

DATE: September 24, 2021**FILE:** 5040-01**TO:** Chair and Directors
Regional District Board**FROM:** Russell Dyson
Chief Administrative OfficerSupported by Russell Dyson
Chief Administrative Officer*R. Dyson***RE: Regional Poverty Reduction Assessment and Strategy**

Purpose

This report provides the Comox Valley Regional District (CVRD) Board with the Regional Poverty Assessment and Reduction Strategy (Draft) and recommends next steps to support implementation of the Strategy.

Recommendation from the Chief Administrative Officer:

THAT the Comox Valley Regional District (CVRD) Board authorize staff to report back to the project participants to explore implementation options for the Regional Poverty Reduction Assessment and Strategy (Draft), dated September 2021, attached as Appendix A to this staff report dated September 24, 2021, including identifying key players and roles in the advancement of the poverty reduction “Game Changers”;

AND FINALLY THAT staff report back through the Regional Growth Strategy 2022-2026 financial planning process to identify potential implementation actions for the CVRD.

Executive Summary

- The Regional Poverty Assessment and Reduction Strategy (Draft) (Appendix A) is the result of the project partners’ effort to refine our understanding of poverty in the Comox Valley and to define the key structural and systemic changes that need to occur in order to reduce poverty within the Region 25 per cent by 2024. Project partners are the member municipalities, K’ómoks First Nation, Comox Valley Social Planning Society, Coalition to End Homelessness, Comox Valley Community Health Network, and the CVRD.
- Staff recommends reconvening the project partners and the individuals and organizations who have participated so far to begin the next steps, namely confirming the game changers and identifying poverty reduction champions based on jurisdiction and sphere of influence.
- The Strategy is a jumping off point for coordinated action and should be considered a necessary first step to catalyze systems change that will result in poverty reduction.
- Staff will report back through the Regional Growth Strategy (RGS) 2022-2026 financial planning process to identify opportunities for action by the CVRD.

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Government Partners and Stakeholder Distribution (Upon Agenda Publication)

Village of Cumberland	✓
Town of Comox	✓
City of Courtenay	✓
K'ómoks First Nation	✓
Comox Valley Coalition to End Homelessness	✓
Comox Valley Community Health Network	✓
Comox Valley Social Planning Society	✓

Background/Current Situation

The social and economic challenges related to poverty are complex. Applying a Systems Change lens to poverty reduction can help to clarify the root causes of poverty and enable a focus on the actions that are required to eliminate rather than alleviate poverty. This Strategy applies a systems change lens to poverty reduction in the following ways:

- Identifying the many parts of the social and economic systems that underlie poverty;
- Understanding the many ways that social and economic systems impact people;
- Identifying the connections among the systems and their parts; and
- Finding leverage points for change.

Building on the findings of the Regional Housing Needs Assessment (2020) and the Comox Valley Childcare Action Plan (2019) as well as the experiences and insights of community partners, the project team identified seven focus areas, derived from Together BC, British Columbia's Poverty Reduction Strategy, being:

- Families, children and youth
- Housing
- Social Supports
- Livable Incomes
- Food Security
- Affordable, accessible transportation
- Social Inclusion

Moving from the broad focus areas above to the big ideas or actions that will have a deep and lasting impact on poverty reduction, the Strategy identifies Game Changers. A Game Changer is “a poverty focus area...that not only aims to deliver on its own specific goals or outcomes, but also elicits an array of other significant, positive outcomes that cascade both within and outside of its area of emphasis, and consequently profoundly impacts the course, character, or extent of poverty experienced by human beings, both individually and collectively.” (Holmgren, M., 2017. Tamarack Institute).

Systems, Game Changers and Transformational Impacts:

Game Changers were identified under three broad systems:

1. **Power Dynamics (or Social Inclusion):** Shifting the status quo power dynamics in the community
2. **Equitable Systems of Capital (or Livable Income):** Working towards the fair distribution of resources, such as income and housing.
3. **Community Services and Supports:** Ensuring access for individuals and families experiencing poverty.

The Strategy identifies 14 Game Changers within the above systems that will have a transformational impact for individuals and families experiencing poverty, and effect change within the very systems that construct poverty.

Game Changer Number 1: People with lived and living experience of poverty meaningful contribute to all aspects of poverty reduction in the community.

Game Changer Number 2: Processes, systems, and institutions are actively working towards decolonization. Indigenous peoples, and Indigenous organizations have leadership and resource capacity to fully participate in poverty reduction initiatives in the Comox Valley.

Game Changer Number 3: An equity lens is applied in all regional and local government programs and services, from planning, budgeting, implementation, and evaluation.

The transformational impact of Game Changers 1 – 3 is that marginalized individuals and groups have voice, influence and a sense of belonging in the Comox Valley.

Game Changer Number 4: New non-market housing is incentivized and constructed, and there is a system planning approach applied to the coordination and management of the housing.

Game Changer Number 5: Implementation of Universal Basic Income.

Game Changer Number 6: The Living Wage for Comox Valley is recognized and upheld by employers.

The transformational impact of Game Changers 4 – 6 is that people have fair access to income and housing.

Game Changer Number 7: Childcare is affordable and available.

Game Changer Number 8: Everyone has access to adequate, healthy and culturally appropriate foods.

Game Changer Number 9: Transportation network planning is aligned within an equity framework and as a result, road, active transportation, and transit improvements are prioritized to support underserved groups/regions and individuals experiencing barriers to access.

Game Changer Number 10: Social support services are coordinated across organizations, institutions and governments through meaningful partnerships and cross-sectoral collaboration.

Game Changer Number 11: Neighbourhood hubs provide community connections to services, supports, and resources.

Game Changer Number 12: Individuals experiencing mental health, poverty and/or substance use challenges live, work, and play in stigma free environments.

Game Changer Number 13: Newcomers to the Comox Valley have access to services, supports, employment, and community activities.

Game Changer Number 14: Public spaces (indoor and outdoor) are designed to be inclusive from physical, social, and cultural perspectives.

The transformational impact of Game Changers 7 – 14 is that individuals and families have the resources needed to thrive in the Comox Valley (more than survive) and to live, work and play free from stigma.

Next Steps and Determining How to Work Together:

Through the engagement process, discussion of various models of convening to reduce poverty were discussed. The Strategy identifies the collective impact framework as an approach to address the wicked problem of poverty. The Tamarack Institute is a leader in Canada in teaching and applying the framework and helping communities to establish the five conditions necessary to advance a collective impact framework, being:

- Building a common agenda (e.g. reducing poverty 25 per cent by 2024);
- Using a shared measurement approach to understanding progress (e.g. evaluation);
- Leveraging mutually enforcing activities (e.g. building on past success and pushing for co-benefits);
- Having continuous communications to ensure the collective network is informed and engaged;
- Investing in Backbone Infrastructure (e.g. lead organization) to keep the work moving forward.

One way that the board may consider supporting next steps to address the Game Changers could be convening key players to build capacity on the collective impact model with experts in this field. If the board accepts staff's recommendation to explore options, staff will report back with details.

Policy Analysis

In 2019, the Province of BC adopted Together BC, a provincial poverty reduction strategy. Targets, timelines and provincial accountability for Together BC are laid in the provincial *Poverty Reduction Strategy Act (SCBC 2018, Chapter 40)*. Poverty reduction targets from the provincial strategy were incorporated in the Comox Valley Strategy as was the systems change approach.

Options

The board could receive this report and enable staff to explore opportunities for implementation, clearly identifying any potential role and/or actions for the CVRD in implementing the Plan.

Conversely the board could direct that staff take no further action at this time.

Staff recommends that staff be authorized to explore implementation options with project and community partners and report back to the board through the RGS 2022-2026 financial planning process.

Development of the Plan is a board strategic priority. Implementation of the plan is supported by the board's strategic drivers of Indigenous Relations and Community Partnerships, as well as key operational priorities and core service outcomes (e.g. equitable access in transit/transportation, food security, affordable housing).

Financial Factors

Development of the plan was enabled through provincial grant funding administered through the Union of BC Municipalities (UBCM). Staffing costs were absorbed by the RGS service. If the board accepts staff's recommendations, staff will report back to the board on potential implementation options including financial expense implications of the options.

Legal Factors

There are no legal factors related to the recommendations within this report.

Regional Growth Strategy Implications

This project is a regional initiative undertaken through the RGS service. Implementation of the Strategy, with a focus on the Game Changers, will support key goals of the RGS, including:

- Ensuring a diversity of affordable housing options to meet evolving regional demographics and needs (RGS Goal No. 1).
- Developing an accessible, efficient and affordable multi-modal transportation system (RGS Goal No. 4).
- Increasing local food security (RGS Goal No. 6).
- Supporting a high quality of life through the protection of community health and well-being (RGS Goal No. 7).

Intergovernmental Factors

Poverty reduction is a shared effort requiring coordination and collaboration across governments. Staff from local, and provincial government agencies participated in the development of the Strategy and if authorized by the board, CVRD staff will continue to work with the member municipalities, provincial government and First Nations staff to identify opportunities to advance the Game Changers.

Interdepartmental Involvement

This project was led by planning staff.

Citizen/Public Relations

The systems change approach began with engagement in order to understand how people experience poverty in the Comox Valley. In May 2021, staff presented the project's engagement findings (Appendix B). Through a community survey, interviews, and facilitated discussions, residents with lived/ living experience of poverty and organizations that serve individuals and families, shared their insights on the experience of poverty in the Comox Valley. The engagement findings are clear: those who are experiencing poverty make significant trade-offs on a regular basis in the areas of housing, food, transportation, childcare and employment in order to “just get by”.

Staff recommends reporting back to the participants in the project to share the strategy and discuss opportunities for implementation in a virtual session in late fall 2021. Invitations will be sent to project participants and community partners. The Strategy will be made widely available on the CVRD's website. Staff will use the Connect CVRD project page to broadly solicit solutions and ideas to act on the game changers.

Attachments: Appendix A – Poverty Reduction Assessment and Strategy (Draft), September 2021
Appendix B – Assessment and Reduction Strategy board presentation May 11, 2021

POVERTY REDUCTION ASSESSMENT & STRATEGY

Comox Valley Regional District

September 2021



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matters

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- Appendix C – What we Heard: Community Engagement Summary
- Appendix D – Game Changers: Workshop Report and Summary
- Appendix E – Poverty and Social Impact Analysis Tool

Acknowledgements

We gratefully acknowledge that this work took place on the unceded traditional territory of the K’òmoks First Nation.

The CVRD and project team would also like to thank the individuals and organizations who shared their experiences and stories that have shaped this plan. A special thanks to the community champions on the project steering committee for making introductions and regional connections to service providers and community voices.

EXECUTIVE SUMMARY

EXECUTIVE SUMMARY

The Poverty Assessment and Reduction Strategy was developed by the Comox Valley Regional District (CVRD), in partnership with the City of Courtenay, Town of Comox, Village of Cumberland, K'ómoks First Nation, the Coalition to End Homelessness, Comox Valley Social Planning Society, and Comox Valley Community Health Network.

The purpose of this strategy is to define actions that reduce poverty across the region by 25 percent by 2024. It serves as a starting point – a way of gathering momentum for work to be completed by many community partners. It sets the stage to leverage collective capacity across multiple systems in support of meaningful and lasting regional change.



This strategy is a starting point for action focused on the goal of reducing poverty by 25% by 2024.

Our Approach

Taking a systems change approach

The social challenges related to poverty are a complex web made of interconnected issues and systems.

Governments and community organizations must take a coordinated and collaborative approach responding to poverty experiences. It is not enough to focus on the impacts or situations of individual organizations or governments. To reduce poverty, the root causes need to be identified so appropriate action can be taken to address them.

A systems change lens to reducing poverty means:

- identifying the many parts of social systems in a community;
- understanding those systems impacts on individuals;
- identifying how they are interconnected; and
- finding leverage points for change.

This strategy promotes collective action across multiple systems.

To reduce poverty, the root causes need to be identified so appropriate action can be taken to address them.

Systems change approaches help to:

- Strengthen and builds new relationships
- Connect different parts of the system
- Initiate action
- Foster new ways of working together
- Center people with lived and living experiences of poverty in the process and in relationship building

Focus Areas

Seven focus areas for this strategy have been adapted from the province's TogetherBC: British Columbia's Poverty Reduction Strategy:



Families,
children &
youth



Housing



Social
supports



Liveable
incomes



Food
security



Affordable,
accessible
transportation



Social
Inclusion

Engagement Methods

A variety of engagement methods were used throughout the strategy:

- Project Steering Committee
- Community Survey
- Sharing Circles
- Stakeholder Interviews
- Self-Guided Toolkit
- Game Changer Workshop



The Focus Areas are the aspects of the social determinants of health that the CVRD and its partners selected to focus on for this Poverty Reduction Assessment and Action Plan

Poverty in Context

Developing a systems change approach to poverty reduction starts with understanding how people experience poverty in their communities.

This section highlights two ways of understanding these experiences:

- Examining the local data to understand patterns and/or trends; and
- Using engagement methods to draw a detailed picture of local nuances, experiences, and trade offs from both the perspectives of service providers as well as people with lived experiences of poverty.

IF THE CVRD WAS A VILLAGE OF 100 PEOPLE...


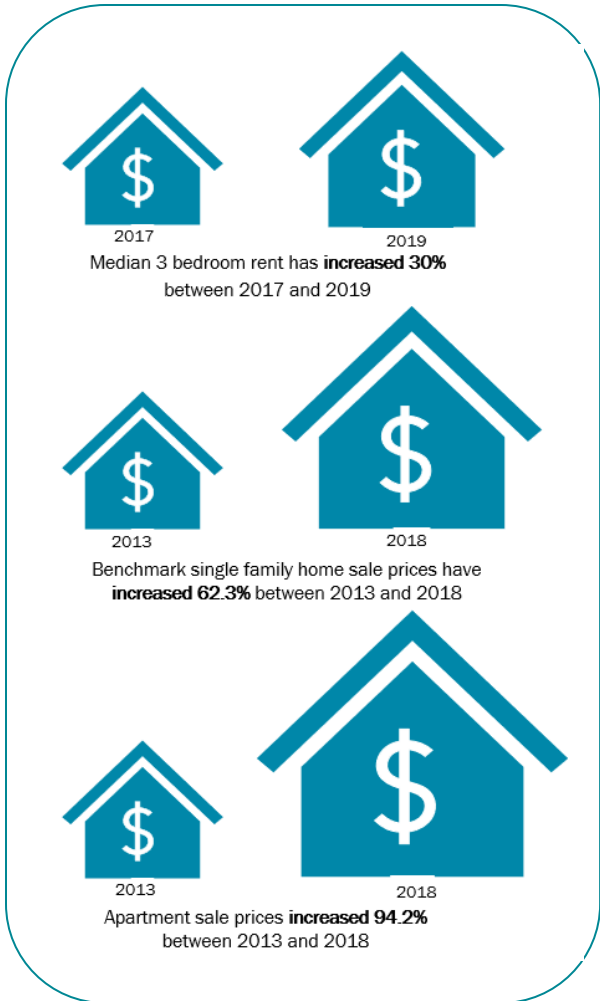


People living in poverty make trade offs and tough choices

- Individuals and families are living in unsafe, unsuitable, or poor condition housing. The cost of housing leaves little money left for food and other basic needs, so people must choose between suitable housing and their other needs.
- Families need employment to cover the cost of childcare, but cannot participate in employment or access educational opportunities without childcare.
- Moving out of poverty is not a linear process, but the lack of transitional supports puts people in a position of having to make choices about pursuing education or employment.
- People are having to choose between choices that make them feel unsafe (like using public transportation systems at night), or spend a large portion of their income on transportation (like owning and maintaining a vehicle) in order to access employment, education, and social supports.
- Choosing between accessing needed services but feeling unsafe, or avoiding services and protecting themselves from discriminatory experiences.

Sources: 2016 Census Data Stats Canada, Core Housing Need from the 2020 Housing Needs Assessment

Nearly 1 in 4 Children are experiencing Poverty in the Comox Valley





2017 2019
Median 3 bedroom rent has **increased 30%**
between 2017 and 2019


2013 2018
Benchmark single family home sale prices have
increased 62.3% between 2013 and 2018

2013 2018
Apartment sale prices **increased 94.2%**
between 2013 and 2018


From all the survey respondents:



49% did not have access to nutritious food year-round.

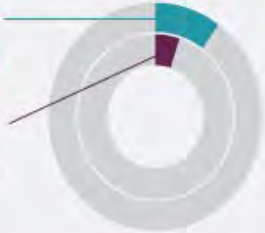


38% sometimes, often and almost always face challenges meeting their needs every month



40% do not have enough money to cover a one-time unexpected cost

HOUSEHOLDS IN CORE HOUSING NEED



10% of households in the Comox Valley are in Core Housing Need

5% of households in the Comox Valley are in Extreme Core Housing Need

52% are one-person households

10% identify as Indigenous (35% of which are lone-parent households)

23% lone family households

41% senior-led renter households

33% families with children

32% have at least one member who is 65 years or older

73% have at least one person with an activity limitation

Sources:
Comox Early Years Collaborative 25x25 Project Final Report - January 2019
CMHC as reported in Living Wage Data for the Comox Valley
Comox Valley Coalition to End Homelessness 5-year Plan to End Homelessness 2019-2022

Game Changers

Getting from the broad focus areas to detailed actions takes time and effort by all community members and organizations. A game changer approach was applied to identify the big ideas that can reduce poverty at many different levels.

“Game Changers” refers to the [Tamarack Institute’s Vibrant Communities Game Changer Approach to Poverty Reduction](#). This approach seeks to establish strategies to advance community initiatives in core focus areas that are considered as “game changers” in terms of reducing poverty.

Game changers are big ideas or global actions that if taken have a far-reaching positive impact on the lives of residents in the CVRD who may be experiencing poverty.

A “Game Changer” is a poverty focus area...that not only aims to deliver on its own specific goals or outcomes, but also elicits an array of other significant, positive outcomes that cascade both within and outside of its area of emphasis, and consequently profoundly impacts the course, character, or extent of poverty experienced by human beings, both individually and collectively.”
(Holmgren, M., 2017. Tamarack Institute)

The Poverty Reduction Game Changers are:

- built on principles of collective leadership and collective impact,
- involve the entire community,
- Tackle the root causes of poverty rather than the symptoms by looking at long-term solutions to challenges like childcare, food security, housing, employment, and other factors in affordability,
- work to eliminate poverty rather than alleviate it,
- work towards sustainable, systemic change,
- build strong, supportive and inclusive communities,
- enable people to participate fully in the decisions and activities that affect their communities,
- recognize the importance of dedicating the time, resources, and capacities to achieve transformational impact, and
- advocate for the importance of prioritizing core ‘game changer’ big ideas as opposed to pursuing many small actions.

Game changers are actions that everyone working to reduce poverty can implement. What makes them a game changer is that they:

- are big ideas;
- require collective leadership and impact;
- involve the whole community;
- tackle root causes; and
- are opportunities for transformation.

Fourteen game changer actions were developed as part of this strategy. All fourteen are linked to both systems wide interventions, as well as the focus areas of this strategy.

Transformational Game Changer Priorities

The first three game changers are focused on shifting the status quo power dynamics in the community. They focus on social inclusion and actions which will actively rebalance systems of oppression and power that have marginalized equity priority groups' voices, influence and sense of belonging in community.



Social Inclusion

Shifting status quo power dynamics that dictates whose voices are heard and considered in planning and decision making.

1

People with lived and living experiences of poverty meaningfully contribute to all aspects of poverty reduction in the Comox Valley.

2

Processes, systems, and institutions are actively working towards decolonization. Indigenous peoples, and Indigenous organizations have leadership and resource capacity to fully participate in poverty reduction initiatives in Comox Valley.

3

An equity lens is applied in all regional and local government programs and services, from planning, budgeting, implementation, and evaluation.

✓ **Transformational Impact**
Equity priority groups are given voice, influence, and sense of belonging in community

Equitable Systems of Capital

These game changers are focused on how people access important capital like housing and income. It is well known that housing is expensive, and often a way that people access financial capital. However, in order to purchase a home people need a liveable income and financial resources. There also needs to be affordable housing available to purchase or rent. Working towards equitable systems of capital enables financial resources to be more evenly distributed and more housing availability for many different families and incomes.



Liveable Incomes

Support an equitable system of capital

4

New non-market housing is incentivized and constructed, and there is a system planning approach applied to the coordination and management of the housing

5

Implementation of Universal Basic Income

6

The Living Wage for Comox Valley is recognized and upheld by employers

✓ **Transformational Impact**
Equitable access to resources

Community Services and Supports

Community services and supports available for individuals and families who may be experiencing poverty are an essential part of creating an equitable community. All seven game changers have high impact potential for the outcomes of families, children and youth. In addition, they also have direct and cascading impacts on the other focus areas of food security, affordable, accessible transportation, social supports, and social inclusion. The game changers identified are highly interdependent and transformational for poverty reduction in the Comox Valley.

Services and Supports are available and affordable in the community for everyone

✓ Transformational Impact

Families and individuals of all ages have resources they need to thrive.

People with diverse identities and lived experiences feel welcome to live, work and play in the CVRD free of stigma.

7 Childcare is affordable and available.



Families, Children & Youth

8 Social Support Services are coordinated across multiple organizations, institutions and governments through meaningful partnerships and cross-sectoral collaborations.



Families, Children & Youth



Social Supports

9 Neighbourhood hubs provide community connections to services, supports, and resources.



Families, Children & Youth



Social Supports



Social Inclusion

10 Individuals experiencing mental health, poverty and/or substance use challenges live, work, and play in stigma free environments.



Social Supports



Social Inclusion

11 Newcomers to the CVRD have access to services, supports, employment, and community activities.



Social Supports



Social Inclusion

12 Everyone has access to adequate and healthy food.



Families, Children & Youth



Food Security

13 Transportation Network Planning is aligned within an equity framework and as a result, road, active transportation, and transit improvements are prioritized to support underserved groups/regions and individuals experiencing barriers to access.



Families, Children & Youth



Affordable, Accessible Transportation

14 Public spaces (indoor and outdoor) are designed to be inclusive from physical, social, and cultural perspectives



Social Inclusion

Next Steps

This plan provides a launch pad for collective action to reduce poverty in the CVRD.

Creating enabling conditions for success (clear vision, accountability, relationships, generating ideas for action, identifying key stakeholders and leaders for change) takes ongoing work by everyone. This strategy supports a common agenda for diverse community members to leverage for change within the region. The next steps involve defining actions, implementing actions, and tracking progress along the way, together.

The Common Agenda



Reduce Poverty in the Comox Valley Regional District **by 25%
by 2024.**

Common Understanding

The scale of poverty in the CVRD is causing individuals and families to make tough choices to meet their basic needs. There are seven focus areas that the CVRD is focused on. Acting on these focus areas from a whole system approach will have transformational impacts for residents in the region.

Joint Approach

Achieving the 14 game changer priorities of this strategy requires collective action and collaboration. All community partners and leaders need to take on the work of this strategy. Most importantly, people with lived and living experience need to be meaningfully included in decision making and setting the path for actions to achieve the greatest success.

Poverty and Social Impact Analysis

As a leader in change, the CVRD has a significant role to play in reducing poverty by prioritizing it across departments. Poverty and Social Impact analysis can be done for any CVRD work to make sure that actions or decisions are helping to reduce poverty.

Poverty and Social Impact Analysis considers how likely an action, decision, or policy is to

- a) reduce poverty,
- b) address inequalities which lead to poverty

INTRODUCTION

INTRODUCTION





This strategy is an entry point of actions that facilitate poverty reduction within the CVRD. The goal is to reduce poverty by 25% by 2024.

The Comox Valley Regional District (CVRD), in partnership with the City of Courtenay, Town of Comox, Village of Cumberland and K'ómoks First Nation, received a grant from the Union of BC Municipalities (UBCM) in 2020 to undertake a regional poverty assessment and reduction strategy. A steering committee comprised of the partner municipalities and the Coalition to End Homelessness, Comox Valley Social Planning Society, and Comox Valley Community Health Network contributed their expertise and time to the development of this strategy. This strategy also builds on recent work including the 2020 Regional Housing Needs Assessment and the 2019 Comox Valley Childcare Inventory and Action Plan. As a further connection point to support how actions are leveraged in the community, this strategy aligns and supports the broader Province of BC TogetherBC Poverty Reduction Strategy.

The purpose of this strategy is to define actions and support collaborative community momentum and achieve the goal of reducing poverty by 25% by 2024. It recognizes the need to amplify existing efforts, and sets the stage to leverage collective capacity across multiple systems to support regional change. This strategy is organized as follows:

- **Chapter 1: Our Approach** – Highlights the theory behind our approach, the focus areas, and the engagement techniques used during the creation process.
- **Chapter 2: Poverty in Context** – Provides an overview of available background information and what we heard from the engagement activities. This section also highlights the tough choices and trade-offs made every day by people experiencing poverty.
- **Chapter 3: The Game Changers** - Describes the 14 game changers that set priorities for action. They are starting points for key actors in the community to collaborate and work together to address.
- **Chapter 4: Next Steps** – The final chapter pulls all of the pieces together to show how the ideas and solutions shared by the community and the game changer actions fit together. It also outlines the next steps the community can take to begin achieving their shared goals.
- **Appendices** – Provides more detailed information that was collected through creating this strategy.

Glossary of Key Terms

What do we mean by?	What is it?	How did we determine them?
<p>Focus Areas</p> 	<p>Areas of potential action identified by the CVRD as starting points for assessing poverty in the Region. These are inline with the TogetherBC areas of focus.</p>	<p>Identified by the CVRD and steering committee.</p>
<p>Priorities</p> 	<p>Priorities identified by residents and community leaders through engagement.</p>	<p>Important actions and goals revealed in engagement and refined by the game changers workshop.</p>
<p>Game Changers</p> 	<p>Big ideas for community-wide actions that can have far-reaching positive impact on the lives of people in the CVRD who may be experiencing poverty.</p>	<p>Big ideas from community leaders.</p>
<p>Ideas and Solutions</p> 	<p>Potential actions to affect change.</p>	<p>The actions and next steps to make the game changers happen.</p>

POVERTY REDUCTION

MYTH BUSTERS

POVERTY



MYTH

Poverty is too complex to be eradicated through the efforts of local governments.



TRUTH

Eradicating poverty requires comprehensive solutions and coordination from all levels of government and community stakeholders to address the multiple interconnected social, political and economic factors that perpetuate cycles of poverty.

The CVRD, partner local governments and community organizations are committed to reducing poverty by at least 25% by 2030. To better understand current experiences and establish actions to reduce poverty the CVRD has been working with partners to establish a Poverty Reduction Assessment and Action Plan that identifies and prioritizes key community actions to realize their goal.

In addition, a new approach proposed under TogetherBC, the province's first poverty reduction

strategy, calls for coordination across all levels of governments to push forward on the strategic priorities for reducing poverty. Local governments play a key role in coordinating community resources to address homelessness; establishing land use policies and strategic plans aimed at increasing housing affordability; and investing in municipal infrastructure with key partners that help reduce poverty for residents (e.g., increased access to public transit, sidewalk connectivity, reduce fare access to transit and recreation programs, etc.).

Community-based organizations in the CVRD also contribute to poverty reduction by offering programs and supports for those experiencing poverty. These organizations support in addressing poverty-related challenges including but not limited to housing, mental health and addictions, food security, and family, children and youth programming.

¹ TogetherBC: British Columbia's Poverty Reduction Strategy (gov.bc.ca)

² Comox Valley Regional District Poverty Reduction Assessment & Strategy - Background Review

CHAPTER 1

Our Approach

OUR APPROACH

Approaching Poverty Through A Systems Change Approach

A systems change approach to reducing poverty means:

- identifying the multiple components of social systems within a community,
- understanding their impacts on individuals,
- identifying how they are interconnected, and
- identifying leverage points for change.

What is a system?

Systems are composed of parts that interact with each other in nonlinear ways. These parts may include: people, resources and services, as well as relationships, values, and perceptions. Systems have many relationships that are not well understood and can often behave in emergent and unpredictable ways.

What is a Systems Change Approach?

Systems change aims to bring about lasting change by altering the things that make a system operate in a certain way. These can include policies, routines, relationships, resources, power structures, and values. As a result, system change approaches aim to focus on prevention, as opposed to one-off and/or bandaid responses.

Why a Systems Change Approach?

A systems change approach focuses on identifying and understanding the interconnected root causes of challenges. When we work within a model of systems change we emphasize the following:

- Relationships between people, sectors, and organizations.
- No one organization or sector (public, private, non-profit) has all the answers to, or ownership of, systemic problems; and
- Innovation and collaboration are essential to achieving impact at scale.

A system has many moving parts: individual people, community organizations, governments, funding, and groups.

Using a systems change approach means that all those influences in the community are parts of an interconnected system that should function together.

By examining the system areas of opportunity for change can be identified. These are referenced as the 'root causes', or 'leverage points' of poverty

This strategy focused on working together with people involved in reducing poverty in the community already and learning from people with lived and living experience of poverty. This ensured that the people who understand the system are the ones to identify leverage points and make plans for action.

5 Principles of Systems Change

- Understand needs and assets – it is important to have a strong understanding of the needs of the whole system, by engaging with a wide variety of stakeholders, people with lived and living experience, community champions and decision makers.
- Engage multiple actors – no one organization can achieve meaningful systems change alone – collaboration is key.
- Do it together – all actors are required to contribute to the change.
- Distribute leadership – different actors are well positioned to lead different parts of the change/actions.
- Foster a learning culture – ongoing feedback and check ins are required as implementation progresses to ensure all groups learn from their actions and processes are iterative – focusing on continued improvement as momentum builds.

Using Mixed Methods

To understand the whole system to support this poverty reduction strategy we used a mixed methods approach which included:

- a promising practice environmental scan,
- background review of pre-existing plans and research,
- engagement with diverse community actors to understand the lived experience throughout the region (community survey, sharing circles, interviews, and self-guided community conversations), and
- ongoing participation and consultation of a community working group comprised of local governments and key community leaders focused on poverty reduction.

At the start of this process, it was important for the steering committee to identify the systems impacting poverty in the region that should be the focus of this plan..

The entire process was facilitated through a collaborative process so that key actors in the system are a part of determining how to make the change happen.

The process of creating a poverty reduction strategy is part of strengthening and building new relationships, connecting different components of the system together, and initiating action through fostering new ways of working together.

The social challenges related to poverty in the Comox Valley are a complex web of interconnected issues and systems. Poverty reduction strategies require that governments and community organizations take a coordinated and collaborative approach to responding to these complexities. It is not enough to focus on individual impacts or situations. The scale of the challenge and rising inequalities in communities illustrates why the Comox Valley applied a systems change approach as part of committing to reducing poverty in the region.

FOCUS AREAS

These focus areas are adapted from the province's [TogetherBC: British Columbia's Poverty Reduction Strategy](#) and were carefully selected by the CVRD and community partners. The impact each of these focus areas has on the region is discussed in Chapter 2: Poverty in Context starting on page 20.



HOUSING

Access to housing is a basic human right and is a key determinant of health and wellbeing. Having secure access to safe, affordable and adequate housing is necessary in supporting individuals to have a healthy standard of living.



FAMILIES, CHILDREN AND YOUTH

Families experiencing poverty face heightened vulnerabilities as they are unable to access a range of essential services and growth opportunities that are necessary for the healthy development of their family.



LIVEABLE INCOME

Financial empowerment is essential in reducing poverty so that people can access opportunities to earn sustainable livelihoods that are sufficient to meet their basic needs and allow them to participate in society.



SOCIAL SUPPORTS

Social supports are necessary to empower people who experience poverty to have opportunities to improve their standard of living and break free from cycles of poverty.



FOOD SECURITY

The ability to access a quality diet is essential to a person's growth and development. People experiencing poverty face food insecurity; a lack of resources may limit secure access to an adequate quality diet to meet their nutritional needs.



SAFE, AFFORDABLE TRANSPORTATION

People experiencing poverty rely on public transit and active modes of transportation. Access to safe, affordable and reliable transportation provides people the opportunity to remain mobile, meet their essential needs, participate in society and pursue employment opportunities.

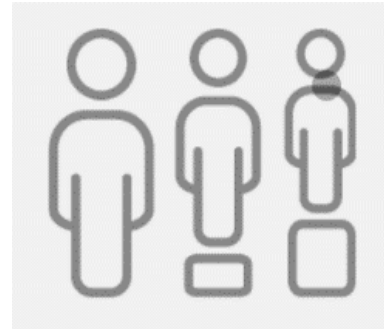


SOCIAL INCLUSION

The advancement of socially inclusion and social equity creates free, fair and just access to resources and opportunities for all people to participate in society.

Social Equity

Social Equity – is the right to and ability of people to access to collective resources in their communities. In a society with social equity, people’s specific needs are accommodated and met. Not everyone is treated the same, rather everyone is given the support that meets their situation. By giving people what they need to thrive, it ensures that people have equal opportunities and outcomes (living well).



The engagement and subsequent approach to identifying “game changer focus areas” highlighted the importance of applying a social equity lens. This challenged community assumptions and recognized biases to ensure diversity in the community’s understanding of how poverty impacts residents in the CVRD. Thinking about equity throughout the planning, learning, and writing stages of this means continuously asking:

- Who are the partners and stakeholders?
- Were representatives of the target population groups involved in designing, developing and implementing the policy, program or service?
- Should other target population groups be considered?
- Does the policy, program or service create or perpetuate barriers for certain target population groups?
- Is information about the policy, program or service equally accessible to the various target population and sub-population groups?
- Did the implementation of the policy, program or service have unintended outcomes for particular populations or sub-populations?

Source: Government of Canada’s Integrating Gender-Based Analysis into Evaluation: A Primer [Integrating Gender-Based Analysis Plus into Evaluation: A Primer \(2019\) - Canada.ca](https://www150.ca.ca/gba-integrating-gender-based-analysis-into-evaluation-a-primer-2019)

Engagement Objectives

Establishing a series of engagement objectives for this project was critical to ensuring broad reach within the community and depth of experiences were gathered to support the priorities within the strategy:

- Build broader community awareness of poverty through storytelling from those with lived/living experience to reduce fear, bust myths and increase empathy.
- Ensure broad awareness of, and inclusive participation in, the engagement process as measured through demographics collected during engagement activities.
- Ensure participants are equipped with the information they need to provide informed input and know how their input was used in the decision-making process as measured through input on information needs/gaps and the information/engagement report provided to them.
- Establish and strengthen trusted relationships with stakeholders, Indigenous Peoples, and community members by being accountable and transparent in all communications and interactions as measured through input from stakeholders.
- Build credibility for the project and its findings.

Engagement Methods

In order to understand the impact the poverty reduction focus areas have in the region, we engaged with the community using the methods below (A complete “What We Heard” Engagement Summary can be found in Appendix A):



Project Steering Committee

A group of 8 community leaders from local government, health, and community organizations guided the development of this strategy.



Community Survey

An online community survey launched on Connect CVRD on January 18, 2021. It was open for three weeks. A total of 216 residents responded to the survey representing people from across the Comox Valley Regional District.



Sharing Circles

Sharing circles engaged residents with lived and living experiences of poverty. The project team conducted two virtual sharing circles: one with a group of parents and one with a group of individuals who self identified as being from the 2SLGBTQIA+ community. For each of the sessions, the conversation focused around the challenges and impacts related to each of the seven focus areas for this strategy.



Stakeholder Interviews

Systems change actors (a.k.a. community organizations) focused on reducing poverty in the community were important contributors when understanding areas where the systems are working well or need improvement. The project team conducted 13 interviews with 14 system change actors. The interview questions focused on gaps and opportunities within the areas of the system they work.



Self-guided Tool Kit

To capture more insights, an online self-guided tool kit was developed. This provided the opportunity for groups to host their own conversations in their organization or with clients. There were questions for each focus area that asked about barriers and solutions for reducing poverty. In total, six self-guided tool kit sessions were done with participation from over 30 organizations and 68 individuals.



Game changer workshop

On May 20, 2021, 45 people gathered virtually to identify and prioritize “game changers” to address the systems challenges that surround poverty in the Comox Valley. The workshop also helped clarify community priorities.

CHAPTER 2

Poverty in Context

POVERTY IN CONTEXT

Poverty is not simply a lack of income. It is the absence or lack of resources to access the essential needs required to maintain a healthy standard of living.

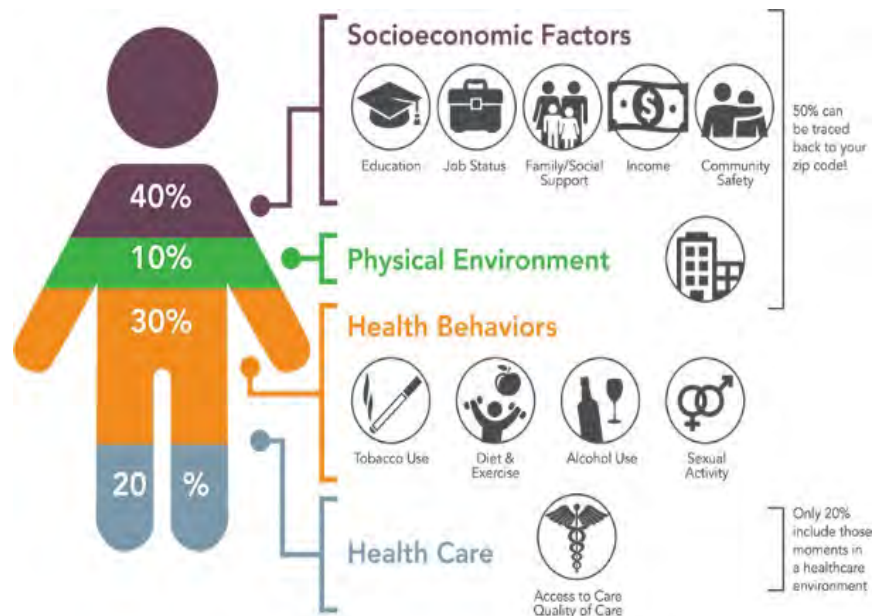
Not being able to meet essential needs leads to a deterioration of health and well-being. The burden of poverty increases when there is a lack of accessible services and social supports to help people meet these needs. Poverty, then, comes not only from a shortfall in financial resources, but also from a restriction in the availability and access to resources that could help individuals overcome their financial situation.

The Social Determinants of Health

Access to resources and service available in our communities affect our wellbeing as well. Income is only one part of a healthy life.

One way of viewing poverty is through the Social Determinants of Health. This lens brings attention to the many factors that contribute to well-being.

Income is one of these factors, however other elements of a community also contribute to wellness such as affordability and quality of housing, access to education, accessibility of resources (how well people of varying ability can move around a community), access to medical service, social support and connection, how welcome people feel in the community, food security, and more. The Social Determinants of Health show that poverty is more than just finances, it is how we create and sustain inclusive, accessible, and equitable communities.



Source: Institute for Clinical Systems Improvement, Going Beyond Clinical Walls: Solving Complex Problems (October 2014)

¹ The World Bank. (2015). World Development Report 2015: Mind, Society and Behavior. International Bank for Reconstruction and Development/ The World Bank: Washington, DC. Retrieved from <https://documents1.worldbank.org/curated/en/645741468339541646/pdf/928630WDR0978100Box385358B00PUBLIC0.pdf>

Background data

To develop a strategy for the future, we have to know about what is happening now.

Developing a poverty reduction strategy requires that we understand the poverty experiences of residents within their community. One way to understand these experiences is to examine local data to see what patterns and/or trends emerge. The story the data tells can then be validated through the engagement process.

This section gives context to poverty in the CVRD and:

- shows what we learned about the scale of poverty in the Comox Valley,
- who is experiencing poverty, and
- other contributing poverty factors.

This baseline understanding was used to guide engagement conversations and make sense of the systems that influence the data over time and across communities. The data presented is based on publicly available data and is drawn from a variety of sources.

For detailed information, see the Background Report in Appendix B.

The World Development Report from 2015 stated:

Mind, society, and behaviour highlights the need to consider the cascading impacts of income poverty on a person's overall capacity to progress in society.

“Poverty is not simply a shortfall of money. The constant, day-to-day hard choices associated with poverty in effect tax an individual's bandwidth, or mental resources. This cognitive tax, in turn, can lead to economic decisions that perpetuate poverty”

POVERTY REDUCTION

MYTH
BUSTERS

POVERTY


 X MYTH

Poverty doesn't exist in the Comox Valley.


 ✓ TRUTH

There are over 10,500 people in the Comox Valley living in poverty.²²

On the low-income measure, 15% of people are living in poverty²². According to the BC Child Poverty Scorecard, 23% of children in the Comox Valley are living in poverty. Young people and young families are more likely to experience poverty; 23.4 percent of children between 0 to 5 years and 21.3 percent of children under the age of 18 (average 1 in 5)²³ experience poverty in the Comox Valley and account for 31 percent of food bank users²⁴.

Ten percent (10%) of households are in core housing needs, meaning that their income does not cover their living costs²⁵.

All of these statistics indicate that poverty is present in the Comox Valley, and many individuals and families are affected by it.

On top of these poverty measures, many more people are living on the edge of poverty. The overall income of the CVRD is lower than BC, and many jobs are seasonal. If a single industry or job source has a shortage of work, many people are affected and at risk of poverty. For a lot of people, poverty is a risk they think about regularly.

²² 2016 population of 66,500 (Statistics Canada 2016 Census) times 15% (people living in poverty on the Low Income Measure).

²³ <https://www.sparc.bc.ca/wp-content/uploads/2017/12/2017-BC-Child-Poverty-Report-Card.pdf>

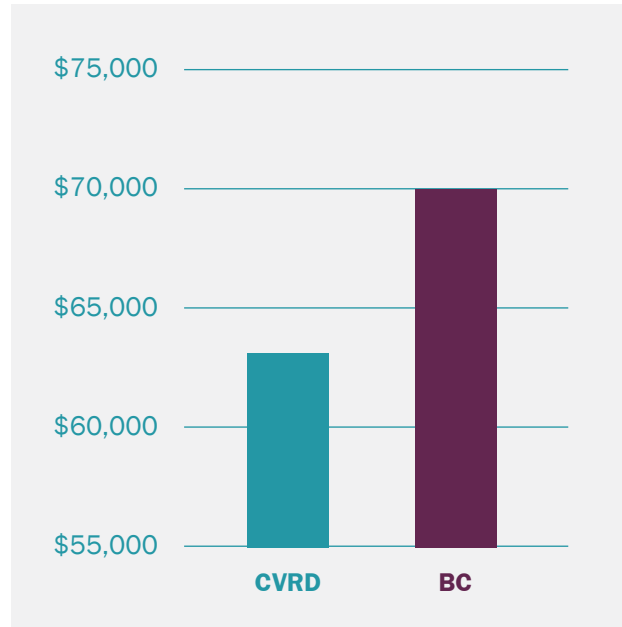
²⁴ <http://comoxvalleyfoodbank.com/gratitude>

²⁵ cvrd_housing_needs_report_final.pdf (comoxvalleyrd.ca)

POVERTY QUICK FACTS

The following section highlights the scale of poverty in the Comox Valley, who is experiencing poverty, and other contributing factors. Information is based on available data and is drawn from a variety of sources. For detailed information, see the background report in Appendix B.

MEDIAN INCOME



IF THE CVRD WAS A VILLAGE OF 100 PEOPLE...



71 would have an income below \$49,000



61 would be between the ages of 15 and 64



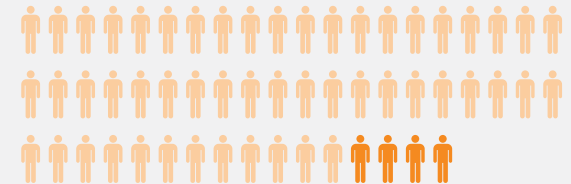
10 would be in core housing need (5 of those would be in extreme core housing need)



25 would be seniors



14 would be children



56 would be in the workforce (4 of those 56 who are looking for work can't find it)



15 would be impoverished on the low-income measure

POVERTY QUICK FACTS

HOUSING AND HOMELESSNESS

Housing availability and affordability is a foundational part of reducing poverty. Shortage and a lack of housing types puts households at risk of paying unaffordable rates for housing. This puts pressure on the financial resources of individuals and means that they cannot afford other basic needs. Right now, housing is a major issue across Canada, and the CVRD is no exception.

Housing costs have increased by 28% in the last 10 years. Populations at risk of housing insecurity include seniors living alone with low incomes, and renter households. Renter households earn about half the income of owner

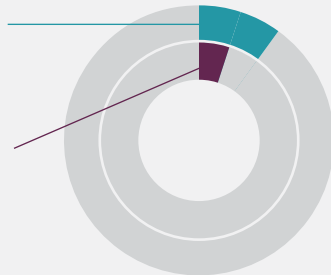
households and are 6 times more likely to experience Core Housing Need. Housing data also indicates that younger families are more likely to be renters in the CVRD.

