



CENTRAL OKANAGAN POVERTY & WELLNESS STRATEGY

What We Heard Report

Prepared for:

Regional District of Central Okanagan

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INTRODUCTION

This What We Heard Report (WWH Report) presents findings from engagement with residents, Indigenous communities, and community partners of the Central Okanagan to help identify challenges related to poverty experiences and imagine a future without poverty for the Central Okanagan. This engagement will support the development of a regional Poverty and Wellness Strategy (the Strategy).

The Strategy's development is being led by the Regional District of Central Okanagan (RDCO) in partnership with the four local governments in the region: District of Lake Country, City of Kelowna, City of West Kelowna, and District of Peachland. The purpose of the Strategy is to provide a coordinated and shared community action strategy for poverty reduction in the Central Okanagan.

The Strategy is guided by principles of reconciliation, equity, and inclusion, and uses public engagement to center the voices of those with lived and living experience. By working collaboratively, the Strategy aims to provide everyone in the Central Okanagan with a real and fair chance to succeed by improving our policies, practices, and resources.

There are three main components to this report:

1. **Key Engagement Findings** presents a summary of engagement findings highlighting current experiences and effects of poverty in the Central Okanagan, challenges and opportunities identified by participants, and community visions for poverty reduction.

Information in this section is organized according to the five priority areas developed during the Central Okanagan Poverty and Wellness Analysis research and consultation process.

- Isolation and Inclusion
- Transportation
- Regional Housing and Homelessness
- Youth Poverty and Wellness
- Child Development and Care

2. **Indigenous Key Engagement Findings** summarizes the results of engagement sessions conducted with local First Nations, Métis Nation BC, Métis Community Services, and the Ki-Low-Na Friendship Society. The findings include common Indigenous experiences of poverty and opportunities for reconciliation.
3. **Engagement Data Summaries** provide detailed results from engagement activities sorted by engagement type. Aside from helping develop the Strategy, this section is useful to people wishing to have a deeper understanding of the region to support funding proposals, understand distinct perspectives of different communities and populations in the Central Okanagan, and/or better understand the engagement results.

ENGAGEMENT OBJECTIVES

Objectives for community engagement were identified to support the development of an action-oriented Strategy. The objectives outlined below were designed to support the project team in gathering insights into diverse community experiences with poverty.

Objectives:

- Educate and inform the community about the Strategy– what it is, how it affects them and how they can get involved
- Establish and/or strengthen relationships with stakeholders, Indigenous Peoples, and community members to build capacity across the region for collaborative action and strengthen coordination
- Communicate information in a way that is interesting and easy to understand to ensure community members are motivated to participate and can provide meaningful input
- Approach stakeholders and the community strategically so as not to over-engage
- Ensure broad awareness of, and inclusive participation in, the engagement process as measured through demographics collected during engagement activities
- Ensure stakeholders and community members feel as though their feedback was understood and incorporated into the final Strategy
- Build credibility and support for the project and its findings

ENGAGEMENT RESEARCH QUESTIONS

Six research questions were identified for the first phase of engagement. These six questions focus on identifying challenges, personal experiences, potential solutions, and creating a community vision for regional poverty reduction. These questions were modified according to engagement type. This report summarizes the findings to these questions, with an emphasis on understanding the priority areas set out by the Central Okanagan Poverty Reduction Committee.

1. What are challenges to reducing poverty in the RDCO?
2. What is being done and how can this work benefit from regional coordination?
3. What solutions and actions can be taken to reduce poverty in the RDCO?
4. How are people experiencing poverty, and accessing (or not) services that can improve their circumstances and alleviate the hardships of poverty?
5. What is the community vision for reducing poverty in the RDCO?
6. Has COVID -19 affected how, and which services people are accessing / their experience of poverty?

ENGAGEMENT RESULTS

Engagement occurred primarily between February and March of 2022. A survey for people with Lived and Living Experience was distributed in the summer of 2021 and is included. The following graphic summarizes the different types of engagement, recruitment methods, and number of participants.

Figure 1: Engagement Conducted

PUBLIC SURVEY	<ul style="list-style-type: none"> • Online Survey • 748 Participants
SURVEY OF PEOPLE WITH LIVED & LIVING EXPERIENCE	<ul style="list-style-type: none"> • Online and paper survey distributed in 2021 by the United Way • 223 Participants
COMMUNITY FORUM	<ul style="list-style-type: none"> • Online public meeting to discuss poverty, its impacts, and community vision for reducing poverty • 10 Participants
SERVICE PROVIDER INTERVIEWS	<ul style="list-style-type: none"> • For service providers working with target populations who were unable to make other engagements, interviews were held to ensure their perspectives were collected • 2 Interviews
PEOPLE WITH LIVED & LIVING EXPERIENCE	<ul style="list-style-type: none"> • A combination of questionnaires distributed by service providers, interviews, and focus groups with people experiencing poverty • 10 Participants
PRELIMINARY PLANNING & IMPLEMENTATION SESSION	<ul style="list-style-type: none"> • A focused workshop with service providers and local government representatives to begin identifying possible solutions and interventions to reduce poverty • 11 Organizations
LOCAL AREA FOCUS GROUPS	<ul style="list-style-type: none"> • Local community focus groups with service providers in West Kelowna, Peachland, and Lake Country were held to gather community specific concerns and experiences • 16 Participants over three focus groups
INDIGENOUS ENGAGEMENT	<ul style="list-style-type: none"> • A combination of interviews, focus groups and workshops with Indigenous community leaders and service providers were held with Okanagan Indian band, West Bank First nation, Métis Community, Okanagan Nation Alliance, and Urban Indigenous services • Urban Indigenous Organizations – 5 engagements, 12 participants • Okanagan Indian Band – 3 engagements, 8 participants • Westbank First Nation – 2 engagements, 6 participants • Okanagan Nation Alliance – 2 engagements, 8 participants

INTERPRETING THE DATA

The themes discussed in this report are based on responses received through a variety of engagements that included a public survey, people with lived and living experience (PWLLE) survey, community partner interviews, focus groups and workshops. The surveys were administered by different organizations – the public survey was designed and implemented by Urban Matters whereas the data from PWLLE survey came from United Way British Columbia. Subsequently, their initial purpose and design are different, although the topics complement each other. To provide an in-depth overview of the public engagement findings, quantitative data from each of the surveys are integrated throughout the report. Qualitative information from the surveys was thematically coded and is also presented where appropriate. Information from the community partner, person with lived and living experience, community engagement is used to contextualize the findings from the survey. That is, the surveys generally answer *what* the current situation is in the Central Okanagan, while the other engagement types help to answer *why*.

DATA LIMITATIONS

Public survey:

- There were few respondents in the 18-24 range in the public survey. This means that the experiences of young adults and students are not captured in the survey. This is important to note because many people in this age group are prone to working poverty due to being a student, being an early career starter (e.g., lower wages), paying off loans, and finding housing. Moreover, this age group is likely very susceptible to the effects of the housing crisis, given that they have less capital to work with. To capture the experiences of young adults, further engagement may be conducted by approaching students, youth transitioning out of care, and places of employment with a large proportion of this age group (e.g., retail, services), to name a few. Noting that youth homelessness (or being at risk of homelessness) is also an extremely pervasive problem, their voices should be captured as well.
- Many demographic questions were skipped, or respondents chose “prefer not to answer.” This led to few respondents identifying as racialized and LGBTQIA2S+. Most respondents were White and heterosexual. The different experiences of racialized and LGBTQIA2S+ people cannot be overlooked – their voices matter. A large body of literature has found that racialized people and LGBTQIA2S+ are more vulnerable to isolation and exclusion, (youth) poverty, and unstable housing which are 3 of the 5 priorities in the RDCO. To capture the voices of these equity-seeking groups, community partners and community organizations could be leveraged to provide insights into their experiences.
- Most respondents came from Kelowna, West Kelowna, and Lake Country in that order. Findings in this report related to other communities, especially rural ones, rely on qualitative data. More research into the current situation in areas outside of Kelowna, West Kelowna, and Lake Country could be done.
- Poverty: people were asked to self-identify as living in poverty. There is not really any way to verify people’s income status. Some respondents noted that people living in poverty were likely not to have access to the survey.

United Way PWLLE survey:

- The data limitations present in the public survey were also found in the PWLLE survey. There was little youth representation, only three percent (3%) of respondents are under the age of 24.
- The majority of respondents identified as living in Kelowna.
- Survey burnout seemed apparent as response rates declined in the later questions of the survey.

KEY ENGAGEMENT FINDINGS

This section synthesizes key engagement findings and reflects on the following:

- Community vision of what an absence of poverty looks like
- Impacts of poverty on community members
- Current experiences of poverty in the Central Okanagan
- Challenges and opportunities for addressing poverty identified by participants

Throughout this section, the findings from stakeholder and community partner engagements, input from people with lived and living experience, and both surveys are discussed. This narrative will help expand understandings of how poverty is impacting people, what key concerns are, and what can be done to address these concerns. Responses highlight the need for inclusive, welcoming, and connected communities, emphasizing the importance of social connection for mental health and wellness.

Another key finding identified from engagement is that everyone is affected when poverty exists. The Covid-19 pandemic has created widespread disruption, revealing that financial challenges can happen to anyone. The increase in financial insecurity over the last two years has exacerbated the struggles of people living in poverty, but beyond that is affecting the ‘middle’ class as well. More people are struggling to meet their basic needs and thrive now than two years ago.

SUMMARY OF KEY FINDINGS

Two significant priorities emerged across survey responses and engagement sessions: income and resilience, and prevention vs. intervention:

Income and Resilience

Discussion from engagement sessions universally described drastic changes to employment and income that have occurred over the last two years. Among other changes, Covid-19 spurred a transition to remote and virtual work leading to shifting demands for housing and widescale disruptions in the job market. Meanwhile, the growing appeal of living in the Central Okanagan has increased housing and rental prices. These factors, combined with rising inflation, were broadly described by participants as creating increased instability and generating a need for supports targeting the cost of rent, utilities, and food.

Participants in the service provider engagement sessions noted that inflation is especially detrimental for people on fixed incomes. The cost of housing, rent, childcare, food, and other basics is increasingly beyond the reach of people on fixed incomes—e.g., seniors and people with disabilities. Participants suggest this trend aligns with observations that disproportionate numbers of seniors and people with disabilities need access to services. Participants shared how enabling people, especially those on fixed incomes, to afford housing would greatly improve capacity to pay for food, utilities, and other items.

Prevention vs Intervention

A sentiment expressed throughout engagement was the dissatisfaction many service providers feel working in a system that creates poverty. A few respondents acknowledged feeling like services are a “band-aid”, while also recognizing their necessity. Respondents repeatedly noted that funding is designed to be reactive—supporting people through states of crisis—and that investment in preventative programming needs to be prioritized. Respondents identified numerous preventative measures that could greatly reduce peoples’ likelihood of experiencing poverty: massively investing in affordable housing, addressing intergenerational trauma and adverse childhood experiences, and building robust youth employment programs.

Other Key Findings

- Imagining a future without poverty, participants described a community where every person and family feels secure in meeting their basic needs (housing, food, clothing, transportation, etc.) and feels a sense of meaningful inclusion.
- Indigenous communities and other community participants emphasized that their experience of poverty is colored by the ongoing impacts of colonialism, capacity challenges, and entrenched racism and stigma. These systems must be addressed for meaningful change to happen.
- People experiencing poverty were also experiencing more exclusion and less hopefulness than participants who were not living in poverty.
- Belonging and inclusion are areas that significantly impact wellbeing. Ideas for improving social cohesion and bringing people together included free public events and community meals.
- Transportation was identified as a key barrier to access, limiting community involvement and access to basic needs (e.g., health and mental health services, employment, food, etc.). Results from the Person with Lived and Living Experiences (PWWLE) survey identified transportation as one of the top services that helps, or would help, survey respondents stay employed.
- High housing and rental costs remain a significant barrier to thriving in the region. Strong leadership and decisive action are needed.
- An increase of widely available universal supports is needed to keep up with the growing number of people living in poverty. Many supports restrict access based on employment, age, and access to housing. Universal benefits eliminate these criteria and allow more people to access judgment free support when needed.
- Increasing numbers of people in the Central Okanagan need support with managing costs of daily living such as housing, transportation, food, health, and recreation, etc.
- The rising cost of living is putting more pressure on budgets. This stress is exacerbated for people on fixed incomes such as people who are retired and/or living on disability incomes.
- People living with a disability are disproportionately impacted by poverty – they have both fewer means for increasing their financial security (i.e., live on a fixed income that does not change with rising costs) and increased needs (higher costs of daily living due to need for extra supports). Barriers to access are embedded in everyday life (transportation, housing, education,

employment, etc.) which results in people with disabilities being excluded from more spaces (physical and social) than other community members.

- Seniors and Elders are at high risk for poverty, especially as their physical needs change and they need more supports or cannot maintain their own housing as well.
- Food is a powerful support for people, not only is food a basic need but a community meal or event can bring diverse people together and strengthen community cohesion. With rising food costs and the isolation experienced during COVID-19 impacting everyone, community meals are one way to ease financial challenges while bridging divides and uniting people.

IMPACTS OF POVERTY

Poverty is an all-encompassing concept that touches on every aspect of a person's life—it extends beyond inadequate income to also consider material and social disadvantages. This report uses statistics and information shared from survey and engagement sessions to reveal the different experiences between people living and not living in poverty. People who identified as living in poverty or having inadequate incomes (2022 survey) had more experiences relating to:

- Barriers in accessing services, programs, and other support
- Being in unstable or unsuitable housing
- Struggling to acquire necessities (e.g., food, healthcare)
- Poor mental health and social well-being (e.g., feelings of isolation and exclusion)

People in equity-seeking groups—seniors, BIPOC, LGBTQIA2S+, and people with disabilities—are more likely to experience poverty because existing social and economic systems fail to meet their needs. For example, a consistent theme highlighted throughout the engagement process was the lack of support (e.g., income assistance, housing options) for people with disabilities. This report does not offer specific insights to other equity-seeking groups such as people of color, LGBTQIA2S+, and immigrants, but it is recognized that their experiences are different.

PRIORITY AREA FINDINGS

The following subsections highlight key findings for each of the five priority areas across all non-Indigenous engagement sessions:

- Isolation and Inclusion
- Transportation
- Regional Housing and Homelessness
- Youth Poverty and Wellness
- Child Development and Care

Isolation and Inclusion

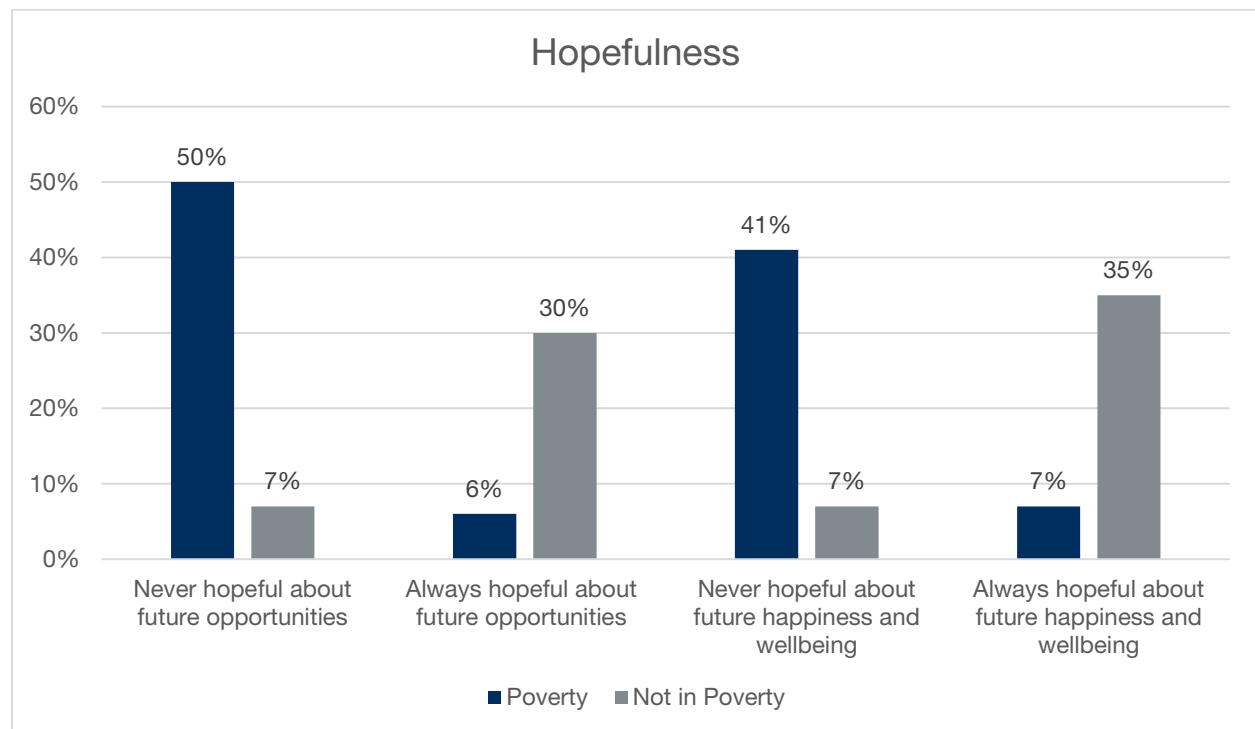
This priority area primarily captures experiences relating to mental health and marginalization. However, there are many complex issues stemming from isolation and inclusion so topics such as relationships and substance use are also included. Populations at risk of isolation, such as seniors, Elders, and people with disabilities are also captured by this priority area.

Barriers to Inclusion & Service Access

Well-Being & Mental Health

Low levels of mental health emerged as a significant hallmark of respondents experiencing poverty. Public survey (2022) respondents experiencing poverty were generally pessimistic or negative about their current situation and future trajectory (see Figure 2). Many respondents were not hopeful about their future opportunities, happiness, or well-being.

Figure 2: Respondents were asked whether they never, sometimes, or always felt hopeful about their future opportunities and future happiness and well-being. Source: Public survey (2022).



Low levels of mental health were also clearly identified as being a barrier to employment: responses from the PWLLE survey (2021) showed that access to mental health services was the primary service respondents selected as helping them acquire and retain employment. Unfortunately, the COVID-19 pandemic intensified poor mental health outcomes.

The relationship between poor mental health and employment can create further challenges accessing daily necessities like medicine, phones, and food. These compounded challenges may reinforce feelings of isolation and exclusion, serving only to further degrade mental health and heighten the need for external resources.

Demographic Inequalities

Responses from the PWLLE survey (2021) indicate that experiences of poverty are not evenly distributed across society and disproportionately affect women, people with disabilities, and people with poor health or injuries. However, these findings may not represent the full experience of poverty in the Central Okanagan as survey demographics reveal 28% of respondents were over the age of 61 and 28% self-identified as having a disability.

Of the 38% of respondents who indicated their income does not meet their needs, the following patterns arose:

- 46% are unemployed compared to 54% of respondents who are employed
- Reasons for unemployment include retirement (58%) and an inability to work due to injury/health or a condition/disability (55%)

Additional insights were captured through an open-ended question that revealed COVID-19-related work closures contributed to unemployment among respondents.

Income Support Service Barriers

Further barriers to income support emerged from the PWLLE Survey (2021). Responses reveal the following issues:

- 28% of respondents revealed they do not know where to access needed income supports.
- 37% of respondents reported being ineligible or being unable to access supports for other reasons.

These findings highlight two barriers: 1) a lack of knowledge for navigating income support services; and 2) a lack of income supports aligned with population needs. When respondents were asked why they need assistance seeking support the following themes emerged:

- Respondents feel shame and embarrassment
- Respondent do not meet age limitations associated with supports
- Respondents are unsure of their available options
- Respondents do not meet requirements such as age or income
- Respondents have time constraints that make applying for support challenging

Figure 3: Responses to the question “does your income meet your needs?”. Source: PWWLE Survey (2021)

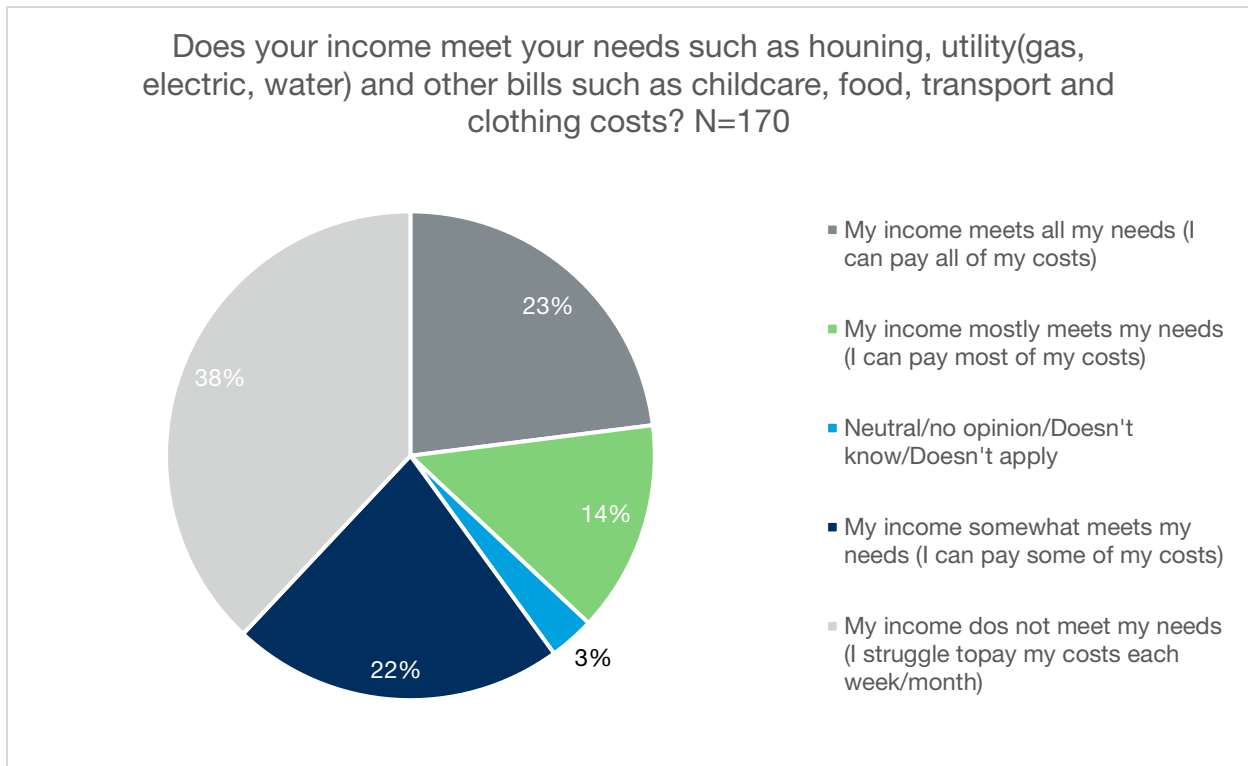


Figure 4: Community, recreation, and inclusion indicators. Source: Public survey (2022).

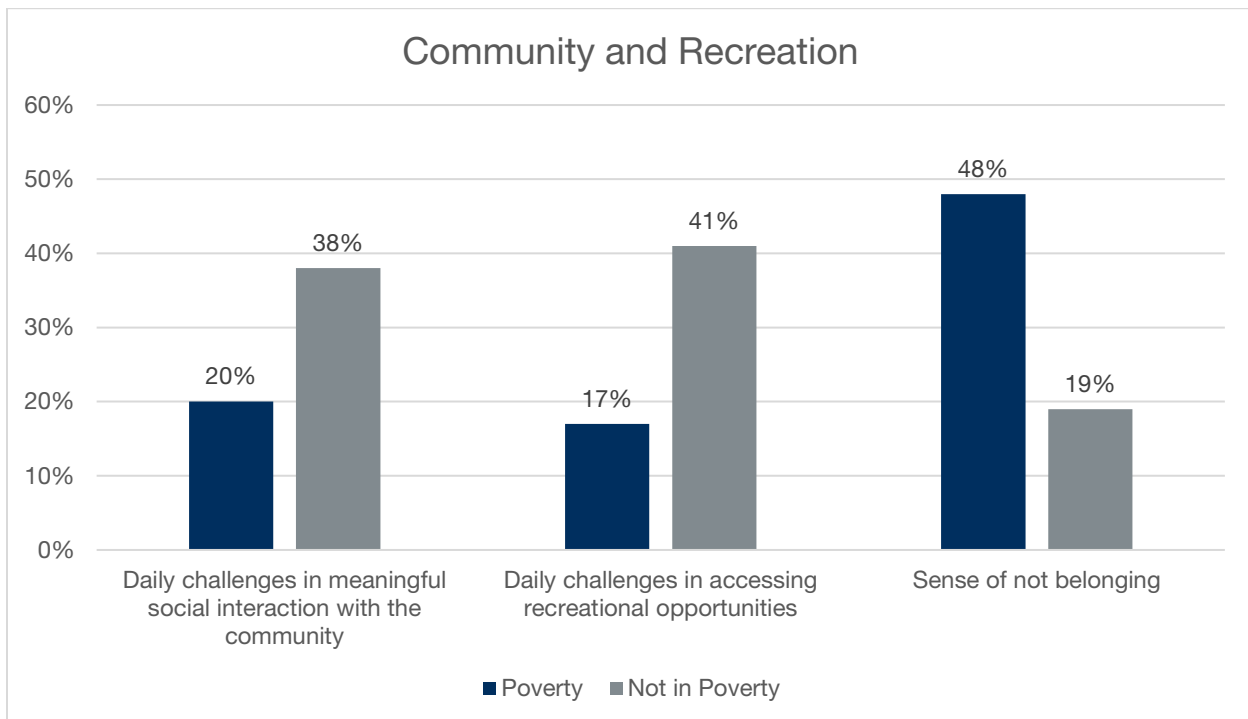
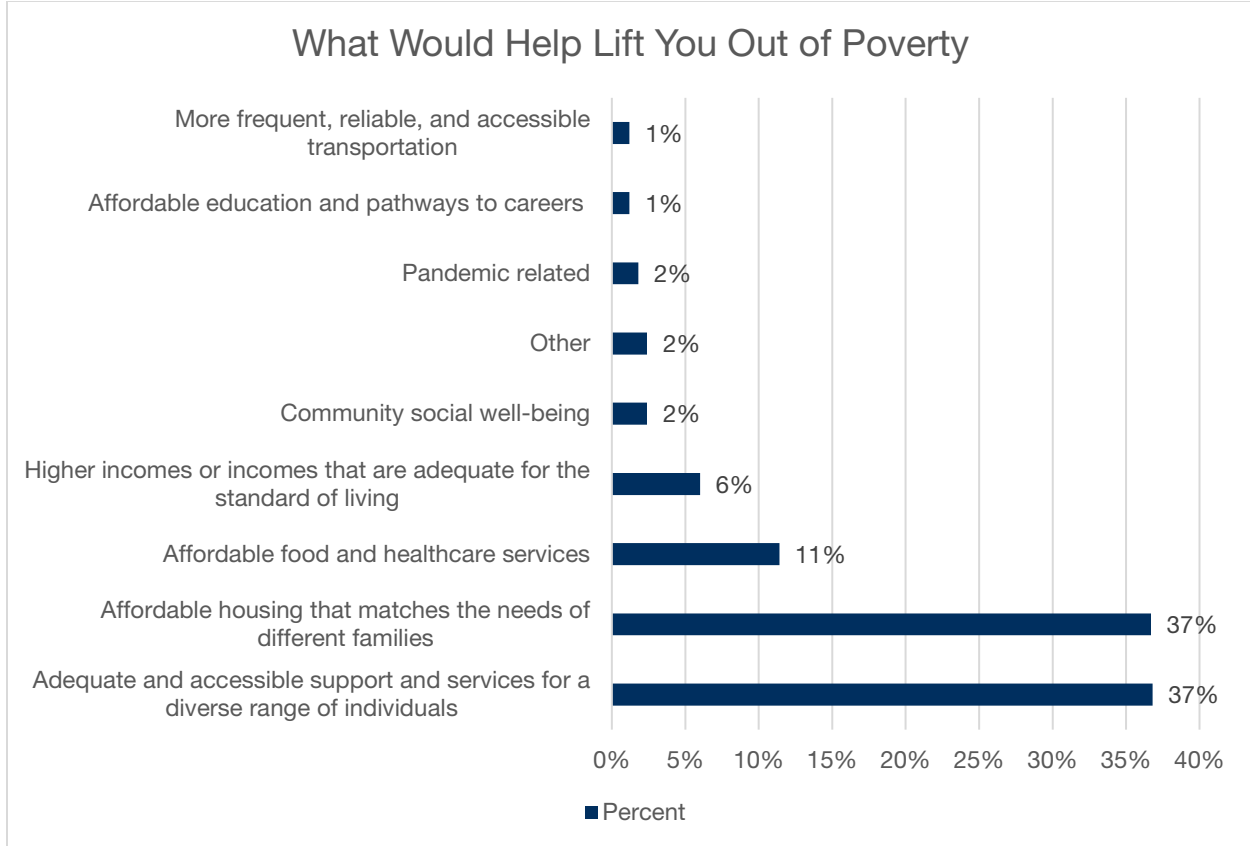


Figure 5: Respondents were asked an open-ended question about what would help them rise above poverty. The emergent themes are summarized below. Source: Public survey.



The importance of social connection

The thematic analysis of the public survey identified that community and social well-being are key areas to help people out of poverty (Figure 5).

Responses from engagement reveal a clear link between people living in poverty and experiences of poor mental health stemming from social isolation. Poverty prevents people from fully participating in society, and this isolation combines with stigma to exert an emotional impact, negatively affecting individual mental health and well-being. The public survey revealed that mental health and overall wellness could be improved by targeting key contributors to isolation—lack of community cohesion and exclusion.

Another key contributor to lowered mental health is Covid-19. Across engagement sessions, participants described experiencing or witnessing declined emotional health and increased anxiety, especially in social settings. Seniors were repeatedly identified as a group that experienced disproportionate declines in mental health: as seniors are at greater risk from the virus, many seniors stopped or limited participation in community and family activities, which resulted in intense experiences of isolation. Participants shared examples of efforts that had been successful in creating shared community experiences and improving inclusion during Covid-19. These examples included the influx of virtual services and programs.

Tangible and Intangible Supports

As seen in Figure 4, a large proportion of public survey respondents face daily challenges engaging in meaningful social interactions with their communities and accessing recreational opportunities. These challenges were more pervasive among people not in poverty. Most people experiencing poverty instead face daily struggles accessing tangible necessities such as food, housing, and employment opportunities. This pattern aligns with general trends in people prioritizing meeting basic physiological needs before progressing to social needs and self-fulfillment.

Further responses indicate that marginalized community members face more difficulty feeling supported within the community. In the public survey, many respondents noted that more support was needed for people with disabilities or mobility issues, elderly people, single parents, people experiencing homelessness, and people with addictions. Inadequate support and access to resources, coupled with belonging to a less visible group, can lead to “othering” and the intensification of discriminatory experiences.

Key Challenges

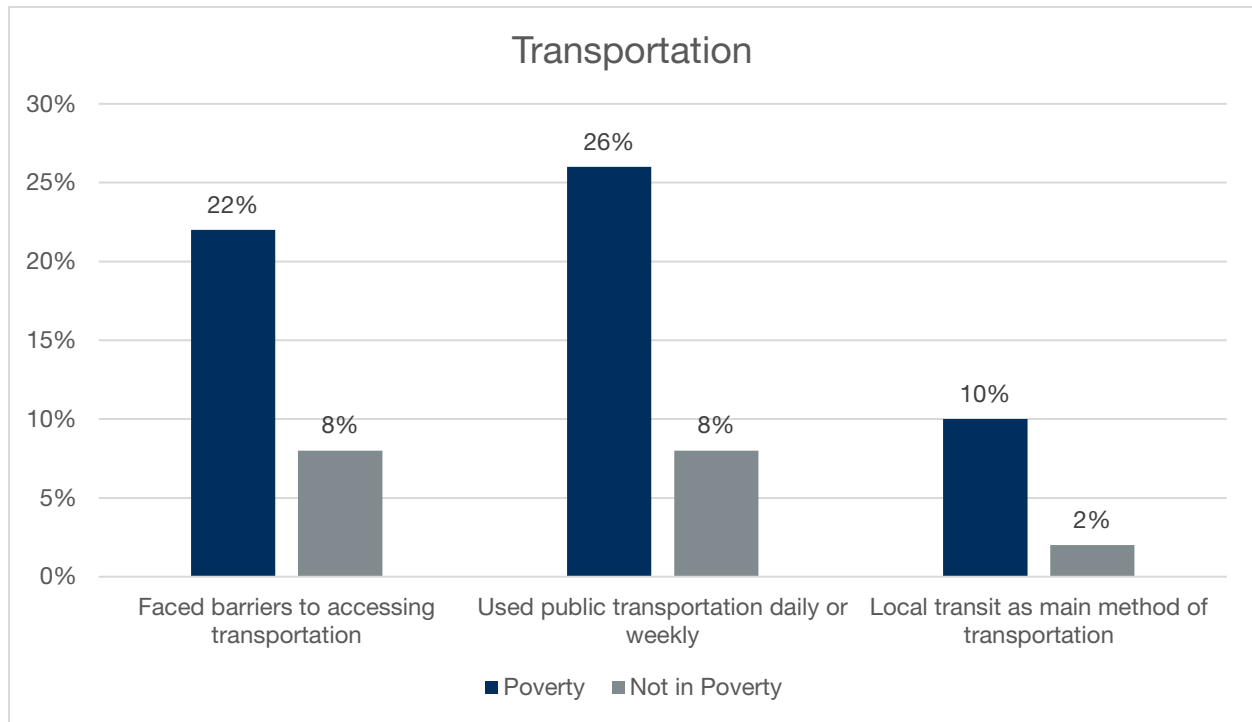
Respondent’s answers reveal that mental health and experiences of isolation and inclusion play critical roles in people being able to access resources to leave poverty. Challenges related to isolation and inclusion experienced by people in poverty include:

- Low levels of mental health affect life outlook, creating feelings of negativity and hopelessness that reduce capacity to seek out or participate in systems of support.
- Experiences of exclusion among vulnerable and marginalized groups increase isolation and create added barriers to service access.
- Covid-19 has exacerbated isolation and amplified feelings of community detachment, leading to a need for communities to support individuals in finding ways to reconnect.
- People with disabilities face significant economic exclusion that intensifies mental health challenges.

Transportation

Access to reliable transportation is important in the lives of people as it provides them with access to other aspects of daily functioning and activities. Transportation connects people to their places of work, sources of food, education, healthcare, socialization, and recreation. In short, transportation affects nearly every aspect of an individual’s life.

Figure 6: Transportation use indicators between people experiencing and not experiencing poverty.



Infrastructure and accessibility

While local municipalities in the Central Okanagan have been working on improving public transportation infrastructure, respondents across engagement sessions noted that shortcomings with transportation hinder their daily activities and well-being. Issues with transportation ranged from traffic backlogs to limited route options, disconnection from urban Indigenous reserves, and service hours. While the most common method of transportation was self-owned vehicles, nearly half of people whose incomes were insufficient to meet their basic needs struggled or could not meet their transportation needs. This finding reveals that existing public transportation is insufficient to meet the needs of its ridership and contributes to the need for personal commuter vehicles. Reliance on personal vehicles requires additional expenses such as maintenance, gas, and insurance that further strain a household's budget.

Transportation access directly influences an individual's ability to access services and is critical for sustained employment. Respondents in the PWLLE survey identified transportation as key to accessing mental health services, and helping respondents stay employed. In addition, transportation plays an important role in keeping communities accessible and inclusive for people with diverse incomes and abilities.

Infrastructure Barriers

A thematic analysis of the 2022 survey identified the importance of improving public transit infrastructure (resonating with around half of respondents who could not meet their basic needs), improving drivability and safety (e.g., reducing traffic congestion, more speed control, more stop signs), more active transportation infrastructure (e.g., bike lanes, pedestrian lanes), more parking, reduced public transit fees, and improved access for people with disabilities or other mobility issues. More residential parking and

more inclusive access for people with disabilities or other mobility issues were also recurring desires found throughout the public survey. In the community partner engagement, respondents further noted that seniors need more transportation options or support to access services that they need. This was amplified by the COVID-19 pandemic as seniors struggled to acquire necessities such as groceries due to lack of transportation (including grocery delivery).

Reliance on personal vehicles

In both the PWWLE (2021) and public (2022) surveys, there was a high reliance on using personal vehicles as the main method of transportation for a significant portion of respondents, indicative of the current state of the public transit system in the Central Okanagan. In the public survey (2022), most respondents did not use public transport indicating that the public transit system in the Central Okanagan does not meet the transportation needs of most people. However, people experiencing poverty were more likely to use public transport (especially daily). Furthermore, nearly a quarter of respondents in the PWWLE survey (2021) used walking as their primary method of transportation.

Respondents to the PWWLE survey noted that traffic and commute times are becoming increasingly cumbersome in the Central Okanagan, reinforcing the need for more public transportation to reduce the volume of private commuter vehicles. In addition, public transportation needs to be better designed for people with disabilities, offering solutions like kneeling buses, strategically located bus stops, and increased door-to-door services. In the community forum, respondents pointed out that more affordable housing options are found on the community outskirts where there are fewer public transit options, further reinforcing the need for personal vehicles.

Overall, the reliance on personal vehicles and lack of accessible public transportation in the Central Okanagan affects everyone. However, people experiencing poverty or having inadequate incomes to meet their needs are particularly vulnerable to facing barriers to accessing transportation. This creates an opportunity gap within the community. That is, people who have access to transportation also have more opportunities available to them (e.g., opportunities for more meaningful employment, health care, education, nutritious food, affordable housing, recreation). Indeed, inadequate public transit connectivity in the Central Okanagan puts people experiencing or at risk of poverty in precarious situations with regards to their mobility and access to services, employment, and social activities. The reliance on personal vehicles puts great strain on households' budgets, even more so for people already struggling to make ends meet. Improving infrastructure in public transportation could reduce the barriers people face in accessing opportunities and services within their communities.

Key Challenges

- People living in poverty as well as other specific demographics are more susceptible to having unmet transportation needs. These limitations prevent them from accessing other needed programs or services which may help improve their situations.
- Limitations on the availability of public transportation reduce access to resources such as social services, health services, employment, education, recreation, etc.
- Stakeholder engagement emphasized that people with intellectual disabilities are severely impacted by lack of connectivity of public transit as this is often their primary form of transportation.

- There is a high level of reliance on personal vehicles which are relatively more expensive than public or active transportation which further strains budgets.

