



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

**Kelowna, BC  
January 19, 2018**

## Introduction and Event Summary

On January 19, 2018, the Ministry of Social Development and Poverty Reduction hosted a community meeting in Kelowna, BC to discuss poverty and poverty reduction with local residents. The event brought together more than 110 participants including people with lived experience of poverty; poverty reduction front line workers and advocates; people from the non-profit and business sectors; and other community members from various walks of life.

The event began with a welcome from Elder Pamela Barnes of the Westbank First Nation, followed by opening remarks from Shane Simpson (Minister of Social Development and Poverty Reduction) as well as a welcome and introduction from the Mayor of Kelowna, Colin Basran.

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

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

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

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

The Minister of Social Development and Poverty Reduction shared some closing remarks.

## Document Organization

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

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

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

- Life skills
  - o Offer skills coaching and education (3 votes)
  - o Coaching for skills such as budgeting, food and cooking, gardening, mental and physical training, sewing, mechanics, listening and communication skills, conflict resolution and anger management
  - o A public guardian to help in money management for people
  - o Weekly parenting classes provided through schools
- Disability issues
  - o Disabled young people have nowhere to go.
  - o A need exists for facilities for the disabled seniors, rather than young adults or youth.
  - o Doctors have differing opinions on what constitutes a disability and don't always understand how to complete PWD forms.
  - o support for training for people with disabilities
  - o The elderly and disabled need help and support
  - o Too much is inaccessible for those in wheelchairs
- Employment
  - o in Kelowna employment is often seasonal, not sustainable, low wages are insufficient to afford rents
  - o Supports to create job suitability
  - o Ongoing support to help people sustain and flourish in their jobs
- Housing
  - o People often have to move when owner sells house/apt.
  - o Waiting lists for affordable housing are too long
  - o No rentals available for under \$1000/month.
  - o Must work too many hours to afford to pay bills and rent and this can be a challenge to those with a disability
  - o The new housing being built is unaffordable
- Social isolation
  - o Isolation is high because it costs money to go out.
  - o This has an effect on mental and physical health
  - o Isolation and loneliness are closely related to addiction, poverty, accessibility, transportation
  - o Often can't leave their home without adequate transportation
  - o Need to bring people together and build connections
- Food security
  - o Not enough donated food and Foodbank is available only once per month.
  - o Too much of the same, canned, non-nutritious food
  - o Life skills needed in areas such as food, education, budget planning, cooking, shopping, etc.
- Health issues
  - o inability of people to afford medications and supplies -long waitlist to get a family doctor
  - o people must often visit same clinic hoping to be 'grandfathered'
  - o need a program to help people get on list to get a doctor.
  - o access to affordable dental care is lacking
  - o long wait lists to see a free dentist
  - o no denturists in town

- Food Security
  - o Cost of food can be high such as \$25 for a jug of milk in northern BC
  - o Fruit and other staples can cost more in different communities
  - o Provide a cap on food prices
  - o Kids go to school hungry and parents may be feeding their addictions with the household money
  - o Lack of free school lunch programs
  - o There is 'shaming' and discrimination of kids who can't afford lunch
- Small businesses have to charge more to make ends meet
- Tax policy
  - o Taxes are too high. Why have 2 taxes in BC?
- Student Debt
  - o Debt from student loans is too high.
  - o People carry debts that will never be able to pay back
  - o Interest rate on student debt is too high
  - o Provide free post-secondary education like other countries
- Housing
  - o Too many people (example of a single mother) can't find accommodation that accepts kids and pets (one mother had to camp until November)
  - o Need a rent cap. Landlords can charge what they want in a tight market
  - o Lack of housing with resources or facilities for those with addictions/disabilities
  - o There can be racism and discrimination from landlords where they will not rent to someone due to their race or need for income assistance
- Poverty cycle
  - o People cannot afford to buy things.
  - o Pay day loans
  - o The need to relocate due to poor conditions can itself feed the cycle of poverty
- Housing and pets
  - o Landlords must not discriminate against service or therapy pets
  - o People are forced to re-home pet or to not move in
  - o Need affordable and subsidized housing that allows pets (4 votes)
  - o lack of rental for those with companion pets which are important to those with disabilities
- Addictions
  - o More resources and more outreach
  - o Smaller caseloads
  - o Need for treatment centres (detox, after care, specialized programs)
  - o Long term recovery homes (12 month) (2 votes)
  - o After care places
  - o Less discrimination against people in recovery
- Government supports
  - o Double the CPP and PWD so people can afford housing
- Housing
  - o Have more group homes and co-ops tailored to specific needs (7 votes)

- Rent to own options (1 vote)
  - Housing with multi-skilled, multi-faceted, care and facilities (wrap around services)
- Food security
  - Public fruit parks and gardens (1 vote)
  - Have volunteers pick foods
  - Make waste food (almost but not expired food) available to the public based on need
  - Need affordable food
- Housing
  - Cost of housing is too expensive
  - Not enough housing
  - More home share places and opportunities (1 vote)
  - Lack of housing for students, people with disabilities
  - lack of accessible housing
  - Rent is so high that you cannot pay it with a low wage
- Community facilities and engagement
  - holistic, multi-faceted treatment centres
  - community involvement in educating the public
  - integrate people in recovery back into community
  - Lean on each other for support
  - Publicize success stories from other communities (communities can show public it's not as bad as some think)
  - Volunteer opportunities with recovery and homeless centres
- Heating is expensive and it is hard to keep warm — it costs \$300-\$400 per month to heat suite and there is no insulation
- Employment
  - Students who can't find employment will have a hard time
  - Employment is in issue and people must go out of town to find work
  - Jobs don't pay enough
  - Older worker in their 50s are laid off work because they are considered too old – the owner laughed when he said he “wanted younger workers”
- Transit
  - Work is not paid enough and cannot cover rent or transportation
  - Buses are not affordable and schedule is insufficient
  - Transit takes too long to get anywhere (my daughter takes 1.5 hours to get to her work)
  - Missing bus makes me late for school
  - Bus needs to be more frequent
  - Bus should not be scheduled in Victoria
  - If I miss bus, I have to take taxi to work which costs 30% of my earning that day (1 vote)
- Housing
  - Have been on waitlist for affordable housing for 10 years (1 vote)
  - Need more regulations on rental housing as it is often not healthy
  - Landlords are not supportive and do what they want because they can

