



# **Transcript: Community Meeting on Poverty Reduction**

**Duncan, BC  
January 30, 2018**

## Introduction and Event Summary

On January 30, 2018, the Ministry of Social Development and Poverty Reduction hosted a community meeting in Duncan, BC to discuss poverty and poverty reduction with local residents. The event brought together approximately 80 to 90 participants including people with lived experience of poverty; poverty reduction front line workers and advocates; people from the non-profit and business sectors; and other community members from all walks of life.

The event began with a welcome from Elder Ron George followed by opening remarks from Shane Simpson (Minister for Social Development and Poverty Reduction).

Participants then engaged in round table discussions in groups of 8 to 10 people per table. Each table had a dedicated facilitator from a local community group or from SPARC BC who helped to guide the conversations. Each table also had a dedicated note taker who helped to record the discussion

There were two rounds of discussion which focused on the following questions:

1. What are the issues facing you and people living in poverty right now?
2. What would address these issues and help you and others out of poverty?

Following the discussions, participants were invited to put a sticky dot beside the strategies or solutions that were most important to them. Each participant received four (4) sticky dots. Following the individual priority setting exercise, participants were asked to determine as a table the top three (3) priorities from the evening and to report these priorities back to the room.

The Parliamentary Secretary for Poverty Reduction shared some closing remarks.

## Document Organization

This document contains the transcripts from the flip chart notes from those in attendance. The flip chart notes have been transcribed verbatim, correcting only for spelling and grammar as needed. The notes are organized according to the feedback received to the two questions beginning with:

1. What are the issues facing you and people living in poverty right now?
2. What would address these issues and help you and others out of poverty?

## Question 1: What are the issues facing you and people in poverty right now?

- Housing
  - o There is a lack of housing the vacancy rate is 0.5%
  - o The community needs affordable housing
  - o We live in an isolated community
  - o There is not enough shelter space
  - o Shelter for women – structural operations
  - o There are vacant public buildings – schools
  - o Nimby is a problem
  - o Zoning in municipalities – different levels of governments
- Stigma/ Judgment
  - o There is too much stigma/judgement by the police
  - o Too much stereotyping
  - o Not enough support for people with mental health
  - o Too much discrimination
- Access to Services
  - o The Residential Tenancy Branch and everything is done online – there are no personal interaction
  - o There are no advocacy services
  - o My self-serve has challenges
  - o The experience of the system, of staff can be difficult
  - o People need to navigate systems - Volunteers
- Claw backs
  - o CPP is a clawback
  - o People are required to payback assistance
- Employment
  - o There is lack of employment
  - o People do not have the skill sets needed
  - o People require multiple jobs
  - o Minimum wage is not enough to survive it is too low
  - o There is lack of employment /underemployment
  - o Lack of employment creates poverty
- Ministry Services
  - o Disability assistance helps give money but no associated supports
  - o There is lack of availability of resources
  - o People need help to travel to service offices
- Income
  - o Minimum wage doesn't cover the cost of living
  - o The minimum wage in BC low compared to other provinces
- Food security
  - o People are not able to pay for food

- There is not enough food
- We live in a remote area- there is limited access to food
- The price of food increases costs on cheque day
- Housing
  - People need secure living space
  - People are living in RVs but have nowhere to park
  - People are living in tents and have to move every morning
  - There are seniors living in shelters
- Training and education
  - There is no training support
  - BR is band-aid training – it does not provide relevant skills
  - Students graduate with debt – have to pay loans back
  - Training opportunities are limited by timing
- Environment
  - Private controlled resources
  - Private land is surrounding the community
  - Air (burning restrictions) yet forestry companies can burn
  - Water supply – dependant on lake
- BC Hydro
  - BC Hydro's disconnection policy
  - High utility costs (hydro)
- Criminal System
  - There is no support when discharged from jail
- Affordable housing
  - There is lack of housing
  - There are not enough low income housing units
  - The cost of rent is high – it is too high
- Realities of Poverty
  - Low income people face real struggles
  - There is not enough money from the Ministry – most of the money goes to rent
  - When people run out of money it is not because they are abusing the system – it is because everything costs so much
  -
- Homelessness
  - There are not enough shelters for the homeless
- Education
  - There is not enough access to education for people in poverty
  - If people do not have access to education they are unable to speak well/ present well and unable to get a job
  - Welfare should have classes to teach people how to speak better to get jobs
  - Many people have low self esteem

- Stigma
  - o The community should be encouraging to a homeless person instead of discouraging
  - o When poor people show up, people turn their backs of them and disrespect them
- Police
  - o People are having to panhandle to make ends meet but there are issues around their because they get arrested by the RCMP
  - o The RCMP is just doing their jobs but the tax payers voice to the police is to get people off the streets – to move people along
  - o Junk food costs less than healthy food so people have to pick unhealthy food
- Community
  - o My boss offered someone a job and a meal - ow he has a job and is off the street
  - o My boss paid his rent for the first three months and gave him a job – he is now a construction worker in winter rather than panhandling. He helped him to get an education and he is still working
- Supports
  - o People can't afford the cost of basic needs, both women and men's needs
  - o People shouldn't have to pay for essentials (basic needs) These should be covered  
People should have a way to access help for basic needs
- First Nations
  - o Residential School have left a history of trauma
  - o Issues at home started with alcohol and boarding school - being afraid to talk because you were not allowed to talk is a big thing for First Nations
  - o It started back in the 1950's and 1960's with residential schools – it still has an impact on families today - grandparents and families have shame about residential schools and are not able to communicate Children shut down and won't talk about it
  - o Private schools back in the day treated people the same way – my boss was beaten too and is still in counselling about it - private schools were better than residential schools but you can still see the effects
- Addiction and Substance Use
  - o People are paying for their addictions by stealing to help support – whatever their addictions are
  - o Buying stolen goods helps others to save money but it's supporting someone's addictions
  - o I was approached by people selling meat that they stole - "5 finger discounts"
- Education
  - o Elementary school did not help me - they pushed me through because of my disability
  - o When you are poor, you can't get school supplies
  - o Because you don't have the supplies, you can't do some things - you are upset because you can't do the things that others do
  - o Kids could not afford to travel to other towns for sports – they cannot afford to go to other countries to see other cultures