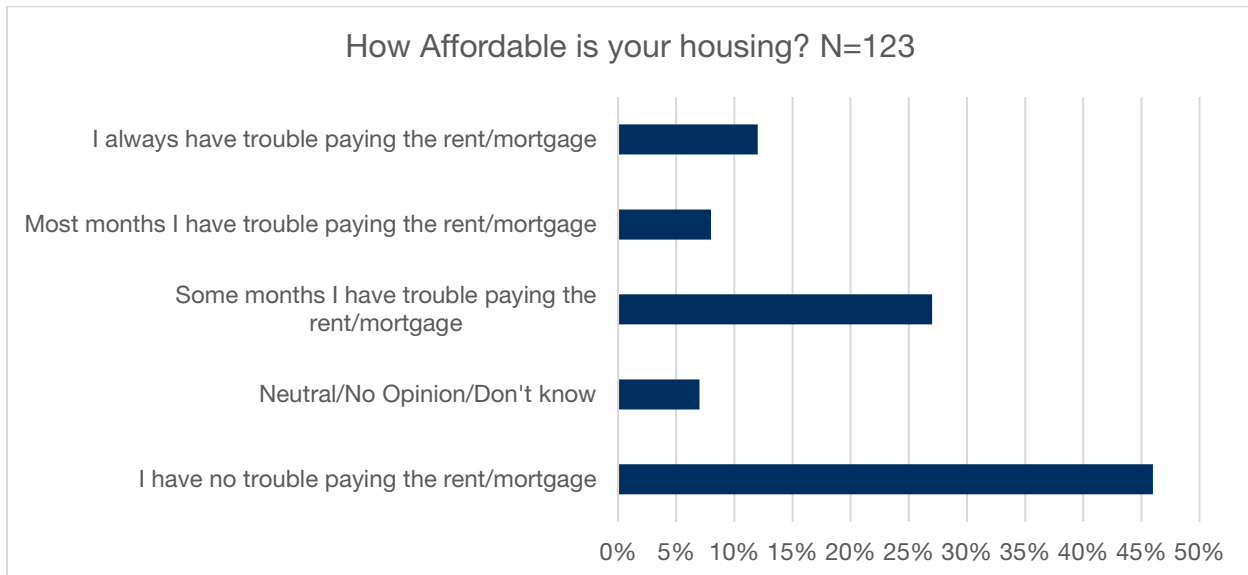
Regional Housing and Homelessness

Access to housing is a basic human right and is a key determinant of health and well-being. Housing significantly influences our physical and mental health, social well-being, and indirectly influences many other determinants of health such as income, early childhood development, educational opportunities, and access to health services. Having secure access to safe, affordable, and adequate housing is necessary to support individuals to have a healthy standard of living.

Poverty and tenancy status are connected

People experiencing poverty are significantly more likely to rent a home or be staying with friends or family (couch surfing). In the PWWLE survey (2021), 55% of respondents rent a home, 32% own a home and 6% live with family and friends. These proportions are like the public survey (2022) where 66% of people experiencing poverty rent their homes and 11% are living with friends, family, or at another non-permanent address.

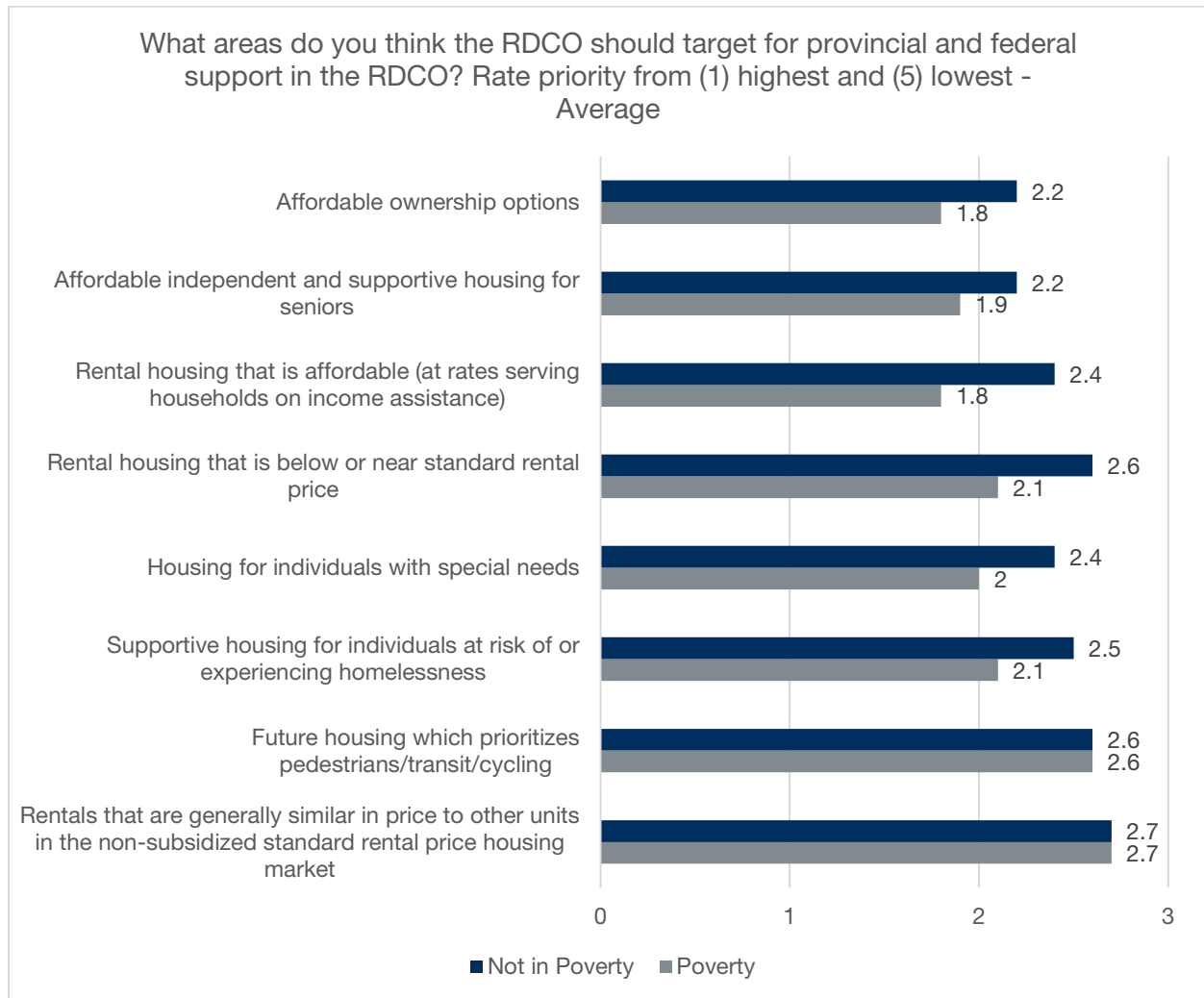
Figure 7: Responses to the question “how affordable is your housing?”. Source: PWWLE survey (2021)



Aggregated responses from Figure 7 reveal that 47% of respondents in the PWWLE survey (2021) indicated that they have trouble paying their rent some, most, or all months. This highlights the need for affordable housing options within the region. Many groups face heightened exposure to poverty due to the high cost of housing. These groups include low-income earners, seniors, women, children and LGBTQIA2S+, young people, persons with disabilities, Indigenous and racialized communities. In the community forum, respondents further noted that the working poor were also vulnerable the housing crisis but receive little attention.

Priorities in Housing

Figure 8: Respondents were asked to rank eight priority areas between 1 (highest) and 5 (lowest). The weighted average scores for the priority areas in the Central Okanagan are summarized below. Source: Public survey (2022).



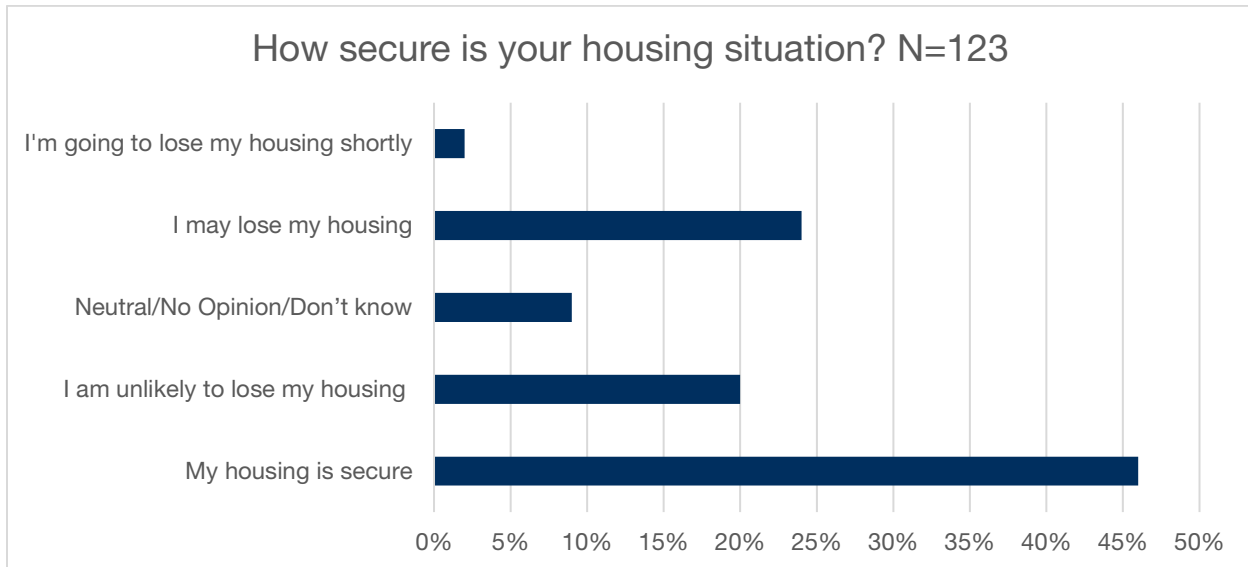
On average, people experiencing poverty ranked affordable housing/rental options higher than people not experiencing poverty, likely indicative of their tighter budgets and lower incomes. However, affordable housing options were still the highest ranked overall. In the community forum, respondents supported more affordable housing options for youth (who they describe as leaving the Central Okanagan due to the housing crisis) and seniors (who are frequently displaced due to renovations increasing rentals). Overall, respondents in the community forum desired more social and affordable housing options.

Housing insecurity

The PWLLE survey (2021) also provided some insights into housing insecurity among people whose incomes were insufficient to make ends meet. About 26% of respondents feel that they may lose, or soon lose, their housing, highlighting a significant amount of housing insecurity amongst respondents (Figure 9). Comparatively, 43% of respondents whose income cannot meet their basic needs feel that they may

lose their house or will lose their housing shortly. Data analysis revealed several common sources of housing insecurity: ineligibility for subsidized housing (especially following maturation of dependents), and rental market instability (due to diminishing numbers of long-term rentals). Evidently, many people in low income in the Central Okanagan frequently struggle with guaranteeing their tenancy or ownership, which may explain why people in poverty rank these priorities higher than people not in poverty (as seen on Figure 9).

Figure 9: Responses to the question “how secure is your housing situation?”. Source: PWWLE survey



In the PWLLE survey (2021), respondents were asked a series of questions to better understand how they were using housing services and improvements that could be made housing services. About 15% of respondents received help finding their current home (social worker, advocate, etc.) (Figure 10). Alternatively, 65% of respondents indicated that they would have liked to receive help finding their home (Figure 11). This difference highlights an unmet demand for increased housing support services that involve seeking a home.

Respondents from the PWLLE survey 2021 were asked how they would have liked support in finding housing. The following themes emerged:

- System navigation and support to overcome housing barriers including low income, single parents, and no references (8 responses)
- Comments regarding a need for more housing supply (7 responses)
- Cost assistance and rent subsidies (6 responses)
- Assistance with searching, locating inventory and applying (4 responses)

Figure 10: (Left): Response to question “did you have help finding your current home?” Source: PWWLE survey 2021.

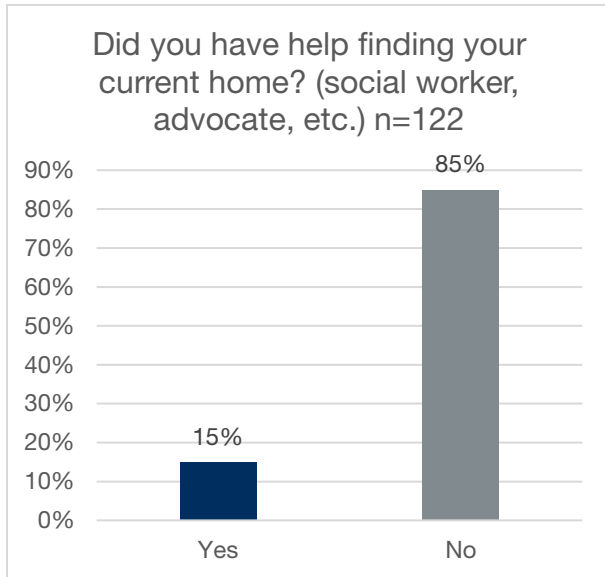
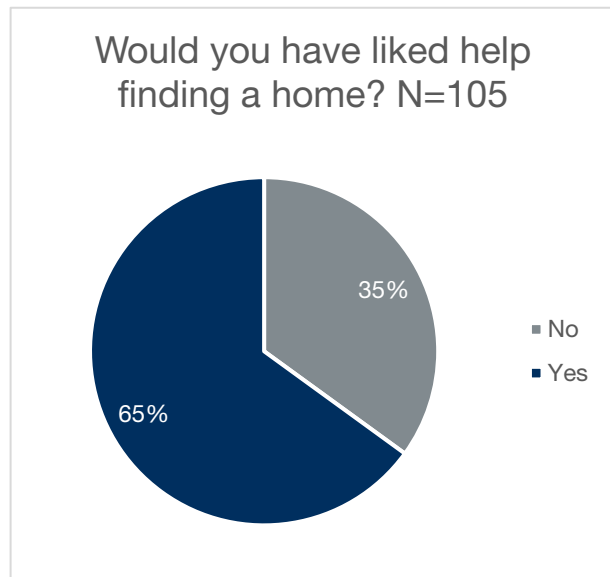


Figure 11: (Right): Response to the question “would you have liked help finding a home?”. Source: PWWLE survey 2021.



Despite nearly half of respondents in the PWWLE survey (2021) having some trouble paying their rent or mortgage, 31% of survey respondents indicated that their home still does not meet their needs across a variety of metrics including (safety, space, accessibility, in good repair, location) (Figure 13). Respondents were asked if they can change something about their housing, what would it be. The top answers were increased affordability (34%), repairs and maintenance (29%), and a location change to address connectivity and safety concerns (19%).

Figure 12: Respondents were asked if they can change something about their housing, what would it be (Location, accessibility, overcrowding, repairs, price)? Source: PWWLE survey.

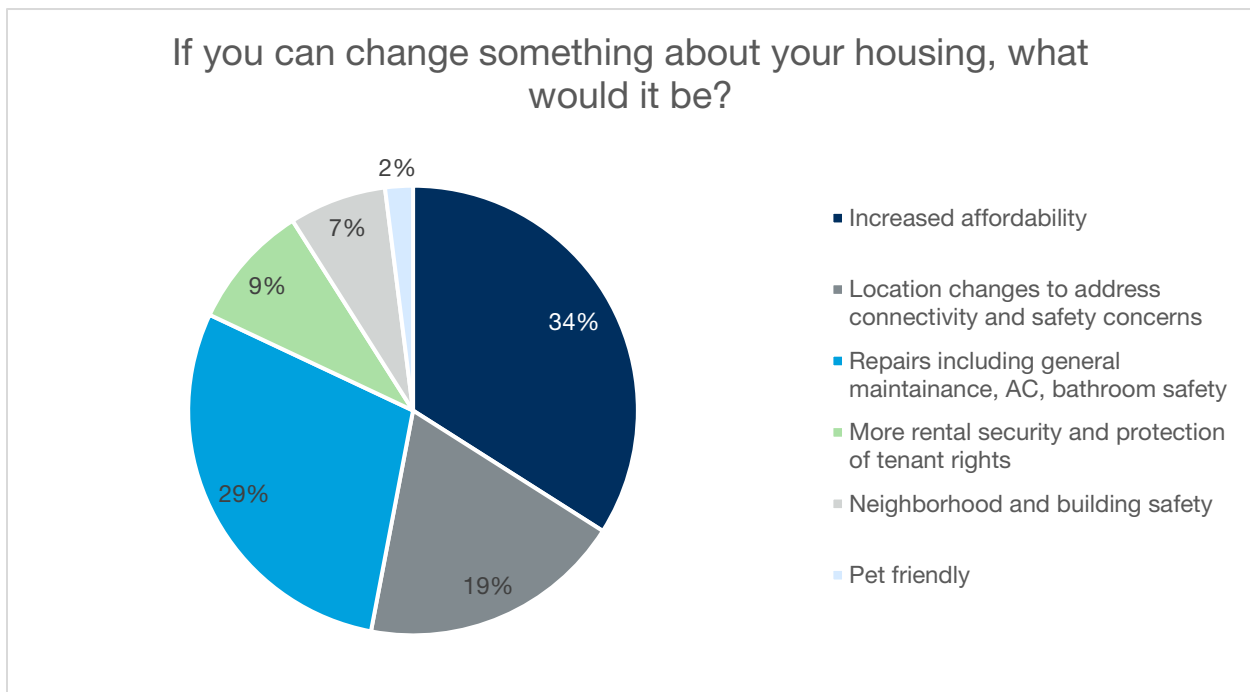


Figure 13: Response to the question “does your current home meet your needs?”. Source: PWWLE Survey (2021)

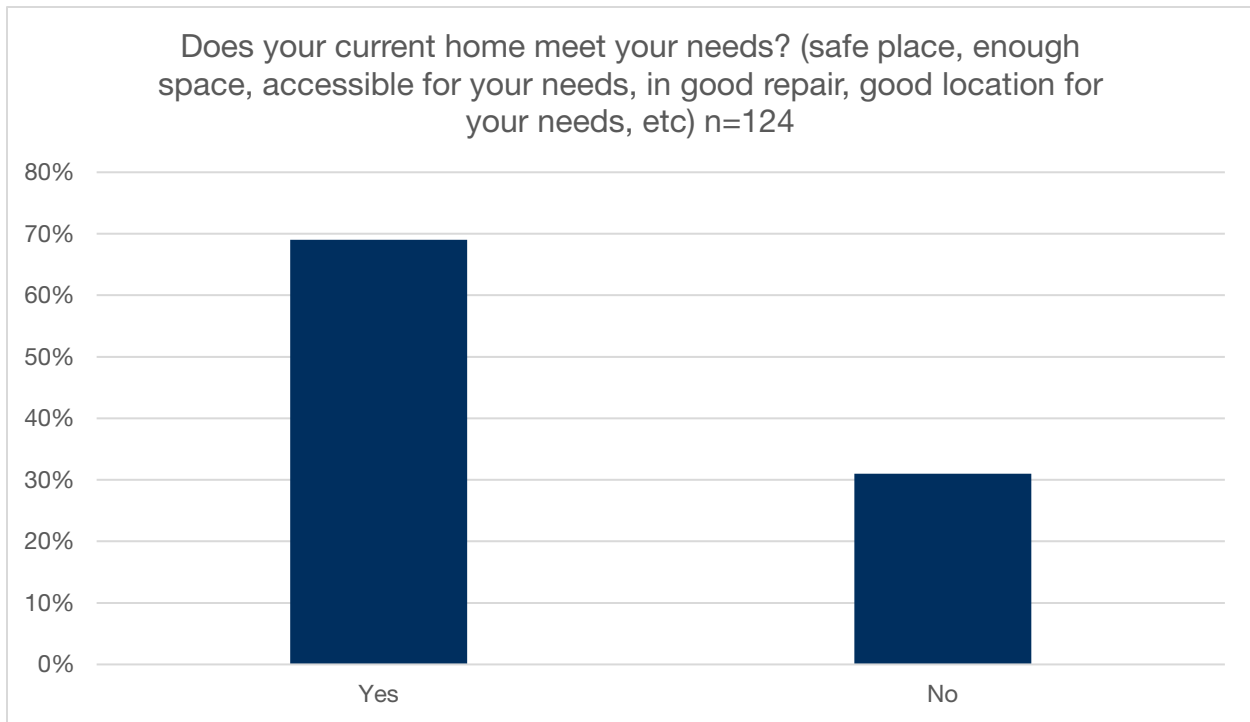
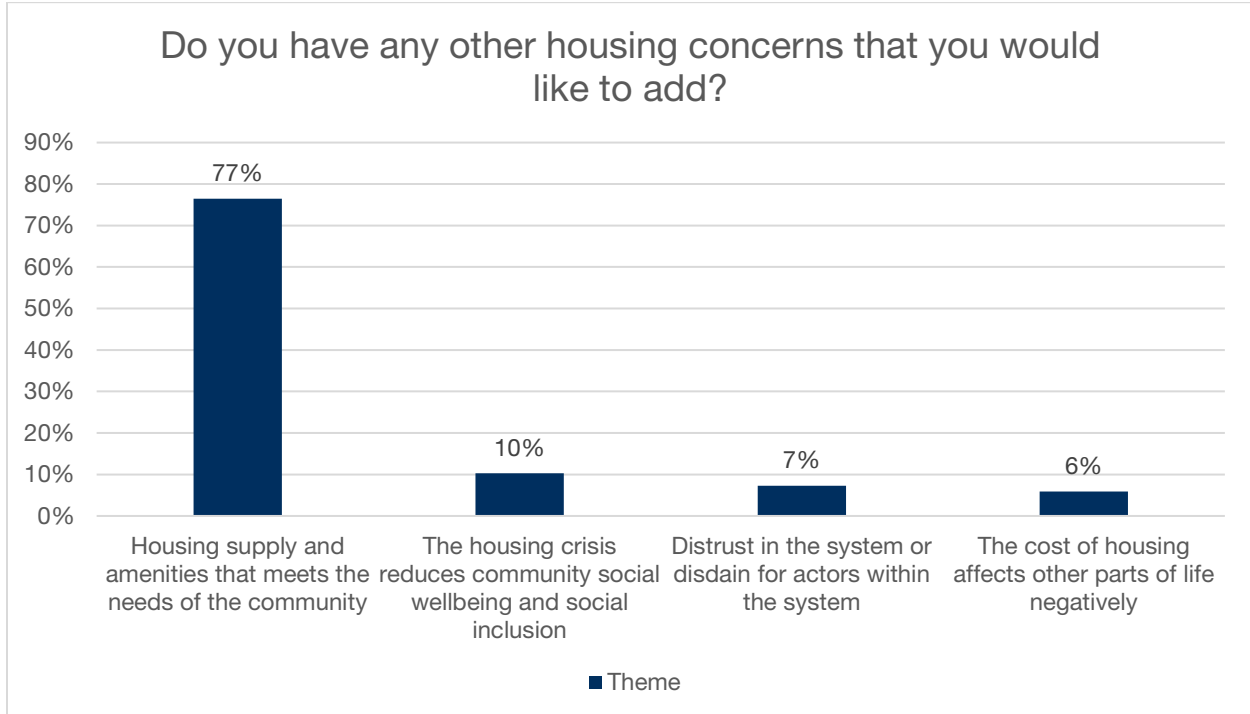


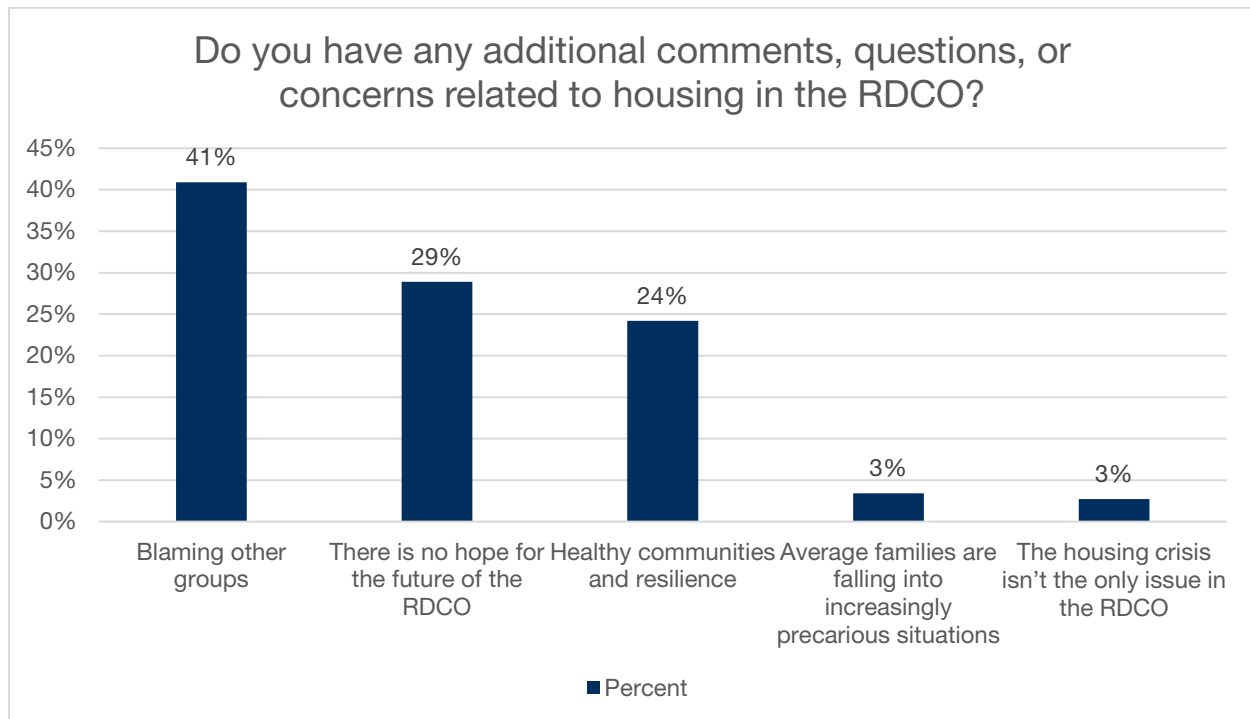
Figure 14 - Qualitative analysis of open-ended question "do you have any other housing concerns to add?" Source: Public Survey (2022)



Perspectives on New Developments

As seen on Figure 14, in a qualitative analysis of an open question in the Public Survey (2022), 77% of responses noted that on top of unaffordable housing in the Central Okanagan, there is also a mismatch between new housing development in the region and what the community needs - new developments are not appropriate for all family types. For example, respondents noted that apartments are not suitable for large families. Moreover, many developments were not accessible to people with disabilities or mobility issues—being unaffordable for people on a fixed income and lacking modifications for diverse needs. Furthermore, many respondents were concerned that the housing crisis reduced community social well-being and utility. For example, limited communal green spaces reduces the amount of “pride” or “attachment” people had to their communities. Many respondents throughout various questions have advocated for more support and housing for people at risk of and experiencing homelessness.

Figure 15 - Qualitative analysis of open-ended question “do you have any additional comments, questions, or concerns related to housing in the RDCO?” Source: Public Survey (2022)



NIMBY and Othering

Survey responses reveal a tension within the Central Okanagan regarding perceptions of groups receiving preferential treatment.

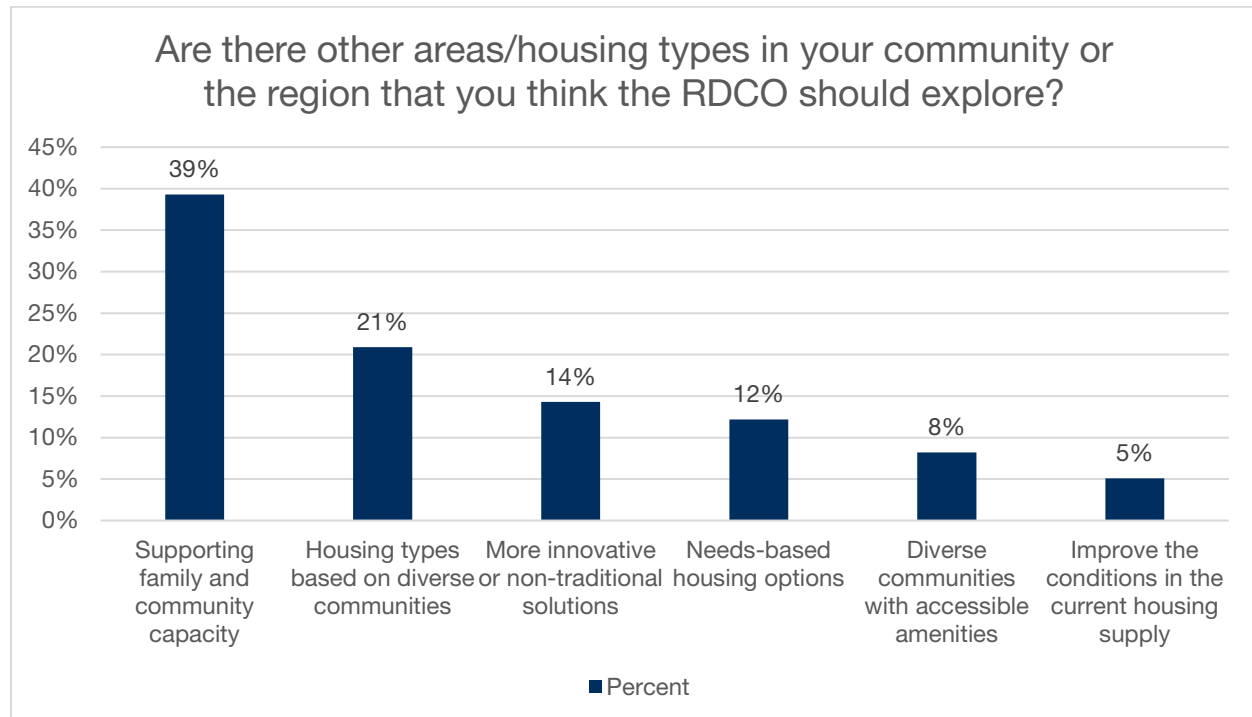
On one end of the spectrum, wealthy groups were identified by some participants as experiencing favoritism from local municipalities. Forty-one percent of responses from a qualitative analysis of an open-ended question in the Public Survey (2022) believed that municipalities in the Central Okanagan cater to wealthy and foreign investors, disregarding their own constituents, and pricing many families out of the housing market (Figure 15). As an aside, 29% of respondents noted concern for their future in the Central Okanagan, identifying a potential need to relocate elsewhere. Related to this, the most prevalent theme

among the open-ended question on other concerns was respondents blaming other groups for the housing crisis.

On the other end of the spectrum, some respondents revealed animosity toward the idea that more support was needed for marginalized and vulnerable groups. Some respondents described a belief that resources were being funneled away from supporting the average household and moved toward people experiencing homelessness or addictions.

Through this tension between feelings for members of the “haves” and “have-nots”, tendencies to “other”, and descriptions of NIMBYism, respondent answers reveal a lack of community cohesion throughout the Central Okanagan.

Figure 16 - Qualitative analysis of open-ended question "are there other areas/housing types in your community or the region that you think the RDCO should explore?" Source: Public Survey (2022)



Alternative housing options

Respondents identified that local municipalities in the Central Okanagan should explore more innovative and non-traditional housing solutions. As seen in Figure 16, 14% of responses in the qualitative analysis noted that there is a lot of red tape, no consideration, or misunderstanding around housing or community types that are becoming more popular elsewhere. For example, repurposing non-traditional units such as shipping containers into homes and creating more manufactured homes. Many respondents also commented on the possibility of creating tiny home communities as a relatively quick and affordable housing solution. Further, there is a lot of interest among the respondents in the Central Okanagan to reduce the red tape that makes building secondary homes or placing RVs in communities difficult.

Key Challenges

Due to housing costs taking up a significant portion of income, people in poverty are unable to spend their money on necessities, recreation, development, and other activities that would help lift them out of poverty or increase their well-being. Some of the key challenges are described below:

- The supply shortage of affordable, accessible, and adequate housing for a diverse range of individuals is the primary challenge in the Central Okanagan. From the stakeholder engagement, specific demographics were identified as being especially vulnerable, including:
 - Families with young children
 - Seniors
 - Lone parent families
 - Refugees
 - People with disabilities (and others on fixed income)
 - Single women
 - LGBTQIA2S+
 - People in low income or experiencing poverty
 - People at risk of or experiencing homelessness
- As there are many families struggling to afford living in the Central Okanagan, there are concerns of an exodus of people from the area to more affordable regions, further reinforcing the rising cost of living in the region
- The housing crisis has damaging effects on social and community well-being
- There is a need for more supportive housing with wrap around services for people with disabilities

Youth Poverty and Wellness

In general, youth poverty and wellness are significant issues in the Central Okanagan and BC. This priority area is important as it addresses the experiences that shape the future generation of the Central Okanagan. It is pertinent to ensure that every child has access to adequate necessities and activities that affect their well-being. It is well understood that youth in poverty have a higher risk of falling into poverty into adulthood: youth wellness influences opportunities for future success and positive health outcomes (e.g., education, social connection, physical activity, etc.). Moreover, wellness affects youth personalities, ambitions, creativity, and social well-being during transition into adulthood. Therefore, addressing the determinants of youth poverty and wellness is significant to ensure that a cycle of poverty is not established.

Family Circumstances

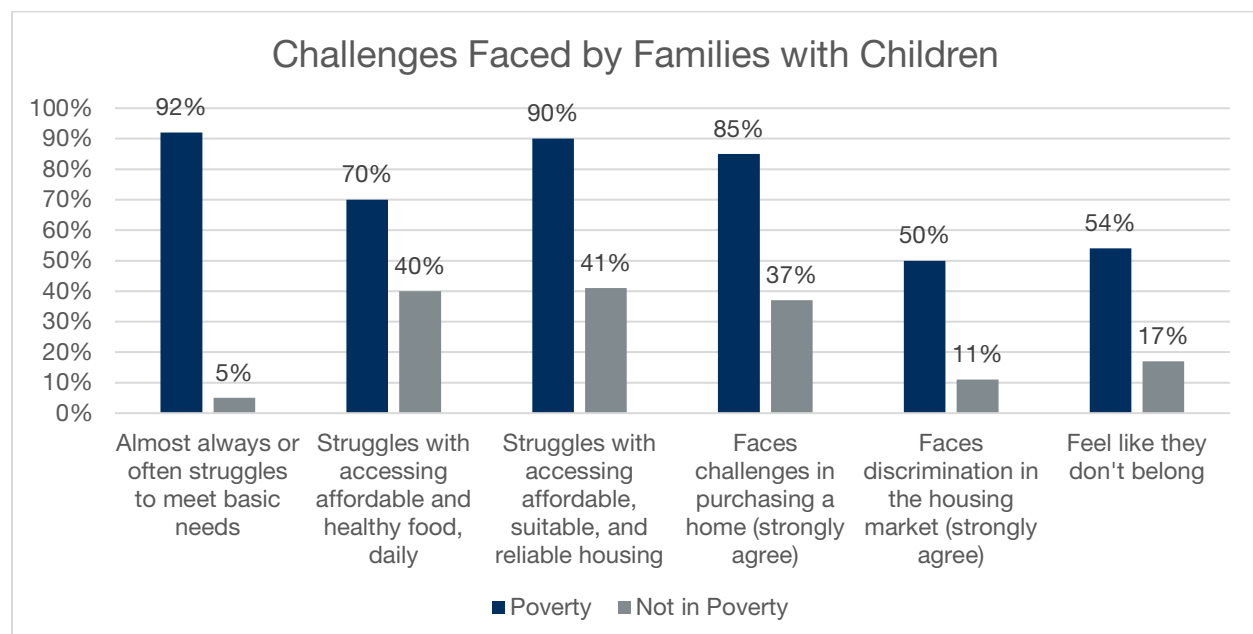
Figure 17: Profile of families with children experiencing poverty. Source: Public survey (2022)

Profile of the 29% of Families with Children Living in Poverty

- 49% had household incomes below \$40,000
- 80% spent more than half of their income on housing costs
- 20% lived in secondary suites, 18% lived in town/row houses
- 71% rented their homes
- 25% were lone-parent families
- 44% were dual-parent families
- 59% were employed full-time, 17% were unemployed

From Figure 17, 29% of respondents to the 2022 survey with children identified themselves as living in poverty, nearly half of who had incomes below \$40,000. Most of these households were renters and spent more than half of their income on their housing costs. While most of the respondents in these households were employed full-time, the rate was significantly lower than families with children not experiencing poverty. It is unclear whether the rates of full-time employment were lower due to parents or guardians having to watch over their children (e.g., lack of affordable childcare) or if employment opportunities are not adequate for these families' needs. However, the PWLLE survey (2021) identified childcare as among the top services that respondents identified to help them acquire employment or remain employed. Moreover, some respondents to the public survey (2022) also noted that the lack of (affordable) childcare affected how they accessed services. A quarter of these families are lone-parent families which indicates that some households do not have the option of having more than one earner.

Figure 18: Challenges faced by families with children experiencing and not experiencing poverty. Source: Public survey.



Indicators from the public survey are summarized in Figure 18 above. An overwhelming majority of families with children in poverty frequently struggle to meet their basic needs. Unsurprisingly, most of these families struggle to access affordable and healthy food and consider themselves to be food insecure. In conjunction with issues in accessing basic needs, most of these households also face barriers accessing housing that is adequate to their needs, let alone being able to afford purchasing a home. These have significant implications for the growth and development of children in poverty.

For children and youth, research indicates that being under-housed or without a home is linked to an increased likelihood of poor child health and maternal depression, increased chance of hospitalizations, increased chances of developmental risk, poor mental health, depression, and material hardship, which further perpetuates the cycle of poverty. Without addressing the root causes of poverty among these households, these youth may experience poverty traps and “inherit” the socioeconomic status of their predecessors. Indeed, it may be for these reasons that most families with children in poverty feel that they do not belong. This indicates that families with children in poverty may experience negative mental health and social well-being.

Figure 19: Profile of families with children not experiencing poverty. Source: Public survey (2022)

Profile of Families with Children Not Living in Poverty

- 64% had household incomes above \$80,000
- 29% spent more than half of their income on housing costs
- 70% lived in single-detached homes
- 75% owned their homes
- 71% were employed full-time, 8% were unemployed

From Figure 19, the characteristics of families with children experiencing poverty diverge significantly from those not experiencing poverty. It is pertinent for the RDCO and local municipalities to address the determinants of poverty among families with children not living in poverty to reduce the inequitable outcomes of these families as well as the youth as they transition into adulthood.

Youth and mental health

Many suggestions were made to increase programs and funding to support mental health:

- Access to recreation was highlighted as a key action that could improve people’s wellness (physical and mental health, reduce isolation, have long-term benefits for the healthcare system)
- Increase youth access to rehab services (mental, substance use)
- Expanded mental health services (hours of operation, counsellors, trauma therapists, etc.) are being requested and COVID -19 has impacted people’s mental health. An increase in services and more ways to access (outside of a referral) can help connect people with the help they need

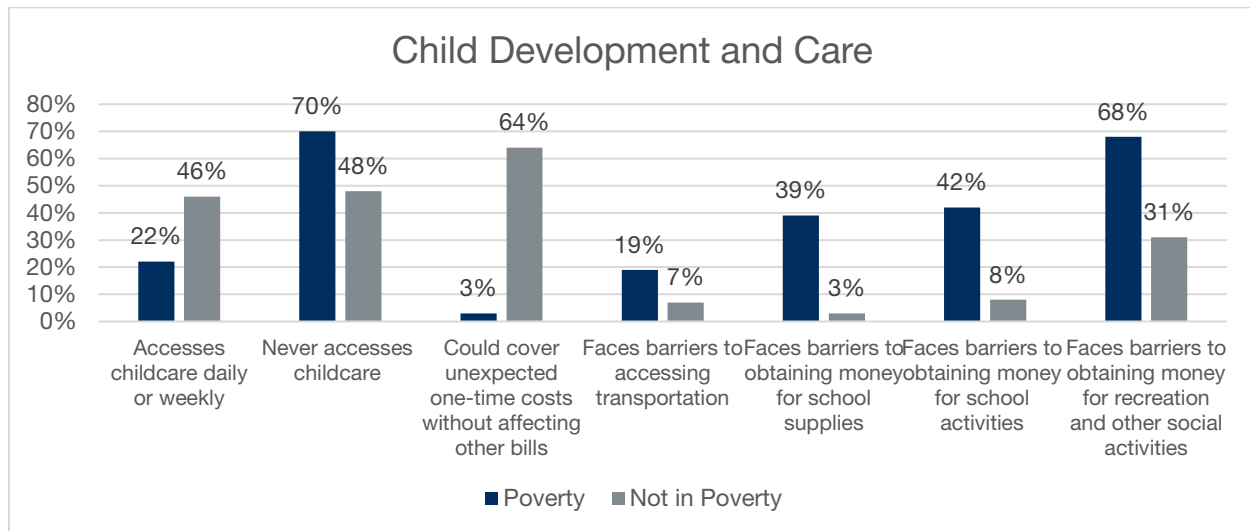
Key Challenges

- Families experiencing poverty have less capacity to access necessities and services than families not experiencing poverty
- Unaffordable and inadequate housing for families with children experiencing poverty is a pervasive problem. Housing costs reduce the household's ability to afford other necessities
- Limited access to necessities creates added challenges, compounding youth poverty and wellness
- There are comparatively low rates of full-time employment and high rates of unemployment among families with children experiencing poverty. The reasons behind the differences in employment outcomes need to be addressed - what are the reasons these families forego employment income?
- Stakeholder engagements emphasized that the district of Peachland has a strong need for additional funding and services related to youth mental health

Child Development and Care

This priority area addresses services and programs that affect the development and care of children.