- Rent takes 80% of my PWD income (1 vote)
- Rental costs are up \$400-\$600 in the last 4-5 years for typical apartments (3 votes)
- Rents keep going up (by \$25 for one, by \$40 for another) — this is a lot of money to me
- Accessing government services
  - No one-stop central place to go to find supports
  - There used to be an organization that would advocate for renters but they lost their funding and now I don't have help
  - Work BC — help is not readily available (1 vote)
  - Rental Tenancy Board is no longer available for people to get face-to-face service
  - There used to be services about 10 years ago
  - Agencies don't communicate with each other
  - City is growing but services are decreasing
- Government supports
  - I get rent subsidy but once I receive my PWD payment, my rent went up
  - I can only claim \$1,000 for being on PWD
  - Would like enough PWD support to be able to volunteer (1 vote)
  - People do not know their rights
  - Disability benefit means you will always be poor and earnings clawed back
  - Married people get less disability benefits
- Child care
  - Child care is a big issue
  - I had to work 3 jobs and then I would end up paying more for child care
  - You are better working less – when you make too much, the child tax benefit is reduced
- Employment
  - The lower paying the job, the more you feel like you are below others
  - There isn't enough training or proper training for dangerous work
  - My job is to clean up machine parts, breathing in toxic chemicals and I feel I am shortening my life
  - It takes over 3 hours to get to my job
  - Workers are falling through the cracks and are burned out
- Why don't all classes hang out with each other — it is not right that this doesn't happen
- Food security
  - Foodbank hours are limited
  - To access the foodbank I have to take time off work
  - Housing and utilities are so high it cuts into paying for food (1 vote)
- Realities of poverty
  - Single moms are working so much to feed their family that there is not enough time to teach the children anything (1 vote)
  - People cannot buy clothes or live decently on PWD
  - My Cat is my source of company but sometimes I worry I can't afford to keep her
  - It is humiliating to be poor
  - People have more kids in order to keep their housing

- It is costly to support children under 18 years of age
- It is humiliating to not have enough money and get kicked off the bus (1 vote)
- By this time of the month (Jan 19) I am broke
- Poverty costs a lot of money (e.g. Policing, health care)
- Trauma-multi generational trauma reinforces the cycle of poverty
- Cycle of poverty over generations
- Social isolation
  - Social and recreational opportunities are limited
  - Can only go out once a week for a \$3 lunch
  - Stayed home for 3 years until needed help
  - Don't want to talk to family or relatives for them to know how low I am
  - There aren't enough benches for residents of Kelowna
  - Isolation and poverty for seniors is hard on their health
  - In past 10 years, many services and recreation options closed: the waterslide closed, affordable programs and services are gone,
- Transportation
  - activities are outside of town and no bus to take you there (2 vote)
  - Everything is geared to tourists and international students
- Stigma
  - Pan handling has a stigma attached
  - Racism is a systemic problem which contributes to poverty
  - Lack of community will or empathy to deal with problem of poverty (more empathy for victims of car crash versus people having a drug overdose)
  - Public perception of people in poverty being lazy is very unhelpful
- Income
  - Living wage of \$20 per hour (similar to Seattle with a \$15 wage where the cost of living didn't increase)
  - Child care workers cannot afford their own child care due to low wages
  - Wage increase shouldn't be taken away (like the Tim Horton franchise in Ontario)
- Lack of political will tied to lack of budget
- Everything is focused on tourists and tourism
- Universities are stepping in with financial assistance
- Mental illness
  - Is mental illness caused by poverty or vice versa?
- Family breakdown
  - Families in poverty have a fear of losing their children if they cannot provide for them
  - Broken families — divorce is expensive
  - If you are late picking up your child it means child services may get involved
  - Having kids in poverty adds to continuous stress
  - Parents are doing what they can and should not be faulted
  - Parents working 12-14 hours adds to stress of family life

- MCFD takes kids out of homes when the issue is poverty. They pay foster care but not the parents
- Youth
  - Kids in care will age out and face emotional and financial challenges
  - Abuse is a problem
  - Abuse can cause addiction
  - Youth aging out of care face challenges
- Addictions
  - Opioid crisis
  - There is a stigma attached to drugs
  - Cost of addiction puts people further into poverty
  - Kelowna is the worst city in Canada for drug overdoses per capita
- 1,400 on BC Housing list of At Risk of Homelessness — official list may not include couch surfing, etc.
- Health
  - Long term sickness erodes resources
- Employment
  - You need several jobs to have a comfortable life in Kelowna (for 30 yr. old demographic)
  - Many retail jobs are not 9-5
  - WORK BC is a pathetic joke
- Home share opportunities can help
- Indigenous
  - Historical reasons that Indigenous people are in poverty and homeless
  - Stigma for indigenous people
  - Cultural annihilation of indigenous people
- Child Care
  - Need jobs that fit within childcare hours
  - There are no options for extended childcare hours after 6 pm limiting the job opportunities for parents
  - Service providers cannot afford childcare and may have to move
  - Is there a role for municipalities in childcare
- Consumer society leads to pressure to buy
- Education
  - Need for Post-Secondary
  - Some people still have loans to pay when their kids are in school
  - Many graduates cannot find a job
  - Difficult to lift yourself out of poverty
- Realities of poverty
  - Poverty affects brain development and impacts mental health
  - Lack of sleep is part of the cycle of poverty
- Food security
  - Difficult to get good nutrition



- Inequality
  - o Growing gap between groups
  - o Difference of incomes is growing
  - o Growing challenge in terms of understanding and empathy because of the growing social gaps
  - o Wealthy may not contribute financially via taxes or charity
- Some are merely tourists in the community, not residents
- Need wages in non-profit sector that pay the bills
- Housing
  - o Housing costs increasing faster than wages (housing costs up 180% versus wages up 80% since 2001)
  - o Lack of rental options
  - o High cost of living compared to income, especially housing costs
  - o Short-term supportive housing — people are staying longer (e.g. 7 yrs.) adding to the lack of spaces
  - o Lack of access to affordable and appropriate housing
  - o Low vacancy rate in Kelowna (.2% since 2000)
  - o Choice between paying \$800 for rent or sleeping outside and have money left over
- Smaller communities don't have time or resources to focus on challenges
- Government supports
  - o Disability rates and assistance rates not enough and it is hard to afford housing
- Addictions and mental health
  - o Stress of being on social assistance affects mental health
  - o Addictions add challenges for those dealing with poverty
- Transportation
  - o The housing out of town is more affordable but there is a lack of transportation
  - o Poor transit services, often not accessible
- Information and accessible services
  - o Lack of awareness and accessibility of services (housing, food, family support, legal services)
  - o Poor awareness of Disability Tax Credit, and it is difficult to get
  - o Accessing Ministry of Social Development Services is very difficult via phone, online
  - o No bathroom and support at income assistance office and line-ups can go outside
- Police issues
  - o Many people still not having their mental health and poverty dealt with properly by police
  - o No one is working towards better servicing
  - o Enforcement and support need to work together
  - o Youth often don't trust police
  - o Indigenous communities not being served by first responders
  - o There is the need to build relationships and trust
  - o No mental health aid workers with police (need a Policy and Action Crisis Team PACT)
  - o Need to connect people with supports before they are taken into custody or hospital
  - o Interaction with police is scary — officers can be abrasive

