



Revelstoke Community Poverty Reduction Strategy

**DRAFT
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The primary objective of the Revelstoke Community Social Development Committee (RCSDC) is to facilitate proactive planning for positive social change. The steering committee formed to oversee the poverty reduction strategy is a subcommittee of RCSDC. The insight and guidance of the following steering committee members were invaluable to this project:

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EXECUTIVE SUMMARY

“It’s really important to have a positive attitude – things will change if you just figure out how to make it happen” (A low income Revelstoke resident)

As a community, Revelstoke has a strong vision and desire to be a great place to live, work and play. Part of that vision is being inclusive of all citizens regardless of income. Yet, in the last few years, the rising cost of living has appeared as a community issue. As a result, poverty reduction has been identified as a high priority for action. Further, it can be said that community-wide poverty reduction is critical not only to moving forward – both socially and economically – through times of growth and change, but also to build community resiliency and help address factors beyond local control.

During the evolution of this project, it became evident that it is unusual for a community the size of Revelstoke to undertake a poverty reduction strategy. However, this project should be seen in the context of breaking new ground, rather than straying from established norms. The purpose is to understand the nature of poverty in Revelstoke and its impact not only on individuals and families but also on the community as a whole. As well, the plan provides direction and recommended actions that build on local assets. It is critical to look at what Revelstoke is already doing in order to determine how best to move forward.

Although Canada lacks a national definition of poverty, the steering committee overseeing the plan determined a clear set of guiding principles, as well as the following definition:

Individuals and families experiencing poverty lack the opportunity, financial and otherwise, to maintain a decent standard of living and to participate fully and with dignity in our community.

Firstly, an array of objective statistical evidence was collated. The second section, ‘Measuring Poverty’, reviews this data. Taxfiler data uses the Low Income Measure (LIM). This measurement reveals that despite median incomes increasing slightly over the last 10 years, a consistent average of 17% of all Revelstoke households can be considered low income. Over half of these are single individuals. Significantly, the median income of women is nearly half that of men. Other households at risk are lone-parent families and residents receiving Income Assistance and Disability Pensions.

Food Bank usage has increased dramatically in the past few years. Many food bank clients are employed and most live in private rental housing. Not surprisingly, housing continues to be a challenge. Whereas the cost of purchasing ownership housing has stabilized – albeit over 30% higher than prior to the development of Revelstoke Mountain Resort – property taxes continue to increase incrementally. Rental housing prices are the highest in the region, and are up 52% to 150% higher than in 2006. There are wait lists to get into all social housing in the community, and 23 households are receiving rental subsidies from BC housing to allow them to afford private rental housing in Revelstoke.

The third section of the report provides a detailed affordability analysis, which determines the real cost of living and raising a family in Revelstoke, using the Market Basket Measure (MBM). For example, a two-parent family of four needs a total household income of \$66,000 per year – before tax – to meet their needs in Revelstoke today. Both parents have to be working at least 35 hours a week, all year, and making \$17.75 per hour to meet this target. This is an example of a ‘living wage’.

Comparison between taxfiler data and the MBM reveals the actual number of households in Revelstoke who are struggling to meet their needs. Taxfiler data reported that in 2009, 610 taxfiler households were considered low income – nearly 17%. However, using the Market Basket Measure as a threshold, this number nearly doubles to 1170 family units or 32.4% of all taxfiler households in Revelstoke. The cost of food and housing alone represents an average of 60% of overall monthly costs for the reference families.

The ‘Voices of Experience’ section adds a human element to the statistics. Personal interviews with residents and service providers describe the uncertainty and stress of people living in poverty in Revelstoke. Shame, keeping poverty hidden, not accessing services because they don’t want to ask, having to make very difficult choices, family breakdown, putting oneself at risk in a variety of circumstances, not being able to go out or participate in community life – this is the reality of those who are struggling to make ends meet. There is a cost to poverty – to individuals and families, the community, and society as a whole.

However, despite everything there is a general optimism. It is likely that this optimism stems from the numerous local assets, supports and programs that have been developed over time. Many people are working very hard on behalf of lower income residents. Provincial and federal government programs are constantly changing, being steadily eroded, and can be challenging to access. The appendices attempt to provide a comprehensive list of what is currently available at all levels.

So, what *more* can be done to reduce local levels of poverty? The first recommendation in ‘Community Goals & Recommended Actions’ – to form a multi-sector poverty coalition to take the lead on addressing local challenges and raising awareness – provides the basis for all that follow. All research points out that a prerequisite for effective poverty reduction is multi-sector leadership and collaboration involving business, government, and non-profit leaders as well as people with first hand experience in living in poverty. Part of this is adding Revelstoke’s voice to lobby the higher echelons of government to take responsibility for not only erecting barriers to programs but also being a direct cause of much of the most severe poverty in BC communities through the provision of grossly inadequate income supports to those with employment barriers.

Ultimately, the aim is to ensure that all families and individuals in Revelstoke have the option to contribute and participate meaningfully in community life, thereby improving the overall sustainability of the community.

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PART ONE: SETTING THE STAGE

1.1 INTRODUCTION

Canada is a wealthy, developed country. Revelstoke, like the many places in BC, is considered a desirable place to live. Revelstoke has been consistently identified as one of the top 10 places to live in BC, using a wide variety of socio-economic indicators. The community works hard to maintain a diverse economic base, with the tourism sector gaining momentum as Revelstoke Mountain Resort continues to grow. Large projects, like the installation of new turbines at BC Hydro's Revelstoke and Mica dams, and the construction of a new high school and elementary school, provide jobs and economic benefits to the community. Socially, there is strong early childhood development and family literacy support, a dynamic school district, and a diversity of community-based organizations serving a variety of needs. Demographically, as well as an increasing number of people moving into retirement, there is an influx of younger residents drawn by an accessible outdoor recreation lifestyle.

Yet there are many reasons why it is time to have a serious discussion about poverty and affordability in Revelstoke. In the past decade, there have been significant changes along a full spectrum, from global to local. Globally, the world has never been so interconnected and Revelstoke is very much a part of this global system. Household budgets are directly affected by global influences such as the rising cost of fuel and food, and local indicators suggest that the impacts of the global 'crash' of 2008 continue to be felt, despite claims that a recovery is underway.

As well, there are solid indications that poverty and income inequality are on the rise both provincially and nationally. Wages have stagnated while the cost of living continues to rise. At the same time, there has been a gradual withdrawal of the 'social safety net' by federal and provincial governments as well as significant cuts to public sector employment as the higher levels of government attempt to balance budgets and curtail deficits. Inevitably, communities are face to face with the impacts of these policy changes¹. Provincially, BC has had the highest rate of child poverty in Canada for 8 years running. The 2011 BC Child Poverty Report Card notes that the percentage of children living in poverty rose from 14.5% in 2008 to 16.4% in 2009, and that most children living in poverty have one or more parent working full-time².

Complex economic and social change has been underway in Revelstoke over the past few years, and policy makers and service providers need to know how families and individuals are being affected. The benefits of local changes also come with challenges, with perhaps the most significant appearing to be the ability of families and individuals to make ends meet. The combined population of the City of Revelstoke and neighbouring regional district, Area B, continues on a downward trend despite seasonal fluctuations, decreasing

¹ For example, recent federal government cuts have resulted in the loss, attrition and reduction of several local Parks Canada employees and programs.

² First Call: BC Child and Youth Advocacy Coalition. (2011) *2011 Child Poverty Report Card*. pg. 3

3.1% between 2006 and 2011 (from 7,936 to 7,691 residents), and 5.3% since 2001³. Is this because people cannot afford to live here? If so, what key factors are involved?

The purpose of this project is firstly, to understand the nature of poverty in Revelstoke and Area and its impact not only on individuals and families but also on the community as a whole. In particular, the affordability analysis determines the real cost of living and raising a family in Revelstoke, including the cost of social inclusion and community participation. How many people are struggling to meet their needs? What is the cost of poverty – to individuals and families, the community, and society as a whole?

Secondly, the strategy will inform community development initiatives and local government by determining what *more* can be done to reduce local levels of poverty through the provision of clear direction and concrete actions. In terms of economic development, it is critical to think about poverty and social inequality as obstacles to, not consequences of, economic growth⁴. Within the local sphere of influence, community-wide poverty reduction is critical to moving forward – both socially and economically – through times of growth and change. As well, poverty reduction can build community resilience by addressing external factors beyond local control. Ultimately, the aim is to ensure that all families and individuals in Revelstoke have the option to contribute and participate meaningfully in community life, thereby improving the overall sustainability of the community.

1.2 METHODOLOGY

In February 2011, during the update of the social goals of Revelstoke and Area Community Development Action Plan⁵ it became apparent that poverty was an underlying issue for many Revelstoke residents. Creating a locally relevant poverty reduction strategy was identified as a priority for action. A project proposal was developed and funding secured through the Columbia Basin Trust's (CBT) Community Development Grants program. At the same time, an application to host a Learning Initiatives for Rural and Northern BC (LIRN BC) workshop around poverty reduction was submitted. This was also successful, with the Social Planning and Research Council of BC (SPARC BC) being the lead partner. A steering committee was recruited to oversee the project (see page *ii*). Throughout the project steering committee members have provided valuable input. Two steering committee members assisted with costing of market basket items. One steering committee member assisted with resident interviews.

³ <http://www12.statcan.gc.ca/census-recensement/2011/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CSD&Code1=5939019&Geo2=CSD&Code2=5939023&Data=Count&SearchText=V0E2S1&SearchType=Begins&SearchPR=01&B1=All&Custom=&TABID=2>

⁴ <http://www.theglobeandmail.com/report-on-business/economy/economy-lab/daily-mix/canada-urged-to-battle-income-disparity/article2347835/>

⁵ City of Revelstoke (February 2011), *Revelstoke and Area Community Development Action Plan, Integrating and Primarily Social Goals*, www.revelstokesocialdevelopment.org

The data collection phase included reviewing census data and compiling 10 years of taxfiler data. Community Connections (Revelstoke) Society provided Food Bank and Hunger Count data as well as the Homeless Outreach Worker statistics. A comprehensive literature review of recent resources focused on poverty reduction strategies in other communities and a variety of reports and articles on affordability and poverty in Canada. Qualitative information was captured through interviews with 17 service providers and a number of personal interviews with a variety of lower income residents.

The LIRN BC event (*Understanding and Reducing Poverty in Revelstoke*), took place March 15th 2012, and had 30 participants from a wide variety of backgrounds including the business community. Jim Sands, Project Manager for SPARC BC and Penny Goldsmith, Executive Coordinator for Povnet, traveled from Vancouver to facilitate the workshop. Statistical trends, the results of the affordability analysis, and local assets were reviewed. The workshop also included a discussion of the cost of poverty and an afternoon brainstorming session around ‘what more we could be doing’. The steering committee, service providers and general public were given opportunity to provide input. All results of research and community consultation are incorporated into this report.

1.3 A DEFINITION OF POVERTY

Across Canada, there is no one definition of poverty. However, for the purposes of this project, the Poverty Reduction Strategy Steering Committee determined the following definition of poverty:

Individuals and families experiencing poverty lack the opportunity, financial and otherwise, to maintain a decent standard of living and to participate fully and with dignity in our community.

This definition not only allows for an absolute minimum standard of living but ‘non-survival necessities’ as determined by our society’s customs⁶, for example, cleaning supplies to keep a home suitable and child care for working parents.

1.4 GUIDING PRINCIPLES

The following guiding principles, as determined by the Poverty Reduction Strategy Steering Committee, form the basis for the project:

1. The City of Revelstoke’s Vision Statement (1994) values the social sustainability of the community, health, personal safety and security, and equal access to opportunities for all residents and visitors.
2. Poverty is a complex condition involving a multitude of economic, social, individual and systemic causes; the causes and effects of poverty are known to interact.

⁶ http://www.streetlevelconsulting.ca/homepage/homelessness2InCanada_Part2.htm

3. Poverty disproportionately affects certain populations; to be poor is to experience distance from community norms as well as an inability to meet basic needs.
4. Poverty is economically and socially unsustainable for both individuals and society.
5. Reducing poverty in Revelstoke has been identified as a priority (*Revelstoke and Area Community Development Action Plan, Update of Integrating and Primarily Social Goals, February 2011*).
6. Reduction of poverty is a desirable end for all segments of society and is a shared responsibility requiring commitment to concrete action.
7. Effective poverty reduction strategies and initiatives are coordinated and involve strong community partnerships and collaboration between citizens, businesses, voluntary and public sector organizations, and government.
8. The Revelstoke Community Poverty Reduction Strategy steering committee has determined that the market basket measure indicates an acceptable material standard of living.
9. The Revelstoke Community Poverty Reduction Strategy is responsive to community needs and based on information and evidence from available data, community consultation, research and effective best practices.

PART TWO: MEASURING POVERTY⁷

2.1 INCOME SECURITY

Measuring poverty in a small community is a challenge. Although census data determines the number of low income residents in a community, the information is often outdated. Taxfiler data provides more recent detailed information than the census and can be used to look at longer-term trends. For Revelstoke, taxfiler data captures all residents in Revelstoke and Area who have filed income tax returns and have a postal code associated with Revelstoke (V0E 2S0, V0E 2S1, V0E 2S2, and V0E 3K0). This includes the CSRD Area B with the exception of Trout Lake. It is important to note that taxfiler data does not capture those who do not file income tax returns, or those who may work in the Revelstoke area seasonally but may file their income tax return elsewhere.

The charts found in **Appendix A** represent a 10-year trend of taxfiler data from 2000 to 2009⁸. The steering committee chose to use 'before tax' income levels for clarity of purpose. While it is clear to most people what their gross income is, it can be more challenging to pinpoint 'after tax' income. As well, the data is broken down by family type: all taxfilers, single people ('non-family persons'), couple families, lone-parent families, and the number

⁷ See Appendix A for comparative charts.