Homelessness has increased in the Comox Valley. In 2020, a point-in-time count identified 132 people experiencing homelessness compared to the 117 people in 2018. Top reasons for experiencing housing loss were not having enough income and substance use or mental health challenges. Almost everyone experiencing homelessness (96%) indicated having one or more sources of income. Racial minorities are overrepresented as percentage of the population experiencing homelessness.

HOUSEHOLDS IN CORE HOUSING NEED

10% of households in the Comox Valley are in Core Housing Need

5% of households in the Comox Valley are in Extreme Core Housing Need



52% are one-person households

10% identify as Indigenous (35% of which are lone-parent households)

23% lone family households

41% senior-led renter households

33% families with children

32% have at least one member who is 65 years or older

73% have at least one person with an activity limitation

MEDIAN INCOME

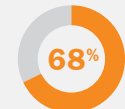
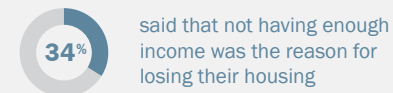
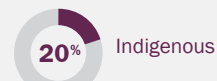
\$20,241

2015 Median household income of those in Core Housing need in the CVRD

HOMELESSNESS

132

people experiencing homelessness



Key Themes from Engagement

Community engagement provided feedback on how people are experiencing poverty, its scale, and its impacts in the Comox Valley. The community shared their experiences through a community wide survey, sharing circles, stakeholder interviews, self-guided toolkits, and a community game changers workshop. The result of these engagements concluded that the high cost of living is making it hard for people to afford the things they need, and that many people in the community are feeling isolated and/or unwelcome.

High Cost of Living

In general, concerns raised during the engagement centred around the gap between income and the cost of living.

The high cost of basic needs means that people are struggling with:

- Housing,
- Food security,
- Medical services and medications, and
- Emergency costs (like a car repair or dentist bill) and by extension housing affordability.

These challenges are reported by individuals who are employed or who own their own homes and are experiencing challenges paying regular bills or affording extras.

Lack of social connection

The lack of social connection was identified by survey participants and was further reflected in stories of discrimination and stigma provided by participants in the sharing circles and through stakeholder interviews. The stories shared highlight the challenges people who experience discrimination face in accessing services and community spaces.

The following provides an overview of what was heard in each project focus area. For a complete summary of What We Heard, see Appendix A.

Top three barriers identified by survey participants:

- **High cost of living (43%)**
- **Housing unaffordability (21%)**
- **Lack of Social Connection (17%)**



Housing

The cost of living and housing affordability are the top two challenges identified by survey participants. Sixty percent of survey respondents indicated they had difficulty accessing housing or housing supports, even though a lot of them were homeowners. These challenges increase the risk of people continuously facing housing insecurity, living in unsafe conditions and remaining at risk of homelessness. Long wait lists and high numbers of individuals experiencing core housing need demonstrate the need for low-income, supportive or rent controlled housing supply. A sustained shortage in affordable supply means people are living in unaffordable and sometimes unsafe housing for long periods of time.

What We Heard

- Housing costs are high (especially relative to income). This challenge affects working professionals as well as those for whom employment is a challenge.
- There is a lack of rent geared to income, subsidized housing. This is further complicated by the lack of transparency related to the allocation of the affordable housing that is available by housing providers.
- Housing challenges are creating health concerns that include deprecating housing (e.g. maintenance and mold issues), unaffordable housing, overcrowding, and limited pet-friendly options.
- New housing developments are not affordable.

From all the survey respondents:



60% had difficulty in accessing housing or housing supports in the community



16% find programs that support those experiencing homelessness or at risk of homelessness to be unavailable (68% n/a)



Median 3 bedroom rent has **increased 30%** between 2017 and 2019



Benchmark single family home sale prices have **increased 62.3%** between 2013 and 2018

Trade Offs and Tough Choices

People are living in unsafe, unsuitable, or poor condition housing. The cost of housing leaves little money left over for food and other basic needs, meaning that people have to choose between suitable housing and their other basic needs.

“The newer developments are not family oriented or affordable. Many of the developments are out of the main areas and with lack of transportation puts people at risk of isolation. The housing out of town is often run down...” – Sharing Circle Participant

POVERTY REDUCTION

MYTH
BUSTERS

HOUSING


 × MYTH

Development of new market housing will create more affordable market rentals for low-income earners.


 ✓ TRUTH

At the average rental market prices, low-income earners (who are more likely to be renters) cannot afford rental housing without spending more than 30% of their monthly income on shelter.

Household spending on shelter is considered unaffordable if households spend more than 30% of after-tax income on that places the household in core housing need and increases the vulnerability of the household.³

In the CVRD, housing costs increased by 28%, and using the Low Income Measure (LIM), approximately 15.6 percent of Comox Valley residents (10,500), are considered impoverished. This represents households whose income is 50% below median household income. Young families and single parent households largely dominate this group.⁴

In March 2020, a full-time worker would have to earn \$23.03 to comfortably afford a one-bedroom rental unit in Courtenay at average market rental price of \$1,105.68 and earn \$28.07 to afford a two-bedroom rental unit at an average price of \$1,391.67, and earn \$49.32 to afford a three-bedroom unit at an average price of \$2,367.50.⁵ As of June 1, 2020 the minimum wage in BC is \$14.60⁶ indicating a full-time worker earning minimum wage cannot afford rental housing without facing core housing need. Low-income earners need added support and subsidized housing to be able to meet their basic needs and not have to choose between shelter and their other basic needs such as food, transportation, healthcare, and childcare.

³ Identifying Core Housing Need | CMHC (cmhc-schl.gc.ca)

⁴ Comox Valley Regional District Poverty Reduction Assessment & Strategy - Background Review

⁵ cvrd_housing_needs_report_final.pdf (comoxvalleyrd.ca)

⁶ Minimum wage - Province of British Columbia (gov.bc.ca)



Families, Children and Youth

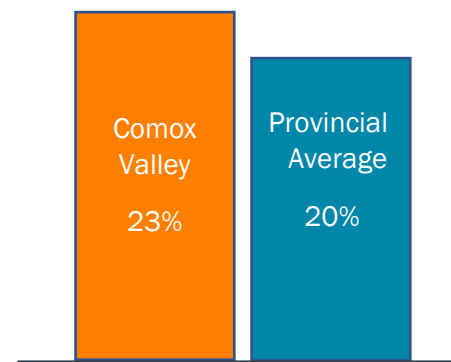
Childhood is an important time of development and sets the stage for lifelong well-being. Poverty experiences such as financial barriers, housing insecurity, and food insecurity are directly linked to childhood vulnerabilities. Many communities including the Comox Valley are, currently, advocating for improvements in the child care system for children and their families in support of reducing childhood vulnerabilities and improving their health outcomes over the long term (Comox Valley Child Care Action Plan, 2019).

What We Heard

- The overwhelming challenge is a lack of available and affordable childcare. Those survey respondents who identified as experiencing poverty were more likely to struggle finding affordable and accessible childcare for their families. Low-income parents struggle to afford child care even with the available subsidies.
- Limited supports for children with special needs.
- Women and families in rural areas are socially isolated and have limited to no connection to services.
- Children in poverty and especially those living in rural areas face additional challenges in accessing internet and technology to take advantage of learning opportunities online.
- Youth aging out of the care system experience challenges accessing supports and services. Youth find it difficult to access outreach supports because they are not a priority for mental health and substance use services, and the programs have long waitlists. Early intervention supports are missing from the spectrum of care.



Nearly 1 in 4 Children are experiencing Poverty in the Comox Valley



BC Child Poverty Scorecard, 2020. BC Child and Youth Advocacy Coalition

Trade Offs and Tough Choices

Families need employment to cover the cost of childcare, but cannot participate in employment or access educational opportunities without childcare.

“Accessing post secondary education is extremely hard – school is expensive, enrollment in school leads to removal of benefits, lack of child care for parents in school” – Sharing Circle Participant

POVERTY REDUCTION

MYTH BUSTERS

CHILDREN & YOUTH



MYTH

Childcare isn't an essential service for families.



TRUTH

Childcare is an essential part of bringing families out of poverty.

In the Comox Valley, 81% of children do not have access to licensed childcare²⁶. The Comox Valley Child Care Action Plan found that when survey respondents couldn't find child care, 43% delayed their return to work and 39% worked an adjusted schedule. Not having access to childcare affects families access to employment and economic opportunities. Lack of quality, affordable childcare spaces affects the economic development of the entire region. Without adequate childcare services, parents are unable to return to work, parents/ guardians may leave the area, and employers are unable to attract and retain qualified

staff to run and expand their businesses²⁷. Childcare is also an economic multiplier, meaning that for every dollar invested more is returned to the community.

There are also social and developmental benefits to children and their families in the form of socialization and communication skills for children, improved school readiness, and reduced stress from increased stability for families.

Given the benefits of childcare for both family and regional economic development, the lack of childcare is a concern for the Comox Valley. Based on 2016 Statistics Canada Data, the Comox Valley Child Care Action Plan found that only 19% of children between the ages of 0-12 in the Comox Valley have access to licensed childcare.

²⁶ Comox-Valley-Child-Care-Action-Plan-Final-Report-December-6-2019.pdf (cvsocialplanning.ca)

²⁷ Comox-Valley-Child-Care-Action-Plan-Final-Report-December-6-2019.pdf (cvsocialplanning.ca)



Liveable Incomes

Aligning income with the costs of living in the Comox Valley is required to support individuals exiting from the cycle of poverty. Liveable incomes reflect a commitment to basic human dignity and can support local economic development. This can include fair wages or a living wage, access to local employment opportunities, and the ability to access training or re-training to support employability.

What We Heard

- Transportation, child care and stigma barriers prevent people in poverty from accessing employment opportunities.
- There is a lack of employment opportunities for people suffering from mental health and substance use challenges. LGBTQ2SIA+ face barriers accessing employment due to discrimination.
- Income assistance eligibility is not comprehensive as households slightly over income threshold have trouble meeting their basic needs.
- Income assistance benefits cease too soon after an individual gains employment. People transitioning from poverty require more time to build financial security.
- Mothers experiencing poverty need greater income assistance during child's infancy to secure employment and child care options.

From all the survey respondents:



23% feel they have financial security now and into the future



38% sometimes, often and almost always face challenges meeting their needs every month



40% do not have enough money to cover a one-time unexpected cost



48% use discounted recreation passes or are not able to afford recreational and sports programs

Trade Offs and Tough Choices

Moving out of poverty is not a linear process, but the lack of transitional supports puts people in a position of having to make choices about pursuing education and employment.

“Now that I am 30 years old and I have an income of \$2000, I don’t qualify for the funding even though I am still low income and though I was in foster care my entire life. I am in the grey areas of the eligibility and I don’t get the support that I need to meet my family’s needs and be able to access opportunities to enhance my lifestyle.” – Sharing Circle Participant

POVERTY REDUCTION

MYTH
BUSTERS

LIVEABLE INCOME



MYTH

Increasing income assistance creates dependency and takes away incentives to earn.



TRUTH

The high cost of living and financial uncertainty tied with sudden healthcare and/or household expenses limits the ability of low-income households to break free from cycles of poverty.

Approximately 15.6 percent of Comox Valley residents (10,500), are experiencing poverty. There is inadequate income and disability assistance and a lack of indexing with the cost of living in the CVRD. In addition, there are inadequate rent supplements under the Rental Assistance Program¹¹.

Income assistance can support households in gaining financial independence and gain better access to nutrition, healthcare, and education and overall increase their wellbeing and participation in society¹².

In addition to supporting low-income households in meeting their basic needs, lifting people out of poverty creates largescale societal benefits as the costs associated with poverty are reduced. Social challenges related to poverty such as heightened child vulnerabilities, poor health, increased crime costs the BC government billions annually through increased healthcare costs, increased policing, lost productivity, and foregone economic activity¹³.

¹¹ Comox Valley Regional District Poverty Reduction Assessment & Strategy - Background Review

¹² Dispelling the Myth of Welfare Dependency | Harvard Evidence for Policy Design

¹³ CCPA_BC_cost_of_poverty_SUMMARY.pdf (policyalternatives.ca)

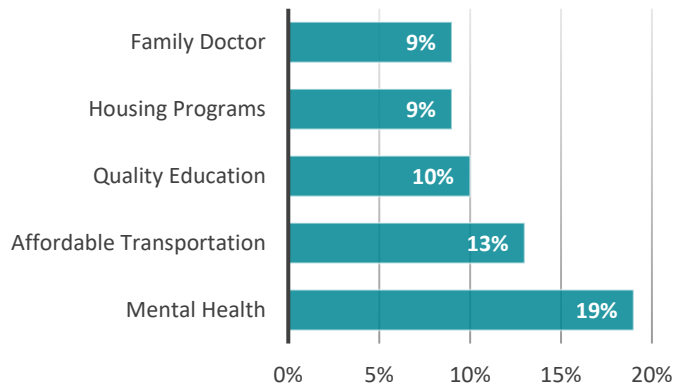


Social Supports

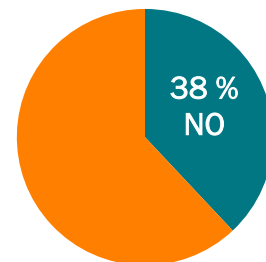
Social supports form a critical web of resources intended to support people with various needs. These supports cover housing and associated support services, extended health and wellness services, food and nutritional programs, education and training programs, opportunities for social connections, and opportunities to engage in a variety of recreational and sports programs. Poverty reduces the ability of individuals to access these services. In particular, we heard mental health services for families, children, and youth are essential for supporting the next generation achieving their full potential contributing to a break in intergenerational poverty cycles.

What We Heard

- Stigma and discrimination are barriers to accessing services and sharing circle participants indicated a need for service providers to adopt trauma informed practices.
- More mental health services than what is available currently available. Constant trade-offs over monthly budgets leads to increased stress and anxiety.
- Cost of housing pushes families to remote areas where they become more isolated and cut off from services.
- Social service providers are pointing to a lack of awareness of available services. Demonstrating a disconnect between people who need access to services and those who deliver those services.
- Sharing circle participants reported the siloed system of social support programs requires people to prove their need to many different organizations, which was described as re-traumatizing and humiliating.



Services people need but cannot access



Do you think there are adequate supports for mental health and addiction within the community?

“I don’t have time. Parents fleeing abuse are having to act like social workers to navigate system and find community supports and services for their children and family. It takes an enormous amount of work and effort when you are also struggling with mental health issues ... possibly for both the parent, children, and family. I am also helping my children’s friends and their family members obtain support from the community for their mental health struggles.” – Sharing Circle Participant

POVERTY REDUCTION

MYTH
BUSTERS

SOCIAL SUPPORTS



MYTH

There are already a lot of supports available to people experiencing poverty.



TRUTH

People living in poverty face several structural, financial, social, and physical barriers in meeting their basic needs that limits opportunities to improve their standard of living.

To support people in transitioning out of poverty requires comprehensive social supports to increase their access to housing, green spaces, education, childcare, transportation, dental health, recreational programming, mental health and substance use services.

People experiencing poverty within the CVRD may face multiple barriers to improving their standard of living. Common barriers and challenges include, but are not limited to the following:

- Lack of awareness of food programs in the community
- Limited information about available programs, services and supports

- Lack of affordable, safe and secure housing, as well as income supports
- Limited access to affordable childcare
- Lack of access to educational opportunities
- Inadequate minimum wage rates (in comparison to cost of living).
- Limited resources and funding for community programs and services
- Lack of access to healthcare services and recreational programs
- Concerns with social exclusion and stigma
- High cost of public transit¹⁴

TogetherBC, BC's poverty reduction strategy, is directed under four guided principles of Affordability, Reconciliation, Opportunity, and Social Inclusion that reflect a multi-faceted approach to eradicating poverty through enhancing the social safety net available across communities.¹⁵

¹⁴ Comox Valley Regional District Poverty Reduction Assessment & Strategy - Background Review

¹⁵ TogetherBC, British Columbia's first-ever poverty reduction strategy - Province of British Columbia (gov.bc.ca)



Food Security

There is a nutritional deficiency (which includes access to food, access to nutritional foods, and other associated education and supports) in the region. This is despite the prevalence of food growers and farmers in the region. Nutrition has cascading impacts on well-being, and the impacts of hunger at a young age are far-reaching into adulthood. Engagement with food systems (gardening for example) has been shown to promote overall physical and mental health by reducing stress, anxiety and promoting community connections.

What We Heard

- Access to the food bank is limited to those with private transportation (food bank is not easily accessible by transit), and has limited hours. Working people have trouble accessing the service.
- Families need to be connected to the Healthy Families program to gain access to the food bank.
- Service providers suggest an increase in families and working individuals accessing the food bank.
- People in the LGBTQ2SIA+ community identified that discrimination, especially towards trans people, creates an additional barrier.
- Seasonal nature of farmers markets makes accessing fresh produce difficult. The farmers market coupon programs are part of how low income people access fresh food. Because these supports are not available in the winter, fresh food is more expensive at a time when heating costs are also higher.
- There is a need to advance reconciliation and Indigenous food sovereignty through understanding and addressing the differences in agricultural practices of today and Indigenous methods of food growing and harvesting.

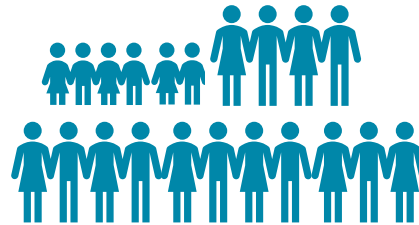
From all the survey respondents:



49% did not have access to nutritious food year-round.



82% had to choose between healthy food or other household costs most of the time.



Food Bank 2020:
2086 people served.
30% children

"I know of a mum in my complex who has young children including twins and she doesn't have the option to be a part of Healthy Families and she does not have a car. She is unable to go to the food bank and hence I pick up items for her from the food bank" – Sharing Circle Participant

"In the past [clients were] mainly those on fixed incomes, but now working people represent a greater and greater share of those needing help. Charity should be a stop-gap measure, not a way of life." - Sharing Circle Participant

POVERTY REDUCTION

MYTH BUSTERS

FOOD SECURITY



MYTH

Food insecurity is largely experienced by seniors and unemployed adults.



TRUTH

Children are overrepresented in the populations who are accessing food banks.

Poverty is the main contributor of food insecurity and children are significantly impacted by food insecurity. The child poverty rate in British Columbia is higher than that of Canada⁷. Children under the age of 18 in the Comox Valley and account for 31% of food bank users⁸.

While food insecurities are experienced by a broad spectrum of the population, in Canada children remain overrepresented in the populations accessing food banks. In 2019, seniors only made up 6% of the population accessing food banks, whereas children represented 34.1% of the population accessing food

banks while representing only 19.4% of the general population⁹. However, seniors over 65 years have been the fastest growing group to access food banks. Families require additional support in meeting their basic needs as high cost of living associated with raising children including shelter, utilities, dental and health care, and childcare depletes household incomes and increases food insecurity and poverty.

#DidYouKnow? Severe food insecurity is very sensitive to income. Policies that improve the financial circumstances of low-income households are critical to addressing the high risk of #foodinsecurity and associated negative health impacts. Learn more: <http://ow.ly/RU1G50xpAQa>

⁷ Comox Valley Regional District Poverty Reduction Assessment & Strategy - Background Review

⁸ Comox Valley Regional District Poverty Reduction Assessment & Strategy - Background Review

⁹ HungerCount 2019 (foodbankscanada.ca)



Safe, Affordable Transportation

Safe and affordable transportation is critical to facilitate access to social services and supports, employment opportunities, and community connections. People who cannot move around their community or region are at a high risk of isolation.

What We Heard

- People experiencing poverty rely on public transit and active transportation, or they experience barriers to meeting other basic needs due to the cost of maintaining and driving a car.
- Public transit is inadequate and unsafe. Single women and women with children identified feeling unsafe using the transit system. As well, a lack of connectivity in the system coupled with infrequent route schedules reduces access to those living in rural communities throughout the region. No weekend hours for the HandiDART service are also a challenge.
- Sidewalks and pathways present mobility barriers which creates risk and isolation for people in vulnerable circumstances, seniors, and mothers with young children. Uncleared pathways in winter and limits on accessibility for seniors and persons with disabilities are barriers to walking. Safe cycling routes are not available in all areas.

From all the survey respondents:



73% rely on personal vehicle



69% shared that sidewalks are not accessible or partially accessible in their neighbourhood/



61% do not perceive the community to be bicycle friendly.



27% use active forms of transportation because they cannot afford a car

Trade Offs and Tough Choices

People are having to make choices which make them feel unsafe in order to use public transportation systems, or spend a large portion of their income on transportation such as owning and maintaining a vehicle in order to access employment, education, and social supports.

For people who cannot drive, there are limited alternative transportation options, especially when disabilities create additional barriers.

“When it snowed I did not go out for a week with my child ... because the sidewalks were not cleared. I was walking on main road with my children. My car needed repairs so I had to walk but the roads were not cleared.” – Sharing Circle Participant

“As a young woman with children, there are people who feel no hesitation to approach women and this makes me feel unsafe.” – Sharing Circle Participant

POVERTY REDUCTION

MYTH
BUSTERS

TRANSPORTATION



MYTH

Smaller communities cannot support ridership for major transportation projects.



TRUTH

Comox Valley's Transit Future Plan includes goals that focus on increasing transit ridership, and creating a convenient transit system. The hope is to encourage community members to choose transit as their preferred mode of transportation. In addition, the plan calls for capital investments that include increasing the transit fleet from 20 vehicles to 48 vehicles, and introducing new transit exchanges at downtown Courtenay and Comox, as well as North Island College.¹⁹

A well-connected public transportation network that supports regional mobility is essential for upward social mobility to bring people out of poverty.²⁰ Access to affordable and reliable transportation is critical for people living in poverty who rely on public transportation to meet their basic needs as well as to be able to access employment, doctor's appointments, groceries, and childcare. Longer commutes forces people to lose out on social capital and exacerbates impacts of poverty.²¹

¹⁹ Comox Valley Transit Future Plan - <https://www.bctransit.com/documents/1529707702897>

²⁰ The Impacts of Neighborhoods on Intergenerational Mobility I: Childhood Exposure Effects | Nathaniel Hendren (harvard.edu)

²¹ Transportation: The Overlooked Poverty Problem — Shared Justice



Social Inclusion

Stigma and discrimination prevents equity priority groups from accessing social supports and community programming in the region. Social inclusion is essential for everyone to feel a sense of belonging and safety in their community.

What We Heard

- Barriers to accessing services and participating in the community include physical design of spaces, discrimination, language, and cultural safety.
- People in the LGBTQ2SIA+ and people of colour communities identified that transphobia and racism deny them opportunities to access housing, long-term care and other social supports.
- People who are queer experience discrimination and lack access to safe public spaces. Conservative attitudes and biases against LGBTQ2SIA+ leads to discrimination and denies queer people access to services that would support them in reducing their poverty experience. Lack of awareness on gender identities and sexual orientations among social support staff and medical practitioners makes people uncomfortable accessing services. There is a need for more culturally competent and trauma informed service provision.
- People with disabilities can be excluded by community members who lack awareness or show discomfort in engaging people with disabilities.
- Universal access principles for physical design needs to be more widely applied. The building code is accessibility focused, rather than universal design, and makes inadequate provisions for people with mobility aids. This reduces the ability of city planners to secure universal design features for new developments.

Trade Offs and Tough Choices

Choosing between accessing needed services and feeling unsafe or avoiding to protect themselves from discriminatory experiences.

“We went to Victoria to access services because we would have a better experience that is unlike the discrimination we face for being queer in our own community.” – Sharing Circle Participant

POVERTY REDUCTION MYTH BUSTERS

SOCIAL INCLUSION



MYTH

Everyone in the Comox Valley has equal opportunities, and can get help if they want it.



TRUTH

Some groups of people are less likely to have opportunities in their life and are more likely to experience poverty because of their social environment and experiences of discrimination..

Social relationships – also known as social capital - are the foundation of trust and reciprocity available in a community¹⁶. When there is a lot of social capital, it can reduce stress, generate formal and informal support groups, and “provide information, companionship, emotional support, and instrumental assistance” for individuals and families¹⁷. One of the roles of social capital is providing knowledge exchange and casual

support that helps us find out about jobs, programs and services, education opportunities, etc.¹⁸.

Some people are born with a lot of social capital, others with less. While social capital can be built, a major barrier is stigma. Stigma negatively affects people’s ability to participate in their community as stigmatized people are more likely to face reduced trust as well as open discrimination.

People who are stigmatized are unable to access employment, housing, education, public services or other community resources due to feeling unsafe or fearing discriminatory experiences. This barrier to relationships and community participation further reduces social capital.

¹⁶ Davidson, A. (2014). Social Determinants of health: A Comparative Approach. Oxford University Press: Don Mills, Ontario

¹⁷ Davidson, A. (2014). Social Determinants of health: A Comparative Approach. Oxford University Press: Don Mills, Ontario. (p. 139)

¹⁸ Davidson, A. (2014). Social Determinants of health: A Comparative Approach. Oxford University Press: Don Mills, Ontario

CHAPTER 3

The Game Changers

THE GAME CHANGERS

A 'game changer' is a big idea for community-wide action that can have far-reaching positive impact on the lives of people in the CVRD who may be experiencing poverty.

Game changers are goals or outcomes that if achieved can elicits an array of other significant, positive outcomes. As a result game changers will profoundly impact the course, character and extent of poverty experienced, both individually and collectively (Holmgren, M., 2017. Tamarack Institute).

The poverty reduction game changers for this strategy came from community leaders and champions for poverty reduction.

Founding game changer principles support strong, inclusive communities and:

- promote people to live with dignity and -self-sufficiency, and
- enable people to participate fully in the decisions and activities that affect their communities.

The game changers are about working together instead of taking small steps alone.

The game changers identified through a workshop were informed by the ideas and solutions raised during the other engagement activities, as well as current initiatives underway, as a starting point for discussions. The game changers were then refined by members of the project team and steering committee.

The game changers are:

- Built on principles of collective leadership and collective impact and involve the entire community.
- Tackle the root causes of poverty
- Focus on upstream action and long-term thinking
- Seek to eliminate poverty rather than alleviate it,
- Aim for sustainable, systemic change.
- Support strong, supportive and inclusive communities.
- Recognize the importance of dedicating the time, resources, and capacities of all levels of government, community members and non-profits to achieve transformational impact.

How they all fit together: understanding the game changers.

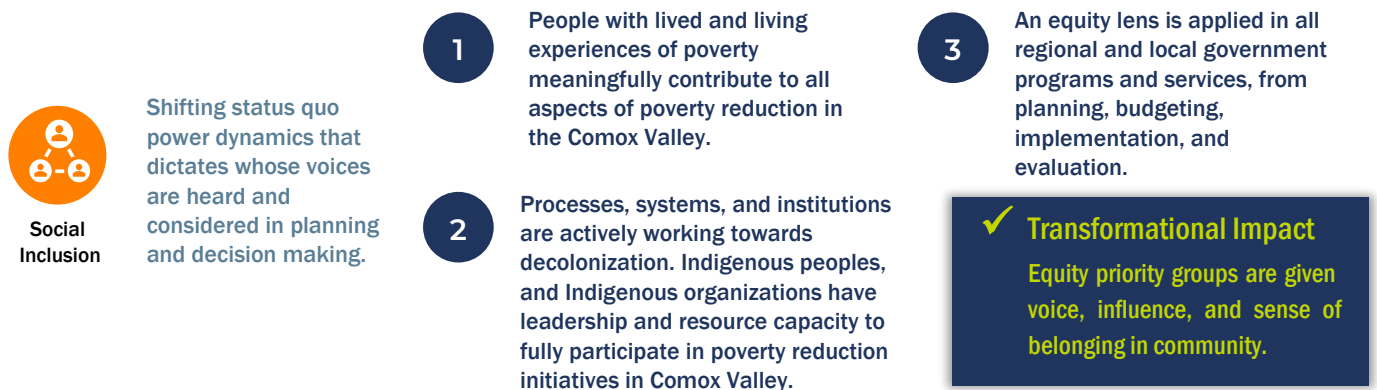
In this section you will find descriptions of each of the game changers, and diagrams that show how they all fit together with the focus areas, system level interventions, and the transformational impact that can be achieved. Each section also shows 'bright spots' or initiatives in the region already being implemented. This provides examples of opportunities to build from. Each of the identified game changer can be viewed as a starting point for further collective action.

Shifting the Status Quo

Three of the game changers are recognized for transformational impact over both people experiencing poverty, as well as how reducing poverty in the Comox Valley can be achieved. The three overarching game changers address social inclusion, but more than that seek to rebalance systems of oppression and power that have marginalized equity priority groups voices, influence and sense of belonging in community.

Figure 1 highlights the three transformational opportunities, project focus area, and the system level intervention.

Figure 1: Transformational Game Changer Priority Areas



Social Inclusion

Social inclusion – specifically addressing the systems of inequality, marginalization and oppression that limit the voices and influence of equity priority groups – has been identified as a key area of focus for the Comox Valley.

1 People with lived and living experiences of poverty meaningfully contribute to all aspects of poverty reduction in the Comox Valley.

The meaningful inclusion of people with lived and living experience of poverty in solution building is an important opportunity for the Comox Valley. While the voices of equity priority groups are reflected in this strategy through contributions in sharing circles and key informant interviews, they were not adequately represented at decision making tables as the strategy was developed.

In order to achieve this game changer, resources are needed to build the capacity of equity priority groups to participate in structured processes, work collaboratively, and establish an appropriate organizing structure. At the same time, the social service sector, government, and institutions require capacity building and coaching to shift their processes, collaboration efforts, and partnerships to be more inclusive, safe and meaningful for people with lived experience. There is opportunity to transform who and how the region invites and engages people with lived and living experiences of poverty.

GAME CHANGER #1: SOLUTIONS AND IDEAS

- Establish a CVRD/Community Lived Experience Engagement Resource Guide that supports organizations with how to involve diverse perspectives in a safe and inclusive way.
- Support the creation of a lived experience committee that builds capacity of first voices on issues related to poverty.

2

Processes, systems and institutions are actively working towards decolonizing. Indigenous peoples, and Indigenous organizations have leadership and resource capacity to fully participate in poverty reduction initiatives in Comox Valley.

Reconciliation and decolonization of a broad array of processes, systems and institutions is game changing for poverty reduction because it works to address the deeply entrenched systems of racism and colonialism that have contributed to poverty across Canada for Indigenous people. In the Comox Valley, there is opportunity to continue to build trust and seek collaborative opportunities with K'ómoks First Nation, as well as deepen relationships with urban Indigenous organizations and peoples. Often, these organizations lack the staff capacity to participate effectively in all of the initiatives they are invited to contribute to. As a result, there is a need to meaningfully build the capacity of Indigenous organizations through funding for leadership development, additional staff resources, and skills development.

As well, non Indigenous organizations, other levels of governments and public institutions should work individually and together to implement decolonizing practices. Starting actions include: declaring support for the United Nations Declaration on the Rights of Indigenous People (UNDRIP), supporting cultural awareness capacity building for all staff, and implementing mechanisms to encourage cultural safety.

GAME CHANGER #2: SOLUTIONS AND IDEAS

- Work with major institutions in the Comox Valley (CVRD, local governments, Health Networks, and Vancouver Island Health to adopt and implement the United Nations Declaration on the Rights of Indigenous Peoples (TRC Call to Action No. 43) and to commit to implementing all the calls to action within the Truth and Reconciliation Commission's Calls to Action.
- Establish opportunities for skills based training in intercultural competency, conflict resolution, human rights, and anti-racism within the CVRD and across the community related to understanding the history of Aboriginal peoples, including the history and legacy of residential schools, the United Nations Declaration on the Rights of Indigenous Peoples, Treaties and Aboriginal rights, Indigenous law, and Aboriginal-Crown relations (TRC Call to Action No. 57).
- Conduct a cultural audit among the social serving sector to understand where there are opportunities for shared learning, collaboration on future education sessions among staff teams. This could also include gathering an understanding of K'ómoks First Nation cultural protocols.
- Provide opportunities for learning related to the understanding and application of trauma informed policies and practices throughout the social serving sector to support greater cultural humility and safety among residents seeking access to their programs and services.
- Increase Indigenous food sovereignty and encourage restoration of traditional food lands.

GAME CHANGER #2: SOLUTIONS AND IDEAS

- Consult with K'ómoks First Nation on the consideration of revising naming policies and procedures for public spaces and institutions (e.g. parks, trails, schools, streets, etc.) to reflect the diverse cultural history of the land.

3 An equity lens is applied in all regional and local government programs and services, from planning, budgeting, implementation, and evaluation.

Social equity is about each person having access to what they need to survive or succeed – access to opportunity, networks, resource and supports – based on where they are and where they want to go. In an equitable community, not everyone gets the same amount, because individuals and groups do not need the same amount of help. There are opportunities to apply an equity lens from government leadership through to program implementation from:

- demonstrating a commitment to applying an equity and inclusion lens to decision-making,
- establishing equitable human resource policies and practices,
- employee engagement,
- hiring and procurement,
- resident and community engagement, and
- delivery of social and community services including facilities, infrastructure and programs.

From a poverty reduction perspective, equity would mean no disparity in well-being outcomes between more and less advantaged social groups. Achieving this requires the application of an equity lens throughout all decision-making processes and actions taken in this strategy.

A variety of intersecting factors impact well-being, such as income and social status, housing availability and affordability, support networks, education, employment and working conditions, social and physical environments, culture, and belonging to name just a few. For this reason, applying an equity lens is transformational across all focus areas. By starting at the local and regional government level there is an opportunity for government to lead and set an example for other organizations and institutions to follow.

GAME CHANGER #3: SOLUTIONS AND IDEAS

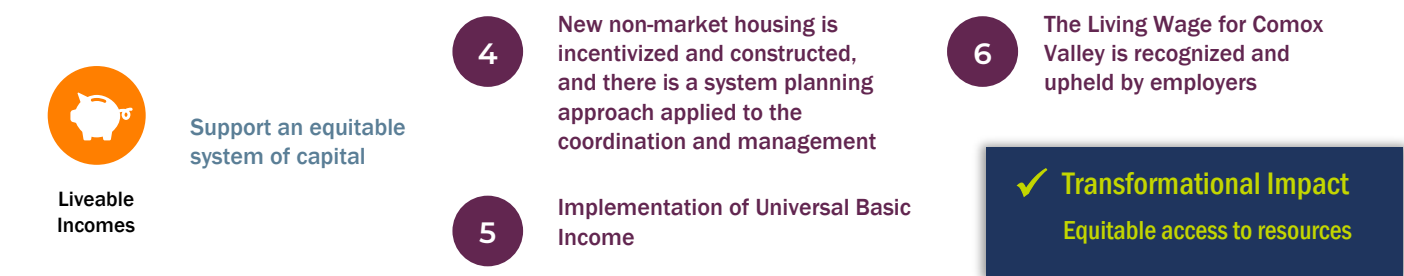
- Establish an equity, diversity and inclusion statement for the CVRD to strengthen commitment to ensuring all residents and visitors feel welcome and safe within the region.
- To support the implementation of equity, diversity and inclusion practice and an equity analysis tool should be identified and/or developed that supports CVRD staff understanding of the equity impacts within local government decision making.
- Create opportunities for learning among social serving organization on the diversity within the region and how to apply a social equity lens to the creation of programs and the delivery of services.

Equitable Systems of Capital

These game changers are focused on how people access important capital like housing and income. It is well known that housing is expensive, and often a way that people access financial capital. However, in order to purchase a home people need a liveable income and financial resources. There also needs to be affordable housing available to purchase or rent. Working towards equitable systems of capital enables financial resources to be more evenly distributed and more housing availability for many different families and incomes.

Figure 2 illustrates the broad system intervention and the game changers for the housing and liveable incomes focus areas.

Figure 2: Housing and Liveable Income Game Changers



Housing and Liveable Income

Housing and liveable incomes are two focus areas that have many points of intersection. This showed up in the engagement results where stories about access to housing being limited due to limited budgets and high costs of housing were shared. This in turn has forced some into rural and remote areas of the Comox Valley impacting other aspects of their lives and well-being including connectivity, transportation options and social inclusion. All three game changers reinforce and benefit not just the housing and liveable incomes focus areas, but the ability of people experiencing poverty to access and afford other services such as transportation, food, and medical services.

- 4** New non-market housing is incentivized and constructed, and there is a systems planning approach applied to the coordination and management of the housing stock.

Non-market housing refers to the elements of the housing system that are subsidized by the government and, therefore, exist outside of the market system. Unlike market rental or ownership housing, non-market housing has structures in place to control the rent requirements, and often includes other systems of support such as case management, support workers, and access to other social supports. The need for non-market housing in the region was highlighted through engagement conducted for this project, and is aligned with the findings and recommendations from the Comox Valley Regional Housing Needs Assessment.

Taking a systems planning approach to the provision of non-market housing means shifting from responses that favour program by program approaches to one that coordinates efforts at the system level. Currently, there is an opportunity in the Comox Valley to coordinate and align efforts of multiple agencies serving the same general populations. Systems planning results in seamless, person centred approaches that can reduce trauma experienced by individuals in accessing housing services.

The Coalition to End Homelessness is a local example of a collective impact approach to reducing homelessness and is coordinating and align activities across a broad range of activities. Through their collective work, the Coalition is demonstrating the power of alignment among organizations.

GAME CHANGER #4: SOLUTIONS AND IDEAS

- Establish a 5-year demand and supply forecast to identify numbers and types of supportive housing required in the region, and advocate to BC Housing and the Provincial Government for the resources to implement.
- Increase the funds provided to the CVRD Homelessness Support Fund that supports ongoing implementation of the 5 year Plan to End Homelessness managed by the Comox Valley Coalition to End Homelessness.
- Increase coordination and collaboration among housing agencies to adopt a coordinated access approach and streamlined processes for people seeking non-market housing.
- Work with Local Government partners to review all development processes to ensure affordable housing is prioritized and that there are clear policies and process in place encouraging both non-market and market rental housing throughout the region.

5 Implementation of Universal Basic Income

Universal Basic Income is a policy mechanism proposed by many poverty reduction advocates that would ensure everyone has the economic means to be able to afford a modest, basic standard of living. It is one of the cornerstone approaches to poverty reduction. The policy is usually conceived of as a way to bring all adults up to a basic standard of monthly income sufficient to exit the cycle of poverty. This type of policy is not something appropriate for a regional scale – implementation would need to occur on a provincial or federal level. The role for the region is to start to organize and advocate for these measures to senior levels of government and communicate the game changing impact such a policy would have on poverty reduction in the region.

GAME CHANGER #5: SOLUTIONS AND IDEAS

- Convene and align community partners to advocate for Federal and Provincial governments changes income support limits and processes, including the consideration of creating a Universal Basic Income program.

6

The Living Wage for Comox Valley is recognized and upheld by employers

A living wage reflects what individuals in a family need to earn based on the minimum required to meet the actual costs of living in a specific community. It provides a benchmark for employers to use to understand what is necessary and sufficient for workers to provide the basics to support their family. A living wage is calculated as the hourly rate at which a household can meet its basic needs, once government transfers have been added to the family's income and deductions have been subtracted. A living wage can lift families out poverty and severe financial stress by providing a basic level of economic security.

In 2019, the living wage for the Comox Valley was \$15.97 per hour.

There is significant opportunity to expand the work already completed in the Comox Valley to calculate a living wage – in particular, it is necessary to calculate a living wage for both individuals as well as families, as the subsidies, supports, and costs are different. There is also significant opportunity to expand the numbers and types of businesses that embrace a living wage – currently, small business owners are bright spots in the community, as many have begun to offer living wages.

GAME CHANGER #6: SOLUTIONS AND IDEAS

- Update the regional Living Wage calculations by community. Create a separate living wage calculation for individuals as well as for families.
- Undertake a comprehensive campaign and targeted engagement of local and regional labour organizations and large employers to generate support and commitments for paying workers a living wage.
- Create a recognition program for Living Wage Employers.
- Review and implement changes to hiring practices to support equity priority groups attain employment opportunities.
- Work with the Comox Valley Economic Development Society and Comox Valley Chamber of Commerce to encourage living wage employment opportunities among current and incoming businesses to the region including connecting employers to social serving organizations to support program and service awareness that may benefit their employees.
- Develop youth job readiness program to support employers and youth in successful employment opportunities.
- Deliver ongoing programming focused on building individual financial literacy that supports understanding debt, short and long-term goals, and how to manage financial emergencies. This will help to increase independence when complemented with living wage employment opportunities.

Community Services and Supports

Community services and supports available for individuals and families who may be experiencing poverty are an essential part of creating an equitable community. All seven game changers have high impact potential for the outcomes of families, children and youth. In addition, they also have direct and cascading impacts on the other focus areas of food security, affordable, accessible transportation, social supports, and social inclusion. As such, the game changers highlighted in Figure 3 are highly interdependent and transformational for poverty reduction in the Comox Valley.

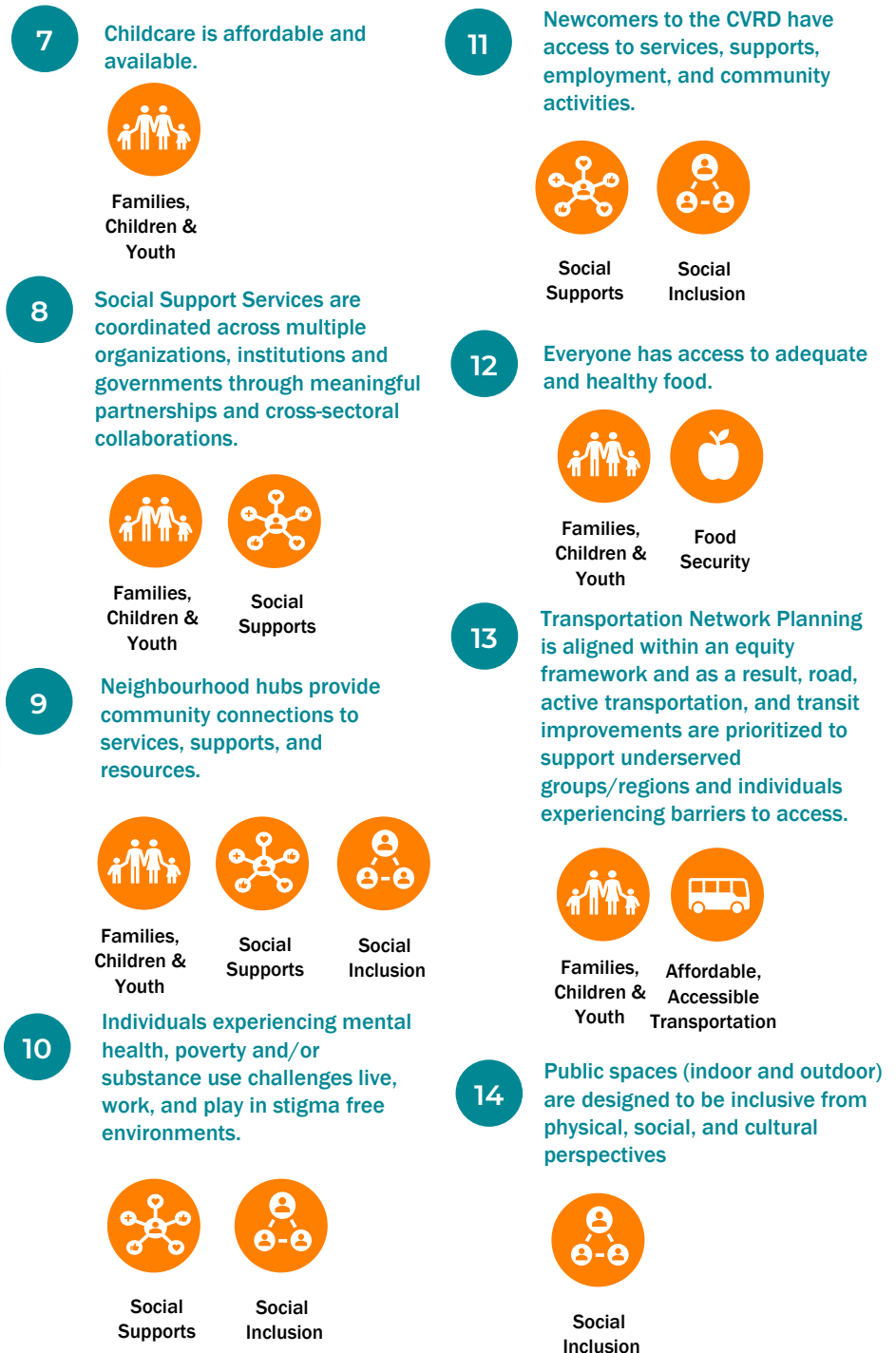
Figure 3: Interrelated Game Changers for Family, Children and Youth, Social Supports, and Food Security

Services and Supports are available and affordable in the community for everyone

The community is a safe place for everyone, free of discrimination and stigma

Families and individuals of all ages have resources they need to thrive.

