

POVERTY REDUCTION SMALL GROUP DISCUSSIONS REPORT

Contribution to the Development of a Poverty Reduction Strategy for BC

March 30, 2018

The **BC Poverty Reduction Coalition** is an alliance of organizations that have come together to raise awareness about poverty and inequality in BC and improve the health and well-being of all British Columbians through the call for a comprehensive solution that addresses the systemic causes of these problems.

We congratulate the government for your commitment to implement a poverty reduction plan for BC and we appreciate the opportunity to contribute to the development of this plan through the consultation process. The Coalition is submitting three reports: the full submission detailing our unanimous principles and policy recommendations can be found <u>here</u>;¹ the report analyzing and summarizing the individual surveys we designed and conducted in person and online throughout BC will be available shortly; and this report, which compiles the results of two focus groups primarily targeted at collecting the experiences of the working poor.

Given our previous experience trying to reach low-wage workers and recognizing that they were not well-represented at the larger community meetings, we identified working poverty as a significant gap in the government's consultation process. As Minister Simpson himself highlights, 40% of those in poverty are working so it is critical to hear from this group. With that in mind, we developed individual surveys to reach the working poor and targeted our focus groups to capture these experiences in more detail.

One of the focus groups was held in Burnaby in partnership with the Burnaby Community Services Society from 6 to 8pm on March 19, 2018 and the other was at Collingwood Neighbourhood House in Vancouver from 2-4pm on March 23, 2018. 7 people attended the Burnaby workshop and 25 participated in Vancouver (with 3 people coming from Surrey) so the Burnaby discussion was one full group while, in Vancouver, three smaller groups were formed to encourage dialogue. To reduce barriers to participation, food, child care (either onsite or reimbursed), bus tickets, and an honorarium were provided for each attendee. Selected demographic data for each session can be found in Appendix 1.

¹ http://bcpovertyreduction.ca/wp-content/uploads/2018/03/BCPRC_SubmissionPRConsultation_Mar15_2018.pdf

Overview

"There was a time when you had more hope"

Overall there was a high level of crisis and stress experienced by the participants, which sometimes led to hopelessness, although it was balanced by an incredible resiliency. The main issues that were raised by participants were housing, education and training, low wages and employment standards, income assistance, health and food insecurity, equity issues, and transportation. Other issues that came up included access to internet as a basic necessity, time and money for leisure, and a stronger sense of community to combat social isolation.

People expressed the need for more leadership from the government including strong political will and action to tackle these issues, with a focus on "long-term solutions not band-aids." It was recognized that we need federal leadership in national standards and provincial leadership to municipal governments so that all levels of government are working together on reducing poverty and inequality. To better inform government decisions, we should "put poor people in government."

The main themes are outlined below with highlights drawn from the full transcribed notes, which are included in Appendix 2.

Themes

Income assistance

Issues	Solutions
 Income assistance rates frozen for long time; can't live on disability – continues cycle of poverty Accessibility issues and clawbacks Cut off disability assistance due to earnings exceeding exemption, had a hard time paying rent Have to go to community dinners to afford necessities PWD pays for medical, dental, glasses, diabetes strips - \$70/bottle; basic welfare covers glasses and prescription but dentist pulls teeth PWD replaced annual bus pass with monthly fee 	 Increase welfare/disability rates: tie IA to cost of living - \$1500 instead of \$710 Ensure respect and dignity Remove barriers from government services Raise earnings exemption People on welfare should receive a bus pass