⁸ Income Statistics Division, Statistics Canada, 2003 to 2011

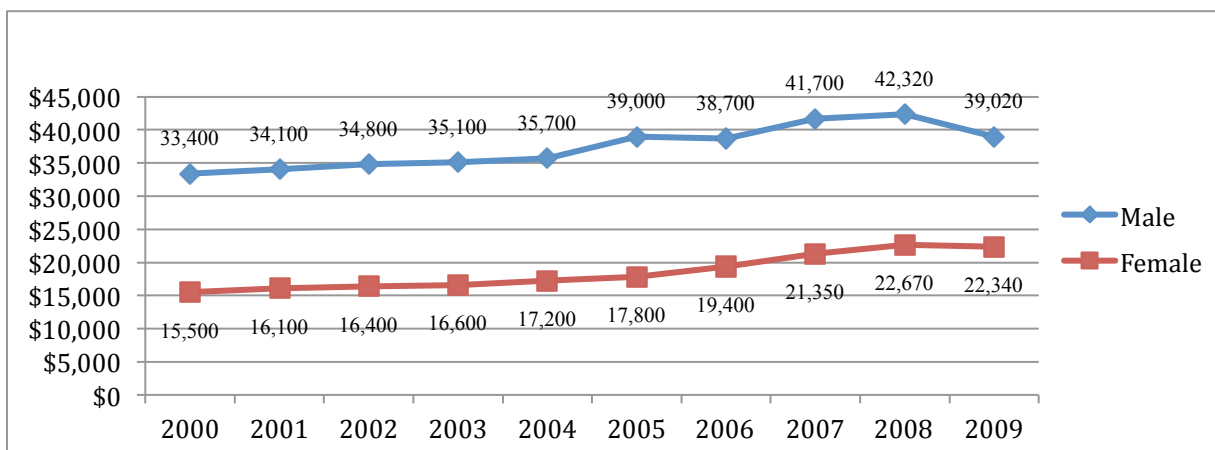
of children in couple vs. lone-parent families. Overall numbers are compared with the number of low income in each category. Median incomes are also compared.

Taxfiler data uses a standard 'Low Income Measure' (LIM) to identify taxfilers who can be considered low income. The income level represented by the LIM is 50% of the median income in a given geographical area (Revelstoke and Area), adjusted accordingly to consider family size. Each additional adult, first child (regardless of age) in a lone-parent family, or child over 15 years of age, is assumed to increase the family's needs by 40% of the needs of the first adult. Each child less than 16 years of age (other than the first child in a lone-parent family) is assumed to increase the family's needs by 30% of the first adult. As with the definition of poverty above, this assumes that being poor is relative to Canada's expected standard of living. In 2009 in Revelstoke, 610 (nearly 17%) taxfiler family units were considered low income.

Looking at the 10-year trend, the charts reveal the following averages:

- 17% of all tax filer family units were low income.
- 6% of all 'couple families' were low income.
- 25% of all 'lone-parent families' were low income.
- 27% of all single individuals were low income.
- A child born into a lone-parent family has a 51% chance of being in a low income lone-parent family.
- There is a significant discrepancy between the median incomes of all households, and the median income of low income households.
- The chart below indicates a consistent discrepancy between the median incomes of men and women. Although median incomes have increased in the last 10 years, since 2008 there has been a significant drop, especially for men.

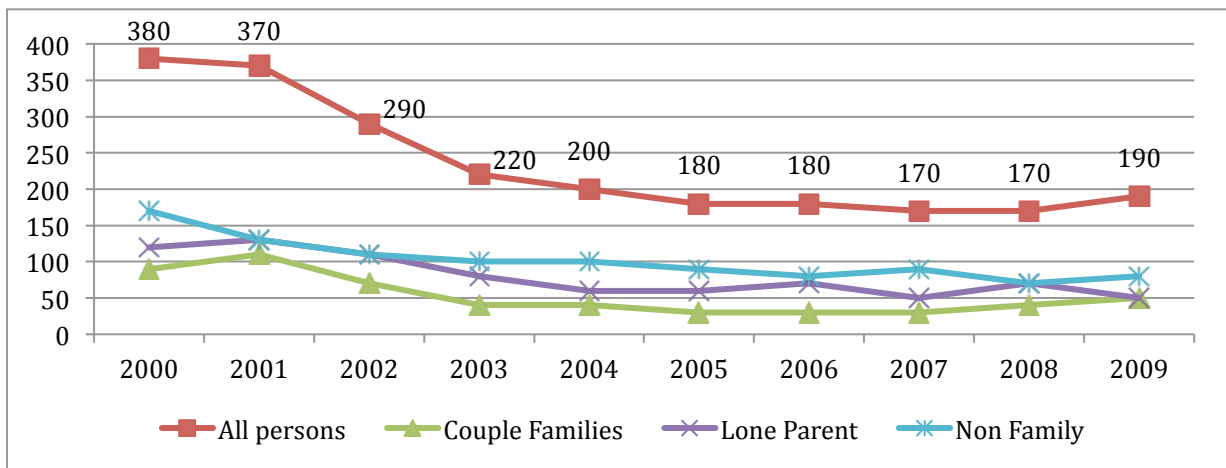
Figure 1 - Taxfiler Median Income 2000 - 2009



For **Income Assistance (IA)** recipients the data reveals:

- A marked decrease in numbers when the criteria and rules around access changed, between 2001 and 2003 (for further information see Section 4.2 below).
- A steady increase in numbers since 2008, particularly for couple families.
- In 2009, 190 family units in Revelstoke and Area received IA.
- For income assistance recipients, the average annual income has increased from about \$5000 in the year 2000 to about \$7000 in 2009.

Figure 2 - Income Assistance Recipients 2000 - 2009



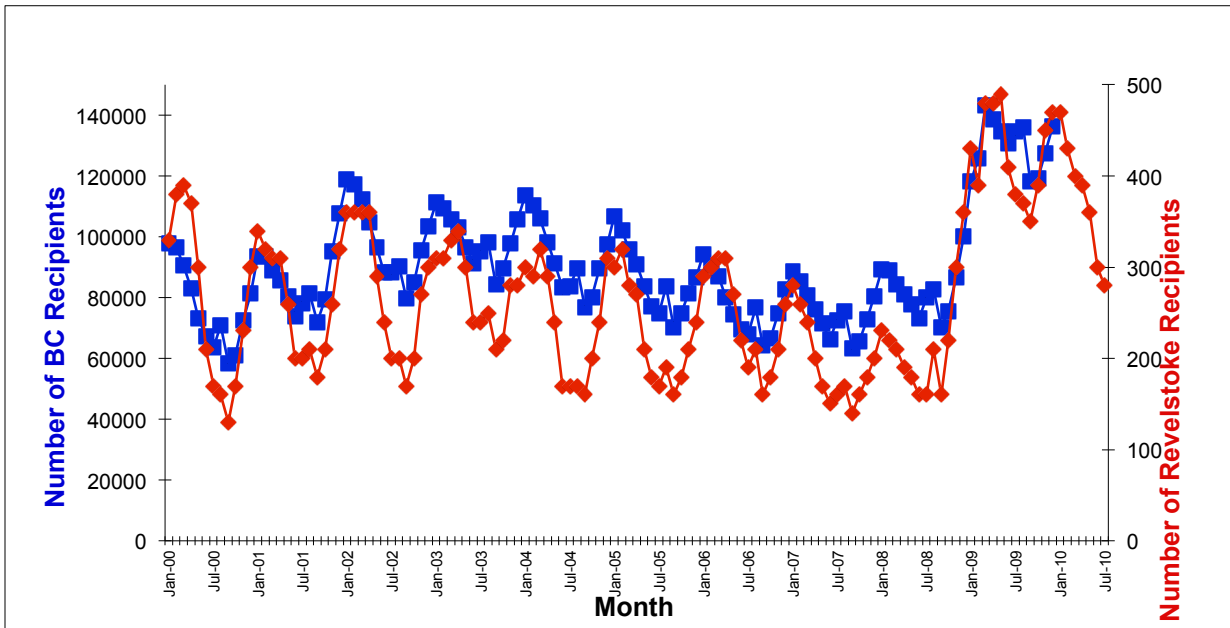
Although taxfiler data does not quantify the number of residents receiving **BC Disability Assistance**, it is important to note that individuals who receive disability and are not eligible to work receive a maximum of \$906.42 per month, or an annual income of \$10,877.04.

For **Employment Insurance (EI)** recipients over ten years, the data reveals:

- Generally, there are more male EI recipients than female.
- Male EI recipients experience a greater degree of seasonal fluctuation, and are more affected by the economic downturn after September 2008.
- However, when the economy was healthy the unemployment rate decreased (2007 – August 2008), there were more women than men receiving EI.

- By May 2009, there were a total of 370 people receiving EI in Revelstoke – the highest number in 10 years. Over the summer of 2009 this dropped slightly, but by November 2009 the total number increased once again to 340.
- EI trends in Revelstoke mirror the overall numbers for BC (see chart below).

Figure 3 - BC & Revelstoke EI Recipients



While the taxfiler data records the number of people receiving Employment Insurance, it does not reveal the whole unemployment picture, since it does not include those who do not qualify for Employment Insurance benefits. The census provides information on the **unemployment rate**, but it is very difficult to get local, up to date unemployment rate information.

Table 1 - Unemployment Rates (Census)

Description	2001 (%)	2006 (%)
Total pop. 15+	10.2	9.7
Pop. 15- 24 years	19.2	13.2
Pop. 25+	8.5	8.9

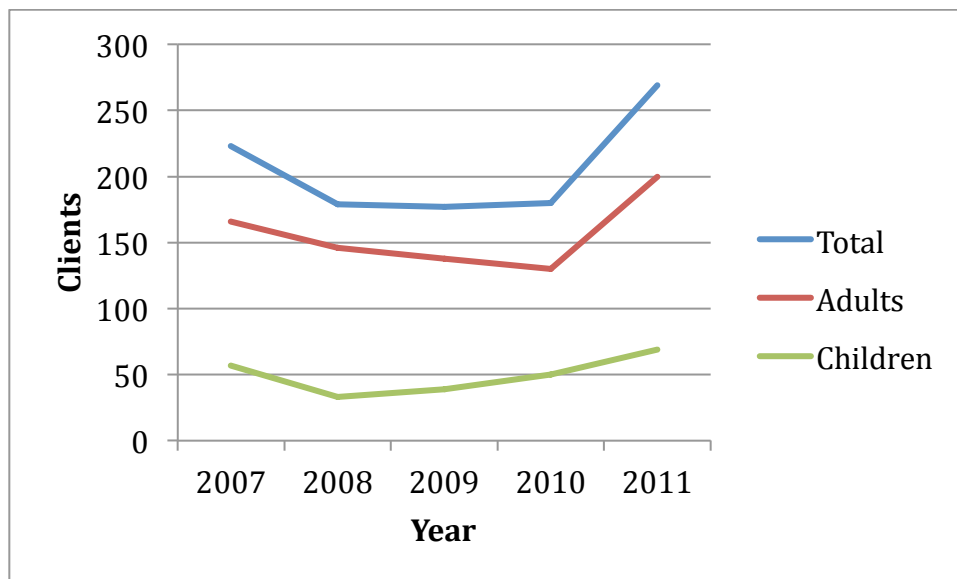
2.2 FOOD SECURITY

Food bank usage is a good indicator of financial hardship on individuals and families, as well as the rising cost of food. In the last few years, at the local Community Connections Food Bank there has been a marked increase in the number of registered users. In 2006,

the Community Connections Food Bank distributed a total of about 1500 food hampers with over 200 clients registered, while the current number of households registered at the Community Connections Food Bank is **432**, with over **5000** hampers distributed in 2011.

The Hunger Count is based on a survey completed by Food Banks Canada members on food bank usage at local facilities during the month of March each year and represents a ‘snap shot’ of food bank users. In terms of total users, note the steady increase in the number of children as well as a fairly dramatic increase in overall use in the last few years. It is important to note that this is more recent than the taxfiler data presented above.

Figure 4 - Food Bank Total Users (Hunger Count)



- In terms of who is accessing the food bank, the majority are single individuals, followed by single parent families, followed by couples with no children, followed closely by 2 parent families.
- Over the past 5 years, the income source of food bank users has fluctuated fairly dramatically, but in 2011, the highest percentage of users were on a disability pension (26%), followed by those on social assistance (23%), followed closely by those with employment income (22%), Pension income (13%), no income (9%), EI (5%), Worker’s compensation (1%), and other (1%). Nationally, over 50% of Food Bank users are on Income Assistance, with about 18% having employment income⁹
- Consistently, the vast majority of food bank users in Revelstoke live in private rental housing. In 2011, 67% of users lived in private rental housing, followed by home

⁹ Food Banks Canada. (2011). *Hunger Count 2011 – A comprehensive report on hunger and food bank use in Canada, and recommendations for change.*

owners (17%), followed by those in social housing (10%) followed by ‘temporarily with family or friends’ (5%), followed by ‘in an emergency shelter’ (1%).

- Since 2007, the percentage of clients receiving food bank services who live in private rental housing has decreased nearly 14%, while the number of clients who own their own homes has risen over 15%. Since the cost of both rental and ownership housing have risen during this timeframe (see below), it is possible that many of the most vulnerable food bank clients (previously in private rentals) have moved out of town, while vulnerable home owners are now having to resort to emergency food aid.