People with diverse identities and lived experiences feel welcome to live, work and play in the CVRD free of stigma.





Family, Children and Youth

The game changers for the focus area of family, children and youth intersect with many of the other focus areas, in particular, social supports, food security, safe and accessible transportation, and social inclusion.

7

Child care is affordable and available

Child care affordability and availability was highlighted throughout the engagement for the strategy as having high impact on the economic outcomes of families (child care expensive and yet is necessary to support parents working or attending skills training or education). In addition, the quality and experience of child care is influential for both children and their families. Securing and affording a child care spot was cited multiple times in the engagement as being stressful for families and single parents. The need for affordable and available child care spaces is highlighted through the comprehensive 2020 Comox Valley Child Care Action Plan. This game changer is aligned with that plan and serves to link the initiatives which identified a need for 1810 full time and 360 before and after school care spaces by 2025 childcare spaces in the Comox Valley.

GAME CHANGER #7: SOLUTIONS AND IDEAS

- Collaborate across the region and with Provincial and Federal governments to support the creation of additional, affordable child care spaces within the region. This supports not only families but economic development opportunities.
- Create a joint Child Care Committee for the Comox Valley, and establish a Coordinator staff position to facilitate and manage the activities of the Committee.
- Advocate for a streamlined system of rules, regulations, and subsidies for both parents and child care providers related to licensing within Vancouver Island Health.
- CVRD and local government partners review and update zoning requirements to make the process of establishing new child care facilities as efficient as possible.



Social Supports

Two game changers relate directly to the focus area of social supports as shown in Figure 3. These initiatives are strongly connected to outcomes for families, children and youth, as well as social inclusion.

8

Social Support Services are coordinated across multiple organizations, institutions, and governments through meaningful partnerships and cross-sectoral collaborations

The Comox Valley is home to many excellent and impactful services run by dedicated staff. The region is ready and willing to collaborate – in fact, much work is already happening through partnerships and alignment between organizations. However, there is an opportunity to support greater coordination across social serving organizations, institutions, and governments to promote a coordinated systems response rather than a program by program response to service delivery. This has the benefit of improving the experiences of people

with lived experiences of poverty in accessing the services, and when done well, can align resources and free up organizational capacity.

The Comox Valley Community Health Network is a community-driven network that facilitates collective action to positively impact the social determinants of health in the Comox Valley.

GAME CHANGER #8: SOLUTIONS AND IDEAS

- Encourage local non profit support organizations to partner with School District 71 to provide additional services and supports to the school community.
- Empower youth to have a voice in community issues through the establishment of a youth focused committee or action table connected to local government activities enhancing civic participation.
- Involve youth in the design and creation of a localized information hub that connects youth to information on social supports and services.
- Recognizing the ongoing work of existing strategic partnerships and coalitions in the community already collaborating across and within these game changers, build on them through capacity building supports such as: funding assistance; working to showcase, help advocate for, and support their work; and consult them when appropriate..
- Create a 'Community Navigators' program that employs people with lived experience of poverty to help connect individuals and families to appropriate resources. Community Navigator programs have been successful in a variety of settings, including health care², mental health and addictions³, homeless outreach⁴, creating welcoming neighborhoods⁵ and more. The CMHA has a Peer Navigator Program which could serve as one potential model for a Community Navigator in the Comox Valley.

9

Neighbourhood hubs provide community connections to services, supports and resources

Neighbourhood hubs typically start in an existing community centre or community school, and provide a place of connection to a variety of services, supports, and resources. They are relevant in both an urban and rural context, and is appropriate throughout the Comox Valley region. Neighbourhood hubs often activate local residents, organizations, and agencies to facilitate a variety of events, workshops, programs and engagement opportunities for community members. They support neighbours in creating lasting connections and impact in their immediate community. The Comox Valley has significant opportunity to implement neighbourhood hubs as a social and service connector for the region, particularly in the rural and remote communities.

² Shommu, N. S., et. all, (2016) What is the scope of improving immigrant and ethnic minority healthcare using community navigators: A systematic scoping review. International Journal for Equity in Health. (15, 6). (<https://equityhealth.biomedcentral.com/articles/10.1186/s12939-016-0298-8#:~:text=Community%20navigator%20programs%20are%20designed%20to%20provide%20culturally,workers%20who%20support%20patients%20to%20obtain%20appropriate%20healthcare.>)

³ CMHA Peer Navigator Program. <https://vancouver-fraser.cmha.bc.ca/programs-services/peer-navigator/>

⁴ Halifax Street Outreach Program: <https://navigatorstreetoutreach.ca/>

⁵ PEI Community Navigators Program: <https://www.cbdc.ca/en/programs/pei-community-navigators>

GAME CHANGER #9: SOLUTIONS AND IDEAS

- To help individuals and families access services in neighbourhoods, build on the existing SD71 community schools model by encouraging the designation of more schools as community hubs..
- Promote programs of “neighbourhood connectors” to encourage inclusion at the neighbourhood level. For example, encourage neighbourhood relationships that can support individuals in getting groceries, household repairs etc.

10

Individuals experiencing mental health, poverty and/or substance use challenges live, work and play in stigma free environments

Discrimination and stigma are significant barriers for people in need of services to support them on their wellness journey. Creating stigma free environments requires evidence, new language, and a clear demonstration of who is being impacted. This means adjusting current program/service eligibility and anti-stigma approaches and moving away from re-enforcing the stereotypes of who substance users are or who has a mental illness (e.g., people who are experiencing homelessness or who are involved in the street level drug trade). Moving toward an understanding of diversity of age, race, gender, income, and occupation that exists among those experiencing poverty allows for the opportunity to explore ways to meet individuals needs without judgment or bias.

The Comox Valley Community Action Team and the Coalition to End Homelessness have invested time and effort into dispelling stigma and contextualizing lived experiences throughout the region related to substance use and homelessness. These are important efforts that help the broader public understand that these experiences can impact anyone. In addition to anti-stigma initiatives, it is important to investigate through lived experience voices what the barriers are to accessing services and working alongside them to find ways to remove barriers and increase participation in all services in the community.

GAME CHANGER #10: SOLUTIONS AND IDEAS

- Reduce the presence of stigma as a contributing factor to the negative experiences of poverty. Consider examining the contributing factors to stigma as well as key interventions (i.e. increase mental health supports, coordination, resources, improve information and access etc.)
- Support the capacity of local service providers to create 2SLGBTQIA+ friendly shelter spaces and emergency support services.
- Increase cultural competency, non-discrimination, and accessibility awareness training opportunities across local government staff (prioritizing public-facing staff first), school district staff and support staff. This could also be delivered to the business community through collaboration with the Chamber of Commerce and Business Improvement Associations.
- Create a connected network of mental health services for individuals, families, children and youth. In achieving this, the community partners leading will need to consider what the system of services currently looks like and how people interact with that system. This will highlight the successful leverage points and gaps in the systems to support action planning and prioritization.

11 Newcomers to the CVRD have access to services, supports, employment, and community activities

Creating a welcoming community for newcomers requires intentional effort in prioritizing their needs and protecting their interests across the community. To do this communities should actively seek the insights and experiences of newcomers to the community as this can support a better understanding of their perception of and needs from the community and within local government services. Often for newcomers there is an intersectionality among all of the identified game changers and their connections to them that is influenced by their cultural, previous experience, language, etc. Working with local settlement and immigration services can facilitate relationships with newcomers and support inclusivity across all sectors in the community.

Self-guided conversations collected through this process highlighted that housing affordability is typically in rural areas of the region while the availability of services for newcomers is concentrated in the larger urban centres. This can contribute to isolation and inaccessible programming designed to support them. Considerations surrounding collaboration across organizations and language diversity across services are important starting points in realizing this game changer.

GAME CHANGER #11: SOLUTIONS AND IDEAS

- Create a multi-language resource guide and a translation support system for accessing services in the region in collaboration with settlement agencies. This supports inclusion efforts and removing barriers to participation. Specific attention to be given to language translation of processes and information related to how people access municipal services.
- Establish partnerships between settlement/immigration organizations and social serving organizations that focus on facilitating access to a range of services for newcomers to the region.
- Involve newcomers and new immigrants in local government program development processes (e.g. recreation programming, long range planning, City Hall services, etc.) as a way of ensuring that not only do the programs meet their needs but increase equity, diversity, and inclusion for a range of residents.
- Involve settlement/immigration organizations in local government community event planning to ensure they support welcoming and inclusive events.
- In rural areas, use community hub programs in schools as places to 'meet people where they are at' by hosting mobile services such as Care-a-Van, Island Health clinics, etc.



Food Security

During the engagement for this project we learned that food security is one of the basic needs that people experiencing poverty have to trade off to afford other things such as housing, transportation, and medical services. People who cannot access enough quality and nutritious food on a regular basis struggle to maintain their health and well-being.

12

Everyone has access to adequate and healthy food

There is considerable opportunity to reduce poverty in the region through continuing to ensure everyone has access to adequate and healthy food. Although there are opportunities to increase access to locally produced foods through connections with the social serving sector and local farmers, there is also a need to focus on the basics year round to ensure everyone has enough food.

LUSH Valley Food Society offers a variety of programs to support food security in the Comox Valley. One example is the Good Food Box, which is a large grocery bag of fresh fruit, vegetables, and eggs, available every other week. No cost boxes are available to those experiencing financial difficulties through a variety of partner organizations.

GAME CHANGER #12: SOLUTIONS AND IDEAS

- Create opportunities for people experiencing poverty to access locally produced food in addition to removing barriers to access to affordable, nutritious and culturally appropriate food daily, such as establish a physical food hub, make public spaces available for food production, support community gardens and food skills education programs, expand the Good Food Box and Hot Meal Programs, and protect wild food sources for local use.
- Apply and equity lens to food education programs geared towards individuals and families experiencing poverty and marginalized communities.
- Connect local food growers with supply chains serving long term care, supportive housing, schools and other institutions.
- Create opportunities for individuals and families to come together to grow, prepare, and celebrate food in both urban and rural/remote communities through programs such as community gardens, community kitchens, gleaning programs, etc.
- Expand the nutrition programs offered in Community Schools to other locations. Currently, the three community schools offer these programs as part of BC's Community LINK program (Learning Includes Nutrition and Knowledge). Other program examples include BC Farm to School Initiatives, or Cook it. Try it. Like it..
- Retrofit community school kitchens, identified through capital planning processes, into commercial kitchens that support community access focused on building capacity through community food and education programs.
- Ensure food security continuum (Short-term relief food services - capacity building programs - policies and programs that support food access) is accessible to all residents in the region.
- Build opportunities for partnerships that reimagine food delivery within the school system coupled with the delivery of food education sessions. This would enhance connections between farm to table food concepts among students.
- Consider the inclusion of urban agriculture as a land use within communities in the CVRD in support of community/demonstration gardens, public produce, and small scale produce farmers.
- Consider opportunities to increase access to public land for farms and food production. This may include the development of land use bylaws for urban agriculture and options for leasing public land for the purpose of increasing food access.



Safe, Affordable Transportation

13

Transportation network planning is aligned within an equity framework and as a result, road, active transportation, and transit improvements are prioritized to support underserved groups/regions and individuals experiencing barriers to access.

The transportation system does not serve everyone equally, and depending on one's circumstances, different parts of the system are more essential than others (i.e transit). For this reason, it is game changing in terms of poverty reduction to take an equity approach to road, transit and active transportation improvements. For example, using an equity framework might involve considering which areas are highly in need of transit service based on access to private transportation, or prioritizing the experiences of women and children in considering transit and pedestrian safety improvements.

GAME CHANGER #13: SOLUTIONS AND IDEAS

- Conduct an active transportation accessibility audit to identify opportunities for increased safety and inclusion of individuals experiencing vulnerable circumstances. Create a multi-year capital plan that considers equity in the decision-making processes. Evaluate the condition of sidewalks, public transportation infrastructure, walking/biking/wheeling pathways, and neighbourhood walkability.
- In all transportation planning internally and in collaboration with BC Transit, apply and equity lens and analysis tool in meeting the needs of all residents in the region. Establish a recreation access pass for low income individuals and families that supports their involvement in recreation, sports, arts, and cultural activities created and delivered by the CVRD Recreation department.
- Implement provincial directive to provide free transit to children under 12.
- Review existing public transit routes to ensure there are bus stops within 400m of all critical social services (i.e. Food Bank).
- Establish financial support mechanisms for community bus and/or ride share programs where public transit services are reduced. This would support increased connection to social service organizations, education, and employment opportunity by rural and remote residents in the CVRD.



Social Inclusion

14

Public spaces (indoor and outdoor) are designed to be inclusive from physical, social and cultural perspectives

Universal access design is a more prevalent design standard for the physical design of both indoor and outdoor spaces. Active application of these design principles is essential to promoting inclusion in the region and changing the experiences of people with diverse abilities in accessing public spaces. Physical design considerations must also be paired with both social and cultural perspectives to create truly inclusive and accessible places.

GAME CHANGER #14: SOLUTIONS AND IDEAS

- Map all the public space assets and apply an equity lens to the spaces to ensure they are inclusive and accessible for everyone. Additional engagement could be done to gather citizen perceptions around some of the spaces as a way of determining priorities improvements (E.g. Empower Her project <https://www.empowerhermap.com/>).
- Create a multi-year capital plan to support the implementation of the equity analysis results.
- Conduct an accessibility audit of existing public spaces and establish a plan for improvements to spaces where accessibility challenges create barriers to participation in community events and where it makes fiscal sense to do so. In addition, the application of Universal Access Design principles should be applied to all new public spaces further reducing future barriers to participation.
- Establish a recreation access pass for low income individuals and families that supports their involvement in recreation, sports, arts, and cultural activities created and delivered by the CVRD Recreation department.
- Create or utilize a pre-existing social equity decision making tool to support broader equity, diversity and inclusion impact awareness and support decision making related to programs, services, and policies across CVRD departments.

CHAPTER 4

Next Steps

NEXT STEPS

What happens now?

Creating and sustaining change is not easy. There are a lot of different ways to go about it. Lasting change requires collaboration and collective action. This means that more than one person, organization, network, and government need to make changes that all work towards the same goals. This section looks at what is next for the CVRD and its partners in reducing poverty.

The project team and steering committee focused on identifying overarching strategies for community actors to target their efforts. Defining the road map for how to implement is the next step.

Establishing the conditions to co-create solutions with people with lived and living experience is foundational to this plan and the CVRD's success. Community leaders agree that they want their work to be guided by people with lived experience and did not feel that they could chose specific actions without their involvement.

This strategy does include a range of solutions and ideas to achieving each of the game changers. However, working collaboratively and alongside people with lived and living experience ensures actions are responsive to local needs and set up for the greatest success.

Enabling Conditions

Action can only happen when the conditions are right.

Achieving large community goals requires intentional effort to work together across diverse perspectives. The approach defined through this process that can help facilitate success in reducing poverty is collective impact. There are five conditions that need to be established within the community to support collective impact and achieve success that are defined within this section:

Collective Impact: The five conditions to make it work	
Common Agenda	<ul style="list-style-type: none"> • Shared vision • Common understanding of the problem • Joint approach and agreed upon actions
Shared measurement	<ul style="list-style-type: none"> • Participants collect data and measure results consistently • Participants share data and results • Hold each other accountable to the goals and actions
Mutually Reinforcing Activities	<ul style="list-style-type: none"> • Participants take on different activities which support the shared plan • Activities support each other
Continuous communication	<ul style="list-style-type: none"> • Open and consistent communication among participants • Work is done to build trust, keep focused on shared goals, and create common motivation
Backbone Support	<ul style="list-style-type: none"> • A separate organization and staff with specific skills is identified to serve as the 'backbone' and play a coordination role to support participants

Source: Hanleybrown, Kania and Kramer. (Winter 2011). "Collective Impact" Stanford Social Innovation Review

Common Agenda

Everyone is on the same page.

This strategy provides the starting point for a shared vision. The research and background information informs a shared understanding of the problem, while the game changers identify the shared vision. By using this strategy as a community-wide set of priorities and potential actions for reducing poverty, all change-makers can share a common agenda.

Enabler of Success: Articulating the common agenda.

Vision: Reduce poverty in the CVRD by 25% by 2024.

Common Understanding: The scale of poverty in the CVRD is causing individuals and families to make tough choices about meeting their basic needs. There are seven focus areas for the CVRD. Acting on these focus areas as system level interventions will lead to transformational impact in the community .

Joint approach: All community partners and leaders need to take on the work of this strategy.

People with lived and living experience need to be meaningfully included in decision making and setting the path for actions.

Shared Measurement

Having an evaluative mindset.

Building evaluative systems such as data collection and community information sharing platforms at the beginning helps make sure actions are influencing the right outcomes.

While complex problems are hard to measure there are a variety of tools to do so. Using a variety of methods to track progress supports diversity in understanding the impacts and the intersectional contributions made at not only the community level but also for the individual.

Enabler of Success:

Develop an evaluation at the start of implementation. It is important to understand what information is important to collect, who is going to collect it, and how it will be shared.

There are a few key factors that enable success of this method:

- View information as a resource,
- Be willing to have open discussions related to needs, goals, resources, and outcomes, and
- Use performance information as a tool for change rather than a political tool.

Data collection and information sharing across partners provides real time information on how programs and policies are addressing intended goals. This supports program adaptability, funding realignments to support critical needs, and ongoing learning.

Mutually Reinforcing Activities

Partners take on different pieces of the same plan.

The benefits of collective action come from ongoing coordination of each community actor's different activities that are supported through this reinforcing poverty reduction strategy. It is important to ensure the all efforts fit into this strategy in order to succeed. The causes of poverty and their solutions are interdependent. They cannot effectively be addressed in an uncoordinated and isolated way.

Continuous Communication

Sharing information, resources, successes, and needs along the way.

Using a multi-level approach to communication helps everyone participate and contribute their knowledge and expertise.

The system response to reduce poverty in the CVRD requires relationship building and a commitment to ongoing communication across community actors and within community actor organizations. Multiple levels of communication that use bottom up, horizontal, and top-down evaluative methods to share information and work together offers a comprehensive picture of goals and outcomes across all contributors in the community (McDavid, Huse and Hawthorn, 2013).

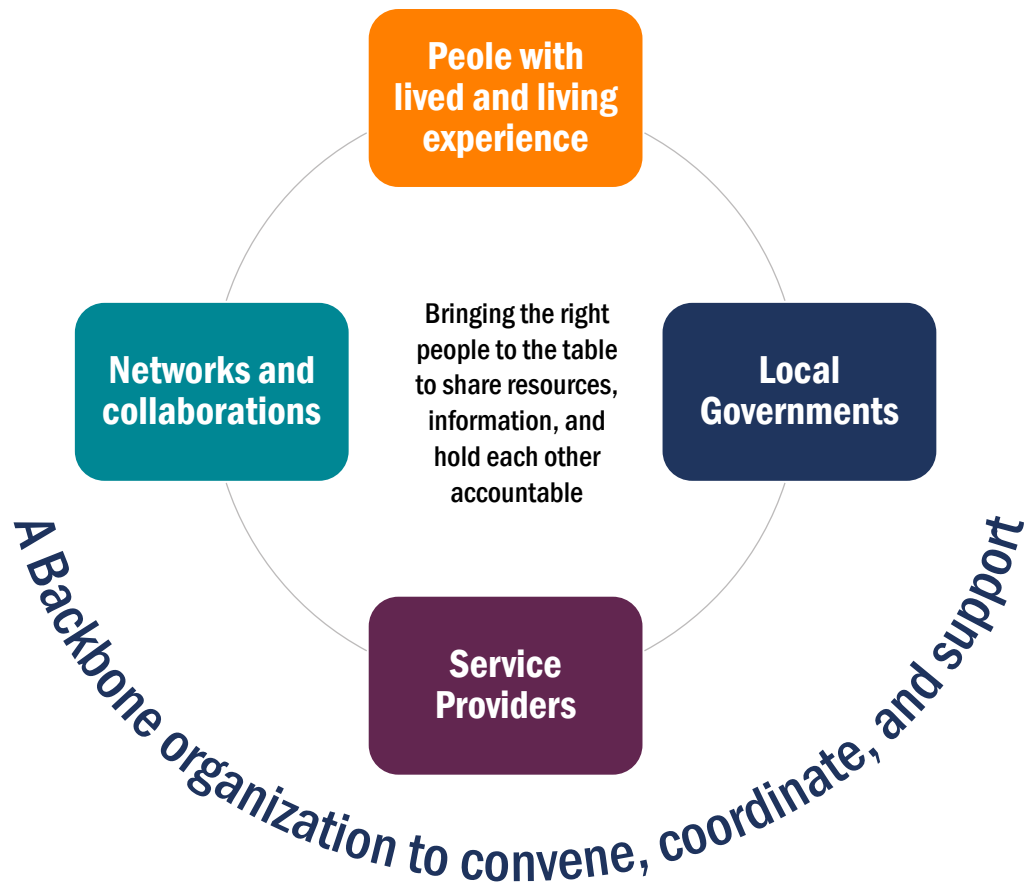
The table below shows the roles and contributions which can be made at various system levels.

Bottom Up – goal identification, experiential, action oriented
<ul style="list-style-type: none"> • Brings lived experience and front line observation • Participation encourages a sense of ownership of the system by the people using it • Example: public sector and non-profit programs self-evaluating and sharing results • Role is to support formation of goals and identifying problems, question or seek clarification of definitions, goals and directions, and identify needed resources for action
Horizontal – round table, working groups, and coalitions data sharing
<ul style="list-style-type: none"> • Brings people together for collaborative information sharing between sectors • Participation can be in forums, meetings and collectives • Supports collaborative action and common goal setting • Example: stakeholders meet to provides examples or concerns and actions, shares problem solutions and offer informal supports • Enhances understanding of the relationship between internal/ individual actions and external/ community-wide impacts
Top Down – summary data sharing, coordination, leadership
<ul style="list-style-type: none"> • Brings the experience, resources, and leadership of governmental or decision making bodies to the table. They come with access to coordination tools and data sets • Participate by convening, facilitating and can provide overall summaries and collective reporting • Set the direction of funding priorities • Example: a local government funding quarterly round tables and dedicating staff time to their organization and facilitation. • Clarify community goals, offer frameworks and timelines, affirms importance of goals, and clarifies what resources are available.

Backbone Support

Having a supporting organization to keep everything together.

Convening and facilitating stakeholders takes time and effort. Successful collaborations have dedicated resources for facilitation and information sharing.



Potential Next Steps:

- Set up a backbone organization to facilitate implementation
- Ensure that people with lived and living experience are well represented in the decision making
- Arrange opportunities for regular communication and information sharing
- Identify specific stakeholders roles and responsibilities, starting with determining who is well positioned to take on which activities

MEASURING SUCCESS

The CVRD's Role

To ensure progress is made, the Local Government plays an important role. Below are the recommended actions that the CVRD take to achieve the goal of reducing poverty in the CVRD by 25% by 2024. These are starting point actions, some of which are achieved through this strategy (common agenda, shared measurement, mutually reinforcing activities). The others, continuous communication and backbone support, are recommendations based off of the engagement with stakeholders and game changers workshop.

Creating the Conditions: Local Government Role			
Enabling Condition	Local Government Role	Goal	Key Indicator of Success
Common Agenda	Articulate the common agenda and ensure it is widely shared	Reduce poverty in the CVRD by 25% by 2024	Reduce the number of people living in poverty, on the Low-Income Measure, by 25%
Shared measurement	Continue to monitor other indicators of poverty and wellbeing in the community	Residents of the CVRD can afford their basic needs	Living Wage and minimum wage are the same
Mutually Reinforcing Activities	CVRD ensures that its policies and procedures support poverty reduction in all departments	Use shared tools to evaluate policies and recommendations across departments	Poverty impact and equity analysis is completed by all CVRD departments <ul style="list-style-type: none"> - GBA+ Analysis - Poverty and Social Impact Analysis
Recommendations			
Continuous communication	Conduct ongoing data reporting	Share data on poverty indicators on website annually for tracking purposes	Information on poverty related measures are collected and shared with the community and stakeholders on a regular basis
	Ongoing consultation with people with lived and living experience	Establish and fund a 'lived experience' consultation panel or team in the community	People most affected by poverty are included in decision making processes which impact them, as determined by Poverty Impact Assessments for CVRD policies
Backbone Support	Identify or create a 'backbone' organization to co-ordinate	Using existing networks, bring stakeholders together regularly	Key stakeholders meet regularly to share information and resources

Integrating Poverty Reduction into CVRD's Day-to-Day Operations

Policy makers are constantly trying to find better solutions for reducing poverty. This includes analyzing and considering different policy options. Like a procurement policy, local government can require staff to consider poverty, equity, and inclusion when creating policy or making recommendations. All government actions and decisions have costs and benefits which are usually distributed unequally across different groups of the population. Even the best laid plans may have unintended impacts on people living in poverty and other vulnerable groups.

Evidence-based analyses of the potential poverty and social impacts of actions or decisions helps determine the impacts of different policy options and support the decision making process. Such analyses can help mitigate potential negative impacts and identify pathways to actions which reduce poverty and exclusion.

Poverty and Social Impact analysis can be done for any CVRD work to make sure that actions or decisions are helping to reduce poverty.

The most two important questions to ask are:

1. "Does this action or decision support poverty reduction or not?"
2. "Is this action or decision likely to impact some members of the community more than others, and is it justifiable if it does?"

Because poverty is the result of many different factors, considering poverty and social impacts across all departments ensures that all the work of the CVRD is mutually reinforcing the goal of reducing poverty.

Tools for Analysis

Poverty and Social Impact Analysis is an evidence-based analyses of the potential poverty and social impacts of government actions. Assessing the impacts of policies on poverty should be part of the policy making process, not an exercise which takes place after a policy has been adopted⁶.

The World Bank has created a tool for measuring impact called the Poverty and Social Impact Analysis⁷. This tool can be used to assess the possible impact on poverty and social inclusion while in the planning stage of government action or decision making.

Poverty and Social Impact Analysis considers how likely an action, decision, or policy is to

- a) reduce poverty,
- b) address inequalities which lead to poverty

An adapted version of this analysis tool has been created for the CVRD to use in policy and decision making. The complete Poverty and Social Impact Analysis Checklist can be found in Appendix E.

⁶ [Office for Social Inclusion - Poverty Impact Assessment](#)

⁷ [World Bank Document](#)

Metrics of Success







There are many ways to monitor and evaluate whether poverty is being reduced in the community. While income is a key aspect of poverty, it is not the only aspect.

This report provides a baseline for the number of people currently living in poverty, as well as other indicators related to the focus areas. Continuing to use these indicators can assist the CVRD to determine whether or not the rate of poverty in the region is changing.

Below are the key types of data to collect and monitor for each focus area. Each of these indicators are interconnected, meaning that they measure more than just their own data but also reflect changes in the other focus areas and indicators. For example, if fewer people are using the food bank, that could indicate that more people are making a living wage, and both could contribute to a decrease in the number of children scoring on the vulnerability scale.

Reducing poverty is not just about increasing income, but also about

- Access to affordable resources to reduce cost of living
- Access to opportunities to improve quality of life.

Focus Area	Indicator	Source
 Housing	Number of people experiencing homelessness and their demographics	Point in Time Counts
	Number of people living in Core Housing Need and Extreme Core Housing Need	CHMC
	Other indicators	Housing Needs Reports
 Food Security	Number of food bank users and demographics	Service Provider records of users
 Transportation	Number of people using transit services	BC Transit
 Children, Families and Youth	Number of children showing at least one vulnerability on the vulnerability scale	Childhood Vulnerability Scale
	Number of children living in poverty	BC Child Poverty Scorecard
 Living Wage	The Living wage and minimum wage	Living Wage Calculator
 Social Inclusion	Levels of poverty or other indicators among equity priority populations	Statistics Canada – Census data and disaggregated data for diverse populations

For more examples of poverty reduction and social inclusion indicators, see Stats Canada:

Dimensions of Poverty Hub for examples of metrics for understanding poverty: Dimensions of Poverty Hub (statcan.gc.ca)

Gender, Diversity and Inclusion statistics Gender, diversity and inclusion statistics (statcan.gc.ca) Census Data

CHAPTER 5

Conclusion

CONCLUSION

Because creating an action plan has to include those most impacted, this Poverty Assessment and Strategy intentionally did not create prescriptive goals. Instead, it is the starting point for a vision for the CVRD.

This Report

This assessment provided a baseline measurement of multiple factors that contribute to poverty and social inequity. Chapter 2 summarizes what we learned from the community about the current state of poverty and factors which influence it. Chapter 3 gives the community vision, shown as game changing interventions. Chapter 4 gives next steps and clarifies the CVRD's role in making community goals a reality.

Common Vision

Establishing the conditions to co-create solutions with people with lived and living experience is foundational to this plan and the CVRD's success. Community leaders agree that they want their work to be guided by people with lived experience and did not feel that they could chose specific actions without their involvement.

Poverty is reduced by 25% by 2024

The Game Changers



Social
Inclusion

Shifting status quo power dynamics that dictates whose voices are heard and considered in planning and decision making.

1

People with lived and living experiences of poverty meaningfully contribute to all aspects of poverty reduction in the Comox Valley.

2

Processes, systems, and institutions are actively working towards decolonization. Indigenous peoples, and Indigenous organizations have leadership and resource capacity to fully participate in poverty reduction initiatives in Comox Valley.

3

An equity lens is applied in all regional and local government programs and services, from planning, budgeting, implementation, and evaluation.



Transformational Impact

Equity priority groups are given voice, influence, and sense of belonging in community.



Liveable Incomes

Support an equitable system of capital

Services and Supports are available and affordable in the community for everyone

The community is a safe place for everyone, free of discrimination and stigma

Families and individuals of all ages have resources they need to thrive.

People with diverse identities and lived experiences feel welcome to live, work and play in the CVRD free of stigma.

4 New non-market housing is incentivized and constructed, and there is a system planning approach applied to the coordination and

5 Implementation of Universal Basic Income

7 Childcare is affordable and available.



Families, Children & Youth

8 Social Support Services are coordinated across multiple organizations, institutions and governments through meaningful partnerships and cross-sectoral collaborations.



Families, Children & Youth



Social Supports

9 Neighbourhood hubs provide community connections to services, supports, and resources.



Families, Children & Youth



Social Supports



Social Inclusion

10 Individuals experiencing mental health, poverty and/or substance use challenges live, work, and play in stigma free environments.



Social Supports



Social Inclusion

6 The Living Wage for Comox Valley is recognized and upheld by employers

✓ Transformational Impact
Equitable access to resources

11 Newcomers to the CVRD have access to services, supports, employment, and community activities.



Social Supports



Social Inclusion

12 Everyone has access to adequate and healthy food.



Families, Children & Youth



Food Security

13 Transportation Network Planning is aligned within an equity framework and as a result, road, active transportation, and transit improvements are prioritized to support underserved groups/regions and individuals experiencing barriers to access.



Families, Children & Youth



Affordable, Accessible Transportation

14 Public spaces (indoor and outdoor) are designed to be inclusive from physical, social, and cultural perspectives



Social Inclusion

Next Steps

Moving this plan forward will involve many stakeholders. At the forefront of action will be people with lived and living experiences of poverty.

Moving forward means:

- All stakeholders are involved in co-creating solutions
- Data is collected and shared with the community so all stakeholders can understand and track impacts of actions
- Actions and decisions made by the CVRD are considered from the lens of Poverty and Social Impact
- The community takes a Collective Action Approach

APPENDIX A

Background Study Report



Poverty Reduction Assessment & Strategy

Background Review

Comox Valley Regional District

April 2021



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1. PROJECT BACKGROUND

The Comox Valley Regional District (CVRD), in partnership with the City of Courtenay, Town of Comox, Village of Cumberland and K'ómoks First Nation, received a grant from the Union of BC Municipalities (UBCM) in 2020 to undertake a regional poverty assessment and reduction strategy. The purpose of this strategy is to reduce poverty across the region by 25 percent and childhood poverty by 50 percent by 2024.

Recent strategic initiatives by the CVRD and neighbouring municipalities have established the context to develop this strategy. Building upon this recent work, including the 2020 Regional Housing Needs Assessment and the 2019 Comox Valley Childcare Inventory and Action Plan, will help the region achieve the stated poverty reduction goals.

Several evolving factors exacerbate poverty across the Comox Valley. Some of the challenges include: low incomes, lack of employment opportunities, a 0.5 percent rental vacancy and increasing rental and housing prices¹. Other considerations include rising food costs, which have significant impacts on families with low-wage earners. According to the 2019 Canada's Food Price Report² and 2018 BC Food Basket Report³, food affordability has increased by \$78/month for a family of four since 2015 (a total increase of \$1043 per year) and is predicted to increase another \$411 per annum in 2019 including a 6% increase on the cost of vegetables being predicted. Due to these rising costs, many families and individuals must make a choice between making rent, utility payments, transportation, or buying food.

There are strong commitments across the community to support vulnerable individuals and families who are experiencing poverty, which

compromises not just their individual, but also overall community health and wellbeing. There are several community partners currently providing support services and programs to address the challenges associated with poverty.

These community partners are working towards raising the quality of life across the community and reducing the burden of poverty on the region's most vulnerable populations. While there is no singular definition of poverty, there is an understanding of poverty as a lived experience that has extended consequences in all facets of a person's life. Poverty is recognized as an absence or lack of resources to access the essentials required to maintain a healthy standard of living that leads to a deterioration of health and wellbeing. This burden of poverty is further exacerbated by a lack of accessible services and social supports, food insecurity, discrimination, and social exclusion.

Development of this strategy would not have been possible without the commitment and dedication of the Poverty Assessment and Reduction Strategy Steering Committee. The local insight, expertise and passion of these individuals provided direction for the development of this document. Working Group members include:

- Andrea Cupelle, Comox Valley Coalition to End Homelessness
- Alana Mullally, Comox Valley Regional District
- Betty Tate, Comox Valley Social Planning Society
- Elliot Turnbull, Town of Comox
- Jason Price, K'ómoks First Nation
- Karin Albert, Village of Cumberland
- Lindsay McGinn, Comox Valley Community Health Network
- Setta Tatsuyuki, City of Courtenay

¹ <http://www.cvhousing.ca/the-5-year-plan/>

² <https://www.dal.ca/sites/agri-food/research/canada-s-food-price-report.html>

³ <http://www.bccdc.ca/pop-public-health/Documents/food-costing-BC-2017.pdf>

1.1 - STRATEGY OBJECTIVES AND FOCUS AREAS

The Comox Valley Regional Poverty Assessment and Reduction Strategy will guide future planning and programming to address the multiple challenges associated with poverty. These challenges require a multi-faceted and comprehensive approach to reducing the barriers that prevent families and children to transition out of poverty.

The objectives of this strategy is to:

- Build community relationships in its design.
- Promote awareness of local poverty.
- Identify systemic barriers that facilitate the cycle of poverty.
- Provide an action plan to reduce local poverty in the CVRD by 25 percent, and childhood poverty by 50 percent by 2024.

To implement a comprehensive approach to poverty reduction and facilitate equitable community development, the Strategy will prioritize actions in seven key Focus Areas:

- Housing
- Families, children and youth
- Liveable Income
- Social Supports
- Food Security
- Affordable and Accessible Transportation
- Social inclusion (e.g., access for all ages and abilities).

GUIDING DIRECTION FOR THE COMOX VALLEY REGIONAL DISTRICT

The CVRD adopted the Regional Growth Strategy (RGS) in 2011 as a framework to guide long-term planning for the community to effectively manage growth and community impacts. The RGS lists eight community goals that include:

- Complete Communities
- Food Systems
- Multi-modal Transportation
- Climate Change
- Environmental Stewardship
- Health and Wellness
- Local Economy
- Growth Management

The RGS directs for equitable community development that is both socially inclusive and environmentally sustainable. The advancement of the RGS goals requires collaboration of regional partners to bring forward solutions that are inclusive and relevant across communities in the region.

The Poverty Reduction Assessment and Strategy serve as a key initiative under multiple RGS goals that aligns and builds on the directions of the RGS including:

- Ensuring a diversity of affordable housing options to meet evolving regional demographics and needs.

- Developing an accessible, efficient and affordable multi-modal transportation system.
- Increasing local food security.
- Supporting a high quality of life through the protection of community health and well-being.

Image 1 – Visual representation of the goals and initiatives proposed under the Regional Growth Strategy.

<p>Complete Communities</p> <p>To ensure the needs of Comox Valley residents are met through affordable and accessible housing, transportation and community services enabled by thoughtful community design.</p> <p><u>Key initiatives</u></p> <ul style="list-style-type: none"> • <i>Housing Needs Assessment</i> • Poverty Reduction Plan • <i>Homeless Support Service</i> • <i>Transit Plan</i> • Bio Solids Composting Facility • Sewer Service Liquid Waste Management Plan • Water Treatment Plan • Watutco Water System • Royston and Union Bay Sewer Extension • Sewage Treatment Plant Upgrades • Sanitary Sewage Master Plan 	<p>Food Systems</p> <ul style="list-style-type: none"> • To support the local agricultural and aquaculture sectors and increase local food security. <p><u>Key Initiatives</u></p> <ul style="list-style-type: none"> • Poverty Reduction Plan • Comox Valley Agricultural Plan 	<p>Multi-Modal Transportation</p> <ul style="list-style-type: none"> • To develop an accessible, efficient and affordable multi-modal transportation network connecting communities of all sizes in the Comox Valley. <p><u>Key Initiative</u></p> <ul style="list-style-type: none"> • Transit Plan • Multi-Modal Transportation Gap Analysis (Coming Soon) 	<p>Climate Change</p> <ul style="list-style-type: none"> • To minimize regional greenhouse gas emissions and plan for adaptation. <p><u>Key Initiative</u></p> <ul style="list-style-type: none"> • Corporate Carbon Neutrality Reporting • Coastal Flood Mapping Airshed Roundtable • Sustainability Strategy • Comox Valley Rural Areas Community Climate Action Plan • Corporate Energy Plan • Residential Retrofit Acceleration Strategy
<p>Environmental Stewardship</p> <p>To protect, steward and enhance our natural environment and to protect, steward and enhance our natural environment and ecological systems.</p> <p><u>Key initiatives</u></p> <ul style="list-style-type: none"> • Airshed Roundtable • Wood Smoke Reduction Program • Coastal Flood Mapping • Rural Comox Valley Parks and Greenways Strategic Plan • Denman Island Parks and Greenways Masters Plan • Watershed Protection Plan • Municipal Natural Assets Initiative – Comox Valley Watershed • Tsolum River Watershed • Denman Cross Island Trail • Nymph Falls Park Accessible Trail and Access Route • Seal Bay Nature Park Signage 	<p>Health and Wellness</p> <ul style="list-style-type: none"> • To support a high quality of life through the protection and enhancement of community health, safety and well-being. <p><u>Key Initiatives</u></p> <ul style="list-style-type: none"> • Airshed Roundtable • Wood Smoke Reduction Program • Merville Fire Protection Services Project • Mt. Washington Fire Services Project 	<p>Local Economy</p> <ul style="list-style-type: none"> • To achieve a sustainable, resilient and dynamic local economy that supports local businesses. <p><u>Key Initiative</u></p> <ul style="list-style-type: none"> • Poverty Reduction Plan • <i>Comox Valley Economic Development Society</i> 	<p>Growth Management</p> <ul style="list-style-type: none"> • To direct growth to existing core settlement areas and protect rural areas in order to create the right conditions for affordable, effective and efficient public services that conserve land, water and energy. <p><u>Key Initiatives:</u></p> <ul style="list-style-type: none"> • Rural Comox Valley Zoning Bylaw • Rural Comox Valley Official Community Plan • City of Courtenay Official Community Plan • Town of Comox Official Community Plan • Village of Cumberland Official Community Plan

2. BASELINE POVERTY ASSESSMENT

2.1 - UNDERSTANDING POVERTY

The Government of Canada does not have an official definition of poverty.⁴ Poverty in Canada is typically assessed through measures of low income. However, income reflects only one of the multiple dimensions of poverty that are experienced by a person. Poverty restricts growth opportunities for a person experiencing poverty and it also constrains their capacity to leverage those opportunities that are made available.

The World Development Report 2015: Mind, Society, and Behaviour highlights the need to consider the cascading impacts of income poverty on a person's overall capacity to progress in society.

*"Poverty is not simply a shortfall of money. The constant, day-to-day hard choices associated with poverty in effect tax an individual's bandwidth, or mental resources. This cognitive tax, in turn, can lead to economic decisions that perpetuate poverty"*⁵

Poverty not only refers to an absence of monetary resources to meet one's basic human needs, it also signifies an experience of extreme mental exhaustion resulting from a constant struggle for shelter, nutrition, and safety. In the day-to-day experience of living in poverty, a person is compelled to decide between getting a root canal to address pain and disease or getting their car repaired to access employment and food.

MEASURING POVERTY

There are three main methods that the Government of Canada uses to measure low income: the Low Income Measure (LIM), the Low Income Cut-Offs (LICO), and the Market Basket Measure (MBM). The Poverty Reduction Assessment and Strategy neighbourhoods utilizes the LIM after-tax to remain consistent with recent community assessments undertaken in the Comox Valley using the same measure. The LIM establishes a low-income threshold, adjusted by household size, for household incomes that are less than half the median income of all households (Table 1) ⁶.

Table 1: Statistics Canada Low-Income-Measure After-Tax 2019 Income Threshold

Household Size	LIM After-Tax Income ⁷
1	25,153
2	35,572
3	43,566
4	50,306
5	56,244
6	61,612
7	66,549
8	71,143
9	75,459
10	79,541

⁴ <https://www.canada.ca/en/employment-social-development/programs/poverty-reduction/backgrounder.html>

⁵ <https://www.worldbank.org/en/publication/wdr2015>

⁶ <https://cpj.ca/wp-content/uploads/Poverty-Trends-Report-2018.pdf>

⁷ <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=1110023201>

POVERTY SNAPSHOT

Using LIM, approximately 15.6 percent of Comox Valley residents (10,500), are considered impoverished. Young people and young families are more likely to experience poverty; 23.4 percent of children between 0 to 5 years and 21.3 percent of children under the age of 18 (average 1 in 5)⁸ experience poverty in the Comox Valley and account for 31 percent of food bank users.⁹

2.2 - POVERTY REDUCTION WORK UNDERWAY IN THE CVRD

Several dedicated community organizations currently provide services and supports to CVRD residents experiencing poverty. These organizations support in addressing poverty-related challenges including but not limited to housing, mental health and addictions, food security, and family, children and youth programming. These organizations have been instrumental in addressing poverty in the community. However, many community organizations depend on limited grant funding that is mostly available for emergency relief services rather than preventative or upstream interventions. Funding limitations constrain the organizational capacity in the community to expand delivery and scope of services.

Coordination and collaboration among community partners will continue to be key in eradicating poverty in the region through addressing the multiple social, political, and economic conditions that perpetuate poverty within households and communities.

Some of the community organizations providing essential supports to people experiencing poverty include:

Leading Community Partnerships

- The Coalition to End Homelessness
- The Comox Valley Social Planning Society
- The Comox Valley Community Health Network
- Early Years Collaborative: includes 40+ partners providing support to families.
- Economic Development Society

Critical Social Supports

- Emergency Shelters: Lili House, Salvation Army – Piddock House
- Food Banks and Community Kitchens: Black Creek, Comox Valley Food Bank, Good Samaritan, St. George's Pantry, Sunshine Lunch, St. Vincent de Paul Society
- AVI Health & Community Services

Social Serving Organizations

- Comox Valley Community Foundation
- Comox Valley Transition Society (Connect Warming Centre)
- Lush Valley Food Action Society
- Vancouver Island Vocational and Rehabilitation Services
- Comox Bay Care Society
- John Howard Society
- Amethyst House
- Wachiay Friendship Centre

⁸ <https://www.sparc.bc.ca/wp-content/uploads/2017/12/2017-BC-Child-Poverty-Report-Card.pdf>

⁹ <http://comoxvalleyfoodbank.com/gratitude>

- Immigrant Welcome Centre
- Better at Home Comox Valley
- Comox Valley Senior Support Society

First Nations Organizations

- Tsow Tun Le Lum Society
- Unbroken Chain

Community Associations

- Elders Take Action
- Comox Valley Seniors Table

It should be noted that this is not exhaustive of all the community groups who provide services and supports within the CVRD. This list does not include the supports, such as income and disability assistance, provided by the Province of British Columbia. There are also certain local recreational and learning programs offered at reduced fees to make them accessible for families in need of support.

The Poverty Reduction Assessment and Strategy intends to further strengthen and reinforce the coordination among community partners and all levels of government. While the government partners support with the development of policy and provision of resources, the community partners are essential in the delivery of the poverty reduction interventions across the community.

ONGOING REGIONAL POVERTY REDUCTION INITIATIVES

Many local organizations operate programs related to poverty and poverty-related challenges (Table 2). Although their efforts are inter-related, there is no central association that provides governance and strategic, coordinated support. The Poverty Reduction Assessment and Strategy will serve as a cohesive framework to align the ongoing initiatives towards a collective mission and to identify opportunities to leverage partnerships to reduce poverty through meaningful action.