- Aboriginal
  - o Tense relationship between first nations and local government
  - o Lack of reconciliation with first nations from mainstream community
  - o Aging out of care is very high for Indigenous youth
  - o Treaty FNs treated like a dependent. Still on boil water advisory with BC Hydro making and breaking commitments.
  - o Need municipalities to recognize FN territory
- Need to capitalize on the crisis and treat it as an opportunity
- Caseloads of services and caseworkers are overwhelmed
- Housing
  - o Not enough housing
  - o Need to build more housing and need to look at Rosemede apartments of CMHA
  - o No SAFER if not a senior
- Lack of infrastructure is a problem
- Government supports
  - o Lack of home care assistance for people with disabilities under age 65 to keep people in their homes
  - o Shelter portion is only \$375
- Dental care
  - o Dental coverage is not enough
  - o No dental care or any benefits provided if you are on CPP Disability
  - o Lack of free dental care in Kelowna (ACORN is only place)
- Legal aid
  - o Poor access to family law
- Stigma
  - o The stigma and shaming of people getting support, considered a failure, lazy, etc. (need to break this stereotype)
  - o Lack of education about poverty from a lived experience perspective
- Lack of coherence between feds, Province and municipal governments as well as FN
- Government is stagnant
- Too much business and corporate influence on community agendas
- Realities of poverty
  - o Requirement for a credit card by business is a barrier
  - o Debt is a problem
  - o Problem to afford entertainment or recreation if you are in poverty
  - o Not enough storage for homeless, can be degrading
  - o Need to find cheaper clothing
  - o Cost of birth control
- Transportation
  - o Getting to basic supports can require 2 or 3 transfers on public transport
  - o Taking the bus is difficult with children

- Childcare
  - o Lack of affordable childcare especially that is open during accessible, flexible hours
- No ability to donate money to priorities like health care, housing, etc.
- Lack of clean water, need clean water everywhere
- Organizations don't know what community needs are making it hard to advocate for change
- Food security
  - o Lack of a grocery store for people in poverty
  - o Lack of community gardens where people can grow food.
- Accessing government services
  - o Lack of knowledge about programs (e.g. Easter Seals recreation program)
  - o Too many barriers to accessing services.
  - o Have to navigate a system and tell stories many times over. People give up (e.g. MHSU intake)
  - o No support to help people navigate system).
  - o Government offices will not try to call back after 2 tries — this is BS
  - o Lack of a single entry point to identify specific service needs
  - o Services are very complicated and cumbersome to navigate
  - o Organizations connecting people on disability are inadequate — staff not trained well, lack awareness of issues, high turnover
  - o Complicated to access services
  - o Difficulty in accessing government services as bureaucracy make it hard to access (especially true for mental health issues)
  - o Techno-dependent world can be a barrier to accessing services (some don't have Wi-Fi)
- Mental health
  - o Need for better mental health services for youth and better way to connect youth to services
  - o Cognitive damage from pot and drugs affects learning pathways, frontal lobe, memory, etc.
  - o System is reactive instead of proactive (e.g. Youth with addiction and mental health issues should get access to services much earlier)
  - o Early intervention is key
  - o Stigma around accepting help for addictions and mental health gets worse as people age
- Aboriginal
  - o Feds and FNs should be a government to government approach
  - o Aboriginals have solutions to their own issues
  - o Lack of access to own land and resources
  - o Land is unceded and occupied territory food is too expensive
  - o Lack of recognition that this is different for Aboriginal community
  - o need Status for Aboriginal people NOT living on reserve
  - o don't keep repeating residential school mode
- Disability
  - o Rates too low, the \$100 increase helped but not much
  - o After paying PWD, \$300 left per month for rest of expenses

- Hard to find appropriate work that can also accommodate disabilities
- Without family support, those with mental health issues would be on street
- Many services available elsewhere are not available on reserve (e.g. Support for Asperger's Disease)
- Example of son who could not find psychiatrist and had to attempt suicide just to get care that he needed (lack of doctors in Okanagan region)
- Food Security
  - Poor choices and access to healthy food at foodbanks
  - We shouldn't need foodbanks in the first place
  - Poor understanding of how to cook and prepare healthy food
  - Corporations have vested interest (profit) in making communities less food secure
  - Kelowna food bank struggling to meet the need and fund a new facility
- Social isolation
  - Social isolation is hard for seniors
  - Lack of a sense of belonging and attachment compounds the challenge and isolation of poverty
- Transit
  - Many women find the buses unsafe
  - Transit in West Kelowna is poor
  - If unable to access transit, access to services is hard
  - Decrease of affordable, accessible transportation
  - Transportation can be challenging
  - Infrastructure fails to support active transportation
  - Challenges facing rural communities such as transportation costs
- Housing
  - Rents are ridiculous
  - Very few rental units are available
  - Too many pay more than 30% of income on shelter
  - Lack of rent-to-own options and need more
  - Little subsidized housing is available
  - Long wait list to get into affordable housing
  - Many landlords don't allow pets yet pets have huge therapeutic value
- More harmonization of federal services to Province (very uneven)
- Medical
  - Dental and pharmaceutical costs not adequately covered
  - Many private insurance plans stop benefits for seniors when they need more not less support
  - Barriers for status Aboriginal people to access dental services
  - Barrier that many prescriptions require doctors note in order to be covered
  - There is a link between poor dental care and long-term health
- Temporary Foreign workers
  - They are particularly vulnerable to exploitation