Employment

Issues	Solutions
 Wages have not kept up with cost of living – \$11/hr doesn't cover rent and hydro etc., get behind on bills Working multiple jobs at low wage Living pay cheque to pay cheque; no possibility to save Precarious work – no medical, dental, union protection, sick pay; 16% in lieu of benefits but taxable; when laid off and re-hired over many years, don't qualify for pension Shift work: sporadic, unpredictable, on-call; start work at 4am so have to drive and pay for parking Upgrading while on part-time is one of the hardest things; interviews during workday WorkBC waste of time MoneyMart cycle - pay day loans Foreign credential recognition; no Canadian job/work experience Could access work if had housing Cutoff is too low for low income Exploiting people from other countries No jobs – or only part-time, on call Only 2 weeks paid vacation Employment discrimination – transgender, age, race Access to El 	 Increase minimum wage – need it now not in 3 year; increase to living wage Improve employment standards – more paid vacation, sick leave; benefits – extended health, dental, optical Control/reduce interest rates at MoneyMart, etc. Crisis grants

Child Care

Issues	Solutions
 Cost of child care too high: eats up wages, can't go back to work, can't go to school; can't access \$1300/month for daycare – so have to work part-time to look after kid Working nights to look after kid during day, studying too, only 3/4 hours sleep 	 Need affordable, accessible child care for work, volunteering, community dinners/events

Housing

Issues	Solutions
 Issues Cost of rent: 75-80% of income goes into rent/housing; choose between rent or food Low vacancy drives up rental costs Onerous application for rental subsidy; too many rules/barriers to apply for government housing, co-op housing etc. Discrimination in accessing housing – race, # of people Surveillance in rentals; lack of privacy; Don't complain about issues; some landlords don't do repairs; shared heating problem Low income cut-off is too low for programs/subsidies (housing and others) Rezoning pushing out affordable units Relocation - people moving to Surrey because cost of living high; people like us will never afford a house here, young families leaving the city Need place to live – homeless, hard to stay with friends, find a place and go to work next day Living with parents or other family members to make ends meet Problem with "not in my neighbourhood" attitude towards low- income housing Renovictions – landlords use it as an excuse to evict and raise rents - should be some onus/burden of proof on landlord More tenant protection – first right of refusal; ombudsperson; adequate, equivalent alternatives "noise complaints" used as excuse to evict to raise rents RTB process; each tenant should have copy of RTA 	 Solutions Build more affordable social and co-op housing to provide stable rental housing for all –pets, kids, families, seniors, room-mates Purpose built rentals that are affordable for low wage workers, disability, welfare Rent freeze; rent control on unit Increase cut-offs for rental subsidy (and leisure access, etc.) Shared living program with single seniors Shelter in Burnaby Increase taxes on the rich, corporations; tax speculation/house flipping; tax vacant homes or tear them down and build affordable rentals

• Co-ops no longer able to offer subsidy

Education and training

Issues	Solutions
 Tuition fees very high No access to skills training Adult Basic Education now free but then too expensive to continue; English Language Learner courses hard to access – some courses only accessible for permanent residents not citizens Need more qualifications for even minimum wage job Help pay back student loans - \$20k in debt, on repayment assistance Some immigrant's high school and post-secondary education not recognized Struggle to save monthly in RESP for our children but do it for future; RESP not enough Schools – we're losing teachers, need more funding 	 Support and removal of barriers for retraining – later ages; continued training; available for all workers not just full-time Free or low-cost trade programs Bridging programs for newcomers Affordable/free tuition – "pay as you can" More accessible ELL – only few places now Recognize foreign credentials but also support Canadian job experience – volunteering hard to do with kids, need child-minding Stronger supports for ex-convicts – life skills

Health and food insecurity

Issues	Solutions
 High cost of living includes medical care – dental, glasses, diabetes, mental health Chronic pain; debilitating health issues; health crisis; car accident; drug addiction Mental health; depression/anxiety Prescription costs Dental costs unaffordable; dental coverage is next to nothing; hard to find dentist that will take you, delays to get work done Cost of food Line-ups long at food banks, etc. 	 Free clinics for medical, dental, optical Accessible, affordable mental health services Pharmacare Access to nutritious, healthy food Expand Farmer's Market coupon program Build community gardens Low-cost grocery stores Access to free food programs – geographically accessible; stagger times that programs are available