Figure 20: Child development and care indicators. Source: Public survey (2022)

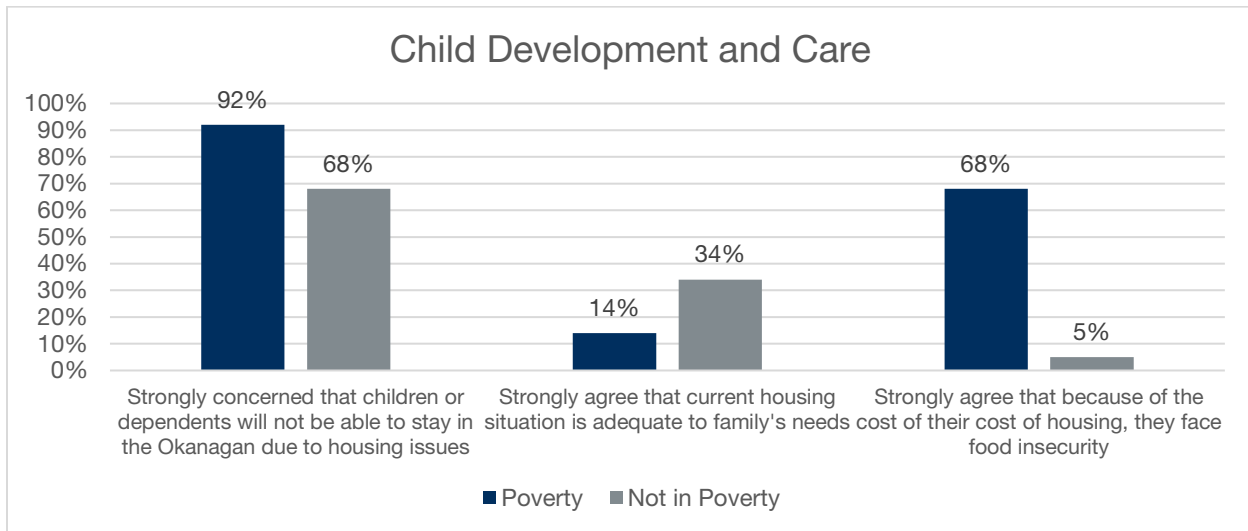


Accessing resources

According to the public survey (2022), families with children experiencing poverty used services related to child development and care at lower rates than those not experiencing poverty. Even more striking, a significant portion of these families faced barriers to obtaining money for school supplies and activities. Furthermore, these families had less capacity for windfall or emergency income. In the community forum, respondents discussed how there is a discrepancy between the location of homes, schools, and childcare.

That is, services and amenities that are too geographically separated make accessing them very cumbersome, especially to people without access to reliable transportation.

Figure 21: Respondents were asked a series of questions using the Likert scale. Source: Public survey.



Families and housing

From Figure 21, above, respondents were strongly concerned for the future of their dependents being able to remain in the Central Okanagan. Families with children in poverty were significantly more concerned. There is also a strong disagreement among families in poverty that their housing is suitable to their family's needs and strong agreement that their housing costs led to food insecurity. In the PWLLE survey, respondents noted that financial constraints led to some parents sacrificing their own nutrition for the sake of their children. These results reiterate the opportunity gap between children and youth in poverty. Fewer opportunities (e.g., access to education, development, and care) among children in poverty can lead to different pathways to adulthood and socioeconomic status.

Key challenges

- Housing and childcare are significant financial stressors for many families, especially lone-parent families. These constraints prevent many families from being able to afford other necessities.
- Parents experiencing poverty do not have the same ability to access services that would benefit them (e.g., childcare freeing up time to pursue different employment options) and their children (e.g., childcare enabling children to socialize with other children) compared to parents not experiencing poverty.
- Support services and programs are difficult and/or time consuming to navigate, adding another burden to people experiencing poverty.

INDIGENOUS ENGAGEMENT KEY FINDINGS

Indigenous voices were engaged through a series of interviews with leadership, staff sharing circles and thought conversations with service staff as directed by local communities. The engagement team intentionally provided engagement options that aligned with the goals, capacity, and need of local Indigenous partners. Initial conversations and planning took place through phone calls and emails. Final engagement sessions took place online through Zoom, while several sessions occurred over the phone, and two sessions were in person. The following graphic summarizes the different types of engagement completed for each group or Nation.

Figure 22: Indigenous engagement conducted



Okanagan Nation Alliance was unable to support leadership conversations due to time constraints. The Nation asserts that syilx wellness is connected to land, language, and cultural teachings. Understanding these teachings takes time and commitment to relationship development that cannot be rushed.

First Nations Health Authority did not respond to the invitation for an interview and the Westbank First Nation Youth Council declined to participate due to capacity issues. Métis Community Services and Westbank First Nation were open to further engagement, but project time constraints became a barrier.

THE INDIGENOUS EXPERIENCE OF POVERTY

An Indigenous experience of poverty is one that is deeply embedded in everyday life for Indigenous people throughout the region. Regardless of jurisdictional boundary, First Nation membership, or Métis citizenship, there are both unique and shared community experiences, intersecting challenges and collectively held visions of pathways out of poverty.

A series of systemic policies and entrenched colonial values have, for generations, constituted a genocide of Indigenous people. Residential schools, the 1960's child welfare scoop, and ongoing social and institutional injustices have been paired with systemic racism, white supremacy, and a societal push for individualism that have intentionally dismantled and eroded Indigenous culture. This Indigenous experience of poverty is marked by intergenerational trauma and rooted in the loss of culture, language, and relationships. This fracturing of Indigeneity extends to interactions with the land, with family relationships, and cascades generations, fundamentally affecting Indigenous people's ability to connect with each other, serve as caregivers, engage in intergenerational knowledge transfer, and be stewards of the land as they have been for millennia.

Isolation and Inclusion

Indigenous experiences of isolation and inclusion are often amplified and complex, tied to harmful internalized beliefs that can increase vulnerability and sense of disconnection.

Family and Community Impacts

As the toxic drug crisis continues to impact Indigenous individuals, families, and communities on a widespread scale, service providers have shared that mental health has substantially declined for people of all ages. No longer are providers able to keep up with the demand for culturally safe and appropriate support. The inadequacy of available services is elevating experiences of isolation among Indigenous people, exacerbating impacts of mental health on families, creating lowered feelings of self-worth and confidence. The stigma, shame, and guilt associated with poverty, sex work, substance use, and mental health, creates an avoidance of services and limits meaningful community participation.

COVID-19

The COVID-19 pandemic has created additional challenges to sustaining mental health. The loss of designated community gathering places reduced people's frequency of interaction, greatly increasing feelings of social anxiety. The lack of connection between community and family members has been

especially challenging for cultures based on interpersonal and communal relationships. One group discussion shared that the complex consequences of social isolation and reduced mental health coupled with underlying trauma have strained already overtaxed health services, creating a need for multiple community trauma therapists.

Technological Barriers

Limited access to technology (e.g., lack of devices, poor or no internet access) emerged as a barrier to academic success, social connectivity, employment, and access to services. Among youth, technology is increasingly critical for maintaining social networks, while COVID-19 has increased reliance on online learning and access to education. For those with access to technology, technological literacy was identified as a challenge facing older adults and Elders.

Youth Poverty and Wellness

The experiences shared related to Indigenous youth poverty and wellness focused on two main themes: social exclusion and knowledge transfer. Having a sense of belonging not only among peer groups but also with their culture significantly impacts Indigenous youth wellness.

Social Exclusion

Youth poverty fundamentally alters childhood experience. Constraints on families (e.g., financial, work commitments) can limit child and youth participation. Access to extracurriculars may be limited, or never experienced due to costs associated with equipment and participation fees, as well as caregiver's ability to provide transportation. This lack of access extends not only to sports and activities, but also to academic support.

In addition, participants shared how children and youth may have different celebratory experiences than what is considered normal—for example not going out for dinner, receiving/giving birthday presents, or having new clothes—that mark the children as different and create isolation from their peer group. This social exclusion can extend to bullying and create a host of emotional and mental distress in Indigenous youth, ultimately affecting their friendships, social standing, feelings of self-worth and sense of belonging. This is also a values system that is not always shared with Indigenous people historically. This lack of common values creates an internalized guilt that is learned at a young age. Indigenous children and youth begin to blame themselves for poverty, internalizing the stigma and feelings of shame associated with it.

Youth Access to Knowledge Transfer

Time constraints were repeatedly identified as a barrier to families and caregivers preventing caregivers from sharing a transfer of knowledge within many domains. Respondents shared that due to increased demands on families to be employed there was limited time to share financial knowledge and identified a need for adults and youth to receive information about how to manage personal finances, use credit cards, create budgets, save for retirement. The fast pace of daily life and heavy use of technology also prevents families from literacy and participating in cultural activities including the passing of traditional practices within families. Limitations like being unable to access the land, spend time with Elders, and explore

traditional ways of being were identified as hampering children and youth from accessing their culture and language, and preventing elders from sharing their knowledge with youth. Participants also identified how children and youth do not have adequate access to many traditional skills: knowledge of traditional medicines, ability to hunt, knowing how to clean fish, etc.

Transportation

Access to transportation increases independence, ability to connect with community and the likelihood of accessing services or programs, and improves social determinants of health (education, employment, childcare, etc.). Participants identified some of the various challenges facing Indigenous community members with transportation.

Private Vehicle Ownership

The costs associated with vehicle ownership (vehicle, maintenance, insurance, gas) are often prohibitive for people living in poverty. In addition, many people do not have a driver's license, and lack opportunities or programs to support this need. Barriers also included strict ICBC laws that prevented the sharing of vehicles, and the inability to take road tests with vehicles that are impeded by maintenance. Respondents also addressed ongoing concerns related to impairment and vehicle use.

Public Transportation

Public transportation is essential for many Elders, people with disabilities, and people living in poverty. Several challenges with the existing transit system were identified. Firstly, people have limited independence as they are restricted by the transit routes and hours of operation. This dependency is especially challenging for people with jobs during “off hours” (especially common for working poor). Secondly, areas where people living in poverty can afford to live—city outskirts—have fewer services. A participant shared the example of Rutland being especially time-consuming to access via public transportation. Lastly, group discussion highlighted that reserve communities are disconnected by a lack of transportation: Duck Lake IR # 7 as well as other remote communities are very difficult to access.

Child Development and Care

An Indigenous values base honors the care and connection of children, centering their needs as priorities. However, the values shift created by the westernized world coupled with historic colonial practices have left many Indigenous families challenged with providing culturally appropriate care. Intergenerational trauma and belonging to the working poor (sometimes juggling multiple jobs) can create overwhelming situations. Parents and caregivers can become consumed with meeting basic needs meaning family and interpersonal relationships suffer.

Access to safe and culturally appropriate childcare is extremely limited. There are an inadequate number of childcare spaces leading to long waitlists and inaccessible costs. Several service providers highlighted that the demand is so high people need to apply for a position the moment they find out they are pregnant. Access to formal and informal childcare is also made difficult due to transportation and capacity barriers.

The time commitment of transporting children to childcare can also affect care givers' work standing, while the complex interplay of trauma, poverty, health, and financial instability affects older generation's ability to act as informal care givers.

Education

Group conversations shared how colonial impacts continue to affect children's capacity to succeed in school. Embedded racism and western structures impose a set of values that can make youth feel unsafe and question their identity and place in society. Further, when Indigenous culture is included in the curriculum it often feels ingenuine, like a "box ticking" exercise that leaves little space for Indigenous pathways to success.

Children are also disadvantaged by the effects of poverty: caregivers may have low levels of education and literacy limiting their ability to support their children's academic journey. Challenging home lives (participants shared examples of exposure to substance use, family violence, and general stress of living in poverty) also contribute to severe mental health problems (which can include suicidal ideation and self-harm). These factors influence children and youth experiences of school. Implicit bias, micro aggressions and overt racism within the schools and recreational sports also inhibit positive experiences and decrease desires to attend. These structural issues serve youth to question identity and value, both personal and collective. Because of complex reasons like these, participants shared observations that youth are not prepared for post-secondary and lack the necessary skills to succeed following high school.

Regional Housing and Homelessness

Conversations with participants highlighted the irony of Indigenous people struggling to have a home within their traditional territory. These discussions noted that there is still a reluctance to acknowledge the truth of white settlement of the Central Okanagan. As Indigenous communities move forward in the creation of supportive and low-income housing significant barriers exist in the form of NIMBYism (Not in My Back Yard) and misinformation and stereotypes.

Varied Housing Options

Finding affordable housing is difficult for low-income individuals and families. Gaining this security is made more challenging for people suffering from complex needs, trauma, substance use and stigma. These difficulties were identified as a reason why a range of housing options are needed, including ones that provide people with additional support. Currently, this affordable housing continuum does not exist, and people are forced to take whatever is available regardless of if the environment is suited to their needs. Indigenous families also boast large families, and there are needs for homes that can accommodate large and extended family networks at an affordable cost to preserve the connections of these large families.

Participants shared how helping people stay within the community, where people can be supported by family and friends is a key objective. However, offering this support requires more capacity in a variety of caregiver positions, including mental health and substance use support, family support, employment support and so on. Indigenous communities shared that having access to equitable resources, including more culturally safe supports, housing, and informed practitioners would support the removal of barriers

and improve wellness within a housing continuum. Currently these supports and positions are not readily available or are challenging to be filled due to sector capacity issues across communities.

Appearance of Homelessness

Participants identified several ways homelessness is represented in the regional district. Kelowna daily point in time counts were identified as having at least 63 people experiencing unsheltered homelessness in Kelowna. In addition, multiple discussion groups also identified couch surfing as a hidden experience of homelessness for First Nations people. Often those with insecure housing may not always identify as homeless, as they may feel cared for by family and community members and hide the shame and stigma of experiencing homelessness.

Housing instability also has a destabilizing effect on a person's life, creating added pressure on finances, employment, relationships, and mental health. Participants noted that these pressures combine with the high costs of living to create precarious living situations that leave people vulnerable to entering homelessness.

Other Housing Themes

Several other themes that emerged from participant conversations include:

- **Challenges with Low Income Housing** – Participants highlighted that the operating policies within BC Housing, the Aboriginal Housing Management Association (AHMA) or local independent housing operators do not always align or make space for Indigenous worldviews and shared that at times, this can mean applicants face systemic racism and oppression. Participants shared that when transitioning from family housing or facing evictions there is limited or no support provided during the transition, placing vulnerable families at risk of homelessness.
- **Reserve Housing** – Additional challenges were identified for housing on reserve. Clean drinking water is still not available to all areas of reserve at Westbank First Nation. Establishing new housing on reserve property is made difficult due to the expense of servicing those lots with utilities.
- **Cost of Living** – The disparity between minimum wage, living wage, and the cost of housing in the regional district was identified as a barrier to accessing housing, and being able to afford other basic needs.
- **Seniors Housing** – Finding affordable housing for older adults and Elders is challenging as many seniors have been unable to save for retirement and available retirement homes are cost prohibitive.
- **Waitlists** – Participants shared how overwhelmed low-income housing resources are with demand, noting that many services have lengthy waitlists.

Other Themes

Several other themes that emerged from participant conversations include:

- **Métis Challenges** – Conversations with Métis leadership revealed some unique challenges facing the Métis community including added hurdles accessing formal support, and a lack of access to

their traditional territory impeding a connection with land and culture (for more information see The Métis Experience section on page 17).

- **Social System Constrains** – There is lack of knowledge of how to navigate eligibility and the bureaucracy with Indigenous specific supports at times which creates invisible barriers to wellness. Many, if not most mainstream service providers, and many Indigenous people, are unaware how to access Indigenous specific supports through the First Nations Health Authority, Local Friendship Centers, and First Nations communities. Challenges exist especially for Indigenous people that have been raised off reserve or within non-Indigenous families, a result of systemic challenges and a lack of services provided for Urban Indigenous people. These challenges are experienced broadly across sectors including Health, Education, Justice, child welfare recreation and more.
- **Service Barriers** – Indigenous participants shared that although they recognize harm reduction as beneficial, embedded stigma and racism presents a barrier to services. Systems constraints also look like, the inability to care for Indigenous people in a dignified, and culturally appropriate way across sectors and within the public, a near successful erasure of culture and language has created a lack of appreciation and awareness for Indigenous ways of healing and helping.
- **Urban Indigenous and Away from Home First Nations** – Urban Indigenous and away from home First Nations people are those that live off reserves, both in urban and rural areas. Participants shared that having the ability to connect through technology, transportation, and the ability to gather in urban areas alleviates some stressors of accessing services and relieves isolation but that away from home First Nations people in rural areas also need more access to services.
- **Stigma** – Participants repeatedly addressed how stigma creates barriers to service access. Broadly, stigma was described as occurring both within communities and service programming. Within communities, people may face judgement for their lack of education, being a single mother, having children with disabilities, and for a host of other reasons. Participants shared that support services can also create and reinforce individual perceptions of stigma. These experiences included facing structural and systemic racism and being confronted with judgement.
- **Shame** – Stemming from stigma, participants described that shame is experienced regardless of if someone accesses services or not. Knowing how to navigate support systems carries a risk of being perceived as “abusing the system” which aligns with common racist narratives of Indigenous people. On the other hand, not knowing or being unable to access programming carries feelings of inferiority which also aligns with racist narratives.

Shared Experiences

Many discussion groups highlighted areas of commonality, places where Indigenous experiences were similar regardless of community. The sections to follow briefly describe these challenges.

Colonial Fallout

Intergenerational trauma was repeatedly identified as contributing to the current state of Indigenous poverty. Several outcomes include: a lack of family connection and support, a fear of being labeled, and feeling unsafe attending programming. A significant result of past systemic policies that have entrenched

racism is a lingering distrust of systems and authority, something that continues to affect Indigenous peoples' willingness to access services and programs.

These feelings are complex, grounded in a history of trauma and verified discrimination. They emphasize the importance of building trust among Indigenous communities. Through investing in trustful, meaningful, relationships, service providers will be more able to offer support where it is needed and expand their reach within Indigenous communities.

Capacity Challenges

Service delivery discussions and leadership interviews highlighted organizational capacity limitations similar to those described in other engagement sessions: providers are strained to their limits and struggle with time consuming funding and grant applications needed to keep organizations running. However, a unique challenge described throughout Indigenous engagement is that there is a lack of culturally safe mental health and substance use services. This shortage includes not having sufficient access to counselling, trauma therapy, overdose prevention sites, medical care, safe supply programs, and supervised consumption sites. Participants shared that there is an urgent need for more skilled staff, capacity building initiatives, and sustainable staffing practices. The ideal solution would be to train and employ more Indigenous people in these positions.

Elder Health and Wellness

Elder well-being was a focus across discussion groups. Participants shared observations that Elders poverty is a pressing concern affecting their ability to age in place comfortably within the community. Barriers include limited access to transportation and financial constraints like lack of retirement savings or low credit card ownership. Elders are also faced with health challenges and disabilities that may act as barriers to accessing food and medical services. Although participants shared that support services and programs exist, they highlighted that Elders may not understand how to navigate the systems in place to access the resources. Elders that are homeowners, may also struggle with maintenance of their homes, often due to a learned dependence through social housing programs which can add to health and safety challenges. Though the creation of reserve systems, Canada has embedded paternalism, Indigenous people have developed a learned dependence on social programming and there are expectations of First Nations and Bands to community or staff to caretake those that have aging or complex needs.

Discussion groups also identified opportunities to improve Elders' wellness and better integrate them into the community. Participants highlight the value Elders provide, and gain, from being in the community and having access to the land but recognize that they face challenges accessing these due to shortcomings with transportation, health, and discrimination.

Discussion also addressed the important role Elders play in bridging intergenerational knowledge gaps. One participant shared how Language Nest programming is being used to integrate Elders into childcare programming, which addresses needs for childcare and cultural language investment.

Entrenched Racism and Stigma

Systemic and institutionalized racism are at the core of Indigenous people's reluctance to access needed services. Participants shared how racism influences stigmatization and perceptions of Indigenous poverty,

creating destructive racist tropes, and simplifying a complex problem. Coupled with a pervasive lack of understanding of Indigenous trauma, or empathy for continued challenges, many Indigenous people face an isolated experience of poverty. Unfortunately, this stigma often materializes as shame and guilt leading people to avoid services for fear of judgement. Participants shared that community members experiencing poverty often forgo accessing a food bank, mental health support, and a range of other services to avoid perceptions that they are abusing support.

Stigma and shame were also identified as contributing to dangerous situations, making people less willing to reach out if they are experiencing violence, or serving to re-traumatize through uniformed intake and assessment processes that fail to take into consideration the unique and intersectional experiences that Indigenous community members face. Often perpetual negative discourses that surround Indigenous people, and that are deeply embedded in society, becomes a harmful true and self-deprecating narrative that is accepted when the experience and root of poverty is systemic. Participants described how this isolated suffering contributes to deteriorated mental health and increases the risk of people turning to coping mechanisms such as substance use. We heard from local service providers that Métis people, especially those in need of financial assistance, are often reluctant to ask for support and sometimes even decline when supports are offered. Acknowledging poverty and requesting support is negatively perceived experience that continues to be a struggle for Indigenous people within the region and is often associated with shame and stigma of poverty and people do not want to accept, acknowledge, and are challenged to define individually.

THE MÉTIS EXPERIENCE

Requiring Citizenship: A Colonial Construct

Métis leadership shared that although there are provincial funds available to support the Métis community with housing, financial, and educational supports, difficulty attaining Métis citizenship can be a barrier to access. Obtaining citizenship can be an onerous application process that relies on proving family ancestry. Establishing proof can be challenging for those that have been intergenerationally displaced from homelands, histories, and kinship networks as a result of residential schools, community disruptions, and the 1960s child welfare scoop. Another concern is that many potential citizens either self-identify incorrectly due to a lack of ancestral information, or a perception that mixed heritage automatically means Métis.

Other challenges that further the inability to connect to the Métis Nation include a lack of a formal registrar role within the Chartered Métis Association to complete and process applications. Much of this work is completed by volunteers. Locally, Kelowna Métis Community Services has recently begun supporting applications, but this work is reliant on staff capacity and understanding. The application process is a skill that is developed over time, a task that is challenging with an ever-changing workforce and high-risk caseloads. Sadly, for those that need the support most and who are embedded in poverty, the process of gaining citizenship is often a low priority due to the need to address daily challenges like housing, education, employment, childcare, and food security. Kelowna's Métis Community Services provides front line service delivery supports through a self-identification process and is the only resource of its kind within the Central Okanagan.

There is also a regional Métis Women's Council where information is passed from a provincial level to communities within the service delivery areas. The Interior region spans 8 communities including: Grand Forks, Salmon Arm, Vernon, Merritt, Princeton, South Okanagan, Kelowna, and Kamloops. Within the region, needs are gathered from a political representative and this person connects with Métis citizens in community and brings forward regional challenges. Métis Nation spreads out its funding evenly amongst participating communities.

In Between Worlds

Métis who call the Central Okanagan home are challenged with accessing land-based wellness practices and adequate educational resources. Because Métis people do not have homelands within the communities of the Regional District of Central Okanagan, they seek ways to connect to traditional practices, with a deep desire to be respectful to local First Nations. Métis people may be unsure where to receive services or if they are eligible due to historical disenfranchisement.

Moving Forward – Building Relationships

Like local First Nations, the Métis community does not measure formal indicators of poverty but rather considers social determinants of health to gain a wholistic perspective on well-being. A provincial framework exists to guide priorities and shares a four-strand approach and framework to guide community priorities.¹ Métis seek to create respectful relationships and partnerships that support a pathway out of poverty and understand that unity is needed among Indigenous partners to push priorities forward. There is a desire for more community education surrounding Métis Indigeneity so the community at large can begin to understand the Métis experience, in hopes that there will be opportunities for collaboration. An easily attainable achievement for local municipalities in the Central Okanagan would include ensuring active communication, and that the local Métis Community Services is aware of any actions and opportunities that would benefit the demographic within the region. Métis voiced a desire for equity for Métis people in programing and services to alleviate high representations in child welfare, increase cultural connections, and improve access to food, housing, and income security.

THE URBAN INDIGENOUS EXPERIENCE

A significant focus of the urban Indigenous session was the experience of the working poor. People without access to skills training and other resources are often prevented from accessing careers and must instead work minimum wage jobs. As minimum wage is insufficient for the cost of living, people take on multiple jobs to manage and put themselves at risk of being burned out and in positions of great stress. Challenges with employment can impede mental health and strain inadequate support systems. Due to stigma and racist tropes about Indigenous poverty, people may feel the need to keep up the appearance of a middle-class family, despite consequences to credit scores and personal finances. The demand of

¹ The Métis Women BC Strategic Plan (2020-2026) identified a four strands approach to strengthen and support community collaboration. The four strands are 1) Communication, 2) Governance, 3) Culture, and 4) Advocacy.

working for survival puts people in precarious positions where they may be forced to make difficult decisions (e.g., choose between paying bills, medicine, food, rent).

Community Disconnect

Another theme that emerged across urban Indigenous conversations was the unique challenges Indigenous people face connecting to their community. City design often separates people from each other, creating an individual focus that is alienating for Indigenous people desiring a community network. Without designated spaces for gathering, people can feel a lack of Indigenous unity, and suffer from being separated from Elders, community leaders, caregivers, and other supports, ultimately contributing to feelings of isolation and displacement.

WESTBANK FIRST NATION EXPERIENCES

Westbank First Nation (WFN) is a well-resourced First Nation community with access to its own school, healthcare, childcare, recreational spaces and bylaw services. Taxation income supports the community in offering robust membership programming. The community has approximately 855 members alongside over 9,000 non-member residents and provides services to its membership and many others that live within the reserve boundaries. The sheer size of the community creates potential capacity issues, and challenges related to inclusion in programming. Westbank First Nation has programming that is specific to members, other programming specific to Indigenous persons living on reserve, and recreational sites available for use by everyone including non-Indigenous or non-member community members.

Challenges exist in supporting such a vast community with limited resources. Indigenous Services Canada, First Nations Health Authority and First Nations Education Steering Committee policies exist and requirements for funding mean that not all services are available to all community members. These policies layered with a self-government structure, and limited support for navigation can make accessing services confusing for those attempting to access. There are several programs which Indigenous Services Canada will only fund for status on reserve individuals, creating a gap in services for spouses, non-status community and non-members, even though they are all part of the community. Although WFN is operated under a Self-Governance Agreement, they still have limited ability, capacity, and resources to develop and enforce laws on their own lands, in ways that support and uphold Indigenous traditional laws. This creates the following impacts on community membership:

- Some services related to education and health are provided only to Status/First Nations on residing on reserve, with priority being members which limits inclusion.
- WFN is unsure how community member families are responding to crisis as they do not always provide a direct service to those that are not within target populations.
- WFN has a large mobile home community concentration within the foreshore of the reserve, which creates affordable housing for many non-Indigenous community members but also creates negative environmental impacts with limited ability to steward the land.
- Recognizing Indigenous Traditional Law is challenging, WFN can create laws but, the process is time consuming, and WFN does not have the ability or resources to enforce justice. Canadian Law

offers limited recognition of traditional judicial processes such as opportunities for restorative justice and diversion from the criminal justice system.

- WFN provides federal income assistance rates from Indigenous Services Canada that are lower, and processes are often slower for individuals living on reserve lands than its provincial counterpart program the Ministry of Social Development and Poverty Reduction. Persons with Disability applications are harder to get approved, and there is only one staff member that processes applications. WFN shared that the practices at Indigenous Service Canada are outdated.
- A challenge related to isolation and inclusion is members potentially feeling unsafe off reserve lands, creating a community safety issue that may be related to system racism.
- As with other organizations, capacity issues are present and there are currently vacant positions within their wellness department.

Moving Forward: Building Relationships

Through discussion there were many solutions presented and hopes for a way forward. Many of the solutions presented included developing meaningful and respectful partnerships that uphold Indigenous values with an understanding that these relationships will take time and commitment to develop. The Westbank First Nation is ready to move forward together but asserts that poverty is not the only marker of well-being that is important to them. Important markers that will demonstrate a healthy community include culture, language, and environmental health of the land. Suggestions that will support wellness include:

- Work supporting education and stigma/trauma informed practice and policies that include zero tolerance for racism and mandatory cultural safety. Creating relationships with outside agencies will bring programming to the community to better support the entire community, while creating opportunities and spaces for connections, partnerships, and resources. Specific partnerships of interest include BC Housing, and the City of West Kelowna. WFN understands that building partnerships will take time.
- More programs like Active Measures, a program where people with lived and living experience (PWLLE) are supported to gain pre-employment skills and focuses more on wellness than employment.
- Programming that supports and recognizes Aboriginal Title and Rights and traditional Law. WFN shares that the community can create law as a self-governing First Nation but does not have the ability to enforce laws. Programs that support and create recognition of traditional judicial processes are some of their goals.
- Food sovereignty is encouraged including the ability to Indigenize food security systems and resources.
- WFN also sees opportunities for discussion around parks stewardship and an Indigenous led movement seeking the reclamation of lands. Referring to regaining stewardship over traditional lands and ecosystems, protecting them for generations to come. One important consideration is increasing accessibility for its membership.

OKANAGAN INDIAN BAND EXPERIENCES

Okanagan Indian Band (OKIB) is a large reserve with a pocket of reserve land located adjacent to the District of Lake Country. Historically this location has been underserved by both the mainstream community as well the First Nation due to geography and limited resources within the area, leading to community isolation. Health and Wellness Leadership's concerns echo those of Indigenous partners: poverty is driven by the high cost of gas, food, housing and inflation, with elevated concerns around supporting those with complex mental health and substance use challenges. OKIB shared that members and community members that are at highest risk and entrenched in poverty are also those who have suffered greatly with past trauma. The most marginalized individuals do not have any access to a continuum of services also deeply mistrust systems designed to support. Tragically, although well-intentioned, these systems have perpetuated shame and stigma. Challenges related to supporting the community include:

- Lack of access to primary care and health services, specifically those that support stabilization for Mental Health and Substance Use. OKIB shared that they did have a successful peer program that was not re-funded.
- Elders are in extreme poverty and are aging in place. Many who are 65+ in the community did not pay for any retirement, and their work historically was low income (mostly within the agricultural sector). Many of these Elders also worked in the USA and did not pay into benefits or retirement. These same Elders do not have access to social, recreational, and cultural opportunities. Access to more financial resources and services to support them in the community and their homes are needed.
- Connectivity with both technology as well as transportation is challenging for those in rural and remote areas with limited support including limited bus stops in community and a lack of sidewalks. The high cost of vehicle maintenance, increased fuel costs and fines combined with high insurance rates prevent licensing and vehicle ownership for many and create a dependency on friends and families to provide rides to access resources, healthcare, school, and employment.
- Challenges continue to include supporting off reserve membership as well. There are no resources allocated through Indigenous Services Canada funding to support vulnerable Indigenous people off reserve and OKIB staff must be innovative in accessing and connecting individuals to services. Some health transportation is happening, but it is drawing on other program funds.
- Youth lack opportunities to gain fundamental cultural and life skills due to the geography and programming offered. The Reserve's location is rural with limited mainstream services within the community and transportation outside of the community is challenging.
- OKIB shared that some men in community have had challenging experiences with Family Maintenance programming and seek alternative ways to provide support. This includes spaces to visit and maintain connection to their family. There is a need for more inclusive family justice services and navigation supports for men to enable a more positive and less fearful experience of the justice system.
- Many Indigenous peoples' experiences of the justice system are challenging and may not equate a sense of justice, creating an impediment from fully participating. What this looks like in community is Indigenous people facing systemic racism and discrimination across sectors. Indigenous community members might not participate in or seek out supportive programming that

may be beneficial due to previous negative outcomes, being discriminated from programming or fear of being recriminalized, lack of culturally appropriate services or systemic discrimination which can lead to be a result of excessive imprisonment of Indigenous people.

Moving Forward- Building Relationships

- Positive programming has included partnerships with local Urban Indigenous organizations, specifically the local Friendship Centre. The community seeks more partnerships with social sector resources to meet the growing needs of this community.
- OKIB is very interested in the development of a transit route that would connect the underserved reserve community in Lake Country and the Duck Lake areas to where the majority of services are located within the Okanagan Indian Band reserve at Head of the Lake, Vernon BC.
- Interest in building stronger relationships with post-secondary institutions to provide in-community educational and trade opportunities through mentorship and investments. <https://iahla.ca/>
- OKIB is also planning on expanding its health and wellness services and seeks to have its own community members trained to be able to fill these positions, but more capacity building and interest is needed to expand and develop. A goal could be to utilize and compensate elders for their vast knowledge.

OKANAGAN NATION ALLIANCE RECOMMENDATIONS

The Okanagan Nation Alliance (ONA) is a tribal council that was formed in 1981 as the inaugural First Nations Government in the Okanagan and represents 8 member communities, 2 communities of which are located within the Regional District of Central Okanagan: Westbank First Nation and the Okanagan Indian Band. Each of the member communities is represented through a Chiefs Executive Council and by their Chief or Chairman. The council functions as a collective voice of the Nation.

Due to time limitations within the project, the syilx Okanagan Nation Alliance was unable to be formally engaged within a model that meets the cultural needs of the organization or within an adequate time frame. They were unable to provide a formal directive from the Leadership Council. The Nation shares that it is important that local government continue to seek to relationships, provide communication and invest in the systemic processes of the local Indigenous people and using local traditional systems.

The ONA was able to offer conversations with a Nation Planner as well as a focus group consisting of services providers from within their Wellness Department. Through discussion with services providers many insights were achieved that have informed overarching learnings, but discussions shared a need for a systemic change, valuing data in alternative ways, looking at wellness from a syilx perspective, and removing a polarized view of us vs them.

- Data is often explored from a western perspective and measured in systems that have an entirely different values base and underlying system. ONA asserts that from a syilx perspective there is data sovereignty and that looking at data in ways that question colonialism is essential.

- Health is valued much differently for Indigenous people, is less centered on western ideals, and includes the health of lands, waters, and animals. It is ultimately measured by relationships.
- Participants described wanting more education around LGBTQIA2S+ to improve feelings of inclusion—specific ideas included improving knowledge around use of pronouns and mental health challenges
- LGBTQIA2S+ lack of services and funding Literacy on wellness, learning pronouns, and inclusion
- Positive pathways out of the criminal justice system.

COLLECTIVE VISIONS

Indigenous communities understand that access to housing, childcare, education, and employment will support collective wellness. However, it is important to go beyond meeting basic needs: Indigenous people want to be gainfully employed in areas that they are passionate about and in spaces where self-identification of Indigenous ancestry does not come with backlash, microaggressions, implicit bias or overt racism and discrimination. Local Indigenous communities are calling for local leadership to embed recommendations that exist within a series of documents to continue paving a path forward.

These reports all contain recommendations and actions that can be taken by multiple sectors to improve health and wellness for Indigenous persons:

- Truth and Reconciliation Commission Reports and Calls to Action
https://ehprnh2mwo3.exactdn.com/wp-content/uploads/2021/01/Calls_to_Action_English2.pdf
- The United Nations Declarations of Indigenous Peoples (UNDRIP)
https://www.un.org/development/desa/indigenouspeoples/wp-content/uploads/sites/19/2018/11/UNDRIP_E_web.pdf
- National Inquiry into Missing and Murdered Indigenous Women and Girls: Reclaiming Power and Place https://www.mmiwg-ffada.ca/wp-content/uploads/2019/06/Final_Report_Vol_2_Quebec_Report-1.pdf
- In Plain Sight <https://engage.gov.bc.ca/app/uploads/sites/613/2020/11/In-Plain-Sight-Summary-Report.pdf>

These documents share actions to create safer and more inclusive spaces for Indigenous peoples and present a pathway to meaningful reconciliation. There is much to unpack within these resources, and it is the work of and responsibility of all those who are willing to participate in reconciliation including local government, institutions, non-profit organizations, and individual community members. Indigenous participants encouraged building relationships and listening to learn. Indigenous people want their stories of systemic and structural violence to create an awareness so that they can access services without experiencing shame and stigma and feel included as valuable members of our communities.

IMPACT OF COVID 19

COVID-19 has heightened vulnerabilities and amplified many challenges experienced by the public, especially people living in poverty. The long-term impacts of the pandemic are still to be understood. Engagement findings suggest that ongoing effects of Covid-19 will be an increase in the mental health challenges and financial difficulties faced by people in poverty.

Services

In the PWLLE survey (2021), respondents were asked to rate their overall health across 6 categories (general, mental health, emotional well-being, access to health care and substance use for both pre and post pandemic). Overall pre-pandemic responses indicate that overall health and access to services were the lowest ranking categories of health amongst the respondents. However, post-pandemic results indicate a worsening of conditions across all health categories with the largest shift stemming from access to services. Under half (49%) of respondents were unable to access the health services they needed within their community. When survey respondents were asked what made accessing healthcare services challenging, the following themes emerged:

- Decreased ability to afford health-related services including mental health, dental, optometry
- COVID-19 related challenges such as restrictions, service closures and service capacity reductions
- Limited community service providers including family doctors, mental health practitioners, psychiatrists etc.
- Increased waitlists and wait times associated with health services
- Increased system navigation barriers including long health care referral processes, health service eligibility requirements and a general lack of awareness of health-related services available
- Decreased ability to afford travel costs associated with accessing health services
- Anxiety and fear associated with traveling to access services, combined with stigmatization related to service use
- Lack of virtual technology to connect to services

These themes were present in the stakeholder engagement and public survey (2022) as well. Particularly, respondents across all engagement types noted that vaccine requirements and other public health mandates made accessing services more difficult. Increased service demand placed more pressure on providers and volunteers, increasing workloads and leading to burn-out. An added tension is that vaccine and mask mandates created instances of conflict between clients and providers, further increasing provider stress and staff turnover.

Interestingly, in the community forum, respondents noted that the COVID-19 pandemic increased collaboration as service providers communicated outside organizational silos. Moreover, respondents described experiencing changes to service delivery that were more personalized and conveniently accessed than typical centralized systems of service delivery.

Health and well-being

In the community forum, many participants described mental health challenges stemming from COVID-19. This focus was also shared by respondents in the PWLLE (2021) and public (2022) surveys.

In the public survey, many respondents noted that virtual service provision did not suit their needs and was not a sufficient intervention to prevent declining mental and physical health. However, community engagement sessions revealed a general positive response from service providers to virtual programming attendance.

Activities that were identified as improving mental health and well-being were identified in the public survey and included social activities, religious services, and recreation (especially the gym). The limitation or cancellation of these activities left many respondents susceptible to reduced social connection and resilience and increased mental health struggles.

Cost of living

A common theme among all engagement types was how the cost of living rose over the course of the pandemic (and continues to do so), negatively affecting people's abilities to afford housing and other necessities. Respondents also noted how the cost of living meant that they resorted to poorer quality food or reduced their use of services. Indeed, the COVID-19 pandemic put many people in more precarious situations and increased their likelihood of facing deprivation.

Relationships

In the stakeholder engagement, several respondents noted how the pandemic's effects on people financial situations destabilized personal relationships (e.g., family conflict, mental health, substance use) which intensified the experiences of people living in poverty.

