and health care. The amount of food waste and resource squandering is inexcusable in this province; people shouldn't be starving while large corporations waste massive amounts of 'unsellable' products. Many of these individuals rely on food banks and soup lines, even dumpster diving which has recently become impossible as businesses have started locking their dumpsters or making the food completely inert by pouring bleach all over it. It's shameful that corporations are allowed to waste/desecrate resources that others are pleading for. All participants agreed that the regular disability and welfare rates are simply too low to survive on, people shared feelings about engaging in criminal activity to live (ie; stealing a wheelchair). Our province needs to examine other countries and communities that have low rates of poverty and a decent living wage, and try to implement these policies. Another action that would provide meaningful impact is community consultations much like this report; a chance to give a platform and voice to those who haven't been given the consideration of being heard in the past.

6. Generational Impact

-A startling number of participants grew up in poverty, and it seemed obvious that the cycle of poverty reaches beyond the immediately affected generation. Not only does poverty often coincide with trauma, it creates unhealthy coping strategies and behaviours that are passed onto the next generation. I think the most powerful message between these folks is that they know our city/province/country has the resources to alleviate the issues of poverty for the next generation, but the problem comes down to priorities. Our province currently exists as a very colonized, financially motivated region with plenty of resources, but chooses to ignore these marginalized individuals. To address this problem, our government needs to examine its contribution to poverty, how does funding non-renewable resources perpetuate wealth imbalance? How does cutting funding to grassroots programs engrain the de-humanization that people living in poverty face? Most interestingly, why did every single one of the participants refuse to attend the larger workshop held by the city? Why did they feel like their voices would be lost amongst the more powerful people that would be attending?

-Solutions to address the generational impact of poverty need to be addressed personally and on a broader spectrum; teachers, child care providers, health practitioners and everybody in-between needs to be properly informed. Reducing stigma and barriers for those living in poverty would have an immense impact, and can be implemented on micro, meso and macro levels. Legislation needs to reflect a consideration for those living in poverty, coordinated systems need to be built to empower individuals and not reinforce this de-humanization.

7. Stigma

-One of the most pervasive issues identified in the workshops was the elusive yet impactful existence of stigma. Born from the culture of consumerism/capitalism is the belief that those who are poor are deserving of it, and ignoring the systemic scaffolding that places wealth and

power out of reach who are not born into it. It's clear to me that the wealthiest individuals somehow feel entitled to their position that they worked harder and struggled more than the poor which simply isn't true. The issue of stigma will take years to dismantle and is closely tied to decolonization, but those with the power of advertising, education, program development and support are at the forefront of reducing it. Our government and communities need to band together to eradicate the myth of scarcity, that there are not enough resources to go around.

8. **Lack of Support: Advocacy, Trust & Education**
      -Closely tied to stigma is the shortage of authentic support and advocacy. Most would be surprised to learn participants aren't asking for handouts, but to be heard, seen and trusted as an equal. Small agencies like SOS and ACE Activity Centre are stretching their resources and agents as far as possible. Programs like this are often ground zero for people, it's their last hope, so why is there not a catchment in place to disperse the flood of people accessing these resources? Smaller gathering spaces, community networks and multi-tiered access centres are at the core of solutions. Social enterprise that builds upon itself and offers back to its workers is fundamental, not only does it provide a sense of belonging and productivity, but many programs have the potential for skill building and apprenticeship. Meaningful mentorship engaged within the community, the ability for these people to work, volunteer and navigate life like anyone else. Investing in mental health and wellbeing on the personal and professional levels creates resiliency and growth within the work force.

9. **Lack of Cohesion Between Programs & Systemic Scaffolding**
      -As mentioned before, many of these programs have contradictory and ambiguous information alongside standards that leave many people falling through the cracks, or declassified and flooding to welfare. PWD covers very little and leaves people unable to support themselves, or unable to access CPP or other benefits. A common theme that was talked about was the feeling of being 'kept down', that they were offered supports from some programs, but the conflicting legislation and policies have kept them way below the poverty line. Although the system in place is a well-oiled machine, its leaving many people desperately struggling. Our government places no limits on how much wealth an individual can accrue, why is there such stringent limitations on our most vulnerable people? Why is there a ubiquitous fear that if poor people are empowered the system will crumble? The current system in place is built to uphold those unaffected by marginalization, poverty and trauma, and leave those struggling voiceless. Every one of these individuals just wanted a simple existence without being treated like a second-class citizen, they didn't want to worry about basic needs and most significantly, they didn't want to pass their worries onto their children. The message is clear, unexpected trivialities should not be life altering, and there should be more systems in place to support our most vulnerable people. Many of these people have lived in poverty for decades, their hopes are not extravagant; they wish to be treated as equal and not a subject of token charity offerings. They wish to be politically involved, educated with equal opportunity for community engagement.

Conclusion: What would help address the issues of poverty?