- Their precarious work status makes them less likely to seek recourse for fear of retribution
  - Low wage –they live in BC and have increasing cost of living like other citizens
  - Many are farmworkers living on farms without access to transportation
- Childcare
  - Lack of affordable, safe childcare
- Housing
  - Lack of affordable housing
- Stigma
  - Social stigma of being poor, homeless
- Health
  - Less dental care as it is too expensive to access
  - A rise in health issues in poverty leads to more ER visits, more hospitalizations, longer hospital stays
  - Cutting off of medical benefits when people turn 65 leads to lack of ability to afford medical
  - Challenges facing rural communities such as access to health care
- Realities of poverty
  - Lower academic performance in school due to poverty
- Low public knowledge of poverty issues leads to poor not being treated with respect or dignity
- Supports
  - Lack of social support or advocates
- Incomes
  - Low wages and minimum wage not enough to live on
- Increase in property taxes due to increasing housing costs affects individuals and business
- Housing
  - Need for affordable housing
  - High and increasing rents
  - People can't afford rent
  - Fewer incentives for developers to build affordable housing units
  - Issue of rent gouging
  - Process of meeting landlords is difficult and stressful
  - Waitlists for housing
- Lack of safe housing for youth with addiction problems as many shelters have restrictions
- Childcare
  - Lack of affordable daycare
- Food security
  - Need to have basic nutrition which is hard on low income
  - Need food security education
- Accessing government services
  - Too many structural and systemic barriers
  - Forms require literacy
  - Accessing services

- Need to simplify the system of accessing government services
  - Provision of valid identification to access resources is a barrier
- Healthcare
  - Less accessible in rural areas
  - Affordability can be issue for some services
  - Need storefront medical offices that are judgement free
- Youth aging out of care
  - Service gaps in their care
  - They have an inability to navigate the system
  - Lack of provision of their basic needs
  - Lack of structure in the provision of services
- Mental health and addictions
  - These are big issues for those in poverty
- High rates of child poverty
- Issues that poverty can too often be invisible
- Childcare
  - Need childcare to be:
  - Affordable
  - Accessible (24 hours)
- Health
  - Medical treatment by trained professionals including mental health needs to be affordable and done in partnership with community partners (a cohesive and connected approach)
  - Health coverage and system is not preventative and the standard approach is to wait until a condition worsens (e.g. With dental care)
  - Decreased health of those in poverty
- Stigma
  - Societal perceptions and judgement of those in poverty
  - Shaming, stereotyping and loss of dignity for those in poverty
  - Stigma that public fears the poor are taking advantage of the system
  - People have to prove that they are poor or ill (they are assumed to be lying) and this is a system that facilitates people to be untruthful
  - Issue of discrimination and stigma against those in poverty
  - The poor don't need to be educated on how to invest
- Food security
  - Food insecurity is a big issue
  - Unhealthy food at food bank
- Government supports
  - Services that simply manage poverty are contributing to poor health and ongoing poverty cycle
  - Disabilities benefits keep people in poverty
  - Cutting benefits for couples if they move in together

- People on Disability feel trapped — they want to try to get off it but feel they don't have the support (the system creates a poverty trap)
- Issue with provincial and federal disability program that do not work together well
- People on Disability feel trapped — they want to try to get off it but feel they don't have the support (the system creates a poverty trap)
- Equality between federal and provincial supports (i.e. Employment programs and funding provided)
- Provincial Income Assistance rates are too low and the Ministry forces people to go to Community resources
- Disability shelter portion of \$375 is not enough
- Caps on social assistance de-incentivizes people and restricts their ability to move past certain income levels
- Long wait times for subsidies and need faster processing times
- Issue with provincial and federal disability program that do not work together well
- Accessible government
  - Too much red tape
  - Navigating the system affects people's health
  - Challenges in navigating system
  - Must declare all income or risk getting cut off
  - Always the need to produce documents
  - Would be better if the system was built on rewarding honesty
  - Some are not able to advocate for themselves
- Housing
  - Challenging to find affordable housing
  - Rents are high
  - Densification must include affordable units
  - Challenge to afford rent
  - Municipal involvement in encouraging affordable housing via zoning, incentives
- Solutions to poverty need to be grounded in reality
- Mental health
  - Harm reduction is only a short term social fix but it is not a long term solution –need to think about long term approaches to prevention of addictions
  - Poor access to mental health support and respite in rural communities for children and adults
  - Poor access to affordable treatment for those with mental health and addiction issues
  - Lack of support for transitional services (e.g. autism for those 19+)
  - Quality of life and mental health and stress are all worsened by living in poverty
  - Lack of outreach for addiction and mental health issues at the street level
  - No 24 hour mobile crisis unit
- Housing
  - Need housing for people with disabilities
  - High cost of living is based on property speculation

- Provide a rent subsidy to a larger number of people
- Supported housing applicants should be reviewed by peers who have been there
- Unsafe homes with mould is part of poverty
- Housing operators not being held accountable
- Scarce and expensive housing
- Health
  - Lack of coverage for alternative health care with natural options costing more or not covered
  - Lack of access to affordable medications and medical supplies such as diabetic supplies
  - Issue of chronic disease rates
  - Poor health supports (dental, vision wear, hearing aids) for those receiving income assistance
- Education
  - Lack of affordable education or help with student loans
- Seniors
  - Lack of affordable seniors care that is supported and semi-independent
  - Seniors need better access to affordable in-home support
- Employment
  - Lack of job training supports for PWD
  - Poor training support
  - Lack of LGBTQ support in employment, counselling, housing
- Food security
  - High cost of food
  - Lack of perishables at community resources
- Cost of living
  - Cost of essentials like insurance, utilities
- Government supports
  - Poor government coordination between all levels of government (federal, provincial, municipalities)
  - Poor government record on transparency, communication, waste
  - Forced application for federal benefits (CPP) for income assistance which is then deducted
  - Bureaucracy often gets in the way and pushes supports out
  - Disability rates are too low
- Programs and supports
  - Lack of support for mental health of residents in supported housing leading to 13 fentanyl deaths in 10 months
  - Many don't feel safe in supported housing
  - No life skills programs
  - People lack basic life skills
  - Lack of care and support for parents
  - Poor access to greenspace



- Lack of recreational self-care programs for low income
  - Need for expanding program to deal with panhandling
  - Need to provide meal tickets
  - Schools do not teach proper life skills such as money management, taxes
- Childcare
  - Need more affordable and more available childcare
- Social isolation
  - Social isolation increases mental health issues, anxiety, depression
- Poverty , addiction, homelessness are separate issues
- Realities of poverty
  - Lack of structure in the lives of the poor
  - Drug dealers are preying on people in or at risk of poverty
  - Some feel the need to commit a crime to access resources
  - Issue is about the quality of life which is not good
  - Lack of safe places will lead people into trouble
- Food security
  - Lack of food security
  - Foodbanks not the answer to food insecurity — adequate access to financial means is the solution
  - Unhealthy food is cheaper so the poor end up sick with high calorie, low nutrition food
- Transportation
  - Poor access to transit
  - No accountability for bus drivers and onus is placed on workers to be at work an hour early to make sure you aren't late
  - If doing shift work transit is not an option
  - Relying on transit is a barrier
  - Cost of transit for those in low income
- Poverty is hidden and invisible by the façade of wealthy Kelowna
- Housing
  - Renovations increasing as property values increase
  - Instability with housing makes it difficult to hold steady employment
  - Tiny homes are over regulated and being destroyed in Vancouver and these regulations prevent community from supporting community
  - Increase in housing prices
- Incomes
  - Low incomes mean a liveable wage is needed
  - Need an increase in minimum wage as peoples hours of work are cut as price of goods increase
- ICBC rates going up
- Dollars are spent on managing the problem of poverty rather than investing in the prevention of poverty
- We live in a rich society and we need to eliminate poverty