- Sports in schools are now for rich people/kids – if someone is on welfare how do they provide this for their kids?
- Housing
  - People need safe, secure, affordable and accessible housing
  - There are barriers created by CMHC, BC Housing and others
  - They are supposed to help with housing
  - There is value created by having accessible housing
- Health Care
  - BC doctors close records and send them away – you need to pay ahead by credit card to get your medical records transferred
  - There is also a fee to access your medical records
  - You are required to pay a utility deposit
  - If people don't have the money to begin with, where do they get it? You are always behind when you live in poverty. You can't get the service if you can't pay the fee
  - There is not enough coverage for physio – sometimes need to pay a fee on top of coverage
  - Medication costs too much for people with disabilities
  - It is hard to find a family doctor
  - Some dentists ask for a \$50 retainer to hold a spot even if it is covered by Ministry coverage
  - There is the need for universal dental
  - Not everyone has dental coverage and don't get their teeth seen to
- Loan Sharks
  - Money Marts are like loan sharking – they charge high interest to people
  - People need access to low interest loans – the interest should be reasonable/affordable
  - Credit cards fee are 25% (as much as Money Mart)
  - If a person gets behind on a credit card they can't pay it back – a line of credit is 10% - 2 weeks before Bank of Canada raised interest rates, the bank raised the interest rate of a the line of credit
- Food Security
  - People who are low income have to use the food bank
  - Food banks aren't temporary anymore
  - People with high fixed expenses have nothing left over once they pay for rent, hydro and phone the food bank is the only alternative
  - The food bank in Duncan is still small
- Childcare
  - Accessible and affordable childcare is an issue
  - Child care can cost more than a person makes in a month
  - For childcare you need mountains of checks (post-dated)
  - There are rules to set up a childcare co-op – you have to have so much education, insurance, medical coverage – it is hard to set up a day care

- It is important to keep quality high – but there can be issues in terms of access, availability and cost
- People don't work because they don't have someone that they can rely on to help look after their kids
- You can't get daycare without a job
- People have to be on a waiting list to get into housing
- Income
  - Most of people who are living in poverty are working
  - Government needs to take the lead on minimum income levels
  - The issue is minimum wage
- IA
  - Welfare and income assistance rates are too low – it is great that we have it but it hasn't been able to keep pace with living/rent costs
  - People on income/disability assistance have no extra money
- Health/Medical
  - a person's health
- Mental Health
  - Living in poverty is very hard on emotional health, very stressful
  - It is demoralizing to be living in poverty
  - People feel a stigma for feeling 'less than' when living in poverty
  - There is increased stressed for people living in poverty
  - Health is affected by living circumstances – you can become depressed
- Disability
  - A person with a disability needs equipment and community supports
  - There is a lot of red tape and bureaucracy required to set up equipment and provide home support
  - There are a lot of rules - the system does not always help people in the way that they need help - it takes a lot of effort to get help
- Access to Ministry Services
  - The large Ministry makes is harder to get service
  - If you call 1-800 you can get put on hold for 15-20 minutes
  - People need a phone and computer to access services
  - Some people have no minutes on their phone, so they can't afford to be on hold
  - The phone and computer access don't always help to improve service
  - Not everyone can use a computer so it can be a total nightmare to access service via phone/computer
  - Living in rural areas is an issue for people accessing services
  - Getting the help you need costs money - phone/computer/transportation they are all expensive when you have no money
- Housing
  - Centrally located housing is better for people who don't have transportation
  - CMHC support – the income threshold is a barrier to getting a loan for housing

- In Duncan you can't afford what is available as it is expensive
- There is a shortage in affordable housing – people pay \$600 a room a 1 bedroom apartment rents for \$1400 per month
- Even people who are working can't afford a place to live - one individual reported that they have been trying to move to Duncan for 4 years from a rural area but there are no places available
- There are 3 places to rent and 80 people needing a place
- There is discrimination in who landlords will rent to – there is racism and discrimination in who landlords will rent to
- If you are unemployed landlord won't rent to you
- CMHC could have set up more housing rather than private companies
- Food Security
  - People can't get access to healthy food
  - The food low income people can afford is not always healthy
  - People cannot always get fresh fruits and vegetables
  - Government should support farmers' markets and community gardens
  - Processed food contributes to poor health
  - The food bank doesn't have fresh food - the food bank has pasta and food that will 'keep'
  - Sometimes it depends on what comes from the grocery store
  - Sometimes the food bank can go as long as 3 days a week there will be no fresh veggies
- Housing
  - Access to affordable housing is low
  - There is a shortage of tradespeople working on low income housing – lack of carpenters
  - There are too many roadblocks to building housing – municipal, federal, provincial
  - More Indigenous housing is needed - some people living on reserve are single (not a family)
  - There are no rental units available
  - It took 4 months to find a place
  - I was staying in a hotel and paying for \$1000 a month
  - My current place is too crowded there are too many people living there – you don't have your own space/ privacy
  - We used the phone to search for housing – also the Friendship Centre and the Library helped
  - Housing is the number one issue
  - There are a lot of people are having trouble finding housing - a lot of families
- Homelessness
  - People need more shelters
  - We were living in a tent and couch surfing before
  - One couple spent 6-7 months in a tent, at their mom's house while they were looking for housing - the family ran an extension cord out the window so the couple had hydro
  - There is lack of low income housing (shelters)