Equity

Issues	Solutions
 Newcomer issues Aging parents No direct billing for disability services; doctor forms for disability are subjective No supports for transgender Low pensions 	 Direct bill not reimbursement for services Tax break for care-giving More equitable disability designation and service Lower age on seniors transit and community centre pass to 60/55 Increase BC Child Benefit to 0-18

Transportation

Issues	Solutions
 Cost too high - can't afford transit, jump barrier, get ticket Have to pay transit ticket before you get your licence Need more priority seating for disabled, seniors, and strollers Kids over 5 have to pay Transit ticket only lasts an hour and a half Price of gas and insurance high Expensive process to get licence 	 Free transit for kids and low income inc. HandyDart HandyDart back in Translink not contracted out Supports with obtaining drivers licence

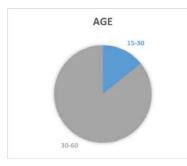
Other

Issues	Solutions
 Internet costs/access No extra money for playtime, recreation, leisure; never get a cup of coffee, never treat myself, to afford groceries Leisure Access Card still expensive and not all community centres accept it Too much money into law enforcement 	 Access to affordable internet and phone as basic need Dispersed services not concentration – for people in communities they live in More funding for community centres and programs, community kitchens, and neighbourhood houses Free legal advice Sports/activities for children Central info resource – readily accessible, not just online No bank fees

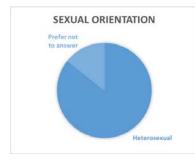
Appendix 1: Selected Demographic Data

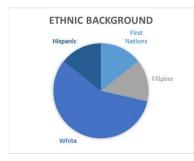
Burnaby: March 19, 2018

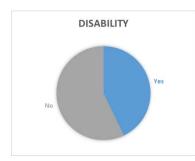
7 participants





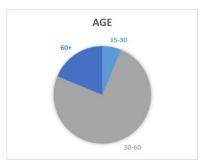




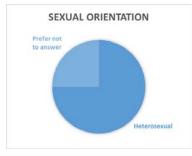


Vancouver: March 23, 2018

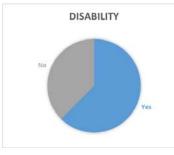
25 participants











Appendix 2: Full Transcribed Notes

Burnaby: March 19, 2018

<u>Issues</u>

- Access to El
- Transportation compass card; priority seating; cost
- Housing begging for subsidy
- Chronic pain
- Newcomer
- Cost of rent choose between rent or food
- Cost of child care
- Need more qualifications for even MW job
- "auxiliary" to "precarious" workers designation by City or union
- Precarious work no medical, dental; no union protection
- Aging parents
- Living pay cheque to pay cheque
- Discrimination in housing
- No direct billing for services
- No supports for transgender
- Clawbacks
- "let's make it as hard as possible and people will walk away"
- Unpaid caregiver quit job
- Drug addiction
- Debilitating health issues
- Mental health
- 16% in lieu of benefits but taxable
- Surveillance in rentals; lack of privacy
- Concentration of services in DTES re-traumatizing to go back
- Sporadic shifts
- No possibility to save
- Doctor forms for disability are subjective
- Can't live on disability continues cycle of poverty
- WorkBC waste of time
- Internet costs/access
- Low income cut-off is too low for programs/subsidies
- Low vacancy drives up rental costs
- Moving 4-5 times in last 3 years
- Don't complain about issues
- Rezoning pushing out affordable units
- Depression/anxiety
- Working multiple jobs at MW
- Shift work
- Price of gas
- MoneyMart cycle

- Prescription costs
- Line-ups long at FB, etc.
- Cost of food
- Health crisis
- No sick pay for precarious workers
- Car accident
- CRA audit at husband's workplace (casino) had to pay back tips, \$11,000
- Relocation
- Abuse
- Housing insecurity
- Supporting family members
- Loans, pay day loans
- Foreign credential recognition doctor in Phillipines but not able to take time to do years-long course