COMMUNITY VISION

Developing a community vision for a future without poverty creates community buy-in and support for the Strategy's objectives. The exercise is also an important reminder of what this project is working to accomplish. Participants described many dimensions of what a future without poverty would look like. Central to these visions was the idea that people would be able to thrive once they no longer need to focus on surviving. Visions of thriving include creating a more inclusive community where people are encouraged and welcomed to participate, where people can experience deep meaningful relationships and build purposeful lives. The following subsections highlight key themes that were repeated across engagement sessions.

We will know we have achieved this when there is a fully representative government, because that means everyone has an equal opportunity to participate in their community.

~Participant

Personal Development

Participants consistently mentioned time as a benefit that would come from a future without poverty. No longer consumed with meeting basic needs, people would have time to invest in creating fulfilling lives, and pursue individual interests, be it swimming, art class, recreation, higher education, community volunteerism, or a myriad of other options. Participants described how these options would help people develop a rich social life, achieve greater self-satisfaction, and ultimately get more enjoyment out of life.

Connection and Inclusion

Participants highlighted that a future without poverty would resolve issues with stigma. Without the negative associations tied to harmful stereotypes of poverty, people would no longer internalize shame and would be able to feel included. This sense of inclusion would include stronger family and personal relationships, as well as deeper community ties. Participants shared how inclusion of people whose voices have consistently been marginalized could greatly shift societal norms: government would be more diverse and representative of a range of people. Relationship improvements would reduce instances of domestic abuse, child poverty, stress and mental health triggers, and substance abuse.

Affordable Housing

Housing was consistently identified as the biggest challenge to overcome in attaining a future without poverty. The ever-increasing cost of housing combined with linear incomes results in a significant financial vacuum that makes it difficult, if not impossible, to meet the costs of food, medicine, and clothing. Affordable housing would open a pathway for people to meet their basic needs, save for the future, and create a savings buffer against future uncertainty. Further, participants shared how investing in affordable housing would help some of society's most vulnerable citizens: seniors and people with disabilities—

people who are currently disadvantaged in a system where their fixed income has limited purchasing power.

Mental Health

While some participants described how meeting basic needs would provide people with the breathing space to work on improving their mental health, other participants emphasized that a future without poverty would not be possible without first addressing underlying mental health issues. Several respondents mentioned that they would be able to devote more time to building resiliency, addressing challenges stemming from intergenerational trauma, and providing increased support for substance use.

PARTICIPANT SOLUTIONS

Engagement sessions encouraged participants to share ideas for decreasing or alleviating poverty and improving wellness. Participants from the service provider engagement sessions emphasized the importance of developing a collaborative framework such as a backbone organization or joint table to focus organizations on a common goal while also facilitating information and resource sharing. Such an operation would maximize organizational efforts on poverty reduction. The following subsections summarize participant solutions and are not presented by order of importance.

Creating Inclusion

Participants suggested ways to dismantle separation between different socioeconomic classes and people from differing cultural backgrounds. Ideas emphasized hosting community mixer events:

- Create more opportunities for people to come together (e.g., community events, group recreation). Host free community events (block parties, picnics, performances, skating rinks)
- Offer community meals to bring people together in a shared experience
- Run programming that connects youth and older adults to combat social isolation.
- Support marginalized populations in acquiring what they need to help them better integrate in the community

Community Design & Connection

- Address social stratification by diversifying housing types, styles, and sizes to attract a range of households
- Improve transit connectivity to support access to different neighborhoods and encourage mixing of different socioeconomic classes.
- Increase or protect community green spaces

Stigma Reduction

- Continue pursuing stigma reduction initiatives within community
- Create programs geared to specific needs rather than to income as a way of normalizing accessing resources and supports.
- Make access to services more universal and reduce the number of times people have to 'tell their story', putting them in a position of having to repeatedly justify why they need help

Improve Transportation Services

- Improve public transportation and connectivity—extend hours and schedules to account for work days outside the 9-5, add stops and more frequent buses
- Enhance connectivity between neighbourhoods: improve traffic and speed control, accessible signage, traffic light placement, and road networks to ease traffic congestion
- Increase opportunities for active transportation and pedestrian safety: sidewalks, trails, bike lanes
- Reduce public transportation costs
- Increase number of accessible parking spaces
- Invest in more accessible transportation options for people with disabilities, including enhancing Handydart services to provide same day transportation service bookings

Housing

Broadly, housing support programs were recommended to address the housing crisis. Suggestions emphasized the need for suitable, affordable, and safe housing, and included solutions like adjusting the development process and changing rent subsidy eligibility. Other housing-related ideas include:

- Keeping rental wait lists to track the supply of affordable housing
- Implementing a high barrier shelter that would provide people with a short-term place to stay as they transition into employment
- In home support programs to help people age in place
- Supportive housing options with wrap around services for people with disabilities
- Affordable housing for people on fixed incomes
- Targeted education at potential landlords regarding the value of long-term rentals
- Using land use tools such as zoning to designate areas specifically for affordable housing
- Investing in co-op housing to help stabilize regional rents
- Designated areas for trailers and campers to reduce risks from parking in non-designated places

Development and Regulation

Development and housing regulation are tools for shaping the types of housing products available to a market. Ideas participants provided regarding development and regulation included:

- Policies and Bylaws to permit innovative or non-traditional housing solutions: tiny homes, RV parks, temporary housing.
- Policies restricting short-term rentals (e.g., Air BnB), and vacant homes/housing speculation
- Regulations on the available housing stock to create more affordable options and diversify housing types
- Density bonuses to incentivize affordable housing developments
- Decreased bureaucratic processes

Renter Supports

- Develop and enforce policies that protect tenant rights.
- Ensure needed repairs and maintenance are completed professionally and in a timely manner
- Improve neighborhood and building safety for tenants
- Encourage pet friendly rentals
- Provide system navigation support to people who face added challenges (e.g., people with low income, single parents, and people without references)
- Develop automatic rent subsidies to remove stress from tenants having to coordinate funds or manage application processes. For example, having rental supports comparable to SAFER but with no exclusion criteria.

Childcare

Access to childcare can improve future employment and education prospects but is also an important part of wellness for parents and caregivers. Participants suggested the following solutions:

- Increase the number of available childcare spaces including licensed spaces to benefit from provincial subsidies
- Improve wages for trained staff so workers can afford to live in places where childcare is needed
- Integrate recreational activities and services such as adult support groups
- Develop specialized support groups for parents of children with disabilities
- Offer drop-in play services to offer childcare and combat social isolation

Youth Empowerment

Supporting youth early in life emerged as a preventative action to reduce the number of people entering poverty. Recommendations targeted youth generally as well as youth in foster care:

- Offer supportive services to youth, including those aging out of foster care, to help them gain employable skills, find stability, and establish a future
- Address lack of awareness by promoting financial support programs for youth who live in foster care to help them access higher education
- Increase afterschool, summer and mental health programs for students in elementary schools

Improving Ease of Access

Accessing programs is difficult for numerous reasons (e.g., lack of awareness, stigma, physical location, etc.). Participants recommended a range of improvements:

- Advertise and regularly update services through a central program registry

- Increase outreach to populations who may have limited access or use of technology to spread awareness about available services
- Continued virtual program offerings—many participants shared that virtual programs reduced the need for travel and were of benefit to their clients
- Improve and invest in referral processes to link people with the help they need
- Keep websites and social media platforms updated with available community services

Income & Financial Supports

Participants across engagement sessions described how perceptions of poverty need to acknowledge that members of the working class, both those with low-income jobs and people from median income households are increasingly struggling to keep up with rising costs. A number of solutions were suggested to address growing wealth disparity and financial struggle:

- Multiple options for raising the minimum wage were described, but the central theme is to:
 - Increase minimum wage to \$19.50 and offer additional government benefits based on the number of children. Additional benefits should also be available to single person households and people with disabilities.
- Benefits and other income support funding need to consider covering costs beyond rent (e.g., many families also struggle to cover other basics like utilities and phone plans)
- Improve culture of “giving back” by strengthening system of private donations (e.g., from local businesses, private individuals)
- Partner with financial institutions to provide free banking options and financial workshops
- Offer scholarships to help provide access to education regardless of family finances

Partnerships

Participants broadly described two types of partnership:

- Partnerships with the Central Okanagan were described as offering the following roles:
 - Collaborate with the service organizations to identify and secure land for future projects
 - Unify communities within the Central Okanagan to advocate for funding, support, and action on key initiatives from
 - Provincial and Federal governments are key service providers and funders. Involvement in local area solutions through participation in tables and collaborations, providing services through local offices, and allocating funding to local priorities is needed.
- Community and the Public
 - Funding for services and social supports needs consistency to reduce competition amongst service providers. Some areas in Canada apply a fee on property taxes to raise funds for local service provision.
 - There is a role for the public to play in supporting organizations through donations, sharing the message about services and poverty reduction strategy, and creating welcoming

environments by learning about how to reduce stigma and create a culture of inclusion. Their voice is important in ensuring that governments at all levels consider this strategy a priority.

- Indigenous, business, organizational, and private partnerships:
 - Reach out to Indigenous communities before beginning a plan, understanding that trusting relationships need to be developed first
 - Work together to identify organizational needs and opportunities for resource sharing, provision of money and expertise
 - Build awareness of importance of service providers' community role

Commercial Space

Service providers identified that the lack of operational space in communities within the Central Okanagan is a major challenge to offering health and social services. Participants shared anecdotes of having to refuse additional support from external organizations due to a lack of space, and an inability to expand services to keep up with demand. Service providers identified the following solutions:

- Increase the availability of commercial space
 - Faith groups were identified as a potential partner to address the lack of land for services
 - Focus land designation and zoning on encouraging mixed-use development to increase the number of available lease spaces for service organizations

Community Hubs

Participants shared how offering a variety of services within home communities would lower barriers to access compared to having to travel to a central area. Community hubs can also build connections between service providers by leveraging existing programs and services. Participant ideas include:

- Host multiple services at elementary schools to improve family support and child development
- Designate areas for commercial development in dominant residential communities (e.g., Lake Country, Peachland) to enable service providers to establish a presence

The Power of Food

Food was repeatedly described by participants as a basic resource and a way to bring people together. Respondents reflected positively on the number of programs operating in the Central Okanagan that offer food to residents, noting that food programs seem to experience less stigmatization than other services that meet people's basic needs. Successes of existing food services were shared along with further opportunities for expansion:

- Improve access to food by offering and or boosting food programs:
 - School meal programs (e.g., brown bag lunch program)
 - Shared meal programs for people with time constraints (e.g., single parents)

- Urban gleaning programs to connect potential waste food with food banks/programs
 - Inclusive food literacy programs to increase knowledge of nutrition and reduce stigma about accessing food from food banks or other sources
 - Group meals designed to create community connection
- Increase awareness of food programs within communities
- Encourage physical interactions with food production (e.g., gardening)
- Source additional spaces for food storage to enable expansion of existing food banks

IMPLEMENTATION PLANNING SESSIONS

Over a week in April 2022, three Implementation Planning Sessions were held with representatives from a range of community organizations throughout the Regional District. There were two objectives to the engagement sessions:

1. To **receive participant insight on action items** collected from previous engagement sessions. Specifically, the action items were reviewed to see if they align with perceived community need and to identify any gaps.
2. To **garner momentum for community action**. Involving participants in collaborative brainstorming sessions emphasizes the intent of COPAWS to be community driven.

The following table summarizes event participation:

Engagement type	COPAWS Implementation and Planning Session		
Dates	April 19 th , 20 th , 21 st 2022		
Promotion methods	Email invitation to stakeholders		
Activities	<ul style="list-style-type: none"> • Identify missing actions • Sort actions by potential impact and effort required • Identify objectives, partnerships, resources, and risks for actions 		
Participant Composition & Represented Organizations	Session 1	Session 2	Session 3
	8 total	6 total	10 total
	<ul style="list-style-type: none"> • Upstream Kelowna • Salvation Army • KHRC • Ministry of Social Dev. and Poverty Reduction • CFUW • BGC Okanagan • KFS • Lake Country Health 	<ul style="list-style-type: none"> • Central Okanagan Foundation • Kelowna Gospel Mission • District Okanagan Public Schools • John Howard Society 	<ul style="list-style-type: none"> • District of Peachland • BGC Okanagan • Poverty Strategy Leadership Committee • Journey Home Society • Habitat Okanagan • Ministry of Social Dev. and Poverty Reduction • Early Years Partnership • City of Kelowna • Childhood Connections

PARTICIPANT RESPONSE

Engagement activities were designed to support the two session objectives and provided the following insight:

1. Participant Contribution to Action Items

Alignment with Community Need

The valuation exercise asked participants to rank action items by high or low value (potential impact). Across each session, participants consistently identified actions as being of high value which confirms that concepts captured in previous engagement are appropriate for targeting poverty and wellness.

Gaps in Identified Actions

Overall, few categories were identified as having been missed. Instead, participants elaborated on existing actions by suggesting further means of achieving larger goals. For example, “build business partnerships” was highlighted as a sub-action for the larger goal to pursue “stigma reduction initiatives”.

2. Momentum for Community Action

The COPAWS Strategy is not intended to be solely the jurisdiction of the Regional District. For this reason, it is necessary to cultivate enthusiasm among participants for the work and to identify actions that can be pursued by and within the community. Actionable items identified by participants include specific organizational partnerships, resources, and risks.

KEY THEMES

Significant focus areas and recommendations that arose during participant discussion are summarized below. Ideas have been grouped by key themes, although the complexity of poverty and wellness work means suggested actions span multiple categories.

Collaborative Action

Broaden Relationships – Engaging people in diverse industries beyond the service sector was highlighted as an opportunity to combat community stigma and secure more support and funding for poverty reduction initiatives.

Consistent Reporting – There is a need to source and disseminate data related to poverty and wellness (e.g. municipal data, organizational tracking, regional data) on a recurring basis (3-5 years) to facilitate progress measurement. A participant noted that there is currently a gap in information and measurement of people at risk of entering poverty. COPAWS was identified as an opportunity to gain agreement on consistent data points by providing a research agenda or gap analysis to concentrate community efforts. In addition, it is important to create clear approaches for collecting and sharing data as data is an essential

component in measuring the effects of action. Making a central database or repository for information may help strategically use data in actions and implementations.

Create Backbone Organization – Coordinating across service sectors emerged as a key discussion point. Participants shared how the creation of a backbone organization could help bridge communication and unify action across organizations. Many participants also shared how funding for a dedicated coordinator role or designated table would greatly improve information and resource sharing helping to maximize organizational capacity. A coordinator role would ensure that a bird’s eye view is maintained and ensure that communications, strategic planning, and accountability for implementation is maintained.

Upstream Solutions

Anti-Stigma Work – Widespread stigma was identified as a pervasive contributor to poverty experiences. Three areas for action were consistently addressed during participant engagement:

- **Develop a Shared Vision/Narrative** – Consistent messaging across organizations was identified as a necessary action to destigmatize poverty. Participants shared that incorporating statements about stigma into mandates and committing to a stigma-reducing vision are ways to concentrate organizational efforts on a common goal.
- **Educate Community** – The difficulty of changing misconceptions about poverty on a community-scale was identified as an ongoing challenge requiring lots of resources and additional funding. Strategies need to be in formats accessible to the public and require building relationships with local media companies (tv, newspapers, radio) and local businesses, and sharing ideas through video, images, and social- media. The work that the Journey Home Society has begun with their public awareness strategy was identified as a possible model.
- **Include Marginalized Voices** – Across engagement sessions participants consistently addressed the need to integrate the perspectives of people with lived and living experience in decision-making. Community organizations like Lived Experience Circle on Homelessness (LECoH) and Kelowna Area Network of Drug Users (KANDU) were identified as being valuable platforms for amplifying voices of marginalized populations.

Re-Think Grant Writing – The need to constantly seek out grants and funding was the only action throughout all engagement sessions identified as being low value. Participants identified this process as a “waste of service providers’ time” because it reduces operational capacity needed for the organization’s services. Rather than tying funding to specific programs and time limited projects, guaranteeing funding over several years or linking it to organizational mandates would help cover core expenses and sustain programs over a long time period.

Install Communities of Practice – Food Security organizations and work the Journey Home Society is doing with homelessness were identified as positive applications of communities of practice. The idea of implementing it in transportation was identified during group conversations.

Reconciliation

Engage Early – Including Indigenous peoples in decision making processes before plans are created was identified as an important step in reconciliation. Part of engaging early is developing trusting long-term relationships with communities that extend beyond and outside a given project. When projects seek Indigenous partners or engagement, it is important to also include them in designing the project process.

Improve Workplace Safety – Participants suggested a number of ways to increase cultural safety in the workplace. Examining hiring practices for potential barriers was a first step. Hiring Indigenous staff is seen as crucial to equity practices and filling potential knowledge gaps in organizations. However, participants also recognized the potential impact being viewed as a ‘representative’ in an organization can have on an individual. Hiring multiple Indigenous people at once was identified as one way to integrate an Indigenous perspective while also preventing seclusion or feeling ‘othered’. Participants also encouraged reflecting on workplace barriers, looking for potential emotional barriers and ways to integrate multiple world-views.

Multi-Format COPAWS – Several participants shared that the COPAWS can contribute to reconciliation and stigma reduction by being disseminated in different formats that are accessible to a range of ages and groups.

Self-Educate – Becoming aware of colonial mindsets was an important starting point suggested by many participants. Ideas included creating reading groups to discuss key documents (UNDRIP, MMIW, TRC etc.) and seeking out opportunities for further learning

Services

Fund Prevention – The value of preventative programs targeting youth needs was identified by multiple participants as critical to halting cycles of poverty. A gap was identified for youth who have limited options for day-time activity (e.g. volunteer opportunities). There are many reasons youth may not have day-time activities, like only attending school part time or not attending school at all. Several people added that funding streams are often targeted at supporting people in states of crisis, and while valuable, leave a gap for service providers trying to intervene before people enter crisis.

Implement 65 Recommendations – Conversations around the need for a basic income raised the importance of implementing the 65 recommendations identified by BC’s Expert Panel on Basic Income.

ANALYZING IDEAS FOR IMPACT

During engagement we heard over 140 distinct ideas for addressing poverty, including actions for all players. These ideas were analyzed for level of intervention (which level of government, what can be done at the community/ grass roots level), level of effort, and urgency. The ideas for community action were then workshopped with community partners over the three Planning and Implementation Workshops. Prior to these workshops, ideas for action which are more relevant to government and health authorities were isolated and categorized according to which agency has the ability to respond.

Advocating for Change

In the Planning and Implementation Workshops, participants identified several actions that fall under the responsibility of government bodies (local, provincial, federal). These actions are at the limits of what community members and service providers can directly change, yet are valuable areas for community advocacy. The following sections illustrate areas where concerted community messaging directed at different levels of government can bring actions to life.

Local Government Actions

Housing

Local governments have a significant role to play in housing policy and practices. Through Housing Strategies, bylaws, Official Community Planning, development procedures, and zoning and land use planning, they can shape what kind of housing gets built where and when.

During engagement, many participants had ideas on how to improve the experience of finding and maintaining housing in the Central Okanagan. These ideas, along with the data from this report, will be shared with the RDCO in order to inform the Regional Housing Strategy which is currently being created. Including poverty reduction and wellness in Regional strategies can ensure that communities grow equitably and include all residents (future and present). Local government and regional district staff and elected officials can apply these learnings to ensure that the strategies created consider poverty, equity, inclusion, and diverse resident needs.

Ideas for improving housing experiences in the Central Okanagan include:

- Create policies around vacant homes / housing speculation
- Implement restrictions on Air BnB and other short-term rentals
- Regulate available housing stock to create more affordable options and diversify housing types (e.g., housing types that are suitable for a range of demographics, incomes, and family sizes)
- Develop systems to ensure neighborhoods and buildings are safe for tenants, including ensuring needed repairs and maintenance are done by landlords
- Incentivize the creation of affordable housing by offering density bonuses to developers
- Develop and enforce policies that protect tenant rights.
- Encourage pet friendly rentals
- Decrease bureaucracy around creating affordable housing
- Permit non-traditional approaches to housing to enable cheap/fast housing solutions (e.g., policies to allow for tiny homes, RV parks, temporary housing, etc.)
- Integrate mixed use residential designations in areas that need more commercial development to support service provider operations

Transportation Planning

By improving public transportation, local government can support people accessing basic needs and services. Considered design also provides opportunities for improving the independence of people with disabilities and seniors. Engagement revealed additional actions including:

- Design transit schedules that cater to people who work outside a 9-5 day
- Enhance transit connectivity between communities that contain low/median-income households and areas with employment/services
- Improve transportation connectivity and public transportation by:
 - Expanding the number of transit stops

- Developing road networks to ease traffic congestion across the city
- Implementing speed and traffic control measures (e.g., traffic light placement, signage)
- Reduce public transportation costs
- Make transportation more accessible for people with disabilities by increasing the number of accessible parking spaces and transportation options (e.g., handydart)
- Support active transportation and pedestrian safety by continuing to invest in sidewalks, trails, and bike lanes
- OKIB is very interested in the development of a transit route that would connect the underserved reserve community in Lake Country and the Duck Lake areas to where the majority of services are located within the Okanagan Indian Band reserve at Head of the Lake, Vernon BC

Zoning and Bylaw

Land use planning tools are an important mechanism for determining future community composition and regulating use of space. Participant suggestions highlighted the importance of ensuring development balances the creation of private space with opportunities for public and communal space.

- Green spaces were identified as important areas for protection, with options to integrate them into active transportation routes to bolster community connectivity
- Strategically located communal spaces should be constructed and/or preserved for continued use as gathering and mingling sites

Provincial Government Actions

Housing

Communication between the province and local municipalities is key to ensuring residents have access to suitable housing. Participant suggestions for improvement include:

- Investing in co-op housing as a viable alternative to traditional home ownership (that is beyond reach of many people in the Central Okanagan)
- Increasing the amount of money and changing exclusion criteria for housing subsidies (e.g. Rental Assistance Program, Shelter Aid For Elderly Renters)

Benefits & Financial Programs

The increasing number of people at risk of entering poverty, or actively experiencing poverty creates a need for expanded support. Suggested actions include:

- In light of decisions by the expert panel on basic income, implement the 65 recommendations to improve BC's social safety net
- Expand social benefits and financial supports to middle income households
- Develop information-sharing platforms for client data that reduces the number of times people are made to "tell their story" and potentially re-encounter trauma to secure support
- Improve supports for working families with children

Childcare Strategies

Provincial childcare strategies are essential for connecting families and caregivers with affordable, quality childcare. Participant discussion shared the importance of stable, affordable, childcare for intervening in cycles of poverty and suggested the following further actions:

- Continue to support subsidization of childcare to make it affordable for families
- Increase availability of childcare spaces to address lengthy waitlists and restrictions on caregiver's time/employment
- Create more licensed childcare spaces to garner benefits from provincial subsidies
- Use elementary schools as staging areas for community programming to better connect parents and children with necessary resources

Federal Government Actions

Justice Reform

Systems of punishment disproportionately affect members of marginalized groups, especially Indigenous individuals, and reveal a lack of social equity. Discussion with Indigenous community leadership highlighted the current rigidity of the Canadian justice system which funnels Indigenous people into the criminal justice system. Indigenous participants described wanting the federal government to address this discrimination by allowing for First Nations to develop judicial processes reflective of traditional practices that enable diversion from the criminal system and facilitate rehabilitation.

Health Authority Actions

Health authorities are an important body for coordinating health-care service delivery. Participant contributions identified ways programming and services could be improved:

- Develop multiple pathways to connect people with services (i.e., beyond a typical referral process)
- Expand and direct funding to support additional mental health services—services that address wellness issues exacerbated by Covid-19 or created by intergenerational trauma are in especially high demand

SUMMARY BOARDS

Participants were engaged in a series of three activities:

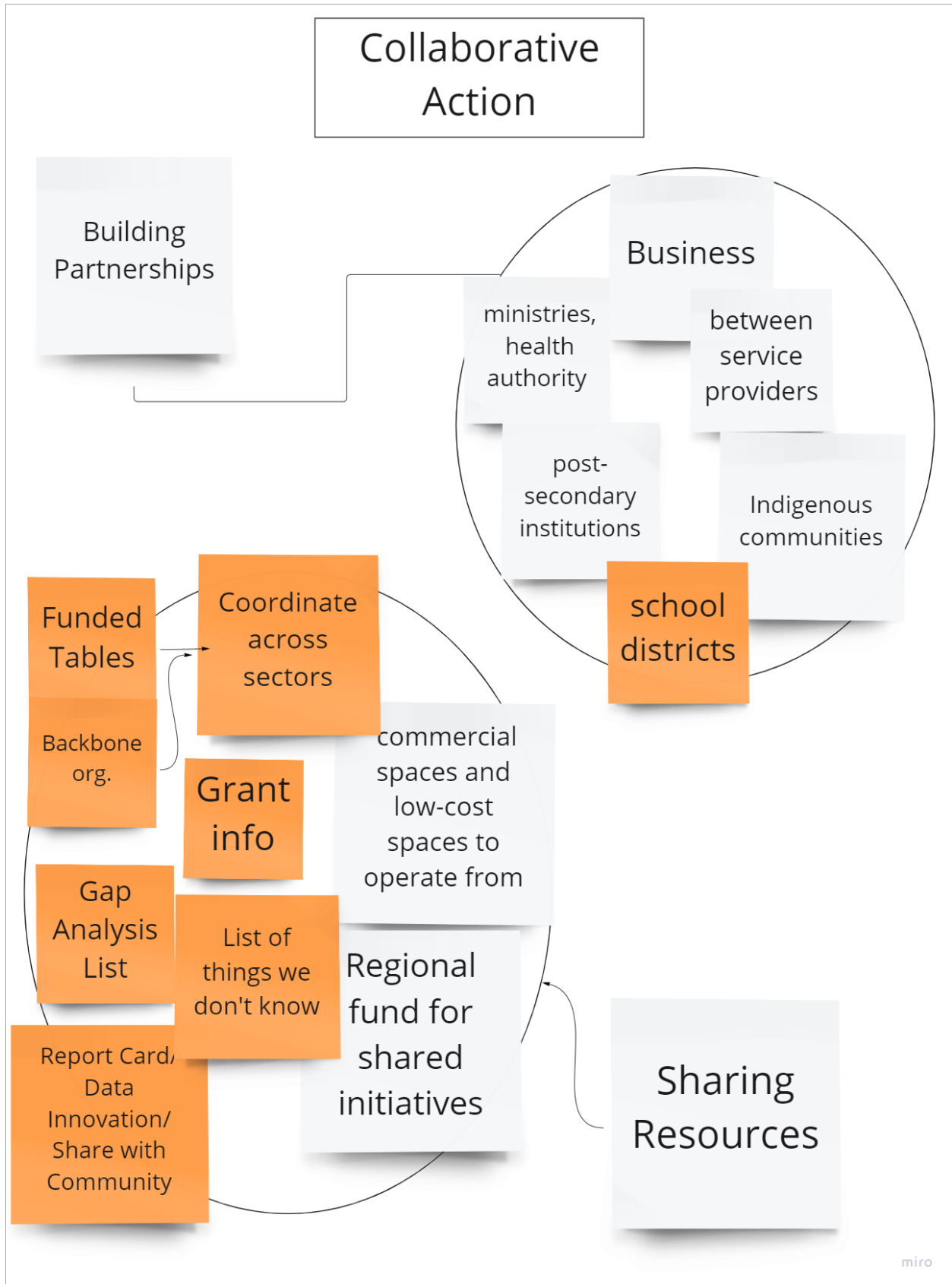
1. Gap analysis – participants were asked to identify missing actions
2. Value Matrix – participants were asked to rank actions by value and effort
3. Action Planning – participants created an action plan for high value actions

These activities were hosted on Miro, an online visualization platform and are summarized below.

Gap Analysis

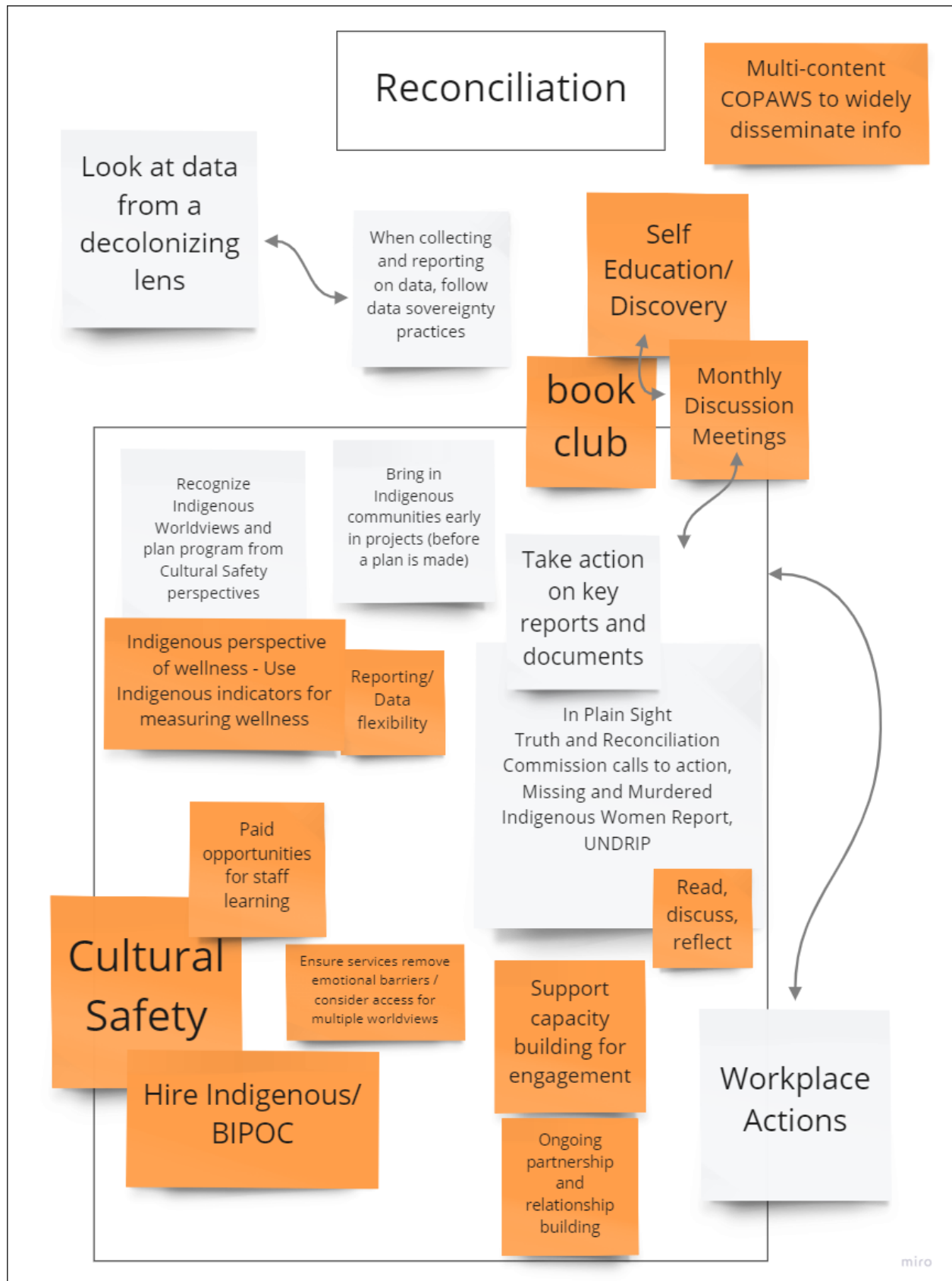
Action items collected from previous engagement sessions were organized thematically and narrowed down to present suggestions relevant to community action. These key actions were displayed in four categories that align with the priorities for process and intervention: Collaborative Action, Upstream Solutions, Reconciliation, and Services. Participants were asked to review these actions and identify any areas of disagreement or improvement.

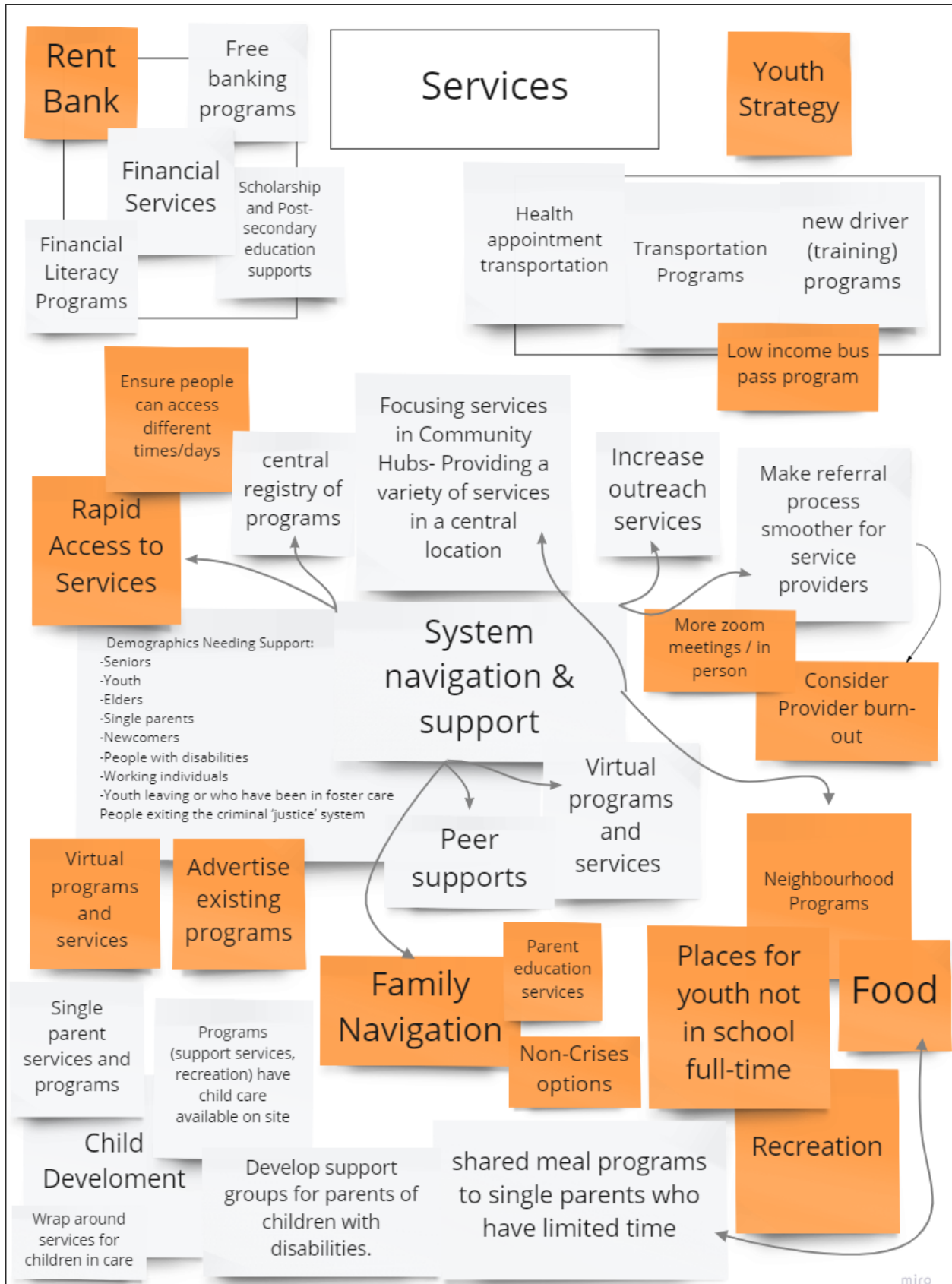
Areas where participants suggested additional action (either to address gaps, or to support existing actions) are summarized in the following images. Grey actions stem from previous engagement, while orange actions emerged through participant discussion.





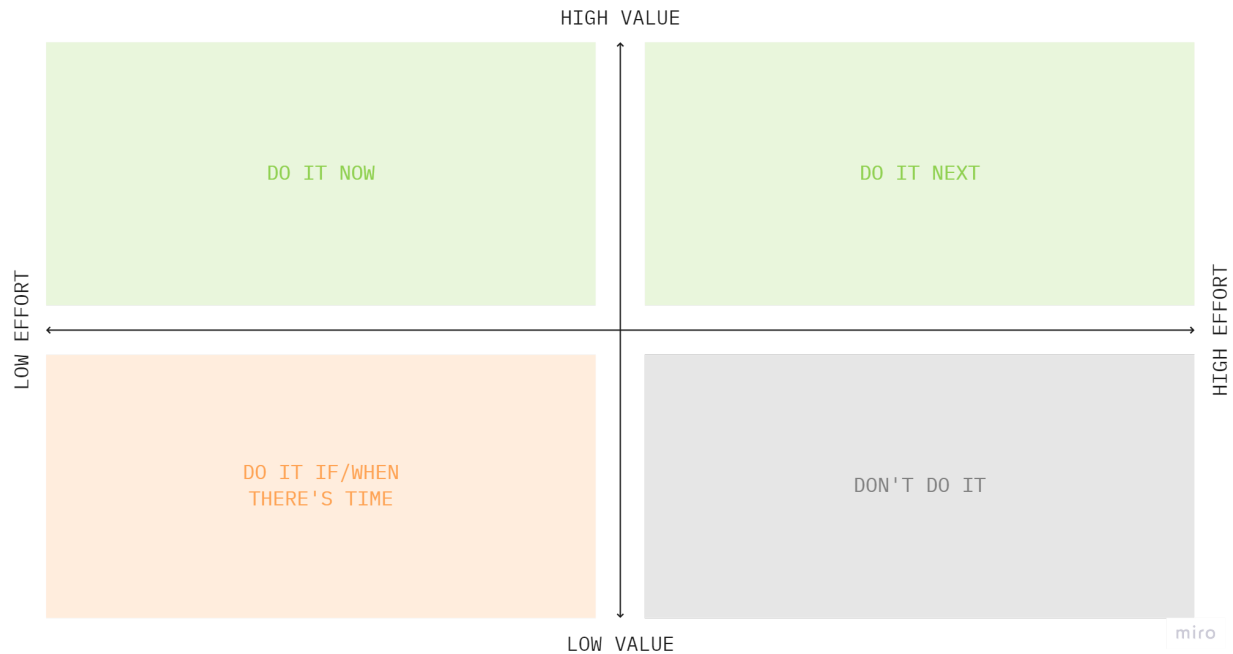
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Value Matrix

Once a complete set of actions had been identified, participants were asked to sort the ideas according to value and effort in a matrix. Ideas that scored highly on both value and effort were categorized as “Do it Next” while ideas that involved less effort but were still high value were categorized as “Do it Now.” Grant writing was the only action placed in the low value region of the matrix and was identified as a “Don’t Do It” item.



The following table summarizes the categories participants placed actions in. Where there was disagreement between sessions (i.e. a group placed an action in the “Do it Next” category and another placed it in the “Do it Now” category, the “Do it Now” option was selected).