2.3 HOUSING SECURITY

Housing, or adequate shelter, is a primary need and directly impacts a person’s ability to function in society. In Revelstoke, the housing market – both ownership and rental – has had a variety of influences over the past five years. The development and opening of Revelstoke Mountain Resort in December 2007 created a dramatic surge in housing sales activity between 2006 and the first half of 2008. Demand for **ownership housing** moderated in the latter half of 2008, following the economic downturn. But overall, the cost of ownership housing has increased.

Table 2 - Ownership Housing

Year	Average Property Taxes (Single Family Dwelling) ¹⁰	Average Assessed Value of A Single Family Dwelling ¹¹	Average MLS Sale Price Single Family Residential Homes ¹²	Number of Single Family Homes sold per year ¹³
2006	\$832	\$157,473	\$266,926	64
2007	\$882	\$205,073	\$440,377	104
2008	\$919	\$301,256	\$433,558	87
2009	\$965	\$300,080	\$365,094	63
2010	\$1,042	\$325,974	\$364,459	50
2011	\$1,113	\$314,424	\$355,780	57
% Change	+34%	+100%	+33%	N/A

- The 2012 average assessed value dropped to \$282,895, an approximately 80% increase since 2006.
- The increased cost of owning a home has made it challenging for first time homebuyers despite consistently low interest rates. Sales dropped to a 5 year low in 2010, but once again are on the rise. In the first quarter of 2012, 15 homes were sold compared to 11 in the same quarter last year.

¹⁰ This represents the City portion (operational and debt) of property taxes only.

¹¹ BC Assessment Authority

¹² CMHC BC Market Analysis Centre, Market Analyst, Paul Fabri, from Okanagan Mainline Real Estate Board Statistics.

¹³ Ibid.

Traditionally, the **rental housing** stock in Revelstoke has been a combination of apartments, secondary suites (both legal and illegal), and other rental units like cabins and a few homes and duplexes. The speculative home buying in 2007-2008 added a variety of single-family homes to the rental housing market, since a number of purchasers were left with houses that had dropped in value and were not primary residences. Accurate numbers of both the number of units and rate of occupancy for all rental housing in Revelstoke are not available.

However, vacancy rates for rental dwellings appear to fluctuate fairly dramatically both seasonally and year to year. For example, the CMHC¹⁴ sampling of apartments and row units in October of 2008 calculated a 1.4% vacancy rate, and about 28% in October 2011. Yet in October 2011, the CMHC Rental Market Survey indicated that Revelstoke had the **highest average apartment rental costs** of all Kootenay centres and compared to other small centres in the BC Southern Interior (Merritt, Oliver, Osoyoos). It can be assumed that landlords are confident rental vacancies will be filled by an influx of people who arrive in early winter each year for the ski season. The table below compares the 2006 and 2011 CMHC Rental Market Survey data for Revelstoke for average apartment rental prices.

Table 3 - Rental Housing Prices 2006, 2011

Year	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
2006	364	441	529	592
2011	617	669	867	\$1000 -\$1500 ¹⁵
Percent change	+69.5%	+52%	+64%	+80% - +150%

A residential market analysis conducted in August 2010 indicated that rental housing prices “can range from \$500/month for the low end apartments (one room with bath and kitchenette) to over \$1,000/month for the larger, better maintained units with rents around \$1 per square foot. This number would also be valid for houses that are up for rent. In other words, a single-family residential home of approx. 2,500 sq. ft. would generally rent for \$2,300-\$2,500 per month.”¹⁶

In 2010 the municipality started enforcing a bylaw restricting the rental of residential homes as short-term vacation rentals, and is exploring other accessory dwelling unit options to increase the level of housing diversity - carriage cottages; secondary suites; boarding rooms; and other rental types.

¹⁴ It is important to note that 2 apartment complexes that have chronically high vacancy rates due to inadequate living conditions generally affect CMHC data.

¹⁵ The 2011 CMHC Rental Market Survey does not include the cost of a 3 bedroom apartment; this price calculation is from a survey of 10 listings in the Revelstoke Times Review classifieds, April 23, 2011. Note this is after the end of the ski season when prices have dropped.

¹⁶ Gibbs Planning Group Inc. (August 3, 2010), *Revelstoke Residential Market Analysis*.

Housing security is usually assessed by the percentage of residents or households in ‘**core housing need**’, which is defined as those paying 30% or more of their household income on shelter. Unfortunately, the latest available data for this is 2005, the year prior to the census, which is also prior to the 2007 surge in both rental and ownership housing prices in Revelstoke. Nevertheless, between the 1996 to 2006 census, the average % of renters in core housing need was about 36%, although the actual number of renters in core housing need increased from 130 in 1996 to 246 in 2006. The 2011 census data on households and dwellings is slated for release September 19, 2012. Given the increase in both home ownership and rental housing prices since 2006, it can be assumed that the number of residents in core housing needs has increased significantly since the last census.

In Revelstoke, the only (independent living) subsidized rental housing is for low income seniors over 55 years of age and disabled residents. This **social housing** stock includes Monashee Court (45 units), Moberly Manor (8 units), and Mt. Begbie Manor and Villas (41 units combined). To be eligible for any of these units, the following income limits apply¹⁷:

Table 4 - BC Housing Income Limits

Bachelor	1 bedroom	2 bedroom	3 bedroom	4 bedroom
\$20,000	\$26,500	\$35,000	\$36,000	\$39,000

Senior couples can apply to live in BC Housing units, if their combined household income is below the above income limits.

BC Housing Registry statistics indicate that, despite the construction of 24 new subsidized housing units for seniors and disabled in 2011, there are currently 15 households on the wait list for social housing that are residing in the City of Revelstoke, compared to 12 in 2010 and 17 in 2011. Of the 15 current applicants, 8 or 53% can be considered disabled¹⁸.

BC Housing’s Shelter Aid for Elderly Renters (SAFER) program provides monthly cash payments to subsidize rents for eligible BC residents who are 60 years of age or older and pay rent for their homes. As of March 31, 2012, 17 households in Revelstoke were receiving SAFER subsidies. The Rental Assistance Program (RAP) provides eligible low income, working families with cash assistance to help with monthly rent payments in the private market. As of March 31, 2012, 8 households in Revelstoke were receiving RAP subsidies¹⁹. *It is important to note that Income Assistance recipients are not eligible for either of these programs.*

¹⁷ http://bchousing.org/Options/Subsidized_Housing/Apply/Eligibility/Income_requirements

¹⁸ BC Housing: WebFocus Report HCSTAT002: Housing Registry Statistics

¹⁹ BC Housing: Unit Count Pivot Table, March 31, 2012. Prepared BC Housing's Research and Corporate Planning Department in April 2012

Homelessness exists in Revelstoke as is indicated in the data below. In Revelstoke, the BC Housing Homeless Outreach Program contacts are restricted to those at **'risk of homelessness'** or homeless who are considered **'absolute'** by the following definitions:

At Risk of Homelessness: Individuals and families who are living in temporary accommodation where they do not have control over the length and conditions of tenure (e.g. couch surfing or name not on lease) and do not have adequate personal space; time-limited housing designed to transition from being homeless to living in a permanent form of housing, e.g., transitional housing or second-stage housing; or accommodation where tenancy will be terminated within three months of application. (E.g.; given notice by landlord or pending release from prison).

Absolute Homeless: Individuals and families who are living in public spaces without legal claim (e.g., on the streets, in abandoned buildings or in tent cities); a homeless shelter; a public facility or service (e.g. hospital, care facility, rehabilitation treatment centre or correctional facility) and cannot return to a stable residence; or individuals and families who are financially, sexually, physically or emotionally exploited to maintain their shelter.

Community Connections holds the contract for this program and the table below outlines Housing Outreach Worker statistics over a 3-year period.

Table 5 - Homeless Outreach Worker Clients 2009-2011

Service Description	Three year period (2009 - 2011)
New client contacts	170+
New client contacts that were families with children	38 families
New client contacts that were youth (aged 19 to 30)	61
New client contacts that could be considered transient	8%
Clients successfully housed for at least 6 months	114 (+children)

In July of 2011, SPARC BC released the results of a research project on **hidden homelessness** in Prince George, Kamloops, Kelowna, Nelson and Nanaimo. By their chosen definition, hidden homeless persons are people staying temporarily with another household and who do not have a regular address of their own where they have security of tenure. The study found that friends, rather than family, most frequently housed the hidden homeless over the past year. According to the survey, the hidden homeless on average generally stayed 6-12 weeks with their host. Lack of income/lack of employment, lack of available housing, and low income/can't afford available housing were mentioned as top reasons for why the hidden homeless were not able to secure a place of their own. Projections based on samples indicate that there may have been between 306 hidden

homeless in Nelson to 1,167 in Kamloops over the past year prior to the study²⁰.

While no study has been done in Revelstoke to assess the level of hidden homelessness, given the prevalence of hidden homelessness in other communities in BC it is safe to assume that hidden homelessness exists in Revelstoke as well. Note that in 2011, 5% of Food Bank users captured by the Hunger Count Survey were living 'temporarily with family or friends'. In real numbers, this represents just over 13 of 269 households.

2.4 GOING DEEPER

The information and data described above begins to describe a picture of poverty in Revelstoke. It reveals that despite median incomes increasing slightly over the last 10 years, consistently at least 17% of all Revelstoke households can be considered low income and that over half of these are single individuals. The median income of women is nearly half that of men. In the past few years, the number of Revelstoke residents receiving Employment Insurance and Income Assistance is on the rise. Food Bank usage has increased dramatically in the past few years and many food bank clients are employed. Housing continues to be a challenge. Whereas the cost of purchasing ownership housing has stabilized, albeit in a range considerably higher than prior to the development of Revelstoke Mountain Resort, property taxes continue to increase incrementally. Rental housing prices are the highest in the region. There are wait lists to get into all social housing in the community, and 23 households are receiving rental subsidies from BC housing to afford private rental housing in Revelstoke. Furthermore, very few who are homeless in Revelstoke can be considered 'transient'.

However, in order to fully understand poverty in Revelstoke and provide a more complete context for recommendations that arise from this report, it is important to look at the whole picture. The next section provides a detailed review of how much it costs for a variety of 'reference families' to meet their needs in the community, how much people need to be earning to do so, and by this absolute measure, how many households in the community are struggling to get by.

PART THREE: COMMUNITY AFFORDABILITY ANALYSIS

3.1 INTRODUCTION

The affordability component of the Revelstoke Poverty Reduction Strategy tries to determine the exact cost of living in Revelstoke for five different reference families. This is accomplished by adding together the cost of all the items that a typical family must purchase each year. As a community, it is important to know how much it costs to live, so

²⁰ SPARC BC, (July 2011), *Knowledge for Action: Hidden Homelessness in Prince George, Kamloops, Kelowna, Nelson and Nanaimo*. Research Report.

that residents can better understand how friends, neighbours or clients might be struggling to meet their basic needs. This information will provide another tool to help make decisions on important issues such as housing, transportation, childcare, the location of existing services, or the need for additional services. As well, it is hoped that this information will help break down some of the perceptions concerning what poverty looks like and who it affects, while building momentum for a strong poverty reduction effort in Revelstoke. Strongly argued in other reports²¹ and reiterated here, is the truism that the entire community suffers when fellow residents cannot meet their basic needs. As a matter of public policy, there is not just a moral imperative to address poverty in Revelstoke, but a pressing economic one as well.

3.2 SCOPE

The Affordability Analysis estimates the cost of living in Revelstoke for five different family units. The composition of the families was decided by steering committee consensus and represents family make-ups statistically common within the city. As expressed by the Official Community Plan, the collective desire of the community is to ensure Revelstoke continues to be an affordable place for all residents to live and enjoy, raise a family, work with dignity, and retire securely²². It is widely understood that healthy communities are made up of active and engaged citizens, and poverty is a serious barrier to engagement in the civic life of a community.

All decisions relating to the makeup of the reference families, the items in the individual Market Basket Measure's (MBM), and the methodology for costing were made by consensus at the steering committee table. Composed of representatives from business, local service providers, community organizations and interested residents, the committee met once a month for the duration of the project and were additionally kept involved through email. Some members also generously donated their time to cost items at local retailers. The steering committee has been an enormous asset to the success of the project and the reflection of local values in the methodology and goals.

The reference families that were proposed by the project coordinators and agreed upon by the steering committee are as follows:

Reference Family One:

Two parents between the ages of 31 and 50, a 15-year old girl and a 9-year old boy.

Reference Family Two:

One single (non family) adult male between the ages of 19 and 30.

Reference Family Three:

A male and female senior couple above the age of 70 (fixed income).

²¹ See Ivanova (2011), Hatfield (2003), and Shiell and Zhang (2004)

²² City of Revelstoke. Official Community Plan Bylaw #1950. Adopted Version, July 6, 2009. Viewed February, 2012. <https://revelstoke.civicweb.net/Documents/DocumentDisplay.aspx?ID=1217&Original=1>

Reference Family Four:

A single parent female between the age of 31 and 50 with a 2-year old toddler.

Reference Family Five:

One single (non family) older adult male aged 50 – 71 years.²³

3.3 THE MARKET BASKET MEASURE

Canada does not have an official measure of poverty nor a designated poverty line. As a result, numerous methods for measuring low income have emerged. Most prevalent among these are the Low Income Cut Offs (LICO's), Low Income Measures (LIM) and Market Basket Measure (MBM). While the distinctions are far from black and white, in general, the Low Income Measure and the Low Income Cut Offs measure relative low income. This means that these measures identify individuals with low incomes *relative* to the general population. On the other hand, the Market Basket Measure provides an absolute measure in that it details information about the actual cost of a basket of goods and services considered necessary to survive.²⁴ The distinctions are not definitive, however, because what is considered *necessary* is relative to each society. This understanding of relative necessity is an old one, finding voice in Adam Smith's "Wealth of Nations".²⁵

The Market Basket Measure has been identified as the most appropriate tool to define low income and determine costs of living for Revelstoke's reference families. One of the MBM's biggest assets is its responsiveness to local conditions, and this study maintains the position that in many respects Revelstoke's conditions are unique. The MBM has the added benefit of providing communities with the opportunity to design a basket that identifies with local values. Revelstoke's Market Basket reflects the minimum material levels residents would tolerate seeing friends, neighbours and peers live with.