- Realities of poverty
  - o Financial pressure and instability creates immense pressure on the poor
  - o Taxes target the poor especially sin taxes which push cost of living up further while disproportionately targeting the poor
  - o links between poverty and issues such as sickness, loss of employment, lack of access to medical care
  - o Creates dependency, desperation mindset and the cycle continues over and over
  - o There are people who do not know how to live outside the dependency cycle
- Employment
  - o Job market is competitive
  - o Entry level jobs difficult to access
  - o Automation reducing number of jobs
  - o Trades people retiring later so fewer jobs for trades people opening up
  - o Qualifications for entering trades keeps going up
  - o Precarious nature of employment
  - o Unpaid internships for young
  - o Contract work is less stable and secure
  - o People need to do a side hustle
  - o High cost of education (students are paying more than they will be paid after graduating)
  - o Lack of job security
  - o Many do not want to hire mothers
- Childcare
  - o Childcare costs are too high and there is limited availability
  - o Lack of access to childcare
- Stigma
  - o Stigma about poverty, those with addiction and mental health challenges
  - o People are reluctant to access services because of the stigma
  - o Stigma attached to using food banks due to lack of anonymity in small communities
- Accessing Government services
  - o System is too long with too many places to go for different services
  - o Difficulty accessing services
- Housing
  - o No available housing for seniors, youth, single parents, people with disabilities, addictions, low income earners...
  - o Long waitlists for affordable and social housing
  - o Affordable housing locations are unsafe
  - o Limited number of affordable housing locations
  - o All people should have to verify low income status to qualify for affordable housing
  - o Housing is too expensive
  - o Affordable housing waitlist process is too difficult and one must call regularly to remain on list

- Income assistance shelter rates low compared to actual rents (e.g. \$1,000 for a 1bed, \$1,500 for 2 bed apartment )
- Landlords evicting people without reason just to play the market (many are slumlords)
- Homelessness leads to other challenges and to a downward spiral
- Food security
  - Basic food access, limited resources at food banks
- Social isolation
  - Loneliness is an issue especially when housebound due to health issues with limited access to transportation (1 vote)
- Transportation
  - Handydart is challenging to use as you must call ahead to arrange — this is a barrier
  - Sidewalks not plowed in winter so it is too dangerous to walk
- Health care
  - Limited medical and dental coverage and access
  - Obstacles to accessing proper medical care including dental which is unaffordable to most
  - Medical and dental issues are barriers for those in poverty
- Poverty limits access to recreational and social activities
- Addictions
  - Lack of services for those who need detox
  - Detox is unaffordable and waitlists are too long
  - Programs and support after detox are no sufficient (1 vote)
- Programs and supports
  - Lack of help and advocacy for those who cannot advocate for themselves
- Cost of living
  - Part time jobs have no benefits, low pay
  - Cost of living is high (gas, utilities, transportation)
- Mental health
  - Mental health issues for those in poverty
- Need to address different levels of poverty (1 vote)
- Problem of the drop off of benefits when you make more money
- People are often worse off after going back to school with student loans and loss of assistance at school
- Incomes
  - Real wages are stagnant
  - People can't make ends meet
- A breakdown in relationship or illness or death leaves remaining person unable to pay for housing and suddenly vulnerable
- Transportation
  - You need a car to work (the bus sucks here)
  - To stay socially connected, you need to be able to travel to activities

- Having a vehicle above income assistance limit, people have to sell, but then cannot look for work
- Accessing government services
  - Some people don't have computer or internet
  - you need phone and internet to get Ministry services and funding, it is a necessity
  - Residential Tenancy Branch is online so you need internet to fight eviction
  - Feels like government services are purposefully inaccessible
  - Attitude in bureaucracy is to choose one issue and then get back in line — no wonder people get angry
  - Hard to get correct information and people don't understand the information they are given
  - Replies are not consistent
  - System encourages deception — the incentive is to cheat
  - Before you had a worker who knew you — now you have to tell your story over and over — it frustrates and traumatizes
- Government programs
  - The so-called couple penalty for those on income assistance or disability assistance (the policy is black and white but the world is grey)
  - Systemic constraints to qualify for income assistance and other benefits prevent people from advancing or getting work with higher wages
  - Hydro-Ministry clients get behind and are denied crisis support because it is expected. Then bills spiral
  - Income Assistance for rent is inadequate to actual rental costs
  - Deductions of unearned income from income assistance and disability assistance make it hard to get ahead
  - Bottom line is income assistance and disability assistance is not enough to live
- Stigma and discrimination
  - There is a lack of fairness and respect
  - Immigrants and Aboriginal people have limited access to services
  - Stigma from community
  - Systemic racism – for example, immigrants education and qualifications do not transfer and are not recognized in Canada
  - Always being watched and scrutinized and public feels they have right to judge your spending (are you living too good?)
  - Too much shaming
  - Stigma — if you are poor you did it to yourself
  - Shaming of poor people and women leads to cycle of finding comfort to escape shame
- If people on assistance found their voice, the province wouldn't know what to do
- Addictions
  - Very few resources for mental health and addiction and the process of recovery
  - need to realize that this is a public health issue not a criminal issue
  - Sobriety is not compatible with living on the street