- Services and Supports
  - o The Friendship Centre is an important support – it provides breakfast, and helps with living expenses
  - o They also provide help finding a house including help to “top up” rent
- Education
  - o Some people are going back to school to upgrade their skills
  - o People were let go from high schools because they missed too many days – he regrets not finishing high school
  - o One participant reported that all 5 kids of her children are going to school every day – she is proud of this
- Supports
  - o Woman keeps in touch everyday with her kids – they love each other
  - o We were able to move into our current house because the landlord helped us -we became friends, talked, invited to their home
  - o People help with food, housing, transportation, day care
  - o The hotel owner was very good – very helpful
  - o No email access
  - o There is too much living with a family you lose too much autonomy
  - o Lived on streets, outside before – it was hard
- Transportation
  - o There is not enough transportation – it costs too much
  - o People have to hitch hike to see their kids, one participant still has his son’s Christmas gift
  - o The bus is not good -people have to walk miles
  - o Some people walked over one hour just to get to this meeting
- Shelters
  - o In Calgary there are more places to get help –the shelters are bigger, more warehouse style
  - o People sign in, you get food but their rules are strict - if you are not there between 9:30-10:30 you don’t get in
- Health
  - o If I don’t eat enough, my stomach gets really bad – I can’t always afford the medicine I need
- Isolation
  - o Having someone who gets you -someone to talk - to provide friendship and counselling
  - o It is hard to be alone even though the Ministry reduced our cheques once we were a couple
- Food Security
  - o We get soup at food bank
  - o There are more services in Victoria
  - o The price of food is increasing
  - o The cost of rent, food, hydro are high – people can’t keep up

- Taxes and inequality
  - o Taxes are high
  - o There is inequality in society with people with more money
- Housing
  - o Online rental uses email so it is hard
  - o Nothing is affordable
  - o There is a lack of affordable rental units
  - o The lower rent units are slums
  - o No one deserves to live in some of this housing
  - o There is no accountability for landlords
  - o Landlords are taking advantage of the high demand - landlords taking advantage of renters
  - o The housing is infested with insects
  - o The stock is getting old - needs updating /renovations
  - o Landlords won't let family stay at your house
  - o Overcrowding of housing is a real issue
  - o Landlords have a monopoly – they have all the power and control
  - o Housing codes out of date - by-laws are weak
  - o There is a restricted ability to build tiny homes
- Realities of Poverty
  - o People lack innovative ways of addressing issues
  - o High expenses for food, gas, other essentials – it has a ripple effect on one's mental/physical health
  - o There are not enough supports to prevent poverty
  - o Each ripple effect has their own reaction
  - o People can't support children with one income so children are taken away
  - o My grandmother had to feed 14 kids, I know how to stretch a budget and I still can't make ends meet
  - o It's not as if people are poor because they mismanage their money, because they have no money to manage
  - o We are tired of being told we are living the high life – we are not
  - o "It's hard to keep a job when you are couch surfing"
  - o Some people have to shop lift to survive
  - o A lot of theft happens just so we can look decent
- Addictions and Substance Use
  - o It is a vicious cycle
  - o Drug dealers target people in poverty
  - o Addictions, separation
- Community
  - o Commercialization – people fight for everything, not treated well
  - o People who are poor didn't cause poverty so shouldn't have to solve it (1 dot)
  - o Society and government mindset needs to change (2 dots)

- We need to fix issues before they become issues - focus on prevention
- I can dress nicely because someone died and we were given clothes/ suits
- People and community need to be at the table with government to find solutions
- Services and Supports
  - A single mother with kids needs \$40,000 per year to live on
  - There should be more investments in prevention at the front end
  - Invest in children, schools, health - you will see the benefits 18 years later
  - All parties need to agree on the priorities - need a bill of rights to protect citizens
- Discrimination
  - Too much racism (3 dots)
  - There is a struggle for equality
  - Respect should be something that is there – the land is the traditional territory that belongs to First Nations – we need to recognize this
  - No one should be left behind
- Government Support
  - I have been waiting for over one year for a PWD designation
  - The earnings claw back prevents me from getting out on my own and getting ahead
- Housing
  - I am a single person and share with others - addicts are taking over the house
  - I was considering escorting but it wasn't safe
- Access to Ministry Services
  - I am angry at the government
  - I've never seen him get angry until a Ministry staff person told him he had to get a job (He's blind) – there is no way he can work
- Health Care
  - I can't make ends meet so my blood pressure is sky high - now I have to buy blood pressure medication too
  - Lifesaving medications aren't covered even for people below the poverty line
- Social Isolation
  - Attending this meeting is a treat for us because we can't afford to go out -we are seniors and we can't make ends meet
- Mental Health and Addictions
  - I am angry at seeing people OD
  - Government cut funding for health care and treatment
  - People point fingers but they aren't pointing the right way
- Access to Ministry Service
  - Ministry staff can be mean
  - Social services staff need better listening skills
  - Staff make mistakes on a case file
  - Their agenda seems to be to cut people off assistance to save the government money
  - We can't look nice when we go into to the Ministry office or we will be audited
  - "I have to look like garbage or be questioned"

- The Ministry office treats us like garbage although there is one really nice person
- Where's the compassion?
- There are some Ministry staff who treat clients with courtesy
- I was in a wheelchair, I had to leave the office – and I couldn't get my cheque
- Housing
  - It costs \$800 for a 1 bedroom unit plus utilities
  - How the heck am I supposed to get a 1 bedroom unit when I have \$375 a month?
  - People have to share housing
  - The extra \$100 in support is a mistake – it is the shelter portion that needs to increase
- Ministry Services
  - 1PWD or 1 Non couple reported that every penny of their OAS or GIS is clawed back
  - I thought Nova Scotia was unfair until I got here
  - I don't like the idea that because I decided to get a little better (by working) that it all gets taken away – it does not seem fair
  - Addiction, homelessness, all are symptoms of a bigger problem
- Employment
  - You need a computer to get a job, but if you have a computer – you get questioned about where you got it
  - I was the guy driving the truck, throwing money around, but when I needed help finding work, I was so low down
  - People with a disability still want to work but the assumption is made that they are not willing to go back to work
  - Benefits not enough
- Housing
  - There should be alternative housing choices
  - People don't always feel safe in houses
  - Some feel safer in vehicle, less expenses
  - 'I would like to live in my vehicle, I feel safer in my van'
  - Need recognition that this is an option (but you should still get shelter \$375)
  - It is difficult finding a place to park but police are giving less grief these days
  - Living in your vehicle gives you freedom to move around but you still need a place to shower
  - Having a vehicle allows you to be safe
  - There are not enough facilities or places people can go so we need more community kitchens
- Homelessness
  - There is stigma against being homeless
  - You can't deal with homelessness if you are also dealing with joblessness
  - People make the assumption that people aren't willing to work
  - I had a worker tell me one time not to tell employers that I was homeless
  - I just lie about having a fixed address
  - One of the barriers is not having an address