3.3.1 What items are used in the Revelstoke Market Basket Measure?

The list of items that make up the Revelstoke basket is extensive. This is because an attempt has been made to identify *every* item that a family or 'non-family' (single) person must consume each year.²⁶ The categories that make up the MBM include:

²³ Note that the reason the ages and genders are specific and seemingly arbitrary relates to the nutritional inputs. Males and females in different age brackets consume different amounts of calories, and as such their food costs vary. Children of different ages will also consume more or less of a clothing and footwear budget depending on their age and related levels of physical growth.

²⁴ For an in depth discussion of Canada's various poverty measures please refer to http://action.web.ca/home/cpj/attach/A_measure_of_poverty.pdf and www.streetlevelconsulting.ca/homepage/homelessness2InCanada_Part2.htm

²⁵ Smith, Adam. *An Inquiry into the Nature and Causes of the Wealth of Nations*. Chapter 8, quoted in Galbraith, Kenneth. *The Affluent Society*. Second Edition, Revised. New York and Toronto: The New American Library, 1970. pg. 46

²⁶ For full lists of MBM items please see **Appendix B**.

Food	Clothing and Footwear	Other
Shelter (including utilities)	Transportation	
Childcare	MSP fees	
Non-MSP medical expenses	Contingency Fund	

The 'other' category includes necessary household items such as linens, cleaning supplies and hardware, as well as costs such as bank account fees and Laundromat expenditures. The other category accommodates the cost of 'social inclusion' – such as, costs associated with the less expensive sports such as soccer registration, evening childcare, school trips, and nominal family entertainment such as video rentals and trips to the community center.

Some of the major discretionary decisions that the steering committee had to make in regards to MBM items included:

- What type of transportation options were applicable for each reference family?
- How many clothing and footwear items were necessary for each family member?
- What constituted the minimal acceptable limit for entertainment or leisure for a family?

Once again, it is important to keep in mind that the Revelstoke Market Basket Measure does not attempt to determine subsistence levels of poverty (e.g. the cost of keeping an individual or family alive). Because the goal is to maintain Revelstoke as a healthy, active and engaged community, the MBM is reflective of this. As a community, minimum acceptable standards for residents and their families include ensuring they have healthy food to eat, are able to take part in low cost physical activities, and have suitable clothing, footwear and shelter to keep warm and dry in a mountain climate. Also accepted by the steering committee is the understanding that it is necessary for individuals to have basic access to dental and optometry services on an annual basis.

3.3.2 Method for Pricing Items

Once the items that make up the MBM's for Revelstoke were identified, they were priced out in local stores. The project assistant and volunteer members of the steering committee completed pricing of goods. The cost assigned to each good and service in the basket is based on the lowest available price to be found in Revelstoke for that particular item. All items were costed at their regular price, not at sale prices as these will fluctuate from year to year and are not necessarily in effect when an item must be obtained. In a few instances (particularly pertaining to outerwear), the lowest cost item was not used because it was deemed to be of particularly poor quality. It was decided by the committee that it made more sense from a practical consumer standpoint to make a greater initial investment in an item to ensure longer life. Having to frequently replace goods of the lowest quality was determined to not be the most cost effective method of consumption. Rigorous methodology was used in costing items, and it is relevant to mention that our thresholds

for clothing and footwear emerged as substantially less than those generated in similar studies for Whistler and Vancouver.²⁷

Residential rental data was compiled regularly during the months of October and November 2011. Rental rates were observed in the classifieds section of the Revelstoke Times Review, the Stoke List online classifieds, and on the websites of various property management companies. Data was entered into an Excel spreadsheet, and any identifying feature of an ad (for example phone number, email address) was recorded to avoid duplication. Data was recorded separately for one bedroom, two bedroom and three bedroom apt/houses. For all reference families the cost of shelter includes estimates of heating and hydro utilities.

The methodology for pricing food was complicated. In 2006, the Whistler Affordability Study priced 30 items in a local supermarket against the same 30 items in supermarkets in Victoria and Vancouver.²⁸ In October 2011, the same items (or lowest cost comparable) were priced in Revelstoke. Food inflation over this time period was 15.7%²⁹, so the Whistler and Vancouver baskets were adjusted accordingly to take this into account. With the adjustment of the 2006 prices to current inflationary levels, Revelstoke's food basket came out to 1.3% higher than Whistler and 6.3% higher than Vancouver.

The 2011 Cost of Eating Report provides the average cost of food based on the National Nutritious Food Basket for a range of genders and ages as well as food cost estimates for the Vancouver Coastal Health Area.³⁰ The cost of food in the Vancouver Coast Health Area is around 8% above the provincial average. Given that food costs in Revelstoke are about 6% above Vancouver food costs, it could be estimated that the cost of food in Revelstoke is roughly 14% above the provincial average. As such, 14% was added to the appropriate reference family food basket provincial averages denoted in the 2011 Cost of Eating report.

Non-MSP medical costs were based on the price of basic private health insurance premiums through Pacific Blue Cross for the given age category within each reference family.

3.3.3 Use of Tax Calculators

Once the cost of the Revelstoke Market Basket Measure was determined for each reference family, the next step was to calculate the amount of income before taxes it would take to meet that threshold (once income tax is subtracted). In other words, how much money our reference families would have to make each year to enable them to buy all the items in the

²⁷ See for example, SPARC BC's Whistler Affordability Study (2007), and CCPA Working for a Living Wage (2009)

²⁸ SPARC BC (2006). *Whistler Affordability Study*. Pg. 33

²⁹ <http://www.bcstats.gov.bc.ca/StatisticsBySubject/Economy/ConsumerPriceIndex.aspx> see chart "Consumer Price Index, annual averages, selected items".

³⁰ Dieticians of Canada (2011). *Cost of Eating in British Columbia*. P.6-8

basket. To do this, the advanced Canadian income tax calculator suggested by SPARC BC was employed.³¹ Factors that had to be considered when using the calculator included income from government transfers such as the UCCB and HST rebates. This information was compiled for each reference family using specific calculators found on the Canada Revenue Agency website, and inputted into the tax calculator.³²

3.3.4 What are the living wage calculations all about?

The concept behind the living wage is simple. In BC, the majority of families living in poverty have at least one family member working full time. This means that to large degree, the low income problem is a low wage problem. It is interesting to consider that despite its great riches, Canada is defined as a low wage country as one quarter of the nation's paid labour force works for less than two thirds of the median wage.³³ According to Statistics Canada, the median hourly wage in Canada was \$19.25 in 2009.³⁴ Thus, 25% of working Canadians were earning less than \$12.83 an hour that year. It is likely that the vast majority of these workers were not receiving healthcare benefits, labour representation, or any form of job security.

A living wage is about making enough money to be able to afford the basic necessities of life, including the ability to take part in the life of the community. It is a higher standard than the minimum wage, which is simply the minimum legal amount that an employer can pay and is only loosely reconfigured to take into account the changing cost of living. In British Columbia, employment standards legislation does not actually insist that cost of living be a factor in minimum wage policy reviews.³⁵ Living wage proponents on the other hand, reason that in a country and province of plenty it is unjust that individuals working full time are incapable of providing for themselves and their families. This philosophy is intimately related to the ideal of creating healthy engaged citizens and reducing the costs of the negative outcomes associated with poverty on society as a whole.

The living wage is calculated based on the threshold determined by the Market Basket Measure. Once the MBM threshold and income necessary to meet that threshold are known, the living wage is calculated as the hourly wage the working members of the family would have to receive based on a standard 35 hour work week to earn that particular income (including government transfers) over the course of the year.

³¹ Tax calculator accessed March 2012 <<http://www.taxtips.ca/calculator/cdncalculator.htm>>

³² Canadian Revenue Agency Tax Calculators accessed March 2012 <http://www.cra-arc.gc.ca/bnfts/menu-eng.html> For calculation, see **Appendix C**.

³³ First Call: BC Child and Youth Advocacy Coalition (2011), *2011 Child Poverty Report Card*. pg. 8

³⁴ Based on Canadian median household incomes in 2009. Accessed March 2012 <http://www.statcan.gc.ca/tables-tableaux/sum-som/l01/cst01/famil107a-eng.htm>

³⁵ Human Resources and Skills Development Canada. Accessed April 2012, at <http://srv116.services.gc.ca/dimt-wid/sm-mw/intro.aspx?lang=eng>

3.4 THE NUMBERS

3.4.1 Reference Family #1

- Two parents aged 31 to 50, a 15-year old girl and a 9-year old boy.
- Shelter estimate is based on a 3-bedroom apartment or home.
- Transportation costs are based on the estimated purchase, operation and maintenance costs of a used vehicle over a five-year term and two commuter bicycles.

Table 6 - Reference Family #1 - Market Basket & Living Wage

Good/Service	Monthly	Annually
Food	\$963.86	\$11,566.32
Shelter	\$1813	\$21,756
Clothing and Footwear	\$217.93	\$2,615.16
Transportation	\$400	\$4,800
Other	\$632.42	\$7,589.04
Childcare	\$220	\$2,640
MSP	\$128	\$1,536
Non MSP Health Expenses	\$123	\$1,476
Contingency	\$181	\$2,172
Total	\$4,679.21	\$56,150.52
Gross income required		\$66,000
Living Wage		\$17.75/hr.

3.4.2 Reference Family #2

- Single Male, age 19-30.
- Shelter estimate is based on a room in a shared house. Transportation estimates based on cost of monthly bus pass, two taxi rides a month and used commuter bicycle.

Table 7 - Reference Family #2 - Market Basket & Living Wage

Good/Service	Monthly	Annually
Food	\$367.38	\$4,408.56
Shelter	\$636.83	\$7,641.96
Clothing and Footwear	\$49.99	\$599.88
Transportation	\$80	\$960
Other	\$298.5	\$3,582
Childcare	N/A	N/A
MSP	\$64	\$768
Non MSP Health Expenses	\$37.17	\$446
Contingency	\$100	\$1,200
Total	\$1,558.28	\$19,606.40
Gross income required		\$21,700
Living Wage		\$11.92/hr.

3.4.3 Reference Family #3

- Retired couple aged 70+.
- Shelter estimates are based on a two-bedroom apartment.
- Transportation costs are based on the estimated purchase, operation and maintenance costs of a used vehicle over a five-year term.
- A 'living pension' calculation determined that monthly income including OAS, CPP and Pension would have to be about \$3050.00 per month.

Table 8 - Reference Family #3 - Market Basket & Living Wage

Good/Service	Monthly	Annually
Food	\$513.72	\$6,164.64
Shelter	\$1,287	\$15,444
Clothing and Footwear	\$97.93	\$1,175.13
Transportation	\$360	\$4,320
Other	\$291	\$3,492
Childcare	NA	NA
MSP	\$116	\$1,392
Non MSP Health Expenses	\$270	\$3,240
Contingency		\$1,219.20
Total	\$2,935.65	\$35,227.80
Gross income required		\$36,625
Living Pension		\$3,050.00/month

3.4.4 Reference Family #4

- Single parent female aged 31-50, with a 2-year old toddler
- Shelter estimates are based on two-bedroom apartment or home.
- Clothing and footwear does not include child's needs. Child's clothing and footwear included in 'other' category
- Transportation costs are based on the estimated purchase, operation and maintenance costs of a used vehicle over a five-year term.
- The Gross Income and Living Wage are based on the assumption that the parent is receiving a full subsidy for childcare. If the parent is not eligible for child care subsidies the cost of child care increases the MBM by 20%³⁶.

³⁶ For a more complete discussion of child care issues see pages 23-24 below.

Table 9 - Reference Family #4 - Market Basket & Living Wage

Good/Service	Monthly	Annually
Food	\$399.17	\$4790.04
Shelter	\$1287	\$15,444
Clothing and Footwear	\$47.93	\$575.16
Transportation	\$360	\$4,320
Other	\$466.97	\$5,603.70
<i>Childcare</i>	<i>\$882</i>	<i>\$10,584</i>
MSP	\$116	\$1,392
Non MSP Health Expenses	\$97.91	\$1,174.92
Contingency	\$144.68	\$1,736.24
Total	\$3,801.66	\$45,619.92 (with childcare)
Gross income required		\$38,000 (without childcare)
Living Wage		\$20.87/hr.

3.4.5 Reference Family #5

- Single older male aged 50 to 71 years.
- Shelter estimates are based on a one-bedroom apartment.
- Transportation costs are based on the estimated purchase, operation and maintenance costs of a used vehicle.

Table 10 - Reference Family #5 - Market Basket & Living Wage

Good/Service	Monthly	Annually
Food	\$266.78	\$3,201.36
Shelter	\$920.86	\$11,050.63
Clothing and Footwear	\$49.99	\$599.88
Transportation	\$360	\$4,320
Other	\$298.50	\$3,582
Childcare	N/A	N/A
MSP	\$64	\$768
Non MSP Health Expenses	\$67	\$804
Contingency	\$85	\$1,020
Total	\$2,112.13	\$25,345.56
Gross income required		\$30,800
Living Wage		\$16.92 /hr.