It's true that many issues and inadequacies are built within the system which makes it difficult to address poverty at all angles. It was discussed that poverty affects people before they

are even born, so a significant goal would be to control the impact of poverty on children and youth as well as supporting seniors to create a holistic system of supports. While talking to each of these individuals it became more and more obvious that poverty doesn't just sprout up from one single dramatic event (although it's very possible), but more likely it's an innumerable ocean of occurrences that keep people treading water and drowning. It's up to the surrounding community and government to support its most vulnerable citizens, we have enough resources to create a network that supports resilience and minimizes risk factors. I couldn't help but witness how almost every single individual suffered from severe mental illness or disability, alongside experiencing trauma or poverty in childhood; details that are indisputably linked to the targeted sample, and possibly the key to understanding how poverty manifests. I was impressed with the insight of the participants; most could easily recognize how poverty began in childhood or as a culmination of events that pushed them to the periphery of society; for example poor nutrition in childhood which leads to dental problems, alongside unaddressed mental health issues builds a perfect candidate for someone to remain un-employable and socially isolated. As seen in Figure 2.0 participants were given the opportunity to place 4 votes on the topics they deemed top priority for the government to address; housing, health care, transportation, living wage and systemic change (which represents an amalgamation of generational impact, stigma, lack of support, lack of cohesion between programs and systematic scaffolding as these issues are closely interlinked).

As shown in Figure 2.0, participants voted that systemic change is a top priority in tackling the issue of poverty. In short, this means allowing those living in poverty to be politically engaged and empowered, and on a tangible level making voting booths and community consultations more prominent and accessible. Centres such as SOS and ACE are crucial in building the confidence, skill and support networks for these people, and furthermore, more specialized centres that focus on physical and mental health would be a significant change for these folks, without the cost of overburdening the conventional medical units. Advocacy in navigating the government systems and accessing programming that individuals are entitled to would also make a massive difference. Specifically in Prince George, many individuals struggled with the Welfare and Disability office existing under one roof, not only are agents overburdened, but the vast array and needs for every person cannot be met with the flood of demands. Individuals living with anxiety or Complex PTSD are forced to sit in a room with others who may be addicted, violent or unpredictable, leaving many individuals simply unable to access the disability office. The general expectation is that our most vulnerable people are left to navigate a gapping system. Participants voted housing as the second most important task, as many of them have struggled with homelessness or living in unsafe circumstances. Rental caps, reasonable utility rates, tenancy regulations that protect the tenant and subsidized/co-op housing were all possible solutions discussed.

Alongside housing is transportation; many of these individuals had lived remotely at some point or locally, and spoke of the challenges of the bus system and taxi services; an affordable, reliable and safe system of transportation needs to be in place for Northern BC. Investing in an authentic living wage, providing resources at a reasonable cost along with proper financial education and support would have a generational impact, empowering individuals to be mindful of and control their own finances would alleviate the cycle of monetary dysfunction that is often inherited. Divesting in exploitive and economically unsustainable business, and supporting local enterprise and grassroots organizations. Loosening strict rules on how much an individual can do while on assistance would also help with honesty; people are reluctant to fully disclose their situ-

ation when it may compromise their livelihood. One individual spoke of 'learned helplessness' and how the strain of poverty 'compromises ethics'; they wanted to break out of poverty, but felt the system had barriers in place to prevent this from happening. A streamlined system built on trust and respect that is client centred and trauma informed is paramount in uplifting the stability of BC's communities. Most significantly, investing in social enterprise such as the Smoke House at the Prince George Native Friendship Centre creates social inclusion and skill building. With avid agreement, these individuals discussed the intention to be included and empowered, not monitored and penalized. Lastly, every single participant was beyond grateful to be heard, some even said for the first time in their lives they felt like the government was reaching out to listen, every single one of them thanks you for the opportunity. Ideally these goals would be met on a federal, provincial, municipal and personal level with decolonization and supportive networking at the forefront of its priorities. Legislative change needs to include the lived narrative of people experiencing poverty, and we need to tackle the barriers that prevent people from getting the help they need.

Figure 3.0 - Participant Sample & Demographics

Gender	Disability	Indigenous	Trauma	Age
M	x	x	x	30-65
M	x	x	x	18-29
M	x		x	30-65
M	x	x	x	30-65
F	x	x	x	18-29
F	x		x	30-65
M	x		x	30-65
M	x		x	30-65
F	x		x	30-65
F	x		x	30-65
F	x		x	65+
F	x		x	65+
F	x	x	x	30-65
F	x		x	30-65
M	x		x	30-65
F	x		x	30-65

Gender	Disability	Indigenous	Trauma	Age
M	x	x	x	65+
GV	x		x	30-65
F	x		x	30-65
F	x		x	30-65
F	x		x	30-65
F	x	x	x	30-65
F	x		x	18-29
F			x	30-65
M	x		x	30-65
M	x	x	x	30-65
M	x		x	30-65
F	x		x	18-29
F	x		x	30-65
F	x		x	18-29
F	x		x	30-65
F	x	x	x	30-65
F	x	x	x	30-65