- If you don't have an address you can't get a library card and library cards = access to the internet
- Having an address is pretty much tied to everything
- You have to have someone willing to lie for you about your address
- People might not have houses to stay in but there can be different definitions of home
- We have to meet the range of needs for everyone -not everyone wants a masonry house
- For many people who have a home – the fear is losing it
- Honestly, I live in a tent right now
- People need stable housing - anywhere that I can close the door and lock it is home for me
- Mental Health
  - People cannot access affordable therapies that are recommended
  - Poverty means that you can't access services that make you better
  - The circumstances of living as a single are difficult - single people can't share expenses
  - Domestic abuse is also the consequence of poverty –the victim often stays in an abusive relationship because they can't afford to leave
- Health care
  - Poor dental care is a barrier to health and employment
  - People need access to dental care
  - Coming up with \$400-\$1200 for dental work is difficult -need to ensure that children have the dental care they need
- Realities of Poverty
  - Food, clothing, shelter all the costs are going up (hydro, car insurance)
  - We don't have a definition of poverty
  - You are in poverty when you feel that you have no real choices
- Stigma
  - You know poverty when you feel the stigma of shopping in thrift stores
  - There is a negative perception of poverty– how do we change this?
  - Not just the poor are at risk -poverty is about status
  - I am judged by my appearance – I feel the stigma all the time
  - Children living in poverty has long lasting effects
- Shelters
  - Women don't feel safe on the streets – there should be a woman's only shelter
  - I don't have anywhere to eat or sleep – we need to expand the shelter system
  - Unsure about access to shelter – where do I shower?
  - I don't feel safe where people want to break in and where I can't close the door
  - How do I get clean when I live on the streets?
- Food Security
  - On Sundays, the only free food is at the shelter from 12-1 - If I miss that small window, I have nothing to eat all day

- Food hampers don't last more than a few days - People can only get one food hamper per month
- Housing
  - There is not enough money on welfare to cover the cost of housing
  - People can't get money for shelter if you don't have shelter – the shelter allowance is only available if you have an address
  - We need more low barrier housing and more shelters
  - A 1 bedroom costs at least \$650 per month– if you take this housing it means that you have no money for anything else
  - I'm paying rent to live in the back of a van \$200 a month and kids come to steal from the van all the time
  - The lack of security is an issue – 'I own nothing – people steal anything I have
  - Desperation leads to stealing
  - Housing should not cost more than what people can afford to pay
  - We need housing for people with disabilities, single parents and seniors
- Food Security
  - Instead of dumpster diving, it is nice for people to give you food
  - We're starving and we don't have any money and often they are going to throw it out anyways
  - Some businesses disciplined the staff for giving people food and put security locks on dumpsters – it doesn't seem fair
  - It's hard to concentrate in school when you are hungry
- Access to Ministry Services
  - The process for applying for assistance can be intimidating - it seems that there are roadblocks
  - People with disabilities need advocates (family and friends) to help navigate
  - It is a difficult and buggy computer system/ websites/forms
  - Not everyone has someone to help them - people are left without the supports they need
- Housing
  - Housing for at risk population including transition housing for those who are homeless as well as those who are in transition (for multiple and various reasons) -There should be temporary housing to make sure that people don't fall through the cracks
  - People in transition are vulnerable and at a very high risk of becoming homeless which puts them at risk of abuse and danger
- Stigma / Judgment
  - There is shame and stigma with mental illness, addictions and homelessness
  - There is a lack of education and compassion among the population in general
  - Education leads to better understanding and empathy
- Cycle of Poverty
  - Poor kids are likely to become poor adults (who then have poor children)
  - Poor kids don't have the same opportunities

- Isolation
  - o Loneliness and isolation can lead to helplessness and depression
  - o It is hard to get out of the sense of helplessness and depression when you are alone
- Transportation
  - o Lack of access to transportation can be a challenge
  - o The community lacks transportation options
- Services and Supports
  - o People lack access to the basic necessities
    - Food
    - Shelter
    - Health care
- Seniors
  - o The cost of medications can be challenging
  - o Sometimes seniors face the choice is between medication and food
- Childcare
  - o People who work full time cannot afford childcare
  - o There are not enough childcare spaces or ECE graduates
  - o It doesn't matter how many centres you have if there aren't enough educators
  - o Out of school care is a big issue
  - o There aren't enough spaces for the current and growing population
  - o Family planning support is lacking
  - o Education and access to birth control for adults and young people
- Cost of Living
  - o The cost of living is greater than minimum wage
  - o Food costs have increased by 40% - we are already living on very little
  - o Costs increase faster than income
  - o There is a disconnect between the people who write policy and the people that the policy is to serve
  - o We need to make sure that the policies are connected to the people they serve
- Housing
  - o Every year the rents increase - in 5 years we won't be able to afford our home
  - o Once rent is paid, have to choose your priorities because can't afford everything
  - o We had a \$40 dollar rent increase this year
  - o \$1100 income is not enough to cover the cost of housing - my rent is now 60% of my income
  - o My rent was \$900 per month
  - o Been in home since 1991, some rent control but more and more of income goes to rent
  - o Rent takes the majority of income - I can't afford to do what I need to do
- Health
  - o Your health is compromised because you are not able to afford to live properly
  - o I can't afford vitamins and other things that I need to keep healthy
  - o I can't afford transportation to get to doctor