Solutions

- Priority seating button for buses
- Supports for re-education
- Regulate prescription drugs
- Bridging programs for newcomers
- Remove barriers for re-training later ages; continued training
- Child care eats up wages need affordable, accessible doesn't pay to go to work
- Direct bill not reimbursement for services
- Increase cut-offs for rental subsidy, leisure access
- Retraining for all workers not just full-time
- National standards for employment assistance
- Respect from government services
- Remove barriers from government services
- Bus pass
- Money provided in timely manner
- Increase welfare/disability rates
- Shared living program with single seniors
- Co-op housing
- More social housing
- Accessible, affordable mental health services
- Counsellors etc. doing 50% public
- Pharmacare
- Dispersed services not concentration for people in communities they live in
- Shelter in Burnaby
- Political will/action
- Stronger sense of community
- Benefits extended health, dental, optical; sick leave
- Wage increase

- Rent control
- Rent freeze
- Stable rental housing for all -pets, kids, families, seniors, room-mates
- Long-term solutions not band-aids
- Purpose-built rental housing
- Loosen standards for rental housing
- Put poor people in government
- Control/reduce interest rates at MoneyMart etc.
- Crisis grants
- No bank fees
- Access to affordable internet and phone as basic need
- Tax break for care-giving
- More equitable disability designation and service
- Access to nutritious, healthy food
- Low-income transit pass inc. HandyDart
- HandyDart back in Translink not contracted out
- More seating for people with disabilities

Vancouver: March 23, 2018

<u>Issues</u>

- Age discrimination can't move so fast "people see you and they don't want you"
- People think it's easy being on disability assistance and old age pension
- Worked construction 4/5am-10pm, 2 companies under the table can't work due to rheumatoid arthritis from too much work and stress
- Need a knee and arthritis day
- Would have had larger pension
- Issues with declaring pension earnings
- Need place to live homeless, hard to stay with friends, find a place and go to work next day
- Had \$22/hr job at temp agency
- If not paying into pension it will affect future
- Could access work if had housing
- "people work to get ahead"
- "Social enterprise temp labour isn't about getting ahead, it gets you through that day"
- "low wages in this province is a form of slavery"
- No access to skills training
- Without stable place to live it doesn't matter
- People don't want to hire older workers
- Previously worked as an engineer paperwork, planning
- Supported by daughter lives with her with wife, can't find work because of age
- Daughter works in IT
- Discrimination due to disability recently cut off disability assistance due to earnings exceeding, had a hard time paying rent
- Work to pick up litter in Vancouver Mission Possible
- Started at MW, recently made permanent and given raise
- Can't live off what they earn from Mission Possible
- When in forest industry- you need 2 continuous years to get pension when laid off and re-hired over many years, don't qualify for pension
- Need tooth crowned \$6k need probono dentists, "dental aid"
- Faced racism trying to find full-time, good job
- Worked 46 years in automotive industry not very high wage in industry, laid off to hire cheaper workers "down sizing"
- Wages have not kept up with cost of living "everything's going up except wages"
- \$11/hr doesn't cover rent and hydro etc., get behind on bills
- Cutoff is too low for low income if you make too much money, pay MSP and need to pay prescriptions, ambulance, take from tax return, cost of MSP is too high, clawed back in tax return
- "I can get a job, but for what?"
- Have to pay transit ticket before you get your licence
- Can't afford transit, jump barrier, get ticket

- Low pensions
- On reserve, the chief takes care of elders
- "Why can't we have an indigenous approach to elder care?"
- "ban all foreigners from buying real estate"