	DO IT NOW	DO IT NEXT
Collaborative Action	<ul style="list-style-type: none"> • Create regional fund for services asking for donations / fundraising for shared initiatives • Ensure projects are informed by PWLLE ◦ E.g. LECOH, KANDU, Interior Health <ul style="list-style-type: none"> • Resources Sharing ◦ Invest in resource sharing among non-profits e.g. staff, outreach, coordination ◦ Coordinate on joint funding applications 	<ul style="list-style-type: none"> • Build Partnerships ◦ Identify commercial spaces and low-cost spaces to operate from ◦ Secure funding for convening joint tables ◦ Build backbone organizations <ul style="list-style-type: none"> • Create reporting requirements to support wider delivery of work • Develop system to disseminate information about grants

Upstream Solutions	<ul style="list-style-type: none"> • Education programs for service providers • Trauma informed practices, cultural safety, and other training programs for those interacting with the public / vulnerable community members • Address lack of funding from MCFD for early intervention programs • Host more community gatherings • Meet your neighbour day • Develop age-inclusive day programs and volunteer opportunities <ul style="list-style-type: none"> ◦ E.g. BGC, YMCA <ul style="list-style-type: none"> • Stigma Reduction Initiatives ◦ Anti-stigma and racism campaigns ◦ Journey Home Society Campaign ◦ Visible advertising (e.g. bus-stop posters) 	<ul style="list-style-type: none"> • Stigma Reduction Initiatives <ul style="list-style-type: none"> ◦ Community Education Programs ◦ Organizational Practices ◦ Develop organizational commitment to stigma-reducing vision with consistent messaging ◦ Create a community of practice
Reconciliation	<ul style="list-style-type: none"> • Hire Indigenous / BIPOC • Develop trust-building exercises • Look at data from a decolonizing lens <ul style="list-style-type: none"> ◦ Develop organizational protocols ◦ Follow data sovereignty practices when collecting and reporting on data ◦ Address workplace cultural safety <ul style="list-style-type: none"> • Bring Indigenous communities in early (before a plan is made) 	<ul style="list-style-type: none"> • Look at data from a decolonizing lens – community wide at all levels • Recognize Indigenous worldviews and plan program from cultural safety perspective • Organizations make a commitment and plan to embed practices of cultural safety • Use Indigenous indicators for measuring wellness <ul style="list-style-type: none"> ◦ Get leadership buy-in ◦ Pursue paid opportunities for staff learning ◦ Support capacity building for engagement
Services	<ul style="list-style-type: none"> • Offer financial literacy programs • Health appointment transportation • Develop virtual programs and services • Peer navigator programs • Develop single parent services and programs <ul style="list-style-type: none"> ◦ Advertise existing programs 	<ul style="list-style-type: none"> • Focus services in community hubs • Create rapid access to services, ensuring people can access them at different times / days • System navigation and support <ul style="list-style-type: none"> ◦ Offer scholarship and post-secondary ed supports





















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- Develop opportunity roadmaps E.g. Youth strategy, childcare action plan
 - Develop coordination mechanisms and structures E.g. Collaborative tables, backbone organizations
 - Implement shared meal programs for single parents who have limited time
 - Increase outreach services
 - Make referral process smoother for clients
 - Offer free banking programs
 - Make referral process smoother for service providers
 - Create continuity among funding requirements
 - Implement low-income bus pass program
-

Action Planning

The Action Planning activity encouraged participants to think through the phases of implementing an action. These steps included anticipating the relationships and contributions that could be sourced from different organizations to support the initiative. In addition, participants were asked to identify risks and consider how strategic partnerships could mitigate these challenges or avoid them altogether.

Participants were asked to choose a single action and fill out a team alignment map as displayed in the image below.²

² Team Alignment Map © Stefano Mastrogiacomo 2020. All rights reserved. www.teamalignment.co

Joint Objectives 	Building Partnerships 		Joint Resources 	Joint Risks 
What do we intend to achieve together?	Who needs to be involved?	What is their role?	What resources do we need?	What can prevent us from succeeding?
				
				
				
				
				

Due to time constraints, a limited number of actions were examined through this framework. The following table summarizes the team alignment maps completed across all three engagement sessions.

OBJECTIVES	PARTNERSHIPS	RESOURCES	RISKS
Create a shared initiative regional fund	<ul style="list-style-type: none"> Philanthropists General Public Businesses & Foundations 	<ul style="list-style-type: none"> Shared vision & goals Communication funds Tap/ text to donate technology Shared commitment Develop logistics – administration, Board, TOR, Banking, Reporting & monitoring, reporting, application & delivery 	<ul style="list-style-type: none"> Costly administration More effort than response/action Perceived unfairness Lack of will Accessibility
Develop Financial Literacy Programs that partner for delivery with local organizations	<ul style="list-style-type: none"> Financial institutions (e.g. credit unions, Financial Consumer Agency Canada) Local organizations (e.g. foodbanks) 		<ul style="list-style-type: none"> Lack of trust in organizations running programs Cost prohibitive advertising
Improve collaboration across outreach teams	<ul style="list-style-type: none"> Host group meetings (Zoom / in person) 		

Develop unified cross-organizational messaging	<ul style="list-style-type: none"> • People with lived and living experience • Community champions • Non-profit tables • Broad sectors: <ul style="list-style-type: none"> ◦ Faith organizations ◦ Business ◦ For-profit ◦ Education ◦ Ministries ◦ NGOs 	<ul style="list-style-type: none"> • Media strategy (TV, radio, social media) • Marketing • Campaign Funding 	<ul style="list-style-type: none"> • Lot of work with potential for limited impact
Build business partnerships to create momentum on community action	<ul style="list-style-type: none"> • Downtown business associations • Chambers of commerce • Kelowna young business • COPAWS committee • Education sector • Non-profits 	<ul style="list-style-type: none"> • Identify incentives for businesses <ul style="list-style-type: none"> ◦ Encourage local spending ◦ Staff training in reconciliation • Develop hiring practices for marginalized groups • Strengthen relationship with education sector • Enhance business capacity • Backbone coordination 	<ul style="list-style-type: none"> • Difficult to attract / retain staff
Creating structures for collaboration - Reduce service overlap - Identify resource priorities - Data & information sharing	<ul style="list-style-type: none"> • Service providers • Provincial ministries • RCMP • Indigenous communities • Libraries • Parents, Families 	<ul style="list-style-type: none"> • Funded backbone coordinator • Resources for action plans • Peer navigator programs • Community service hub 	<ul style="list-style-type: none"> • Not enough capacity to participate • Interventions are reactive not preventative • More bureaucracy • Non-alignment of priorities

INDIGENOUS ENGAGEMENT SUMMARIES

FOCUS GROUP – MÉTIS COMMUNITY

The following table provides a summary of the 3 focus groups completed with participants from Métis Nation BC and Métis Community Services.

Engagement type	Leadership Focus Group
Dates	February to March 2022
Promotion methods	Email invitation, phone calls and personal invitations with follow ups
Number of participants	1 Representative from Urban Matters 3 Participants total
Questions asked	<ul style="list-style-type: none"> • How might a Regional Strategy align with your community goals and plans • In what ways can the RDCO support work within your own community during actioning the COPAWS? • How does your community define poverty, and what indicators are you using to measure or understand poverty in your communities? • What is your community's experience of poverty? • What does poverty look like in your community? What is visible/hidden? • What are the biggest challenges to reducing poverty in your community? • What is being done to address these challenges? • What needs more support or resources? • What are shared regional challenges? Possible solutions? • If poverty didn't exist in your community, what would your community look like? What actions are needed to make this a reality? Who would be involved? • How might your work be different if this area of poverty was addressed? Where would your resources go?

Priority Area Discussion Summary

The following tables summarize participant discussion on each of the five priority areas.

Isolation and Inclusion	
Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> Participants described how colonial actions have severed people from their histories, meaning some people may self-identify inappropriately or lack ancestral information.
Impact on Community	<ul style="list-style-type: none"> The drug crisis has traumatized entire communities, creating deteriorations in mental health and increasing levels of isolation
Key Challenges	<ul style="list-style-type: none"> Métis do not have homelands in the territory which causes difficulty connecting through cultural activities and other activities that require being on the land. This challenge has implications for Métis culture and identity. Discussion identified that the push for self-determination is a factor that makes relationship building difficult with local communities People in decision-making roles lack personal experience encountering poverty or substance use which impacts conversation around safe supply NIMBYism creates difficulty supporting necessary actions to improve peoples' situations The idea of the Central Okanagan being a "White Space", compounded with myths of white settlement were identified as a challenge to reducing poverty in the community People are reluctant to acknowledge that they need help People need support to register to receive citizenship. Navigating this path is an added barrier to accessing services and support. Organizational capacity is limiting how much work can be completed as admin tasks and grant writing are time consuming.
Key Opportunities	<ul style="list-style-type: none"> There is a need for people with lived experience to have their voices elevated Discussion identified important work that is occurring to further reconciliation and improve knowledge about Indigenous mistreatment: <ul style="list-style-type: none"> TRC UNDRIP MMIW In Plain Sight BC Path Forward Federal Govt. recommendations

- Work toward reconciliation and addressing historic injustice can be incorporated into other activities:
 - Reading circles to discuss issues presented in TRC, UNDRIP, MMIW, In Plain Sight etc.
 - Incorporate reconciliation into HR programs
- Increase community connection through increasing awareness of resources and creating more diverse programs
- Kelowna Métis Association and Métis Community Services were identified as being important support services
- Funding for additional staff to support Métis registration and education was identified as a necessity

Transportation

Impact on People
with Lived and Living
Experiences

- N/A

Impact on
Community

- N/A

Key Challenges

- There is a need for improved connectivity and transportation in rural and remote communities
- The cost of gas makes transportation difficult
- Lack of access to transportation restricts peoples' independence

Key Opportunities

- N/A

Youth Poverty and Wellness

Impact on People
with Lived and Living
Experiences

- N/A

Impact on
Community

- General poverty is influencing the community, with many unsheltered people, waitlists for programs, wide-scale job loss.
- There is an increasing number of shelters in the community.

Key Challenges

- There is a lack of knowledge about how to work with people in poverty in a dignified way

Key Opportunities

- N/A

Child Development and Care	
Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> N/A
Impact on Community	<ul style="list-style-type: none"> Well-being of children is a focus of Métis
Key Challenges	<ul style="list-style-type: none"> Discussion identified a need for more childcare with extended and flexible hours, so caregivers have coverage before or after work There is a need for employers to be more flexible with work hours to enable people to attend to family needs Participants shared that there is an imbalance in school district funding which restricts curriculum development and supply of other resources
Key Opportunities	<ul style="list-style-type: none"> Embed feminist policies into the work environment
Regional Housing and Homelessness	
Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> N/A
Impact on Community	<ul style="list-style-type: none"> N/A
Key Challenges	<ul style="list-style-type: none"> Discussion identified that everyone is having trouble affording shelter, from vulnerable individuals through to employed people
Key Opportunities	<ul style="list-style-type: none"> N/A

Community Vision

Participants shared that without the pressure of having to make survival decisions, people would have improved mental health; be more connected to their community; have gainful employment; be able to afford rent, childcare, and food; and would be able to devote time to improving personal wellness. Without the stigma of poverty people would feel safe to be included.

Discussion Themes

In addition to speaking about the priority areas (summarized above), participant discussion touched on other important themes.

- Self-Determination:** Self-determination was identified as an important focus for uplifting community members out of poverty. Discussion noted how it is important for First Nations, Métis, and Inuit to take on positions of leadership and create a sense of Indigenous unification.
- Truth Telling:** Truth telling was highlighted an important first step in acknowledging Indigenous experiences and redressing fictional histories that remain prevalent. Giving people the opportunity to share stories of systemic and structural violence was identified as helping to destigmatize poverty. Participants shared how meaningfully engaging with UNDRIP, and the findings from the TRC and MMIW are crucial to establishing this foundation.

FOCUS GROUP – URBAN INDIGENOUS PARTNERS

Two focus groups were conducted with representatives of the Ki-Low-Na Friendship Society to garner insight into the urban Indigenous perspective. The following table summarizes the meeting details.

Engagement type	Leadership Focus Group
Dates	February to March 2022
Promotion methods	Email invitation, phone calls and personal invitations with follow ups
Number of participants	1 Representative from Urban Matters 9 Representatives from Ki-Low-Na Friendship Society
Questions asked	<ul style="list-style-type: none"> • How might a Regional Strategy align with your community goals and plans • In what ways can the RDCO support work within your own community during actioning the COPAWS? • How does your community define poverty, and what indicators are you using to measure or understand poverty in your communities? • What is your community's experience of poverty? • What does poverty look like in your community? What is visible/hidden? • What are the biggest challenges to reducing poverty in your community? • What is being done to address these challenges? • What needs more support or resources? • What are shared regional challenges? Possible solutions? • If poverty didn't exist in your community, what would your community look like? What actions are needed to make this a reality? Who would be involved? • How might your work be different if this area of poverty was addressed? Where would your resources go?

Priority Area Discussion Summary

The following tables summarize participant discussion on each of the five priority areas.

Isolation and Inclusion	
Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> Family relationships suffer because people are so busy working, that they lack time to invest in building relationships Children and youth face bullying which results in emotional stress and mental health problems furthering their social isolation People recognize the stigma around poverty and feel embarrassed about asking for help, so they are less likely to access services People are in such a precarious situation that they have a limited capacity to recover from mistakes or adverse events which makes them vulnerable to staying in poverty.
Impact on Community	<ul style="list-style-type: none"> Intergenerational challenges are persisting because children spend a lot of time unsupervised and not forming relationships with Elders The fear of being stigmatized for experiencing poverty leads to a culture of keeping up appearances that prevents people from reaching out for help
Key Challenges	<ul style="list-style-type: none"> People are so focused on finding housing that health and nutrition fall by the wayside Lack of access to technology was identified as being socially isolating and creating difficulty with accessing education Substance use is a barrier to consistent employment There is no middle class, most employed people belong to the working poor COVID -19 resulted in a reduction in community activities and loss of safe spaces Community members are struggling with intergenerational trauma which limits their ability to support each other and creates difficulty within families (weakened relationships, mental health challenges etc.)
Key Opportunities	<ul style="list-style-type: none"> Discussion frequently highlighted the importance of humanizing poverty, normalizing it to ensure people are comfortable accessing help Participants shared that mental health is a huge concern, and that there is a significant need for 10 more trauma therapists in the community
Transportation	
Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> N/A

Impact on Community	<ul style="list-style-type: none"> N/A
Key Challenges	<ul style="list-style-type: none"> Public transportation was identified as being “terrible,” unreliable, time consuming, and difficult to access necessary locations such as school, work, and appointments Substance use has a dangerous overlap with private vehicle ownership People rely on the rigid schedule of public transportation which creates difficulty getting to work during off hours and getting children to school / childcare Vehicles are too expensive for private ownership: insurance, maintenance, gas.
Key Opportunities	<ul style="list-style-type: none"> Over 2,500 tickets are handed out each year A subsidy for low-income individuals would provide support in meeting ICBC’s insurance costs

Youth Poverty and Wellness

Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> Children and youth cannot easily access recreation and sports—parents and caregivers may not be able to afford, or take the time to physically get them there Children feel socially isolated and have limited social participation because their family’s income level means they may be unable to afford added costs (e.g., going out for dinner or getting a birthday present).
Impact on Community	<ul style="list-style-type: none"> N/A
Key Challenges	<ul style="list-style-type: none"> Food security is a growing issue, people are forced to choose between bills, medicine, and rent and end up not choosing food Youth lack access to extracurriculars. It is difficult for youth to physically attend programs, and costs for equipment and other fees limit low-income participation. People have challenges accessing the land which creates difficulty connecting them to their culture and community. Elders especially need this connection to land/community/culture.
Key Opportunities	<ul style="list-style-type: none"> N/A

Child Development and Care

Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> Difficulties providing education mean many people have jobs not careers
Impact on Community	<ul style="list-style-type: none"> N/A

Key Challenges	<ul style="list-style-type: none"> The cost of childcare is too high and getting access may require travelling longer distances which makes families spend time away from work Childcare spaces are in such high demand that families need to apply as soon as they become pregnant
Key Opportunities	<ul style="list-style-type: none"> There is a need for caregivers to build their relationship with their child. Suggestions included encouraging early literacy by reading and spending time together.

Regional Housing and Homelessness

Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> N/A
Impact on Community	<ul style="list-style-type: none"> The lack of housing options creates a staffing challenge as well, with people unable to afford a place to live leading to difficulties retaining staff
Key Challenges	<ul style="list-style-type: none"> Affordable housing is difficult to find regardless of income and living wage is not keeping up with the cost of housing People work multiple jobs to be able to afford rent and end up getting burned out Minimum wage and inflation mean people cannot afford the cost of living Retirement homes are expensive meaning many people cannot access Elder care leaving them vulnerable Large families especially have difficulty affording places to live and need more community support There is a lack of market housing and evictions create difficulty keeping people reliably housed
Key Opportunities	<ul style="list-style-type: none"> Participants described needing more investment in affordable housing A program run by Nak'azdli Whut'en that grants people money to build off reserve was provided as an example of ways to decrease barriers around housing

Community Vision

Participants described a future where housing is affordable and people can be homeowners, where childcare is affordable, where Indigenous culture is thriving, and people are represented in every sector. Housing was the greatest barrier identified to meeting this future vision.

Discussion Themes

In addition to speaking about the priority areas (summarized above), participant discussion touched on other important themes.

- **Financial literacy** – There is a need for education to improve people’s ability to plan for the future (e.g., taxes, retirement, insurance, budgeting).
- **Program limitations** – The lack of staff or appropriately trained staff, combined with staff retention difficulties creates difficulty running the projects needed.

FOCUS GROUP – WESTBANK FIRST NATION

The following table provides an overview of the focus group with Westbank First Nation Councilors and Health Staff.

Engagement type	Leadership Focus Group
Dates	March 2022
Promotion methods	Email invitation, phone calls and personal invitations with follow ups
Number of participants	1 Representative from Urban Matters 4 Westbank First Nations staff
Questions asked	<ul style="list-style-type: none"> • How might a Regional Strategy align with your community goals and plans • In what ways can the RDCO support work within your own community during actioning the Strategy? • How does your community define poverty, and what indicators are you using to measure or understand poverty in your communities? • What is your community’s experience of poverty? • What does poverty look like in your community? What is visible/hidden? • What are the biggest challenges to reducing poverty in your community? • What is being done to address these challenges? • What needs more support or resources? • What are shared regional challenges? Possible solutions? • If poverty didn’t exist in your community, what would your community look like? What actions are needed to make this a reality? Who would be involved? • How might your work be different if this area of poverty was addressed? Where would your resources go?

Priority Area Discussion Summary

The following tables summarize participant discussion on each of the five priority areas.

Isolation and Inclusion	
Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> • People do not access programs because of feelings of shame or stigma. These feelings are intensified for Indigenous people. Services that face additional stigma include <ul style="list-style-type: none"> ○ Overdose Prevention Services ○ Safe injection sites
Impact on Community	<ul style="list-style-type: none"> • On reserve services are only provided to registered members, so unregistered members such as spouses are not included. This lack of inclusion also extends to Métis.
Key Challenges	<ul style="list-style-type: none"> • Safety arose as a concern that contributes to people's hesitancy accessing services • Overcoming NIMBYism to get community buy in for substance supports like Safe Injection Sites • Vulnerable groups need more support or housing options. • Difficulties forming relationships were identified as one reason why people may lack strong family connections and support networks • The community faces capacity issues where there are insufficient staff to offer needed support, for example no addictions or clinical counsellors. • Need to hire more nurse practitioners to address low-capacity staffing • Participants provided multiple reasons why people are hesitant to access services: <ul style="list-style-type: none"> ○ Low self-worth and confidence ○ Feelings of shame and guilt
Key Opportunities	<ul style="list-style-type: none"> • Discussions identified a need to increase mental health and wellness programming including creating programming for people with lived and living experiences • Want to invest in employment training for people who have experienced poverty • There is a desire to hire more people with lived experience to offer support services and integrating trauma-informed practices into offered resources

Transportation

Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> • N/A
Impact on Community	<ul style="list-style-type: none"> • N/A
Key Challenges	<ul style="list-style-type: none"> • Lack of driver license ownership • Vehicle maintenance and ownership is expensive • Public transportation can be difficult to access/use for people with anxiety or disabilities
Key Opportunities	<ul style="list-style-type: none"> • There is an opportunity to better identify where transit services are needed in areas where bus stops or sidewalks would improve people's mobility

Youth Poverty and Wellness

Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> • Youth may feel that they are missing out if they are unable to afford purchasing gifts or clothing • Experiences of youth poverty negatively affect feelings of self-worth
Impact on Community	<ul style="list-style-type: none"> • Time constraints are hindering people's access to culture and language
Key Challenges	<ul style="list-style-type: none"> • People experience feeling unsafe off reserve lands due in part to systemic racism • Respondents identified a need for community members to recognize families that are struggling with poverty and offer support
Key Opportunities	<ul style="list-style-type: none"> • Services that are having a positive impact include <ul style="list-style-type: none"> ○ Snowboarding group ○ Girl Power group ○ Clothing drives at youth center ○ Food Sovereignty work • Participants identified wanting more youth programming <ul style="list-style-type: none"> ○ Youth mentorship internships ○ Young Leaders Council

Child Development and Care

Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> • Single parents especially struggle accessing childcare
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Impact on Community	<ul style="list-style-type: none"> • N/A
Key Challenges	<ul style="list-style-type: none"> • People are experiencing long wait lists for access to subsidies and childcare services • There is a lack of inclusive, supportive childcare • Lack of trust stemming from colonial actions remains as a barrier for some people accessing childcare • COVID -19 protocols have made it more difficult to provide childcare
Key Opportunities	<ul style="list-style-type: none"> • The Parental Handbook and work of Candice Cook were identified as being beneficial • Participants identified wanting more: <ul style="list-style-type: none"> ○ Daycare spaces ○ Child and family programs ○ Community support workers ○ Tutoring and academic support to increase post-secondary attendance ○ First Nations Education Steering Committee programs ○ Employment resources

Regional Housing and Homelessness

Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> • Participants shared that a daily point in time count revealed 63 people were experiencing homelessness in Kelowna, but were unsure how many belonged to Westbank First Nation • People who cannot afford rent turn to couch surfing • Coordinated Access and Assessment Table • Indigenous Coordinated Access currently being developed in community
Impact on Community	<ul style="list-style-type: none"> • N/A
Key Challenges	<ul style="list-style-type: none"> • Substance use, addictions, mental health challenges and other complex needs are contributing to people being precariously housed and experiencing homelessness • Ongoing costs of infrastructure create barriers to homeowners being able to service their lots. This challenge means some areas of the reserve still lack access to clean drinking water. • There is an absence of options for single people to afford housing • Participants identified wanting a stronger partnership with BC Housing that upholds Indigenous views and values

Key Opportunities

- Want more leadership and action to address levels of homelessness
 - Mobile homes are an affordable housing option
-

Community Vision

Participants shared how self-determination would be central to a future community without poverty. Without having to worry about meeting basic needs people would have more time to access cultural services, invest in building supportive relationships, finish high school and attend post-secondary school. The benefits of self-determination also extend to land stewardship improvements: healthy fish stocks and a more sustainable environment.

Discussion Themes

In addition to speaking about the priority areas (summarized above), participant discussion touched on other important themes.

Participants described that recognizing Aboriginal and Traditional laws would give WFN the ability to enforce policies and better manage their lands and resources. Recognition of land rights is a priority as it acknowledges Indigenous environmental and stewardship practices that are responsible for improving land health.

Other themes that emerged include:

- **Reconciliation** – Reconciliation should extend beyond class content on residential schools to include impact benefit agreements.
- **Streamlined Systems** – Participants shared feelings that INAC is outdated and creates added difficulty for Nations trying to get projects approved.
- **Strengthen Partnerships** – The City of West Kelowna, City of Kelowna, and BC Housing were all identified as areas where participants felt partnerships could be made stronger and better uphold Indigenous views and values.

FOCUS GROUP – OKANAGAN INDIAN BAND

The following table provides an overview of the leadership interviews with Okanagan Indian Band staff.

Engagement type	Leadership Interviews and Focus Group
Dates	February and March 2022
Promotion methods	Email invitation, phone calls and personal invitation.
Number of participants	1 Representative from Urban Matters 8 Okanagan Indian Band staff member
Questions asked	<ul style="list-style-type: none"> • How might a Regional Strategy align with your community goals and plans • In what ways can the RDCO support work within your own community during actioning the STRATEGY? • How does your community define poverty, and what indicators are you using to measure or understand poverty in your communities? • What is your community's experience of poverty? • What does poverty look like in your community? What is visible/hidden? • What are the biggest challenges to reducing poverty in your community? • What is being done to address these challenges? • What needs more support or resources? • What are shared regional challenges? Possible solutions? • If poverty didn't exist in your community, what would your community look like? What actions are needed to make this a reality? Who would be involved? • How might your work be different if this area of poverty was addressed? Where would your resources go?

Priority Area Discussion Summary

The following tables summarize participant discussion on each of the five priority areas.

Isolation and Inclusion	
Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> People are suffering from complex needs and trauma that make accessing services difficult
Key Challenges	<ul style="list-style-type: none"> Substance use and prostitution were identified as ongoing challenges Mental health and addictions were identified as some of the biggest challenges the community faces. People are suffering from a lack of hope that there are accessible pathways out of poverty People are technologically isolated due to lack of access to stable internet or adequate equipment People who are LGBTQIA2S+ are faced with a lack of funding and access to appropriate services There are no dedicated resources for STDs
Key Opportunities	<ul style="list-style-type: none"> Want senior's care to include access to recreational and cultural services Discussion identified a need to build community unity to prevent people being ostracized for experiencing poverty There is a desire to treat people living in the community—a need for centralized services There is a need for a peer support program for opioid response
Transportation	
Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> N/A
Impact on Community	<ul style="list-style-type: none"> N/A
Key Challenges	<ul style="list-style-type: none"> Lack of access to transportation was identified as one of the biggest challenges community members experiences, leaving them to rely on family and friends Repayment agreements with ICBC are too high for many people as they require 50% upfront payment Cost of gas means it is difficult to afford to drive a car

	<ul style="list-style-type: none"> • Need better response times for fire and emergency services to reserve lands • There is a lack of accessible transit options for members to access OKIB land
Key Opportunities	<ul style="list-style-type: none"> • Discussion identified a need for further investment in public transit and new driver programs • Health transportation has been developed so people can have improved access to health services rather than spending money on a taxi

Youth Poverty and Wellness

Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> • Marginalized community members are most at risk to experiencing poverty • People living in poverty are facing difficulty with food insecurity and meeting basic needs like having clothing • Youth who receive criminal records face difficulties for the rest of their lives
Impact on Community	<ul style="list-style-type: none"> • Leadership face expectations from community and staff to act as caretakers
Key Challenges	<ul style="list-style-type: none"> • Cost of food, shelter, gas--all contribute to people's poverty • A recurring issue is that people have not been able to or considered saving for retirement and are now unable to meet their basic needs. Discussion identified several groups that face poverty because of this: <ul style="list-style-type: none"> ○ Seniors ○ Low-income people, especially in agriculture
Key Opportunities	<ul style="list-style-type: none"> • Want more investment in education options—post secondary, trades, education partnerships, etc. • The tax clinic was identified as being a valuable community service

Child Development and Care

Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> • Children face racism within the school system making them question their identity and values and preventing them from wanting to go to school • Children are facing challenges growing up in households with violence and becoming violent themselves.
Impact on Community	<ul style="list-style-type: none"> • N/A

Key Challenges	<ul style="list-style-type: none"> • Parents were identified as facing additional difficulty providing adequate support to their children due to reduced capacity from colonial impacts as well as from lower levels of education and literacy • Discussion identified that children and youth lack proper education and are pushed through the school system so that when they graduate, they do not have the skills needed to succeed in post-secondary school • Children are lacking traditional skills: fish cleaning, hunting, language
Key Opportunities	<ul style="list-style-type: none"> • Need to ensure there are wrap around services for children in care • There is an opportunity to address youth challenges by involving them with Elders teaching • Several programs were identified as being helpful childcare support <ul style="list-style-type: none"> ○ On-reserve daycare with subsidy from OKIB ○ Language Nest programs that pay Elders to provide cultural programming to children

Regional Housing and Homelessness

Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> • Example provided of a community member living in a condemned trailer • People need to live with extended family or roommates to afford the cost of housing. An example was given of 15 people living in a house to meet costs. • Discussion shared observations of an increased population of transient people living in tents as well as people turning to couch surfing
Impact on Community	<ul style="list-style-type: none"> • N/A
Key Challenges	<ul style="list-style-type: none"> • People have a mistrust of authority resulting from colonization that prevents them from accessing housing support services • There is a need for a continuum of housing that enables people to live on their own, or with others, but also have access to mental health and addiction supports
Key Opportunities	<ul style="list-style-type: none"> • Discussion identified a need for more data on CP ownership and homelessness to better understand community needs

Community Vision

Participants shared a vision of prosperity that could occur in the absence of poverty. People could undertake employment training, attend post-secondary school, develop businesses, and on reserve services and programs would provide people with access to recreation, dental, and mental health supports.

Discussion Themes

In addition to speaking about the priority areas (summarized above), participant discussion touched on other important themes.

- **Justice Reform** – Participants shared that the current family justice system is difficult to navigate and does nothing to alleviate lingering fears of mistreatment. Men were specifically identified as a group that face challenges fully participating in family maintenance programming due to inadequate supports and an unwelcoming atmosphere.

FOCUS GROUP – OKANAGAN NATION ALLIANCE

The following table provides an overview of the poverty reduction discussion completed with the Okanagan Nation Alliance (ONA).

Engagement type	Service Provision Conversations and Staff Sharing Circle
Dates	March 1, 2022 March 4, 2022 March 7, 2022
Promotion methods	Email and phone calls
Number of participants	2 Representative from Urban Matters 8 ONA staff members
Questions asked	<ul style="list-style-type: none"> • How does your community define poverty, and what indicators are you using to measure or understand poverty in your communities? • What is your community's experience of poverty? • What are the biggest challenges to reducing poverty in your community? • What can be done to reduce poverty?

Priority Area Discussion Summary

The following tables summarize participant discussion on each of the five priority areas.

Isolation and Inclusion	
Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> • People feel racism and judgement through their interactions with programs including BC Housing • People have feelings of inferiority because of the stigma associated with poverty • Fear of judgement prevents people from accessing systems • Parental stress is transferring to children and contributing to increases in mental health problems.
Impact on Community	<ul style="list-style-type: none"> • Feeling a lack of belonging—to the community, to one's culture—has negative effects on people's wellness
Key Challenges	<ul style="list-style-type: none"> • Stigma prevents people from accessing systems because there is a hidden insinuation that people are abusing support – “they know how to use the system” • Stigma was identified as having the potential to re-traumatize people, pushing them back into their own trauma and coping mechanism (e.g., substance use). • Conversation identified that racism is a prevalent issue that is expressed through white saviorism and a disregard for cultural, familial, and intergenerational trauma • Elders who experienced residential school have low levels of literacy • Indigenous knowledge keepers are not valued appropriately
Key Opportunities	<ul style="list-style-type: none"> • Discussion identified a need for OKIB to address root causes of stigma, that efforts to change perceptions of Indigenous people will be beneficial to reducing stigma • Support service employees (e.g., social workers) and other staff could be better educated about how to help marginalized populations. This includes education on what privilege and internal bias is, as well as empathy and compassion training • There is a need for cultural programming
Transportation	
Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> • N/A
Impact on Community	<ul style="list-style-type: none"> • N/A

Key Challenges	<ul style="list-style-type: none"> • Unemployment has been identified as a significant challenge for many people that is caused, in part, by transportation and difficulties getting to and from jobs • Children face difficulty attending school because parents may not be able to pick up • Lack of transportation options means people must spend money on taxis to access health care services • There is limited access to doctors and medical care. An example was shared of doctors refusing patient care.
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Key Opportunities	<ul style="list-style-type: none"> • N/A
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Youth Poverty and Wellness

Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> • Lack of money for specialized medical treatments means many live in chronic pain
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Impact on Community	<ul style="list-style-type: none"> • N/A
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Key Challenges	<ul style="list-style-type: none"> • There is a lack of resources for Elders. • Financial constraints force people to choose between meeting different basic needs (e.g., food vs home repairs)
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Key Opportunities	<ul style="list-style-type: none"> • Improving Elder's knowledge of programs and services and providing them with resources to navigate them will provide them with extra cost savings because currently many are paying out of pocket
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Child Development and Care

Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> • N/A
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Impact on Community	<ul style="list-style-type: none"> • N/A
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Key Challenges	<ul style="list-style-type: none"> • Current school teaching on Indigenous culture feels disingenuous and could be improved by making changes to the curriculum and Indigenous teachers
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Key Opportunities	<ul style="list-style-type: none"> • N/A
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Regional Housing and Homelessness

Impact on People with Lived and Living Experiences	<ul style="list-style-type: none"> • People without access to housing have issues with their personal wellness • Housing instability affects people's ability to meet their basic needs
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Impact on Community	<ul style="list-style-type: none"> • N/A
Key Challenges	<ul style="list-style-type: none"> • There is not enough housing availability • Low-income housing waitlists are overwhelmed • Existing supportive and affordable housing options may be putting people in at risk environments that exacerbate issues with drugs, alcohol, and mental illness
Key Opportunities	<ul style="list-style-type: none"> • There is a need for a housing continuum

Discussion Themes

In addition to speaking about the priority areas (summarized above), participant discussion touched on other important themes.

- **Financial literacy** – need to teach people how to use the credit system, build a credit card, and budget. See this as a step to address generational poverty
- **Indigenous Wellness**—Participants described that an Indigenous perspective of wellness focuses on improving relationships, considering both familial and land-based relationships.
- **Two-Eyed Seeing** – Discussion touched on the need to understand Indigenous people’s unique connection to social location and recognize the validity of Indigenous knowledge and teachings.

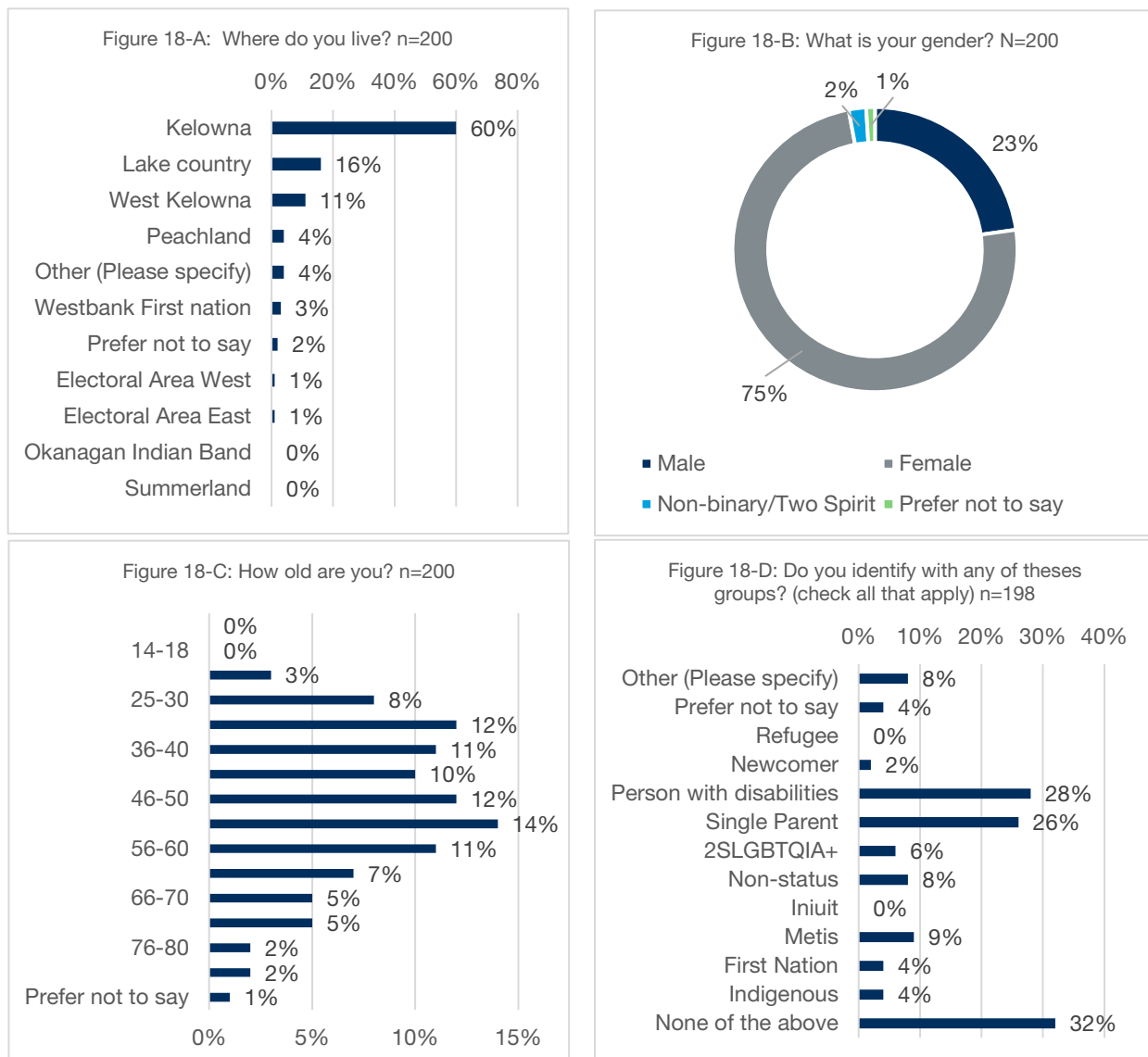
ENGAGEMENT DATA SUMMARIES

SURVEY ENGAGEMENT DEMOGRAPHICS

People with Lived and Living Experience Survey (2021)

Respondents were asked the following demographic questions to capture who participated in the survey. Based on the results, the majority of respondents (60%) live in the Kelowna, with several living in the surrounding areas. As shown in Figure 23, the respondents were predominantly female (75%). Most of the respondents ages range between the ages of 45 and 74 years.

Figure 23: Survey Engagement Demographics.



Public Survey

Community: From Figure 24, 53% respondents in the public survey came from Kelowna, followed by West Kelowna at 30%. There were 8% of respondents from other municipalities (e.g., Trepanier, Joe Rich, Northwest Side), and 3% in each of Lake Country and outside the Central Okanagan. Additionally, 1% of respondents came from each of the Westbank First Nation, Okanagan Indian Band, and Peachland.

Age: From Figure 25, there is a roughly equal representation from each age group, except the 18-24 years old range.

Poverty: Of the 743 valid responses, 195 considered themselves to be living in poverty. Of those 195, 114 identified as female, 42 as male, and 1 as non-binary (the remained did not choose a gender identity).