- I have to travel to specialists but can't afford the transportation
- Can't afford the speciality equipment that I need or treatments
- Can't afford dental care
- The Ministry doesn't pay medical/dental
- It is very difficult to get money from the Ministry for transportation to medical appointments out of town
- I can't afford entertainment, it's an extra
- Some agencies in town offer affordable entertainment but the government pulled the funding for the lunches and meals that we offered - it meant that there were fewer places that you could go to get a hot meal and to socialize
- Transportation
  - Without a vehicle, it's hard to get to places to socialize like church
  - We need reliable and affordable transportation so we can get places
  - I can't drive a vehicle or ride bicycle
  - Handy- Dart isn't accessible enough (it is not available when you need it)
  - You lose your independence – if you are unable to get out or to afford to socialize
  - Even the bus is too expensive – it means that you have to walk everywhere
  - Taking the commuter bus to Walmart is a bonus
  - A bus pass would make a difference but you have to be on assistance to be eligible (3 dots)
- Reality of Poverty
  - I can't afford a computer or the internet
  - I can't afford a life with what I make - you can't get out of the pit
  - I just start getting ahead then oops! Something happens and I'm in a hole again
- Affordable Housing (1 dot)
  - We need lower rents and more affordable housing
  - Landlords need to be stopped from increasing rents
  - I want enough room to have people over- maybe a workshop
  - Just want my own house with outdoor space
  - I'd like a house again - I had a fire and I had no insurance
- Supports
  - There are lots of places to get affordable clothing – that helps
- Income
  - The living wage is \$19 57/hourly (\$3200 monthly) --in reality we don't make nearly that
- Mental Health
  - Better mental health support would go a long way
- Employment
  - Employment would be a huge help rather than being on disability
  - People don't want to be at home, they want to be productive
  - We would like to get up and go to school and work
  - We would like to be able to contribute

- We want dignified lives - it would be great to get to a point where I can live independently/productively/ with dignity
- I want accessible training so I can break the cycle
- I want employment but it is difficult to break the cycle
- Food banks
  - Working poor need to use the food bank to fill the gap
  - Without access to the food bank, people would starve
  - I am grateful to have them but we want to be able to choose our own food - people need to have a choice
  - Food banks rely on donations – no funding
  - We need a food warehouse in this area
  - I have to rely on the food bank, slowly dying of malnutrition
- Healthcare
  - I am grateful for the care I have received
  - My doctor works with me and listens to me
  - I really am grateful for the care that I have received so far
- Mental health
  - It is tough to get diagnosed
  - People often find themselves without positive support networks
  - There are not enough resources
  - I had a job and income, then I had a brain injury so I was no longer employed – everything changed
  - I was diagnosed with a mental illness at aged 20 – everything changed
- Homelessness
  - Housing First is a great step – the solutions look different for each person at this table
  - It is difficult to get housing/employment when you are in a homeless shelter
  - There is a stigma attached to of being homeless
  - Once homeless without clean clothing – it was very tough to crawl out of that hole
- Housing
  - It took only one thing to make everything change --I owned a home but had no insurance - I lost my home and everything changed
- Access to Services and Advocacy
  - People need to have access to advocates to deal with all of the required steps for social services ,housing or food
  - There are not enough advocates available – They are too few and far between
  - I need to have access to people that know the ropes - people have so many aspects of their life to navigate through the challenges
- Income
  - Guaranteed minimum income would mean that I could have my independence again
  - Lack of income/wages for the cost of living
  - I am tired of struggling each month to make ends meet – it is exhausting

- Housing
  - o Apartments need upgrading
  - o 25 years ago you didn't have people begging - there was never a lack of housing then
  - o The demands are more than the municipally can do right now in terms of inspections
  - o There need to be penalties fines for landlords for apartments that have mould and bugs
  - o Island Health should play a role in the enforcement of housing standards
  - o Overcrowding in this region turns to inadequate housing
  - o There are too many slum lords
  - o Affordability is a real issue
  - o High utility and housing costs
- Health Care
  - o A universal drug program needed
  - o People need access to affordable dental care
  - o People need help with the cost of eye glasses and hearing aids
  - o Seniors can't read because they can't afford glasses
- Services and Supports
  - o It is hard to get the resources or help that you need
  - o Many centres are overwhelmed
  - o There are long wait lists for services
  - o The previous governments stopped programs that really mattered
- Child care
  - o We need affordable childcare
  - o A parent's pay cheque is gone after they pay the cost of childcare
  - o Communities have to start their own programs
  - o A larger funding envelope needed
  - o Staff gets burnt out or move on
- Food security
  - o The elderly are not eating properly
  - o Kids wouldn't have food without local programs
  - o There is a lot of food waste by stores
- Addictions and Substance Use
  - o People need assistance to detox and treatments/ services
  - o Services should be local and affordable
  - o There are long waiting lists for many services
- Training and Education
  - o It's difficult to improve your situation if you can't afford school / courses
  - o There is not enough support for students with disabilities - without support people leave school early
  - o Leaving school means underemployment, which also means poverty
  - o Literacy programs used to be funded by the government but this funding was pulled