Table 2 outlines the various initiatives in place in the region, which respond to some of the key Focus Areas of the strategy including: Housing; Families, Children and Youth; Income Supports; Social Supports; Food Security; and Social Inclusion. However, there remains strategic gaps in community interventions related to the Focus Areas of Affordable and Accessible Transportation and Liveable Income.

Table 2: Initiatives in Place in the Region

Initiative	Description / Key Takeaways	Poverty Defined	Measure Used	Poverty Reduction Focus Area
Housing Needs Assessment 2020 Guiding Report July 2020 CVRD	<p>Provides an in-depth assessment of the housing needs in the CVRD. Core Housing Needs identified in which more than 30% of income are allocated to rent. It is an indicator of lack of affordable housing options.</p> <ul style="list-style-type: none"> - Housing costs increased by 28% - Around 26% of population is seniors - The median age is 50 years - Renters hold significantly less income than owner households. Renters are 6 times more likely to experience core housing needs. - 32% of households with children experience core housing need. <p>15% of population falls under Low Income Measure (LIM). Represents households whose income is 50% below median household income. Young families and single parent households largely dominate this group.</p>	<p>No formal definition of poverty provided.</p> <p>Highlights core housing needs in the community.</p>	<p>Uses the LIM to identify households having core housing needs.</p>	Housing
Affordable Housing Benefits Everyone Engagement Summary Report 2018 Coalition to End Homelessness	<p>Defines affordability of housing when rental costs and utility fees are below 30%. Identify who is facing an affordability gap in the community.</p> <p>The summary report intends to highlight the end of varied housing models to meet the diversity of housing needs in the community.</p>	<p>No formal definition of poverty provided.</p>		Housing
Glacier View Lodge – A Vision for the Future Development Study 2020 Glacier Lodge	<p>55% of seniors have an income of less than \$ 50,000 and 42% plan to move in a care facility within 5 years. The study anticipates significantly increased need for senior housing with capacity to meet diverse care needs.</p> <p>The study proposes plans for conversion of parts of the 42 acres adjacent to GL into mixed housing developments.</p>	<p>No formal definition of poverty provided.</p>	<p>Poverty is not referenced.</p>	Housing
Comox Valley Childcare Action Plan Guiding Plan 2019 CVRD	<p>Provides an assessment of childcare needs in the community and outlines an action plan to meet the childcare needs of Comox Valley.</p> <p>There is an extreme shortage of available childcare spaces in the region.</p> <p>They define the childcare needs and service gaps in the community and indicate underserved families are most at risk that include indigenous, low-income, lone parent and new immigrant families.</p>	<p>No formal definition of poverty provided.</p>	<p>Uses the Census Canada Low Income Cut-off</p>	Families, children, and youth
BC Child Poverty Scorecard 2020 BC Child and Youth Advocacy Coalition	<p>Child Poverty in BC is higher than overall poverty in BC and that of Canada.</p> <p>Depth of family poverty varies as income needed to support lone and couple parents with one or more children varies.</p>	<p>No formal definition of poverty provided.</p>	<p>Uses Census Canada Low Income Measure and the Median After Tax Income</p>	Families, children, and youth

<p>Building Partnerships for Stronger Communities</p> <p>Research report 2020 UBC HELP</p>	<p>The report identifies the state of children’s social and emotional wellbeing and outlines the necessary community capacity to meet these needs.</p> <p><i>Present an interactive diagram of a causal loop diagram identifying the direct and indirect variables impacting children’s socioeconomic wellbeing.</i></p> <p>This is presented as the Ecological Model of Variables affecting child socioemotional wellbeing that include: food security, access to resources, level of financial stability, location of housing, affordable housing, level of caregiver stress, level of attachment, attention, behaviours, physical health, adverse child experiences,</p>	<p>No formal definition of poverty provided.</p> <p>Financial stability is indicated as a determinant of child socioemotional wellbeing.</p>	<p>No measure is indicated.</p>	<p>Families, children, and youth</p>
<p>Briefing Note: Healthy Children and Families in the Comox Valley</p> <p>2020 CV Early Years Collaborative</p>	<p>Informs federal candidates in North Island of the issues related to childhood vulnerability in CV. The note outlines the varied factors that affect childhood development. The note highlights that CV is relatively more vulnerable in childhood development in relation to other regions.</p>	<p>No formal definition of poverty provided.</p> <p>Factors impacting childhood development are indicated.</p>	<p>The Vital Signs Report 2018 measures are referenced.</p>	<p>Families, Children and Youth</p>
<p>Comox Valley Early Years Collaborative 25X25 Project</p> <p>Research Report 2019 CVEYC</p>	<p>The Collaborative has put forward this report to identify vulnerabilities in relation to childhood development within the community. The Project establishes a goal to reduce early years vulnerability by 25% by 2025.</p> <p>Outlines the components of the measure including Physical Health and Wellbeing, Social competence, Emotional Maturity, Language and Cognitive Development and Communication Skills and General Knowledge.</p> <p>There is no clear formal description of childhood vulnerability and its impact on later life.</p>	<p>No formal definition of poverty provided.</p>	<p>Early Development Instrument EDI is used.</p> <p>Early Years Service Framework 2018 by MCFD is also used.</p>	<p>Families, Children and Youth</p>
<p>RGS Background Paper: Understanding Our Choices</p> <p>Guiding Report 2009 CVRD</p>	<p>Indicates the needs of the community over a 20-year horizon as the population is estimated to be over 80,000 people.</p> <p>Indicates affordability, accessibility, and economic development to be considered central to planning to reflect growing community needs.</p>	<p>No formal definition of poverty provided. Poverty is not explicitly referenced.</p>	<p>There is a table of income groups using 2006 Stats Canada low income measure.</p>	<p>Social inclusion</p>
<p>Comox Valley 2018 Vital Signs</p> <p>Guiding Report 2018 Community Foundation</p>	<p>Assesses quality of life among community members in the Comox Valley.</p> <p>Section on Gap Between Rich and Poor</p> <p>Provides comprehensive profile of people living in low income households. Also looks at income deciles based on Canada wide family after-tax incomes.</p> <p>Looks at the number of average number of residents accessing income assistance monthly. Only for Courteney.</p> <p>Appendix discusses challenges of measuring poverty in Canada. The report critiques the federal and provincial government’s use of the market basket measure to measure poverty. The report indicates that in 2017 using the MBM child poverty was 81,000 whereas using LIM and tax data the number was over 163,000 children. The MBM also excludes people living on First Nations reserves and the Territories.</p>	<p>No formal definition of poverty.</p> <p>Poverty Rate is marked at 15.6% in 2015 and number of persons in low income households is 10,140.</p> <p>Child Poverty Rate is indicated to be 22.5% in 2015.</p>	<p>Uses Census Canada Family Low Income Measure (After Tax)</p> <p>Also looks at individuals accessing income assistance.</p>	<p>Social Inclusion</p>

<p>5 Year Strategy 2019-2024</p> <p>Strategy</p> <p>Comox Valley Coalition to End Homelessness</p>	<p>Based on the 2018 Vital Signs Report.</p> <p>Identifies the housing supports secured in the community between 2016-2019.</p> <p>Differentiates between <i>absolute</i> and <i>provisional</i> homelessness.</p>	<p>No formal definition of poverty provided.</p>	<p>Use the measures from the 2018 Vital Signs Report.</p>	<p>Social Inclusion</p>
<p>Workshop – Exploring Social Planning in the Comox Valley</p> <p>November 2019</p> <p>Led by Comox Valley Social Planning Society</p>	<p>Brought together local government elected officials, staff and representatives of CV Social Planning Society and CV Community Health Network to discuss and build consensus on directions for social planning and role of stakeholders.</p> <p>Key priorities identified include:</p> <ul style="list-style-type: none"> - Advance Agricultural Plan with a focus on affordability and aging farmer renewal - Enhance governance at neighbourhood level, with a focus on emergency planning - Collaborate to address housing issues, with focus on assessment, strategy, and explore alternative and diverse affordable housing models 	<p>No formal definition of poverty identified.</p>	<p>No measure is referenced.</p>	<p>Social Inclusion</p>
<p>Briefing Note: Reducing Poverty and Increasing Food Security in the Comox Valley</p> <p>CVEYC</p>	<p>Informs federal candidates on the issues related to seniors. Critiques the Market Based Measure and identifies its gap by referencing multiple reports.</p> <p>Recommends to “review the poverty line calculation adopted in August 2018 for its impact on seniors and adjust to reflect the real cost of rent and other things in the “market basket” across Canada, so that appropriate goals of poverty reduction and realistic measures of success are established.”</p>	<p>No formal definition is provided.</p>	<p>Uses measures and analysis presented in multiple reports.</p>	<p>Social Inclusion</p>
<p>Senior Housing Needs: What We Know</p> <p>Research Study 2019</p> <p>Comox Valley Community Health Network</p>	<p>Restate priority of 2018 Vital Signs Report to consider Senior Wellness as Top 5 priority.</p> <p>Seniors who are living alone and have low incomes are more likely to face housing insecurity. Seniors comprise a third of overall CV population. Based on Point-in-Time count in 2018 around 28% of homeless population (N=117) was comprised of individuals over the age of 55.</p>	<p>No formal definition of poverty provided.</p>	<p>Uses the statistics from the 2018 Vital Signs report.</p>	<p>Social Inclusion</p>
<p>Pandemic Phase 1 Debrief Community Conversations Report</p> <p>Summary Report June 2020</p> <p>CVHN</p>	<p>The report shares the experiences of diverse community members as they managed the challenges brought upon by the pandemic. The conversations also put forward recommendations to respond to the priority areas that include: Connected and Caring Community, Caring for Vulnerable People, Addressing Mental Health, Building Community Resilience, Hope for a Just Recovery.</p> <p>CVHN also produced a briefing note to 2020 provincial election candidates informing of housing needs in CV. The note includes a 2020 homeless count of 132 people.</p>	<p>No formal definition of poverty provided.</p>	<p>No measure of poverty referenced.</p> <p>Recommend implementing universal basic income.</p>	<p>Social Inclusion</p>
<p>Local Health Area Profile</p> <p>Health Profile</p> <p>Island Health Authority</p>	<p>Highlights a section on the determinants of health that includes adequate income, affordable housing, healthy food, healthy environments, education and recreational opportunities. “People who are less well-off generally have poorer health and shorter life expectancies than those who are well-off. By working upstream to improve the conditions in which all people live, work, and play, we can decrease these gaps and improve the health and wellbeing of our population.”</p>	<p>No formal definition of poverty provided.</p> <p>Health is defined in connection to quality of life.</p>	<p>Uses the Low Income Measure and the Early Development Instrument.</p>	<p>Social Inclusion</p>

<p>Briefing Note: Reducing Poverty and Increasing Food Security in the Comox Valley</p> <p>2020 CVEYC</p>	<p>Informs federal candidates in North Island of the issues related to poverty and food insecurity.</p> <p>The note describes poverty in relation to income and employment but also defines it as an experience. "Poverty is related to employment & income and has a direct impact on the health & wellbeing of individuals and communities. However, poverty is more than the lack of income and resources to ensure a sustainable livelihood. It results in hunger and malnutrition, limited access to education and other basic services, social discrimination and exclusion as well as the lack of participation in decision-making (1). In 2017, 2018 and 2019 the Social Planning Society calculated a Living Wage for Families for the Comox Valley to meet basic needs for a family of four (2 parents working and 2 children, ages 4 and 7)."</p>	<p>Formal definition of poverty is provided.</p> <p>Note: This definition indicates poverty as an experience of scarcity impacting an individual's ability to establish a quality of life resulting in adverse health, social and physical outcomes. <i>The term scarcity is not used.</i></p>	<p>Use the Vital Signs Report 2018 measures.</p> <p>References UN Sustainable Development Goals</p>	<p>Food Security</p>
<p>Food Security, Poverty, Housing and the Local Food System:</p> <p>Closing the Loop in the Comox Valley</p> <p>Research Report</p> <p>LUSH Valley, CVCEH</p>	<p>Proposes an action plan to design a local food aggregation and distribution system to support more consistent local food access for people living in social, supportive, and transitional housing in Comox Valley. It advocates for connecting local farmers with housing providers to set up a food distribution program.</p> <p>The report identifies poverty as the root cause of food insecurity. "In the Comox Valley the poverty rate is 15.6% of the population, or approximately 10,500 people. Children are significantly impacted by food insecurity, with 1 in 5 experiencing poverty, and 31% of food bank users being children".</p>	<p>No formal definition of poverty.</p> <p>Poverty is described as a cause of food insecurity.</p>	<p>Poverty measures are taken from BC Child Poverty Report 2017.</p>	<p>Food Security</p>

BARRIERS AND CHALLENGES TO POVERTY REDUCTION

Based on preliminary background research and discussion with the Steering Committee, the following barriers and challenges related to the delivery of poverty reduction interventions were identified. The insights gathered indicate that people experiencing poverty may face multiple barriers to improving their standard of living which emphasizes the need for a coordinated and comprehensive approach to reducing poverty. Further feedback received during the community engagement process reinforced the insights collected during the initial research and consultation. Some of the common barriers and challenges identified include:

Access to and Awareness of services

- Lack of integrated case management and referral services.
- Lack of understanding of government systems and eligibility criteria.
- Limited information about available programs, services and supports.

Child Care and Early Childhood Development

- High cost of licensed child care, particularly infant/toddler (0 to 36 months).
- Lack of licensed child care, particularly infant/ toddler and school age care.
- Limited availability of flexible, occasional and part-time child care.
- Inability of the child care subsidy to bridge the affordability gap between a parent's ability to pay and the actual cost of child care.

Coordination and Delivery of Services

- Limited coordination between levels of government and between provincial ministries.
- Limited jurisdiction and resources on behalf of municipalities and concerns about downloading.
- Reduced funding for non-profit organizations which impacts service delivery and quality.

Education and Training

- Reduced access to Adult Basic Education.
- Limited availability to education and training opportunities offering child care.
- High cost of a post-secondary education.

Employment

- Inadequate minimum wage rates (in comparison to cost of living).
- Increasing prevalence of casual, contract and part-time employment.

Food Security

- Lack of awareness of food programs in the community.
- Limited access to bulk buying and meal preparation programs.
- Limited coordination of food security efforts, including meal programs.

Health and Medical Services

- Limited access to family physicians (and over reliance on walk-in clinics).
- High cost of some health services, including dental.
- Limited access to addiction and mental health services.

Housing and Shelter

- Difficulty accessing tenant dispute resolution services in a timely and effective manner.
- Inadequate rent supplements under the Rental Assistance Program.
- Lack of affordable, safe and secure housing.
- Limited availability and long waitlists for non-market housing.
- Limited availability of transition and second stage housing.
- Reduced access to housing outreach, support and advocacy services.

Income and Support

- High rates of default with regard to child support payments.
- Inadequate income and disability assistance and the lack of indexing with the cost of living.

Leisure and Recreational Services

- Little disposable income which limits opportunities for participation in the community– i.e., basic needs come first.
- High admission costs and program fees.
- Lack of equipment and high cost to rent required equipment – e.g., ice skates.
- Lack of awareness of the CVRD's PLAY (Providing Leisure Access for You) Program.
- Settlement and Integration
- Difficulty finding suitable employment to secure an adequate income.

- Difficulty finding affordable and suitable housing, including with adequate bedrooms.
- Lack of access to translated information and interpretation services.
- Limited knowledge of the health care system and difficulty finding a family physician.
- Reluctance to seek assistance or ask questions.

Stigma and Social Exclusion

- Concerns about being excluded or judged based on one's economic circumstances.
- Inability to participate in community life which contributes to isolation.
- Low self-esteem and feelings of shame associated with asking for help.
- Negative messaging and stereotypes regarding individuals and families living in poverty.

Transportation

- High cost of public transportation which limits access to services and social connectedness.
- Inadequate coverage and scheduling which can make it difficult to find or maintain employment.

2.3 - COMMUNITY PROFILE

Population

The CVRD consists of three electoral areas, three municipal groups and the K'omoks First Nation. The total population of the CVRD and population by each area is broken down in Table 3 below. The population in the CVRD has been steadily growing and is anticipated to continue to increase. Based on Statistics Canada, the total population in the CVRD increased from about 63,500 in 2011 to about 66,500 in 2016, which equates to an increase of approximately 1% per year. However, since 2006, K'omoks First Nation on reserve membership has decreased by 20%.

Table 3: Population Across CVRD Communities (Source – Statistics Canada, 2016)

Year	Total CVRD	Area A	Area B	Area C	Comox	Courtenay	Cumberland	Reserve* (IR1)
2016	66,527	7,213	7,095	8,617	14,028	25,599	3,753	222
2011	63,538	6,899	6,939	8,325	13,627	24,099	3,398	251

*K'omoks First Nations On-Reserve Area

Age

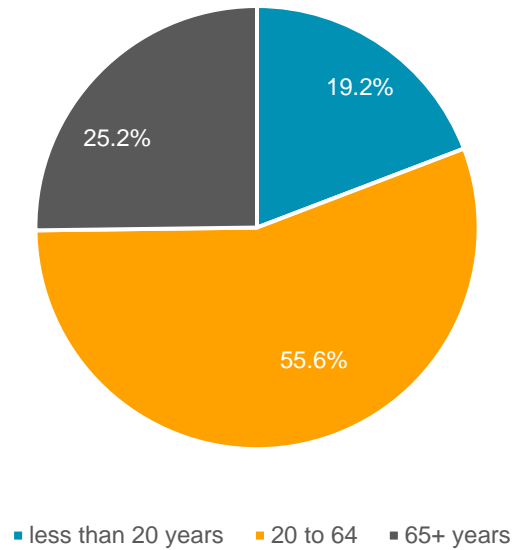
The median age in the CVRD is 50.8 years which is much higher than the provincial median age in B.C. of 43.0 years (Table 4). Of note, the median age in Cumberland is 39.3 years which is lower than the provincial median.

Table 4: CVRD Median Age by Community (Source – Statistics Canada, 2016)

CVRD Community	Median Age (2016)
Total CVRD	50.8
Comox	51.8
Courtenay	48.3
Cumberland	39.3
K'omoks First Nation	51.2
British Columbia	43.0

In 2016, over half of the population of the Comox Valley was between the ages of 20-64 and the second largest group is 65+ (Figure 1). The Valley’s senior population accounted for 25.2% of the total CVRD population in 2016, up 58.2% since 2006. The population of K’omoks First Nation aligns with the overall CVRD age distribution and is primarily in the 20-64 age category (59%).

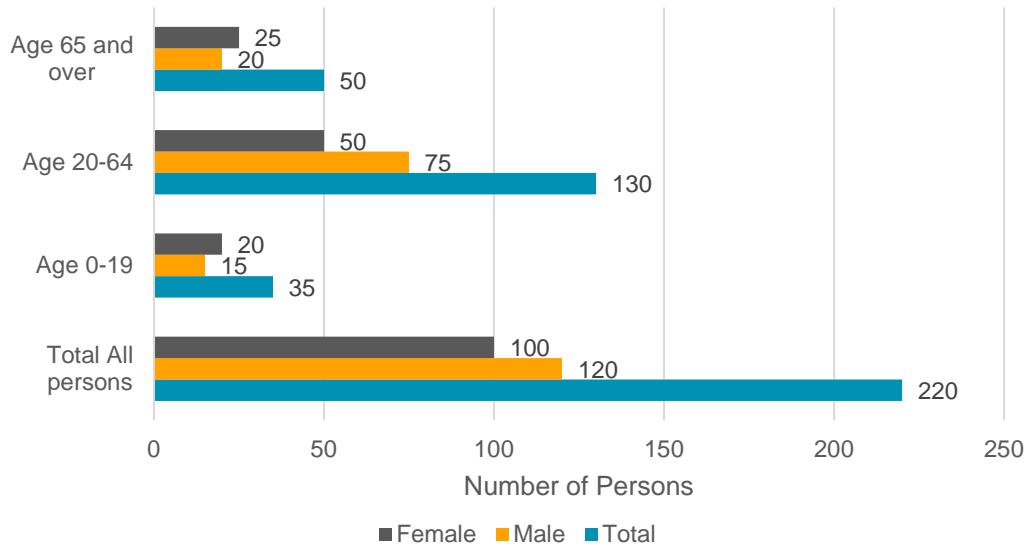
Figure 1: Comox Valley Population Age Distribution (Source – Statistics Canada, 2016)



Gender

The gender distribution in the CVRD is roughly 52% females and 48% males. However, the K’omoks First Nation gender demographics are the opposite with more males than females (about 45% females and 55% males), as illustrated below in Figure 2.

Figure 2: Gender Distribution K’omoks First Nation (Source – Statistics Canada 2016 Census Data)



Ability

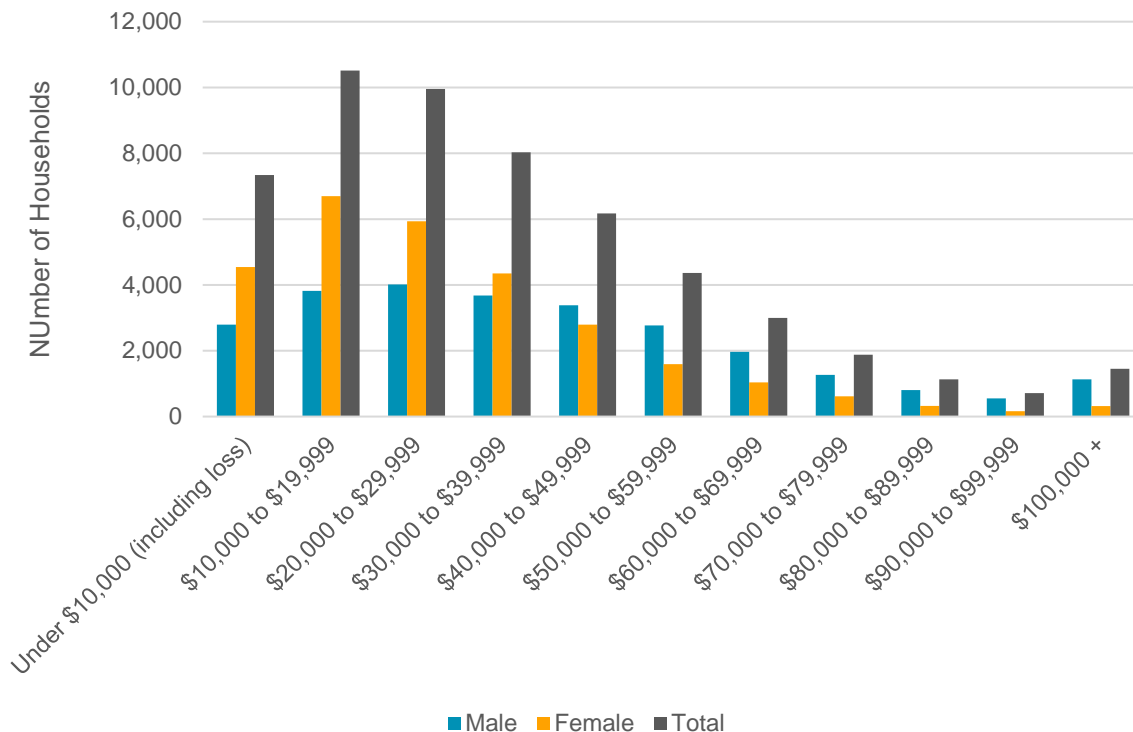
The Comox Valley Housing Needs Assessment (2020)¹⁰ provides insights into the unique needs and vulnerabilities in the region. In 2017, it was reported that 926,100 British Columbia residents aged 15 years or older reported having at least one disability, which represents 24.7% of the province's total corresponding population. Assuming this proportion is similar in the CVRD, it can be estimated that about 13,680 residents in the CVRD would identify as living with a disability.

Statistics Canada reported that 41.7% of persons aged 65 years or older had a disability in B.C. The rate of disability rises almost 10 percentage points for those 75 years or older, which will have significant impact specifically in the CVRD as the region's population continues to age.

Household Income

The number of individuals per income bracket in the CVRD is illustrated below in Figure 3 by gender, based on 2015 Census data. This data indicates that 71% of the population aged 15 years and over in the CVRD has an income below \$49,999. It also indicates that females tend to earn less compared to males; 83% of all females make less than \$50,000 compared to 66% of all males. The median household income (before tax) in the CVRD was about \$63,000 in 2015, which is lower than the provincial median house income (before tax) of about \$70,000 in 2015.

Figure 3: Individual Income in the CVRD, 2015 (Source - Statistics Canada, 2016)



¹⁰ Source: Comox Valley Regional District Housing Needs Assessment (2020)

https://www.comoxvalleyrd.ca/sites/default/files/docs/Projects-Initiatives/cvrd_housing_needs_report_final.pdf

Income statistics for K'omoks First Nation are not available, therefore, the household income statistics for Indigenous families in the CVRD were referenced from Statistics Canada. In the CVRD, the median household income (before tax) of Indigenous households was roughly \$52,900 in 2015. This is lower than the overall CVRD (\$63,000) and the province (\$70,000).

FAMILIES

Across the region, single (“lone”) parent families and persons living alone (“persons not in economic families”) tend to earn significantly less than couple families with or without children. The median before tax income of households in the CVRD is shown below in Table 5 and tends to be highest for couple families with children, corresponding to a median income of over \$100,000 per year in 2015.

Table 5: Economic Family Income Median Total (Before Tax) (Source – Statistics Canada, 2016)

Total	\$79,237
Couple Families without Children	\$74,775
Couple Families with Children	\$103,797
Lone Parent Families	\$44,587
Persons not in Economic Families	\$30,084

SENIORS

Statistical data related to the family characteristics of seniors in the CVRD is not available; the information presented below in Table 6 represents provincial statistics for seniors (persons aged 65+). Notably, the average income is significantly higher than the median incomes for all senior household in B.C., which indicates that more than half of all senior households in B.C. have a total income less than the average. Also, single-person households tend to have a higher total income than multi-person households of all types.

Table 6: Family Characteristics of Seniors in BC, 2016 (Source – Statistics Canada)

	Total Income (\$)	
	Median	Average
Total	28,155	41,694
One-person households	30,224	42,887
Households of two or more persons	27,389	41,298
Living as a couple (married or common-law)	29,195	43,221
Without a son or daughter present	29,705	43,561
With a son or daughter present	25,152	40,771
Not living as a couple, with a son or daughter present	23,914	34,393
Living with other relatives or with non-relatives only	20,198	28,799

OWNER & RENTERS

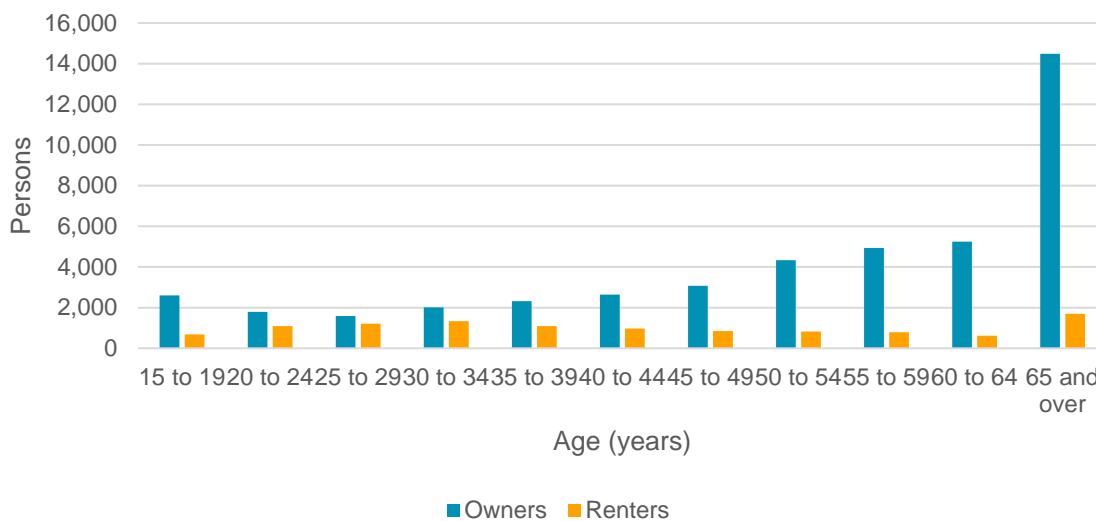
According to the 2016 Statistics Canada Census, renter households earn about half of owner households (Table 7).

Table 7: Household Income in the CVRD (Before Tax), 2015 (Source – Statistics Canada)

	Total	Owner	Renter
Average Household Income	76,711	85,586	47,979
Median Household Income	62,992	72,250	37,977

Across all age brackets there are more homeowners than renters in the CVRD. However, homeowners in the CVRD tend to be in older age brackets as compared to renters (Figure 4). The largest proportion of homeownership in the CVRD is by people over 65 years of age who also comprise the highest proportion of renters. The remaining renters are more prevalent in younger age brackets (20 to 34 years) and decline in the older age brackets. The lower number of homeowners and renters in the younger age brackets may indicate migration of younger people and families from the CVRD. The highest age representation among renters comprises of seniors over the ages of 65 years.

Figure 4: CVRD Renters and Owners by Age (Source – Statistics Canada, 2016)



Cost of Living

The living wage data in the CVRD is broken down in detail below in Table 8 for 2017 through 2019.

Table 8: Living Wage Data CVRD (Multiple Sources, Comox Valley Regional District Background Documents)

Category	2019	2018	2017
Food			
HSDA average	\$1036.00	\$1036.00	\$965.00
Shelter and Telecommunications			
Median monthly rent 3 bedroom apt	\$1300.00	\$1000.00	\$1000.00
Monthly cell phone cost (2 phones)	\$90.00	\$39.20	\$87.36
Monthly internet cost	\$85.00	\$79.52	\$69.30
Monthly tenant insurance	\$37.50	\$31.25	\$31.25

Transportation			
Adult Transit Pass – 4 months	660.00 (12 months)	\$624.00 (12 months)	\$624 (12 months)
Student Transit Pass – 8 months	N/A (need to be full time student)	N/A	N/A
Child Care			
FT licensed group care for 3-5/year	\$9,100.00	\$9,300.00	\$9,300.00
Out of School Care/10 months/PD days	\$4,660.40	\$4,291.00	\$4,291.00
Full day care winter and spring breaks/3 weeks	Included in above	\$630.00	\$630.00
Summer Programs/ 1 month and 2 weeks	\$1,350.00 (6 weeks)	\$1,493.00 (9 weeks)	\$1,493.00 (9 weeks)
Non-MSP Health Care Cost			
Pacific Blue Cross/month	\$143.00	\$145.00	\$145.00
Parent Education			
3 credit courses /cost of average of 2 regular courses	\$350.00	\$290.52	\$290.52
Student Fees/per semester	\$70.00	\$27.39	\$27.39
Textbook cost per course	\$125.00	\$150.00	\$150.00

Family Type

Eighty-five percent (85%) of private households in the CVRD have one primary maintainer, 40% have two or more maintainers, and only 2% have three or more household maintainers. Couple families (either married or common-law) make up approximately 85% of all private household families in the CVRD (Table 9). About 62% of all couple families in the CVRD do not have children. Almost half of all census families have one or more child, and 15% account for single-parent households.

The K'omoks First Nation has a total of 105 households, which mainly consist of single-family households (57%). About 19% of households in the K'omoks First Nation are single-parent (male or female), according to Statistics Canada 2016 Census data.

Table 9: Census Families in CVRD (in Private Households), 2011 (Source – Statistics Canada, 2016)

	Number	% of Total CVRD
Total Census Families	19,145	100%
Couple Families	16,330	85%
Married Couples	13,430	70%
without Children	8,330	44%
with Children	5,100	27%
Common-Law Couples	2,905	15%
without Children	1,815	9%
with Children	1,090	6%
Lone Parent Families	2,815	15%
Female Parent	2,200	11%
Male Parent	615	3%
<i>Number of Persons not in Census Families</i>	<i>11,765</i>	

Citizen Status, Ethnic Origin and Race

Six percent (6%) of the CVRD's population identify as Indigenous (First Nations, Metis, Inuk). About 4% of CVRD's population identify as a visible minority, who largely identified as having Asian ethnicity (South Asian, Chinese, and Filipino). About 13% of CVRD residents are immigrants, most of whom immigrated prior to 2006 (Statistics Canada, 2016).

Employment

The employment status for the CVRD and municipalities are shown below in Figure 5 and Table 10. The City of Courtenay has the highest unemployment at 8.5% in the community. The unemployment rate for K'omoks First Nation is lower at 8.7%. The overall unemployment rate in the CVRD is 7.8%, which is the same as the overall province.

Figure 5: Employment by CVRD Community (Source - CMHC and Statistics Canada)

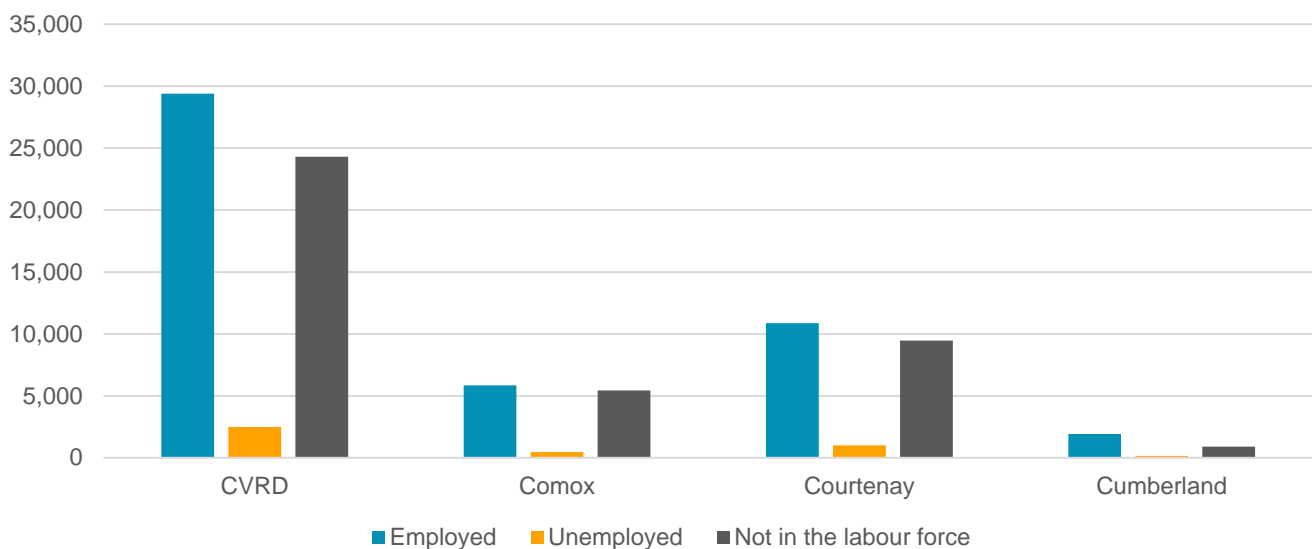


Table 10: Employment by CVRD Community (Source - CMHC and Statistics Canada)

	CVRD	Comox	Courtenay	Cumberland
Population 15 years and over (by Labour force status)	56,185	11,740	21,345	2,970
In the labour force	31,880	6,300	11,880	2,065
Employed	29,395	5,845	10,875	1,915
Unemployed	2,485	455	1,005	150
Not in the labour force	24,310	5,440	9,465	905
Unemployment rate (%)	7.80%	7.10%	8.50%	7.50%

Food Bank Statistics

In 2020 the Comox Valley Food Bank reported serving 2086 people each month and of those served 30% were children.¹¹

¹¹ (<https://comoxvalleyfoodbank.ca/> accessed April 8, 2021).

Early Childhood Developmental Vulnerability Early Development Instrument (EDI Report)

The Early Development Instrument (EDI)¹² is a long-term provincial indicator of early childhood development and wellbeing. Based on the Wave 7 EDI conducted between 2016-2018, 36% or 210 children entering Kindergarten in the Comox Valley are vulnerable on one or more development scales. Vulnerability in emotional maturity is most prevalent as experienced by 22% of children. This vulnerability is expressed in lack of prosocial behaviours, hyperactivity, inattention, and aggressive, anxious and fearful behaviour.

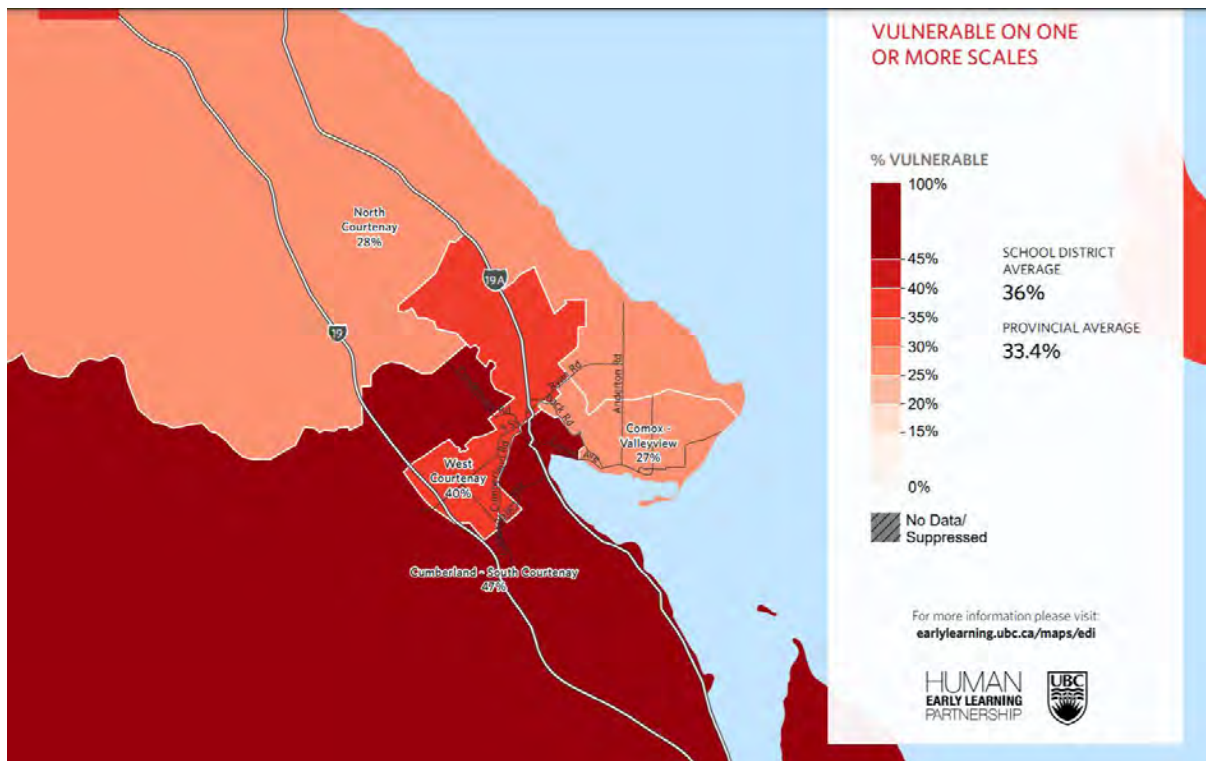
Within the Comox Valley School District 71, children in Cumberland-South Courtenay and West Courtenay displayed higher vulnerability of 47% and 40% respectively that are significantly higher than the district average (Map 1). This data indicates the heightened need for support for children across communities in the district to address early childhood developmental vulnerabilities that can perpetuate poor developmental and economic outcomes in later stages of the child's life.

It is important to note that average early childhood vulnerability in the Comox Valley is higher than the provincial average of 33.4%. The vulnerability score in the Comox Valley in four out of five of the developmental scales of the EDI were also higher than those of the provincial scores.

Table 11 – UBC Wave 7 Early Development Instrument, CVRD School District 71 and BC

EDI Developmental Scale	EDI Vulnerability Score	
	Comox Valley School District 71	BC Province
Physical health and well being	19%	15.4%
Social competence	18%	16.1%
Emotional Maturity	22%	17.7%
Language and Cognitive Development	13%	10.6%
Communication skills and general knowledge	13%	14.3%

¹² Source: <http://earlylearning.ubc.ca/maps/edi/>

Map 1 - School District 71 vulnerability on one or more of the scales. Source: UBC EDI Reporting

Education

Based on Statistics Canada 2016 Census Data only 19% of the population has a post-secondary certificate, diploma, degree or higher. About 12% of the population has some kind of trades or apprenticeship program completion or certification. The low rate of higher education in the community indicates challenges for people looking for more specialized, technical employment opportunities that would offer better wages and benefits.

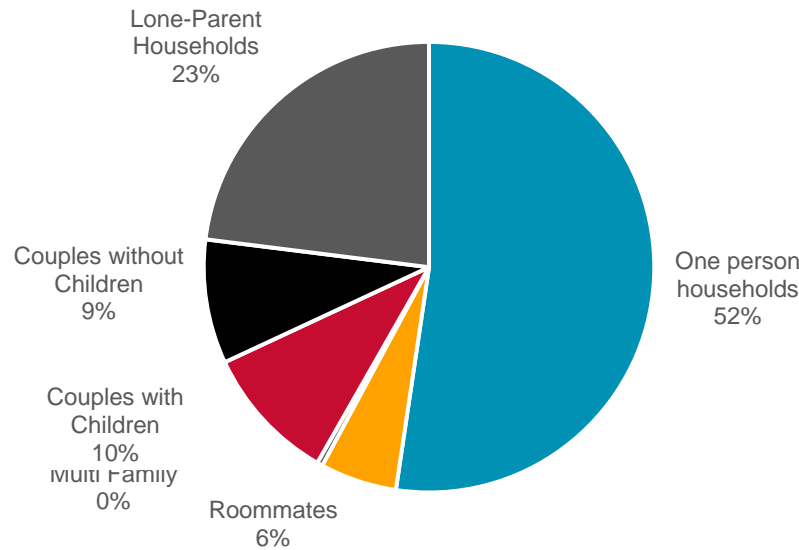
Housing Security & Affordability

Statistics Canada 2016 Census data indicates that 76% of households in the CVRD are owners and 24% are renters. Between 2011 to 2016, the number for renters in the valley has increased by 2%.

The 2020 Housing Needs Assessment report provided insight into the housing needs in the community, and it found that 2,815 households (10.3%) in the CVRD are in Core Housing Need, which is an increase of 735 households since 2006. “Core Housing Need” is defined by Statistics Canada as a household whose dwelling is considered inadequate, unsuitable, or unaffordable, and whose income levels are such that they could not afford alternative housing in their community. Core Housing Need is more common among renters: about 30% of renters are in Core Housing Need, compared to 4.4% of owners, highlighting the vulnerability of renters within the region. In 2016, 10.8% of renter households received some form of subsidy. Median household income of those in Core Housing need in 2015 was \$20,241.

One person households comprise of 52% of the totals households who face a Core Housing Need, as shown below in Figure 6, which indicates this is the most vulnerable group. There is also a significant portion of households with children (33%) and lone parent households (23%) who are facing Core Housing Needs. Of all renter female lone parent households in the CVRD, 56% are in Core Housing Need, which is much higher than males of the same demographic with 29% having Core Housing Needs.

Figure 6: Households in Core Housing Need (Source – CMHC)



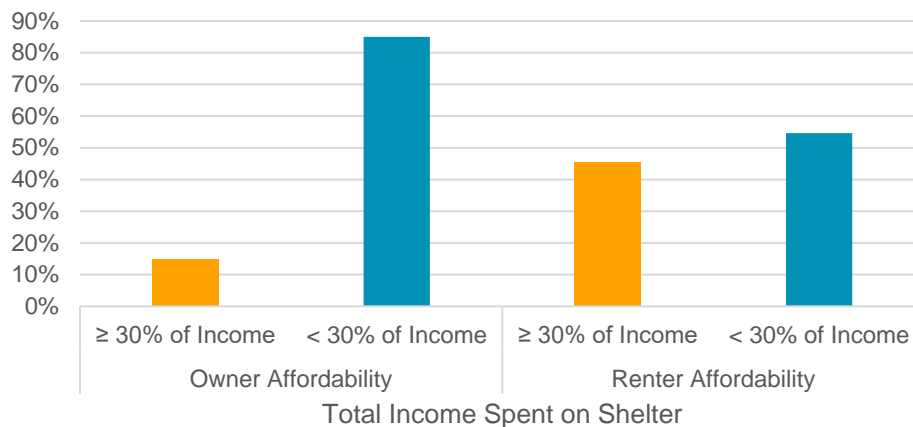
Extreme Core Housing Need considers a higher affordability metric and demonstrates when a household is experiencing truly dire housing circumstances. In 2016, 5% of households in the CVRD were in Extreme Core Housing Need, which is down from 5.3% in 2006. The Housing Needs Assessment found that renters are also more likely to experience Extreme Core Housing Needs.