- Housing
  - o Do Housing First
  - o Illness leads to evictions. People need supportive housing
  - o Cannot find enough foster homes
  - o Cannot afford childcare for work
- Food-cannot get healthy on a Kraft Dinner budget
  - o Foodbank gives you peanut butter but you cannot send PB sandwiches to school
  - o Good food and cooking takes time and energy
- Working long and hard to make ends meet in exhausting
- Accessing Government Services
  - o Need full phone and computer access
  - o Job search is really hard if you don't have a phone or address
  - o Job applications happen online so the internet needs to become a basic right
  - o Application support in navigating services during accessible hours
  - o People don't have phones or power to charge so no call backs for jobs
  - o Cannot get doctor results
- Transit
  - o If drivers don't stop you miss a shift or are late
- Realities of poverty
  - o You cannot afford any emergency
  - o People in your world are struggling but you cannot lend a hand
  - o Insecurity and fear cause stress and lack of self esteem
  - o You are always behind
  - o Anxiety prevents going to the office
  - o Compounding debt
  - o Intergenerational nature of poverty
  - o Have to make difficult choices with limited assistance leads to exposure, vulnerable (e.g. To crime)
  - o You don't get the good deals when you are poor (e.g. Phone plans)
  - o Where is your privacy when you are poor?
- Family breakdown
  - o Families are penalized and have children removed for being poor — this is traumatizing
  - o Loss of Child Care Benefit funding so no rent money
  - o Cannot get social housing without kids, but cannot get your kids back without housing
- Programs and supports
  - o No discharge plans or follow-up for leaving institutions — hard to get a chance when you have a criminal record
  - o Need for capacity and funding to support those providing services to the poor
  - o Lack of support for children in care — youth bullying
  - o Lack of continuum of support
  - o Lack of coordination of services
  - o Lack of government leadership to help those who can most easily exit poverty to do so

- Lack of participation by private sector
- Lack of local services for homeless causing displacement
- Housing
  - Inadequate housing
- Childcare
  - Childcare costs limit employment opportunities and accessibility
  - Daycare hours not supportive of shift work, typically 8-5:30
- Employment
  - More work opportunities are casual, part-time, no benefits with no job security or predictable scheduling
- Lack of education
- Lack of call to action to help people locally People live in silence
- Inequality
  - Infrastructure investments disproportionately go towards the affluent
- There is a fractured sense of community belonging and individuals in community should support each other
- Addictions
  - Those with mental illness are vulnerable to addiction

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

- Medical
  - Dental coverage for everyone (3 votes)
- Food security
  - Free lunch programs in schools
- Education
  - Free post-secondary education
- Regulate pay day loans
- Housing
  - Municipal government should be looking at more affordable housing rather than letting any companies build luxury housing (1 vote)
  - New high rise buildings in downtown should have some affordable housing included
  - Municipal bylaw is needed to tax empty houses and condos (1 vote)
  - Part of any new development should be allocated to affordable housing (30% suggested) (1 vote)
  - Need more social housing built (2 vote)
  - Place a cap on rents (1 vote)
- Transit
  - Need better access to transit

- Subsidize transit
- Increase schedule frequency
- Transit subsidy should not be based on personal income but on what is left after paying for food, rent, utilities, etc. (ability to pay) (1 vote)
- Programs and services
  - Life skills training and coaching (1 vote)
  - Need more spaces for socialization
  - Hands-on one-on-one support to help those with diverse abilities advance in jobs
  - Provide more access and places for people to socialize (safe places) (1 vote)
- Community role
  - Need more public awareness of these kinds of community events, programs and services
  - More inclusive community
- Mental health
  - Increase mental health services
  - More housing for mentally ill (not with addictions)
  - Create a Ministry for Loneliness
- Income support
  - Have a stronger increase in minimum wage and don't let it be a political issue
  - Establish a base rate
  - Basic guaranteed income for everybody (1 vote)
  - Guaranteed basic income above the poverty rate so that people can access basic food, medicine, shelter, transportation (1 vote)
- Existing Government programs
  - Increase in social assistance rate and PWD rate (currently \$400 to \$500 lower than Alberta) (2 votes)
  - Link PWD and assistance rates to rate of inflation
  - Build on Child Tax Benefit to help support children
  - Raise the Disability Benefit and match the Alberta rate (1 vote)
  - Use the Alberta 10 year plan approach and look where all services intersect
  - More funding for early years to prevent cycle of poverty for families (1 vote)
  - Allow more categories of exemptions on unearned income (2 votes)
  - It is great to have services integrated in same place but wait lists are still problematic
- Work BC and employment
  - Work BC is useless and should be scrapped as counsellors are not helpful
  - Work BC should be customized and individualized to the person
  - Work BC should be more empathetic and client-centred
  - Provide government subsidies to business so they can pay more to employees (1 vote)
- Health care
  - Subsidize complementary health care (e.g. Dentist, chiropractor, physio, etc.)
  - Regulate against dentists charging high prices, abusing insurance system to prevent one dentist charging \$1200 for a service another did for \$400.

- Student Loans and Education
  - o Write off student loans — if students pass, then tuition should be free
  - o Loan payment should be based on how much you make
  - o Interest on student loans should be frozen
  - o Post-secondary education should be free (1 vote)
- Childcare
  - o More child care support for people going to school (one person paid \$600 per month for childcare while going to school)
  - o Universal childcare
  - o Provide affordable childcare and provide training for staff (1 vote)
- Housing
  - o Affordable housing
  - o Ensure energy efficient houses to help alleviate long-term utility and housing costs
  - o Provide assistance for lower income people with retrofits of older housing stock
  - o Rent control (legislation is not strong enough)
  - o Residential Tenancy Act dissuades people from renting out their spaces
  - o Families need adequate housing with enough bedrooms
- Awareness of poverty
  - o Increase awareness at all levels of government about poverty
  - o Increase cultural awareness of multi-generational trauma of Aboriginal people
  - o Increase public education awareness of the cost and social impact of increased emergency services
  - o Teach human rights in schools
  - o Educate elementary school kids about poverty and inequality – they will be the next generation and will educate their parents
- Other supports and initiatives
  - o Support collaborative work in community (find the financial and political will)
  - o Parenting 101: Help provide parenting skills, specifically attachment and social or emotional development
  - o Find a key role for teachers in preventing poverty by teaching them how to recognize and help students in poverty
  - o Provide free upgrading to complete high school
  - o Pay for clothing, food and shelter
  - o Increase local government involvement and role
- Accessing government services
  - o Services to support people with navigation of the system (applications, advocacy) — target to specific populations
  - o Provide an accessible, one-stop shopping centre for all programs and services
  - o Services must serve all people including as residents who move from community to community
- Government coordination
  - o All levels of government need to work together to get solution



