

BC Poverty Reduction Strategy Small Group Discussion Report

Introduction

Date: March 16th, 2018

Community Participants:

of Participants: 15

of Organizations: 6

About the Participants:

Residents (Brightside Community Homes Foundation)

Seniors who are currently living in 'poverty' all of which identify as struggling with health concerns and accessing basic necessities (e.g. food, medical prescriptions)

Community- Based Organization Representatives

Representatives from local community-based organizations assisting seniors, marginalized individuals and persons with disabilities including those that:

- speak on behalf of the concerns of seniors in the South Vancouver Neighborhood
- represent seniors' interests in the Mount Pleasant Neighborhood.
- provide wrap- around services for women fleeing domestic violence, and assist the homeless population seeking housing.
- provide a voice for those marginalized within the system and speak to the challenges within the affordable housing sector from a policy and analysis perspective.
- represent individuals with disabilities who are currently living independently, and critically considers their needs as an important demographic experiencing poverty.
- provide affordable housing to seniors, families and people with disabilities in the city of Vancouver.

About the Findings:

Issues Facing People Experiencing Poverty

- People are forced to make choices between food, medical care, housing, and other basic services.
- Pension and subsidies (e.g. PWD) are limited and insufficient to meet the cost of living (not indexed to inflation).

- Eligibility requirements for subsidies are not flexible/don't reflect complexities of lived experiences.
- There are limited options for individuals and families to save for retirement to prevent poverty as seniors.
- The system doesn't provide incentives for taking risks that may lead to social mobility (e.g. seeking temporary employment).
- Childcare costs are excessive and prohibitive.
- The cost of prescription drugs is prohibitive for seniors on a fixed income.
- Bureaucracy is a barrier to supports.
- The definition/perception of what it means to live in poverty and the definition of affordability is problematic.
- There is a lot of stigma around the current definition/perception of poverty.
- Support workers and service providers cannot afford to live in the city where they work – particularly Vancouver.
- The system perpetuates informal work.
- Lump sum once-per-month payments for subsidies such as PWD cause stress and make it difficult to manage expenses and budgeting.
- There is a great need for improvement to the accessibility of affordable housing across the board, as the cost of housing competes with other basic needs. The definition of affordable housing needs to be expanded.
- There is a lack of financial stability and security.

Expansion of Points

Choosing Between Basic Needs and Services

Seniors find it hard to make ends meet from month to month, despite living in affordable housing. Many must choose between food and prescription drugs, getting dental work, purchasing eye glasses, etc. Where possible, senior residents rely on informal supports such as family for help, but not everyone has a family or stable informal support. Not being able to afford services such as a cell phone provides further challenges as people become isolated and cannot access important services. Phones are a life-line for seniors and have become a basic need. In addition, they consider that prescriptions are a big expense that is often forgotten about and not considered when evaluating their income, in order to qualify for financial supports. Some seniors have connected with their local MLA to help them access resources in order to be able to afford prescriptions. They feel seniors' prescriptions should be covered by the government.

Pension and Subsidy Challenges

Once-per-month payments make it difficult to manage finances when there are limited funds for items such as food. This causes stress for recipients. Pensions and subsidies (e.g. PWD) are limited and not indexed according to inflation, leaving seniors insufficient funds to meet the rising cost of living. Additionally, eligibility requirements are not flexible and do not accommodate transition (to and from employment) adequately. That is, funding and services are lost in cases of temporary employment, so the situation becomes

a disincentive to find employment in a risk averse population. The process to reapply and lengthy wait times for reinstatement prevents users from increasing their income and/or taking the risk of finding employment for a temporary amount of time. Loss of employment and benefits easily results in homelessness. This risk aversion coupled with a system that does not provide incentives for securing employment may account for decreased social mobility. Another example of this is PWD placing limits on how much individuals with disabilities can make (no more than \$800 per month). This situation penalizes rather than encourages people to work towards moving out of poverty. It was suggested that guaranteed annual income could be a possible solution.