A total of 275 households in Core Housing Need identify as Indigenous, 35% of which are lone-parent households. Renters represent 89% of Indigenous households in the Core Housing Need.

Based on data collected by CMHC, almost one third (32%) of households in Core Housing Need have at least one senior over the age of 65. Notably, almost three quarters (73%) of all households in Core Housing Need have a member of the household living with an activity limitation.

Almost half of all households in the Core Housing Need spend 30% or more of their total income on shelter. This is in contrast with only 15% of all owners spending 30% or more of their total income on shelter, as illustrated below in Figure 7. This trend is similar in Indigenous households, where 75% of all renters' households in the Core Housing Need spend 30% or more of their income on shelter.

Figure 7: Core Housing Need, Housing Indicators CVRD (Source – Statistics Canada, 2016)



Homelessness Point-in-Time Count, 2020

Homelessness has increased in the Comox Valley as 132 people were identified as experiencing homelessness in 2020 compared to the 117 people counted as experiencing homelessness in 2018. Of the people who were counted as experiencing homelessness in 2020, 42% were sheltered, whereas 58% were unsheltered.¹³

DEMOGRAPHICS OF PEOPLE EXPERIENCING HOMELESSNESS

Age Range

- 69% were between the ages of 25-52,
- 17% were seniors, and,
- 14% were youth under the age of 25.

Gender and Sexual Orientation

- 59% were men,
- 35% were women, and,
- 6% were non-binary.
- 13% identified as 2SLGBTQIA+, and,
- 5% identified as having trans experience.

Among the reasons for experiencing housing loss, 34% reported not having enough income, 24% reported substance use issues, and 20% reported mental health issues.

Furthermore 96% of those experiencing homelessness indicated having one or more sources of income and 45% indicated receiving income assistance and 37% indicated receiving disability benefit.

Despite only 4% of the population of the CVRD identifying as a visible minority in 2016 Census, of the people counted as experiencing homelessness in 2020 3% were black, 2% were South Asian, 1% were Latin American, and 1% were other. Based on the PIT data, racial minorities are overrepresented as percentage of the population experiencing homelessness indicating they are at higher risk of experiencing homelessness in the community.

¹³ Source: Homelessness Services Association of BC, Point-in-Time Count 2020 http://www.cvhousing.ca/wp-content/uploads/2020/12/HC_2020_infographic_Comox_Valley.pdf

APPENDIX B

Community Survey Findings



Poverty Reduction Assessment & Strategy

“What We Heard” – Community Survey Summary

Comox Valley Regional District

June 2021



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ACKNOWLEDGEMENTS

We gratefully acknowledge that this work took place on the unceded traditional territory of the K'òmoks First Nation.

The CVRD and project team would also like to thank the individuals and organizations who shared their experiences and stories that will undoubtedly shape this plan. A special thanks to the community champions on the project steering committee for making introductions and regional connections to service providers and community voices.

As part of the Comox Valley Regional Poverty Reduction Assessment and Strategy, community members within the region were invited to participate in a survey to help local governments and community organizations better understand current and future needs across the Comox Valley. The survey was available online for three weeks starting January 18th and was promoted through social media and other regional marketing and communications channels. **In total, 216 responses were received.**

Through qualitative and quantitative feedback, this survey aimed to understand the challenges and impacts related to poverty in relation to seven focus areas:

- Housing
- Families, Children and Youth
- Liveable Income
- Social Supports
- Food Security
- Accessible and Affordable Transportation
- Social Inclusion

It should be noted that community input was gathered during the COVID-19 pandemic, which is an important context to consider for the final strategy.

Highlights

The survey responses highlighted barriers and challenges experienced by community members within the CVRD who may or may not experience poverty.

Based on the survey results, the top gaps in the local network that have an impact on the health and wellbeing of low-income earners include:

- Limited access to mental health, substance use and addictions services and supports
- Inaccessible local transportation system
- Lack of affordable housing options, including emergency shelter and supportive housing
- Lack of secure employment opportunities
- Lack of child care and supports for children and youth
- Barriers in accessing healthy foods

Survey Analysis

The survey results were analyzed according to the type of question posed:

Multiple Choice Questions (Select One)

For the questions where answer choices were provided, the sum of the responses for each answer choice was divided by the total number of responses for that question to provide a percentage. All multiple choice questions and answers are displayed in the form of a graph.

Multiple Choice Questions (Select All That Apply)

For these questions where respondents could select an answer from more than one answer choice, the sum of the responses for each answer choice was divided by the total number of survey respondents who answered that question to provide a percentage. All multiple choice questions and answers are displayed in the form of a graph.

Open-Ended Questions & 'Other, Please Specify' Responses

For the open-ended questions where answer choices were not provided, where possible, responses were categorized into themes that emerged. After each response was categorized, the number of responses that correlated to each theme was reported adjacent to that theme.

Insights from Those Experiencing Poverty

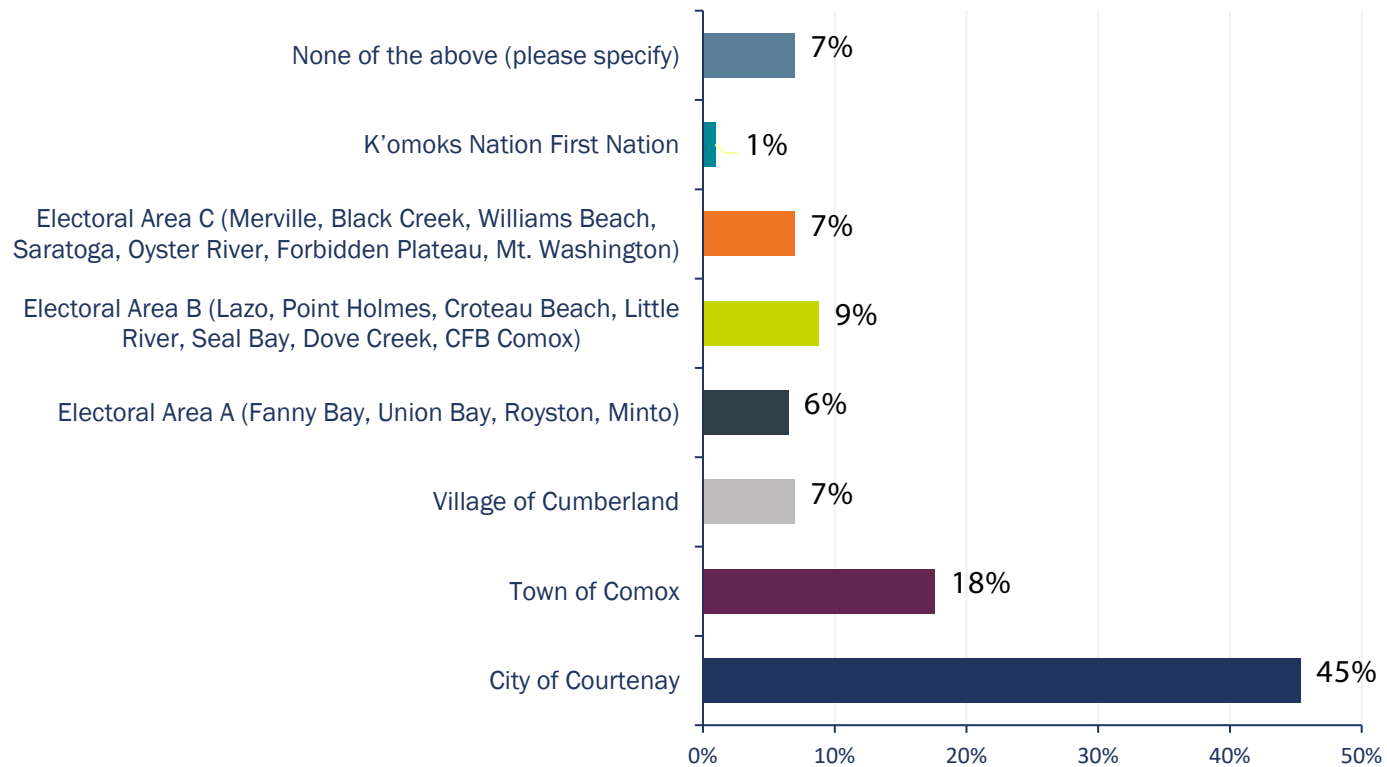
Cross-tabulation analysis was used to highlight the survey responses from those who indicated that they were experiencing poverty



DEMOGRAPHICS

Respondents were asked the following demographic questions to capture who participated in the survey. Based on the results, most respondents (45%) live in the City of Courtenay, with several living in the surrounding areas (Figure 1.1). The respondents were predominantly female (Figure 1.3) and between the ages of 45 and 74 years (Figure 1.2). There were only a few responses (5%) from people who identified as First Nations, Metis, or Inuit (Figure 1.4).

Figure 1:1: Which community do you live in? (n=216)



Most of the respondents (57%) live in households with two adults (Figure 1.6) and almost 30% had children under the age of 18 years living with them (Figure 1.7). Many respondents (26%) live in households with only one adult (Figure 1.6), who may have experience managing single incomes to meet household needs.

Almost 16% (Figure 1.6) of the respondents have more than three adults living in one household. This may be indicative of the high cost of living that compels adult children to live at home with their parents due to a lack of affordable housing.

While most respondents were employed (51%, Figure 1.5), more than 30% had yearly household incomes equal to or less than \$20,000 (Figure 1.8) and almost 19% of the respondents indicated having experience living in poverty (Figure 1.9).

These demographics indicate that the respondents hold a diverse range of experiences who can provide deep insights into the community's experience with poverty and its related challenges and impacts.

Figure 1:2: What is your age? (n=216)

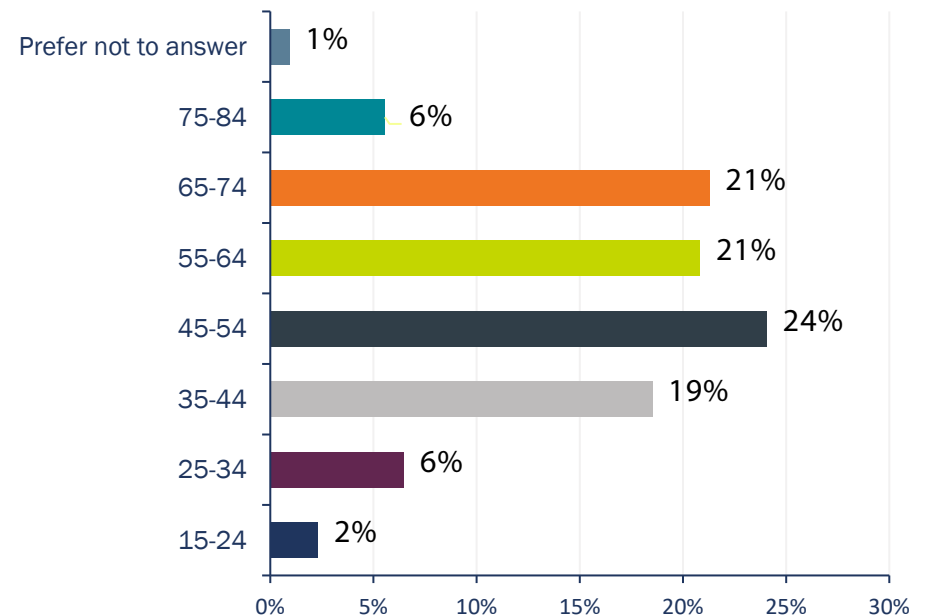


Figure 1:3: Which gender do you identify as? (n=213)

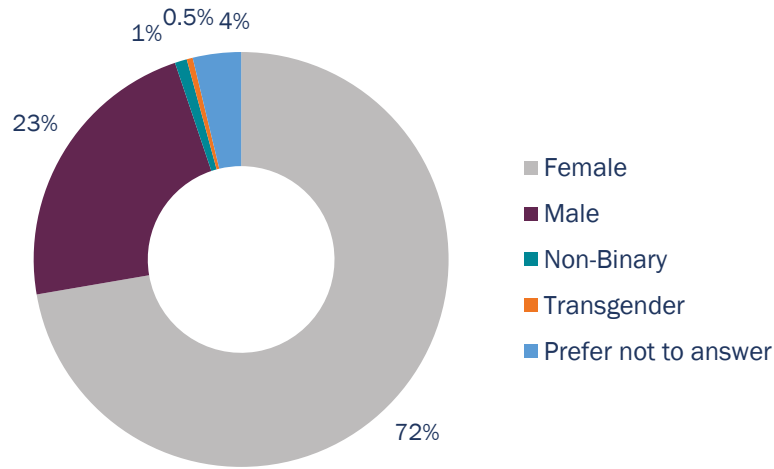


Figure 1:5: What is your employment status? (n=216)

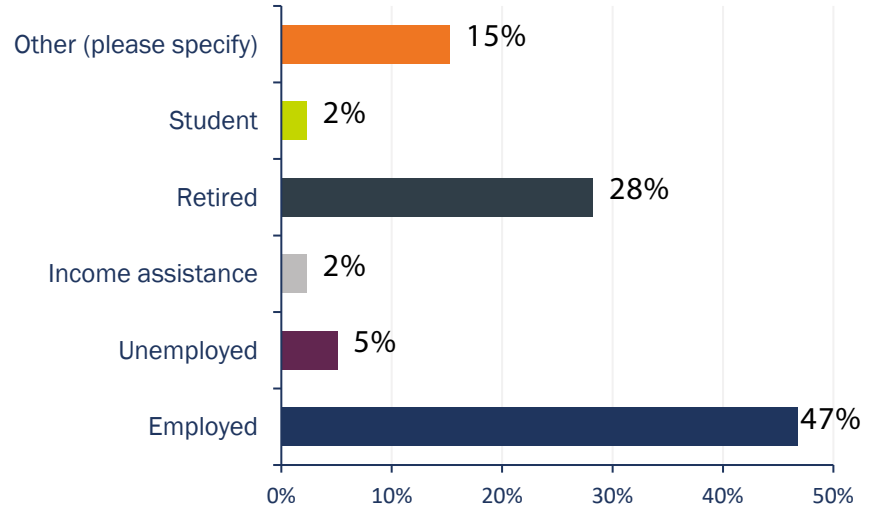


Figure 1:4: Do you identify as First Nations, Metis, or Inuit? (n=212)

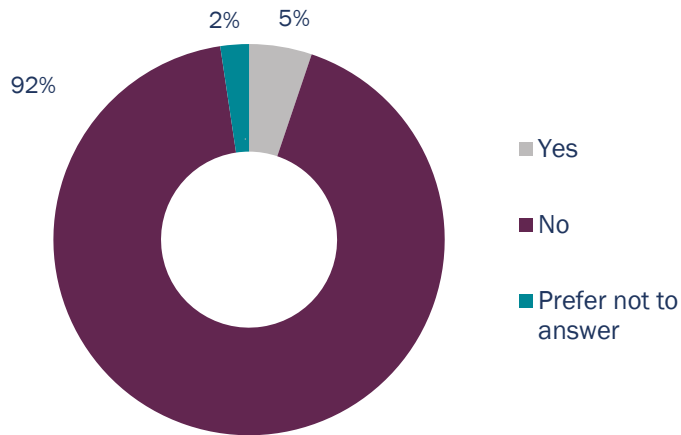


Figure 1:6: How many adults live in your household? (n=216)

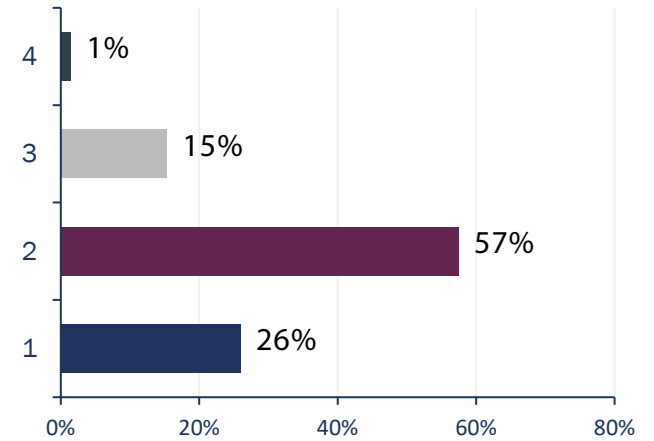


Figure 1:7: How many children live in your household? (n=210)

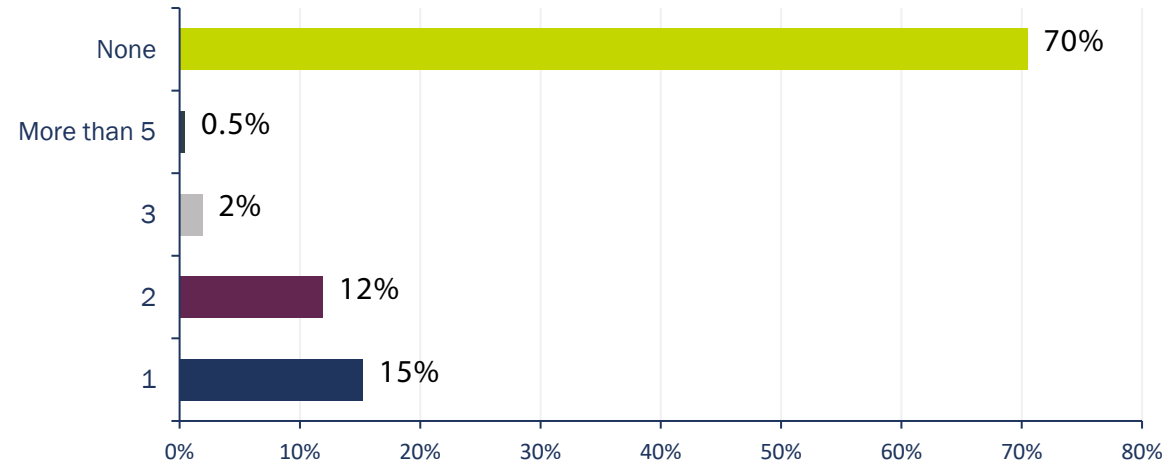
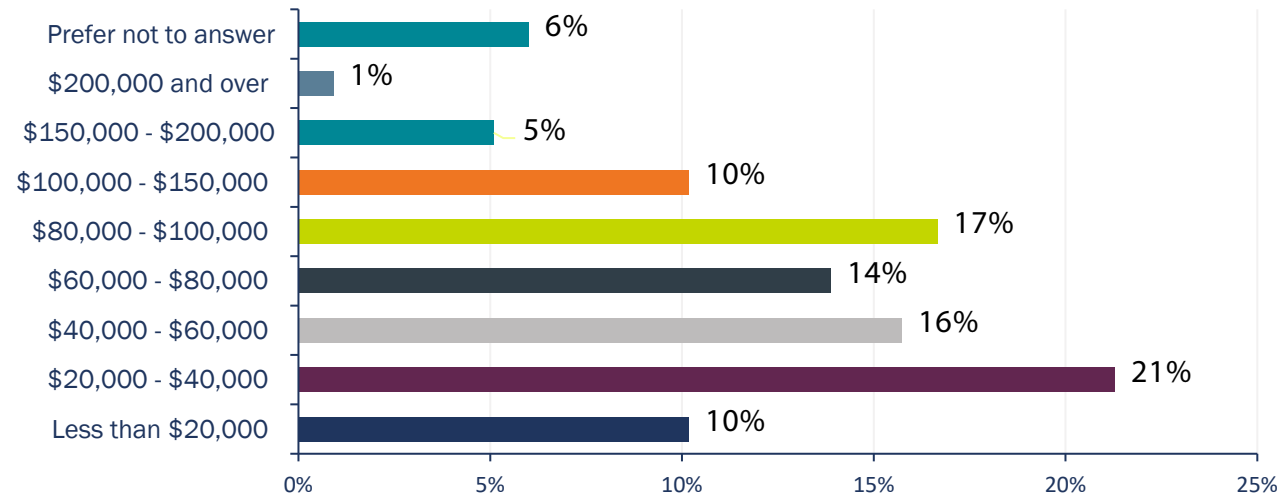


Figure 1:8: What is your household's yearly income? (n=216)



THE EXPERIENCE OF POVERTY

When asked if a respondent considered themselves to be living in poverty, 19% indicated that they did, while 11% were unsure (Figure 1.9).

Respondents were asked to further elaborate on their experiences and the following themes¹ emerged from 40 responses:

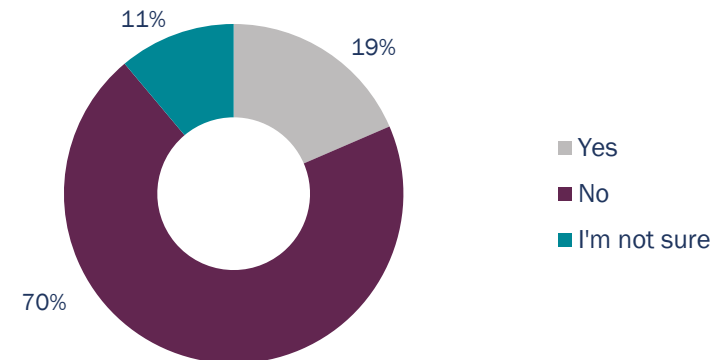
- The rising cost of living creates severe challenges for low-income households. This increases food insecurity, poor physical and mental health, and continuously puts individuals who experience poverty at risk of homelessness.
- Households that experience poverty expressed challenges in meeting their needs while living on income and disability assistance; these supports are insufficient to cover the cost of living in the region.
- Poverty reduces the ability of individuals to access extended health services, live in healthy spaces, access educational opportunities, engage in recreation and are subjected to recurring household indebtedness and live in unsafe relationships to maintain access to housing.
- Persons with disabilities, women, young children,

¹Despite the commonalities outlined on the health and wellbeing of community members experiencing poverty, it should be recognized that the individual impacts of poverty on households vary and are unique to

seniors, people of colour and Indigenous people living in poverty face heightened vulnerabilities and risk of homelessness, food insecurity and gender-based violence.

In addition to individuals who live below the poverty line, those individuals who are relatively low-income but above the poverty line also face significant challenges in meeting their needs and can struggle accessing resources needed to meet their needs as well.

Figure 1:1: Do you consider yourself to be living in poverty? (n=216)



each household's circumstance. This question elicited a variety of stories and responses. As such, the following themes emerged.

Impact Stories

“When you are on the low end of the households yearly income threshold it’s hard because you can’t qualify for any help but you also can’t live the quality of life of someone that makes \$40,000. Rent eats up 3/4 of our income. As soon as we save for something we end up having to spend it on a repair or financial need rather than a memory to build our families spirits. We have no spare money for pleasure. And we definitely have not put any money towards our retirement lately.”

“I am on provincial disability, not a lot to "live" on. For many years I have lived in fear of losing my home. I own it but if the strata fees go up any more I may not be able to afford to stay here. I am not alone. Everything has gone up. I find myself as I know many others do, staying in a relationship that may not be good or having roommates/borders that you wouldn't normally choose to have just to stay afloat. This is daily living in fear and if they move out with no notice or wreck the place I would be that much further behind. It's a scary situation.”

“I do not have enough money to eat nutritionally, to pay for needed dental work or eye exam, or to buy clothes, in particular, a warm winter coat.”

“It is hard for us to pay all our bills and give our son what he needs and wants. We can only afford to live in a small one bedroom plus open den (my wife and I sleep in the den. We cannot afford to pay rent for small house. Even if I could

somehow save up \$200k I still could not afford a mortgage on a place here in the Valley.”

“My rent totaled every year is more than my year income, I spend all of my child support and child tax just on rent.”

“My household expenses such as mortgage and food, car insurance, and gas, hydro, telephone, household repairs and medication take 95% of my income. One adult works, 2 jobs part time & only can afford her car insurance and gas with her wages. There are 2 adults (including myself) living with disabilities, that have no resources in our community to assist. Therefore, we must pay people to come in and clean, pay for our meals to be pre-cooked or get takeout, and pay for someone to help us shop, and assist with pet care. The pets help us cope emotionally with day-day struggles. I honestly don’t know where I’m supposed to keep getting the money from to pay for increased taxes, increased costs of food and medically needed assistance, on disability income. And, we make more than most families, because I get a disability pension from work, not ministry money. The health care resources do not exist for children with disabilities, who are grown. My kids will never be able to afford an apt, so, I must keep paying for the house, to avoid my adult children being homeless. We are basically camping in our house, no lights on, minimal heat, and use of power because my hydro doubled in the last 3 years. I don’t know how this is going to get any better fit us. We make enough money to pay for the housing, but there’s nothing left over at the end of the month. Something always needs fixing, or repairs, or updating. I don’t want to live this way; we can’t even afford cable. Now, we are additionally struggling with mental health problems. It never seems to end.”

MEETING MY NEEDS

Respondents were asked a series of questions to better understand the challenges they experience in meeting their basic needs.

Thirty-eight percent (38%) indicated that they sometimes, often, and almost always face challenges each month (Figure 2.1).

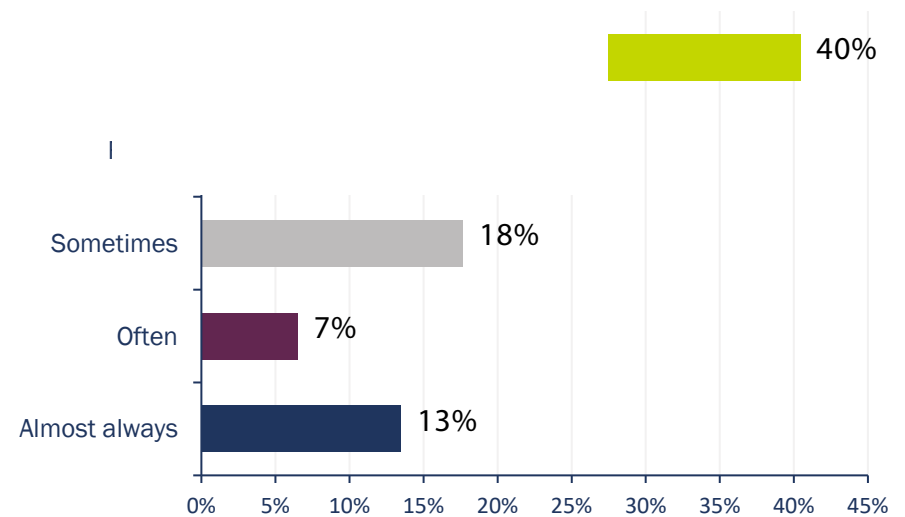
The top barriers (Figure 2.2) include:

- high cost of living (43%)
- housing unaffordability (21%)
- lack of social connection² (17%)

Additional barriers that should also be noted are:

- lack of a living wage (14%)
- mental health challenges (11%)
- access to accessible and affordable transportation (10%)
- access to employment (8%)

Figure 2:1: I face challenges meeting my needs: (n=215)



² This survey was conducted in February 2021 when British Columbians were under strict social distancing restrictions due to the COVID-19 pandemic. The experience of social isolation may have been heightened during this time.

Figure 2:2: What are the greatest barriers you face to accessing your daily needs? (Select top 3) (n=215)

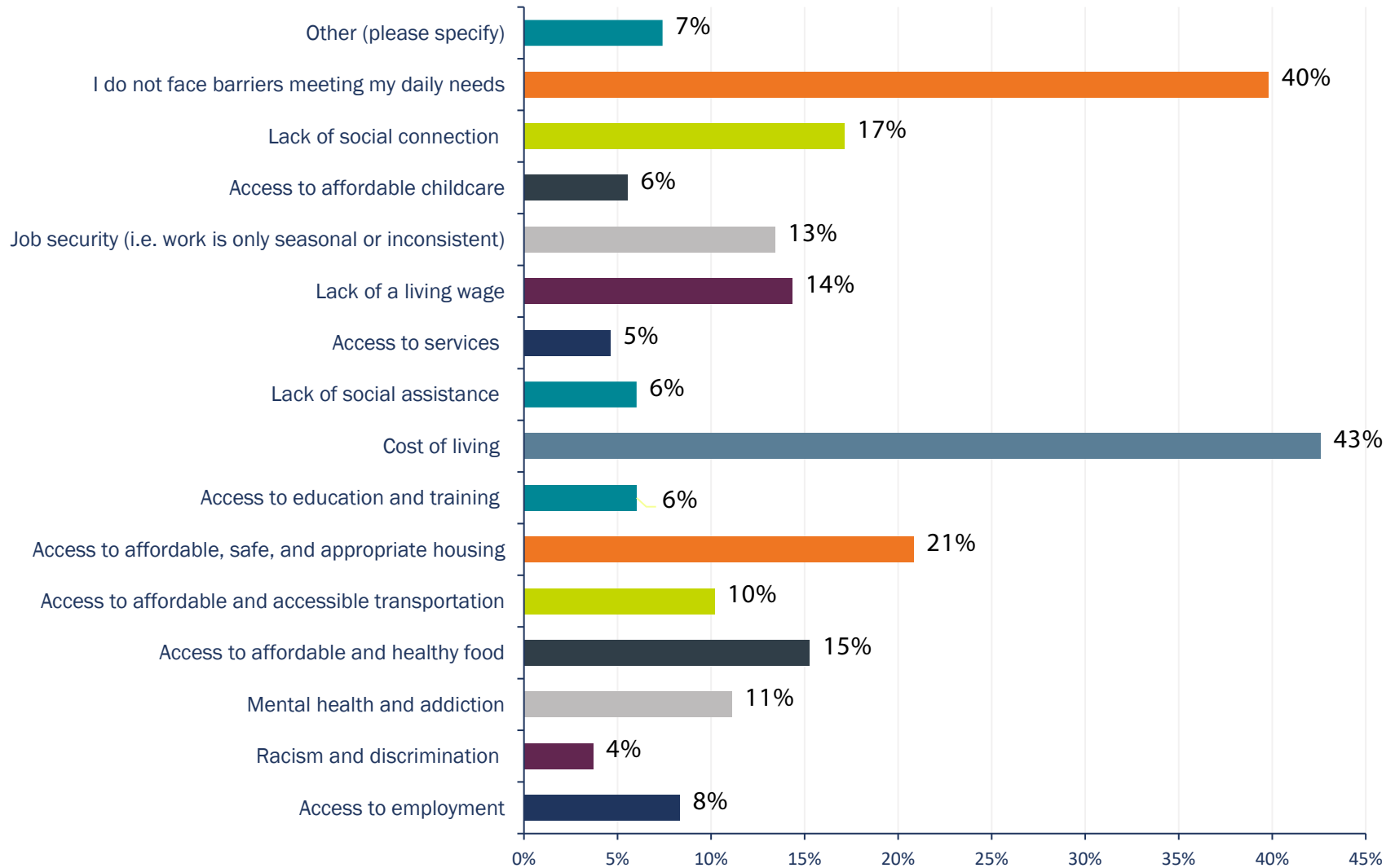
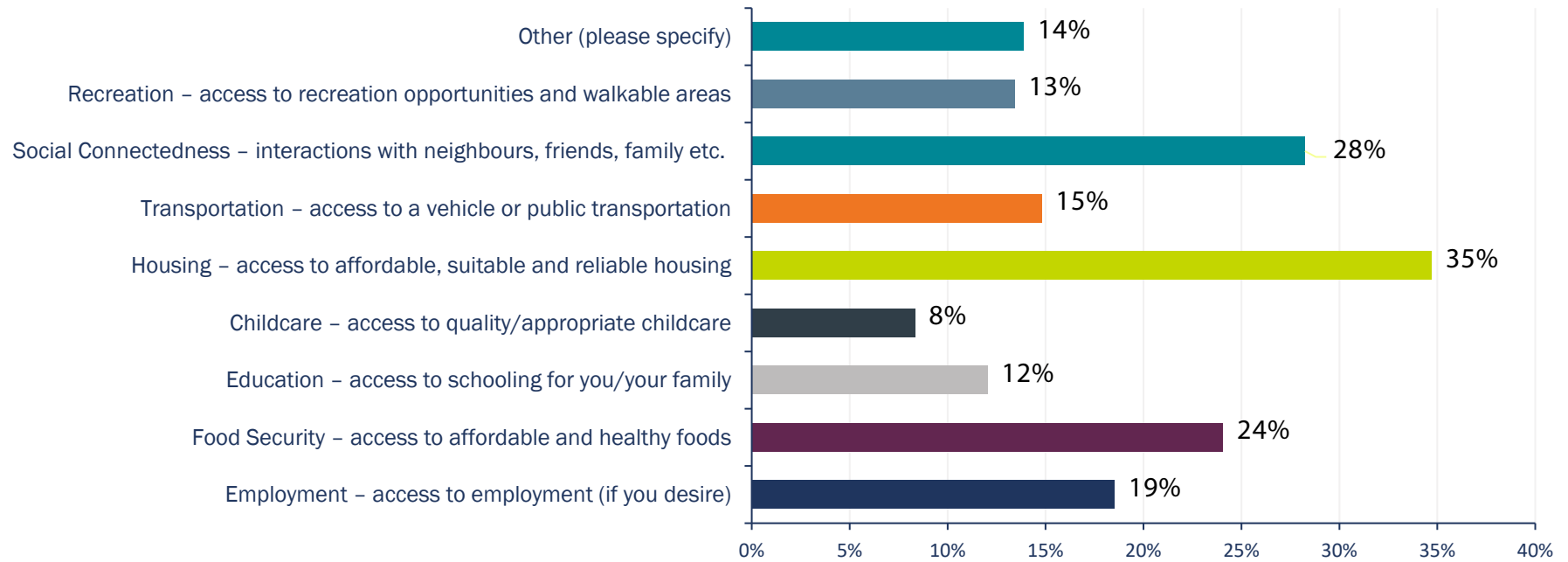


Figure 2:3: Select the areas where you currently have negative experiences / there are challenges in you / your families' lives. (select all that apply) (n=156)



Respondents were asked to indicate the areas where they had negative experiences or that posed challenges for them and their family. Figure 2.3 highlights the areas where respondents have faced challenges and further supports the results from Figure 2.2:

- housing (35%)
- social connectedness (28%)
- food security (24%)
- employment (19%)
- transportation (15%)

One-time Unexpected Costs

Figure 2.4 highlights the financial vulnerabilities of the respondents; almost 40% indicated not having enough money to cover one-time unexpected costs (in a month), without impacting their regular monthly expenses.

This information signifies a significant risk of episodic poverty in the community that can lead to greater indebtedness, poor health and prolonged poverty. Furthermore, more than 30% of the respondents indicated having less than a \$1000 to cover these unexpected expenses (Figure 2.5). In a car dependent community (Figure 4.1), costs related to car repair and maintenance are likely and expenses such as these can be a significant threat to the health and prosperity of individuals and families trying to escape poverty.

Figure 2:4: Do you have enough money to cover one-time unexpected costs (e.g. car repair, medical bill, etc.) in a month without feeling that it impacts your ability to pay your other monthly expenses (e.g. housing, food, transportation, etc.)? (n=213)

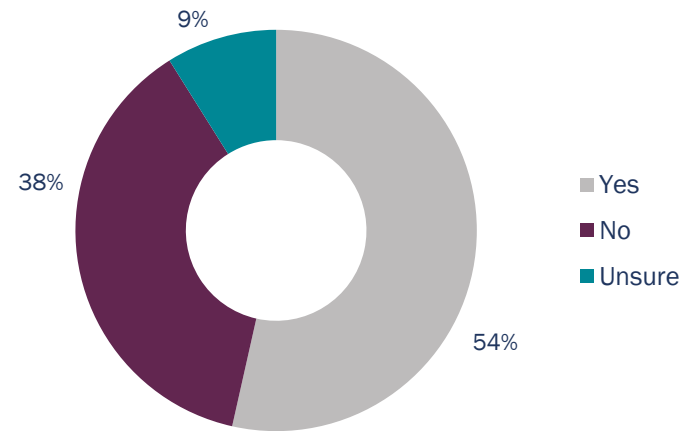
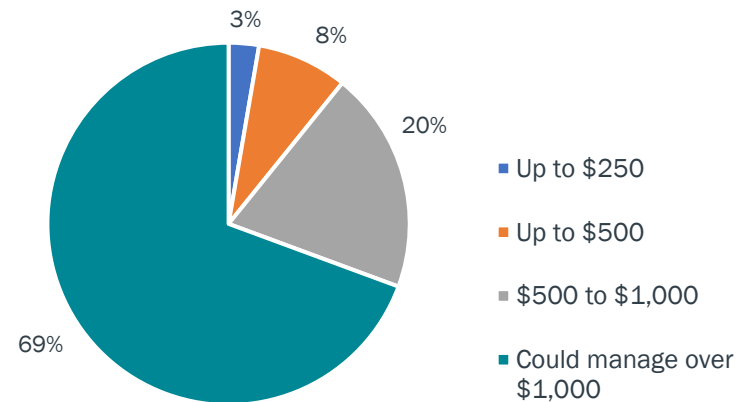


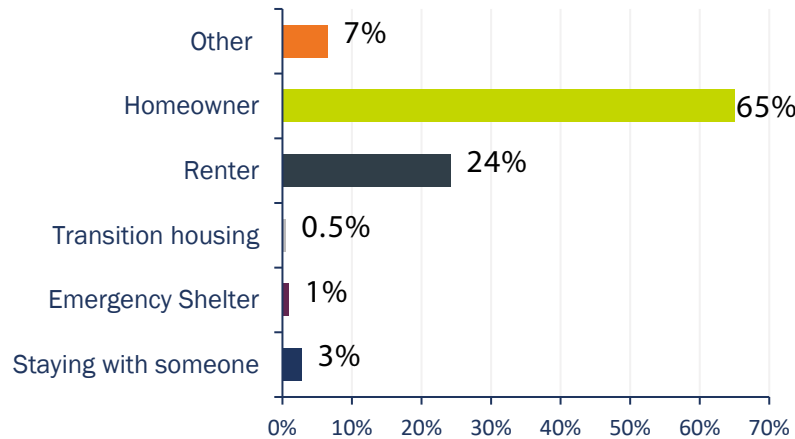
Figure 2:5: If yes, select up to which amount applies. (n=111)



HOUSING

Access to housing is a basic human right and is a key determinant of health and wellbeing. Having secure access to safe, affordable and adequate housing is necessary to support individuals to have a healthy standard of living.

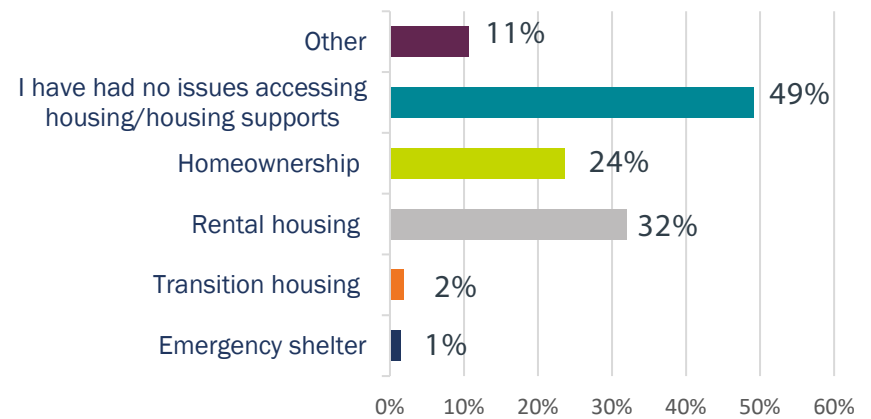
Figure 3:1: What is your current housing status? (n=215)



Housing Status

Sixty-five percent (65%) of survey respondents indicated that they were homeowners, while 24% indicated that they were renters (Figure 3.1). It could be assumed that because respondents were predominantly mature adults over the age of 45 years (Figure 1.2), they may have been able to become owners prior to the rise of housing unaffordability in the region.

Figure 3:2: While living in the Comox Valley I have struggled to access the following types of housing/housing supports: (n=203)



Access to Housing & Housing Supports

Despite most respondents being homeowners, almost 60% indicated they had difficulty in accessing housing or housing supports in the community (Figure 3.2). Furthermore, 16% indicated they were not able to find programs for people facing or at risk of homelessness (Figure 3.3). Barriers to accessing housing supports increases the risk of people continuously facing housing insecurity, living in unsafe conditions and remaining at risk of homelessness.

Most of the survey respondents (52%) indicated they are not involved in activities in their neighbourhoods that promote neighbours meeting neighbours, while 33% indicated that they were involved in activities that promote social connection within their neighbourhood (Figure 3.4).

Respondents elaborated on how they participate:

- living multi-family residential complexes presents opportunities to leverage common spaces
- strata meetings
- group activities to engage and establish connections with neighbours

Figure 3.3: I have found programs that support individuals and families who are either homeless or at risk for homelessness to be available when I have needed them. (n=214)

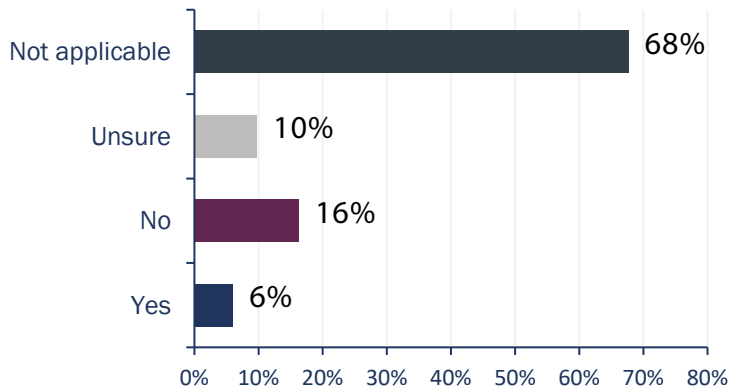
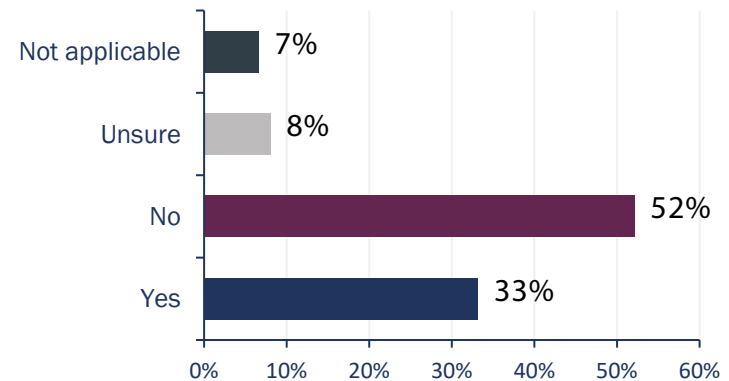


Figure 3.4: If you have access to housing, are you involved in any activities or events in your neighbourhood (formal or informal) that promote neighbours meeting neighbours? (n=211)



As seen in Figure 3.3, 16% of general respondents felt that programs that support individuals and families who are either homeless or at risk for homelessness are not available. When accounting for only the respondents who indicated that they were experiencing poverty, the number of responses who felt as though they were unavailable doubled to 33%, and only 8% felt they were available.

General comments regarding housing and housing services in the community:

Respondents were asked to provide general comments and suggestions related to housing in the community. There is a need for affordable housing options for equity priority groups who face heightened vulnerabilities due to the high cost of housing. These groups include low-income earners, seniors, women, children and LGBTQIA+, young people, persons with disabilities, Indigenous and racialized communities.

Based on the responses, there are several actions local governments can take to address housing challenges, such as leveraging policies to create subsidies or regulating the housing among available building stock to create more affordable options and in diverse housing types.

The general comments and suggestions provided by the respondents generated the following themes:

- Lack of affordable housing options creates housing insecurity, particularly among renters, which can force people to overspend on housing, face food insecurity and choose housing that is unsafe and inadequate for household needs (*12 comments*)
- Seniors and persons with disabilities face significant challenges in finding accessible and affordable homes due to the high cost of newer developments (*4 comments*)
- Supportive housing is needed to support individuals who are experiencing homelessness and who require additional supports for challenges related to mental illness and addiction (*2 comments*)
- A need to build more residential developments in rural areas; modular homes and pod houses offer opportunities to create more affordable housing options (*1 comment*)

“We need to look at community planning and bylaws that prevent shared housing by individual homeowners who might well have spare bedrooms that could be rented to single individuals or couples who need a place to live, eat, and relax until they can find an affordable

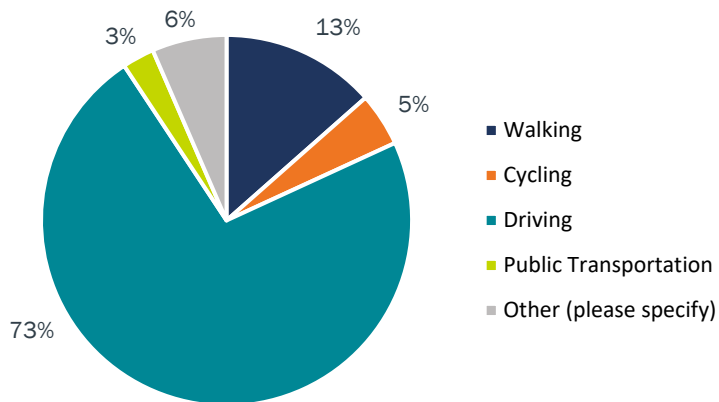
“When I chose to live in a trailer, I realized it was my only option where it was possible to have a vegetable garden and be within my budget. Food security is huge but there don't seem to be many low-income housing options that include garden availability.”