- CPP-D \$400 left over for rent doesn't go far week and a half; have to go to community dinners
- IA rates frozen for long time
- People moving to Surrey because cost of living high
- Cost of living: food costs; medical care dental, glasses, diabetes, mental health; transportation; education
- Couldn't get loan from bank for house on this income
- Child care costs too high can't access can't go back to work, can't go to school
- Dentist have to pay in full without benefits
- Working multiple jobs 3 jobs right now: full time doesn't pay enough, 11 years no raise; evening/weekends; construction/demolition sometimes
- PWD pays for medical, dental, glasses, diabetes strips \$70/bottle
- Basic welfare covers glasses and prescription but dentist pulls teeth
- No jobs part-time, on call
- Tuition fees very high
- ELL hard to access some courses only accessible for PR not citizens
- ABE now free but then too expensive to continue
- Some immigrants high school and PSE not recognized
- No Canadian job/work experience
- Unrecognized disability
- Mismatch between "tests" and being good at job
- YVR pays MW often
- Living with parents or other family members to make ends meet
- \$3200 for 4-bedroom
- Too many rules/barriers to apply for government housing, co-op housing etc.
- Discrimination in accessing housing race, # of people
- RESP not enough
- WorkBC doesn't help
- "would love to have house but almost unthinkable"
- Some landlords don't do repairs; shared heating problem
- Bus pass high 2/3 zone
- Expensive process to get licence
- PWD replaced annual bus pass with monthly fee
- Different choices just to save a few dollars not pay parking fees
- YVR start work at 4am so requires car, have to pay parking, taken out of pay; part-time, on-call so no benefits, no sick leave
- 2 weeks paid vacation

- \$1300/month for daycare so have to work part-time to look after kid
- Gas is expensive
- Insurance going up \$250/month, especially for new driver
- Have car for husband to go to work and then transit to travel with kid
- Kids over 5 have to pay
- Hour and a half on transit and then gone
- No extra money for playtime, recreation
- Aquarium is crazy
- Employment discrimination transgender
- LAC: still expensive, not all community centres accept, kid 5years old and registered for swimming for the first time
- Struggle to save monthly in RESP for our children but do it for future
- Working nights for daycare, 3/4 hours sleep, studying too

- Problem with "not in my neighbourhood" attitude towards low-income housing
- Renovictions landlords use it as an excuse to evict and raise rents
- There should be some onus/burden of proof on landlord
- More tenant protection first right of refusal, ombudsman, adequate, equivalent alternatives
- "noise complaints" used as excuse to evict to raise rents
- RTB process
- Each tenant should have copy of RTA
- Moved in landlord sells evicted weeks
- Schools we're losing teachers, need more funding
- People like us will never afford a house here, young families leaving the city
- When you're moving, you don't have time to investigate and appeal
- Onus on landlord investigations
- Landlord raising rent \$100 and saying its because of taxes

<u>Solutions</u>

- Housing! Housing first instead of bike lanes
- Lower age on seniors transit pass to 60/55 community centre
- 4 tickets this year doesn't matter, if you need food you'll get it
- Shouldn't charge for transit paid for by taxes
- Thought age for seniors pass was lower took away pass and ticketed
- Come to Canada as senior, can't get income, age discrimination
- Dental coverage is next to nothing hard to find dentist that will take you, delays to get work done
- Raise earnings exemption and monthly disability assistance
- Housing allowance isn't enough

- Private rental need more subsidized housing
- 75-80% of income goes into rent/housing
- "there was a time when you had more hope"
- MW and welfare rates not keeping up increase to living wage
- Exploiting people from other countries
- "there is no solution"
- Divert budget for cancer society to age related health issues more resources for age related illness
- Help pay back student loans \$20k in debt, on repayment assistance
- Problem finding employment after school
- "Grey force" people who retire but still contribute to society
- "seniors helping seniors" work for seniors at reduced rate
- Opportunity for community inclusion
- Probono eye care lenscrafters, community eye care, Metrotown
- More low income housing on west side of Vancouver, next to Point Grey Golf Club
- Too much \$ into law enforcement, too many police cares showing up at incident, standing around less wasteful spending by government
- More funding for community centres and programs
- More support for seniors as a community