Figure 24: Respondents' place of residence (N=610)

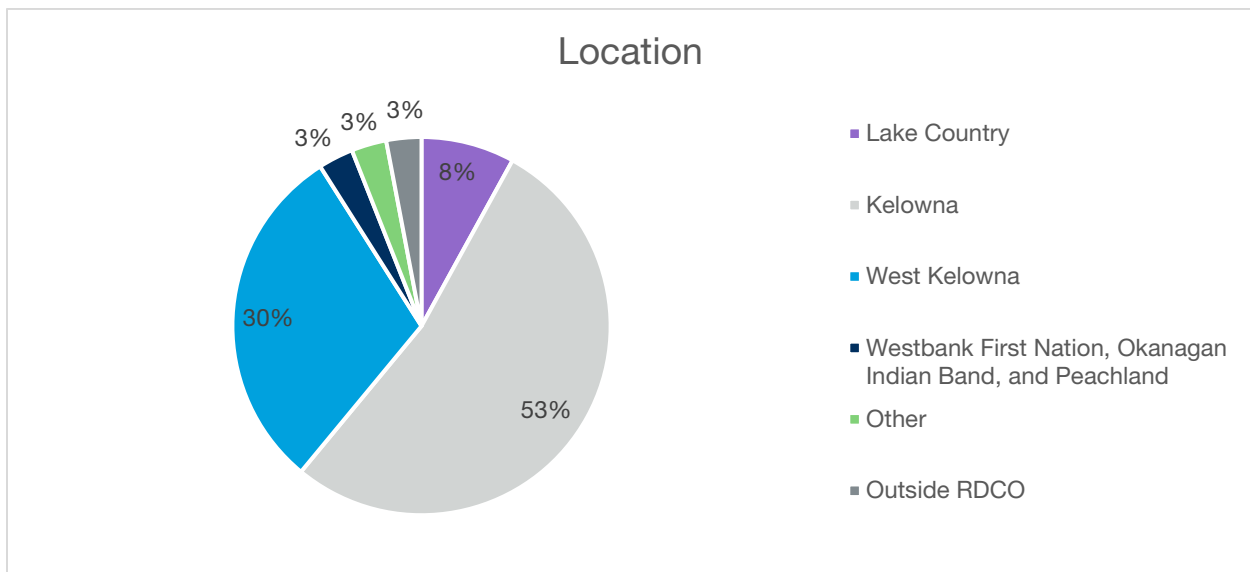


Figure 25: Respondent's age group? (N=606)

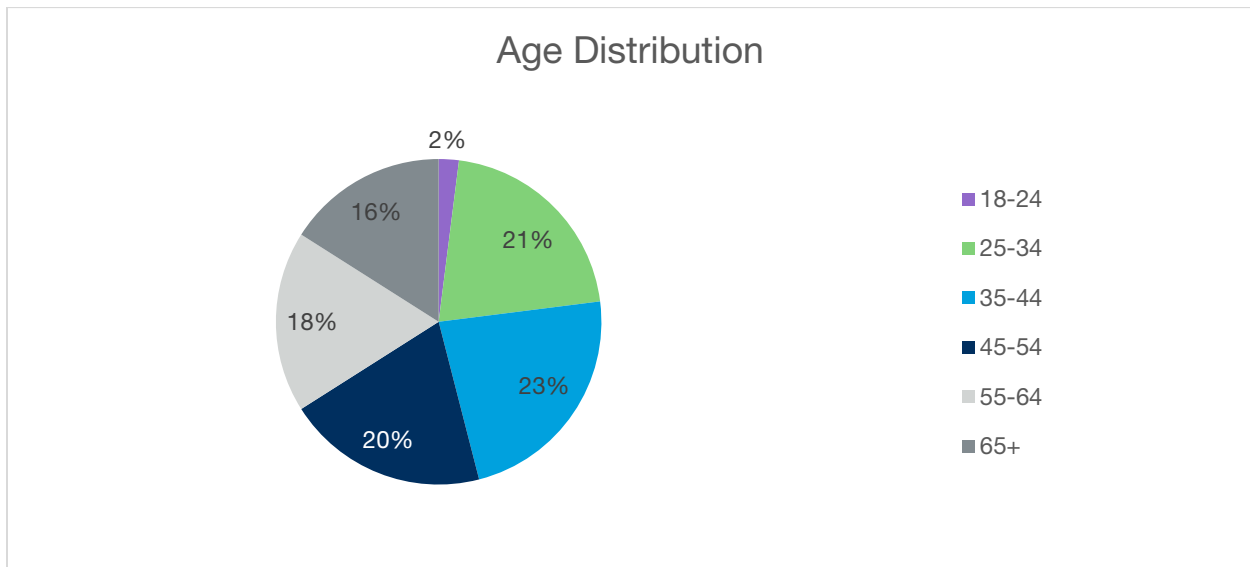
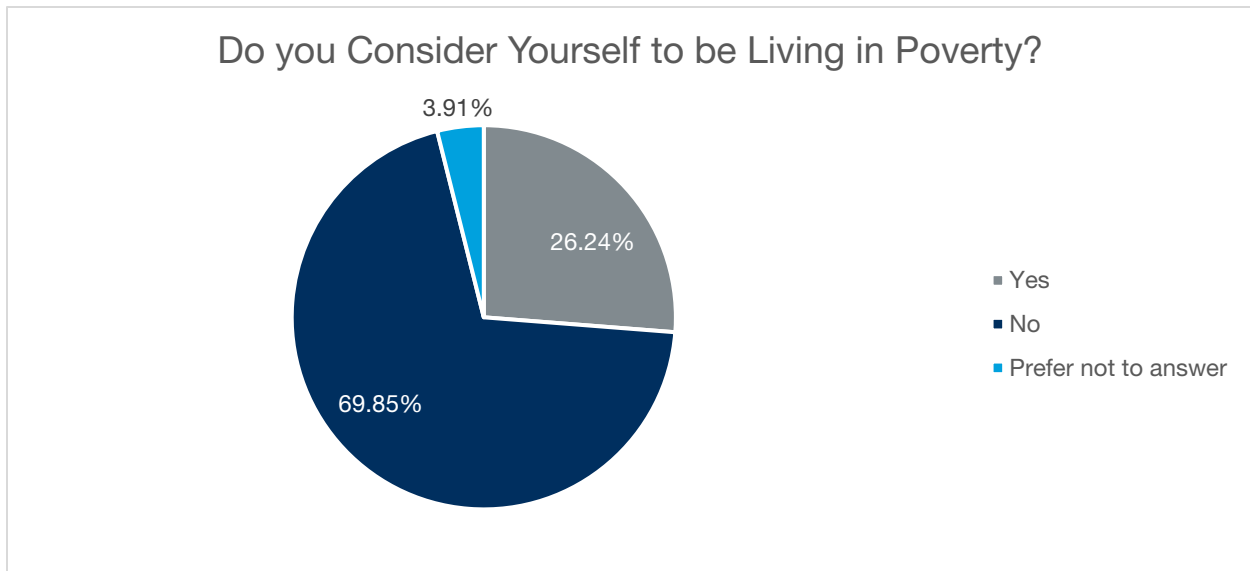


Figure 26: Respondents were asked to self-identify as living in poverty.



Gender: Figure 27 shows that 67% of respondents identified as female and 28% identified as male. An additional 2% of respondents identified as two-spirit, transgender, and non-binary.

Racial distribution: According to Figure 28, the majority, at 81%, of respondents identified as White. Other ethnic groups made up 8% of responses. Number may note sum to 100% due to mixed ethnicities. In a separate question, 6% of respondents identified as First Nations or Métis.

Figure 27: Gender of respondents (N=603)

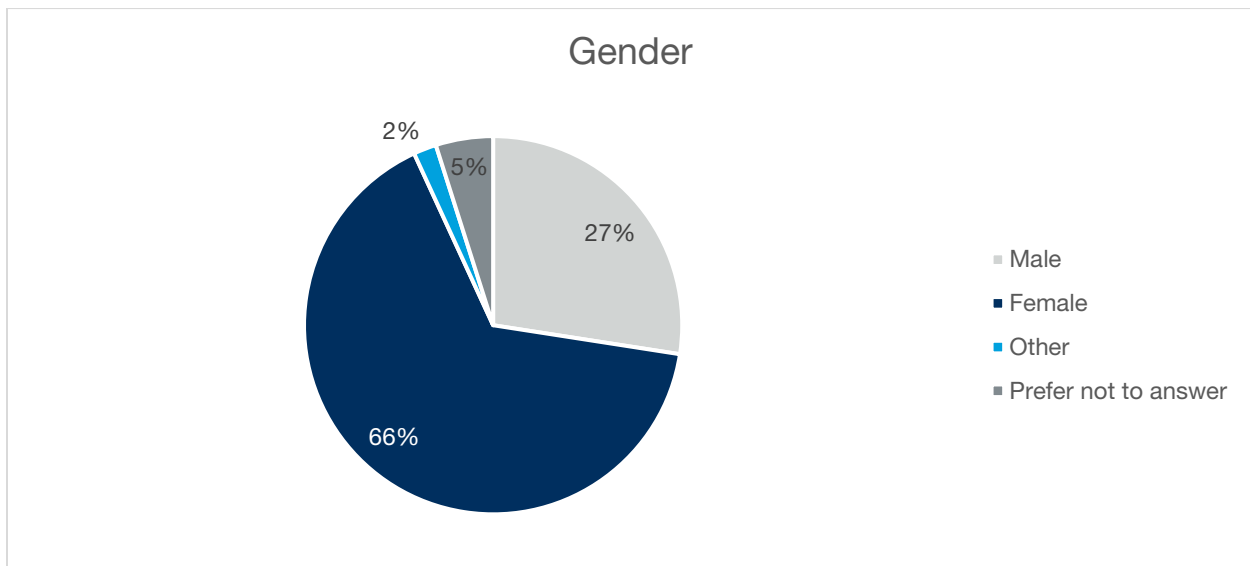
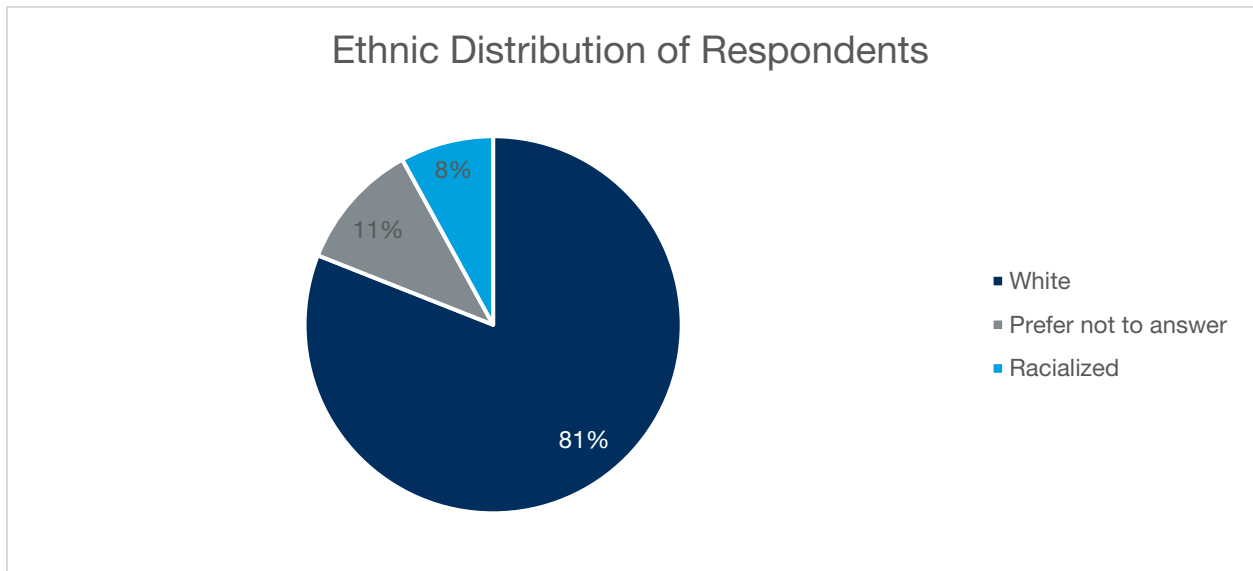
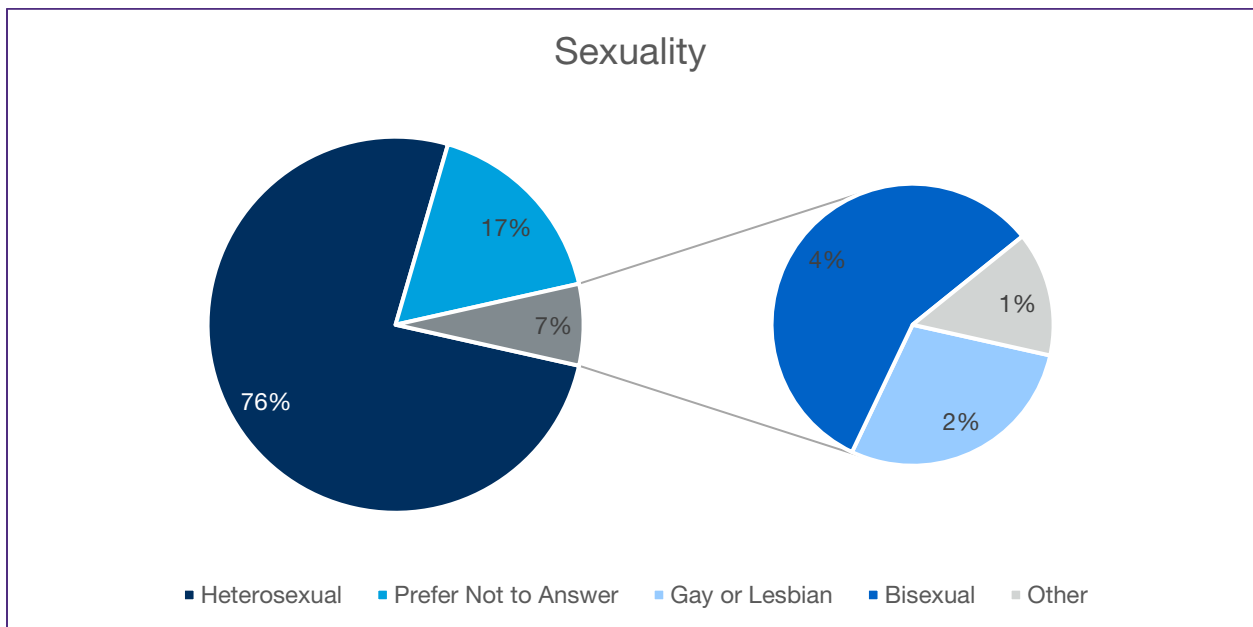


Figure 28: Racial distribution of respondents (N=568)



Sexuality: From Figure 29, 76% of respondents identified as heterosexual followed by 17% preferring not to answer. The remaining 7% were gay, lesbian, bisexual, or other sexualities.

Figure 29: Respondents' sexuality (N=600)



Household characteristics: The most common dwelling type among respondents was single-detached homes at 45% followed by apartments or condos below 4 storeys at 15% and a secondary 12% (Figure 30). Most respondents owned their homes at 53% followed by renters at 37% (Figure 31). There were 31% of respondents living with their spouse or partners, 22% living with their spouse or partner and children, and 17% living alone (Figure 32). From Figure 33, 39% of respondents were living in a two-person household and 16% were living alone. From Figure 34, 64% of households had no children in the home while 29% had 1 or 2 children. Most households had 2 adults at 57%, followed by singles living alone at 21%. The remaining 21% had at least 3 adults.

Figure 30: Respondents' dwelling type (N=609)

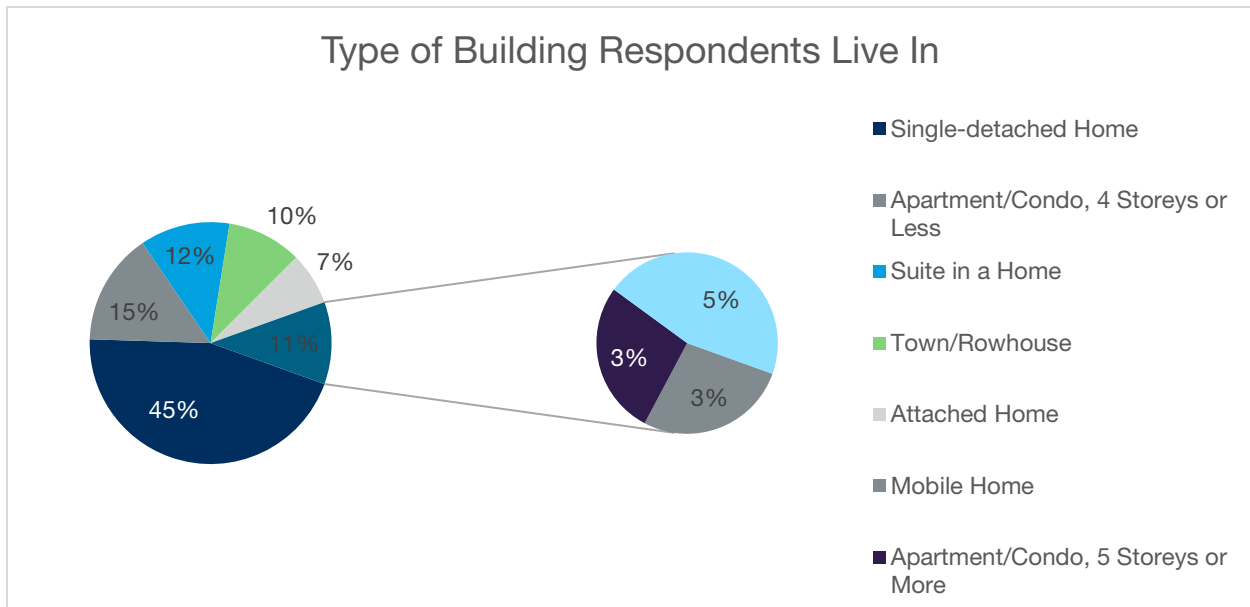


Figure 31: Respondents' living situation (N=607). Number may not sum to 100% due to rounding.

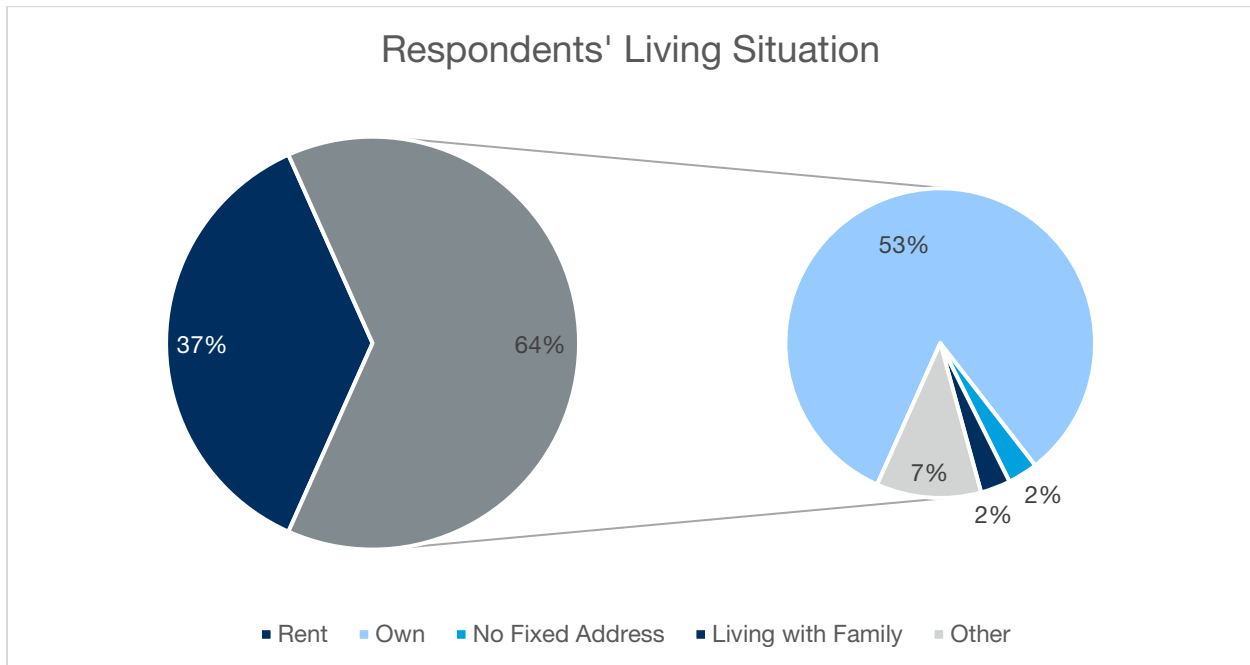


Figure 32: Respondents' household structure (N=610)

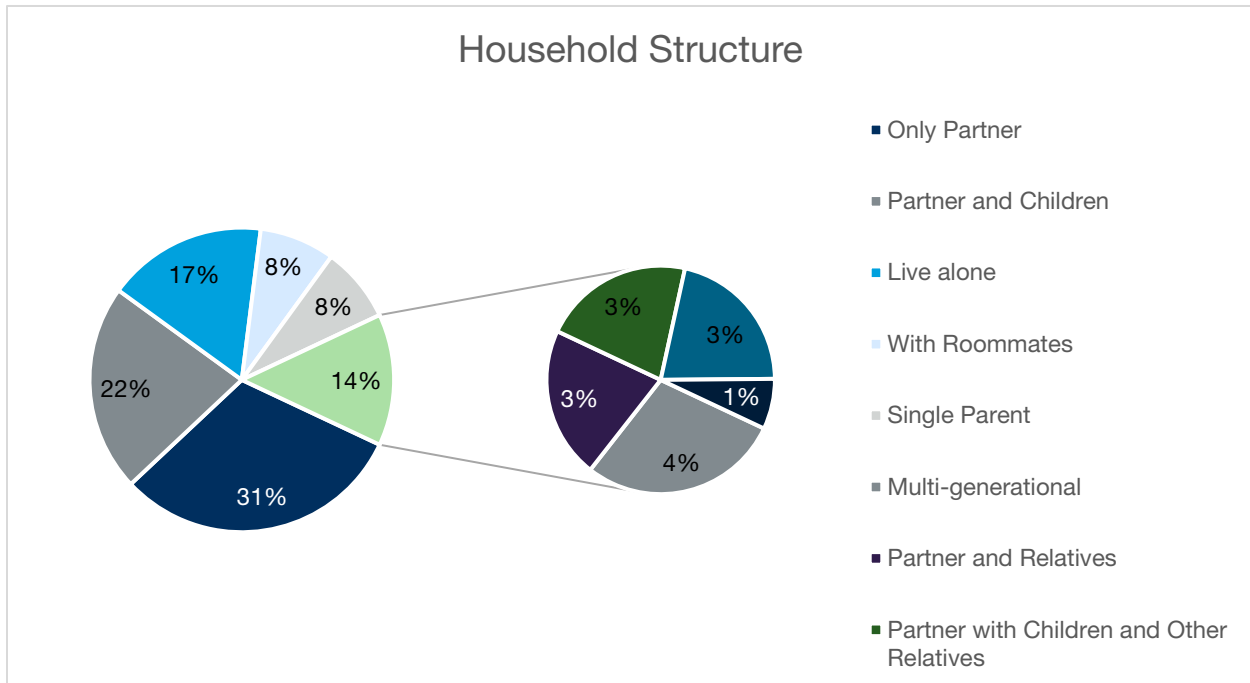


Figure 33: Respondents' household size (N=546)

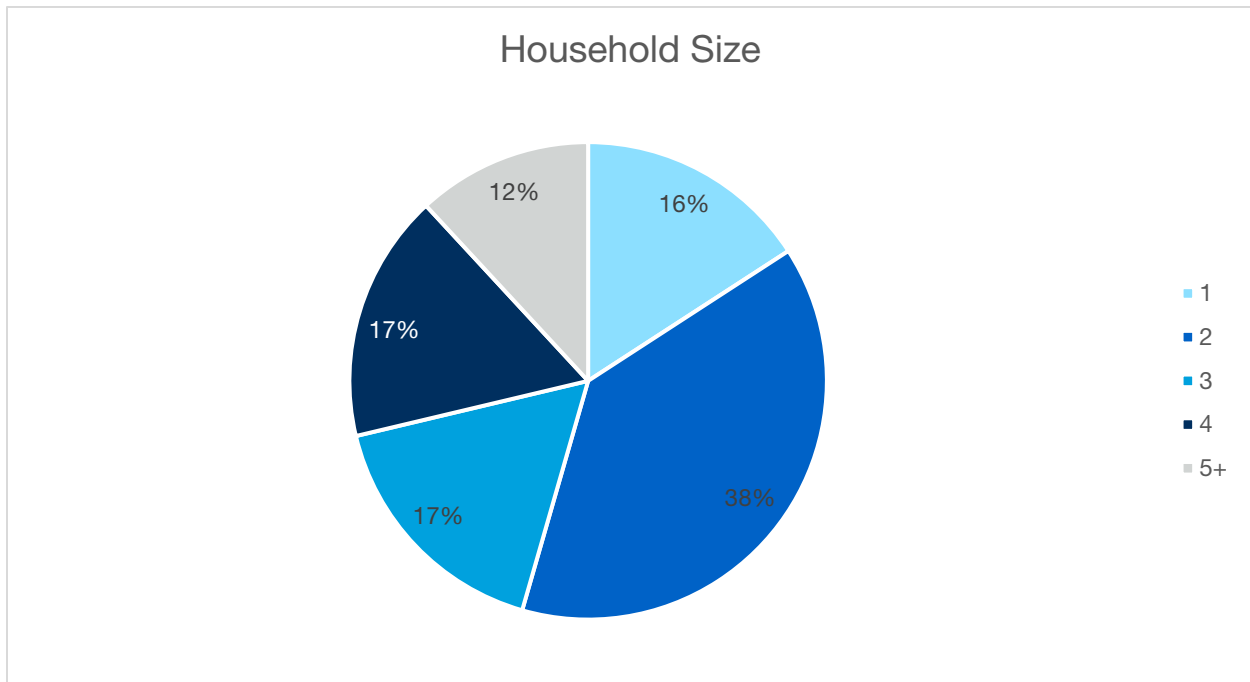
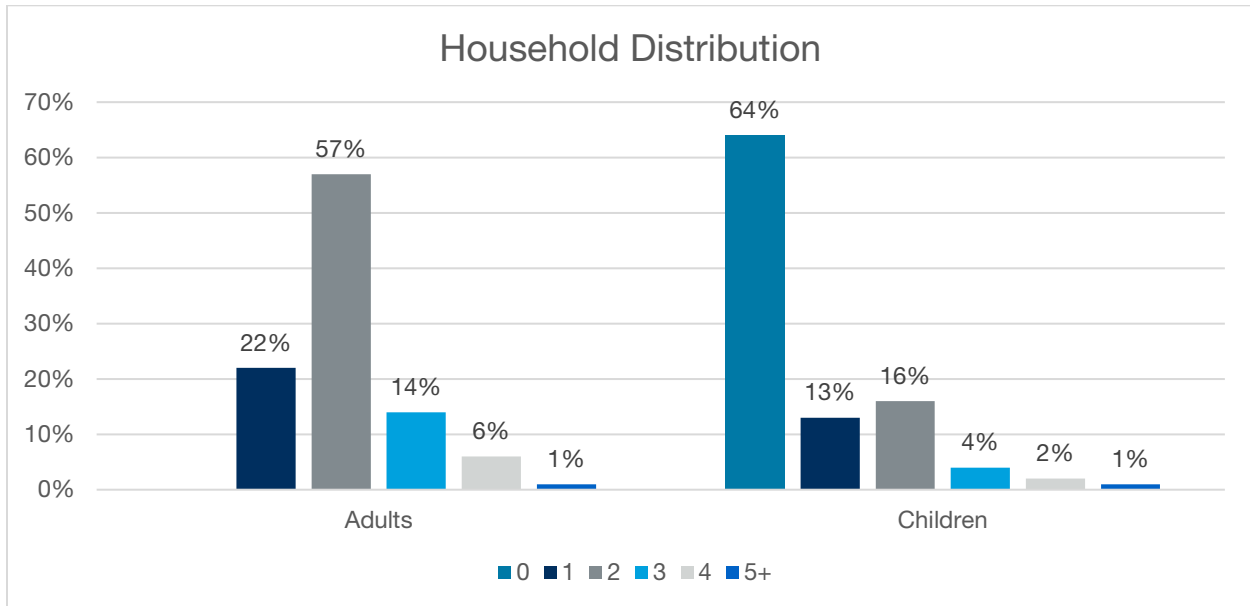
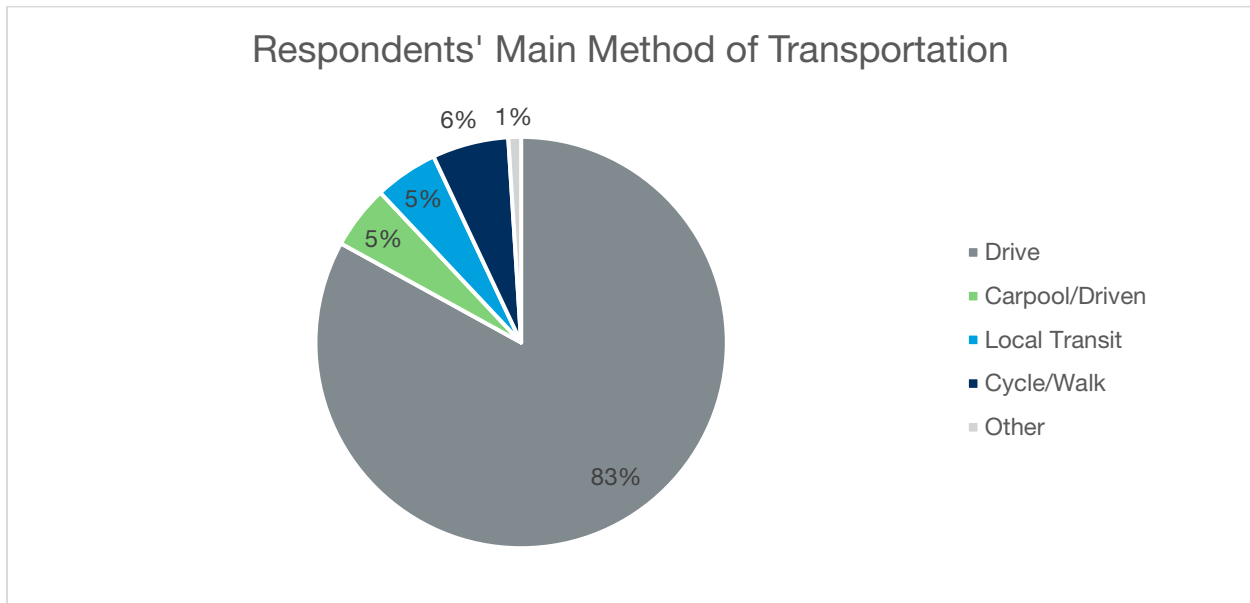


Figure 34: Distribution of adults and children in households (N=567)



Transportation: The vast majority of respondents drove as their main method of transportation, at 83%. Approximately an even proportion of respondents carpooled or were driven by someone in the household, used local transit, or used active transportation.

Figure 35: Respondents' main method of transportation (N=599)



Socioeconomic characteristics: Most respondents worked full-time at 56%. An additional 18% were retired, followed by part-time workers at 12%, unemployed at 12%, and students at 2%. Only, 33% of respondents had household incomes of \$80,000 or more. The other income brackets were roughly similar in size. Just over a quarter of respondents had household incomes fewer than \$40,000. Male respondents

tended to be in the higher income brackets than females, with 45% of males were in the highest income bracket compared to female respondents at 37%.

Household spending: The majority of respondents spent more than 30% of their income on their housing at 71%. Furthermore, the majority of those earning below \$60,000 spent 50% or more of their income on their housing. The distribution of household spending on housing by income levels imply that housing costs are within the same range for all income levels; however, those at lower income levels simply spend a larger fraction of their income on housing. Females spent more on their housing costs than males which corresponds with females' lower income levels relative to males.

Figure 36: Respondents' employment situation (N=599)

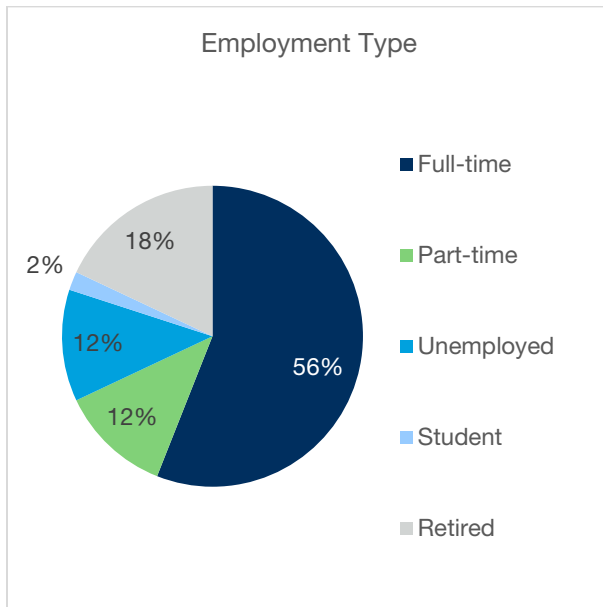


Figure 37: Respondents' household income before tax (N=604)

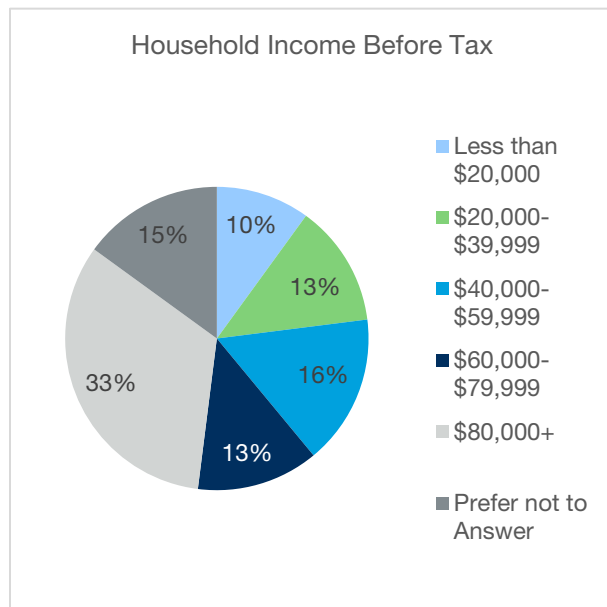


Figure 38: Household income before tax by gender of respondent (N=490)

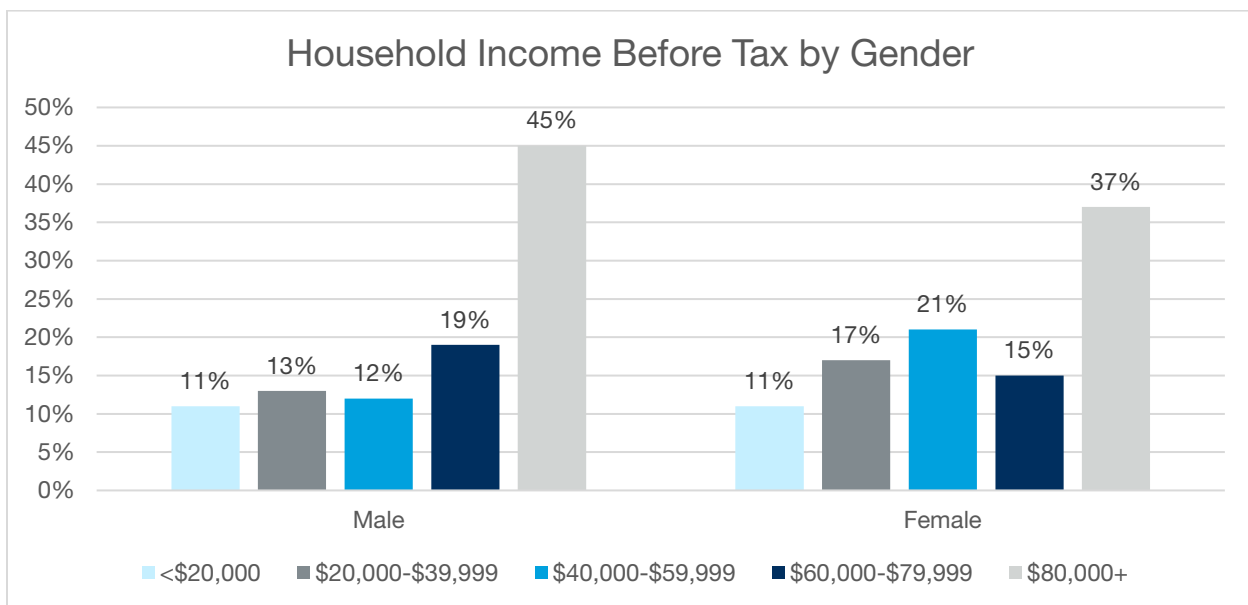


Figure 39: Proportion of household income spent on housing – male (N= 156)

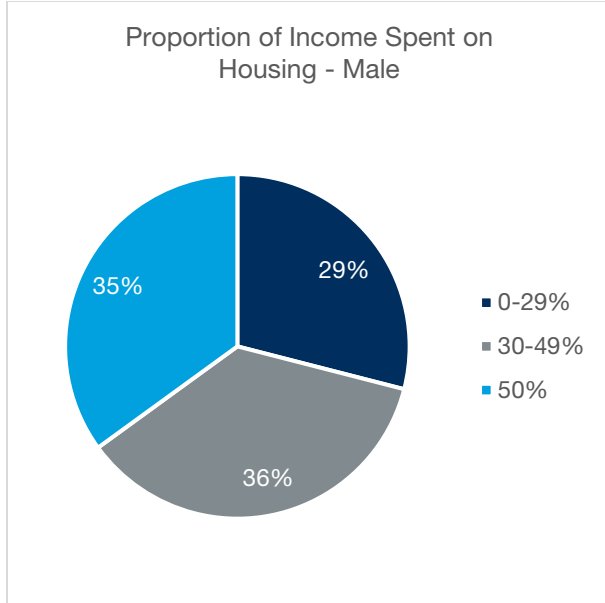


Figure 40: Proportion of household income spent on housing – female (N= 367)

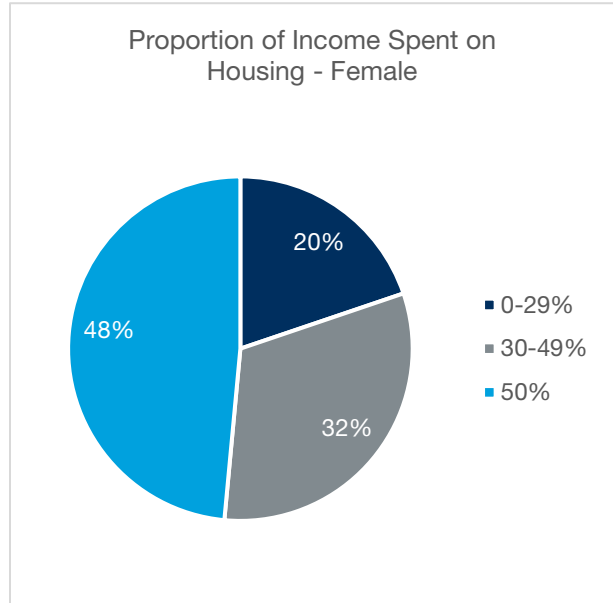


Figure 41: Respondents' approximate proportion of household income spent on housing (N=601)

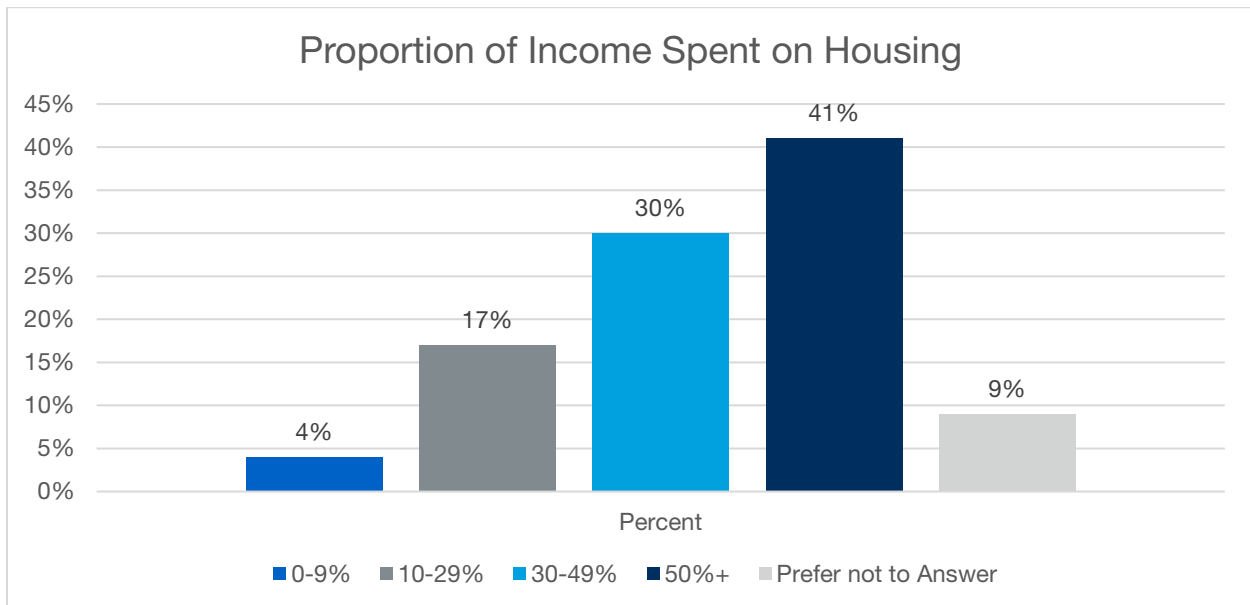
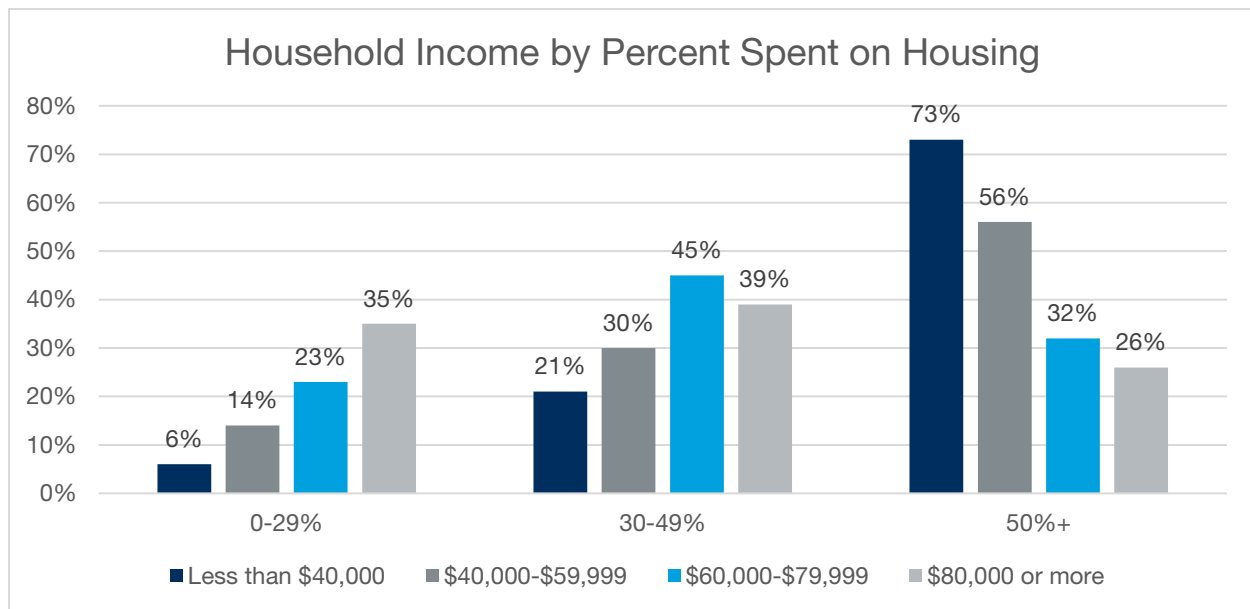


Figure 42: Respondents' approximate proportion of household income spent on housing by income band (N=486)



PUBLIC ENGAGEMENT

Public Survey (2022)

Engagement Summary

The following table provides an overview of the online public survey.