Terminology & Stigma

The perception/definitions for both 'poverty' and 'affordability' are problematic. 'Poverty' defined as a certain income in the way that criteria such as the Housing Income Limits determined by BC Housing (HILs) does, fails to consider the impact of the cost of housing, and/or cost of basic needs such as prescription drugs. This is particularly acute in a city like Vancouver, and the surrounding areas. Incentives being offered to developers for building units near \$1700 per month does not provide adequate access to rental housing for many people living poverty, and in fact pushes many people into poverty. There is a lack of public education and awareness around the core issues and needs of individuals living in poverty. Lack of awareness and understanding, also fosters "Not In my Backyard" attitudes toward affordable housing.

Individuals and Families

The high costs of child care coupled with high housing costs and a lack of secure pensions in many careers that traditionally held these benefits has led to families being challenged and/or unable to adequately prepare for retirement. For example, the need to spend \$2000 a month in childcare is disincentive to go back to work- particularly for women. Especially if that person has a low paying job. Coupled with the high cost of housing, the situation pushes even those people making decent wages in to a pay-cheque-to-pay-cheque situation. This also fosters an environment where the cost of housing competes with other necessities such as food and medication. This is particularly acute for families with a child or parent with expensive prescription needs.

In addition, there are very few true incentives for the development of affordable family housing larger than 2 bedrooms. It can be required by cities, but funding that considers the long-term maintenance costs of family units compared to their limited capacity of income generation do not exist. Therefore, insufficient family units that are adequately sized are being built.

Low Wages for Support Workers

Community outreach workers don't make enough money themselves, so it is difficult to find sufficient well qualified people to work in regions such as Vancouver. They, themselves, struggle to stay out of poverty.

People with Disabilities and Housing

People with disabilities face some of the biggest barriers to housing. In addition to the scarcity of traditional independent living affordable accommodation, shared living as an alternative is hard to come by. Rooms in homes are often rented so that people with disabilities can live in shared accommodation and have informal support from others sharing the space. Because private homeowners can find roommates who are able to pay significantly higher rents than people with disabilities, the people in highest need cannot compete with the rest of the population also seeking affordable housing in the private secondary market. Furthermore, an added expectation of support is added to the private landlord, due to lack of public services available. This represents a great disadvantage for the disabled person in British Columbia who may otherwise lead a healthy and happy independent lifestyle with external support.

Bureaucracy as a Barrier

For service providers and non-profits, bureaucracy means accessing funding to support those in need comes at a high cost. Money that could be invested in providing and expanding service delivery to the end user is instead invested in complex and inefficient administrative processes that include complex applications for a multitude of small grants that may only be available in the short term, as well as lengthy/complex reporting processes. In addition, bureaucratic processes incumber the development of housing.

For the end user, all the processes involved in accessing funding heighten the barriers already present for marginalized populations (complexity as a problem). Time delays in accessing supports, and the complexity of navigating the system represent important challenges.

Three main takeaways' for 'Issues Facing People in Poverty'

- A need for improvement in accessing affordable housing across the board. Lack of reliable, legitimate and accessible affordable housing leads to rent payments competing with other needs. The need is across many income levels.
- Lack of financial stability and security leads to risk aversion to seek employment, for fear of losing safety net subsidies.
- Bureaucracy is a barrier to supports.

Possible Solutions

- Better education among politicians, policy makers and the public on issues related to poverty. Both government and non-profits need to play a role.
- Implement "guaranteed annual income."
- 100% Prescription coverage for residents over 65 years old.
- Improve wages for support and child care workers.
- Improved availability and financial accessibility to child care.
- Incentivized philanthropic funding.
- Increase the availability and types of rent subsidies.