- Forced reduction in rent
- Build more affordable housing
- Tie IA to cost of living \$1500 instead of \$710
- Increase taxes on the rich, corporations
- Tax speculation/house flipping
- Tax vacant homes or tear them down and build affordable rentals
- Site C impacting rents and cost of living in Dawson Creek
- Free or low-cost trade programs
- Raise MW need it now not in 3 years
- More subsidized housing
- Leadership to municipal government
- More community kitchens funded by provincial government
- Affordable/free tuition pay as you can difference between France and Canada friend finished Masters, she couldn't
- Canada Child Tax Benefit good non-taxable, increase
- Increase BC Child Benefit to 0-18
- Free clinics for medical, dental, optical
- Federal leadership in national standards
- Good to cut MSP standards to ensure employer pays new tax not workers
- Affordable child care for work, volunteering, community dinners/events
- Affordable, organic healthy food "everybody wants to take care of health but have to choose" milk is so expensive

- Expand Farmer's Market coupon program
- Build community gardens
- Low-cost grocery stores
- More accessible ELL only few places now
- Increase criminalization for "violent crimes" to make neighbourhoods safer
- Stronger supports for ex-convicts life skills
- Pathways at VCC free if pass test, pay if not need more accessible
- Recognize foreign credentials but also support Canadian job experience volunteer, hard to do with kids, need child-minding – "cannot do your career in Canada, have to do something else" – end up taking anything
- More community centres/NHs
- Improve employment standards more paid vacation, sick leave
- Free legal advice
- Transit 1 zone not 3, reduce fares free transit for kids and low income

- Raise MW
- Rent affordability rent freeze
- Rent increase based on substantial improvements to the building
- Transportation bus
- Taxes too high
- Gas prices
- People on welfare should receive a bus pass
- Universal programs
- MSP cost
- Food costs
- Wages are too low
- Child care fees too high, over \$1000 a month, not too many locations, waiting lists over a year
- Sports/activities for children
- Free university
- Access to free food programs geographically accessible
- Stagger times that programs are available
- On-call unpredictable hours
- Health supports
- Limits to food banks
- Senior support
- Dental support need a cap for a main tooth, not covered by insurance, would cost \$1000, shouldn't be optional/luxury, it's a need
- Eye care
- On disability \$2000 for dental, not covering everything, not high enough
- Bus pass tax break recently eliminated
- If bus pass was free for low income

- Marriage can disqualify you for certain benefits you would qualify if single
- Leisure pass right now is only for swimming could be expanded for weight room
- Single mom have to leave place because it's too expensive, looking elsewhere, nowhere is affordable, some places discriminating against those with babies
- Really difficult to find affordable rent 1 room with baby, 3 people, can't find a 2bedroom; 4 people couldn't find a 2-bedroom
- Work part-time, on disability wish there was a better way to confirm address at disability ministry; opens up to discrimination from landlords
- Landlords (do you smoke/drink?)
- Co-ops should be re-organized so they can't ask for income should be based on ability to pay; some stipulations too narrow
- Information being out there
- We need to lose "me-first" mentality
- Seniors isolation, online resources unavailable
- Central info resource readily accessible, not just online
- Medicine without insurance it's too expensive
- The more access to healthy food the better health outcomes, ripple effect
- Same with housing
- Stress always waiting for the other shoe to drop
- On-call never know when you'll get a shift
- \$15 not enough because the city is so expensive
- MW not without consequences
- When MW and welfare rates go up, rent goes up
- Need a way for benefits to reach
- AB and ON have \$15 MW, BC needs to get there
- Prupose built rentals that are affordable for MW, disability, welfare
- Co-ops no longer able to offer subsidy
- Supports with obtaining drivers licence
- Working in elections wage should be higher
- Intermittent wages aren't enough
- Rent increasing every year, first year: \$41, second year \$38
- Need a rent freeze
- Never get a cup of coffee, never treat myself, to afford groceries
- Eat at UGM or DEWC in the DTES to afford things this is their solution right now
- Government- subsidized
- I'd be able to volunteer
- Upgrading while on PT is one of the hardest things; interviews during workday