Engagement type	Online Public Survey
Dates	February 8, 2022 - March 2, 2022
Promotion methods	Media release, social media platforms, RDCO website, email notification to service providers, Leadership Committee, and stakeholders to support promotion
Number of participants	748
Questions asked	37

Priority Area Discussion Summary

The following tables summarize survey findings on each of the five priority areas.

Isolation and Inclusion	
Impact on People with Lived and Living Experiences	50% of respondents who self-identified as experiencing poverty in the Central Okanagan never felt hopeful about their future opportunities while 45% sometimes felt hopeful. Thus, only 6% felt always hopeful. In comparison only 7% of people not living in poverty were never, 63% were sometimes, and 30% were always hopeful. Likewise, 93% of people experiencing poverty were sometimes or never hopeful about their future happiness and well-being. Males tended to be more pessimistic about their future.
Impact on Community	<p>When respondents were asked what would help them lift out poverty, a key theme that arose was community social well-being. That is, more community activities, cohesion, and inclusivity, were things that could be achieved to help people feel more attached to their communities. 32% of respondents faced daily challenges in meaningful social interaction with the community and 33% faced daily challenges accessing recreational opportunities in their communities. These challenges rank fourth and third, respectively, as daily barriers to respondents. Many respondents also noted that there are too few supports (e.g., financial, social) or accessible and adequate housing options for people with disabilities or mobility issues. Similar responses could be found for people in other specific demographics such as the elderly, single parents, people experiencing homelessness, and people with addictions.</p> <p>Another issue that arose (especially in the housing section) was that many housing options barred pets, which many respondents also noted as affecting their mental health (in conjunction with the detrimental impacts of precarious housing and poverty).</p>
Key Challenges	<ul style="list-style-type: none"> • Hopelessness and isolation among people in poverty can contribute to dis-attachment to their communities and reduce mental health outcomes. • Vulnerable groups need more support or housing options.
Key Opportunities	<p>It is clear that many respondents felt that inadequate incomes and expensive housing contributed significantly to their negative outcomes. Many people had significant portions of their income drained away, leaving no time or resources for recreation and the enjoyment of their communities – all work and no play. Thus, many people <i>survive</i> in their communities rather than <i>thrive</i>. Respondents have identified throughout the survey what solutions (or opportunities) are possible to help reduce isolation and exclusion in the Central Okanagan.</p> <ul style="list-style-type: none"> • Supporting marginalized populations acquire what they need can help them integrate better into society and foster greater cohesion and diversity in the community. More diversity and inclusion were

something many respondents said they wanted to see in their communities.

- People want communities where they can thrive, socialize, and enjoy what life has to offer. There is a lot of push among respondents to increase connectivity in the Central Okanagan, increase or protect community or green spaces, and create more opportunities for people to come together (e.g., community events, group recreation).

Transportation

Impact on People
with Lived and Living
Experiences

- N/A

Impact on
Community

80% Of respondents used public transportation yearly or never and only 5% of respondents used local transit as their main method of transportation. For people experiencing poverty, these rates were 65% and 5%, respectively. However, public transit was the third most used service on a daily basis, and first for people in poverty. Indeed, these rates likely correspond to the Central Okanagan's poor transit connectivity. When asked what would help them be lifted out of poverty, more frequent and reliable transportation was listed by only 3% of the responses at 1%, for those in poverty. Furthermore, future housing that prioritizes pedestrians or transit or cycling was the 2nd lowest (lowest for people in poverty) priority area among respondents. Overall, public transportation is not among the top priorities among the respondents.

Key Challenges

- Poor transit connectivity in the Central Okanagan is a persistent issue.
- Many people with disabilities noted that existing infrastructure is not inclusive of people with special needs or mobility issues.

Key Opportunities

- The RDCO has the opportunity to provide a solution to a dual problem. The lack of connectivity in the Central Okanagan means that some families may not have access to meaningful employment opportunities or affordable homes. Some respondents noted that more access to public transportation can allow families to seek homes that are better suited to them without worrying about transportation.
- Better transit connectivity can also facilitate more diversity and inclusion within communities. That is, a greater diversity of individuals can have access to different communities, rather than homogenized communities that share similar socioeconomic profiles.

Youth Poverty and Wellness

Impact on People with Lived and Living Experiences

The experiences of youth in poverty are inferred based on the characteristics of households with children. Among respondents with children, 29% self-identified as experiencing poverty, 49% of which had household incomes below \$40,000 and 80% spent more than 50% of their income on housing, alone. Furthermore, 20% of respondents with children experiencing poverty lived in secondary suites and 18% lived in town/row houses. Subsequently, 71% were renters. 25% of the respondents in poverty with children were lone-parent families, only 59% were employed full-time while 17% were unemployed. Indeed, many respondents with children living in poverty have inadequate income and thus more restrictive budgets. It could be possible that the low incomes of families with children experiencing poverty also affect the propensity of these families to work in non-full-time employment

While a quarter of families with children in poverty are lone-parent families, 44% were still dual-parent families. This indicates that even with potentially two income earners in the household, they are still vulnerable to poverty. However, it should be noted that the majority of lone-parent families in poverty have incomes below \$40,000.

86% of families with children in poverty strongly agree that their housing costs disallow them from affording other necessities and 68% strongly agree that their housing costs lead to food insecurity – yet on a daily basis, 70% struggle daily with accessing affordable and healthy food (~~vs. 40%~~).

Moreover, 83% strongly agree that they are facing challenges purchasing a home, and 49% strongly agree they are facing discrimination in the housing market. Even more alarming, 90% struggle daily with accessing affordable, suitable, and reliable housing (~~vs. 42%~~). Evidently, a significant portion of families with children persistently face unstable housing, food insecurity, and inadequate income. Indeed, these have ramifications on the wellness of children in these households.

Interestingly, 54% feel that they don't belong (vs. 15%) which indicates that the experiences of families with children in poverty have a significant effect on their mental and social well-being. This rate has dire implications as it means these families feel disconnected from their communities which may affect their social capital.

Impact on Community	<p>Among the respondents with children who were not experiencing poverty, 70% lived in single-detached homes, 75% owned their homes, 64% had incomes above \$80,000, and only 29% spent more than 50% of their income on their housing. These statistics demonstrate that the health and well-being of families with children experiencing poverty greatly diverged from those not experiencing poverty. Furthermore, a large body of literature has demonstrated that families experience poverty traps because of the lack of opportunities to upward mobility without external support. This leads to children “inheriting” their parent’s socioeconomic status. Given the intensifying housing crisis in the Central Okanagan, the latter statement is indeed relevant. Subsequently, there is a risk in the Central Okanagan of the growing divide between families with children experiencing and not experiencing poverty.</p>
Key Challenges	<ul style="list-style-type: none"> • Unaffordable housing which puts greater strain on the household’s ability to afford other necessities and opportunities to improve youth well-being. • “Family-friendly” homes was a significant challenge. While the definition of what family friendly means differs greatly from person to person, the thematic analysis of the housing section implies that private, single-detached homes, with enough rooms for everyone was the preferred residential type for families with children. • As most were renters and spent nearly their entire budget on housing, many were vulnerable to fluctuations in the rental market. • Given the low incomes and lower rates of full-time employment, it is likely many would struggle to find pathways now or ever to home ownership.
Key Opportunities	<p>The socioeconomic and demographic profile of children with families experiencing poverty provides the RDCO with an opportunity to understand what these families need:</p> <ul style="list-style-type: none"> • Supporting key groups such as lone-parent families to afford basic necessities for their children. • Childcare or other support to induce more full-time employment.
<h3>Child Development and Care</h3>	
Impact on People with Lived and Living Experiences	<p>Among families with children in poverty, 22% access childcare daily or weekly (vs. 46%), while 70% never (vs. 48%). Furthermore, 78% could not cover unexpected costs, and only 9% could cover up to \$250 (vs. 26% and 16%). 68% struggle daily with having money for recreation and other social activities (vs. 28%). 19% struggle daily with accessing transportation (vs. 6%) Therefore, it can be inferred that families with children in poverty have very constricting budgets which affect their ability to access services which have implications on the development and socialization of their children.</p>

Impact on Community	<p>In general, respondents with children, 57% faced daily challenges in accessing affordable, suitable, and reliable housing, 49% in accessing healthy foods, 29% in accessing high quality and culturally appropriate childcare, and 30% accessing recreational opportunities. Furthermore, many respondents noted that affordable childcare was a barrier to accessing services, school, or employment. Subsequently, issues in child development and care also affect a significant portion of families with children, regardless of if they are in poverty or not. While mostly related in context to housing, respondents also noted that opportunities for recreation within the community were important for families and their children. Furthermore, nearly $\frac{3}{4}$ of respondents with children were concerned that their children and families with children will not be able to remain in the Central Okanagan due to the cost of housing. Regarding housing, 43% of families with children struggle to afford other necessities and 25% are food insecure.</p>
Key Challenges	<ul style="list-style-type: none"> • Significant portions of families with children cannot afford housing or other basic necessities. • Families believe that leaving the Central Okanagan as the only solution has a wide effect on children's development (e.g., splitting up families, finding new friends, acclimating to new environments/schools).
Key Opportunities	<p>Given the results of the survey, some key solutions, or opportunities for the Central Okanagan to support children and young families include:</p> <ul style="list-style-type: none"> • As "solving" housing issues cannot be done overnight, it is pertinent for the RDCO to ensure that families' and children's short-term needs are met instead. When households face precarious housing, they are more likely to reduce their expenditure on other necessities to keep their homes. Thus, it is imperative to provide resources, information, and support to families struggling to meet the basic needs of their families and children. • Financial support or incentives for families with inadequate incomes or employment are trying to balance raising children with working. Childcare is widely known to be a service that could help families find more meaningful employment opportunities. The cost of childcare may be a hurdle some families cannot cross without aid.

Regional Housing and Homelessness

Impact on People with Lived and Living Experiences	<p>The analysis of the other priorities reveals that housing issues have a more intense and pervasive effect on people living in poverty.</p> <ul style="list-style-type: none"> • 53% of respondents ranked supportive housing for individuals at risk of or experiencing poverty in the Central Okanagan as a priority, compared to 36% of people not in poverty. Similarly, 46% of people in poverty ranked first as more housing for people with special needs, compared to 30%.
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	<ul style="list-style-type: none"> • Among people in poverty, 87% strongly agreed that young adults and families with young children are moving away due to housing costs in the Central Okanagan and 69% strongly agreed that they are concerned about their ability to remain in their home as they age (vs. 29%). • 38% strongly disagreed that their housing is adequate for their families' needs (vs. 8%), 62% strongly disagreed that there are enough units available for large families (4 or greater) (vs. 59%), and 65% strongly disagreed that there are enough units for people with accessibility issues in the rental market (vs. 56%). Therefore, people in poverty are more likely to be in core housing need. • 72% of people in poverty strongly agree that they are experiencing challenges purchasing a home (vs. 38%), likely due to inadequate incomes.
Impact on Community	The most significant priority in the Central Okanagan is affordable housing options, with 55% identifying it as a priority. 30% of respondents claimed that they used 30-49% of their household income on paying for their homes, while 41% claimed they paid over 50%. These rates were even more dire for people who were experiencing poverty.
Key Challenges	<ul style="list-style-type: none"> • Unaffordable housing and mismatches between housing type and housing need. • Social divide based on socioeconomic characteristics. • Growing distrust towards the RDCO, developers, and foreign investors. • The effect of the housing crisis on other dimensions of social well-being.
Key Opportunities	<ul style="list-style-type: none"> • Supporting vulnerable groups as well as the median household. • Fostering cohesion in the community through more diversity (in demographic and housing type) in residential developments. • Consideration of more innovative or non-traditional approaches to housing solutions.

Impacts of COVID -19

COVID -19 affected service use in the Central Okanagan. Among respondents who experienced poverty, 35% said their services were cancelled, 13% were unable to attend, and 9% used more services or services more frequently. The existing services that took place became very limited and had longer wait times. Many respondents noted that moving to virtual service provision did not suit them, especially with health and mental health services. Public transportation was also cumbersome for some respondents, as some felt uncomfortable, and others noted that public transportation was more difficult to use due to social distancing. Some respondents noted that the public health mandates left them feeling very isolated either due to forcibly not being able to access services or voluntarily due to personal concerns. Many respondents noted that social activities, religious services, and recreation (especially the gym) were very

important things in their lives. These activities reduced stress, helped people feel connected to their communities, and improved overall mental health and well-being. As these activities became limited or were cancelled, many respondents noted that there was nothing to mitigate the harsh realities they experienced in the Central Okanagan. For example, the high cost of living and unaffordable housing became even greater stressors.

Community Vision

The most significant goal that respondents seek to achieve is to find affordable housing that meets the needs of their families and communities. It was evident that many respondents linked the housing crisis in the region to other issues such not being able to necessities and cleaving society according to socioeconomic characteristics. Many respondents were adamant that local municipalities in the Central Okanagan take prompt action to respond to the housing crisis, especially since many would like to continue to call the Central Okanagan home. Supporting marginalized and vulnerable populations resonated with many respondents indicating that diversity, inclusion, and resilience should be guiding principles in addressing the housing crisis.

Respondents shared how this vision would change individual's experiences:

- Families can thrive within their communities instead of just surviving
- There will be greater diversity within communities
- People who need support will have access to resources
- No one will be left behind – the issues in the Central Okanagan (especially housing) affect a wide array of people. From everyday families to people experiencing homelessness, everyone needs support in some way.

Community Forum

Engagement Summary

The following table provides an overview of the Community Forum meeting details.

Engagement type	General public engagement
Dates	March 2, 2022
Promotion methods	RDCO Website, social media
Number of participants	3 facilitators from Urban Matters 10 Community members
Questions asked	<ul style="list-style-type: none"> • Why do you think poverty still exists in our communities? • What do you think the trickiest thing about reducing poverty is? • How do you think the COVID -19 Pandemic and resulting health measures changed the situation or face of poverty?

- Have you experienced or observed something in the community that is working to reduce poverty?
- What ideas do you have to reduce poverty and improve wellness?
- If poverty didn't exist in your community, what would your community look like? What actions are needed to make this a reality? Who would be involved?
- What are the top 3 actions to make your vision a reality?

Priority Area Discussion Summary

During initial polling, participants identified the priority areas that are their greatest concern:

1. Regional Housing & Homelessness (86%)
2. Isolation & Inclusion (14%)

Understandably, these two priority areas elicited the most conversation. The following tables summarize participant discussion on each of the five priority areas.

Isolation and Inclusion	
Key Challenges	<ul style="list-style-type: none"> • Many of the observations about experiences with isolation and inclusion focused on mental health outcomes exasperated by the COVID -19 pandemic. Several participants described fearing that the post pandemic recovery will continue to contribute to mental health difficulties as people face anxiety on returning to social gatherings • Seniors were identified as a key group experiencing isolation, with several people observing that seniors are not leaving their homes or participating in events as frequently as they did pre-pandemic. • Stigma was identified as a key barrier leading to increased isolation with people being reluctant to reach out for help. • Concerns that social isolation could be contributing to elder abuse
Key Opportunities	<ul style="list-style-type: none"> • Several respondents identified using community meals to bring people together in a shared experience • A solution to reducing the stigma with accessing programs is creating programs geared to specific needs rather than income • Hands in Service was brought up as an organization that connects youth with other community members to combat social isolation • A range of low to no cost events were recommended to increase interaction between different community groups: <ul style="list-style-type: none"> ○ Concerts / performances ○ Neighborhood block parties ○ Picnics ○ Ice skating rinks

Transportation

- | | |
|----------------|---|
| Key Challenges | <ul style="list-style-type: none"> Participants described the compounding effects of increased housing prices on transportation—affordable housing is located on community outskirts creating a reliance on vehicles or public transportation to access services |
|----------------|---|

- | | |
|-------------------|--|
| Key Opportunities | <ul style="list-style-type: none"> Mamas for Mamas has a carpooling program |
|-------------------|--|

Youth Poverty and Wellness

- | | |
|----------------|---|
| Key Challenges | <ul style="list-style-type: none"> A few participants described feeling burnt out by volunteering and experiencing challenges working to meet basic needs without addressing improvements to individual's wellness |
|----------------|---|

- | | |
|-------------------|--|
| Key Opportunities | <ul style="list-style-type: none"> Many suggestions were made to increase programs and funding to support mental health |
|-------------------|--|

Child Development and Care

- | | |
|----------------|--|
| Key Challenges | <ul style="list-style-type: none"> Effects from the COVID -19 pandemic were identified as creating additional challenges to children and youth, affecting mental health, and, through school closures, access to reliable food. A few participants described how the position of housing being located on the outskirts of the city creates difficulty accessing childcare |
|----------------|--|

- | | |
|-------------------|--|
| Key Opportunities | <ul style="list-style-type: none"> Accessing services at elementary schools was an example brought up by a participant to improve family support, and by extension, child development |
|-------------------|--|

Regional Housing & Homelessness

- | | |
|----------------|--|
| Key Challenges | <ul style="list-style-type: none"> A few participants identified the loss of affordable housing stock as a contributor to the lack of low-income housing Participants connected the increase in housing costs with the rise of the working poor, and shared observations that youth are moving from the community to find places to live Several participants described an absence of support for aging in place, observing that many seniors have been displaced through renovation and cost of rent Several high-level system challenges that contribute to the cost of housing were identified: <ul style="list-style-type: none"> The regional district is the “California of Canada” which has implications on the cost of living |
|----------------|--|

Key Opportunities

- Several respondents positively reflected on recently completed affordable housing options that have rent geared to income.
 - Overall, discussions described needing to drastically increase the availability of social and affordable housing
-

COVID -19 Influence

Overall, participant discussion highlighted three effects from COVID -19:

1. Increased hardship – Many participants focused on the mental health challenges stemming from COVID -19.
2. Increased collaboration – Conversely, several participants described how the shutdown caused by the pandemic forced service providers to communicate outside organizational silos and resulted in increased opportunities for collaboration.
3. Improved service access – Potentially due to gathering size limitations, respondents described experiencing changes to service delivery that were more personalized and conveniently accessed than typical centralized systems of service delivery.

Community Vision

There were many commonalities across respondent's vision statements. A central belief was the idea that meeting everyone's basic needs would provide opportunities to work on individual wellness and aspirations. Participants described how these changes would create pathways for increased community participation and involvement, ultimately supporting greater individual achievement and fulfillment.

Benefits of this change include

- Diversified government, and increased political participation
- Rich community atmosphere / experience
- Improved family life: reduced domestic abuse, child poverty, better life prospects

Discussion Themes

In addition to speaking about the priority areas (summarized above), participant discussion touched on several important themes.

Power of Food

A subject that was repeatedly mentioned during discussion is the power of food: to meet basic needs, to bolster wellness, and to build community connections. Respondents reflected positively on the number of programs operating in the Central Okanagan that offer food to residents, noting that food programs seem to experience less stigmatization than other services that meet people's basic needs.

Many participants suggested how sharing food (e.g., through regularly scheduled group meals) could provide opportunities to strengthen community cohesion. Enjoyment of shared meals was described as a universal experience that could, quite literally, bring to the table people of different socio-economic backgrounds, languages, and abilities. Ultimately, these meals would build deeper understandings of

peoples' experiences, address feelings of isolation and lack of belonging, help personalize and destigmatize poverty, and generate support for actions to build community resiliency.

Connect Services with People

Several participants noted recent improvements in program service delivery, where programs are increasingly becoming accessible to community members closer to home. Discussions suggested that these changes resulted from the COVID -19 pandemic forcing service providers away from regional models and into creative solutions.

Piggybacking services and increasing the frequency of pop-up events are two ways participants experienced improved access. A positive example of piggybacking services was given for the Central Okanagan Family Hub which has partnered with Pearson Road Elementary to provide family support workshops and services at the school.

Other Recurring Themes

- **Working poor** – Respondents identified a consistent lack of support for members of the working poor, while several participants highlighted that temporary foreign worker are an often-overlooked portion of the community who may face additional challenges gaining access to services.
- **Shifting job market** – Several participants shared personal experiences about the region's skill transition. Conversation included difficulty finding skilled employees for their area of work, noting an increase in the number of employees looking for tourism-related jobs, while others described a deterioration in the type of jobs being offered: shift work, part-time, poor wages. Other participants shared their fears about the changing economy leaving people behind as their skills become less valued, and wages fail to keep up with the cost of living.
- **Influence of stigma** – Stigma was repeatedly addressed as a barrier disincentivizing individuals from accessing needed services. On the flip side, stigma and misconceptions about poverty were identified as major obstacles preventing wider, urgent, action on poverty.
- **Need for volunteers** – A few participants noted a drop in volunteerism, highlighting concerns that people are increasingly time poor or lack the resources to volunteer. Concerns were addressed that seniors no longer have the financial capacity to afford volunteering or are too distant from community issues to act.
- **Build empowerment**—Several discussions touched on the importance of working beyond meeting basic needs to develop other skills (e.g., resiliency, job-training) that are necessary for improving independence.

Summary of Suggested Actions

- Create policies around vacant homes /housing speculation
- Implement restrictions on Air BnB and other short-term rentals
- Host free community events (block parties, picnics, performances)
- Make improvements to referral programs so people are better connected to resources
- Programs like Hands in Service to combat social isolation
- Raise basic income

- Address the wealth disparity between the incredibly wealthy and low-income
- Other actions were identified as helping reduce poverty:
 - Referral process
 - Updated central registry of programs
 - Food programs (e.g., Kelowna Fruit Tree Project, Loving Spoonful)

Summary of Gaps

- Programs to help support people with things not normally perceived as basic needs (telephone, heating)
- Improved mental health support
- More resources dedicated to seniors and the working poor

People with Lived and Living Experience Survey (2021)

Engagement Summary

The following table provides an overview of the survey completed by people with Lived and Living Experiences through the United Way.

Engagement type	Lived Experience Survey – United Way
Dates	May 2021 – June 2021
Promotion methods	NOTE: need confirmation from United Way
Number of participants	223
Questions asked	61

Priority Area Discussion Summary

The following tables summarize survey findings on each of the five priority areas.

Isolation and Inclusion	
Impact on Community Experiences	<ul style="list-style-type: none"> • Mental health services ranked first in importance of eight service categories that help or would help respondents gain or stay employed. • Many of the observations about experiences with isolation and inclusion focused on mental health outcomes exasperated by the COVID -19 pandemic.
Key Challenges	<ul style="list-style-type: none"> • Reduced access to health services forty-nine percent (49%) of respondents were unable to access the health services that they needed to within community.

Impact on Community Experiences	<ul style="list-style-type: none"> Multiple responses from open-ended response questions highlighted the increased challenges of providing healthy, nutritious food for parents and single parents. A few responses highlighted examples of parents making sacrifices due to financial constraints where they will eat less nutrient dense diets while providing nutritious options to their children. Childcare was of the top support selected amongst survey respondents that would help participants be employed or stay employed.
Key Opportunities	<ul style="list-style-type: none"> A few respondents commented that there should be more awareness initiatives surrounding food programs within communities such as local food banks targeted at parents.
Transportation	
Impact on People with Lived /Living Experiences	<ul style="list-style-type: none"> Survey results indicated a significant amount of unmet transportation needs; forty-eight percent (48%) of respondents whose income does not meet their basic needs are unable to get around or struggle to get around.
Impact on Community Experiences	<ul style="list-style-type: none"> Survey results indicate a high dependence on privately owned cars as a mode of transportation. Forty-three percent (43%) of respondents use privately-owned cars as their main type of transportation method to travel daily. This high dependence on driving may be a result of gaps within alternate forms of transportation infrastructure such as public transport systems and active modes of transportation. Survey results highlight that community expresses a willingness to walk. Twenty-three (23%) of respondents use walking as a mode of transportation daily.
Key Challenges	<ul style="list-style-type: none"> Multiple responses from open-ended response questions indicated that there is a need for more accessible transportation options for persons with disabilities. Emerging themes arose from open-ended survey responses surrounding frustrations with traffic and commute times. Multiple barriers to relying on public transportation were identified including a lack of connectivity on routes, unaffordability, and limited schedules within open-ended response questions.

Key Opportunities

Respondents were asked how they would change the transportation system in the Central Okanagan (including public transport, walking, highways, road network, cycling, mopeds, motorcycles, trucks, etc.) From the comments received the following themes emerged:

- Improve public transportation and connectivity, which includes extending hours and schedules, adding stops, and enhancing connectivity between areas (36 responses)
- Improve traffic control; better speed control, signage, improve traffic light placement, road network improvement to ease traffic congestion and improve drivability across the city (13 responses)
- Increase bike lanes (6 responses)
- Reduce public transportation costs (5 responses)
- Increase accessible parking spaces (3 responses)
- Invest in more accessible transportation options for persons with disabilities (4 responses)
- Support walkability and pedestrian safety in community; develop sidewalks and trails (3 responses)

It should be noted that amongst the respondents whose income cannot meet their basic needs, approximately fifty percent (50%) of responses were centered around improving public transportation services and connectivity.

Regional Housing and Homelessness

Impact on People with Lived / Living Experiences

- Unsurprisingly, housing insecurity is even more prevalent amongst respondents whose income cannot meet their basic needs. Forty-three percent (43%) of respondents whose income cannot meet their basic needs feel that they may lose their house or will lose their housing shortly.

Impact on Community Experiences

- Survey responses indicated a high level of housing insecurity amongst respondents. Twenty-six percent (26%) of respondents feel that they may lose their house or will lose their housing shortly highlighting a significant amount of housing insecurity amongst respondents. Throughout the data there were many emergent themes that related housing insecurity to losing no longer meeting subsidized housing criteria's once dependents leave and rental market instability due to properties being sold by landlords.
- Thirty-one percent (31%) of respondents indicated that their home does not meet their needs across a variety of metrics including (safety, space, accessibility, in good repair, location)
- Affordability is a top concern amongst twenty-seven percent (27%), eight percent (8%), twelve (12%) percent of respondents indicated that they have trouble paying their rent some, most and all months respectively. Furthermore, thirty-two unique respondents commented

	on affordability when asked what they would change about their current housing.
Key Challenges	<p>Respondents were asked; if you could change something about your housing, what would it be? (Location, accessibility, overcrowding, repairs, price) The following themes emerged:</p> <ul style="list-style-type: none"> • Increased affordability (32 responses) • Location changes to address connectivity and safety concerns (18 responses) • Repairs including general maintenance, AC, bathroom safety (27 responses) • More rental security and protection of tenant rights (8 responses) • Neighborhood and building safety (7 responses) • Pet friendly (2 responses)
Key Opportunities	<p>Expanding housing search support services: Sixty-five percent (65%) of respondents indicated that they would have liked to have support when seeking a home. Survey respondents were asked how they would have liked support in finding housing. The following themes emerged:</p> <ul style="list-style-type: none"> • System navigation and support to overcome housing barriers including low income, single parents and no references (8 responses) • Comments regarding a need for more housing supply (7 responses) • Cost assistance and rent subsidies (6 responses) • Assistance with searching, locating inventory and applying (4 responses)

Demographics

Respondents were asked the following demographic questions to capture who participated in the survey. Based on the results, most respondents (60%) live in Kelowna, with several living in the surrounding areas. The respondents were predominantly female (75%) and most of the respondents were between 45 and 74 years old.

It should be noted that there is very little youth representation, only three percent (3%) of respondents are under the age of 24. There were only a few responses (5%) from people who identified as First Nations, Métis, or Inuit. Other notable identified groups amongst the survey participants include single parents (26%) of respondents) and people with disabilities (28%).

Impacts of COVID -19

Although there were few survey questions directly relating to COVID -19, the following emergent themes arose from the survey data analysis:

1. **Overall decline in health-** Survey response showed a decline in health ratings across six categories of health when comparing the time periods prior to the pandemic to during pandemic.

These categories included general health, mental health, emotional well-being, spiritual well-being, access to healthcare services and substance use.

2. **Rising mental health concerns-** Many respondents discussed growing mental health challenges stemming from COVID -19. These responses included feelings of isolation, anxiety and depression.
3. **Increased barriers to accessing healthcare service-** Access to services (family physician, dental/medication cost coverage, dental and medical services accessibility, and affordability) was the most negatively impacted health category. COVID -19 related challenges such as restrictions, service closures and service capacity reduction contributed to this decline.
4. **COVID -19 job loss:** COVID -19 related work closures also contributed to unemployment amongst respondents which equates to approximately seven (7%) of unemployed respondents.

Job Security

Survey respondents were asked how secure they feel within their employment. Of the respondents whose income cannot meet their basic needs, thirty-six percent of respondents (36%) do not feel secure within their employment and four percent (4%) feel totally secure in their employment. Comparatively, amongst all other respondents, twelve percent (12%) do not feel secure within their employment and thirty percent (30%) feel totally secure in their employment. These survey results highlight the dramatically low job security amongst respondents whose income does not meet their basic needs relative to the remaining population.

Respondents were asked to select services that help or would help them to stay employed. Mental health services, food security, and transportation ranked the top choices of services that help or would help survey respondents to stay employed.

Education

Five percent (5%) of respondents felt no education level applied to them. Therefore, most respondents have completed or are in the process of completing a minimum of a high school education. Moreover, based on the survey results, thirty-nine percent (39%) of respondents indicated that they would like more education.

The top three issues that make it challenging for survey respondents to achieve their educational goals were financial circumstances (56% of respondents), need to work (37% of respondents) and family circumstances (20% of respondents). Comparatively, disability and health challenges ranked higher in importance amongst survey respondents whose income cannot meet their basic needs highlighted financial circumstances.

Truth and Reconciliation

Overall survey responses highlighted a low awareness surrounding truth and reconciliation. Only fifty percent (50%) of survey respondents had heard of the Truth and Reconciliation Commission of Canada and the Calls to Action. Furthermore, only thirty-nine (39%) of respondents feel that reconciliation should be a priority area for the Central Okanagan. Note that this figure could likely be deflated due to the low

community understanding of the concept of reconciliation; this trend is further exemplified by the twenty-three percent (23%) of respondents who selected neutral/No opinion/Don't know.

Survey responses highlighted a lower expectation for municipal government (4% of responses) and higher expectation for every Canadian (53% of responses) to follow through with the Calls to Action and reconciliation. Responses indicated an equal importance for reconciliation to be involved in systems including child welfare, housing, education, health, social/human services, justice and cultural supports. This could suggest that there should be a more integrated approach to reconciliation incorporated into systems and services planning.

Survey respondents were asked to share any project, programs, or stories that you feel are moving towards reconciliation. The following themes emerged from the recommendations:

- Including indigenous voices in arts and cultural programming (3 responses)
- Affordable housing for Indigenous persons (1 responses)
- Co-managing parks with Indigenous persons (1 responses)
- Educating about Indigenous history (1 response)

It should be noted that only one respondent self-identified as Indigenous amongst all respondents that shared projects, programs, and stories that they feel are moving towards reconciliation. More Indigenous representation is critical to effectively incorporate reconciliation into community service and systems planning.

More input [is needed] from First Nations communities in the Central Okanagan and acknowledgement that this land is unceded and needs to be given back.

~Participant

Food and Food Security

Based upon the survey responses access to healthy and nutritious food due to income limitations is a significant challenge. Thirty-six percent (36%) 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.

Survey responses demonstrate a significant amount of food insecurity in the region. Only fifty-seven percent (57%) of respondents consider themselves food secure, implying that they have enough food to eat every day. Furthermore, survey responses highlighted that respondent whose income does not meet their basic needs are even more vulnerable to food insecurity as only thirty-nine percent (39%) of respondents considered themselves food secure.

Survey respondents were asked how they would like to see food and access to food change? From the comments received the following themes emerged:

- Cost assistance programs that help increase food affordability (37 responses)
- Enhancing local food security through local produce and community garden food options including yearlong greenhouses. (11 responses)

- Lack of affordability of fresh and healthy food options (11 responses)
- Food education programs surrounding healthy eating, cooking, and growing food (8 responses)
- Food bank enhancements including lower barriers to service and more fresh food (3 responses)
- Food delivery services (2 responses)
- Less food waste (1 response)

“Healthy food isn’t cheap. We make sure we have healthy food for our kids and often make poor choices for ourselves so they can have what would normally be our share of veggies or fruit.”

“I think there needs to be a no-questions asked policy with our local food banks, especially for emergencies. I always make sure I have enough money for housing and food, but sometimes during an emergency means I need extra help. I think single parents and people who are getting by most of the time need to be more aware of temporary or emergency services by their local food banks”

Focus Groups - Person with Lived and Living Experience

The following table provides an overview of the Youth Focus Group details.

Engagement type	PWLLE Focus Group – Youth
Dates	March 2022
Promotion methods	Outreach to service providers and participants of the 2021 Survey who indicated interest in an interview
Number of participants	1 facilitator from Urban Matters 3 representatives of service providers 15 youth participants
Questions asked	<ul style="list-style-type: none"> • Can you tell us a bit about yourself? Who is in your group? This is to help us know who we have heard from. <ul style="list-style-type: none"> A. Age: _____ B. Gender Identity: _____ C. Sexual Orientation: _____ D. Ethnicity: _____ E. Neighborhood and/or area you live: _____ F. Do you have a disability? _____

- The Central Okanagan Poverty and Wellness strategy has five main areas of focus for reducing poverty. Is there one (or more) you would like to talk about? Conversation does not have to be limited to just these topics.
- Transportation
- Youth Poverty and Wellness
- Isolation and Inclusion
- Child Development and Care
- Regional Housing and Homelessness
- What strategies do you use to manage your financial or other challenges?
- Have there been services you would like to access but could not? If so, what are they and what prevents you from being able to access them? (e.g., long wait times, meeting the application requirements, etc.)?
- Do you think that COVID -19 and the pandemic response has impacted your experiences? If so, how has it changed your financial situation or affected your well-being? Do you have any examples?
- Is there anything else you would like to tell us?

The following tables summarize survey findings on each of the five priority areas.

Isolation and Inclusion	
Key Challenges	<ul style="list-style-type: none"> • COVID -19 service closures and lock downs have impacted youth's ability to socialize with each other. Impacted activities include social gatherings, concerts, and public recreation activities. • A respondent commented on the loneliness and isolating effects that stem from choosing to get sober. They wish they had ways to meet new friends so that they would feel isolated. • Multiple comments were made regarding the intersection between poverty and isolation. Many respondents commented they could not afford to engage in social activities with friends due to financial constraints. These activities included mini golfing and dining out. • Accessibility of mental health services was a key challenge. The following themes emerged surrounding mental health services. <ul style="list-style-type: none"> ○ Long waitlists for counselling services ○ Need for emergency counselling services where staff are educated in trauma informed approaches ○ Need for more suicide support services

	<ul style="list-style-type: none"> • Money respondents expressed hopelessness that stems from feeling trapped in poverty and that there are no pathways out of poverty
Key Opportunities	<ul style="list-style-type: none"> • A respondent commented that the Karis Support Society could improve their suicide support and limit their religious messaging • A respondent commented that the Elizabeth Fry Society has been a great support because the services are accessible over zoom, women centered, and trauma informed • Respondents suggested investing in the following: <ul style="list-style-type: none"> ○ Community gathering spaces and events for youth with PWLLE ○ Outdoor spaces where there are support services ○ More free community activities and spaces

Transportation

Key Challenges	<ul style="list-style-type: none"> • The following barriers to obtaining a driver's license emerged: <ul style="list-style-type: none"> ○ Anxiety surrounding driver license testing (2 responses) ○ Hopelessness surrounding high costs associated with driving including ICBC pricing (1 response) ○ No awareness of the Young Drivers program in community (1 response) • One respondent commented that public transportation gave them severe anxiety
Key Opportunities	<ul style="list-style-type: none"> • Multiple respondents feel that there should be more programs that help subsidize the costs of bus passes or offer them for free

Youth Poverty and Wellness

Key Challenges	<ul style="list-style-type: none"> • Multiple respondents commented on their need to begin to work at an early age due to their individual or family's inability to meet their basic needs. This led to lower focus on education or dropping out of school entirely and limited to no participation in sports and other recreational activities • Many respondents with mental health diagnoses such as bipolar and border line personality disorder commented on the challenges, they experience surrounding budgeting • Money trauma was an apparent theme across focus groups. Multiple respondents experience chronic anxiety and paranoia stemming from their childhood and current strained financial situation • Participants commented that program inclusion criteria are not fair. They feel that they can be stigmatized by program staff, and this can limit their access to community resources. • Multiple respondents feel it is challenging to talk about money
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	<ul style="list-style-type: none"> • Participants commented that they almost never have money left over for indulgences such as games, clothes, and activities such as mini golfing or meals. • One respondent commented that they think of money as a tool to get enough to eat • One respondent commented that PWD does not provide enough income for them to meet their needs within the Central Okanagan • Multiple respondents commented that they carried the responsibility of financially supporting parents and siblings throughout their youth • Multiple respondents felt that they did not have a strong awareness of available and relevant services within their community
Key Opportunities	<ul style="list-style-type: none"> • Developing community resources that teach financial and budgeting skills with the goal of helping youth in poverty manage their money more effectively • Foundry was recognized as a good resource to help with finances until you are 24 years old • Interior Health and the Friendship Centre were also recognized as good community support

Regional Housing & Homelessness

Key Challenges	<ul style="list-style-type: none"> • A respondent commented that they are one payday away from living in their vehicle • A respondent commented that they feel it is more expensive to be homeless than to have a home
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Strategies respondents use to manage your financial challenges

Respondents shared many strategies that they use to manage their financial challenges and the following themes emerged:

- Survival theft includes stealing from grocery stores and take out chains, eating within grocery stores, changing price tags on items in store, sneaking into recreation facilities and stealing food from their place of employment
- Budgeting methods although many respondents find this ineffective and challenging
- Making sacrifices to their diets such as only eating two meals per day or only eating fresh food on certain days
- Applying for tuition waivers associated with having been in foster care or other bursaries
- Accessing food banks and free counseling services
- Seeking more employment opportunities
- Buying things in bulk or no name products

COVID -19 Impact:

Respondents shared many strategies that they use to manage their financial challenges and the following themes emerged:

1. It was significantly harder to find work during COVID -19.
2. CERB payments increased their quality of life. One example was that one participant was able to afford private mental health support while on CERB.
3. COVID -19 isolation was challenging, especially for those that already have pre-existing mental health conditions.
4. COVID -19 service closures and lock downs have impacted youth's ability to socialize with each other. Noted impacted activities include social gatherings, concerts, and public recreation activities.