3.5 DISCUSSION OF FINDINGS

A comparative analysis of the Market Basket Measure thresholds with the taxfiler data indicates that many in Revelstoke are struggling to meet their basic needs. The median income for families and non-family persons in the fiscal year 2009 was \$50,560 before tax, while the median income for single parent led families was \$36,890. Given that a before tax income of over \$56,000 and \$45,000 respectively are required for these family units to meet their basic needs, it seems clear that many are currently incapable of doing so.

Using 2009 before tax data, the table below reveals the overall number of taxfilers in each category with incomes below the Market Basket Measure. The multiplier described the SPARC BC's guidebook for conducting affordability studies is used to determine the cost of living needs for family units with additional children in each category³⁷.

Using the Low Income Measure, the Taxfiler data reported 610 of all taxfilers were considered low income – nearly 17%. However, using the Market Basket Measure as a threshold, this number nearly doubles to **1170 family units or 32.4% of all taxfilers in Revelstoke**. Even more concerning, is the number of low-income families falling far below the MBM thresholds for before tax income. Furthermore, in 2009 the median income for all families and individuals considered low income (using the low-income measure) was \$12,460, suggesting such family units must be surviving at nearly subsistence levels. These families would not be capable of accessing healthy nutritious food or taking part in the life of the community.

Table 11 - Number of Taxfilers at or below Market Basket Measure

Family Unit	Gross Income required for MBM	Total Taxfilers (2009)	Number of Taxfilers at or below MBM
Non-family Persons	\$30,000	1370	730 < \$30,000
Couple Families	All	1880	
- No children	\$36,000	940	140 < \$35,000
- 1 - 2 children	\$56,200	810	60 < \$35,000
- 3 children	\$64,630	130	20 < \$60,000
Lone Parent Families	All	360	
- One child	\$40,000	230	130 < \$40,000
- 2 children	\$50,430	100	60 < \$50,000
- 3 children	\$59,860	30	30 < \$40,000
TOTAL			1170 (32.4%)

Housing is perhaps the most critical issue facing Revelstoke within the context of affordability. While real estate and rental prices may be less costly than in larger urban centers such as Kelowna, Vancouver and Victoria, local earning potential is lower and unlikely to increase at a similar rate to real estate and development costs. As well, these

³⁷ SPARC BC, (January 2010), *How to Understand the Cost of Living in your Community: A Guidebook to Conducting Affordability Studies*.

cities have a larger pool of inexpensive properties and subsidized housing. As previously noted, **food costs** were calculated to be 14% above provincial averages. In fact, the table below reveals that for most of the reference families, the cost of food and shelter makes up a significant proportion of their monthly costs – well over 50%.

Table 12 - Shelter & Food as a Proportion of Monthly Costs

Reference Family	Type of Housing	Shelter as a proportion of monthly costs (%)	Food as a proportion of monthly costs (%)	Combined Shelter & Food as a proportion of monthly costs (%)
Two parents aged 31 to 50, a 15-year old girl and a 9-year old boy.	3 bedroom apartment or home	38.8%	20.6%	59.4%
Single Male, aged 19-30	A room in a shared house	39%	22.5%	61.5%
Retired couple, aged 70+	Two bedroom apartment	43.8%	17.5%	61.3%
Single-parent female aged 31-50, Child aged 2	Two bedroom apartment	44.8%	13.9%	58.7%³⁸
Older single adult male	One bedroom apartment	43.6%	12.6%	56.2%

For all families with children under 12 years of age, **child care costs** are a concern. For a single parent or dual income working parents with children needing child care, there exists a major 'catch 22' – in order to make enough income to meet their needs, they must be earning a minimum of about \$40,000 a year. Yet at that income level, the working parent is no longer eligible for child care subsidies. As soon as eligibility for child care subsidies is lost, the cost of child care – even for just one child – increases the overall cost of their market basket dramatically. Despite claims that the economy is recovering, the number of children accessing the Revelstoke Food Bank has continued to rise into 2011. For many families experiencing low wages and a high cost of living, the cost of childcare can be difficult. In the 14 country OECD, a group of the richest economies in the world, Canada ranks last in public dollars spent on childcare.³⁹ While childcare subsidies do exist for families in the most straightened circumstances, there is always a parent portion payable and for many middle-income families the cost of child care can be an enormous burden.

The current income threshold for child care subsidies if the child is attending licensed child care is \$38,000, and only \$21,000 if the child is going to a non-registered child care provider (e.g. family or friend). For school-aged child care, the household income threshold

³⁸ This is assuming that child care costs (\$924/month) are being fully subsidized (\$635/month).

³⁹ Richards, Cohen, Klein, & Littman (2008), *Working for a Living Wage: Making paid work meet basic family needs in Vancouver and Victoria*. pg. 21.

is also only \$21,000 and the parent qualifies for much less of a subsidy. However, a social worker referral can enable very low income families to access full child care subsidies through another channel. For current eligibility requirements see <http://www.mcf.gov.bc.ca/childcare/eligibility.htm>.

The Revelstoke MBM clothing and footwear threshold was notably lower than similar studies performed in other BC municipalities. Part of the reason for this is the current availability locally of a fairly wide variety of goods at discount stores Fields and The Bargain Store. With the closure of the Fields Store in May, a major source of affordable clothing and footwear ceases to be available to low-income residents. With the bulk of the new retail entities catering to the resort industry and its tourism driven prices, clothing and footwear affordability could become a major issue for some residents, driving more residents to shop out of town.

3.6 VOICES OF EXPERIENCE – AFFORDABILITY CHALLENGES FOR LOCAL RESIDENTS

During the month of February, a series of interviews were conducted with social sector front line workers as well as lower income residents from a variety of backgrounds. When asked to describe the most significant affordability issues that clients are struggling with, 14 out of 17 service providers stated that housing was one of the biggest challenges. The high cost of food, lack of well paid, secure, year round employment, and the cost of medication and supplementary health care services like optometry and dentistry were also listed as major challenges. Wages are low compared to the cost of living. Income assistance, disability, and OAP/ CPP (if not subsidized by a private pension), do not cover the cost of living. Service providers emphasized that many people are living in very restricted circumstances, and many live from pay cheque to pay cheque. People are forced to make difficult choices. For example:

- Eating well or paying the hydro bill.
- Making sure there is food in the fridge or getting a phone.
- Not taking medications because of lack of funds, or on the flip side, going without food or other necessities in order to pay for medications.
- Going into debt to pay the grocery bill.
- Staying in Revelstoke or find a better paying job elsewhere.
- Returning to an abusive situation because of lack of resources.
- Returning to drug & alcohol addictions because of poverty-induced stress.
- Choosing to live in substandard conditions because it is affordable.

Other challenges noted by service providers include the following:

- For people who have few resources, an unexpected crisis throws off any delicate balance that has been achieved and quickly becomes a barrier to accessing services and programs.

- It is much harder to cope when faced with an emergency. Often, there is no insurance or if they are insured, there are no resources to pay up front for items that need to be replaced (e.g. in case of fire), in order to be reimbursed.
- Some families are very good at keeping their poverty hidden and believe it is shameful to ask for assistance.
- For children and youth living in poverty, it is very challenging to 'fit in' at school. This is very stressful for a student. There is a small window to access youth, in particular, to provide support and affect change. Once they withdraw to 'the fringe' the challenge increases. The older a youth becomes, the more pressure there is to fit in.
- As previously mentioned, the closure of the provincial Ministry of Human Resources office in 2002 has had a significant impact on accessing government programs and subsidies, making it much more challenging and complicated.
- Cash advance centres will give an advance on a pay cheque, but charge high fees that can initiate a cycle of debt.
- The increase in the seasonal nature of work in Revelstoke also has created seasonal poverty.
- With the regionalization of many services residents are at a geographic disadvantage in terms of access.
- Immigrant residents for whom English is a second language face significantly increased barriers. Doors close.
- The stress of living in poverty makes it very challenging to function and participate in programs.

The following quotations are from low income residents themselves:

- *I'm making \$15/hr. even though I have a trade – in a larger centre I would be making \$25/hr., which is the industry standard, but I want to live here because of my kids.*
- *It's hard to find a decent paying job*
- *Fields is closing – now it will be hard to buy affordable clothing for my kids.*
- *I don't drive so never make it out of town.*
- *Waitressing, the shoulder season is really slow & it affects my income.*
- *I have just enough to pay my rent (\$1700/mo. for a 3 bedroom apartment in a house) & food & medication - Pharmacare only covers half & I still pay \$200/mo. for my prescriptions for a chronic medical condition.*
- *Car insurance is really high here compared to Ontario.*
- *I am too embarrassed to go to the Food Bank.*
- *I miss PT Market.*
- *I really want to stay here but I don't think I'll ever be able to buy a house.*
- *I wish groceries were cheaper.*
- *I am 'the working poor'.*
- *I want to be part of the community, but financially it's hard.*
- *I have no room for error – last year I injured my knee & couldn't work – I was getting \$150/week on EI. What happens if I get sick or have an accident?*

- *Health Care is becoming more privatized – I just went to the dentist for the first time in five years.*
- *We need a Ministry office in town – Disability or IA recipients don't have enough money to get a phone, but you have to phone, then you have to wait. Always back & forth. Don't know if you are missing paperwork. A vicious circle.*
- *I don't talk about my poverty, even though it's stressful on a daily basis I try & ignore it.*
- *I receive \$906/month for disability and my rent is \$600, it includes heat & hot water but not other utilities – when I moved in, it was really disgusting & the landlord is really hard to get a hold of, I had to clean for hours before moving in.*
- *I can get by, but we have a line of credit that we use for big purchases. We own our home but it's getting older so we've had to do some necessary renovations – we put it on the line of credit. Now if something happens & I have to move, I don't know if I will be able to afford something else even if it's smaller. Plus it's hard to do the upkeep on a large property so we have to pay someone to do it for us – this is expensive.*
- *Hydro keeps going up.*
- *I don't drive but use the city bus – this really limits our activities in the evening.*
- *I have a degree and I'm making \$12/hr. Also it's just a temporary job.*
- *The current housing prices are more than my pay cheque. The only way I can live here is because my parents took me in (with child). This changes the hierarchy of the family.*
- *Since becoming a single parent it's been very hard emotionally – my greatest stress is not being able to provide for myself & my child & feeling inadequate – there is both my own & society's notion of what I should be able to provide.*
- *I don't fit the 'definition' of someone who lives in poverty (I have no drug addictions or mental health issues or employment barriers).*
- *MSP premiums don't cover prescription drugs – really hard to budget for if something goes wrong. So I don't go to the doctor. Once I let it go too long & ended up in the hospital.*
- *I own my trailer, but I'm not sure where property taxes are going to stop.*
- *Finding out about Government supports was really difficult.*
- *Food is the greatest expense – good food is important to staying healthy. Not much left over for anything else.*
- *Prices of everything went up (food, rent, hydro) with the arrival of the ski hill – it feels as though the town cares more about tourists than the citizens.*
- *Car insurance is expensive, property taxes, insurance – the things you have to pay for in big lump sums are really hard.*
- *I feel like I'm drowning in poverty silently to save face.*

PART FOUR: ASSETS INVENTORY

Many low income residents have a variety of personal strategies for making ends meet. These include:

- Having roommates to help cover the cost of rent, utilities, and food (this has been more of an option for younger residents without children, although there is an increasing number of single parents who share houses to offset housing costs).
- Eating at home (rather than out) and creating ‘stay at home’, indoor entertainment options.
- Walking, biking or taking the bus rather than driving a vehicle.
- Shopping at the Thrift Store (“*Everything I own is second-hand*”).
- Not using a credit card and trying their best to avoid debt.
- Buying groceries in Salmon Arm if they can get there.
- For seniors, taking on a part-time job to supplement their pension.
- Saving a little every month to pay property taxes.
- Looking for sales when grocery shopping.
- Going to garage sales.
- Learning to live within their means (“*It’s important not to expect more than you can afford*”).
- Educating themselves on government programs – not only having the awareness, but how to access them.
- Cutting things out of life that aren’t absolutely necessary (e.g. hair cuts, cable TV, a car).
- Asking family for necessities rather than ‘frills’ for birthday and Christmas presents.
- Sharing babysitting with other young families.

In spite all of the above, interviews with low income residents reveal a general optimism and positive feeling about living in Revelstoke. As one resident notes, “*Despite everything, my quality of life is pretty good*”. Another said, “*It’s a great place to raise a family*”, while yet another claimed, “*It’s a small town, I don’t mind walking to work*”. It is likely that this optimism stems from the numerous local assets, supports and programs that have been developed over time. For poverty reduction within the local sphere of influence, it is important to look at what Revelstoke is already doing in order to determine how best to move forward.

4.1 LOCAL PROGRAMS AND STRATEGIES

For a comprehensive description of local programs and strategies to decrease barriers for low income residents, see **Appendix D**. The following is a brief description of services provided through the mandate of a number of organizations:

- Firstly, there are a number of free community directories that describe community programs and services, from the Prenatal Directory to the Seniors Resource Guide. Most of these directories are updated regularly and available in hard copies distributed around the community, as well as online.
- Through BC Housing, there are a total of 94 subsidized (social) housing units for seniors, aged 55+ and disabled residents.