- Get rid of silos in government and create systems approach
- Better coordination between the 3 levels of government (3 votes)
- Greater accountability for government waste
- Improved communication between all levels of government including Aboriginal (1 vote)
- Municipalities must be open to social investments and opportunities
- Non-profit and private sector
  - Support the non-profit sector to see what they need (Housing sector, food banks, etc.)
  - Collaboration needed among all sectors
  - Involve private sector and show them where the money is spent
- Transportation
  - Link transit to affordable housing
  - Close to services and schools
- Housing
  - Housing as a human right
  - Get federal government back into affordable housing
  - More zoning flexibility (rezonings) for affordable housing projects
  - Bring back tax incentives for affordable housing
  - Provide education (e.g. The PIVOT analysis of modular housing)
  - Require new multi-unit residential buildings to have mixed use on main level and a % of affordable units (1 vote)
  - Encourage affordable housing units by offering incentives for developers and landlords (6 votes)
  - Housing First approach but need to have community supports — not individual isolated units but have units integrated into wider community (a co-housing model) (5 votes)
  - Take decisive action against real estate speculation (3 votes)
  - By investing in housing for profit, housing prices become unattainable for most
  - Have each community conduct a Housing Needs Assessment leading to a Plan
- Education
  - Increase subsidies for post-secondary education or provide for free —this would get people interested in education again (1 vote)
  - School system needs guides and stewards to help students and parents navigate system
- Reconciliation
  - Establish reconciliation between local First Nations and Kelowna City Council and reconciliation in society in general (1 vote)
  - Express what land acknowledgement means and always know where you are
- Stigma
  - Do not discriminate on economic or environmental grounds or beliefs
  - Show empathy for older people
  - Mandate cultural awareness training by province
  - End discrimination against people living in poverty
- Suggested programs or supports
  - Establish a prevention focus in funding for children

- Have more emotional competency taught in schools
- Food security
  - New housing should include plots where people can grow food
- Community approach
  - Solutions need to be community based (bottom up) and intergenerational (3 votes)
  - Community-based solutions need to be comprised of self-advocates, supporters
  - Need money to go to community instead of bureaucracy
  - Solutions must be inclusive and accessible
  - Need stronger families and strong communities (it takes a village to raise a child)
  - Community based solutions must be nested in larger policy framework
  - Have community centres that have fun and free activities and also services
  - Important to have a kind and caring community — Need to build an infrastructure where we can be kind and caring and give back to community
- Mental health
  - Need more mental health workers and psychiatrists in communities
- Accessing government supports
  - Need a provincial government that listens and cares and shows that they are doing this (2 votes)
  - Make services easier to access both on and off line (2 votes)
  - Improve cooperation and communication between provincial ministries (3 votes)
  - Information needs to be clear, available and accessible (e.g. Government assistance credits, forms, etc.) (1 vote)
  - Many issues are systemic so must fix the rigid system and grant greater discretion (2 votes)
  - Make services more accessible and user-friendly (1 vote)
  - Address caseloads in Ministry offices
  - Provide better individualized service
  - Poor are not just a number
  - System of service too fragmented, especially for the disabled and mentally ill
  - More advocates to liaise with client and agency and with better program knowledge, as well as specialized advocacy
  - Provide wrap around centres with one stop shop of multi-disciplinary services with adequate funding (4 votes)
  - Fund one large agency rather than several small agencies
  - Less bureaucratic red tape (BS)
- Income
  - Guaranteed annual income (5 votes)
  - Living wage
  - Living wage indexed to inflation (4 votes)
- Food security
  - Community kitchens to help with food security and education on food
  - Access to healthy food (4 votes)
  - Expand food bank via loaded cards to purchase perishables

- Transportation
  - o Expand the transit network, especially in smaller, underserved communities
  - o Make public transit free (this can also help to reduce traffic) (1 vote)
- Stigma
  - o Provide public education to address stigma of poverty and start in the school system (1 vote)
- Childcare
  - o Provide affordable \$10 per day childcare and pay childcare workers a living wage
- Government action and programs
  - o Look at legislation through poverty-reduction lens (i.e., will this legislation increase or decrease poverty in BC (8 votes)
  - o Conduct research into what is working well in other jurisdictions and apply it here where appropriate (learn from others) (6 votes)
  - o Provide government incentives to businesses to contribute to poverty reduction initiatives (e.g. Include community garden space on properties)
  - o Improve and fund return to work programs –e.g. Continue to get medical benefits while going to school, provide childcare, transportation subsidies, etc. (1 vote)
  - o Study other jurisdictions to learn what works or doesn't work
  - o Link assistance rates to the cost of living (including geography)
  - o Conduct a system review — look at what is in place (social assistance and disability) and how it keeps people in poverty (1 vote)
  - o Need to further increase assistance to meet local standards of living (1 vote)
  - o Make assistance reflective of community, consider possible municipal or regional top up or matching of funds
- Other supports
  - o Need to provide adequate supports for those recently released from institutional care or face a revolving door
  - o Provide learning about food preparation, budgeting and other life skills
  - o Strike a panel of those with lived experience to set priorities for spending
  - o Provide micro-lending on a non-profit basis (1 vote)
  - o Tax preparers like H & R Block should be better informed on assisting those living in poverty
  - o An advocacy and mentor program for those living in poverty (2 votes)
  - o Provide practical job training
  - o Provide and ensure adequate education, affordable housing, childcare and child development, accessible health care, job creation via a job strategy
  - o Provide support for getting people off assistance without the fear of being penalized or cut loose (3 votes)
  - o Create a negative income tax where people with low income are supplemented (opposite of income tax)
  - o Design and provide access to safe spaces for women (women can become dependent on unsafe relationships) (1 vote)
  - o Higher social assistance income allowances before taking and claw backs and deductions

- Solutions need to be multi-pronged as no one size fits all (2 votes)
- Broad public policy goals in addition to community specific programming
- Do proper benefit & impact research before deregulation in the sharing economy (Uber, AirBnB) (2 votes)
- Health
  - Provide a Mobile Health Unit
  - Strike and support a mobile crisis unit
  - Provide a holistic approach to health
  - Provide onsite healthcare including doctors
- Community
  - Fund and support Community newsletters to help address important issues
  - Challenge of having no fixed address
  - Telling lived experience stories
  - Educate and provide public awareness
  - Give a voice to the voiceless
  - Support social capital
  - More community minded ethic — help each other, share knowledge and skills (3 votes)
  - Community hub for offering programs, providing structure, ensuring healthy communication of needs
- Housing
  - Place fees on developers to create a fund for affordable housing and have those with lived experience decide how to spend it via a panel (1 vote)
  - Provide skills to build housing which will provide a greater sense of ownership
  - Have the City donate land
  - Congregate and multigenerational housing options (e.g. Students boarding with seniors) (2 votes)
  - Developers provide training to potential occupants
- Transportation
  - Provide transportation to community home and train occupants to drive the bus
- Mental health
  - Provide public education on mental health and addictions
  - Provide community living opportunities and increase social connectedness for people living with mental illness (including safe spaces)
  - Better mental health subsidies
  - Have a range of community housing options available for those with mental illness
- Affordable housing (4 votes)
  - More affordable units
  - Target the actual definition of affordable which is that housing should not cost more than 30% of income
  - Ensure secure housing for renters so they have no fear that their homes will be sold
  - Secure a sustained commitment from government on providing affordable housing (2 votes)