- Loan Sharks
  - o Pay day loans area huge issue
  - o They help to keep people in poverty (39% interest)
- Families and Children
  - o Keeping families together should be a priority
  - o Kids going into foster care so they get the best care
  - o Parents have to give up their job to care for their disabled child
  - o Parents giving their kids away is not right
  - o BC Hydro should not be able to turn off power to homes with kids
- Access to Ministry Services
  - o There are not enough social workers - caseloads are too large
  - o People with disabilities receive no assistance to fill out forms
  - o The form for accessing CPP is difficult for anyone, let alone seniors
  - o If you don't know how to use a PC, you can't apply/fill out forms for almost anything
- Food Security
  - o Some people can't shop at Superstore (healthy food/good prices)
  - o People can't get to it so they are stuck with 7-eleven food – high cost, fewer choices
- Housing
  - o We need more co-op housing
  - o Outsiders to community are coming and purchasing properties – this is pushing people out
  - o We need to cap rent increases that landlords can change
  - o We need to hold landlords accountable for conditions in rental units
  - o We need provincial solution for bed bugs
  - o The density of low income housing is causing social problems - neighbourhoods are upset
  - o RTA is de-incentivizing rentals for private landlords – landlords are not able to break even
  - o Government is cashing in on the property transfer tax
- Employment
  - o People cannot retire due to insufficient pensions/ health benefits (4 dots)
  - o If people get a work place injuries injury that results in disability it changes their life
  - o Sometimes you lack treatment options that mean that it is difficult to go back to work
  - o You also end up in insurance company disputes
  - o Even though there is the duty to accommodate, people can face discrimination and ageism
  - o There are not enough jobs
- Services and Supports
  - o Government is compartmentalized
  - o There is not enough funding for needed programs
  - o There is the need for inter-disciplinary healthy services
  - o There is too much competition for funding and for services/ service providers

- Housing
  - o There is not enough housing for people with pets
  - o People have to live in poor quality housing with bed bugs and lice,
  - o There is need to live in rent control
- Reality of Poverty
  - o People do not have the income to support basic food/ shelter needs
  - o There is concern from parents- they don't want to ask for help in case their children get taken
- Social Isolation
  - o You feel isolated
  - o You lose relationships and friendships - you cannot participate in school events
  - o You are not able to build community connections
  - o There is judgement/ stigma
  - o Everyone needs a connection
  - o You feel blamed for your situation
  - o An intervention focus can break down social bonds (example – foster care breaks family bond)
- Childcare
  - o There is a lack of childcare spaces
- Housing
  - o More affordable housing (2 dots)
  - o It is good to generate segregated housing
  - o It is hard to have grown up kids come back to live at home
  - o Must follow housing rules/spaces requirements (occupancy guidelines)
  - o Real estate price structure leaves very limited alternatives – people don't have choices
  - o Need tenant's rights
  - o Housing First is trying to create more housing and support
  - o Real estate business/ developers/ landlord controlled housing
  - o I lived at three places and didn't get a security deposit back (14 Dots)
  - o 1<sup>st</sup> no security deposit back, 2<sup>nd</sup> no security deposit back
  - o I went to Residential Tenancy and won – the landlord had to return my security deposit
  - o Even the landlord did not give back my security deposit so I had to take my landlord to court
  - o The landlord was advised that he had to pay as per the court order but he still didn't pay
  - o After the court order, I was told to serve him and that cost more money \$31 00
  - o Landed immigrants come to Canada and they face the same issues
  - o Landlords don't care - they get to keep the security deposit
- Addictions and Substance Use
  - o Harm reduction is needed but it requires education and consultation if there is no consultation before hand – the neighbourhood gets upset
  - o People need to be able to go to treatment
  - o The cost of treatment is fixed

- The Ministry should put more money in to services for people
- Income
  - Minimum wage is not high enough
- Employment
  - People have difficulty securing stable employment
  - The working poor have harder time
  - Many people only have seasonal employment
  - Some people are unable to find work and others have no job security
  - Some people can only find service sector jobs
  - Being employed by more than one employers- creates pressures of being available to work
  - When you are poor there is the sense that you are not working hard enough
  - Going outside of the community is the only work available
  - Starting wage jobs are not secure
  - Poor people are offered jobs that others don't want
  - You need an address to get employment
  - If you have no housing you have no address for references
- Inequality
  - All wealth in world going to 1%
  - The amount of wealth owned by the top 1% could solve world poverty
  - Need to change the philosophy on how wealth is distributed
  - Need to look at how to create equality
- Community
  - People need to be treated with dignity and respect we need to recognize the humanity
  - We should have more forums for people who are impacted by poverty to share stories/ offer solutions
  - Need to work to live versus live to work
  - Not valuing humans and only pointing out problems causes shame
- Addictions and Substance Use
  - Drug addictions starts in childhood – it is the result of trauma
  - There are no supports for addictions
  - People can't escape
  - Stop punishing people for being poor
- Access to Services
  - We need more human connection when accessing services
  - They should have face-to-face connection – less paper and forms
  - Work to remove silos – look for cross – Ministry solutions
- Services and Supports
  - We need wrap around services for families
  - Success equals working together for solutions
  - We need leadership and immediate action – a strong social policy frame work
  - Social policy framework

- Had to go to Facebook to ask for bottles to help make ends meet
- Families
  - A single mother holding down two jobs is disqualified from receiving assistance despite income not meeting living expenses
  - Why ask for help if it means that your children are taken away
  - Childhood trauma comes from separation from parents
  - There is zero appreciation of children (5 dots)

## Question 2: What would address these issues and help you and people out of poverty?

- Services and Supports
  - People need access to basic services
  - Churches and organizations provide free meals for low income people
  - Clothing is available for free
  - Some people provide haircuts for free
  - The Friendship Centre provides a critical role in providing support
  - People need access to free showers and laundry
  - The Salvation Army gives free clothes to folks who need it
- Income
  - A guaranteed Annual Income might be a solution
  - There must be caution – what if the income is set too low?
  - It needs to go up as cost of living increases
  - If everyone has a minimum income other things might go up too (8 Dots)
  - Poor people are becoming worse off - maybe guaranteed annual income might solve that
  - Need basic standard of income for people receiving income assistance and minimum wage that more closely fits the cost of living
  - Maybe something in-between assistance and a guaranteed income
  - Raise income assistance rates – the \$100 increase is not enough
  - Minimum wage – is still too low
  - One solution is to increase minimum wage to \$15 for all workers
  - If you increase income assistance rates landlords will just increase rent and stores will increase prices-- need to find a way to prevent this
- Housing
  - Need rent control – if we had control, the cost of rent would be lower
  - Build more housing that is affordable
  - Build housing that is accessible for an older population
  - Federal Government CMHC should lend money at a low rate
  - Federal government stopped putting money in co-op housing – this was good quality housing (10 dots)