- Interior Health provides a full spectrum of health care services, including Emergency and Acute Care, Mental Health and Substance Use services, Public Health, and Home & Community Care.
- A number of community-based organizations provide a variety of support services for families, children, youth and seniors including universal access to counselling.
- Revelstoke has a drop-in, universally accessible sexual health (SAFER) clinic.
- Emergency services include the Women’s Shelter, Emergency Social Services and Victim Services.
- Community Connections (Revelstoke) Society has taken the lead on provision of a Food Bank and a number of free support services for low income residents including the Social Justice Advocate, Housing Outreach Worker, a Tenant Support Worker for residents of one of the BC Housing buildings, and Project Prom (free formal wear for youth for special events).
- The Early Childhood Development Committee has worked hard to successfully implement numerous programs based on a philosophy of early intervention and universal access, building community partnerships to support the development of the whole child and “creating the best possible environment” for children in Revelstoke.
- Residents have access to a variety of literacy programming including those offered by the Columbia Basin Alliance for Literacy, Okanagan College (including the Volunteer Adult Literacy Tutoring program), and Seniors Centre computer tutorial workshops.
- The English as a Second Language Settlement Assistance Program (ESLSAP), also based out of Okanagan College, provides literacy-based support for adult immigrants to the area.
- Employment and self-employment supports and programs are offered through the Work BC Employment Services Centre and Community Futures.
- For low cost shopping, the Hospital Auxiliary Thrift Store, and the Anglican Church Thrift Store provides excellent options. There are also a number of consignment stores in town where used good quality goods can be purchased at a lower cost.

As well, a myriad of organizations – from churches to the school district, volunteer or otherwise – are making an incredible amount of extra effort to support residents with financial or other barriers:

- There is cross-referral where multiple organizations work together for the benefit of a client, child or family in need.

- There is a high level of advocacy. Almost all the service providers interviewed advocate for the benefit of clients to ensure access to government programs, including help filling out forms, time on the phone, and ensuring all the necessary paperwork in place – whether it is their mandate to do so or not.
- Numerous service providers and medical practitioners do home visits.
- A number of service providers provide outreach to improve accessibility to services, for example, at the Food Bank, Community or Seniors Centre, or within schools.
- Many programs are offered at no or low cost to ensure universal accessibility, and some organizations have implemented their own transportation to ensure clients with no transportation options can access programs.
- Generally, service provider feedback indicates that the amount of extra support required is directly related to income.
- The City of Revelstoke recreation pass for low income individuals and families ensures free access to the arena and aquatic centre, and a 50% discount off city-run parks & recreation programming. As well, the City has lobbied successfully to BC Transit and in the fall 2012, the community will experience significant improvements to the public transit system for both frequency and convenience of daytime transit service.

4.2 PROVINCIAL AND FEDERAL GOVERNMENT PROGRAMS

Canadian citizens pay taxes to municipal, provincial and federal governments and in return receive a wide array of public services that significantly impact their quality of life and standard of living – health care, education, public roads, pensions and the like. Since the Second World War, the higher levels of government have also provided a variety of programs that address poverty including employment insurance, income supports, and affordable housing. However, since the late 1980's (and particularly in the past 10 years), this 'social safety net' has been steadily eroded for a variety of reasons. Research has shown that in Canada, tax cuts are directly exacerbating inequality – in fact, 75% of Canadians would lose as a result of a 1% income tax cut forcing an equivalent reduction on education and health services spending⁴⁰.

Appendix E lists current provincial and federal programs. As well, consider the following:

- Income tax returns are necessary to access most, if not all, government subsidies and programs.

⁴⁰ Mackenzie, H. & Shillington, R. (April 2009). Canada's Quiet Bargain: The benefits of public spending. Canadian Centre for Policy Alternatives. growinggap.ca

- Employment support programs like Youth Skills Link & Experience Works tend to be 'one off' programs depending on funding.
- On October 1st, 2002 the provincial government closed the Ministry of Human Resources office in Revelstoke. Among a myriad of changes, this closure had one of the most significant impacts in terms of access. All access is now either via telephone through a call centre or by computer. Applications for Income Assistance must be completed online. Yet many low income residents cannot afford the cost of a telephone or computer.
- It is extremely challenging to navigate the BC government website to find programs and subsidies to support residents who are struggling to meet their needs. There is no central website online that lists them all.
- Service providers report that the telephone call centres to access provincial government supports can be very challenging to deal with.
- Many clients have limitations that are barriers to 'navigating the system'. Issues are compounded by the fact that call centre personnel get confused if dealing with a client with mental health issues; call centre personnel react as if clients should know exactly how to be proceeding when, in fact, they don't.
- It makes a significant difference if it is a service provider on the phone advocating for a client, but there are still wait times and difficulties.
- In recent years, there has been a marked increase in the number of individuals being denied disability status (both federally & provincially).
- The time it takes to apply for disability has tripled.
- Some programs are offered only in the lower mainland or larger centres so are not accessible to Revelstoke residents (for example, an Emergency Shelter or Transportation Assistance attached to lower mainland operators).
- Service provider feedback indicates that high numbers of immigrants are turned down for the provincial nominee program.

4.2.1 Recent Employment Insurance Developments

Employment Insurance reform is underway in Ottawa and potential local impacts warrant discussion. The recent budget implementation bill, C-38, which lumps together seemingly disparate legislation from environmental assessments and aboriginal land use to telecommunications and immigration, also moves EI rules out of the legislative arena (requiring parliamentary approval) and into the regulatory realm (amendable by cabinet

alone)⁴¹. While specifics remain elusive, it seems that the federal government is preparing to alter some of the long standing fundamental EI principles that tend to favor workers in areas where seasonal work represents a larger proportion of overall economic activity. It is very apparent from the historical EI recipient data presented above that men, in particular, are very affected by the seasonal nature of work in Revelstoke and area.

It is not necessarily changes to eligibility and longevity standards that pose a threat to Revelstoke's economy, but rather increasingly strict criteria for accepting work outside of one's field of expertise and wage standard. If passed, the new rules will force EI recipients to apply for and accept any work that is available in the region, regardless of the wage or working conditions provided. For Revelstoke, where vacant jobs are scarce or fiercely competitive depending on the season, these moves could result in depopulation and loss of economic activity as EI payments are removed from the local economy.

Regardless of ones political assessment of the situation, the imminent changes will have implications in terms of poverty in Revelstoke. David Gray, an EI expert at the University of Ottawa suggests that the current EI system has been "thoroughly internalized by the job market" and creates disincentives for recipients to take available work. He hopes that the new rules "will encourage Canadians to move in order to find work"⁴². This sentiment parallels recent comments from Immigration and Citizenship Minister Jason Kenney, who recently unveiled new foreign temporary worker regulations at the Halifax Chamber of Commerce. Minister Kenney commented that the EI and immigration systems must be closer intertwined into a demand based rather than supply based system, which translates into workers having less autonomy over decision making while job seeking⁴³. The subtext for Revelstoke is that workers who have gainful seasonal employment may be forced to leave town for continued work or have their benefits withdrawn while not working. And if they leave town, will they return? This represents an ideological shift, which elevates workforce participation as the ultimate principle in Canadian life – at a potentially significant cost to communities.

At the end of the day, both individuals and communities come face to face with all of these higher-level changes in policy and procedure, from job cuts to accessing income supports.

PART FIVE: THE COST OF POVERTY

5.1 THE PERSONAL COST

⁴¹ Coyne, Andrew (April 30, 2012) "Bill C-38 shows us how far Parliament has fallen" *The National Post*. <http://fullcomment.nationalpost.com/2012/04/30/andrew-coyne-bill-c-38-shows-us-how-far-parliament-has-fallen/>

⁴² Curry, Bill (May 14, 2012) "EI reform set to redefine 'suitable' work for job seekers" *The Globe and Mail* <http://www.theglobeandmail.com/news/politics/ei-reform-set-to-redefine-suitable-work-for-job-seekers/article2432675/>

⁴³ Ross, Selena (April 19, 2012) "Proposed immigration reform sparks worry" *The Chronicle Herald* <http://thechronicleherald.ca/novascotia/88403-proposed-immigration-reform-sparks-worry>

The personal quotations and service provider input above describe the uncertainty and stress of people living in poverty in Revelstoke. Shame, keeping poverty hidden, not accessing services because they don't want to ask, having to make very difficult choices, family breakdown, putting oneself at risk in a variety of circumstances, not being able to go out or participate in community life – this is the reality of those who are struggling to make ends meet.

Service providers note how quickly a person's situation or circumstances can change, particularly if the main income earner in a family can no longer work (e.g. through accident or illness).

There is a growing body of research that indicates income and social status are important 'social determinants of health', and that Canadians at the bottom of the economic ladder are more likely to die from just about every disease than the more well off⁴⁴. Control of one's circumstances and personal decision-making is a basic need and poverty "is consistently linked to poor health, lower literacy, poor school performance for children, more crime and (as pointed out above) greater stress for family members"⁴⁵. Further, a "lack of control over ones circumstances and other psychosocial aspects such as occupational grade or class are the main drivers in mental and physical health inequalities"⁴⁶. It is important to note that for children living in poverty poor nutrition affects healthy development, which in turn can affect learning, self-esteem and so on as they get older.

Stable housing is so critical to the well-being of individuals and families that a "housing first" philosophy is emerging as best practice for municipal social services in many jurisdictions.⁴⁷ This framework for support services espouses the view that no other area in a client's life such as mental health or employment can be addressed until housing is stabilized.

5.2 THE COST TO COMMUNITY AND SOCIETY

So, how does the tremendous cost of poverty for individuals translate into costs for the community at large?

- If over 30% of Revelstoke's residents do not have a disposable income they will not be contributing as much as they could be to the local economy. This sheds new light on 'Shop Local' campaigns.

⁴⁴ Raphael, Dr. Dennis (June 2002), *Poverty, Income Inequality and Health in Canada*. School of Health Policy & Management, York University.

⁴⁵ Canadian Centre for Policy Alternatives, (July 2011), *Summary: The Cost of Poverty in BC*.

⁴⁶ Ivanova, Igluka. (2011), *The Cost of Poverty in BC*. Vancouver: The Canadian Centre for Policy Alternatives, pg. 22

⁴⁷ Edmonton Social Planning Council. (Fall 2011), *The Factivist: Municipal Poverty Reduction Strategies*, pg. 2

- Given the above assessment of the impacts of poverty on health and well-being, it is important to consider the loss of productivity to local businesses through sick days or parents having to leave work to care for infirm children.
- The cost of individual poverty can extend to parents and grandparents who continue to support family members, rippling outwards to affect the disposable income of close friends or relations in the community.
- It is important to consider the cost of social exclusion. Those who are facing poverty are completely caught up in meeting their basic needs. They do not have time or personal resources to volunteer or contribute to the community; they cannot afford to make environmentally conscious decisions (e.g. buying new energy efficient appliances).
- Service providers in Revelstoke are spending an inordinate amount of time advocating for client access to government programs and services (see Assets Inventory), whether or not it is their mandate to do so.
- If seasonal workers are unable to access employment or income supports in Revelstoke during the 'off' seasons, the end result could be not only an increase in seasonal poverty but also an out-migration of both skilled and unskilled workers, resulting in a further decrease of the resident population and increase in the transient worker population to supply the busy months (July & August, December to April) with a seasonal labour force. Potentially, this could compromise the social integrity of the community.

5.2.1 Inequality

Inequality warrants a brief discussion. Inequality in a community can have both social and economic impacts. There is clear evidence that in BC between 1989 and 2009, the income of families below the middle decile has dropped or remained on par, while the income of families above the middle decile has increased – at some levels, fairly dramatically. This means that ‘the rich get richer whilst the poor get poorer’. Income inequality “can diminish economic growth if it means that the country is not fully using the skills and capabilities of all its citizens or if it undermines social cohesion, leading to increased social tensions...high inequality raises a moral question about fairness and social justice”⁴⁸ As well, inequality has been shown to have negative impacts not only on the health of the people at the lower end of the economic ladder, but also on those in the upper end – the larger the gap, the poorer *everyone’s* health is⁴⁹.

⁴⁸ Fist Call BC (2011), *2011 Child Poverty Report Card*. Page 18.

⁴⁹ From, “Deciding what should be counted in Community Health: A Social Determinant of Health Perspective” (Oct 2010) – A one-day workshop with presenters: Eric Kowalksi & Theresa Hermary from Interior Health.

Inequality in resort communities can be an issue and in Revelstoke there has been some discussion around a perceived tension between 'locals' and 'newcomers' that has emerged since the development of Revelstoke Mountain Resort. The root cause of this tension seems to have 2 components. One is that people who have no relationship with the resort – either through work or recreation – feel disassociated. The development is happening beyond their perceived control. Indeed, the development is going for a very high-end 'look', with condos and land sites well beyond the means of even wealthy local residents. The second component appears to be that newcomers associated with the resort - either employees or visitors – have become 'scapegoats' for the impacts of other influences like the poor economy. Jobs in some of the traditionally reliable local industries are less readily available, and jobs in the growing service/hospitality sector are often low wage and lack security and benefits. The local cost of living has gone up, at times there is more competition for even these lower paying jobs, and the end result is increased *inequality* between those who can afford to live in the community and those who cannot – but want to. This has implications for both the social and economic integrity of the community. On both fronts, Revelstoke strives to remain diverse and inclusive. The more disparate people's incomes are, the more a community is divided. As the community moves forward, it will be critical to track these impacts.

5.2.2 The Big Picture

The Canadian Centre for Policy Alternatives' report on the Cost of Poverty in BC determines that the overall cost of poverty outcomes in BC is \$8.1 to \$9.2 billion, including⁵⁰:

- \$6.2 to \$7.3 billion in lost economic activity, with the largest cost being in the form of lost productivity and foregone earnings.
- \$1.2 billion to the public health care system.
- \$745 million in crime costs.

Further, it is estimated that Canadian households pay around \$2,300 per year on poverty-related costs⁵¹. In this light, both preventative and proactive measures make sense – even at a local level. The cost of the outcomes caused by poverty has negative consequences for the entire community, and coming up with reasonable solutions within the local sphere of influence is in everyone's best interests.

⁵⁰ Canadian Centre for Policy Alternatives, (July 2011), *Summary: The Cost of Poverty in BC*

⁵¹ Regional Municipality of Waterloo, (June 2010), *Building Resilient Communities: Understanding the Role of the Regional Municipality of Waterloo in Poverty Reduction*. Social Planning, Policy and Program Administration, The Regional Municipality of Waterloo.