TRANSPORTATION

People experiencing poverty rely on public transit and active modes of transportation. Access to safe, affordable and reliable transportation provides people the opportunity to remain mobile, meet their essential needs, participate in society and pursue employment opportunities.

Seventy-three percent (73%) of respondents depend on driving to get around in the region (Figure 4.1). The high dependence on driving may be a result of gaps within the local transportation system as indicated through Figure 4.4.

Figure 4.1: What is your main mode of transportation? (n=215)



SIDEWALKS

The majority of the respondents found sidewalks and pathways to be inadequate and present mobility barriers in the CVRD. While 16% indicated that they had no sidewalks, 13% reported that “most” and 36% indicated that “some” presented safety challenges (Figure 4.2). Well over half (69%) of respondents

shared that sidewalks in the regions are not accessible or partially accessible (Figure 4.3).

These findings highlight the challenges for people experiencing poverty who are less likely to be able to afford a private vehicle and would have to rely on the local transportation system to get around.

Figure 4.2: I find that the sidewalks and pedestrian pathways in my community are designed to support walkability and pedestrian safety. (n=213)

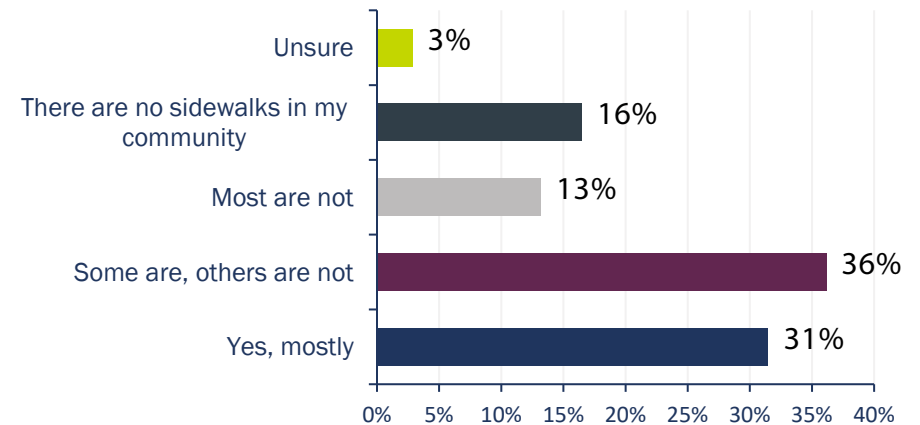
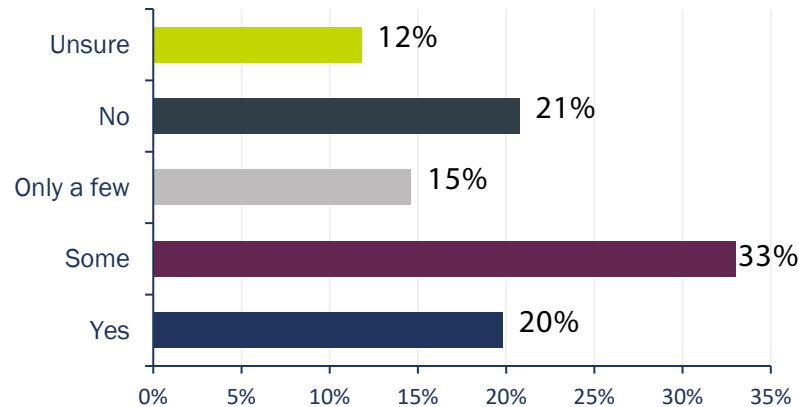


Figure 4.3: I find that sidewalks and pedestrian pathways in my community are designed to be accessible and accommodate mobility aids such as wheelchairs, walkers, strollers, and scooters. (n=212)



Respondents were also asked to elaborate on the challenges they experience related to walkability and accessibility in the transportation system. From the comments received the following themes emerged:

- Lack of sidewalks and/or non-continuous sidewalks (29 comments)
- Lack of pedestrian safety. This includes lack of road demarcations, inadequate speed controls, inadequate crosswalks, lack of shoulders, no shading from sun in extreme weather, lack of streetlights (27 comments)

- Poor maintenance and inaccessible routes. This includes dilapidated roads and sidewalks, roads, natural debris on sidewalks, uneven pavement, uncleared snow, lack of benches, lack of accessible design features (12 comments)
- Lack of provisions for cyclists (3 comments)

The current network of sidewalks and roads is inadequate in facilitating safe and accessible mobility across the community and poses significant risk of injury and death for pedestrians and cyclists. The lack of accessible transportation options amplifies vulnerabilities for people with mobility challenges, such as persons with disabilities and parents with young children, that restricts their participation in society.

People experiencing poverty answered similarly to the overall respondents when asked questions about pathways designed to support walkability, bicycles, and pedestrian safety (Figure 4.2). There were some differences when respondents were asked to comment on whether pathways are designed to accommodate mobility aids (Figure 4.3). Only 14% of those who are experiencing poverty agree that pathways were accessible, compared to 20% of all respondents. One quarter (25%) of those experiencing poverty felt that these pathways were not accessible in the community.

“Accessibility challenges in public spaces such as lack of accessible public washrooms present barriers for persons with disabilities in participating in social activities.”

PUBLIC TRANSIT

Fifty-two percent (52%) of respondents indicated the public transit system is insufficient to meet their transportation needs. In addition, 41% indicated this question is not applicable, which may highlight the limited use of the public transit system due to the challenges noted.

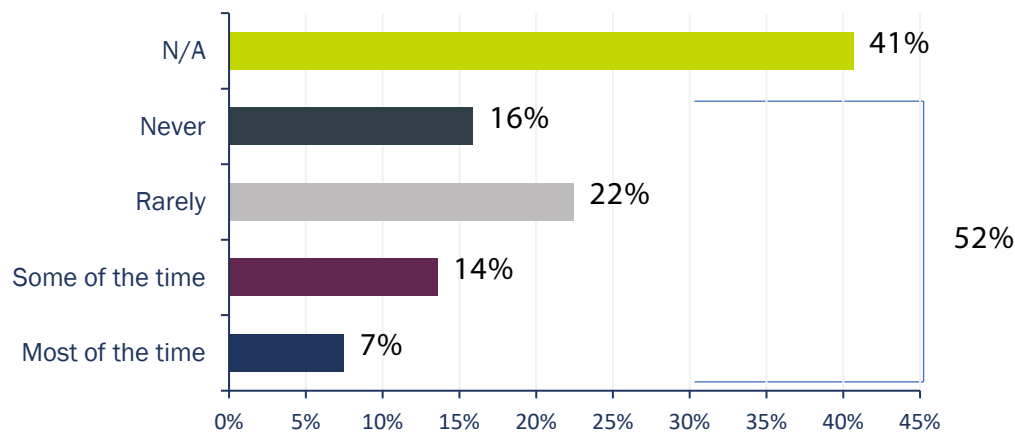
Respondents were asked to elaborate on the challenges they experience related to the public transit system. From the comments received the following themes emerged:

- Infrequent service and lack of connectivity, which includes limited service at extended hours, limited stops, lack of connectivity between areas (53 comments)
- Lack of accessible transportation options for seniors and persons with disabilities (8 comments)

The transportation-related challenges noted throughout the survey highlights the barriers that limit opportunities to pursue employment, educational, and social opportunities for people who do not have a private car. Limited reliability, service hours, and connectivity to remote and rural areas further isolates people in those areas restricting their participation in society.

Those experiencing poverty also experience more challenges with the public transit system, where 30% indicated that it rarely meets their needs and 19% indicated that it never meets their needs (compared to 22% and 16% of general respondents in Figure 4.4).

Figure 4:4: The public transit system in my community meets my transportation needs. (n=214)



ACTIVE TRANSPORTATION

Sixty-one percent (61%) of respondents do not perceive the community to be bicycle friendly (Figure 4.5). Accessibility and connectivity of the transportation system is important as 27% of the respondents indicated they use active forms of transportation because they cannot afford a car (Figure 4.6).

Figure 4:1: My community is bicycle friendly. (n=214)

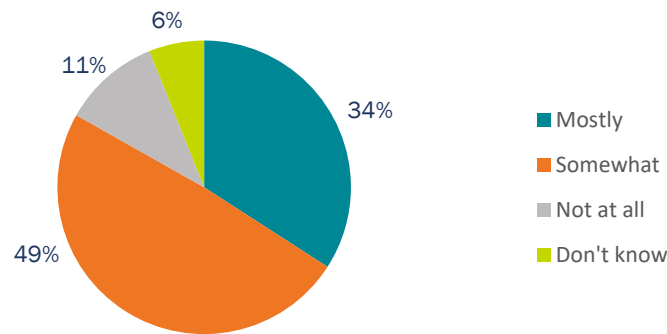
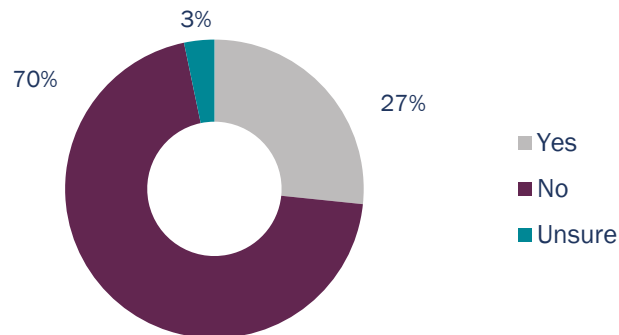


Figure 4:2: Do you ever use active forms of transportation (i.e. walking and cycling) because you cannot afford to access a vehicle? (n=214)



Transportation is a major area of concern among the community and requires a prioritized action as it can significantly address barriers in reducing poverty in the community.

General Comments Related to Transportation

The respondents were asked to provide general comments and suggestions related to transportation in the community. Based on the comments received the following themes emerged:

- More transit service connections to schools (20 comments)
- More accessible and affordable transportation (13 comments)
- Increase bike lanes (12 comments)
- More bus connectivity to non-serviced location (10 comments)
- Support walkability and pedestrian safety in the community; development of trails, walkways and routes that support active forms of transformation (9 comments)
- Increase frequency of bus service and at extended hours and during weekends (9 comments)
- Better traffic control; better speed controls, stop signs, bridges to ease traffic congestion and improve drivability across the community (7 comments)
- Increase accessible parking spaces (2 comments)
- Car-share programs (1 comment)

COMMUNITY SUPPORTS

Community and social supports are necessary to empower people who experience poverty to have opportunities to improve their standard of living and break free from cycles of poverty.

CHILD CARE

Child care is an essential service that is key to creating equitable economic opportunities. Sixty-six percent (66%) of respondents indicated that they were unsure if child care is affordable, while 19% indicated that child care was unaffordable (Figure 5.1). The majority of respondents that were “unsure” may reflect the demographic profile of the respondents (older adults, who may not need child care (Figure 1.2 and Figure 1.7). **Those experiencing poverty were more likely to struggle finding affordable and accessible child care for their families. Where 15% of general respondents felt that child care was accessible and affordable (Figure 5.1), only 5% of respondents who are experiencing poverty felt similarly. Thirty-one percent (31%) of those experiencing poverty indicated that child care was neither affordable nor accessible.**

Respondents were asked to elaborate on the challenges they face related to child care. Based on the comments, the following themes emerged:

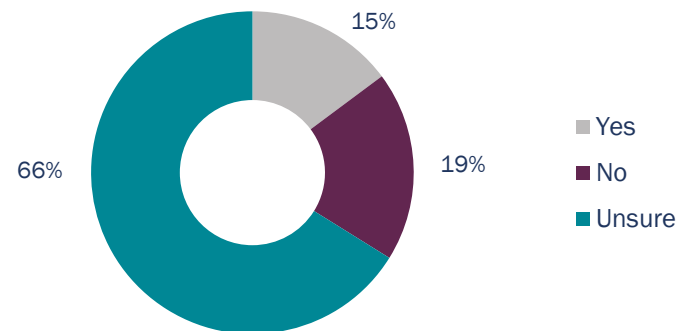
- Lack of affordable child care (10 comments)
- Long waitlists and lack of childcare options (5

comments)

- Lack of flexible child care options (2 comments)
- Limited supports for children with special needs (1 comment)

Affordability and accessibility of child care is a significant barrier for low-income households and single parents trying to escape poverty. The lack of affordable child care options also challenges families in securing safe and developmentally appropriate options.

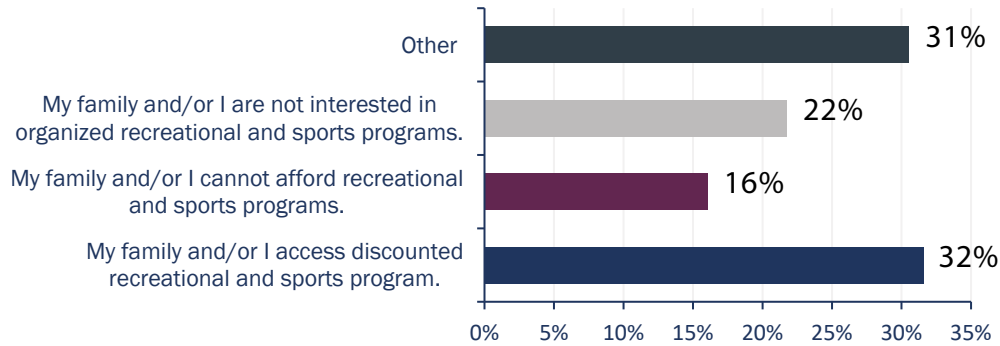
Figure 5:1: Child care is accessible and affordable for my family.(n=189)



RECREATION

Forty-eight percent (48%) of the respondents indicated using discounted recreation passes or not being able to afford recreational and sports programs (Figure 5.2). Increasing access to recreational and sports programs for people experiencing poverty can have significant impact on the health and wellbeing of individuals and families within the region.

Figure 5.2: Recreational and sports programs are affordable and accessible to myself and my family. (n=193)



Those experiencing poverty were more likely to be interested in accessing organized recreation sports and programs, but are more often unable to afford them. Whereas only 16% of general respondents felt that they could not afford such programs (Figure 5.3), this number was much higher for those who are experiencing poverty (46%).

Overall, those experiencing poverty had slightly lower access rates for discounted recreational and sports programming (27% compared to 32%).

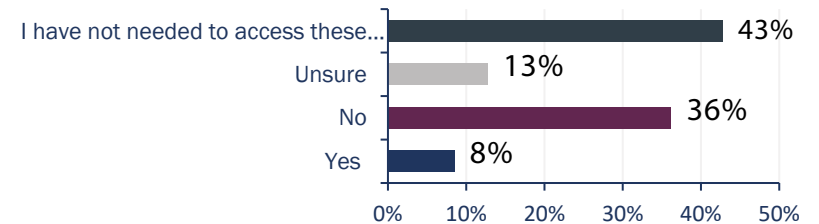
MENTAL HEALTH & ADDICTION SUPPORTS

Poverty has significant impacts on the mental health of individuals. Thirty-six (36%) percent indicated there are not adequate supports for mental health supports and addiction within the community (Figure 5.3). Access to timely mental supports is essential as delays further amplify health impact. The respondents were asked to elaborate on challenges related to mental health supports. Based on the comments received, the following themes emerged:

- Community-level availability of a vast range of affordable and accessible mental health and substance use supports and services (27 comments)
- Mental health and substance use supports and services for youth and young adults (11 comments)
- Increased information on accessing mental health supports (3 comments)
- Supportive housing and mental health supports for people experiencing mental illness and homelessness (1 comment)

“I don’t have time. Parents fleeing abuse are having to act like social workers to navigate system and find community supports and services for their children and family. It takes an enormous amount of work and effort when you are also struggling with mental health issues ... possibly for both the parent, children, and family. I am also helping my children’s friends and their family members obtain support from the community for their mental health struggles.”

Figure 5:1: I have found that there are adequate supports for mental health and/or addiction issues in my community when I have needed them. (n=213)



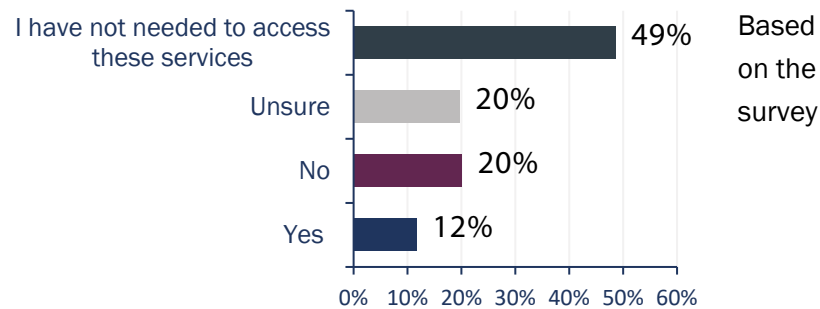
Those who are experiencing poverty were more likely to struggle accessing mental health services, as 50% felt that there were not adequate supports for mental health or addictions in their communities (compared to 36% as seen in Figure 5.3). There is a much larger need for these services for those who are experiencing poverty as only 25% indicated that they were not needed, compared to 43% of general respondents.

EMPLOYMENT & SKILLS TRAINING

Based on the survey results, 40% of the participants indicated they either are unsure or do not find that there are adequate supports and programs for employment and life skills training the community (Figure 5.4).

Removing barriers to employment training is necessary to support individuals in securing employment opportunities. Older adults, people with disabilities, and those who experience mental health and substance use challenges face significant barriers in accessing training and then finding appropriate employment opportunities that meet their needs.

Figure 5:1: I have found that there are adequate supports and programs for employment and life skills training when I have needed them (n=214)

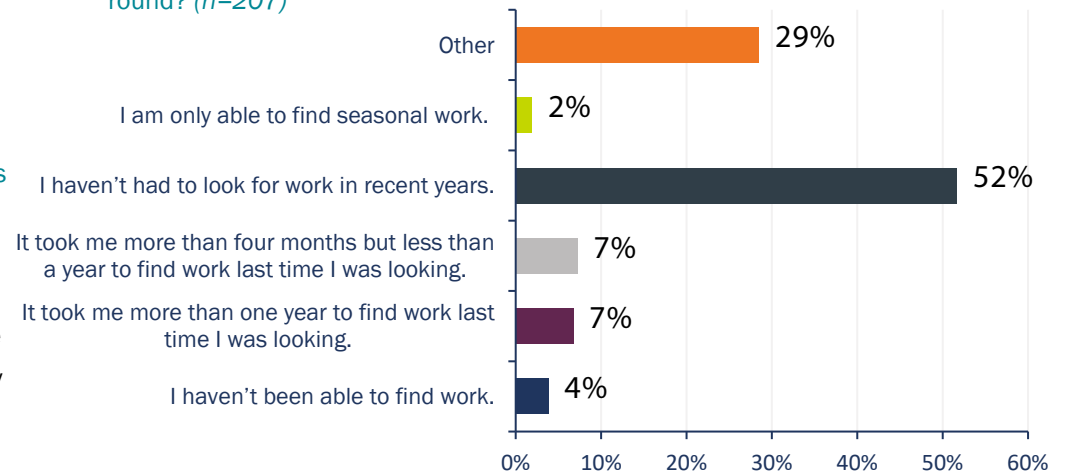


responses, for those community members who are actively looking for employment, it may take an extended period to become employed. Half of the respondents indicated they did not have to look for work in recent years and the remaining half of

indicated some form of barrier or challenge in finding employment (Figure 5.5).

Those experiencing poverty are less able to access adequate support and programs for employment and life skills training when needed. Thirty-five percent (35%) were unable to access these services, compared to only 20% of general respondents (Figure 5.4).

Figure 5:2: Do you find it easy to find work in your community all year round? (n=207)

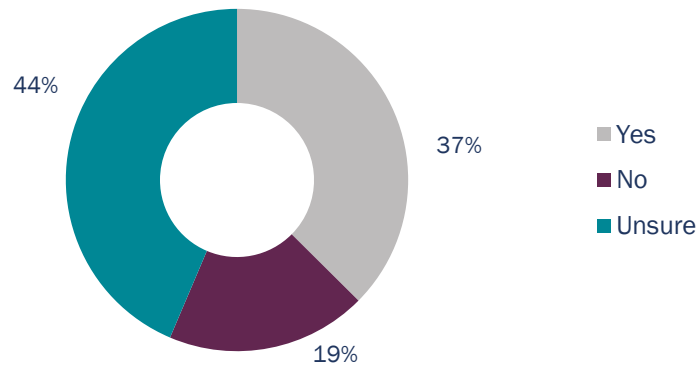


In addition, those experiencing poverty are more likely to have had to find work in recent years as only 30% have not had to find work (compared to the 52% of general respondents). Those experiencing poverty are also more likely to be job searching for more than a year (16% compared to 7%), and less likely to be able to find work at all (11% unable compared to 4% unable).

SOCIAL PROGRAMS & SERVICES

Finding information on social programs and services may be a challenge in the CVRD as 19% of respondents indicated it is not easy to find information and 44% of the respondents indicated of being unsure (Figure 5.6). Awareness of social programming is important in increasing outreach and uptake of social supports that are key to address barriers and challenges to escape poverty.

Figure 5:1: It is easy to find information about social programs and services available in my community. (n=211)



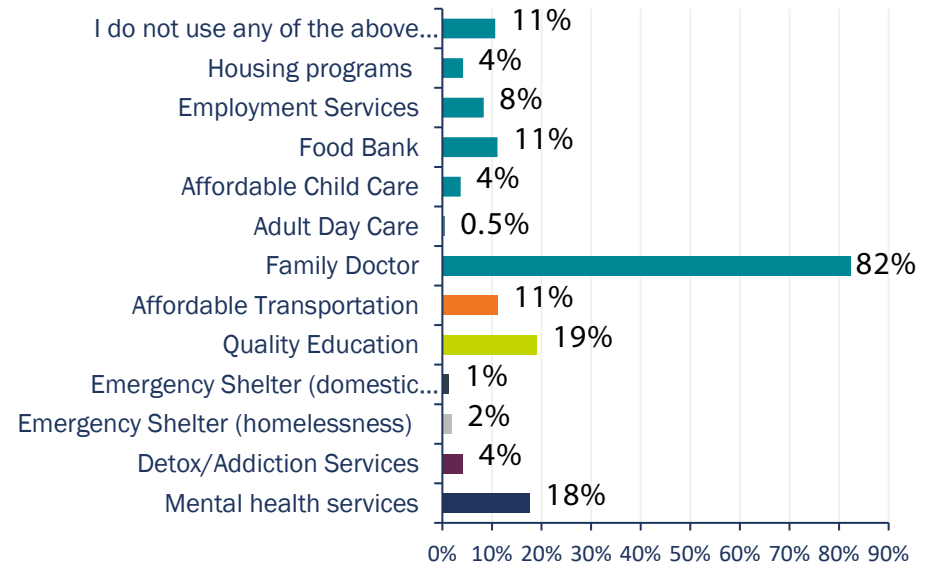
Respondents who are experiencing poverty found it more challenging to find information about social programs and services in their community (30% found it challenging compared to 19% of general respondents (Figure 5.6)).

Based on the survey responses there was limited use of social services among the respondents. The most prevalent support accessed by 82% of the respondents is family doctor (Figure 5.7).

Each of the other social supports were used by less than 20% of the respondents and included:

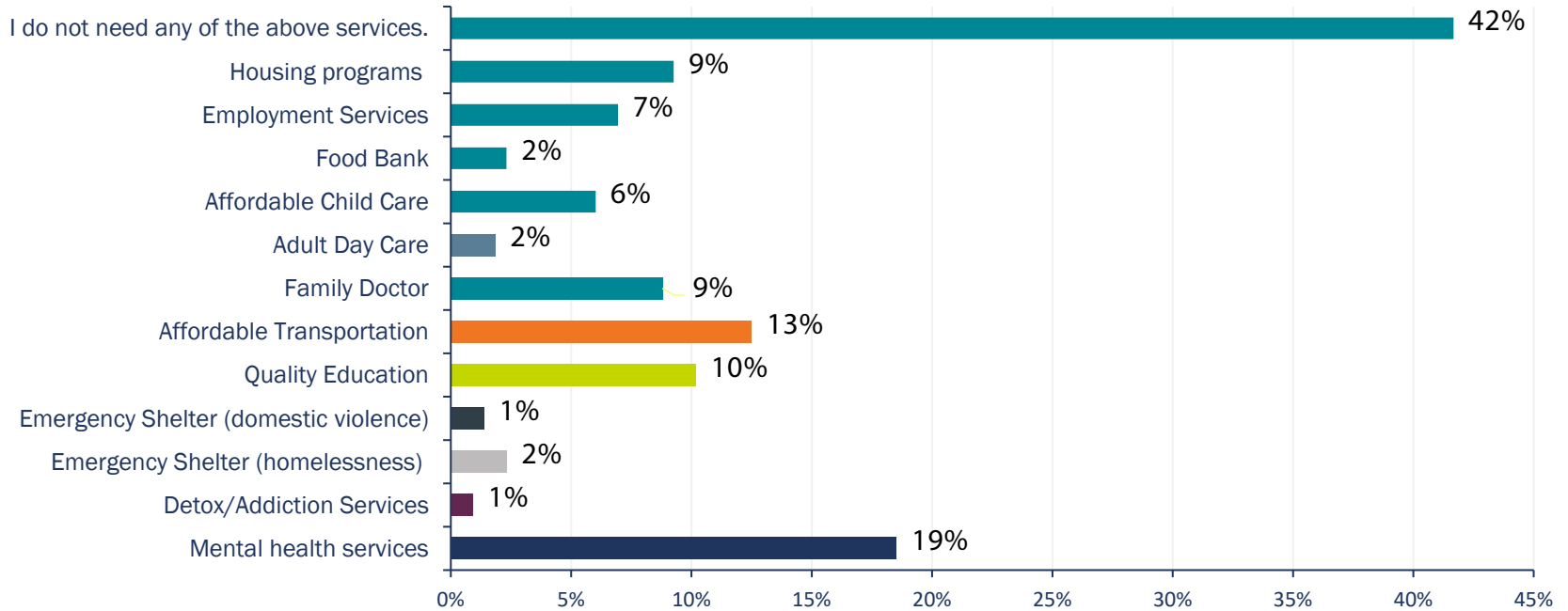
- accessing quality education (19%)
- mental health services (18%)
- affordable transportation (11%)
- use of food banks (11%)

Figure 5:2: I access the following services in my community. (Select all that apply) (n=214)



This is low use of social services is important to note as almost 30% of the respondents indicated they either experienced poverty or were “unsure” (Figure 1.9).

Figure 5:3: I need, but am not able to access the following services in my community (select all that apply): (n=167)



There are a range of social supports *needed* in the community as indicated by those who were not able to access services when they needed them (Figure 5.8). The top social services currently needed are:

- mental health services (19%)
- need affordable transportation (13%)
- access to quality education (10%)
- housing programs (9%)
- family doctor (9%)

It is also important to note that only 6% of the respondents indicated they need access to child care, whereas the need for child care in the community may be much higher as only 30% of the respondents indicated they had children living with them (Figure 1.9).

General Comments Related to Community and Social Supports

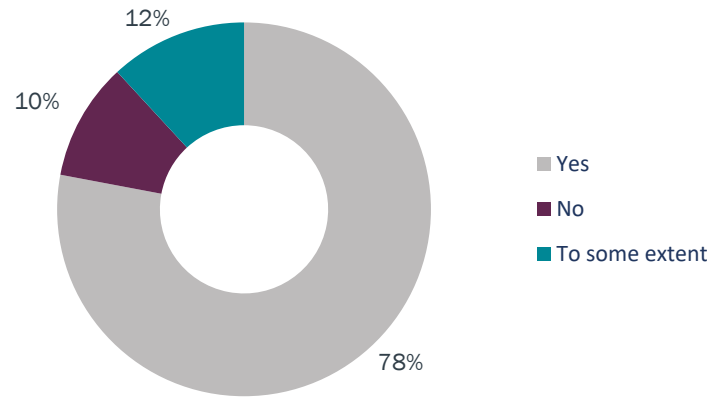
The survey respondents were asked to provide general comments and suggestions in relation to community supports. Based on the comments received, the following themes emerged

- Increase supply of affordable housing and supportive housing (31 comments)
- Streamline social services and expand social supports and services into remote and rural areas communities to reduce barriers for people in accessing services within their own communities (7 comments)
- Reduce stigma attached to homelessness and poverty (7 comments)
- Increase affordable and accessible mental health, substance use and addiction services and supports for families and youth (6 comments)
- Improve transportation system to support people with mobility challenges and increase access to services and employment opportunities (2 comments)
- Improve accessibility in the design of services and infrastructure across the region (2 comments)
- Increase access to food banks and healthy foods in remote and rural areas of the region (2 comments)
- Address racism subjected to Indigenous people and racialized communities and increase awareness of Truth and Reconciliation Commission (2 comments)
- Enhance educational supports and mentorships for vulnerable youth (2 comments)
- Increase access to extended health benefits (dental, physio, optometry etc.) (2 comments)
- Offer supports in paying utilities and retrofitting housing (1 comments)
- Increase availability of affordable, safe, and flexible childcare options (1 comments)
- Stimulate economic activity to create more jobs offering adequate wages and benefits (1 comments)

“My recent experiences living in deep poverty have made me look at the community I have lived in for many years in a much different way - I simply no longer feel part of and connected to the community. The things I took for granted - going to gym, going to the theatre or occasionally going out for a meal or coffee are no longer affordable, and thus the vast majority of my community life is non-existent.

“This happened for me well before the pandemic, though my greatest hope during this time is that other people will begin to experience and understand how the poorest and most vulnerable among live ALL THE TIME. If you are a middle-class professional, most of the community services listed above will not be needed - possible exceptions, of course. 'Community' requires community spaces and community attitudes.”

Figure 5:4: Do you think a guaranteed income would help to prevent poverty and better support community members to meet their needs? (n=111)



Guaranteed Income

Based on the survey responses, a guaranteed income was perceived as a positive poverty reduction action. Ninety (90%) of the respondents agreed a guaranteed income would entirely or to some extent prevent poverty and better support community members to meet their needs (Figure 5.9).

FOOD SECURITY

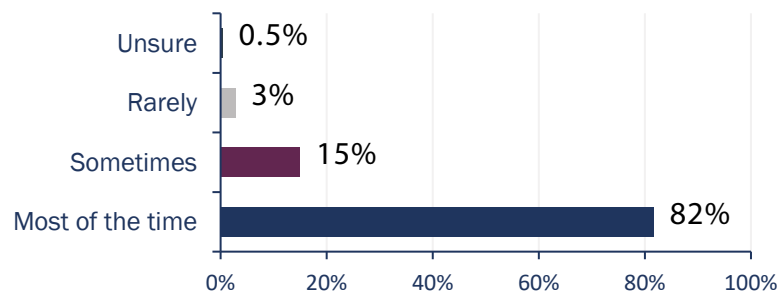
The ability to access a quality diet is essential to a person’s growth and development. People experiencing poverty face food insecurity; a lack of resources may limit secure access to an adequate quality diet to meet their nutritional needs.

Almost 20% of the survey respondents face some challenge in accessing nutritious foods all year round. For individuals experiencing poverty or those who have low-incomes, access to healthy foods is a significant challenge.

The respondents were asked to elaborate on the challenges related to food security. Based on the comments received, the following themes emerged:

- Lack of affordability of locally grown or fresh, healthy foods (15 comments)
- Inability to grow fresh fruits and vegetables during colder months (4 comments)
- Poor transportation options presents challenges in accessing food banks (2 comments)
- Food banks are not able to provide fresh, perishable foods (1 comments)

Figure 6:1: Do you have access to nutritious foods all year round? (n=213)



Based on the survey responses, affordability of healthy food options is a significant challenge. Among the survey respondents, 46% indicated spending more than a quarter of their monthly income on food and almost 7% spend more than half their income on food (Figure 6.2).

Figure 6:2: On average how much of your monthly budget do you spend on food? (n=210)

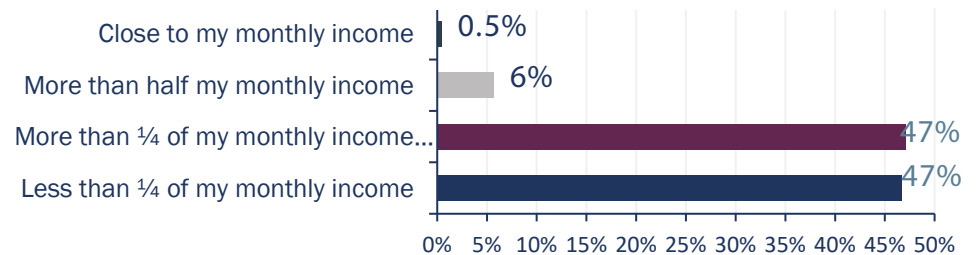
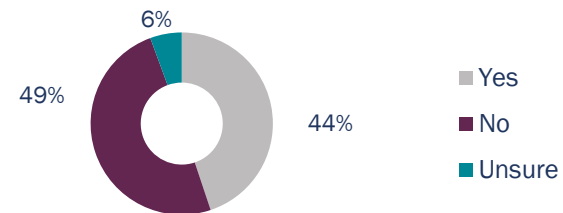


Figure 6:3: Have you ever had to choose between healthy foods or other household costs? (n=214)

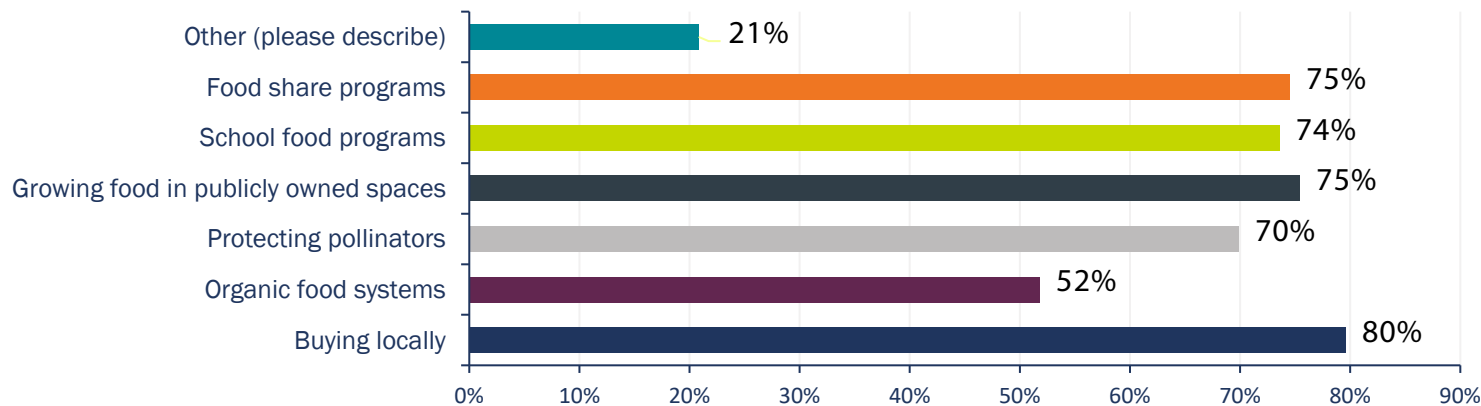


The unaffordability of healthy foods is a common challenge shared by the survey respondents as 45% indicated having to choose between healthy foods and other household costs (Figure 6.3). The most common household costs that impact a person's ability to purchase healthy foods include: housing, utilities, insurance, gas, and emergency expenses.

When asked if respondents have access to nutritious food all-year round, only 56% of those experiencing poverty indicated that they are able to most of the time (compared to 82% of general respondents in Figure 6.1). Thirty-five percent (35%) felt that they are sometimes able to access nutritious foods all year round (compared to 15% of general respondents), while 10% chose "rarely" (compared to 3% of general respondents).

On average, those who are experiencing poverty were also much more likely to spend more of their monthly income on food. Whereas 47% of general respondents spent more than $\frac{1}{4}$ of their monthly income on food (Figure 6.2), 63% of those experiencing poverty spent more than $\frac{1}{4}$ of their monthly income on food. In addition, the majority (51%) of respondents who are experiencing poverty have had to choose between healthy foods or other household costs, compared to only 44% of general respondents.

Figure 6.4: What activities would you encourage your local government to implement to achieve a sustainable local food system? Select all that apply. (n=209)



Role of Local Government in Food Security

The respondents indicated strong support for local government initiatives to achieve a sustainable local food system. Buying locally is supported by 80% of the respondents and 75% of the respondents support growing food in public spaces and support for food share programs (Figure 6.4).

The survey respondents were asked to provide general comments and suggestion related to food security initiatives. Based on the comments received, the following themes emerged:

- Prioritizing development of community gardens and planting of fruit trees and crops in available public spaces (8 comments)
- Increase supports for local farmers and local food markets to remain operational all year-round (7 comments)
- Encouraging gardening through providing seedlings and education (5 comments)
- Increase community and school meal programs (4 comments)
- Establish food banks in rural and remote areas, such as Fanny Bay (2 comments)
- Create partnerships between local businesses and food banks to limit food waste (1 comments)
- Create a food hub for local food distribution,

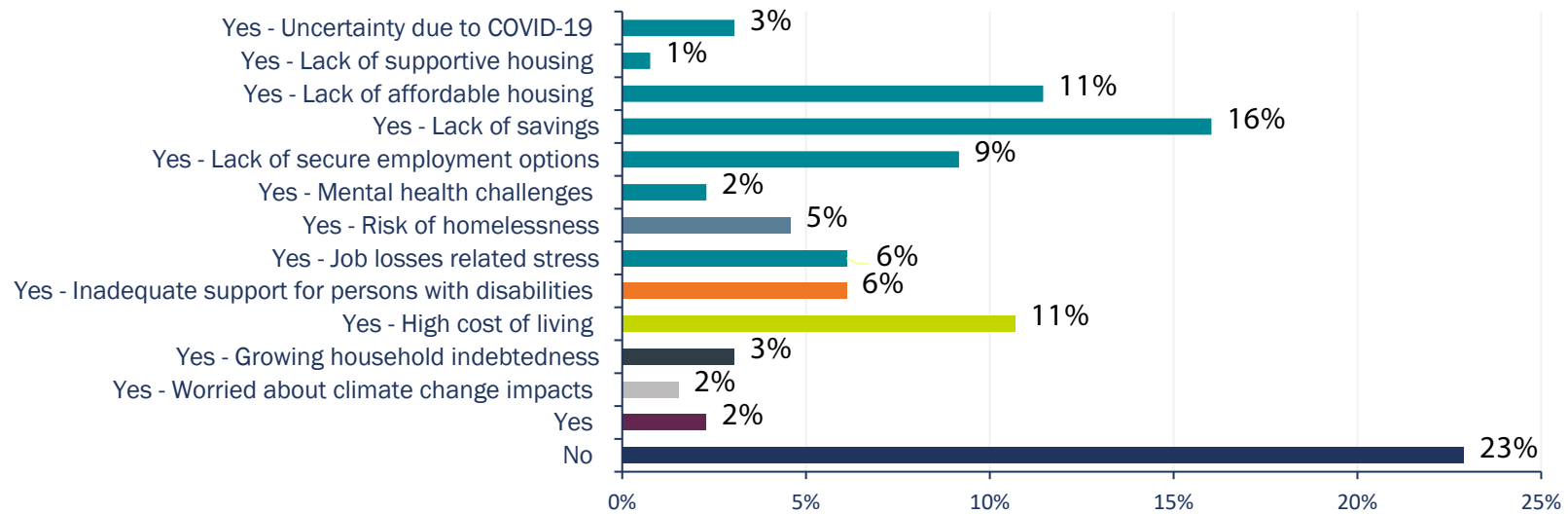
processing, selling (market), food literacy classes, knowledge exchange (1 comments)

- Address housing challenges to increase disposable incomes (1 comments)
- Reduce transportation gaps that reduce access to local food system (1 comments)

“While I am not against food share programs, school food programs, food banks, or hot meal programs, these do not represent food security - they are charity. If everyone in the community cannot shop at the venue of their choice, when they choose, and find what they need, we have food insecurity - and we have seen it grow by leaps and bounds in the Comox Valley over the last 3 decades in particular. Food bank clients, for example, were in the past mainly those on fixed incomes, but now working people represent a greater and greater share of those needing help. Charity should be a stop-gap measure, not a way of life.”

SURVEY CLOSING

Figure 7.1: Do you worry about your financial security now and into the future? If yes, please tell us why: (n=167)



Financial Security

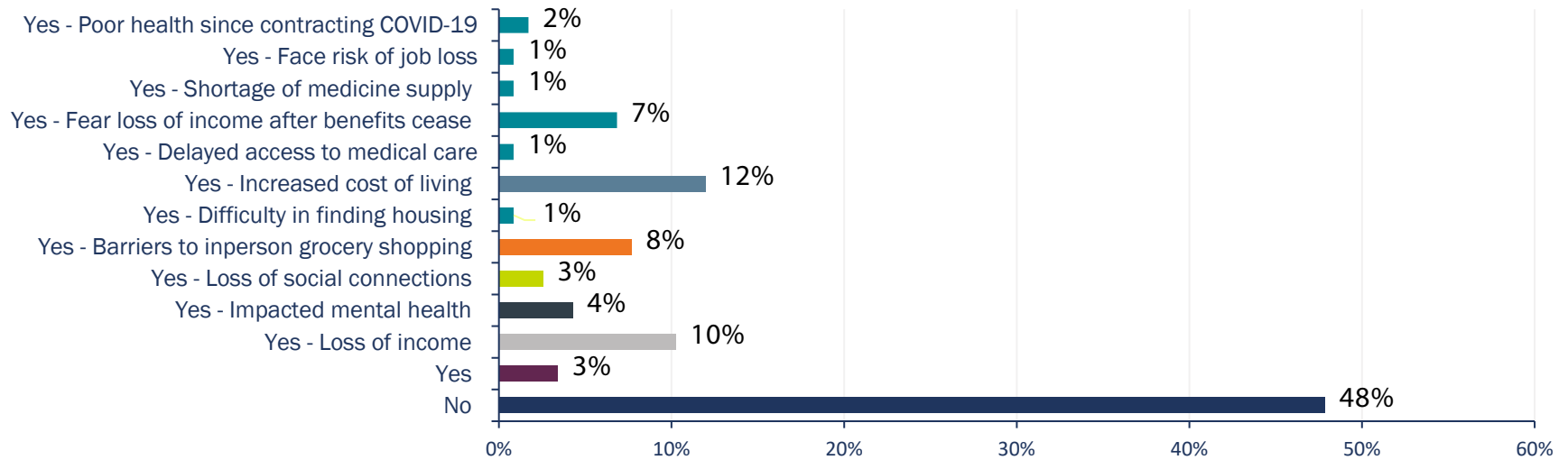
In this open-ended question, respondents shared that they experience some sense of financial *insecurity*. This may be linked the lack of affordable housing and secure employment options, leading to a fear of homelessness. Only 23% of the respondents indicated they felt financially secure now and into the future (Figure 7.1).

Among the reasons identified for financial insecurity, the lack of savings and high cost of living further increased household indebtedness. It should be noted that the underlying reasons for

financial insecurity are *connected*, which exacerbates the vulnerability of low-income earners and increases risk of homelessness and poor health. Other items to note:

- The lack of savings impacts people’s ability to withstand unforeseen emergencies, plan for retirement and pursue economic and social opportunities to grow and thrive.
- Mental health challenges increase risk of illness and job loss and lack of affordable mental health supports further exacerbates the challenges.

Figure 7.2: Has the COVID-19 pandemic affected your financial security or impacted your ability to meet your daily needs (i.e. accessing food, shelter, clothing)? If yes, please tell us more: (n=150)



Financial Security & COVID-19

More than 50% of the respondents indicated being impacted by the COVID-19 pandemic in some way (Figure 7.2). COVID-19 has likely heightened vulnerabilities and amplified challenges experienced by people living in poverty. The long-term impacts of the pandemic are still to be understood and may increase the challenges for people in poverty to meet their basic needs. The social and economic instability associated with the pandemic has the potential to further plunge more individuals and households into poverty.

To note, respondents highlighted the impacts of altered shopping habits due to the COVID-19 pandemic. The preference to limit in-person shopping and visiting multiple stores increases the cost of groceries as people are having to pay for deliveries and are not able to purchase from multiple locations where they can have savings. There is also a fear of the future when COVID-19 financial relief benefits cease as these have helped low-income earners, seniors, and person with disabilities increase their access to healthy foods and to manage costs.