- Affordable housing (5 Dots)
- Government needs to put money back into housing
- Find ways to address community objections to development proposals
- Need to remove some of the municipal and provincial road blocks to building housing
- Need to deal with community objections
- Need to get housing moving forward (not cancel projects)
- Talk to people and move forward
- Get municipal, provincial and federal governments to put money into housing
- Banks hold mortgages on private housing
- In Government owned housing money then stays in government
- Need to change the law that prohibits tiny homes
- Need to change by-laws – currently only one house is allowed on agricultural property – need to change this rule
- Need secondary suites and mortgage helper Municipal bylaws prevent this type of housing – it is considered illegal – the city evicts people in illegal suites
- The zoning bylaws are causing homelessness
- Renovictions need to need to be stopped by changing bylaws
- Access to Financial Assistance
  - Create microloans
  - People can't get ahead because they are always behind
  - Not many lenders but it would be relatively easy to administer
  - If people default on a microloan it is small
  - Get rid of money lending companies like Money Mart -recent changes to reduce interest from 23% to 17% but need to do more
- Childcare
  - More affordable childcare spaces
  - \$10 a day childcare (4 Dots)
  - Affordable childcare (1 dot)
  - Support extracurricular activities for children
- Supports
  - Empower people so they can take control of their lives (e.g. jobs, day care, health care, education) (7 dots)
  - Make people aware of the support systems available
  - Need more front end services (e.g. mental health workers)
  - Need more long term and short term solutions
  - Need housing and wrap around services
  - Need change mentality – need respect
  - Welcome everyone, show up and be present, true teaching of the land, wellbeing of all
  - Make government leaders accountable
- First Nations
  - Need to honor traditional laws
  - Solve land claims, give back traditional territory

- Work to introduce culturally appropriate education
- Find innovative ways of renewable energy
- Government needs to take the lead on respect
- Take advantage of these poverty consultations and work toward long term solutions
- Children
  - No child should go to school hungry
  - Introduce programs where schools feed the students
- Employment
  - People need access to more jobs
  - People need support to find jobs
  - People need employers to accommodate their needs
  - Business needs to be a partner in helping to address poverty
- Income
  - Give people a minimum income
  - Minimum wage increase (1 dot)
  - People who work to the best of their ability should not be in poverty
  - Government contribute to bring people to the minimum income so people will be in jobs they want to do versus jobs they have to do
- Access to Ministry Services
  - Decision makers should have to live on income assistance or disability assistance for a month to see what it means - they should also have to navigate their own system
  - Staff should take their time to help read documents to clients
  - There needs to be more worker accountability, take the time to get our files right
  - Staff should work with the clients to confirm details – it shouldn't be confrontational
  - People should be respectfully working together
  - Tell clients what they are entitled to (client may not know to ask) (6 Dots)
  - Some people are doing a good job but there are other staff who are mean, disrespectful and difficult
  - The Ministry office should treat people like people – treat them with dignity
  - Go back to designated case workers (not the caseless model)
  - People need a phone, where they can reach their worker
- Education
  - Allow people to take training/education and to continue to receiving assistance
  - Why take the training – I might as well go to work in a lower paid job because the income that I earn is just clawed back?
  - There are many obstacles to going back to school, to earn more, to follow their passion
  - Make people part of the solution
  - Implement what works in other provinces
- Food Security
  - Convert food waste to free food (e.g. about to spoil into community fridges)
  - More zero food waste programs (1 dot)
  - Make it illegal to dump edible food

- Good food for people
- The structure needs to be sustainable – people should be taught to grow their own food
- Health Care
  - Free dental/health care
  - ‘Universal drug program/dental/eye care, etc (3 Dots)
- Services and Supports
  - I’m so poor, I can’t even pay attention’
  - Make laws/regulations more clear
  - Ensure people have access to basic necessities
  - More social workers
  - Support seniors living with students/ children
  - Promise social justice, not charity
  - Education by non-profits
  - Elementary waitlists for resources (1 dots)
  - Longer and larger funding envelope for non-profits (3 dots)
- Education
  - Early screening for children in school
  - People need better education options to get a job
  - Education programs should include education on diversity, inclusion, social justice, inequality, stewardship
  - Education should include studies on wealth and what prevents involvement in social justice
  - Subsidized student loans for post-secondary education
  - Meditation and mindfulness training/ CTB in schools
  - Self-sacrifice, love, understanding
  - Communicating in schools, intergenerational teaching (3 dots)
- Early Childhood Development
  - Plan for early childcare – help to build the foundation for a health life
  - Think of all stages from womb to teen
  - Implement transitional planning for kids - support for kids aging out of care
  - Provide parenting assistance
- Mental Health and Addictions
  - Support early psychosis intervention (1 dot)
  - Implement effective local treatment programs
  - Develop flexible transition units that consider stages of sobriety (dry housing, wet housing)
  - Build bigger hospitals – consider/plan for community expansion
  - Provide live in care to adult children with mental health issues
  - Provide more coordinated mental health supports and services (i e massage) (1 dot)
- Housing
  - Focus on attainable housing
  - Focus on the next level of housing subsidy (2 dots)