PART SIX: POVERTY REDUCTION STRATEGIES

6.1 WHO IS INVOLVED?

During the evolution of this project, it has become evident that it is highly unusual for a small community the size of Revelstoke to undertake a poverty reduction strategy. While it is true that the federal and provincial governments are responsible for many of the supports that make an attempt to lift families and individuals out of abject poverty, local government can play an important role as well. Municipalities have a say on critical issues such as affordable housing, rental bylaws, transportation, policing, and access to leisure and cultural programs. In fact, when the entire community is taken into consideration, local government has a critical social role:

Local governments are in a position to promote awareness of the pressing social needs in the community and of the importance of social investment. They can foster a sense of responsibility for social well-being among all sectors including business, community groups and other levels of government. They can help build relationships among the diverse organizations and sectors that comprise the community. They can integrate more effectively the services that they themselves provide... More specifically, there are several roles that local governments can play in creating vibrant communities. These include exemplary employer, service provider, investor, leader and champion, convener and partner⁵².

Local service providers and community organizations that regularly work on the ground have rich knowledge and understanding of specific circumstances and conditions not necessarily visible to physically distant policy makers. In smaller communities in particular, local service providers are aware of the programs and services offered by their peers, and are thus uniquely positioned to avoid redundancies, increase service efficiency and enhance collaboration.

As noted above, the prevalence of poverty significantly impacts the local economy, and therefore directly impacts local businesses. “The Business Case for Paying a Living Wage” asserts that there are not only the obvious benefits for those receiving a living wage, but a plethora of benefits for living wage employers, including⁵³:

- Decreased employee turnover, and cost savings for staff hiring and training.
- Improved job quality, productivity and service delivery, including lower absenteeism.
- Stimulation of consumer spending, which benefits the broader economy.

⁵² Torjman, S. & Leviten-Reid, E. (March 2003), *The Social Role of Local Government*. Caledon Institute of Social Policy, page 6.

⁵³ www.firstcallbc.org/pdfs/lw/business%20case.pdf

- Greater corporate social responsibility and reputation within the community.

The business community, the Chamber of Commerce, and all employers in general are impacted by poverty and as such need to be involved in the implementation of proactive measures to reduce poverty at a local level.

Finally, there are the citizens themselves – individuals, families, youth, seniors, residents who are struggling to meet their needs as well as those who are not. Poverty is a community-wide issue and touches everyone. Revelstoke is a small enough community that the whole area can be considered one ‘neighbourhood’. What is the best way to partner together to bring about change?

For individuals, the idea of hope is significant to moving forward. As a community, strong community partnerships are the key to moving forward. Examples of successful initiatives include⁵⁴:

- The Community Social Planning Council of Greater Victoria Quality of Life Challenge has taken the lead on a wide range of local activities including research, community engagement leading to partnership development and focused advocacy and action to reduce local poverty rates. Three priority areas are sustainable incomes, housing and community connections.
- The Newton Advocacy Group Society & Project Comeback in Surrey has focused on poverty law assistance, housing and income support, welfare advocacy program, women’s empowerment & pre-employment programs. Project Comeback helps clients find housing & financial assistance to pay damage deposit & first months rent. Partnerships with local businesses help individuals acquire full-time sustainable employment to permanently break the cycle of homelessness.
- The Terrace Anti-Poverty Group Society provides welfare, disability and tenancy advocacy, Free Income Tax, a Free Store (like a Thrift Store but everything is free), two community gardens, Children’s Christmas tree Campaign, and Food share program, and includes a partnership that allows the Society to have free food available daily plus a dental access fund.

The Vibrant Communities Canada initiative called poverty ‘the most complex issue of our time’ and determined that because of this inherent complexity, solutions must be comprehensive in their scope. The initiative followed and supported the poverty reduction

⁵⁴ Graham, Atkey, Reeves, and Goldberg (SPARC BC, Social Development Report Series 2009), *Poverty Reduction Policies and Programs, The Best Place on Earth?: Contemporary and Historical Perspectives on Poverty Reduction Policies and Programs in British Columbia*. Commissioned by the Canadian Council on Social Development.

efforts of six cities over a number of years, and at the end of the day, found that successful local poverty reduction contained five basic elements⁵⁵:

1. *Poverty is better addressed when reduction, not alleviation, is the goal.*
2. *Poverty is more effectively addressed by multisector leadership and collaboration, involving business, government, and non-profit leaders as well as people with first hand experience in living in poverty.*
3. *Poverty reduction is more effective when comprehensively focused on the interrelated cause-and-effects of poverty as opposed to isolated and unrelated efforts to address symptoms.*
4. *Poverty reduction is more effective when built on local assets as opposed to looking for solutions from outside the community.*
5. *Poverty reduction efforts are more productive when they are part of an ongoing process of learning, evaluation, and change rather than the pursuit of a silver bullet.*

6.2 COMMUNITY GOALS & RECOMMENDED ACTIONS

The following community goals and recommended actions strive to incorporate the above elements, particularly by attempting to build on the strength, initiative and assets already in place. They have not been pulled from ‘thin air’ but rather through research and community consultation. Although most recommendations have a local focus, one part of moving forward is adding Revelstoke’s voice to lobby the higher echelons of government to take responsibility for not only erecting barriers to accessing programs and supports but also being a direct cause of the severest poverty in BC communities.

The first recommendation – to form a multi-sector Poverty Coalition (PC) – forms the basis for many of the recommended actions that follow. This ‘round table’ concept will provide a forum for working together to build local assets and effect change.

Acronyms – in order of appearance:

PC (Poverty Coalition)	UBCM (Union of BC Municipalities)
CC (Community Connections)	IH (Interior Health)
NCES (North Columbia Environmental Society)	RCSDC (Social Development Committee)
RLAC (Revelstoke Literacy Action Committee)	
CBAL (Columbia Basin Alliance for Literacy)	

⁵⁵ Cabaj, Mark, Editor (2011), *Cities Reducing Poverty*. The Tamarak Institute, Waterloo, Ontario, page 7

Community Goal #1: Improved information sharing, networking & communication on poverty reduction goals and strategies.

Recommended Actions	Comments	Leader
Form a multi-sector poverty coalition (PC) to take the lead on addressing local challenges and raising awareness.	It is important to work together even more closely to support individuals and families in need, and promote knowledge of local, provincial and federal programs and assets.	All Social Dev Coordinator to take initial steps
Promote knowledge of school grants, programs & supports for families where applicable.	The schools have access to supports for children & families, but there is a concern that not enough families are accessing.	PC
Join with Povnet & other advocacy groups to lobby for decreasing barriers to accessing programs & services. - Meet with MLA to discuss the same.	More & more clients are being turned down access to income supports, including disability.	PC Municipality (through UBCM)
Join with Povnet & other advocacy groups to lobby the provincial government to create an online directory of government programs and supports. - Meet with MLA to discuss the same.	The Ontario Benefits Directory is an excellent example. See: http://www.ontario.ca/en/residents/benefitsdirectory/index.html	PC Municipality (through UBCM)

Community Goal #2: Improved access to resources.

Recommended Actions	Comments	Leader
Acquire funding to support the Social Justice Advocate to become a full time position.	The number of service providers providing advocacy for clients is a clear indication of need.	CC PC
Facilitate workshops on specific government programs, including ongoing changes, to improve knowledge and uptake.	The success of this has been shown in other communities. For example, the Waterloo GIS initiative tamarackcommunity.ca /downloads /vc/Wat_GIS.pdf	PC
Create a 'survival guide' for seasonal workers and temporary residents.	Whistler has created a 'survival guide' for new, seasonal workers so they are prepared when they arrive for the season. For example, see: http://www.whistlercommunity.ca /articles/whistler_survival_guide.php	PC
Support the Women's Shelter to continue providing 'starter kits' to women & children leaving the shelter.	This project was initiated through one time funding from BC Housing and has shown great success. It is important that it continue, either through pooling resources or acquiring funding.	PC
Continue to lobby for Revelstoke to be one of Service Canada's Scheduled Outreach Sites.	Service Canada Scheduled Outreach Sites are currently offered in much smaller communities than Revelstoke.	PC Municipality

Community Goal #3: Improved access to affordable rental and emergency housing.

Recommended Actions	Comments	Leader
Increase uptake of BC Housing RAP & SAFER programs.	Increasing awareness of the programs and eligibility criteria through workshops or information sessions for service providers & potential recipients can do this.	PC
Construct subsidized rental housing for individuals under 55 and families through the BC Housing/CBT affordable rental housing partnership.	The Community Housing Society has submitted an Expression of Interest to this program in May 2012.	Housing Society + Municipality
Continue to monitor and act on opportunities to construct subsidized rental housing for a variety of residents in need.	The continuing need for subsidized housing for a variety of residents has been demonstrated above.	Housing Society + Municipality
Add capacity to the Community Housing Society through: <ul style="list-style-type: none"> ○ Ensuring social sector representation on the board of directors. ○ Strengthening communication between the Housing society & the Social Development Committee. 	These recommendations arose from the LIRN BC event on March 15 th , 2012.	Housing Society + RCSDC
<p>The Municipality has a significant role to play to support of affordable housing in the community:</p> <ul style="list-style-type: none"> ○ Work with the Women’s Shelter to provide Second Stage housing for women & children fleeing abuse. ○ Continue to support & build capacity for the Community Housing Society. ○ Continue to bank land for affordable housing. ○ Waive or decrease property taxes for affordable rental housing properties. ○ Continue to provide land and low or no-cost for affordable rental housing projects. ○ Review & update the inclusionary zoning & density bonus policy to ensure an accessible amenity contribution policy is in place to support the development of affordable housing, including exploring ways to acquire land from developers as an amenity contribution. ○ Explore and implement strategies to decrease barriers to the construction of secondary suites and carriage cottages. ○ Work with the school district and other community partners to ensure that any development of surplus school lands preserves universal access to parkland and playground areas, and includes an affordable housing and community garden component. ○ Work with BC Housing, the Community Housing Society and social sector agencies to construct and operate an emergency shelter. ○ Continue to discourage conversion of rental into ownership housing ○ Enforce minimum maintenance bylaw, particularly in apartment complexes that have been repeatedly identified as a health hazard. ○ Encourage Revelstoke Mountain Resort to construct staff accommodation. 		Municipality + Housing Society

Community Goal #4: Improved income security for all residents.

Recommended Actions	Comments	Leader
Join Povnet, other advocacy groups, and other municipalities to lobby for fair income assistance & disability pension supports & programs.	Current IA and Disability rates are well below the income necessary to meet basic needs in Revelstoke.	PC Municipality (through UBCM)
Conduct a GIS initiative similar to Waterloo to increase GIS uptake in Revelstoke.	See the Waterloo GIS initiative, at: tamarackcommunity.ca /downloads /vc/Wat_GIS.pdf	PC
Work with business leaders to increase awareness of the benefits of paying a living wage, & develop an award & recognition program.	See livingwageforfamilies.ca and the discussion above in the body of the report.	PC
Strengthen & support the Volunteer Income Tax Program.	It is necessary to file an income tax return to access any government supports or programs.	PC
Improve & create volunteer opportunities that have the potential to transition to paid employment.	Volunteerism is a healthy bridge to employment, particularly for those who have barriers.	PC Employment Centre
Strengthen ability of employment centre & business community to work with mental health & addictions clients & clients with developmental disabilities to find flexible employment opportunities that enable them to work.	Flexible employment options are important for those who have barriers to employment, and are critical to improving their ability to meet basic needs.	PC Employment Centre IH – Mental Health CC
Encourage seasonal employers to work together to provide year-round employment opportunities (e.g. ski resort + golf course)	Other resort communities have taken the lead on this action in order to improve the financial security of seasonal workers & encourage them to become part of the community.	PC Chamber of Commerce Seasonal employers
Encourage the municipality to take the lead as exemplary employer (see http://tamarackcci.ca/resource-library/policy-systems-change/social-role-local-government) <ul style="list-style-type: none"> ○ Take the lead on becoming a living wage employer. ○ Allow more employees to access benefits packages, especially those requiring assistance with the cost of medications or other supports. ○ Partner with others to provide opportunities for ongoing staff training; include a few spots for low income individuals to participate in training opportunities. ○ Consider providing employment to those who might have a difficult time breaking into the labour market, including workers with disabilities, recent immigrants etc. 	PC Municipality	

Community Goal #5: Improved low cost local transportation options.

Recommended Actions	Comments	Leader
Work with the City to launch the new transit schedule with a free 'Ride the Bus' week to encourage increased uptake of the public transit service.	In the fall of 2012, Revelstoke will be getting an additional transit bus and re-working the existing transit schedule to improve frequency and convenience of service.	Municipality RCSDC Transit committee
Support the NCES free bike program, and work together with NCES improve its universal accessibility.	The essay requirement of this has been noted as a barrier for those with literacy issues. Service providers may not have the time or mandate to assist.	NCES PC
Support the continuation of other transportation programs e.g. Child care Society, Seniors Volunteer Transportation Program.	Some organizations have gone out of their way to provide transportation to those in need, in order to decrease barriers to accessing services. It is critical to support continuation of funding.	PC

Community Goal #6: Community-wide and individual food security.