- Stigma
  - o Address the stigma and discrimination of those in poverty
- Index programs
  - o Income based services and programs such as: (5 votes)
  - o Transit
  - o Rent
  - o Medication
  - o Support for adult children requiring care
- Income
  - o Income security via a guaranteed basic income (3 votes)
  - o Guaranteed income for all residents (4 votes)
- Housing
  - o Reduced regulations for housing options
  - o Allow the building of tiny home community in partnership with agencies (5 votes)
  - o Reinstate rent subsidies to more people at higher levels (6 votes)
- Medical
  - o Coverage of alternative medications and expanded chiropractor services, massage, etc. (2 votes)
  - o More dental coverage, medications, hearing aids (reinstate what existed before previous government) (4 votes)
- Consistent age and income testing for eligibility for programs and services (currently programs have different income tests — are seniors 55 or 60 or 65; families vs single parents) should be same criteria across all programs and services! (3 votes)
- Housing
  - o More purpose built rental units
  - o Different opportunities for home ownership such as co-ownership of tiny homes (1 vote)
  - o Province and municipal government working to ease zoning which restricts affordable housing development (2 votes)
  - o Purpose built rental housing connected to amenities that people need (transit, jobs, groceries, etc.)
  - o Mandate affordable housing as part of market housing development
  - o Provide information on accessing affordable housing
  - o Provide incentives for developers to build affordable housing
- Strategic regulation and deregulation in order to create even playing field for opportunities
- More careful thought into impacts of legislation with better understanding of bigger picture (1 vote)
- Childcare
  - o Guaranteed affordable childcare (3 votes)
- Access to cultural districts, social community amenities
- Establish measureable targets and goals to indicate success in the plan (3 votes)
- Awareness and education
  - o Cultural and social shift around poverty issues (2 votes)

- Increased awareness, acceptance, openness of poverty
- Combat NIMBYism against development of shelters and other social services
- Awareness campaign around how poverty affects people
- Transit
  - Increasing hours of operation and frequency of public transit (1 vote)
  - Drive costs down for ICBC — bring down public transit insurance to get lower transit costs
  - Provide better transit connections between communities —more express buses
  - Create a more locally focussed public transit model that reflects need to travel between communities for work and pleasure (2 votes)
- Government action
  - Reframe crown corps and taxes to work in favour of those in low income
  - Income tax exemption for those making less than \$30,000
- Other supports
  - Follow up on people after treatment or incarceration (2 votes)
  - Need a program that addresses advocacy for people who cannot advocate for themselves
  - Need life skills training to be available (cooking, budgeting, food and gardening)
  - More immigration services
- Homelessness
  - Dedicate 1% of tax from British Columbians to fund homelessness
- Housing
  - More social housing
  - Comprehensive affordable housing strategy (4 votes)
  - More housing supports
  - Short term transitional temporary to long term housing options
  - Maximum of 30% of income should be paid toward housing
  - More rent subsidies
- Food security
  - Need healthy, appropriate, affordable food options
  - Food stamps
  - Local food system of growing own food and accessing local farm via food co-ops
  - School meal programs
- Rent regulations
  - Cap rents
  - Requirement not to take advantage of housing market
  - Enforce tenant protection
- Transportation
  - Low cost transit (2 votes)
  - Sliding scale bus pass
  - Better and easier access to Handydart
  - Vicious circle of bad service, low ridership, poor funding, bad service, etc.
  - Change asset limit for car to a better common sense system

- BC Hydro
  - o Bring rates down
  - o Issue that poor people don't have energy efficient homes
  - o Make disconnecting people from hydro in winter illegal
  - o Bring back rebates and cheques to offset high costs
  - o High hydro should qualify as a crisis (include unexpected jump in equal payments) (1 votes)
  - o More energy efficient incentives for landlords and owners
  - o Have Hydro flag high bills for possible efficiency updates
  
- Income
  - o Increase minimum wage and aspire to living wage (4 votes)
  - o All government contracts should be living wage
  - o Low wages means service providers can be worse off than clients
  - o Higher minimum wage and aspire to living wage
  - o Minimum wage and assistance to cover basic cost of living
  
- Employment standards
  - o Provide mandatory sick pay
  - o Don't punish people for working by clawing back
  - o Create jobs (2 votes)
  - o Hire people with disabilities and complex needs — this will decrease isolation, address income
  
- Housing
  - o Rent regulations that mean landlords cannot take advantage of tight market (4 votes)
  - o Landlords need education and must have to register with government who then register evictions and impose a penalty if landlords cannot meet burden of proof
  - o Fines for slumlords
  - o Incentives for education to fill gaps in childcare (skills programs to fill gaps)
  - o When the institutions closed, people were put onto the street — need to look at group homes again since funding was cut
  - o Bring back incentives for market rent properties (e.g. Microhousing was built but rent wasn't capped, the building was subsidized but rents are high)
  - o Need rent ceilings (1 vote)
  - o Have a continuum of housing to meet community needs, address gaps
  - o Have housing that is cost efficient in terms of transportation which affects total cost of living
  
- Government programs
  - o For income assistance and disability assistance clients, give 3 months at the couple rate when a spouse dies or is placed in care to adjust and find a new home (2 votes)
  - o You are worse off if you work under current system
  - o Gradual exit and phase in for earnings deduction (1 vote)
  - o Write policy as if you are the client (3 votes)

- Targeted streams of support and coordinated system based on person`s situation (e.g., one time struggle, mental health supports, single parent, children aging out of care) (1 vote)
- Government needs to consider future cost of not investing money into breaking cycle of poverty
- Have government write policy as if it was the client
- Need clear plan for how people can successfully leave assistance
- Education
  - Student loans should be interest free as many can only pay interest and never touch principle
- Childcare
  - Child care subsidies and system improvement (1 vote)
- Policies to prevent poverty (3 votes)
  - One time subsidy (e.g., for housing)
  - Guaranteed income for children aging out of care
  - Mentoring programs (multiple services and sectors)
  - Education supports
  - Financial literacy
  - Sense of community and belonging
  - Sense of identity, worth and value to give to others
  - Early mental health intervention
- Empower people by giving them choices
- Do outcomes based evaluation of programs
- Identify community needs to address
- Awareness (1 vote)
  - reduce shame, stigma
  - Awareness of potential consequences of poverty
  - address fear of coming forward
  - Work with private sector connecting people to the solution and mobilize those who want to