- Support intergenerational housing models – provide support for adults/ seniors
  - Move direction/support to local government to increase affordable housing stock
  - Secondary suites (1 dot)
- Income
  - Guaranteed income
  - This helps people from being held hostage by bullying employers and landlords
- Technology
  - Cellphones and youth – our culture and identity gets lost
  - Cyber bullying still occurring – internet has a lot of power
  - If no cellphone, no bullying
- Legal Support
  - Help with small claims court
  - Advocacy and support on residential tenancy costs, residential, tenancy issues (2 dots)
  - 2015 Residential Tenancy dispute--I won but I still don't have my security deposit back
- Mental Health
  - Mental health recovery services and supports should be available to everyone
  - Services need to be more flexible to meet individual needs
  - Focus on mental illness, addictions, and poverty
- Access to Services
  - People are asked to go to many resources to get documents or services
  - Difficult to navigate and can stop people from following through Need more services “one stop” access
- Affordable housing
  - Government can legislate municipalities to have a % of affordable or social housing (15-20% for low income earners) (6 dots)
  - Living in properties that should be condemned but are not due to housing shortage even though the quality of housing is poor – it would create a larger gap if we did not have this housing
  - Housing that includes wrap around services
  - Service people come to you in your housing and people go to the services (4 dots)
  - Use older buildings - province needs to take a role in this
  - Need newer buildings and more social housing
- Transportation
  - Reliable transportation needed
  - Getting better in Cowichan Valley
  - Some areas have no transit
  - Some areas have very minimal transit
  - Option to relocate after better transit often means higher rent
  - Reliable transportation
- Mental health
  - Counselling to assist with their issues

- Education
  - o Literacy is a big issue
  - o Without the ability to read or write people are not employable
  - o ADD is not getting diagnosed soon enough
  - o Some kids are not getting support in school – in some cases kids are getting all the way to grade 4 without being able to read
  - o In Latin America where I am from, teachers come out to the community to teach basic literacy
  - o There are similar community programs in Venezuela and Cuba
- Corruption
  - o Businesses take deductions from pay but employee has to pay again This is fraud
  - o Corruption in business can happen anywhere
- Housing
  - o Hard to get work without housing
  - o If faced with addiction problems it is even harder without housing
  - o Hard to deal with landlord issues when you are working
  - o Affects your reputation in the community when you are having to deal with landlord or employer related issues
  - o Worried if you bring issues to the attention of your landlord or employer it could affect your job and tenancy
  - o Rents increased from \$800 - \$950 during summer
- CRA
  - o Creates additional hardship
  - o Interest charges are high
  - o Interest charges are higher than the monthly payment – not right
- Education
  - o Focus on children from birth to guide them to success
  - o Student loan debt - Hard to repay for some people
  - o Lower the cost of post-secondary education
  - o Tuition support/ or free education (3 dots)
- Hydro and Utilities
  - o Low income, rent are high, leave no funds for food
  - o High hydro bills
  - o Annual adjustments are high - people can't keep up with hydro
- Community
  - o Build strong support systems
  - o Dignity and compassion for homeless
  - o Recognition for jobs well done
  - o Eliminate stigma around homelessness - homeless being ' bad people'
  - o The richer you are, the more protective you are of your wealth
  - o Society has responsibility to poor

- People have to make difficult choices with limited funds (hydro, kid's school trip) The choices can have negative consequences or detrimental impact
- Community support furthering that perpetuate poverty (cash loans, casino, liquor store, pawn shops)
- Perceptions – you are at the bottom/top of society
- Health Care
  - Need affordable prescriptions
  - Work with other provinces to bulk buy
  - Advocate for a national pharma-care plan
- Housing
  - Need affordable housing for seniors
  - Secure housing
  - Unconditional housing
  - Reconsider how we look at housing
  - How can we provide homes for families versus just single family housing (5 dots)
- Employment
  - Subsidized jobs
  - Access to opportunities
  - Education to help people in transition enter/ re-enter the work force
- Reduce stigma
  - Extensive and on-going public education and awareness programs
  - Abolish discrimination
  - Work to reduce shame and stigma/increase empathy
- Childcare
  - Increase ECE spaces in PSE institutions
  - Increase ECE wages to attract and keep more people in the profession
- Seniors
  - Identify isolated seniors
  - Support them to be active in the community
  - Provide transportation support for those who don't drive
  - Physicians can help to identify isolated individuals
  - 1 free day/ week free transit (at least for seniors)
  - Ottawa provides this on Wednesdays
  - Coordinate trips to galleries etc
  - Get people out of their homes combat isolation (3 dots)
- Access to Government Services
  - Supports to help address issues around addiction and abuse (3 dots)
  - Simplify application processes
  - Provide staff support to help people apply for government services
  - A simple user friendly online option is needed
  - Shorten wait time for assistance

- It is too hard to wait time 6-8 weeks for assistance when you are only just out of jail (2 dots)
- Housing
  - Housing First model (5 dots)
  - Seniors housing that's affordable (2 dots)
  - Different definitions of housing – non fixed, mobile
  - Housing for employers
  - Housing is a right (1 dot)
  - Not just housing for those employed
  - Transitional housing with supports for people coming out of jail
  - No separate housing allowance
- Employment
  - How do we deal with automation – it has meant more unemployed people
- Income
  - Increase wages
  - Guaranteed livable income (8 dots)
- Community Supports
  - Promote respect, manners, and respect for a neighbour's property
  - Manners and respect property
  - Food on a gift card
  - Build emotional and spiritual support into the assistance programs
  - Churches, organizations, happy rich people, salvation army, friendship centre
  - Build communities to support diversity
  - Provide people access to counselling services
- Employment
  - Shouldn't need five (5) jobs to be able to pay for kids schooling
  - Create better jobs
- Shelters
  - Adapt all schools in BC to provide housing for the homeless
  - A lot of homeless people could be living there
  - Provide homeless the money and support they need
  - Different rent structure paid directly to individuals
- Education
  - Less crowded schools
  - Kids get supports they need
  - Cowichan tribes offers small living allowances grades 7-12--this allowance acts as an incentive to stay in school
- Employment – there are different roles and jobs that people can take on
  - Culinary skills
  - Welding
  - Plumbing
  - Electricians



- Services and Supports
  - o Government needs to be more generous
  - o Government to be more generous
  - o All levels of government need to work together
  - o Create more funding for services
- Mental Health
  - o Easy access around services (mental health, trauma, education, transportation, substance use)
  - o Mental health supports and services
- Government Supports
  - o Stop penalizing couple for shelter rates
  - o Family income determines eligibility
  - o Income based social supports
  - o Pension legislation to support survivors