Person with Lived and Living Experience Questionnaire

Engagement type	Person with lived and living experience questionnaire, interviews and focus groups.
Dates	Interviews were held March 2, 4, 23 and 30, 2022,
Promotion methods	Urban Matters leaned into the support of local community social serving partners to connect with PWLLE, in ways suggested to best meet the needs and safety of these individuals. Conversations were held via Zoom, in person and through written correspondence.
Number of participants	6 Respondents
Questions asked	<ul style="list-style-type: none"> • My main source of transportation _____. (Fill in the blank) • My transportation is easy to use, reliable and affordable for me and my family. (YES/NO) • I DO/DO NOT feel like I belong in my neighborhood. (Circle the option that best applies) • I DO/DO NOT feel like I belong in my city/ town/ area. (Circle the option that best applies) • When I go to _____ I feel like I belong and am welcome. (Fill in the blank) • I have time and can afford to do activities and hobbies that interest me. (YES/NO). • My housing is (Circle all that apply): (Big enough for my needs/ Affordable/Close to work, school, services that I use / In an area that I feel safe) • What are some current financial challenges for you and your family?

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- What do you think are the causes of these financial challenges? Do you think that these are common causes of poverty in the RDCO?
 - Is there something you think would make a significant difference to your experience or improve your well-being? If so, what would it be and how do you think this would help you?
 - Do you think that COVID -19 and the pandemic response has impacted your experiences? If so, how has it changed your financial situation or affected your well-being?
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The following tables summarize participants' responses across each of the five priority areas.

Isolation and Inclusion	
Impact on People with Lived /Living Experiences	<ul style="list-style-type: none"> • The majority of participants feel like I belong in my city/town/area. A participant of color commented that they do not feel like they belong as the population in the Central Okanagan is predominantly white and people of color inherently stand out. • Approximately half of the participants feel a sense of belonging in their neighborhood. Multiple respondents commented on feeling a sense of belonging due to alignment with the predominate socio-economic class within their neighborhood. • Many participants shared examples of people experiencing deteriorated mental health and compassion fatigue from COVID, especially among parents who have children that have pre-existing mental health conditions or other disabilities. • Multiple respondents commented that they isolate themselves due to suffering in mental health and poverty. • Approximately half of respondents participate in hobbies. Respondents who cannot afford to participate commented that income and costs are limiting factors. • One respondent commented that stigma was a key barrier to gaining employment. One specific example was a respondent who is missing a tooth is susceptible to discrimination in the hiring process. • Many respondents' comments linked financial overwhelm to their deteriorating mental health conditions. • Respondents with developmental disabilities, mental health conditions, single parents and limited transportation options challenge accessing services and are more vulnerable to isolation.

Key Opportunities

- Respondents were asked to fill in the blanks to the following questions. When I go ____ I feel I belong and welcome. The following themes emerged:
 - Habitat for Humanity events (2 responses)
 - Volunteer opportunities (1 response)
 - Public recreation areas including Mushroom Beach, skating rinks and city parks (3 responses)
 - Home (1 response)
 - Work (1 response)
- Multiple respondents commented that there is a need to develop more awareness of services and outreach services that connect vulnerable populations suffering in isolation.

Transportation

Impact on People with Lived /Living Experiences

- Most respondents relied on cars as their main mode of transportation. Vehicle reliant respondents reported that they were able to get where they need but some comments emerged related to the financial burden of car maintenance.
- Alternatively, of respondents who relied on public transportation only half were content with the services.
- Alternate forms of transportation that are often leveraged by respondents include carpooling, long boarding, and walking.
- A few respondents commented that they wish they had a vehicle to be more connected.
- Multiple respondents identified a lack of transportation options as a key deterrent from accessing services, connecting with friends and overall feeling connected to community

Regional Housing and Homelessness

Impact on People with Lived /Living Experiences

- Respondents were asked to comment on their current housing, the following need-based themes emerged:
 - Current housing is not big enough (2 response)
 - Current housing is not affordable (2 response)
 - Current housing is not close enough to work, school or services respondent use (2 response)
 - Current housing is not in an area that they feel safe (1 response)

Key Opportunities

- On respondents suggested the development of solutions that center around having automatic rent subsidies. This can

remove stress from tenants having to coordinate funds who are already struggling.

- One respondent suggested the development of more stabilized housing rental supports comparable to SAFER but with no exclusion criteria.
- The development of more affordable, connected housing options was a recurring theme.

Child Development and Care

Impact on People with Lived /Living Experiences

- Parents reported that they were more impacted to the rising costs of living, particularly for single women
- Parents of children with disabilities face heightened struggles. Children have physical disabilities and must go into subsidized care facilities

Key Opportunities

- The development of specialized support groups for parents of children with disabilities.
- Childcare options associated with recreational activities and services such as adult support groups.

Youth Poverty and Wellness

Impact on People with Lived /Living Experiences

- One respondent described growing up in poverty as debilitating. Specifically, it affects your self-confidence and educational outcomes as it is a struggle to make it through high school.

Summary of causes of financial challenges

- Rising food costs have increased financial strain on multiple respondents
- Housing affordability is a top recurring theme across multiple respondents
- PWD government support does not align with regions cost of living
- Income assistance does not align with the rising cost of living
- No stable pathways out of poverty referring to the challenges associated with transitioning off income supports and into the workforce
- Mental health challenges have impacted some respondents' abilities to work consistently

Summary of suggested actions to improve respondent well-being:

- Increase outreach services and awareness about existing available services within the community
- Increase in services focused on creating a wider spectrum of services specific areas identified include support services for parents of children with brain injuries
- Financial workshops that are appropriate for people struggling in poverty
- Lower barriers to access programs such as affordable housing and mental health services
- Free banking options

- Stigma reduction initiatives within community
- Affordable housing built in more connected locations
- Solutions surrounding shared meal programs to single parents who have limited time
- Affordable childcare options for single parents

COVID -19 Impact:

1. **Decline in quality of services due:** respondents commented that they felt they received inconsistent services and slipped through system cracks due to the high turnover of human service staff during COVID -19.
2. **Decline in mental health:** isolation due to quarantining has had compounding effects on many respondents' mental health resulting in lower motivation to pursue new activities and work.
3. **Job loss:** multiple respondents commented on job loss or reduced work due to industry closures during the COVID -19 pandemic, specifically within the events, music and arts industries.

Interviews

Experience of a young family immigrated from Central America

Ella (36), Leo (38) and their three children aged 11, 6, and 3 moved from Central America to Rutland 10 months ago. The family moved to Canada with dreams of having a better life. Leo secured a three-year contract working in marketing and Ella was approved for a work visa but hasn't found work yet because she cares for her youngest child.

The family lives in a 2-bedroom apartment that costs \$1,600 per month and requires all three children to share a bedroom. They can afford one vehicle that Leo must take to work because his work is not accessible by public transportation. Ella is afraid to travel on the bus and therefore is often limited to only accessing resources and services within walking distance of her home while Leo is at work. Due to their tight budget, rising food and gas prices are a growing concern for the family. Most months, after paying their bills (food, gas, insurance, and rent), the couple only has \$100-\$200 left over.

Ella wishes that her children could participate in more sports programs and activities but unfortunately the couple cannot afford the fees. Although it was challenging to enroll their children in school, Ella has found school community very welcoming, and it has provided opportunity for her to practice her English. Ella really misses her family in her home country but re-affirmed, "living in Canada is hard but it's okay. We came here to have a better life."

Experience of a young family immigrated from the Middle East

Faya (27) and her husband, Ahmad, moved from the Middle East to the Central Okanagan three years ago. The young couple and their 1-year-old child live in a 1-bedroom apartment in Rutland that costs approximately \$1,000 per month. Although their housing currently feels secure and stable, they know that they will need a larger space as their child grows.

The young couple's collective income is very limited. Ahmad was a pharmacist in his home-country but unfortunately his qualifications are not considered equitable in Canada. He is currently enrolled in a PHD program locally and works part-time as a pharmacist assistant. The combined income from his PHD and part-time work is barely enough to keep the family afloat. Alternatively, Faya is unemployed. She lost her job at the beginning of the COVID -19 pandemic and was then unable to work during her pregnancy. Faya feels she is ready to re-enter the workforce, but she has not been able to find affordable childcare.

The couple faces many challenges within the community due to their financial constraints. Firstly, they rely solely on public transportation, and often cannot reach their desired locations with the bus route options. Additionally, the family has not been able to see a dentist since their time in Canada. Overall, they miss their home country and family members and have little hope of returning anytime soon because the cost of travel is so high.

Experience of a couple immigrated from the Middle East

Fatima (32) and Ahmed (40) immigrated from the Middle East to the Central Okanagan. The couple has faced significant hardship during this time. Upon arriving in Canada, the couple was placed in a hotel where they lived for months while awaiting placement in subsidized housing. Unfortunately, they have been informed that there is no subsidized housing available and are looking to secure housing independently. Their income is a limiting factor in their housing search. As newcomers, they will receive financial assistance for one year, but this income is not enough to cover their basic needs such as rent and food.

The couple feels very frustrated that they cannot secure relevant work. They both have university degrees and extensive experience in their respective fields of work, but their qualifications are not recognized in Canada. They have a settlement worker who sends them job postings, but they are often in technical fields that they are unqualified for such engineering and web development. The couple wished that there were more equitable hiring processes, opportunities for newcomers to showcase their skills and networking opportunities for newcomers in the community. Fatima and Ahmed have resorted to looking for work in supermarkets.

Experience of a middle-aged refugee, couple from the Middle East

Miram and Fahad are refugees from the Middle East. They live in the Central Okanagan with their son and daughter. They also have children and grandchildren living in Europe and the United States. Fahad works and their son studies and works two days a week to help support the family. Miram stays home and takes care of their young daughter.

As newcomers, the family's collective income is very limited. They struggle to meet their needs due to high rental costs and rising food and gas costs. The family can afford one car, which is often shared between Fahad and their son. If necessary, Miram will take public transportation, but she finds it very busy and overwhelming. The family have relied on friends and the salvation army in times of financial struggle. They have attempted to get into subsidized housing but do not meet the inclusion criteria as their household income is slightly too high and they have a sponsor. Overall, Miram is very sad to be away from her other children but looks forward to the day that her family can be reunited.

STAKEHOLDER ENGAGEMENT

Preliminary Planning and Implementation Workshop

Engagement Summary

The following table provides an overview of the Preliminary Planning and Implementation meeting details.

Engagement type	Stakeholder Engagement
Dates	March 8, 2022
Promotion methods	RDCO Website, social media
Number of participants	3 facilitators from Urban Matters 11 Community members Representative from RDCO
Questions asked	<ul style="list-style-type: none"> • Why do you think poverty still exists in our communities? • What do you think the trickiest thing about reducing poverty is? • How do you think the COVID -19 Pandemic and resulting health measures changed the situation or face of poverty? • Have you experienced or observed something in the community that is working to reduce poverty? • What ideas do you have to reduce poverty and improve wellness? • If poverty didn't exist in your community, what would your community look like? What actions are needed to make this a reality? Who would be involved? • What are the top 3 actions to make your vision a reality?

Priority Area Discussion Summary

During initial polling, participants identified the priority areas that are their greatest concern in the community:

1. Regional Housing & Homelessness (92%)
2. Isolation & Inclusion (8%)

Participants were then asked which priority areas they feel most affected by:

1. Youth Poverty and Wellness (33%)
2. Regional Housing and Homelessness (42%)
3. Isolation and Inclusion (17%)
4. Child Development and Care (8%)

The following tables summarize participant discussion on each of the five priority areas.

Isolation and Inclusion

Key Challenges	<ul style="list-style-type: none"> • Respondents identified how COVID -19 has negatively impacted the mental health of seniors, through increased isolation and heightened anxiety • Stigma was a challenge some service providers identified that prevents their clients from fully revealing the extent of their poverty • Respondents shared observations that mental health is a significant barrier preventing people from accessing the services that will help them • A representative from the Family Hub shared how youth and family mental health has declined due to the pandemic, and has seen increased rates of depression from isolation • Several groups were identified as being vulnerable to isolation and burnout: <ul style="list-style-type: none"> ○ people with disabilities ○ caregivers of people with disabilities ○ new mums ○ seniors ○ people with mental health and addictions challenges • A few respondents identified that people struggling with substance use face challenges recovering as there are few designated recovery options following rehab • Many participants shared examples of people experiencing deteriorated mental health and compassion fatigue from COVID, especially among people in mentorship and caregiver roles (e.g., teachers, counselors) • Opioid-related deaths were identified as being an ongoing crisis
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Key Opportunities	<ul style="list-style-type: none"> • N/A
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Transportation

Key Challenges	<ul style="list-style-type: none"> • COVID created a need for more transportation services to help supply seniors with groceries • Transportation was highlighted by participants as a barrier that prevents some people, especially seniors, from being able to access needed services
Key Opportunities	<ul style="list-style-type: none"> • Virtual programs and services have reduced some of the need for travel. Many respondents shared how they will continue offering these services (e.g., virtual platforms, phone services) because of this benefit to their clients.

Youth Poverty and Wellness

Key Challenges

- People with disabilities were identified as a group vulnerable to poverty for two reasons 1) fixed income makes affording the cost of living and rent difficult; 2) Affording the cost of adaptive services (e.g., mobility devices) etc.
- Several respondents noted that a healthcare provider shortage is contributing to a lack of sufficient healthcare services in different communities
- Shelters forced to operate at reduced capacity due to COVID -19, reducing ability to provide for everyone who needs the services
- COVID was identified as contributing to an increase in at-risk youth

Key Opportunities

- Food programming was identified as an action people are taking to combat poverty:
 - Food bank hampers
 - Food for Thought
 - Brown Bag lunch program
- One service provider shared the importance of building entrepreneurial skills with
- Providing access to recreation was highlighted as a key action that could improve people's wellness (physical and mental health, reduce isolation, have long-term benefits for the healthcare system)

Child Development and Care

Key Challenges

- Along with the cost of housing, childcare was identified as being a major strain on family finances, particularly for single women
- Health protocols in the wake of COVID were identified as putting a strain on parents with kids frequently having to stay home from school (e.g., class outbreak precautions).

Key Opportunities

- Offer drop-in play services to offer childcare and combat social isolation

Regional Housing & Homelessness

Key Challenges

- Several groups were identified as being particularly vulnerable to the lack of affordable housing:
 - Families with young children
 - Refugees
 - People with disabilities (and others on fixed income)
 - Single women

	<ul style="list-style-type: none"> • The lack of stable housing was identified as contributing to ongoing challenges helping people with addictions treatment
Key Opportunities	<ul style="list-style-type: none"> • Policy actions like density bonusing to encourage more supply of affordable housing

COVID -19 Influence

Respondents shared many difficulties that emerged over the course of the COVID -19 pandemic, the following categories summarize some of the most common recurring themes:

Vaccination Requirements emerged as an additional barrier to people accessing services throughout the pandemic. Respondents shared how unvaccinated people were unable to access services they previously had, while service providers experienced some staff turnover when enforced vaccinations resulted in staff leaving their positions. In addition, the loss of staff coupled with an increased workload from more people requiring services put more pressure and stress on organizations.

Relationship Fallout – Several respondents shared how the pandemic strained existing relationships (i.e., financially) creating destabilizing conditions (family conflict, mental health, substance use) that might contribute to future people experiencing poverty. Participants also speculated on possible contributions to housing supply, with previously coupled people now each requiring their own home.

Disrupted School Attendance – Participants shared numerous examples of the fallout stemming from disrupted in-person learning, from added strains on childcare and family stress to lowered academic achievement and the potential for long-term education and income outcomes

Increasing costs – Respondents shared examples of how the cost of living became more expensive over the course of the pandemic, negatively affecting people’s abilities to afford housing, rent, food, utilities, etc.

Increased funding – Many respondents shared how COVID -19 measures improved organizational capacity by increasing budgets. Service providers were able to expand programming and hire more staff to meet community needs. Several respondents shared how these needs will remain post-pandemic but are worried that the funding will disappear, and they will have to constrict their offerings again.

Community Vision

A common theme that emerged across participant’s vision statements was the belief that removing the daily struggle to meet basic needs would provide opportunities for people to thrive. Respondents shared how building individual well-being would combat mental health, improve social connections, result in stronger educational outcomes, dismantle stigma, and improve the lives of people with disabilities.

Discussion Themes

In addition to speaking about the priority areas (summarized above), participant discussion touched on a couple additional themes.

Prevention VS Intervention

One of the sentiments expressed throughout the discussion is the dissatisfaction many service providers feel working in a system that creates poverty. A few respondents acknowledged feeling like services are a “band-aid”, while also recognizing their necessity. Respondents identified numerous preventative measures that could greatly reduce peoples’ likelihood of experiencing poverty: massively investing in affordable housing, addressing intergenerational trauma and adverse childhood experiences, and building robust youth employment programs.

Silos

Several participants reflected on how many service providers are operating in silos, so busy that organizations are often unable to coordinate programming and identify service gaps. The value of referral services was underlined for their role in linking clients with appropriate programs and helping people navigate the sheer number of available services.

Summary of Suggested Actions

- Invest in access to recreation
- Offer scholarships to help provide access to education regardless of family finances
- Improve scope of foodbank / access to communities
- Implement a higher wage:
 - Minimum wage of \$19.50 plus additional compensation for children
 - Universal basic income
 - Living wage that recognizes the extra financial burden on singles and people with disabilities
- Address long housing waitlists
- Increase youth access to rehab services (mental, substance abuse)
- Expand consideration of costs beyond rent (utilities and phone plans are also necessary)
- Invest in affordable housing (density bonuses)
- Seeking private donations from wealthy residents
- Improve and invest in referral processes to link people with the help they need
- Keep websites updated with available community services
- Several programs were identified that play an important role in communities:
 - Mommas for mommas
 - Salvation Army
 - Backpack programs in schools
 - Gospel Mission
 - WBFN childcare programs

Summary of Gaps

- Financial literacy programs
- More support for people with disabilities and substance addictions
- Need more healthcare providers
- Need more services for seniors

Focus Group - Peachland

Engagement Summary

The following table provides an overview of the Peachland Service Provider Focus Group meeting details.

Engagement type	Service Provider Focus Group - Peachland
Dates	March 23, 2022
Promotion methods	RDCO Website, social media
Number of participants	2 facilitators from Urban Matters 5 representatives of service providers
Questions asked	<ul style="list-style-type: none"> • Are there any gaps in the identified priority areas? • What does poverty look like in your community? • What are the 3 biggest challenges to reducing poverty? • How do you think the COVID -19 Pandemic and resulting health measures changed the situation or face of poverty? • What do you hope this Strategy will achieve?

Priority Area Discussion Summary

During initial conversation, participants were asked to reflect on the identified priority areas to determine if there are any gaps where their community is not reflected. Participants resoundingly responded that seniors are a focus for the community, not only because of their prevalence in Peachland, but because they are so uniquely affected by poverty.

Access to food was also identified as a community focus.

The following tables summarize participant discussion on each of the five priority areas.

Isolation and Inclusion	
Key Challenges	<ul style="list-style-type: none"> • Seniors and youth were highlighted as key groups needing access to mental health services. The specialty services seniors require were

	<p>emphasized due to Peachland's demographics that skew older and increasing care needs from dementia.</p> <ul style="list-style-type: none"> Stigma and a fear of being labeled as poor was brought up by a few participants as a barrier people face accessing services (mental health supports, food, etc.)
Key Opportunities	<ul style="list-style-type: none"> Intergenerational programming was identified as an action that could address both youth and senior mental health

Transportation

Key Challenges	<ul style="list-style-type: none"> Participants described the number of services seniors require to maintain their health (paramedical services: foot care, wound care, etc.) and that they often face challenges accessing these services as they are not located within Peachland The lack of access to services was identified as a challenge preventing seniors from ageing in place
Key Opportunities	<ul style="list-style-type: none"> Locate services within the community (centralized services)

Youth Poverty and Wellness

Key Challenges	<ul style="list-style-type: none"> Respondents shared how youth are having difficulty accessing services as they often rely on caregivers who are too overwhelmed to physically get them to the services Service providers shared that a big challenge they face providing programming and services is that they lack sufficient space and staff (especially healthcare providers)
Key Opportunities	<ul style="list-style-type: none"> Locate services within the community (centralized services) Advertise where services are located and (if applicable) options to get there

Child Development and Care

Key Challenges	<ul style="list-style-type: none"> Participants broadly described a need for more child-care that integrates elders with youth
Key Opportunities	<ul style="list-style-type: none"> Intergenerational programming was identified as an action that could provide youth with more life skills (e.g., cooking lessons) while also improving mental health The Peachland Community Hub concept was repeatedly identified as a vehicle to provide needed programming

Regional Housing & Homelessness

Key Challenges

- A key challenge to affordable rent participants shared is the lack of a long-term rental market in Peachland. Participants shared that this is in part due to homeowners increasingly choosing short-term rentals (Air BnB) for more profit and to avoid dealing with tenant issues
- Several participants shared observations of homelessness and housing precarity among senior citizens: sleeping in cars, couches, and increasingly choosing to live in camper vans and RVs due to the lack of affordable housing
- Participants also described seeing an uptick in living with roommates or turning to multigenerational living as a means of paying rent.
- People on disability incomes were described as unable to afford the average cost of rent

Key Opportunities

- Participants described wanting policy action on short-term rentals
- Overall, discussions described needing to drastically increase the availability of social and affordable housing

COVID -19 Influence

Overall, participants stressed that COVID -19 has been hugely detrimental to individuals' mental health, stressing disproportionate impacts to senior citizens.

Discussion Themes

In addition to speaking about the priority areas (summarized above), participant discussion expanded to a couple additional themes.

Partnerships

The power of partnerships was identified by participants as an avenue to ensure the Strategy work supports community change. Participants expanded on how connecting with businesses, corporations and other private partners would achieve two objectives. Firstly, bringing partners to the table would build awareness of service providers' role in the community and identify organizational needs. Secondly, building this understanding would create opportunities for partners to provide money, grants, and expertise to service providers that would enable them to continue working effectively.

District's Role

Throughout discussion, several actions were identified that the district could take to support service providers:

- Identify and provide land for future projects (e.g., Peachland Hub)
- Work with other communities within the Regional District to lobby Provincial and Federal government for funding and other support

Focus Group – Lake Country

Engagement Summary

The following table provides an overview of the Lake Country Service Provider Focus Group meeting details.

Engagement type	Service Provider Focus Group – Lake Country
Dates	March 23, 2022
Promotion methods	RDCO Website, social media
Number of participants	2 facilitators from Urban Matters 3 representatives of service providers
Questions asked	<ul style="list-style-type: none"> • Are there any gaps in the identified priority areas? • What does poverty look like in your community? • What are the 3 biggest challenges to reducing poverty? • How do you think the COVID -19 Pandemic and resulting health measures changed the situation or face of poverty? • What do you hope this Strategy will achieve?

Priority Area Discussion Summary

During initial conversation, participants were asked to reflect on the identified priority areas to determine if there are any gaps where their community is not reflected. Participants shared how seniors and people with disabilities make up a significant proportion of people accessing community services. Further, participants highlighted how CONNECT, Lake Country's brain injury rehab community, contributes to creating a unique community demographic where it is necessary to consider the needs of people with developmental and neurological differences.

Another community priority addressed by participants is the need to improve food security.

The following tables summarize participant discussion on each of the five priority areas.

Isolation and Inclusion	
Key Challenges	N/A
Key Opportunities	N/A
Transportation	
Key Challenges	<ul style="list-style-type: none"> • Due to the lack of services in Lake Country, and limited public transportation, for many residents who need to access services, it is necessary to drive to Kelowna

	<ul style="list-style-type: none"> A few participants shared unique transportation challenges faced by different demographics: seniors may be uncomfortable driving in the city, and single individuals often do not have vehicles.
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Key Opportunities	<ul style="list-style-type: none"> Locate services within the community (centralized services) Develop community health center
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Youth Poverty and Wellness

Key Challenges	<ul style="list-style-type: none"> Several participants shared observations that seniors and people with disabilities make up most long-term clients of the foodbank. Large families (people with many children) and immigrant families were also identifies as being frequent clients of the foodbank but tend to rely on the service for shorter periods of time (max 1 year). Several challenges were identified as creating situations where families may need access to food services (dysfunction in families, addictions, health issues, mental health, financial illiteracy)
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Key Opportunities	<ul style="list-style-type: none"> Increasing food literacy in youth through educational programming was brought up as a solution to improve nutrition and reduce stigma about accessing food from food banks.
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Child Development and Care

Key Challenges	<ul style="list-style-type: none"> The high cost of childcare was one reason participants observed large families may end up requiring food services. Waitlists for childcare are overwhelmed and the district fields questions about availability daily
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Key Opportunities	<ul style="list-style-type: none"> N/A
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Regional Housing & Homelessness

Key Challenges	<ul style="list-style-type: none"> Waitlists for housing are overwhelmed and the district fields questions about availability daily The lack of rental supply was identified as a major issue in Lake Country. Air BnB and similar short-term rentals were identified as contributing to the lack of long-term and affordable rental housing in the community Participants shared observations of homelessness in Lake Country being seasonal, with people able to find housing in winter, but unable to afford price hikes in summer (designed to cater to seasonal population). This pattern creates a transient demographic who tent or camp throughout the summer moving between Vernon and Kelowna. Several participants shared observations that people are increasingly at risk of getting pushed into transient lifestyles or forced to move from the community due to ongoing lack of affordable rentals
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- RVs and camper vans were identified as solutions people are increasingly turning to for affordable shelter. However, participants shared that these often are not properly insulated and may create added difficulties with paying for heating.
- Peoples' inability to pay phone bills creates difficulty for service providers to stay connected with them and get them needed services.
- Increasingly, people with private property are charging people to park RVs and campers as RV parks are filling up
- Aging in place is difficult for residents since there is a lack of long-term care facilities, and home-care professionals are understaffed
- The lack of commercial space in Lake County limits the number of service providers who can operate in the community

Key Opportunities

- Affordable housing was the key solution participants identified to combat poverty (especially among senior citizens and people with disabilities)
 - Participants described needing to educate potential landlords about the value of long-term rentals
 - Participants suggested that zoning could be done to designate areas specifically for affordable housing or to designate areas for commercial development
 - Investing in co-op housing was identified as an action that could help stabilize rents
 - Participants suggested creating designated places for people to park trailers would help reduce some of the vulnerability people are facing paying private landowners for parking their vehicles
 - Churches were identified as a potential partner to address the lack of land for services
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COVID -19 Influence

COVID was identified as resulting in a significant need for food services. The food bank representative shared seeing a service increase of 450% in the first year of the pandemic and an additional 20% in the second year. These service increases reflected a client need that surpasses volunteers' capacities to meet deliveries and distribute food before it expires.

Discussion Themes

In addition to speaking about the priority areas (summarized above), participant discussion expanded to a couple additional themes.

Fixed Income

Participants repeatedly noted that inflation is particularly detrimental to people on fixed incomes. The increasing cost of housing, rent, childcare, and food is stretching the limits of people on fixed incomes. Participants suggested that this trend is responsible for the disproportionate number of seniors and people with disabilities they observe needing access to services. Participants shared how enabling people to afford housing would greatly improve capacity to pay for food, utilities and other items.

Commercial Space

The lack of available commercial space was identified as a major limitation in the district. Participants shared anecdotes of having to refuse additional support from external organizations due to a lack of space, and an inability to expand services to keep up with demand. An example that clearly demonstrates the need for more commercial space is the case of the community health centre: a 5,000 sq. ft. building for mental health and other primary care services that is fully funded but currently on hold due to the lack of available space.

Participants shared how improving the availability of commercial space would enable a host of service providers to locate within the district and address a significant hurdle (transportation) residents face accessing services.

Government Leadership

Respondents shared that communication from the district would be key to unifying action across higher levels of government. Participants also identified that the district could help link service providers with professional services to help generate support from community members and other agencies.

Focus Group – West Kelowna

Engagement Summary

The following table provides an overview of the West Kelowna Service Provider Focus Group meeting details.

Engagement type	Service Provider Focus Group – West Kelowna
Dates	March 23, 2022
Promotion methods	RDCO Website, social media
Number of participants	1 facilitator from Urban Matters 7 service providers 1 First Nation representative
Questions asked	<ul style="list-style-type: none"> • Are there any gaps in the identified priority areas? • What does poverty look like in your community? • What are the 3 biggest challenges to reducing poverty?

- How do you think the COVID -19 Pandemic and resulting health measures changed the situation or face of poverty?
- What do you hope this Strategy will achieve?

Priority Area Discussion Summary

During the initial conversation, participants were asked to identify which of the priority areas were reflective of their community. Participants identified that isolation and inclusion is a growing concern, and that housing is the region's number one issue.

The following tables summarize participant discussion on each of the five priority areas.

Isolation and Inclusion

Key Challenges

- Mental health, substance use support and other services that improve an individual's life skills were repeatedly addressed as being in short supply and a necessary focus (often overshadowed by the need for housing).
- COVID -19 was identified as contributing to increased isolation, which in turn became a driver of poverty. People became isolated from support systems and services that would have otherwise helped them.
- The women's shelter needs more space but solutions like funding rooms in hotels create further isolation as people are alone.

Key Opportunities

- N/A

Transportation

Key Challenges

- The William R. Bennett Bridge was identified as a barrier to people accessing services
- Transit was identified as an issue in people being able to access locations where rental housing would be affordable
- The distance to services is a barrier to people accessing needed support if there is not adequate transportation or car ownership

Key Opportunities

- An emergency transportation systems program was identified as a major priority that would serve people with low incomes

Youth Poverty and Wellness

Key Challenges

- Youth food insecurity was highlighted as being a problem during school closures (e.g., pandemic, spring break)
- Youth ageing out of foster care were identified as lacking support to keep them out of poverty

Key Opportunities

- N/A

Child Development and Care

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| Key Challenges | <ul style="list-style-type: none"> • The cost of childcare was reported as being prohibitively high and one of the top 3 biggest challenges West Kelowna faces • Participants identified the lack of childcare poses a barrier to families trying to move to the community |
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| Key Opportunities | <ul style="list-style-type: none"> • N/A |
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Regional Housing & Homelessness

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| Key Challenges | <ul style="list-style-type: none"> • Several participants noted the irony that temporary, or emergency shelters are not used as intended and have become stand-in housing for people who cannot afford to live elsewhere. • Participants described how homelessness has become more widespread within the past three years • Finding accessible housing suitable for people with disabilities was identified as a significant challenge • Affordable rental housing was identified as being in poor condition and potentially dangerous: having improper electrical, lacking fire suppression systems, not to code • Participants identified a need for more bachelor units • Participants observed that the face of poverty has changed: <ul style="list-style-type: none"> ○ The working poor have emerged as the new face of poverty. People working in the service industry or on flexible contracts were identified as being especially vulnerable. ○ Youth levels of poverty have increased. People ageing out of foster care are especially vulnerable. ○ Seniors, many of whom are resistant to acknowledging their poverty and/or reluctant to seek and accept help • Both hidden and visible homelessness were described as existing in West Kelowna <ul style="list-style-type: none"> ○ Visible: people living in tents, transient on the street, living along HWY 97, camping on crown and Westbank First Nation land ○ Hidden: people living in their cars, couch surfing, RV / camp sites |
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| Key Opportunities | <ul style="list-style-type: none"> • Discussion addressed the need for a high barrier shelter that would provide people with a short-term place to stay before they start a new job. • The Journey Home's rental lists were identified as being an important contributor in the effort to increase the supply of affordable housing |
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- In home support programs are important for helping people age in place
- Participants identified a need to decrease bureaucracy around creating affordable housing

COVID -19 Influence

Participants identified a range of changes elicited by the COVID -19 pandemic. The loss of public gathering space and community buildings was identified as increasing people's isolation as well as removing access to support systems and food services. This trend paired with increased food insecurity, where food services like the soup kitchen became in high demand. The need for Women's shelter spaces also increased.

Shifting job markets were identified as having two major outcomes. Firstly, job losses resulted in renters becoming precariously housed transitioning to couch surfing and eventually moving out into RVs and vehicles. Secondly, online working enabled people to migrate from other Canadian communities, which added pressure to the housing market and increased rental costs.

Community Vision

Participants shared their vision for what West Kelowna could look like without poverty. Responses captured a richer social life, where people would be able to try new experiences—swimming, art class—and feel included in their community. A few participants noted that this future would require increased mental health support.

Interviews

The following table provides an overview of the key stakeholder interview details.

Engagement type	Key Stakeholder Interviews
Dates	April 1 st , April 8 th , 2022
Promotion methods	RDCO Website, social media
Number of participants	1 interviewer from Urban Matters 3 key stakeholder interview participants
Questions asked	<ul style="list-style-type: none"> • Please briefly describe your role in your organization. • Who does your organization serve? • Who would you like to be able to serve but are currently unable to? • What is in the way of you being able to serve them? • Which priority areas of the COPAWS relates most to your organization's mission? (Please circle all that apply).

- Transportation
 - Youth Poverty and Wellness
 - Isolation and Inclusion
 - Child Development and Care
 - Regional Housing and Homelessness
 - What are the most pressing challenges facing the community in relation to each priority area?
 - What are some solutions to these challenges?
 - Is there action being taken already to pursue these solutions?
 - Are there barriers to activating these solutions?
 - What are possible ways to overcome these barriers?
 - In your work, have you come across common systemic barriers (root causes) of poverty? Where do you think an upstream focused Poverty Reduction plan should look to address the challenges facing the community?
 - What are the most common supports or services your client's access to address their needs (with your organization or elsewhere)?
 - Can you provide some examples of where you have observed an improvement in the wellness of your clients because of these services?
 - What opportunities or potential actions could be created to reduce poverty for: The community you work in? The whole of Central Okanagan?
 - What role do you think local governments and the Regional District of Central Okanagan have in reducing poverty and improving wellness in the community?
 - In what ways are they contributing to reducing poverty currently?
 - In addressing complex social issues there are actions that can be taken to reduce upstream, mid-stream and downstream impacts of poverty on wellness. For this regional poverty and wellness strategy to be successful, where should its focus be related to action?
 - How do you think the Covid-19 pandemic and resulting health measures have changed the situation or face of poverty? Do you have any examples?
 - Any other comments or thoughts?
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Priority Area Discussion Summary

The following tables summarize interview responses surrounding each of the five priority areas.

Isolation and Inclusion	
Key Challenges	<ul style="list-style-type: none"> Economic inclusion is a key challenge for people with diverse abilities. There are limited employment opportunities, although many people with diverse abilities can work, they face stigma during the hiring process. Furthermore, a key stakeholder emphasized the severe mental health repercussions and isolation experienced by people with diverse abilities when they are excluded from the workforce People with diverse abilities have very limited income and require more financial assistance to be able to afford basic needs such as healthy food and safe shelter
Key Opportunities	<ul style="list-style-type: none"> Creating more incentives for organizations to hire people with disabilities. An example was that kitchen work in restaurants is a great alignment for people with intellectual disabilities to work CLBC's life-based program focused on teaching people with diverse abilities life skills and independence was noted as a great program Plain language formatting should be the standard format used on all public documents or signage to be more inclusive to people with diverse intellectual abilities Developing more programs to teach people with diverse abilities how to respond to and overcome stigma
Transportation	
Key Challenges	<ul style="list-style-type: none"> A stakeholder noted that bus schedules are not connected and frequent enough this impacts many people with diverse abilities as they are often reliant on public transportation Handydart was noted as very challenging for people with diverse abilities because it requires you to schedule your trips a day in advance
Key Opportunities	<ul style="list-style-type: none"> N/A
Youth Poverty and Wellness	
Key Challenges	<ul style="list-style-type: none"> Mental health was a key concern surrounding the youth in Peachland There is a lack of connectivity and availability of mental health related services for youth within Peachland A key stakeholder emphasized that many youths in Peachland are experiencing low belief systems due to intergenerational trauma and their limited social contexts that often include abuse, effects from the drug toxicity crisis and absent guardians

	<ul style="list-style-type: none"> • A key stakeholder emphasized that the COVID-19 pandemic has visibly deteriorated the mental health of many youths in Peachland
Key Opportunities	<ul style="list-style-type: none"> • Increasing availability of ARC counsellors in elementary schools within Peachland to help youth in their relationship with mental health • Increasing investments and coordination of free afterschool and summer camp programs for youth within Peachland to keep youth active and engaged • Maple Springs camp was identified as a strong program for youth. Enhancing this program through camp cost-assistance strategies for low-income families could help to support low-income youth

Child Development and Care

Key Challenges	<ul style="list-style-type: none"> • Peachland elementary school has a higher distribution of children struggling in their educational development (based UBC's on the middle years development instrument) than the district and province averages • Resources for youth are limited in the District of Peachland. Therefore, there are not enough afterschool, mental health and summer camp programs that are available for children of low-income families • Within Peachland youth intergenerational trauma is highly apparent amongst children. Youth require mental health supports to overcome traumas associated with abuse, grief related to loss of family due to the overdose crisis and poverty • Due to the geography of Peachland, it is challenging to access resources in other areas of the Central Okanagan. An example is an amazing program offered by UBC Okanagan for parents struggling with anxiety that is inaccessible to Peachland families because it's an hour drive away • Within Peachland financial strain limits families from being able to enroll their children in after-school programs. Even costs of 10\$ are often too high for some families within the region. • Elementary school resources relating to guidance and therapeutic counselling are limited due to budget restraints affecting the quality and consistency of care received by elementary students • Parents and guardians within Peachland need assistance accessing and enrolling their children in programs other community resources. A key barrier identified for low-income parents is time constraints associated with navigating and enrolling their children in resources • Many youths in Peachland rarely visit doctors or dentists
Key Opportunities	<ul style="list-style-type: none"> • Establishing service hubs connected to elementary schools within Peachland that connect children and guardians to services including dental, medical, mental health, after-school recreational programs

- Provide more funding to existing Peachland elementary school food programs so schools can launch breakfast programs and improve brown bag lunch programs

Regional Housing & Homelessness

Key Challenges

- A stakeholder noted that there is very little affordable housing within the Central Okanagan this is especially challenging for people with diverse abilities who often have limited income
- There are little to no specialized housing facilities for people with diverse abilities that have wrap around support services and support workers

Key Opportunities

- Investing in low-income housing facilities with wrap around services targeted towards people with diverse abilities
-