FINAL THOUGHTS FROM RESPONDENTS

The survey ended with an open-ended question where respondents had the opportunity to provide final comments or suggestions for alleviating poverty in the Comox Valley. A total of 75 comments were received. The following themes emerged:

- **Affordable housing.** There is a strong emphasis on the development of more affordable housing options across the housing continuum, including emergency and supportive housing for people experiencing homelessness, and challenges related to mental illness and substance use and addictions. (20 comments)
 - **Guaranteed liveable incomes.** The rising cost of living reduces the effectiveness of financial assistance to support people in meeting their needs. Increasing the allocations of financial assistance programs to provide a guaranteed, liveable income may support poverty reduction in the region. (16 comments)
 - **Prioritize poverty reduction.** To create real change, prioritization of actions and resources is needed to reduce barriers related to poverty for community members. (10 comments)
 - **Access to mental health services.** The impacts of poverty are the most pronounced on the health and wellbeing of individuals and families. There is a clear need for more affordable and accessible services to support people with low-incomes in accessing timely supports for mental health, substance use and
- addictions challenges. (8 comments)
- **Reduce cost of living.** The high cost of living reduces the capacity of households to meet their basic needs, resulting in food insecurity and poor health. Actions are needed to directly increase access to healthy foods and address transportation gaps that limit access to services. Supports are also needed to reduce other households costs for low-income earners to increase access to utilities, data coverage, and extended health supports. (4 comments)
- **Create secure employment options and support people in gaining employment.** The availability of secure equitable, employment opportunities offering good wages and benefits are needed to support individuals to overcome challenges associated with poverty. People experiencing poverty also face significant barriers in gaining the skills, education, and experience to access more secure employment options. (4 comments)
- **Prioritize supports for children and youth.** Children and youth in low-income households need enhanced opportunities for their healthy development and growth. Availability of accessible and affordable child care options are also essential to reduce barriers to the economic participation of women, single parents, and low-income households. (4 comments)
- **Support social serving organizations.** The CVRD can enhance access to the available social services and supports in the region through supporting and

collaborating with social serving organizations to reduce any barriers they face in service delivery. (4 comments)

- **Integrate accessibility across community network of social supports and services.** Accessibility considerations are to be prioritized across the design and delivery of programs, services and supports in the community to reduce barriers to participation for persons with disabilities. (2 comments)
- **Reduce stigma associated with poverty reduction.** It is

important to address the stigma attached to people experiencing poverty to build support for poverty reduction initiatives. (2 comments)

APPENDIX C

What We Heard - Community Engagement Summary



Poverty Reduction Assessment & Strategy

“What We Heard” – An Engagement Summary Report

Comox Valley Regional District

June 2021

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ACKNOWLEDGEMENTS

We gratefully acknowledge that this work took place on the unceded traditional territory of the K’òmoks First Nation.

The CVRD and project team would also like to thank the individuals and organizations who shared their experiences and stories that will undoubtedly shape this plan. A special thanks to the community champions on the project steering committee for making introductions and regional connections to service providers and community voices.

SHARING CIRCLES

The online sharing circles provided a forum for engaging with those who have living or lived experience with poverty – and some who work with equity priority groups¹. The project team had the honour of hearing deep, experiential stories with 9 individuals. The two hour, conversation-based sharing circles touched on each of the seven focus areas. Engagement questions focused on the day-to-day experience, challenges and resulting impacts of poverty. The framework for the sharing circle engagement questions can be found at the end of this table of findings.

SHARING CIRCLES



Sharing circles were developed to engage with those who have living or lived experience. The project team conducted two sharing circles with a group of parents and a group of individuals who self identified as being from the 2SLGBTQIA+ community. Honorariums were provided to those who shared their stories and experiences. All sharing circles were held virtually.

For each of the sessions, the project team framed the conversation around the challenges and impacts related to each of the seven focus areas for this strategy: Housing, Families, Children and Youth, Liveable Income, Social Supports, Food Security, Safe, Affordable Transportation and Social Inclusion (e.g. access for all ages and abilities).

Priority Area	Gaps	Impacts	Quotes
Housing	<p>Low-income, subsidized housing is not available (ie. demand is greater than supply).</p> <p>Affordable housing for families experiencing poverty is not available to provide a space for children to grow and develop in a healthy and safe environment.</p> <ul style="list-style-type: none"> Mold and deprecate housing. 	<p>People experiencing poverty are living in unsafe and unhealthy housing due to lack of affordable options.</p> <p>Lack of suitable housing options for</p>	<p><i>“Lower income housing is very hard to get into and I have been told its almost unlikely I will get housed. If I don’t have a drug addiction or a disability, I won’t be able to get into the low income housing.”</i></p> <p><i>“Condos are only being built that are one and two bedrooms. That is not helping families who have</i></p>

¹ Equity priority groups refers to individuals and populations who are collectively being under-served, mis-served or disadvantaged by policies, procedures and programs. These groups face barriers that impact their ability to participate in a society equally.

Priority Area	Gaps	Impacts	Quotes
	<ul style="list-style-type: none"> • Unaffordable housing. • No space for privacy among siblings. • Limited pet- friendly options. <p>Lack of transparency in allocation of low-income social housing. The waitlists are not publicly available and no information is released on how housing is assigned.</p> <p>Newer developments are not affordable and are not oriented to meet family needs.</p> <p>Lack of safe housing options for queer people 2SLGBTQIA+, particularly in shelters and long-term residential care facilities.</p>	<p>families increase mental health challenges and impacts child wellbeing.</p> <p>Non-binary people who are facing homelessness do not have access to safe shelter options.</p>	<p><i>boys and girls who require their separate space. There hasn't been any affordable three-bedrooms unit built.</i></p> <p><i>“As my children are growing up there is not enough space for them. There is huge waitlists for three bedrooms and there is nothing in the community.</i></p> <p><i>“The newer developments are not family oriented or affordable. Many of the developments are out of the main areas and with lack of transportation puts people at risk of isolation. The housing out of town is often run down and people don't want to challenge landlords because they don't have any other options.”</i></p> <p><i>“There is mold in all the buildings but we have nowhere else to go. If we go anywhere else we are treated like scum.”</i></p> <p><i>“People have to go towards unsafe areas to access housing and even there the prices are being increased.”</i></p> <p><i>“There need to be lot more subsidies attached for working or non-working individuals.”</i></p> <p><i>“Once you get a job, you cannot easily transition to a nicer home because you need time to build a safety net. You can't rely on welfare because in the long-term it cannot help get successful.”</i></p>

Priority Area	Gaps	Impacts	Quotes
Families, Children and Youth	<p>Food Security is a challenge. Families experiencing poverty are unable to provide their children with healthy foods.</p> <p>Families who do not have access to private transportation are unable to access food banks and support services. Families who are not connected to Healthy Families or Family Services food delivery program are also not able to gain access to food banks.</p> <p>Child care is largely out of reach for families experiencing poverty. Mothers with young children who are looking to enter the workforce face barriers to their entry because there are no affordable, safe child care options available.</p> <p>The child care subsidy allowance does not cover the limited child care options available in the community.</p> <ul style="list-style-type: none"> Families need employment to cover the cost of child care but they cannot participate in employment or access educational opportunities if they do not have childcare. Families using child care subsidies are unable to find care for children with special needs. <p>Lack of employment opportunities. Mothers with young children face multiple barriers in</p>	<p>The health and wellbeing of families is overall compromised as they struggle to meet the needs of their families.</p> <p>1. Mothers noted having compromised mental health that impacts their relationships with their children and creates continuous household stress. Families are constantly living in a fear of losing employment, housing or getting sick.</p> <p>Lack of resources to meet their basic needs leads to mothers having to decide between their household needs and attending to their own health.</p> <p>Lack of child care options and lack of secure, well-paying jobs for women continues to keep families in poverty.</p>	<p><i>“I am getting insomnia as I wake up at 2 am. I get grouchy and I get snappy with my children. It makes you stressed out about money and will my job going to come back? What happens if I get sick? How will I afford to stay home for two weeks? Who will look after my children?”</i></p> <p><i>“The children are not able to get outside and have social connections.”</i></p> <p><i>“It is hard to establish a trustful social bubble given COVID and have someone whom you can bring into your home.”</i></p> <p><i>“It is hard to find free counselling and they won’t be able to attend to you. Every time you go to a new counsellor and repeating your story. They also won’t offer services unless you are in high need.”</i></p> <p><i>“I know of a mum in my complex who has young children including twins and she doesn’t have the option to be a part of Healthy Families and she does not have a car. She is unable to go to the food bank and hence I pick up items for her from the food bank.”</i></p> <p><i>“As I have to get my car repaired, I had to decide on that as it is essential for my family or do I get my tooth fixed. So I have to live with the pain in my tooth.”</i></p> <p><i>“I moved back to the Valley so that I could have support for child care as I am lucky that my</i></p>

Priority Area	Gaps	Impacts	Quotes
	<p>participating in stable employment. Meanwhile, there is a shortage of adequate job opportunities for young mothers. Most jobs for women are in the care sector, where wages are low.</p> <p>Housing. Families with low incomes are being compelled to live in inadequate, unaffordable and unsuitable housing that has implications on health and wellbeing.</p> <p>Compromised mental health. Families experiencing poverty have significant mental health challenges and yet they face a lack available services and supports to meet needs of primary caregivers who are experiencing stressful situations.</p> <p>Accessing higher education is extremely hard for families. There are considerable barriers for people experiencing poverty to be able to access higher education to unlock more employment opportunities. Advanced school is expensive and enrollment in school leads to removal of benefits.</p> <p>Social assistance eligibility is not comprehensive. Families who are still low income but do not meet program eligibility criteria are extremely vulnerable to the impacts of poverty who are unable to meet their basic needs due to high cost of living.</p>		<p><i>family is able to look after my children while I attend school.”</i></p> <p><i>“As I went through the Pacific Care Directory looking for childcare it was very stressful – there are not available places.”</i></p> <p><i>“My daughter was sent away from two facilities because she was too much energy and they don’t want to look after her for the small amount.”</i></p> <p><i>“Mental Health conversations can be challenging when children are around and as primary caregiver it can become a challenge in having the safe space to have this conversation.”</i></p> <p><i>“There are too many people and not enough jobs.”</i></p> <p><i>“The jobs that many mothers may want to do are not well paying.”</i></p> <p><i>“I am struggling to put myself through schooling as a single mother to two children so that I can my ticket as a journeyman Electrician. However even with the training there are only four employment opportunities in the community so I may have to move from here, but I moved here so that I could get help from my mum for childcare.”</i></p>

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Priority Area	Gaps	Impacts	Quotes
	<p>Non-binary children face hostility and may be kicked out of their homes when they declare their gender identity. They do not have social supports and services to help them during transitional moments in their lives.</p>		<p><i>“There are not enough work from home opportunities available to support mothers to work from home. The resource centers do not have enough opportunities for those.”</i></p> <p><i>“Child care also does not pay enough for young mothers to be able to remain employed and have child care for their own children.”</i></p> <p><i>“In-home child care opportunities are not available as child care is not being allowed in rental units.”</i></p> <p><i>“Now that I am 30 years old and I have an income of \$2000, I don’t qualify for the funding even though I am still low income and though I was in foster care my entire life. I am in the grey areas of the eligibility and I don’t get the support that I need to meet my family’s needs and be able to access opportunities to enhance my lifestyle.”</i></p> <p><i>“I have found it so hard to be able to get to school so that I can get the skills to find secure employment. I went to school and so I lost my benefits. I had to get my car repaired which is critical for me to go to school and get essential supplies for my family. So, my mum had to get a line of credit pay to support me in paying rent.”</i></p>

Priority Area	Gaps	Impacts	Quotes
<p>Food Security</p>	<p>Food security is a challenge for individuals and families experiencing poverty who are unable to access healthy foods.</p> <p>Seasonally, it also becomes a challenge in accessing foods because there is no farmers’ market in the winter. In the summer, the farmers’ market program provides access to fresh fruits and vegetables.</p> <p>Social services agencies are having to carry out deliveries to provide people with food.</p> <p>Families who don’t have access to private transportation are unable to access food banks and support services. Anyone who is not connected to Healthy Families is also not able to gain access to food banks.</p> <p>Limited hours of food banks restrict working individuals from accessing services.</p> <p>Discrimination towards 2SLGBTQIA+ people creates barriers for people in accessing food supports (sometimes offered by religious organizations).</p>	<p>People are facing food insecurity and have poor diets that leads to poor health and development outcomes.</p> <p>The impacts of hunger at a young age are far-reaching into adulthood.</p>	

Priority Area	Gaps	Impacts	Quotes
Accessible and Affordable Transportation	<p>Lack of transportation connectivity and reliability. There is no bus route near food bank and other services. For families, this becomes a challenge to transport food with their children at their sides.</p> <p>Car maintenance and insurance is unaffordable for families. Some are able to have a car, but cannot afford repairs and maintenance – which reduces an individual’s ability to pay for other needs.</p> <p>Transit system is unsafe. The buses are not reliable and lack of connectivity and safety provisions creates risk of harm towards women, 2SLGBTQIA+, children and seniors.</p> <p>Lack of snow removal in residential areas and inner streets presents barriers for people to remain mobile who do not have a car.</p> <p>Young mothers face barriers in obtaining a driver’s license due to a lack of child care supports to take lessons and tests.</p>	<p>People are unable to access critical supports and services, including doctors and food banks, that are needed to deal with challenges associated with poverty.</p> <p>Lack of transportation options leads to people being unable to meet their needs that impacts their overall health and wellbeing.</p> <p>People are unable to participate easily in social and economic opportunities due to limited availability of public transit options. This a significant barrier and risk for people seeking to carry out shift work.</p> <p>Limited safety provisions increases safety concerns for vulnerable populations while travelling alone through the region, especially women.</p>	<p><i>“As a young woman with children, there are people who feel no hesitation to approach women and this makes me feel unsafe.”</i></p> <p><i>“After moving here from a big city like Toronto where I didn’t feel unsafe, over here I notice that after 8 everything shuts down. It’s almost eery to step out in the dark.”</i></p> <p><i>“There have been home invasions, thefts and car breakins. There is a big homeless population and mental health issues. There have been attacks on children and on animals.”</i></p> <p><i>“We need more security cameras that work around town.”</i></p> <p><i>“When it snowed I did not go out for a week with my child when it snowed because the sidewalks were not cleared. I was walking on main road with my children. My car needed repairs so I had to walk but the roads were not cleared.”</i></p> <p><i>“There is a lack of affordable car financing options. The options are over \$300 years and the insurance rates are through the roof that presents barriers for young mothers.”</i></p> <p><i>“We have been hearing of more benefits or opportunities but it does not happen necessarily and it can be discouraging not knowing what can happen.”</i></p>

Poverty Assessment & Reduction Strategy
 “What We Heard” – An Engagement Summary Report

Priority Area	Gaps	Impacts	Quotes
		<p>Inconsistent snow removal services in residential areas and in inner streets leaves vulnerable populations, such as women, seniors and children stranded and isolated in addition to being cut off from social services. Walking on streets during snow can lead to falls and injuries.</p>	

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“What We Heard” – An Engagement Summary Report

Priority Area	Gaps	Impacts	Quotes
Liveable Incomes	<p>Income assistance allocations are not sufficient to cover basic needs for people experiencing poverty.</p> <p>Income assistance benefits cease too quickly after accessing basic employment creating prolonged vulnerability as individuals need more time to access better housing and build an emergency fund in case of job loss.</p> <p>New mothers facing financial hardship need greater income assistance during a child’s infancy as they do not qualify for EI or maternity are unable to find employment with infants at home due to lack of affordable child care options.</p> <p>Child Tax Benefit is helpful but it has limitations for financial planning as it can be unstable for families with custody issues and for some it has been cancelled.</p> <p>Child care Subsidy is not enough to cover child care fees.</p> <p>The eligibility criteria for income supports is often not comprehensive and does not account for the cost of essential goods and services required to maintain a basic lifestyle. The criteria also does not account for the added challenges faced by families who are slightly above the eligibility criteria who continue to face housing insecurity and compromised health and wellbeing because of impacts related to poverty.</p>	<p>People experiencing poverty are not able to meet their basic needs as income assistance is not sufficient to cover cost of living.</p> <p>People experiencing poverty continue face barriers in accessing employment and other opportunities to enhance their standard of living due to insufficient income assistance.</p> <p>Income assistance eligibility criteria is too restrictive for people who are slightly above poverty measures but are still unable to have a healthy standard of living.</p>	<p><i>“In the provincial income assistance, the shelter amount allocated is \$600 which is not reasonable for a mom with 2 kids. So, you have to tap into the support allocation to cover the shelter costs.”</i></p> <p><i>“I lost my job during the pandemic and I was pregnant. I got a letter I may have to pay back CERB but they mentioned I did not qualify for caregiving benefit because my childcare is not closed. They mentioned I would have to look for work actively but that is not possible because I am new mother. “I wish there was somewhere to go where I could go to get help.” I was not able to get maternity or employment insurance. I also do not know how to work out my taxes with so many changes. I am also worried that I may have to owe money to CRA. This is keeping me up at night and impacting my mental health.”</i></p> <p><i>“Your income may lead you not qualify for income supports. When you are coming out of poverty you do not go into a linear income path where you have stable and secure.”</i></p> <p><i>“These programs and policies decisions are being made by people who do not have experience with poverty.”</i></p>

Priority Area	Gaps	Impacts	Quotes
<p>Social Supports</p>	<p>The design of social supports programming creates barriers for people who are forced to prove they are in “need.” The interactions with service providers can result in trauma and humiliation due to negative stereotypes held for people experiencing poverty and those who have added marginalized identities such as being 2SLGBTQIA+.</p> <p>Conservative attitudes and biases against 2SLGBTQIA+ people leads to discrimination and denies queer people access to housing, food banks, and social supports.</p> <p>Lack of gender sensitivity among social support staff and medical practitioners results in 2SLGBTQIA+ receiving poor service or having to access services in other communities.</p>	<p>Stigma and discrimination that prevents people from equity priority groups from accessing supports in the community.</p> <p>The basic needs of 2SLGBTQIA+ who are experiencing poverty remain unmet due to strong conservative mindsets and biases.</p>	<p><i>“We went to Victoria to access services because we would have a better experience that is unlike the discrimination we face for being queer in our own community”</i></p>

Priority Area	Gaps	Impacts	Quotes
Social Inclusion	<p>Non-binary children face discrimination and bullying in schools, despite existing policies.</p> <p>Discrimination related to transphobia and racism denies equity priority groups the opportunities to access housing, long-term care, and other social supports.</p> <p>Religious organizations offering services display discriminatory attitude and behaviour towards 2SLGBTQIA+ people who approach them for accessing social supports such as food banks.</p> <p>There is a lack of knowledge and understanding of queer history – among the queer and non-queer community.</p> <p>Some businesses display pride-flag stickers as performative pieces as these spaces are often not safe for 2SLGBTQIA+ people.</p>	<p>2SLGBTQIA+ people face limited employment opportunities due to discrimination and safety concerns.</p> <p>Racialized communities and 2SLGBTQIA+ people face additional barriers related to discrimination that limit their access to social supports and to establish community connections.</p>	

SHARING CIRCLE QUESTIONS

COMOX VALLEY POVERTY REDUCTION STRATEGY

Length: 1.5 - 2 Hours

Format: Participants select and respond to the priority area that most resonates with their experiences.

Regional Context: The Sharing Circle is an opportunity to support the Comox Valley Regional District in the gaining a deeper understanding of the challenges and experiences of people living poverty to identify potential actions in the seven priority areas that can be undertaken to reduce the burden of poverty in the region.

The priority areas of the Poverty Reduction Strategy:

- Housing
- Families, Children and Youth
- Liveable Incomes
- Food Security
- Affordable and Accessible Transportation
- Social Supports
- Social Inclusion

Engagement Goal: Understand the needs and challenges experienced by equity priority groups in earning sustainable livelihoods and maintaining a healthy standard of living to reduce poverty in the CVRD.

Approach For Questioning in Sharing Circle

Understand the Challenges:

- What is happening?
- What is the impact of the challenge?
- What is holding the challenge in place?

Identify the Impact Gaps:

- What is missing that could close the gap between the challenge and the solution?
- Where are the opportunities for collective impact?

Identify Potential Solutions: (In Round 2)

- What models are already being tried?
- What's working and not working?
- What resources are available? {are there opportunities or strengths within the community that can be leveraged}

NOTE: The term “equity priority groups” is used to refer to the demographics of the sharing circles who represent people with lived experience of poverty and facing social inequities.

HOUSING

Housing is an essential basic human need and is a critical social determinant of health and wellbeing. Develop and understanding of how housing challenges are experienced by people living in poverty. Identify the barriers faced by people trying to meet their basic housing needs. What are the impacts on individual health and wellbeing, and community poverty?

Challenges

1. What are some day-to-day concerns or challenges you experience in terms of housing?

Probing Questions:

Do you believe your current housing situation meets your housing needs?

What barriers do you face in accessing housing that meets your needs?

2. What do you believe is causing some of these challenges to persist?

Impacts

1. How do these housing challenges impact your day-to-day life?
2. How does your current housing experience impact your overall health and wellbeing?
3. What role do age, gender, abilities, and ethnicity play in a person’s experience with housing?

FAMILIES, CHILDREN AND YOUTH

Child poverty and vulnerability is a major concern in the region. To support the healthy development of children, a variety of needs are to be met such as food, water, shelter, clothing, security, safety, green space, and opportunities to play and learn. Identify barriers faced by families in supporting the healthy growth of their family. What are ongoing impacts?

Challenges

1. What are some day-to-day concerns or challenges you experience in terms of supporting your family’s healthy growth/development?

Probing Questions:

Do you believe your family is able to fulfill its household needs to support the healthy growth of all family members? Do children and youth have equal opportunities to learn, grow and pursue their interests?

2. What do you believe is causing some of these challenges to persist?

Impacts

1. How do these challenges impact your day-to-day life?
2. How do these challenges impact your overall health and wellbeing?
3. What role do age, gender, abilities, and ethnicity play in a family’s experience of these challenges?

LIVEABLE INCOMES

Income supports serves as a critical social safety net to provide vulnerable people with a basic income to support them in meeting some of their basic needs. A liveable income offers support by providing enough to pay for housing, childcare or eldercare, nutritious food, use transportation, continue learning, cover emergencies and participate in the community. Develop an understanding of the experience of people who access income supports. Identify any barriers or gaps in accessing income supports. What are the long-term impacts?

Challenges

1. What are some day-to-day concerns or challenges you experience in relation to attaining a liveable income?
2. In what ways has income support helped you improve your standard of living?
3. What gaps exist within the system of income supports that limit your ability to improve your standard of living?
4. What do you believe is causing some of these challenges to persist?

Impacts

1. How do these challenges impact your day-to-day life?
2. How do these challenges impact your overall health and wellbeing?
3. How role do age, gender, abilities, and ethnicity play in a person’s experience of earning a liveable income?

SOCIAL SUPPORTS

Social supports are essential to supporting vulnerable people in enhancing their health and wellbeing. Social supports refer to a range of supports to maintain a basic standard of living, including housing, food banks, meal programs, counselling, employment training, transit passes, mental health and addictions programs. Develop an understanding of the experience of people who access social supports. Identify any barriers or gaps in accessing supports. What are the long-term impacts?

Challenges

1. What are some day-to-day concerns or challenges you experience in relation to social supports?
Probing Question:
What forms of social supports are available to you?
2. In what ways have social supports helped you improve your standard of living?
3. What gaps exist within the current system of social supports that limit your ability to improve your standard of living?
4. What do you believe is causing some of these challenges to persist?

Impacts

1. How do these challenges impact your day-to-day life?
2. How do these challenges impact your overall health and wellbeing?
3. How role do age, gender, abilities, and ethnicity play in a person’s experience of accessing social supports?

FOOD SECURITY

The ability to access and consume an adequate quality diet is essential to a person’s health and wellbeing. Develop an understanding of the experience of people who are facing food insecurity and identify barriers limiting their access to food? What are the long-term impacts?

Challenges

1. What is your day-to-day experience in providing food for yourself and your family?

 Probing Question:
 Do you have secure/regular access to a variety of healthy foods to meet your nutritional needs?
2. What do you believe is causing some of these challenges to persist?
3. What forms of supports have you relied upon to deal with these challenges? How effective have they been in supporting your access to food?

Impacts

1. How do these challenges impact your day-to-day life?
2. How do these challenges impact your overall health and wellbeing?
3. How do age, gender, abilities, and ethnicity impact the way in which person or family experiences these challenges?

AFFORDABLE AND ACCESSIBLE TRANSPORTATION

People living in poverty rely on public and active transportation to meet their needs and participate in society. Develop an understanding of the transportation related challenges and barriers for vulnerable people. What are the long-term impacts?

Challenges

1. What is your day-to-day experience using multiple modes of transportation?

 Probing Questions:
 What forms of transportation do you rely upon?
 Do you believe you are able to travel within the CVRD independently, safely, and reliably?
2. What do you believe is causing some of these challenges?
3. Have you observed/experienced any positive changes in the transportation infrastructure/system that has improved your travel experience?

Impacts

1. How do these challenges impact your day-to-day life?
2. How do these challenges impact your overall health and wellbeing?
3. How do age, gender, abilities, and ethnicity impact the way in which a person experiences these challenges?

SOCIAL INCLUSION

Social inclusion is central to addressing inequities and provide just, fair opportunities for people to participate in society to advance their standard of living and break from a cycle of poverty. Develop an understanding of the experience of people living in poverty related to social inclusion. Identify any barriers faced by vulnerable people in developing a sense of belonging and accessing opportunities in the community.

Challenges

1. In your day-to-day life, please describe the different ways in which you participate in the community?
Social participation: attending the recreation centres, volunteering, attending a faith based service, celebrating cultural events, playing in a sports team, joining a book club, being part of a learning program.

Economic participation: employment, operating a business.
Political participation: engaging in political surveys, joining townhall meetings, writing letters to and/or interacting with the electing officials.
2. What community spaces and connections are important to you? What value do they add to your life?
 - a. Are there other community spaces and interactions that may add value to your life?
3. What are some barriers or challenges you experience in terms of accessing community spaces, establishing connections, or in participating in the community in any way?
4. If facing barriers to your participation, what do you believe is causing some of these challenges to persist?

Impacts

1. How do these challenges impact your overall health and wellbeing?
2. How do age, gender, abilities, and ethnicity impact the way in which people experience social inclusion?

STAKEHOLDER INTERVIEWS

To better understand the experience of poverty and the social serving organizations who service to support those in need, interviews were conducted with representatives who provide services within each of the seven focus areas. What follows, is a summary of the challenges, impacts and suggested actions that emerged through conversation. The Interview questions are at the end of this summary of findings table.



STAKEHOLDER INTERVIEWS

To dive deeper into the experiences of service providers who work with individuals who may experience poverty, the project team conducted 13 interviews with 14 community representatives. The interview questions were consistent among participants and focused on gaps and opportunities within their respective sectors.

For each of the sessions, the project team framed the conversation around the challenges and impacts related to each of the seven focus areas for this strategy: Housing, Families, Children and Youth, Liveable Income, Social Supports, Food Security, Safe, Affordable Transportation and Social Inclusion (e.g. access

COMMUNITY CHALLENGES	SERVICE DELIVERY CHALLENGES	POTENTIAL ACTIONS
HOUSING		
<p>Often more males than females served at emergency housing locations. While the average age is 35 years and above, younger clients often have higher needs.</p> <p>There are high rents and lack of affordable housing. Housing First is required to move people forward.</p> <p>Lack of liveable incomes for people requiring assistance: \$375 for the shelter portion of income supports makes it difficult to rent. People with disabilities must dip into their support money which would be for food, to cover housing and other costs.</p> <p>Food insecurity is being caused from lack of affordable housing and high cost of living.</p>	<p>People who experience homelessness do not have references to support them in accessing housing.</p> <p>Difficult to find housing for people who require supports to live independently. Lack of supportive housing.</p> <p>People experiencing homelessness and having complex needs such as mental illness and addictions issues fall through the cracks and are unable to get services.</p> <p>There is lots of stigma attached to people experiencing homelessness and/or poverty.</p>	<p>Create affordable housing, including supportive housing.</p> <p>Continue funding for the mat program to support programming for hardest to house population.</p> <p>Continue to support the Warming Centre.</p> <p>Acknowledging the opioid overdose crisis and reducing barriers for people with complex needs to get the supports they need.</p> <p>Consider ways to prioritize and fast track poverty reduction initiatives.</p> <p>Leverage the OCP process to envision the future and identify initiatives that benefit community health.</p> <p>Encourage the diversification of housing stock and incentivize housing.</p>

COMMUNITY CHALLENGES	SERVICE DELIVERY CHALLENGES	POTENTIAL ACTIONS
<p>Mental health and addiction are common challenges; lots of stigma around mental health.</p> <p>Working professionals often face challenges in finding housing that is affordable.</p> <p>Lack of affordable housing is resulting in more people moving to smaller communities from urban centres, which drives up housing prices in rural areas.</p>	<p>Food banks can only be accessed once a month and it can be difficult for people to manage food the rest of the time.</p> <p>COVID-19 constrains staff resources and reduces the ability to deliver some aspects of programming.</p> <p>Funding is a barrier to consistent service delivery. It is difficult to retain staff due to the wages and the level of support they are required to provide.</p>	<p>Address baseline infrastructure challenges that are related to poverty such as access to clean drinking water across all communities.</p> <p>Invest in infrastructure and increase bus services as there is low usage right now.</p>

COMMUNITY CHALLENGES	SERVICE DELIVERY CHALLENGES	POTENTIAL ACTIONS
FAMILIES, CHILDREN & YOUTH		
<p>Childhood vulnerabilities are linked to poverty, housing challenges and food insecurity.</p> <p>Youth who age out of funding programs face challenges in accessing supports and services.</p> <p>Children experiencing poverty or living in rural areas face challenges in accessing internet and technology to take advantage of online learning.</p> <p>Young adults between the ages of 18-20 face challenges in accessing adult services relative to adults who have years of challenges related to substance use and housing who are higher trauma priority.</p> <p>Transportation: Vulnerable families lack access to transportation which presents barriers for them in accessing services.</p> <p>Substance Use: Many families experience substance use and misuse.</p>	<p>Funding is related to a limited mandate but there is a capacity for schools to do much more in terms of poverty reduction in the community.</p> <p>There is a coordination gap within the school system to bring together programming for families. They have access to families, resources and a desire to affect change, but there is lack of coordination to get the schools involved in initiatives.</p> <p>Schools have the potential to become distribution areas for public transit. Kids Start program has a waitlist as it has funding constraints. There is a need for this type of mentorship program where volunteers reach out to families and take children to conduct activities in the community.</p> <p>In outreach supports for young adults, it is difficult to access services because they are not trauma priority for mental health and substance use services and supports that have long waitlists.</p>	<p>Municipalities can take a systems-level approach to identify where to invest resources and supports in addressing challenges such as transportation and food security.</p> <p>Include the School District in the response to addressing social challenges.</p> <p>Support development of community social service hubs that are in proximity of schools.</p> <p>Encourage strong partnership and collaboration among community organizations and partners to streamline social service delivery.</p> <p>Consider the Neighbourhood House approach to increasing supports in remote, hard-to-reach areas. Encourage neighbourhood animation and interaction as a municipal delivery model to identify needs, address challenges and deliver programs.</p> <p>Support community agencies to collaborate in establishing a centralized service hub where they can provide an umbrella of services to the community.</p>

COMMUNITY CHALLENGES	SERVICE DELIVERY CHALLENGES	POTENTIAL ACTIONS
<p>Domestic Violence: Many of the pregnant women and women participating in programming for families experience intimate partner violence, which are not conducive to a healthy home environment for child growth and wellbeing.</p> <p>Social Isolation: Women and families in rural areas are socially isolated and have no connection to services.</p> <p>Mental Health: Significant concern for women and families who are vulnerable; mental health has profound impacts on the resilience of the families. Women often lack self-confidence and self-esteem and are unable to see they are in unhealthy relationships.</p> <p>Child care: There is a complete lack of preschool and daycare services for families looking for support. Even if families can apply for subsidies, there are no facilities with available spaces.</p>	<p>Newcomer families looking for employment and language supports face barriers in accessing services.</p> <p>There are no consistent data measures in place to evaluate child poverty and vulnerability in the region.</p> <p>Lack of awareness among families that can leverage supports to enhance child development outcomes.</p> <p>Lack of awareness of where to access services.</p> <p>Limited transportation presents barriers for families to access services.</p> <p>Limited physical space for growing organizations to deliver more / additional services.</p>	<p>Invest in a functional local transportation system to support the mobility of families and connect them with food banks and social supports.</p> <p>Carry out initiatives to advance food security in the region.</p>

“Comox school is sitting there abandoned doing nothing. As a pilot for a proposed integrative development it could hit housing, shared office space, it could be daycare, adult education outlier, recreation (the school has a gym). The school district isn’t going to initiate the development – somebody has to come to us.”

“Right now we have groups planning childcare, housing, mental health, food security - all in their own circles and silos - and often duplicating school district/ municipal/ provincial agency and their contractors/ non profits.”

“We are all competing for the same pots of money. There is no money for prevention programs and then we get vulnerable children who are in heightened situations. We have not received an increase in funding for 20 years.”

COMMUNITY CHALLENGES	SERVICE DELIVERY CHALLENGES	POTENTIAL ACTIONS
SOCIAL SUPPORTS		
<p>Seniors do not have liveable incomes.</p> <p>Transportation is not accessible, flexible or consistent to seniors.</p> <p>Lack of employment opportunities exist for people suffering from mental health and substance use challenges.</p> <p>Access to mental health services and treatments for severe mental illnesses is a challenge.</p> <p>Seniors experiencing substance use challenges and homelessness are unable to access housing.</p>	<p>Lack of awareness among community members of available services.</p> <p>Funding is not regularly available and dependent on grants.</p> <p>Funding-constraints lead to waitlists and denial of service.</p> <p>Program design for low-barrier employment has constraints that creates challenges for people seeking opportunities.</p>	<p>There is need for coordination and collaboration among all levels of government to create liveable income supports.</p> <p>Programming for education and social inclusion for seniors – there is ageism against seniors that limits social and economic opportunities.</p> <p>Housing for seniors and senior women that is safe, has supports and is in central locations to ensure inclusion and access to opportunities.</p> <p>Fuel economic activity to create jobs for employment in the community.</p> <p>Support collaboration and integration of services.</p>

COMMUNITY CHALLENGES	SERVICE DELIVERY CHALLENGES	POTENTIAL ACTIONS
FOOD SECURITY		
<p>Food security, housing and poverty are interlinked.</p> <p>Community members with income barriers (including families) have challenges in accessing healthy foods.</p> <p>Greater emphasis on housing compared to food, which leads people to get by with whatever is available. There is a nutritional deficiency in the community.</p> <p>People who are not housed are not able to access programming.</p> <p>People without access to internet and digital device are unable to access services.</p> <p>Higher hydro bills in winter months means that many may face greater food insecurity.</p>	<p>Limited funding as programs have grant-dependent constraints.</p> <p>Rising cost of food constrains programming.</p> <p>COVID-19 has presented a barrier in running a community kitchen as organizations were unable to access partner kitchens.</p> <p>Small volunteer run organization comprising of mostly seniors who are largely only able to support families facing one-off emergency situations in accessing food, which is not sustainable.</p> <p>Difficult to manage food deliveries on the islands.</p> <p>There is not enough interaction of people from different income groups to understand each other’s struggles.</p>	<p>Support in establishing a physical food hub that can facilitate meal preparation, storage, and distribution.</p> <p>Leverage public spaces to increase food production such as in the Exhibition Grounds.</p> <p>Advocate for guaranteed liveable income.</p> <p>Housing needs to be addressed to increase the community’s capacity to have nutritional security.</p> <p>Support community gardens as it can be an effective way to encourage mental health and wellbeing.</p> <p>Increase mental health services and programming as issues continue to rise related to physical, mental, emotional health.</p> <p>Encourage a recycling program that supports vulnerable people to make money but by accessing recyclables in a safe manner that does not require dumpster diving. Similar to a free library, recyclables can be dropped off in safe spaces.</p> <p>Think of climate change and how to support a healthy environment through social service delivery.</p>

“On one hand we see the rising wait list as the pandemic has increased vulnerability. In 2020 we provided 11,400 food boxes and 26,000 hot meals. As we see the need to rise but we are not seeing the same increase in funding. The food costs are going up, especially healthy foods. As the pandemic drags on, it becomes harder for communities. There is a big concern for funding to make this sustainable in the long run.”

“What we find in our person-to-person meetings, is that our perceptions of poor people were blown out of the water. They share so much and help their neighbours. There is more goodwill among them than we would expect and we somehow need to break down the barriers with the poor and I think something positive would come from that.”

COMMUNITY CHALLENGES	SERVICE DELIVERY CHALLENGES	POTENTIAL ACTIONS
SOCIAL INCLUSION		
<p>People are often unaware and uncomfortable in engaging with persons with disabilities and hence make no effort to engage with them. If there is a shy, introverted or experiencing poverty as a person with disabilities is further kept from engaging in social inclusion.</p> <p>Housing: There are a lack of affordable and accessible housing units for persons with disabilities who are experiencing poverty.</p> <p>Transportation: There is handy dart but it has limited service as it is not offered on Sundays and weekends.</p> <p>Food Security: Persons with disabilities who are poor cannot afford to eat well which is a further reduction in their health.</p> <p>Liveable Incomes: Persons with disabilities are not given enough money to live a healthy lifestyle.</p>	<p>Programs are often volunteer-run organizations and there is lack of funding to formally advance this work in the community.</p> <p>The committee is led by aging seniors who have limited capacity and there is a challenge in finding younger people to take on this work.</p> <p>Community planners and developers are not approaching design solutions from a lens of accessibility, inclusion and equity.</p> <p>The building code is restrictive and limits adequate provisions to facilitate design that is accessible for people with mobility aids. This reduces the enforcement capacity of city planners to secure accessible design features for new developments.</p> <p>Delivering information and undergoing advocacy efforts via volunteer organizations is unsustainable.</p>	<p>Invest in creating free public transit.</p> <p>Develop more co-op and affordable housing to address homelessness.</p> <p>Advocate to implement universal basic income of \$2000.</p> <p>Consider programs such as the Ministry of Loneliness (England) to address issues with social isolation and loneliness.</p> <p>Volunteerism is a wonderful institution, but it is problematic to have volunteers work without compensation, especially when the volunteers are having difficulties in making needs meet.</p> <p>Undertake an OCP review to plan and implement solutions for the future with regards to transportation, housing, and climate change.</p> <p>Community planning needs to create cohesive and inclusive spaces and not segregate and isolate seniors into old age homes and create excluded spaces for children and child care</p>

“We need more bicycle lanes so that children and cyclists are safe and able to get around. As a rider of a scooter, I often use bicycle tours. I took people on a scooter tour and they mentioned that being in a scooter is much scarier than being in a bicycle.”

“The process of finding financial support is one of having to beg and having to prove you are poor and deserving. In some cases, they are willing to cut you off quickly. This does not improve your self-esteem and when a person’s self-esteem is harmed they will suffer greatly. They will lead to losing jobs and it is a crime for all of society.”

“People who are poor and struggling just to survive. They have significant challenge in accessing employment opportunities and the income supports they receive are not sufficient in making ends need. This also leads to social isolation and loneliness among people with disabilities.”

COMMUNITY CHALLENGES	SERVICE DELIVERY CHALLENGES	POTENTIAL ACTIONS
<p>Emergency shelters are limited and there is need for more services to be delivered in safe and inclusive spaces.</p> <p>Lack of awareness among community members of creating social inclusion.</p> <p>There are language barriers in accessing social supports and there is need for more culturally competent services.</p> <p>Trans adults and youth face discrimination and bullying in the workplace and schools and there is a lack of supports they can access.</p> <p>A significant number of homeless in our community have had a brain injury.</p> <p>Housing is a huge challenge and there is none affordable for people on pensions. People with disabilities face barriers in accessing housing and landlords are reluctant to rent to them.</p> <p>Living income is a real struggle and people with a brain injury cannot retain employment.</p> <p>Social inclusion is difficult with COVID-19.</p> <p>Employers are not equipped to hire persons with disabilities.</p>	<p>There is trans misogyny among social service providers that creates gaps between services and what people need. This presents significant barriers for trans people experiencing homelessness to access shelters.</p> <p>Funding is a challenge as it limits one-to-one services and overall supports that an organization can provide.</p> <p>Housing is limited and there are waitlists. It is hard to get a reference for people who suffer from a brain injury for housing. It is also difficult for them to share a room with another person.</p> <p>Food bank has limited items and it is difficult to accommodate people with brain injuries and disabilities.</p> <p>Supportive housing is not available for people who require supports to be able to live on their own.</p> <p>Many clients don't meet the income thresholds and then are not able to access supports.</p> <p>People are not able to advocate for themselves if they do not know the available supports.</p>	<p>Continue to support positive initiatives such as Lush Valley, the Coalition to End Homelessness, Community Health Network, Connect Warming Centre.</p> <p>Address bullying for 2SLGBTQIA+ in schools; anti-bullying education should be required in schools and in the community.</p> <p>Create more shelter beds for 2SLGBTQIA+ populations experiencing homelessness.</p> <p>Integrate equity, diversity, and inclusion lens into planning and program development.</p> <p>Create affordable housing. Also develop more supportive housing units.</p> <p>Advocate for increasing a liveable income.</p> <p>Training and education required for employers to create inclusive workplaces.</p> <p>Build awareness for planning for the needs of people with disabilities in community planning and program development.</p> <p>Local governments can guide strategic collaboration and bring all community partners to the planning table.</p>

COMMUNITY CHALLENGES	SERVICE DELIVERY CHALLENGES	POTENTIAL ACTIONS
<p>Transition is problematic for people requiring supports; youth with disabilities lose supports as soon as they leave school system and turn 19; seniors are further challenged as they transition to retirement and old age supports.</p> <p>Social inclusion and safety are huge concerns for people with disabilities. They are getting by without community supports such as using an ATM or taking the bus. It takes a long time to learn and when things changed rapidly under COVID, people with disabilities face many barriers.</p> <p>Newcomers face barriers to their social inclusion in the community.</p> <p>Lack of capacity in the community to support newcomers to able to participate in the community.</p> <p>Lack of language supports in social service delivery impacts all poverty reduction priority areas.</p> <p>Limited technological literacy serves as barrier for people to access services and participate in the digital society. Newcomers also cannot afford computers and training. This isolates people further.</p>	<p>Increasing trend of newcomers finding homes in rural communities, yet funding for newcomer support is concentrated in the larger, urban centres.</p> <p>There is limited service uptake by newcomers who self-identify as 2SLGBTQIA+.</p> <p>Newcomers who speak English may not consider seeking support initially but who face challenges in navigating the system in the long run and then come for support.</p> <p>There is a lack of awareness of the broader social service umbrella. Some organizations will try to serve newcomers rather than referring to our available services.</p> <p>There is a lack of a clear understanding of the role played and the scope of services provided by settlement agencies.</p> <p>There is a reluctance to collaborate across organizations on crosscutting issues because of fear of encroachment on resources. This leads to duplication of efforts and wastage of resources.</p>	<p>Support formalization of strategic partnerships among community organizations to consolidate initiatives. They can pool resources and collaborate to effectively to deliver on legacy community projects, such as to advance anti-racism programming. This could also lead to data sharing, survey administration to integrate service delivery and knowledge production.</p> <p>Support organizations to integrate language diversity across services.</p> <p>Build capacity in people to access and use technology to participate in society.</p> <div data-bbox="1325 911 1982 1255" style="border: 1px dashed #90EE90; padding: 10px; margin-top: 20px;"> <p><i>“Trans individuals are most likely to be homeless – when we accompany that with shelters without spaces for Trans people – it becomes a problem. There are no shelter spaces for queer individuals and it’s a gap.”</i></p> <p><i>“Simply put, the supports are not enough, the need is so great that a lot fall through the gaps.”</i></p> </div>

COMMUNITY CHALLENGES	SERVICE DELIVERY CHALLENGES	POTENTIAL ACTIONS
<p>Lack of affordable housing is a challenge and people cannot even afford insurance and cars.</p> <p>Racism is a barrier that limits the inclusion of newcomers and racialized people into society. Since COVID-19 there has been a surge in anti-racism.</p> <p>Racism impacts a person’s employability due low cultural competence in the community, workplace and among newcomers. This lack of cultural understanding leads to microaggressions and conflict in the workplace. Employers become hesitant to hire newcomers.</p>		

PARTICIPATING ORGANIZATIONS:

- CV Transition Society
- Connect Warming Centre
- Island Health
- John Howard Society
- Board of Education
- CV Children’s Daycare Society
- CV Family Services
- Better At Home
- Lush Valley Food Action Society
- St. Vincent De Paul
- Comox Valley Accessibility Committee
- CV Pride Society
- CV Head Injury & Beaufort Society
- Immigrant Welcome Centre

AREAS OF SERVICE

The organizations interviewed provide the following service areas for the region:

- Emergency transitional housing
- Meals, clothing, survival gear and life skill building to people in need of shelter
- Rental supports for families, women and children fleeing violence
- Support and guide good land use planning to enhance outcomes of social determinants of health.
- Support for housing grants and applications
- Social supports and housing for youth and adults suffering from mental health, substance use and addictions challenges.
- Supportive outreach and youth housing, youth justice and transitional programming, substance use programming, counselling, parent teen mediation, mental health outreach and KidsStart.
- Education, learning and development and social supports to children and youth across the region.
- Universal breakfast and meal programs to children who are facing food insecurities, community garden
- Not-for-profit child care services
- Community navigation services to connect pregnant women and families with young children to social supports and resources
- First point of contact for families to access food banks, mental health, and child care supports
- Non-medical services at reduced rates (meal delivery, cheap transportation etc.)
- Partner with local organizations to provide anyone facing food insecurity with dignified access to healthy foods through food delivery and hot meal programs
- Support local food production, harvesting and community engagement with vulnerable populations
- Advocacy and representation for persons with disabilities through making overtures to government, raising awareness, and conducting accessibility assessments
- Advocacy and education on the inclusion of 2SLGBTQIA+ population and increase awareness of the costs of gender discrimination
- Counselling for people with low-incomes and intellectual disabilities with resources and supports
- Settlement services to newcomers including employment and language training and social supports such as housing, income supports, family services, mental health

STAKEHOLDER INTERVIEW QUESTIONS

CVRD POVERTY ASSESSMENT & REDUCTION STRATEGY

Length: 30-45 minutes virtual/phone interviews (up to 60 minutes for group interviews)

Format: Participants respond to questions examining challenges within the focus areas that best related to their organization’s experiences.