- Increase, promote and foster intentional informal support through funding of community development programs, and multi generation and multi-cultural living. Provide funding for shared care (support the process that helps create “caring” communities so communities do not just rely on government but more local help from communities).
- Increase subsidies and funding for home care support (supported independent housing).
- Promote independent living across generations.
- Stop government supports from being clawed back if a person receives other income to supplement an effort to transition out of poverty.
- Foster the creation of aesthetically pleasing housing that become places for healing, rather than institutional-looking spaces that further the stigma of poverty and need to access affordable housing.
- Education for the public to foster understanding of financial insecurity and gaps in services available.
- Assistance for navigating supports for vulnerable communities.
- Raised awareness around what is missing within the system (identifying gaps).
- Tax breaks/incentives to private landlords who provide affordable housing for those in need. Support development of natural supports within communities.
- Investment in the homeless population through increased financial and medical/healthcare support.
- Investment in and provision of incentives for the development of new affordable housing.
- Engaging social ideas with business rationales.
- Improve efficiencies and incentives in social support sector.
- Bureaucratic processes need to be kept to minimum to improve funding for end users. Reduction in paper work would to improve service provision and timely delivery of services.
- Explore/incentivize more creative ways to build.
- Education to reduce NBISM (not in my backyard).
- Tapping into pension fund and nontraditional financing for initiatives.
- Focus on Maslow’s Hierarchy of Needs for program creation and service delivery. A person can’t reach self-actualization until they have security and basic needs covered.
- Change public opinion around why people are in poverty. Leaders need to understand and create a shift in thinking. Acknowledge housing as a basic right and a care issue.
- Improve food security and acknowledge senior’s mobility concerns for accessing food. Access to free/affordable grocery delivery is important.
- Medication and cost of prescriptions should be factored into income calculations for people accessing affordable housing; thus, acknowledging its role in limiting income and that medication is not a discretionary expense.
- Fund and support innovative co-op programs that promote aging in place and availability of affordable housing. An example is the options offered by <http://www.calgaryaginginplace.ca>. One type of support includes finding and

managing service providers for seniors; while the other assists seniors who are over housed to create secondary suites to increase their income and improve density.

- Invest in non-profits so they can attract top talent; support the pursuit of Research and Development in order to develop creative solutions.
- Cap rent increases to match inflation.
- Non-profits to approach government to discuss concerns.

Solutions and Actions that can make a Difference

(a) What types of solutions did the individuals who participated in the meeting identify as most important to them?

- Tax breaks/incentives to private landlords who provide subsidies for those in need. Support development of natural supports within communities.
- Fund and support innovative co-op programs that promote aging in place and availability of affordable housing. An example is the options offered by <http://www.calgaryaginginplace.ca>. One type of support includes finding and managing service providers for seniors; while the other assists seniors who are over housed to create secondary suites to increase their income and improve density.
- Change public opinion around why people are in poverty. Leaders need to understand and create shift in thinking. Treat housing as a basic right.
- Invest in non-profits so they can attract top talent; support the pursuit of Research and Development in order to develop creative solutions.
- Cap rent increases based on inflation.
- Implement “guaranteed annual income.”
- Increase portable rent subsidies.
- Increase, promote and foster intentional informal support through funding of community development programs, and multi generation and multi-cultural living. Provide funding for shared care (support the process that helps create “caring” communities so communities do not just rely on government but more local help from communities).
- Educate politicians, policy makers and public on issues related to poverty
- Increase subsidy for home care support (supported independent housing).
- Promote independent living across generations.
- Stop government supports from being clawed backed if a person receives other income to supplement an effort to transition out of poverty.
- Community development funding (supports for processes that help create “caring” communities).
- Education for public understanding of financial support.
- Medication and cost of prescriptions should be factored into income calculations for people accessing affordable housing; thus, acknowledging its role in limiting income.
- Non-profits to approach government to discuss concerns.
- Bureaucratic processes need to be kept to minimum to improve funding for end users. Reduction in paper work would to improve service provision and timely delivery of services.

(b) What emerged as the top 3 solutions or ideas based on the conversation and the individual priority setting?

1. Provide tax breaks/incentives to landlords who provide affordable rents for those in need (whether it be a private homeowner or larger organization). Combat stigmatization and foster building natural supports in communities.
2. Fund and support innovative co-op programs that promote aging in place and availability of affordable housing. An example is the options offered by <http://www.calgaryaginginplace.ca>. One type of support includes finding and managing service providers for seniors; while the other assists seniors who are over housed to create secondary suites to increase their income and improve density.
3. Change public opinion around why people are in poverty. Leaders need to understand and create shift in thinking. Consider housing as a basic right.