Regional Context: The CVRD is implementing its Regional Growth Strategy and seeks to identify potential actions in the seven focus areas that can be undertaken to reduce the burden of poverty in the CVRD.

The focus areas of the Poverty Reduction Strategy:

- Housing
- Families, Children and Youth
- Liveable Incomes
- Food Security
- Social Supports
- Affordable, Accessible Transportation
- Social Inclusion

Engagement Goal: Understand the experiences of community organizations in supporting priority equity groups in improving their standards of living and escaping poverty.

Note: Equity priority groups refers to individuals and populations who are collectively being under-served, mis-served or disadvantaged by policies, procedures and programs. These groups face barriers that impact their ability to participate in a society equally.

1. Organization Name:
2. Please briefly describe your role in your organization.
3. Which demographics best represent the clientele you serve?
4. Which focus areas of the CVRD Poverty Reduction Strategy relate most to your organization’s mission?

5. In relation to your focus areas, what are the most pressing challenges facing the community in relation to each priority area?
6. What supports/services are available through your organization to address these challenges?
 - a. How effective are these services in meeting your clients' needs and? (or)
 - b. How effective are these social supports in increasing the standard of living across the CVRD?
7. Who is left out from accessing these supports?
 - a. What are the challenges or barriers that limit outreach to these groups?
 - b. What are the impacts of this exclusion?
 - c. What challenges does your organization face in delivering supports/services?
8. What are some immediate gaps that exist within the social service system that allow for these issues to persist?
9. What are some examples of successful programs/services in the community or elsewhere?
 - a. What contributed to the success of these initiatives?
 - b. For the ideas from elsewhere, what would it take to implement them here? (financial, organization lead, etc)
10. What opportunities or potential actions could be created to improve the availability and effectiveness of social supports/services
11. What role do you think local governments and the Comox Valley Regional District play in reducing poverty in the community?
 - a. Are they playing some of this role currently?
 - b. What immediate contributions do you think they could make to help reduce poverty?

SELF-GUIDED TOOL KIT

The online self-guided tool kit engaged in solutions thinking with 6 coalitions representing over 30 organizations and 68 individual participants. A consistent line of questioning was developed for each Focus Area that systematically unpacked ideas, barriers and iterated on solutions following the, “How Might We...” engagement method. The specific questions for each of the focus areas can be found after this table of findings.



SELF-GUIDED TOOL KIT

An online self-guided tool kit was developed to help existing coalitions or groups participate in a self-facilitated session during a regular monthly meeting, for example. These organizations were encouraged to select a minimum of two focus areas to guide their discussion. The questions for each focus area followed a similar framework that aimed to identify barriers and uncover solutions. In total, six self-guided tool kit sessions were conducted with participation from over 30 organizations and 68 participants.

HOUSING

Organizations Represented: Dawn to Dawn Action on Homelessness Society, Comox Valley Social Planning Society, North Island College Nursing Dept, Comox Valley Family Services, Habitat for Humanity North Island, Comox Valley Community Foundation, Island Health Mental Health and Substance Use, Division of Family Practices/Island Health, Community Action Team, Wachiy Friendship Center, L’arche Comox Valley, St. George’s United Church, Glacierview Lodge, Salvation Army Family Services, Indigenous Women’s Sharing Society, Early Years Collaborative, Comox Valley Transition Society, Comox Valley Coalition to End Homelessness (28 attendees)

**How might we provide better supports and services for those who need assistance in acquiring housing?**

- Build a diverse supply of affordable housing
- Regulate rental prices through policy tools
- Increase coordination among housing agencies to support applicants in accessing opportunities for housing
- Establish a local information hub to support coordinated access
- Increase awareness among renters of their rights and available resources, such as Rent Smart.
- Offer concurrent supports while they are searching for housing
- Streamline process to facilitate faster residential development of affordable housing
- Build capacity and resilience among front line and outreach workers to respond to the COVID-19 pandemic and Opioid Overdose Crisis
- Increase access to emergency mental health supports
- Deliver cultural diversity and inclusion training for staff

**Why is this important?**

- Housing is foundational to community health
- Housing reduces despair and trauma
- Housing builds community connections
- Supports people in breaking away from poverty
- Housing keeps families together

**What’s stopping us or preventing us from providing better supports and services for those who need assistance in acquiring housing?**

- Lack of housing stock
- Cost of housing is so high that affordable housing is also not affordable
- Limited coordination of efforts among local governments
- Limited partnerships between private developers and public agencies
- Limited funding for providing regular and consistent supports for smaller town projects
- Lack of living wage and housing supports for people needing support, such as those seeking income and disability assistance.
- Sustained funding for providing the supports



What are some ideas or solutions you see that can provide better supports and services for those who need assistance in acquiring housing?

- Develop a localized information hub with all social supports information
- Establish community navigators for elders and those dealing with anxiety to talk with landlords and housing agencies
- Reduce barriers in accessing and maintaining housing, for example through build capacity programming for renters to interview with landlords
- Encourage homeowners to convert short-term rentals into more long-term rental units through implementing programming similar to Dawn to Dawn model
- Develop supportive housing options for people with mental health illnesses and brain injuries
- Deliver diversity and inclusion training for frontline workers and landlords
- Offer mobile crisis outreach response teams, especially for weekends and after hours. Consider the example of CAHOOTS from Eugene Police Department in Oregon
- Increase diverse housing stock, including more studio apartments
- Increase rental supplements for people of income or disability assistance.

FAMILIES, CHILDREN AND YOUTH

Organizations Represented: Today N Tomorrow Learning Society, CV Early Years Collaborative, Childcare Planning Committee, CV Children and Youth Matter Collective 6 attendees



How might we better support families, children and/or youth who live in poverty to better access opportunities and services needed for their healthy growth and development?

Child care lens

- Create more quality child care spaces offering flexible drop-in, low-cost and free child care options
- Increase wages and opportunities for child care operators and workers to operate facilities
- Regulate unregistered, unmonitored child care currently, patch work childcare
- Increase awareness of child care options for parents
- Increase advocacy for child care resources in the region

Children and youth mental health lens

- Offer mental health services for parents and children as the mental health impacts of poverty are severe for families facing food security and struggling for childcare, mental health and recreation services
- Increase availability of critical services across each community, in particular in rural areas
- Improve transportation to make services accessible for those who rely on active forms of transportation
- Offer accessible outdoor spaces and activities for children and family to promote better health outcomes
- Zoom is a challenging platform for most – consider viable alternatives
- Outreach to families in the form of food, services, mental health, financial literacy, parenting programs



Why is this important?

Child care lens

- Free and affordable child care will increase household incomes and support families to afford more and better food and participate in the community and access employment

Children and youth mental health lens

- Poor mental health impacts children and prevents them from reaching their potential
- Poor health and disease are likely to occur with food insecurity and poverty

- Reliable quality child care can offer a safe and nurturing environment for children to grow and thrive with a solid foundation
- A healthy child equals a healthy adult.



What’s stopping or preventing families, children and/or youth from accessing opportunities and services needed for their healthy growth and development?

- Lack of critical services and supports to lift families out of poverty
- Lack of affordable housing, child care and mental health services
- High cost of housing pushes families to remote areas where they become more isolated and cut off from services



What are some ideas or solutions that could support families, children and/or youth who live in poverty to better access opportunities and services needed for their healthy growth and development.

- Community schools are great resources that may present opportunities to establish long-term funding collaborations with local not-for-profits that are already doing great things
- Flexible and free child care operating hours to accommodate shift workers
- Develop local support service and child care hubs
- Increase services across the communities in the region
- Work with employers to offer child care and supports for families
- Engage with people with lived experience to identify their barriers and needs

LIVEABLE INCOMES

Organizations Represented: Dawn to Dawn Action on Homelessness Society, Comox Valley Social Planning Society, North Island College Nursing Dept, Comox Valley Family Services, Habitat for Humanity North Island, Comox Valley Community Foundation, Island Health Mental Health and Substance Use, Division of Family Practices/Island Health, Community Action Team, Wachiy Friendship Center, L’arche Comox Valley, St. George’s United Church, Glacierview Lodge, Salvation Army Family Services, Indigenous Women’s Sharing Society, Early Years Collaborative, Comox Valley Transition Society, Comox Valley Coalition to End Homelessness (28 attendees)



How might we improve financial security for individuals in the CVRD? Think about things like, employment opportunities, training or rental subsidies, for example. Currently, the 2019 living wage for the Comox Valley is \$15.97/hr based on a family of four.

- Advocate for liveable wage at the senior government level
- Increase financial literacy
- Increase rental subsidies and rent banks, similar to those by John Howard Society in Nanaimo
- Forgivable loans (student)
- Rent banks
- Reduce overall cost of living (rent, utilities, food, etc.)
- Develop more housing supports
- Increase benefit allocations for people on income or disability assistance
- Create more jobs offering liveable wages with extended health benefits and sick time; recognize employers who already provide liveable wages
- Increase access to affordable housing and child care
- Offer micro-finance options, similar to Grameen Bank model
- Review of provincial and federal tax rates
- Work with senior levels of government to invest in social enterprises
- Offer training for vulnerable individuals such as through building cooking skills through involvement in soup kitchens and food banks



Why is this important?

- Liveable income is needed to access housing
- High cost of living creates displacement and loss of diversity in community population
- Supports people in breaking cycle of intergenerational poverty
- Reflects a commitment to basic human dignity and increases self esteem and securities
- Increases community morale
- Reduces community crime
- Increases disposable income to spent on other services: mental health, substance use services, and hospital etc.
- Encourages local consumption and fuels economic activity for the community
- People with money tend to make and have healthier choices

**What’s stopping or preventing us from improving financial security for individuals in the CVRD?**

- Capitalism and high cost of living
- Barriers in accessing financial institutions
- Need for more payday loan companies
- Systems problem
- Lack of economic growth limiting job creation
- Limited access to affordable childcare
- Jurisdictional limitations of organizations and public agencies and competition for the same resources
- Apathy from the business community towards supporting people experiencing poverty
- Stigma attached to providing income assistance as those in need are considered as not deserving because they did not work to earn the income
- Lack of political will at all levels of government to enact legislation to create liveable incomes
- Lack of collaboration and deference of responsibility between different levels of government

**What are some ideas or solutions you see to improving financial security for individuals in the CVRD?**

- Advocate for liveable incomes to senior levels of government
- Provide non-predatory payday loans
- Increase public education on financial literacy in schools
- Address the issue of landlords who are take advantage of their tenants
- Develop diverse supply of affordable housing, e.g. social, supportive and co-op housing, market rentals
- Advocate for rights of people who are experiencing poverty
- Create more affordable and accessible child care options
- Reduce barriers for new market entrants to start small businesses
- Implement rent banks to help support people through unemployment
- Increasing housing allowance within income benefits
- Offer more rental subsidies
- Increase awareness of the scale of the issue
- Reduce stigma and discrimination attached to homelessness, poverty, and providing income assistance
- Enhance regulation of employers through update employment legislation; establish practices to make business licenses and non-profit funding contingent on appropriate wage and shift levels for employees
- Implement different models of companies such as workers cooperatives
- Ask businesses to consider offering employee housing when they come to the community
- Create a community guide for people new to the community to support them in understanding community demographics, having information on accessing services, liveable wages, food bank usage, etc. (this could be done through local realtors or Welcome Wagon)
- Create a municipal housing authority

SOCIAL SUPPORTS

Organizations Represented: Elders Take Action (13 attendees)

**How might we enhance or provide access to social supports in the CVRD?**

- Increase public awareness of community networks of existing resources through regular communications (newsletters)
- Provide manageable grants for elders and family caregivers needing connections and supports
- Improve public transport for elders
- Create community navigators to support elders in navigating the health care and other social systems

**Why is this important?**

- Awareness of availability of services and supports can enhance living standards
- Strengthening local social serving organizations supports people living in poverty with access to foods and shelter

**What’s stopping or preventing us from enhancing or providing access to social supports in the CVRD?**

- Lack of community connection and awareness of resources and needs
- Barriers in accessing social supports due to design and delivery of programs can be demoralizing; for example, online EI applications are inaccessible to those people who have no computers or who lack computer literacy
- Funding criteria can be difficult to access grants

**What are some ideas or solutions you see to enhancing or providing access to social supports in the CVRD?**

- An elders-driven community navigators team to support people in navigating health care and other social systems
- Deliver public education on available supports and services
- Promote neighbourhood inclusion through encouraging programming and messaging to establish community connectors and neighbourhood supports
- Establish advocacy and empowerment teams to accompany vulnerable elders in voices their needs

FOOD SECURITY

Organizations Represented: Lush Valley Food Action Society, CV Community Health Network, Cumberland Community School Society, Farm to Cafeteria, CV Food Policy Council 6 attendees



Thinking about the Food Security Continuum, how might we create a food system that alleviates food insecurities for individuals in the CVRD?

- Invest in short-term relief strategies such as the Good Food Box program, healthy local food hamper delivery (serving all who need it) and the Hot Meal program
- Offer options for home delivery to increase access
- Reframe the issue as nutritional security and not about filling bellies as it is important to get quality, healthy, whole food for people experiencing poverty
- Reduce stigma attached with accessing services; the design and eligibility criteria of programs needs to be altered to offer services with dignity, for example as a ‘Good Food Organization’ we are beholden to certain principles that eliminate the requirement for people to prove they are in need
- Increase input from people with lived experience to give input into the program
- Build capacity among organizations to provide services through increasing resources and community food assets such as: coolers, tools, delivery vehicles, kitchens, gardens, land for local food sales, community gardens, seed library, workshops, food hub, food processors, spaces for eating together etc.
- Invest in systems redesign strategies; if housing/ cost of living was less expensive, food-security wouldn’t be such an issue
- Policy changes that support lower costs for new farmers and food growers- including more affordable housing
- Ensure fishing licenses are not all taken by business that ship fish/seafood out of our community
- Build capacity in the Food Policy Council to deal with issues at a systems level
- CVRD may consider a service like the Coalition to End Homelessness to provide more capacity to focus on systems-level change
- Increasing awareness of ‘healthy and resilient food system’ as the continuum image is quite simple and does not identify government responsibility
- The culture of food is missing in the continuum; we need to celebrate growing, preparing and eating food together as part of poverty reduction.
- Build food skills and increase access to land to grow food

**Why is this important?**

- Food is a basic human need
- Good nutrition is important for health and well-being that helps prevent chronic illness that affects healthcare system
- Engagement with food systems (gardening for example) promotes better overall physical and mental health as it can reduce stress, anxiety and promote community connection
- Advance Reconciliation through addressing with the colonial legacy of agriculture
- Local food production is needed for long term food security

**What's stopping or preventing us from creating a better food system that alleviates food insecurities for individuals in the CVRD?**


- Funding gaps are a limitation to real change that takes time and consistent support in the long-run
- Lack of access to land and secure tenure for new growers creates barriers for new market entrants
- Bureaucracy can create barriers in shifting government and bringing policy change
- Food security cannot be addressed through a charitable model of food banks as this is limiting and dehumanizes people living in poverty expecting them to survive on cheap, processed foods

**What are some ideas or solutions you see to creating a better food system that alleviates food insecurities for individuals in the CVRD?**

- Advocate for universal basic income for individuals
- Develop more affordable housing
- Support with aggregation and distribution of local food
- Increase access to public and private land for community growing and new local farmers, for example through bylaws for urban agriculture and lease of public land for food growing
- Deliver more public education and outreach on local food growing
- Develop a local food hub for food rescue
- Prioritization of local food as a community asset
- Create stable markets and liveable wages for local farmers through creating markets in long term care, social housing, hospitals, schools and other institutions with local food procurement
- Facilitate a more generative local economy and decrease food miles
- Develop a strategy to advance actions related to creating food security in the region
- Look at building community food assets that provide quality food programming
- Engage people in community growing through participating in community gardens and capacity

- | | |
|---|--|
| <ul style="list-style-type: none"> • Embed shared economy values into local economy to reflect the interconnected impacts of good built environment, financial security, social, cultural and ecological wellbeing on community health | <ul style="list-style-type: none"> • building programing to learn to cook food and get access to quality local food. • Increase Indigenous food sovereignty and restoration of traditional food lands • Support Indigenous communities in boat purchase and have access to fish and seafood |
|---|--|

SOCIAL INCLUSION
Organizations Represented: Social Planning Society, Regional District, City of Courtenay, School District 71, Employment Services, Salvation Army, City of Courtenay Councilors, L’Arche (15 attendees), Elders Take Action (13 attendees)

 **How can we remove barriers and discrimination that prevent equity priority groups* from participating in political, economic and social life?**

- | | |
|--|---|
| <ul style="list-style-type: none"> • Integrate accessibility into the design of the built environment to remove physical barriers to movement for those with mobility challenges, such as through ramps on buildings, separate spaces on roads, sidewalk improvements, etc. • Encourage people to get connected in their neighborhoods with equity priority groups • Support for equity priority group individuals to run for public office | <ul style="list-style-type: none"> • Organizational review at all levels to find what structures keep people out • Demonstration of equity, diversity, and inclusion by local governments • Advance inclusion into all processes |
|--|---|

 **Why is this important?**

- | | |
|--|--|
| <ul style="list-style-type: none"> • Lack of inclusion of diverse people in community development process marginalizes groups and creates gaps in service delivery • Social inclusion enhances quality of life for all through creating community connection and reduces isolation | <ul style="list-style-type: none"> • Address misconceptions and reduce bias |
|--|--|

**What’s stopping or preventing us from removing barriers and discrimination that prevent equity priority groups from participating in political, economic and social life?**

- Lack of awareness of needs of marginalized groups
- Limited action and lack of ability to develop relationships with people in equity priority groups or organizations
- Unable to look beyond our own prejudices and biases
- Limitation of regulatory framework in creating accessible spaces and access, e.g. building codes
- Funding through grants creates a challenge in developing consistent long-term programming

**What are some ideas or solutions you see to removing barriers and discrimination that prevent equity priority groups from participating in political, economic and social life?**

- Evaluate all financial transactions through impacts on economic, social, environmental factors.
- Integrate an intersectional feminist and accessibility for policy development to develop equitable and inclusive solutions
- Amplify voices of marginalized groups at decision making tables
- Promote programs of “neighbourhood connectors” to encourage inclusion at the neighbourhood level. For example, encourage neighbourhood relationships that can support individuals in getting groceries, repairing broken doorsteps
- Create a process to enhance social connections between privileged and equity priority groups
- Change language to be more respectful of older adults. Use the term “elders” to reflect their role and contribution in building neighbourhoods

CONSIDERING THE 7 FOCUS AREAS – Have we missed anything?

Self-Guided Tool Kit participants were also asked to consider the seven key focus areas for the project and to provide feedback on the seven that were selected. We heard that:

Mental Health is a significant area of concern when addressing the impacts of poverty. People experiencing poverty live high stress lifestyles in trying to meet their basic needs in addition to being subjected to in varying degrees of racism and discrimination and dealing with the burdens of disability, intergenerational trauma of poverty and colonization based on the multiple identities held by a person.

APPENDIX D

Game Changers Workshop Report and Summary



Poverty Reduction Assessment & Strategy

Game Changers Workshop Summary

Comox Valley Regional District

June 2021

urban
matters

 Comox Valley
REGIONAL DISTRICT



GAME CHANGER WORKSHOP

The Game Changer Virtual Workshop was conducted in May 2021. It brought together approximately 45 representatives from local non-profits, local government staff and Elected Officials, First Nation representatives, representation from the province and more. Here, the project team will mapped out key actions to reduce poverty in the region, which was used as a basis for defining priority action areas for the final strategy. The framework for the session was identified through the Tamarack Institute Gamechangers Approach to Poverty Reduction.

ACKNOWLEDGEMENTS

We gratefully acknowledge that this work took place on the unceded traditional territory of the K'òmoks First Nation.

The CVRD and project team would also like to thank the individuals and organizations who shared their experiences and stories that will undoubtedly shape this plan. A special thanks to the community champions on the project steering committee for making introductions and regional connections to service providers and community voices.

GAME CHANGER WORKSHOP

INTRODUCTION

As part of the Comox Valley Regional District Regional Poverty Assessment and Reduction Strategy, this virtual “game changers” workshop aimed to map out the key actions to reduce poverty in the region. Participants in this workshop were members of various organizations within the CVRD.

The conversation focused on identifying current and future game changer initiatives by focus area within the CVRD, as well as discussion on how to collaborate and achieve poverty reduction game changers.

A **Game Changer** is a priority area or strategy that not only aims to deliver on its own specific goals or outcomes, but also elicits an array of other significant, positive outcomes that cascade both within and outside of its area of emphasis, and consequently, profoundly impacts the course, character, or extent of poverty experienced by people, both individually and collectively.

WORKSHOP OBJECTIVES

- Identify priority areas/big ideas for poverty reduction in the CVRD (in particular those which will influence the progress towards the CVRD target of reducing poverty by 25% in 2025)
- Build relationships for working together to generate change and increase collaboration across organizations
- Build awareness of local poverty in the CVRD
- Create an understanding of a systems-based approach to addressing poverty

WORKSHOP OVERVIEW

Hosted virtually on Zoom, workshop participants were presented with a brief PowerPoint presentation outlining the objectives of the overall project and the workshop itself, then asked to engage within breakout groups to answer prompts regarding poverty reduction “game changer” activities or initiatives.

There were two breakout sessions led to facilitate conversation and collect feedback. The first breakout groups were purposefully created, strategically grouping organization members based on their area of expertise and their organization’s focus area. The second break out groups were randomly assigned.

Responses in each session were gathered using the virtual whiteboard platform, Mural. For each group, there was a Mural board set up with primer content and a space for participants to post comments and responses among their group members.

In the first session, breakout groups were asked to respond to the following questions:

1. Which current activities or initiatives are ‘game changers’? How can they be enhanced? What is required?
2. What are additional ‘game changers’ for these focus areas? What is required to launch these initiatives?
3. For each ‘game changer’ identified, which organizations are positioned to lead? Which are positioned to support?

In the second session, randomized breakout groups were asked to respond to the following questions:

1. How might we collaborate on the poverty reduction game changers?
2. Why is it important to collaborate?
3. What are the barriers to collaborating on the game changers?
4. What are the key implementation steps to achieve the game changers?

WHAT WE HEARD

The following tables summarize the responses from each group gathered in session one and two of the workshop.

SESSION 1

Summarized responses from breakout groups purposefully composed based on participant's organization focus area.

GROUP 1: LIVABLE INCOME/HOUSING/SOCIAL INCLUSION

1. Existing Game Changers in the CVRD

What can be done to enhance these game changers?

- **Coalition to End Homelessness – Homelessness Support Fund** – the tax collected for homeowners needs to be increased; more resources needed (ie. land) to support the development of housing projects; improved local government affordable housing policies such as relaxing development costs or property taxes, density bonusing, structures that prevent rent increases and restrictions on evictions
- **Food programs for students and families (SD 71)**

General Comments:

- Game changers can be enhanced through the election of progressive Councils
- Unclear as to if the above are actually game changers

2. Additional Game Changers for these focus areas

What is required to launch these initiatives?

- **Unhoused Society** – peer-led, self supported community that supports rehabilitation for individuals through things like growing own food, healthy cooking, building tiny houses (could integrate low income seniors and others living in poverty)
- **Right to Housing Class Action Lawsuit** (all unhoused individuals in CV's right to housing) - need to acknowledge the importance of subsidized housing, the private market is not providing affordable, subsidized housing; paradigm shift away from profit to subsidize
- **Free Access** - to community hubs, spaces, halls for gathering
- **Address stigma** - bridging gaps between those with lived experience and those with no lived experience
- **Design Plans, Policies and Initiatives with people with lived-experience**
- **Universal Basic Income** – has to be a federal initiative; local government to work with organizations to advocate for this to happen, there must be an education component
- **Living Wage** – commitment from large employers, calculated by community / cost of living in the area; one for families and one for individuals;
- **Cross Governmental Collaboration** – provincial, federal, local governments

<p>3. Organizations to support and lead these game changers</p>	<ul style="list-style-type: none"> • Improved Employment Standards – paid sick time, minimum wage, vacation time, etc. • Standardized Housing Costs that are not market based • Development approval process for variety of types of housing stock. Local governments are limited in the concessions they can make regarding DCCs etc. in exchange for development • Mandated low-income housing so it is not dispersed • Advocacy for program design for income supports <p>Walk with Me, Local Government, Federal Government, Labour Council (Campbell River, Courtenay Regional), large employers</p>
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GROUP 2: FAMILY, CHILDREN & YOUTH/SOCIAL SUPPORTS/SOCIAL INCLUSION

<p>1. Existing Game Changers in the CVRD</p>	<p>Youth Belonging</p> <ul style="list-style-type: none"> • Comox Valley Youth • LINC Youth Centre • Building Connections • Comox Valley Girls Group • Cumberland Community School <p>Increase access to healthy foods for children</p> <ul style="list-style-type: none"> • Healthy Lunch Program • Famer’s Market Nutrition Coupon Program • Cumberland Food Share • Cumberland Community School Society Hot Lunch Program <p>Free Access to Recreational Services</p> <ul style="list-style-type: none"> • Courtenay Rec - Free & low-cost recreation programs for children, youth, families and adults with diverse abilities <p>Social Inclusion and Justice</p> <ul style="list-style-type: none"> • Hello, Neighbour (Elders Take Action) • Support and expand Accessibility Committee (CV Social Planning Society) • Anti-racism and diversity information and initiatives (Multicultural & Immigrant Services Association of North Vancouver Island) <p>Comox Valley Seniors Support Society (SIAS)</p>
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<p><i>What can be done to enhance these game changers?</i></p>	<ul style="list-style-type: none"> • Support and expand Accessibility Committee (CV Social Planning Society) • Social Planning – coordination and support to the Accessibility Community • People, Plans and Homes (BC Housing)
<p>2. Additional Game Changers for these focus areas</p>	<ul style="list-style-type: none"> • Transportation for Families, Youth and Children • Affordable housing for families • Social equity and inclusion • Community gathering spaces • Regional recreation pass
<p><i>What is required to launch these initiatives?</i></p>	<ul style="list-style-type: none"> • Reallocation of financial resources • Wages for staff in SS organizations • Political will • Long-term investments • Cultural safety and humility • Program continuity • Service design – inclusive and trauma informed • Led by lived experience
<p>3. Organizations to support and lead these gamechangers</p>	<ul style="list-style-type: none"> • SD71 • Community Schools (Cumberland or Lake Trail) • Support from all levels of government • Food Policy Council and Lush Valley • Indigenous Education • Friendship Centre • Support from VIHA • Indigenous Food Sovereignty • BC Housing – expand People, Plants and Home program • Leveraging resources that municipalities have to support food security (land, transportation) • CVRD Food Hub to include food and security and local food access as a key component

GROUP 3: FOOD SECURITY/TRANSPORTATION/SOCIAL INCLUSION

1. Gamechanger activities or initiatives currently active in the CVRD

- People, Plans and Homes (BC Housing)
- Transportation to access basic services and basic needs (Today N' Tomorrow Learning Society)
- Twenty-four-hour access food pantry (Weird Church)
- Door to door delivery for those with accessibility issues
- Continued transportation planning

What can be done to enhance these game changers?

- Advocating for guaranteed income
- Safer and better connectivity for active transportation
- Programs where food security is understood as nutrition security not just “filling bellies” and there is engagement with recipients that engage the community
- Dignified access to food programs
- Building a culture of trust

2. Additional Game Changers for these focus areas

What is required to launch these initiatives?

- **Re-imagining the food-based infrastructure design within schools** – ie. kitchens integrated instead of cost-plus lunch programs, which can then be used for other groups such as seniors
- **Community kitchens/gardens** – growing and producing food both individually and collectively (food skill development, access to food, belonging and inclusion, etc.)
- **Neighbourhood hubs built around community schools** - to build belonging, inclusion, and increase access by reducing travel needs etc.
- **Island Wide Transportation**
- **Car/bike Share Program** - requires funding, space, and someone to run it
- **Increasing Housing Supply** - food security and housing insecurity is linked, therefore, housing costs need to be more affordable so people can pay for food
- Having an accessible space with shared cooking facilities (City of Courtenay ‘food precinct’)
- **Community school focus on healthy families** – offered at no or low cost
- Accessibility audits with respect to transportation (cognitive and physical accessibility)
- **Social Inclusion** – normalizing the experience of others. People on assistance having their voices heard the same way as property owners/people living above the poverty line
- **Food Education for Youth** – increase knowledge on how to cook and provide food
- **Zoning Bylaws Permissive of Food Growth / Urban Agriculture**

- **Organizations to support and lead these gamechangers**

- SD71
- Community Schools (Cumberland or Lake Trail)
- Support from all levels of government
- Food Policy Council and Lush Valley
- Indigenous Education
- Friendship Centre
- Support from VIHA
- Indigenous Food Sovereignty
- BC Housing – expand People, Plants and Home program
- Leveraging resources that municipalities have to support food security (land, transportation)
- CVRD Food Hub to include food and security and local food access as a key component

SESSION 2

Summarized responses from randomized breakout groups.

How might we collaborate on the poverty reduction gamechangers?	Why is it important to collaborate?	What are the barriers to collaborating on the game changers?	What are the key implantation steps to achieve game changers?
Breakout Group One			
<ul style="list-style-type: none"> • Integration with local government, Island Health, and local, provincial and federal government • Involve people with lived experience from the start and use their input to design the processes and direction • Coordinated access and information sharing. Better ways to share data and client information among service providers and databases. 	<ul style="list-style-type: none"> • Advocacy is much stronger when we speak with one voice • Ensures services are not duplicated • Resources can be pooled together for the greater good • Increased creative solutions • Sends a stronger message to potential funders • Relationship building • Enhanced client experience • Knowledge sharing opportunities • Better results 	<ul style="list-style-type: none"> • Information and data sharing • Capacity and time of organizations • Power and equity • Collaboration • Competitive instead of cooperative • Trust and inclusion • Slow processes • Relationships 	<ul style="list-style-type: none"> • Engage peers from the very beginning • Defining and come to a consensus • Explore the problem before jumping to conclusions

How might we collaborate on the poverty reduction gamechangers?	Why is it important to collaborate?	What are the barriers to collaborating on the game changers?	What are the key implantation steps to achieve game changers?
Breakout Group Two			
<ul style="list-style-type: none"> • Collective impact model to build consensus regarding how people will work together, an intentional process to aid collaboration • Build on the good work of the Community Health Network rather than starting a new group • Engage people with lived experiences to develop solutions • Ensure that those with lived experience are compensated for their participation, not only from an equity perspective, but also from poverty reduction view 	*N/A	<ul style="list-style-type: none"> • Accessibility to funding. • Stigma and discrimination. • Inclusion of poverty reduction in all kinds of local government planning processes • Continue to rely on great organizations that are under-resourced. We must find resources to support these organizations • Mentality on how we engage with lived-experience and appropriate compensation • Time and space to engage • Getting the right people • Finding one group in the CV to take the lead to align current groups and initiatives towards a common goal • Recognizing the importance of celebrating our success 	*N/A

How might we collaborate on the poverty reduction gamechangers?	Why is it important to collaborate?	What are the barriers to collaborating on the game changers?	What are the key implantation steps to achieve game changers?
Breakout Group Three			
<ul style="list-style-type: none"> • Policy development. • Consolidate administrative tasks • Collaborative programs • Peer engagement • Advisory to local government • Long term collaboration with consistent funding • Brokerage/supporting organizations • Community hubs • Shared resources 	<ul style="list-style-type: none"> • Required for funding • Avoids duplication • To hear all voices • Efficacy • Better use of funds • Builds better relationships • Pooling knowledge • Better innovations • Builds capacity • Better opportunities, care and support for clients • Creates a common understanding rather than focusing on differences and assumptions 	<ul style="list-style-type: none"> • Limited capacity for long-term planning • Burnout • Financial constraints • Resources directed to immediate needs • Competing mandates or philosophical differences • Competition for resources • Patriarchal hierarchal thinking. • Ongoing legacies of colonialism. • Different political views • Resources directed to immediate needs • Province limited or unwilling to fund singular programs from multiple ministries 	<ul style="list-style-type: none"> • To filter and convey political representation or relationship. • Power sharing • Listen to the people who are intentionally quieter • Decolonizing systems and practices • Leverage the models in the community for each area of focus <ul style="list-style-type: none"> ○ Food Policy Council ○ Community School Model ○ Community Health Network ○ SIAS ○ Walk With Me ○ Coalition to End Homelessness

*N/A indicates there were no responses collected by the group for this question.

APPENDIX E

Poverty and Social Impact Analysis Tool

POVERTY AND SOCIAL IMPACT ASSESSMENT TOOL (PSIA)

Why use the PSIA

The CVRD is trying to find solutions to reduce poverty in the Region. This includes analyzing and considering different policy options for all decisions and actions. All government actions and decisions have costs and benefits which are usually distributed unequally across different groups of the population. Even the best prepared plans may have unintended impacts on people living in poverty and other vulnerable groups.

Evidence-based analysis of the potential poverty and social impacts of actions or decisions helps determine the impacts of different policy options and support the decision-making process. Such analyses can help mitigate potential negative impacts and identify pathways to actions which reduce poverty and exclusion.

Because poverty is the result of many different factors, considering poverty and social impacts across all departments ensures that all the work of the CVRD is mutually reinforcing the goal of reducing poverty.

The Components of a PSIA

Screening

To be completed at project initiation, during draft stages. This screen identifies whether or not a full PSIA is required. The screening tool responds to two key questions:

1. Does this action or decision impact the poverty reduction focus areas?
2. Is this action or decision likely to impact some members of the community more than others?

Poverty and Social Impact Assessment

If a project is determined to require a full PSIA (determined by screening), then the second form is completed. This is a more involved review of the project and answers:

3. How does this action or decision impact poverty reduction?
4. How is this action or decision likely to impact some members of the community more than others?
5. Are any of these impacts avoidable? If not, how can these impacts be mitigated?

Frequently Asked Questions

What is PSIA?

PSIA is a tool for decision makers to assess policies and programs at the design, implementation and review stages to determine whether or not the policies and programs may impact poverty and inequalities in the community. The aim is to mitigate unintended consequences of actions which may put some people at risk of an increased burden of consequences from the action, with an eye to addressing those consequences before an action is taken. The aim is to integrate poverty reduction and equity thinking into all local government actions.

Who needs to complete a (PSIA)?

Any CVRD staff member who is writing a report for council on a new or revised policy, plan, bylaw or initiative.

When does the PSIA need to be completed?

The PSIA screening should be done during the draft stages of the any significant policy or procedural review. If it is found in the screening process that further assessment and possibly mitigation strategies are needed, a full review should be completed and submitted with the final report.

Where do I learn more about how to complete a PSIA?

The PSIA tool is based off of three poverty reduction and equity analysis tools which have been used by various levels of government in Canada and internationally. More information and guides on completing the PSIA can be found on their websites.

a) Government of Ireland: Poverty Impact Assessment

The Government of Ireland has a website for government staff and officials to learn more about their Poverty Impact Assessment Tool. Their website includes completed examples and guidelines for completing their tool. Visit: [Office for Social Inclusion - Poverty Impact Assessment](#)

b) World Bank: Poverty and Social Impact Assessment Tool.

The World Bank has developed a comprehensive Poverty and Social Impact Assessment Tool, as well as a guide to completing Poverty and Social Impact Assessments. Their guide includes examples of using the tool and adapting policy, as well as information on metrics and data that can be used. More information can be found here: [World Bank Document](#)

c) Government of Canada: Poverty Reduction Strategy (2017)

The Poverty Reduction Strategy provides an overview of poverty indicators and impacts of poverty by demographics. Outcomes from this report also include databases for understanding poverty in Canada. The Government of Canada also has a Gender Based Analysis (GBA+) tool for the Federal Government to use in assessing its own policies.

Follow the links below for information and data resources.

[Canada's First Poverty Reduction Strategy - Canada.ca](#)

[Dimensions of Poverty Hub \(statcan.gc.ca\)](#)

[Gender, diversity and inclusion statistics \(statcan.gc.ca\)](#)

[Gender-based Analysis Plus \(GBA+\) - Women and Gender Equality Canada](#)

POVERTY AND SOCIAL IMPACT ASSESSMENT SCREENING				
Overview of Project/ Policy/ Initiative/ Bylaw	Title:			
	Department:			
	Brief Overview:			
Staff members involved in writing and preparing this report				
Who is most likely to benefit from this project?				
Is this project likely to have an impact on the following groups who are most vulnerable to poverty?	Yes	No	Possibly	Explanation
Women				
Families with Children				
Lone-Parent Households				
Seniors				
People with disabilities				
Visible minorities				
LGBTQIA+ community				
Indigenous peoples				
People who are homeless				
Is this project related to any of the poverty reduction focus areas in the CVRD?				
Housing				
Food Security				
Social Inclusion				
Children, Youth and Families				
Social Services				
Transportation				
If the answer to any of the above is YES or POSSIBLY, a Poverty Impact Assessment is required.				
Is a Poverty Impact Assessment Required?	YES	NO		
Signature:				Date:

POVERTY AND SOCIAL IMPACT ASSESSMENT SUMMARY

Overview of Project/ Policy/ Initiative/ Bylaw	Title:		
	Department:		
	Brief Overview:		
Staff members involved in writing and preparing this report			
Which of the following groups were identified in screening as likely to be impacted?		Which of the poverty reduction focus areas in the CVRD is this project related to?	
Women		Housing	
Families with Children		Food Security	
Lone-Parent Households		Social Inclusion	
Seniors		Children, Youth and Families	
People with disabilities		Social Services	
Visible minorities		Transportation	
LGBTQIA+ community			
Indigenous peoples			
People who are homeless			
Who was consulted and how to understand the likely impacts?		Outcome/ Key Findings:	
Who	How		
What type of research was done to understand potential impacts on the poverty reduction focus areas and/or impacts on specific groups?			

Research and engagement results
To what degree are diverse groups likely to be affected by the project?
What type of impacts on the focus areas is this project likely to have?
Are these impacts likely to have negative or positive consequences (Will they support poverty reduction or not? Will some groups be disproportionately affected?)
What can be done to mitigate any potential consequences?
If the project is unlikely to have an effect on poverty, are there options or alternatives which may produce a positive effect?
Incorporating Findings
How has this impact assessment been incorporated into the final project/ initiative/ report/ bylaw?
Date:
Signature:

Regional Poverty Assessment and Reduction Strategy








Board Presentation
May 11, 2021

Project Objectives

- Develop an understanding of the challenges and barriers faced by people experiencing poverty
- Assess and identify any gaps in the available services and supports in the community to address poverty
- Develop a strategy to pursue actions in relation to the focus areas to reduce poverty in the Comox Valley by 25% over the next four years.



Poverty Assessment & Reduction Focus Areas

-  housing
-  families, children and youth
-  liveable incomes
-  social supports
-  food security
-  affordable, accessible transportation
-  social inclusion

Preliminary Findings- Engagement



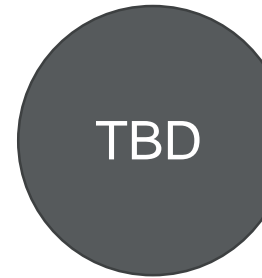
COMMUNITY SURVEY



SELF-GUIDED TOOL -KIT



INTERVIEWS



GAME CHANGER
WORKSHOP

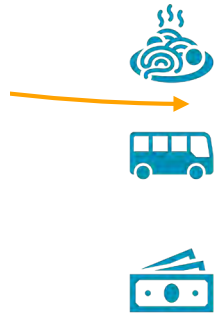


SHARING CIRCLES



High cost of living (43%) and housing affordability(21%) were top two barriers highlighted by people in meeting their basic needs.

For people experiencing poverty, it means that...

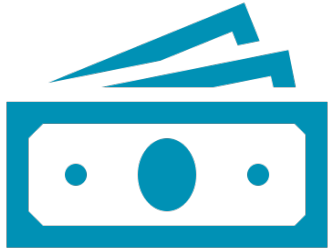


People are living in unsafe, unsuitable, and unhealthy housing

People are unable to afford and access healthy and nutritious foods consistently, transportation options constrained

People (40%) do not have enough money to cover one-time unexpected costs (car repair, dentist & medical etc.)

“The newer developments are not family oriented or affordable. Many of the developments are out of the main areas and with lack of transportation puts people at risk of isolation. The housing out of town is often run down...”



Income supports program design and lack of secure employment options contribute to keeping people in poverty cycle

We Heard...

“Your income may lead you not qualify for income supports. When you are coming out of poverty you do not go into a linear income path where you have stable and secure.”

People experiencing poverty face barriers in **accessing employment** and other opportunities to enhance their standard of living (transportation, child care, stigma)

Living wages can help close gap in cost of living



Need for mental health services highlighted by most survey respondents (19%)

We Heard...



Constant trade-offs over monthly budgets leads to increased stress and anxiety

Mental health services for families, children and youth needed to support next generation achieving full potential (breaking poverty cycle)



Cost of housing pushes families to remote areas where they become more isolated and cut off from services



People experiencing poverty rely on public transit and active transportation, OR they experience barriers to meeting other basic needs due to the cost of maintaining and driving a car.

We Heard...



“As a young woman with children, there are people who feel no hesitation to approach women and this makes me feel unsafe.” (Regarding safety of transit system)

Sidewalks and pathways present mobility barriers... creates risk and isolation for people in vulnerable circumstances, seniors and mothers with young children

Increasing **connectivity, # of stops, and hours of service** between rural areas and service centres supports poverty reduction



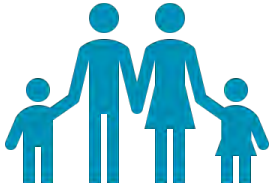
For people experiencing poverty, it means that...

49% of survey respondents did not have access to nutritious food year round

Access to food banks or social serving organizations delivering food is critical – people without private transportation and working individuals had trouble accessing the food bank (limited hours)

→ 46% indicated spending more than a quarter of their monthly income on food and almost 7% spend more than half their income on food

Food bank clients are changing... *“in the past [clients were] mainly those on fixed incomes, but now working people represent a greater and greater share of those needing help. Charity should be a stopgap measure, not a way of life.”*



Childhood vulnerabilities are linked to poverty, housing challenges and food insecurity


We Heard...

There is a complete lack of childcare, preschool and daycare services for families looking for support. Even if families can apply for subsidies, there are no facilities with available spaces




Women and families in rural areas are socially isolated and have no connection to services.

There is a coordination gap within the school system to bring together programming for families. They have access to families, resources and a desire to affect change, but there is lack of coordination...



I just landed two part-time jobs. I'm proud that I'm finally earning a monthly income of \$2000.



But, I'm in the grey area of eligibility. I don't get enough support to meet my family's needs -- to access opportunities and enhance my lifestyle.

They're getting kicked out of their homes for **being queer**. We have no specific basket in which to catch these children... This is happening here in the Valley. There is **no queer youth services** to address this issue.

Where are
the safe
spaces for

Where are
the safe
spaces for
these kids?

That's how you end up
homeless as a person in the
queer community.

What's Next? Game Changer Workshop

OBJECTIVES

- Identify priority areas / **big ideas** for poverty reduction in the CVRD
- **Build relationships** to **generate change** and increase collaboration across organizations
- **Build awareness** of local poverty in the CVRD
- **Create understanding** of a systems-based approach to addressing poverty

Questions & Discussion