Recommended Actions	Comments	Leader
Support the Community Connections Food Bank in the efforts to improve the food security of residents in need.	The Food Bank has worked hard to keep pace with the demand in the community. It is critical that this good work be supported.	All
Continue to support Community Connections Food Bank Farmers Market Coupon program, and explore creative ways to expand a 'Field to Table' program.	The 'Field to Table' program has been successful in other communities. It has a number of manifestations. Some use volunteer work in the fields (see http://www.cowichancommunitykitchens.org/field_to_table_cowichan_program.html) or work with schools (see http://www.foodshare.net/school02.html)	PC CC NCES
Work with low income clients to purchase Gift Cards for the local grocery store at the beginning of the each month, when they receive an income support cheque.	This strategy has been successfully employed by a local service provider to ensure low income clients retain the ability to purchase food staples all month.	Service providers
Establish a task force to explore the feasibility of a establishing a food cooperative in Revelstoke.	The price of food at the mainstream grocery stores is prohibitive. Lower cost competition could increase options as well as provide a market incentive to lower prices.	PC NCES
Encourage the municipality to participate in promoting community-wide food security: <ul style="list-style-type: none"> ○ Pass a progressive backyard chicken policy, as recommended by the NCES. ○ Provide unused municipal land for a larger community garden space. 	PC Municipality	

Community Goal #6: Community-wide support for early childhood development.

Recommended Actions	Comments	Leader
Support the Early Childhood Development Committee in their efforts to make Revelstoke 'family friendly' and 'the best place to raise a child'.	The success of the ECD committee in supporting children in Revelstoke has been documented. It is critical to enable the continuation of this good work.	All
Work to ensure that one or two preschool spaces are reserved in preschools throughout the community for families who may not have pre-registered their children due to a variety of barriers.	This is something that may have to be achieved quietly and with respect for both preschools & clients. The ultimate goal is to decrease barriers for families with preschool aged children.	PC CC City – P&R Child Care Society
Encourage the municipality to the lead on becoming a 'family friendly' employer: <ul style="list-style-type: none"> ○ Ensure employment practices are responsive to family needs including flexible working arrangements, job sharing & unpaid leaves of absence for family reasons. Parents may need to take time occasionally for children's medical appointments & for attendance at school events, etc. 		PC Municipality

Community Goal #7: Strengthen and expand life long learning opportunities for residents.

Recommended Actions	Comments	Leader
Support and continue RLAC & CBAL planning & actions to address barriers to literacy.	Revelstoke already has a strong literacy action committee that is making a difference in the community. It is critical to support & continue this work.	All RLAC CBAL
Support CBAL to move forward on financial literacy objectives & strategies.	Financial literacy is a new objective for RLAC and is building momentum.	RLAC CBAL

Community Goal #8: Social inclusion for all.

Recommended Actions	Comments	Leader
Continue with & expand the recreation pass for low income individuals & families to include access to the gym.	The recreation pass for low income individuals & families is a very successful social inclusion initiative. Currently, the gym is not part of this program.	PC Municipality
Develop a program to allow free access to showers at the Community Centre for those in need.	The need for some individuals to have access to a free shower was also flagged in the Substance Use Strategy (2010).	PC Municipality CC
Encourage community groups to offer free recreation opportunities/activities (e.g. badminton, volleyball, dance lessons) & free events where possible.	Currently, many drop in activities have a cost.	PC All

Community Goal #9: Continued access to affordable clothing, footwear and other necessities.

Recommended Actions	Comments	Leader
Solicit another low cost retail store to replace Fields in the community.	The closure of the Fields Store in May was identified as having a major impact on the ability of low income residents to purchase new lower cost clothing and other goods.	Municipality Chamber of Commerce
Where possible, encourage retail stores to allow lay away or a monthly payment plan for larger items so customers do not go into debt.	'Lay away' is an excellent strategy for enabling lower income residents to purchase much-needed goods (e.g. appliances) without going into debt.	PC Chamber of Commerce
Work with local charities to build a fund to support access to supplementary health care for low income residents (e.g. optometry & dental)	A basic optometry exam is free for children, but you need to know to ask NOT to have the extra work or you will get charged. In particular, the cost of eye care for low income residents has been identified as a barrier to both employment & literacy.	PC

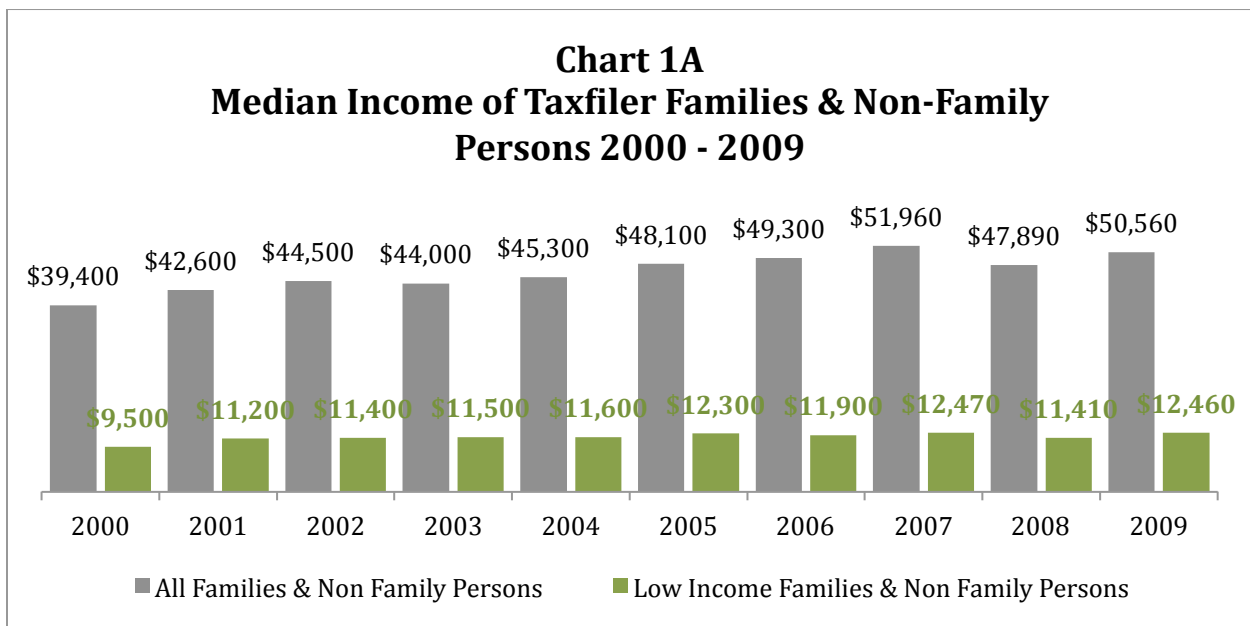
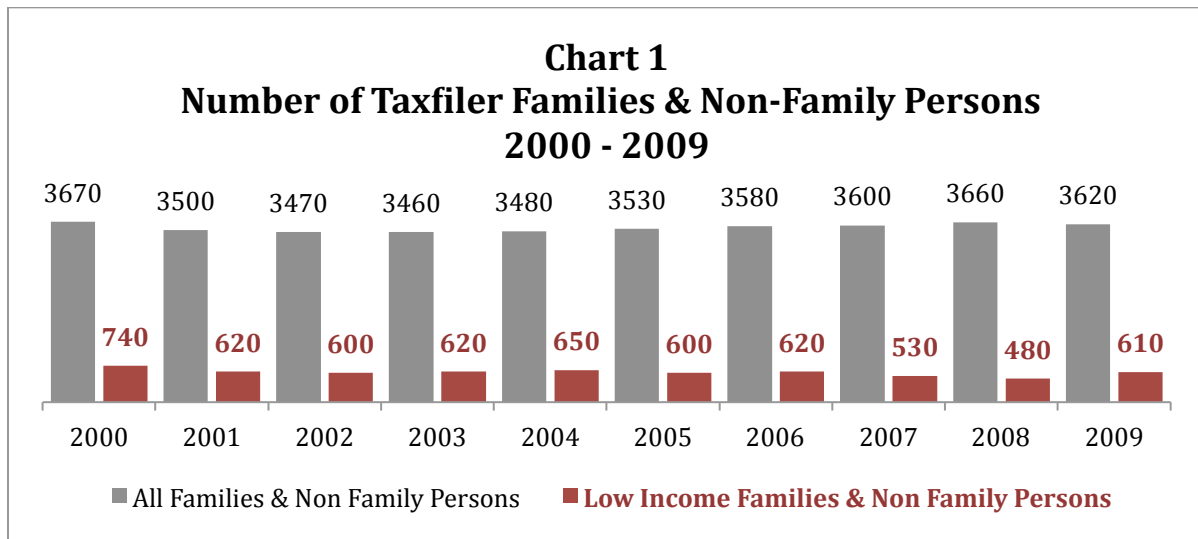
APPENDICES

APPENDIX A - STATISTICAL PROFILE

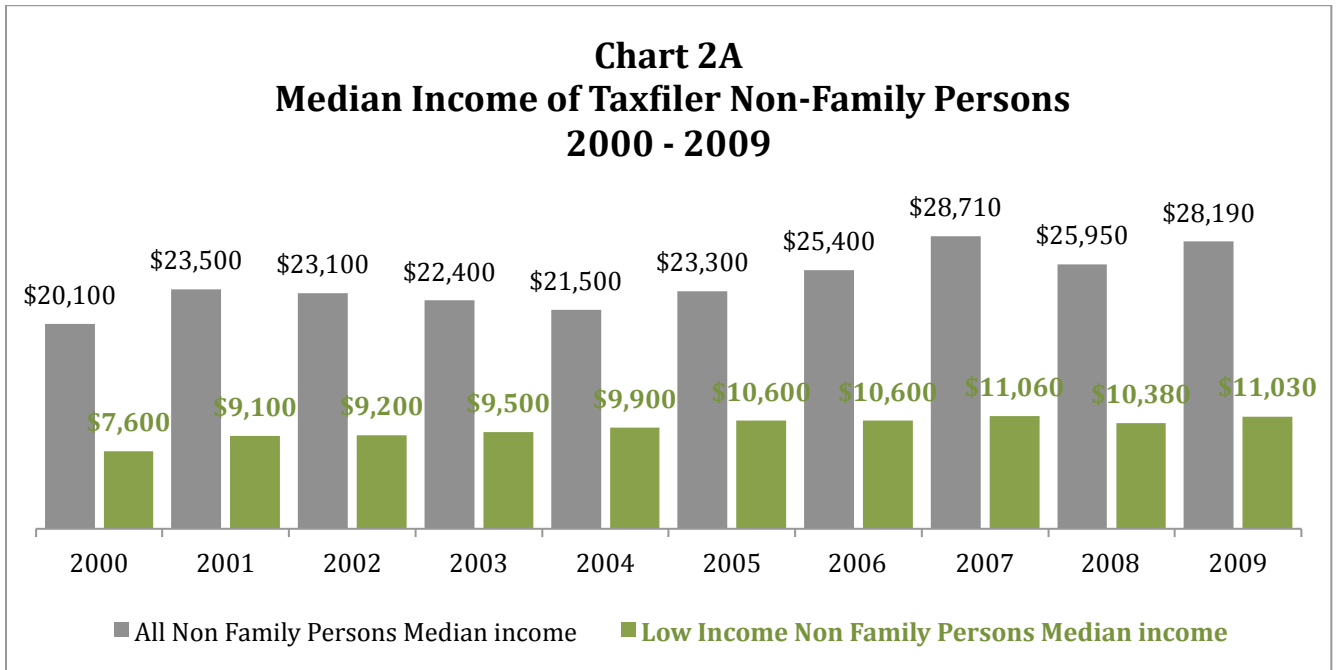
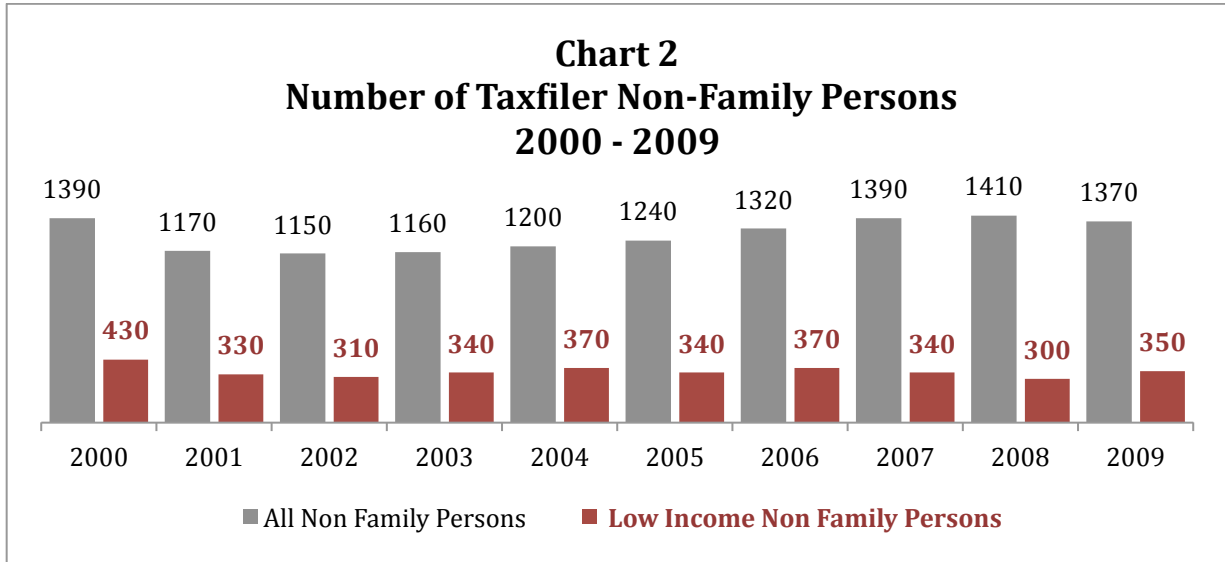
A. INCOME SECURITY

1. TAXFILER DATA

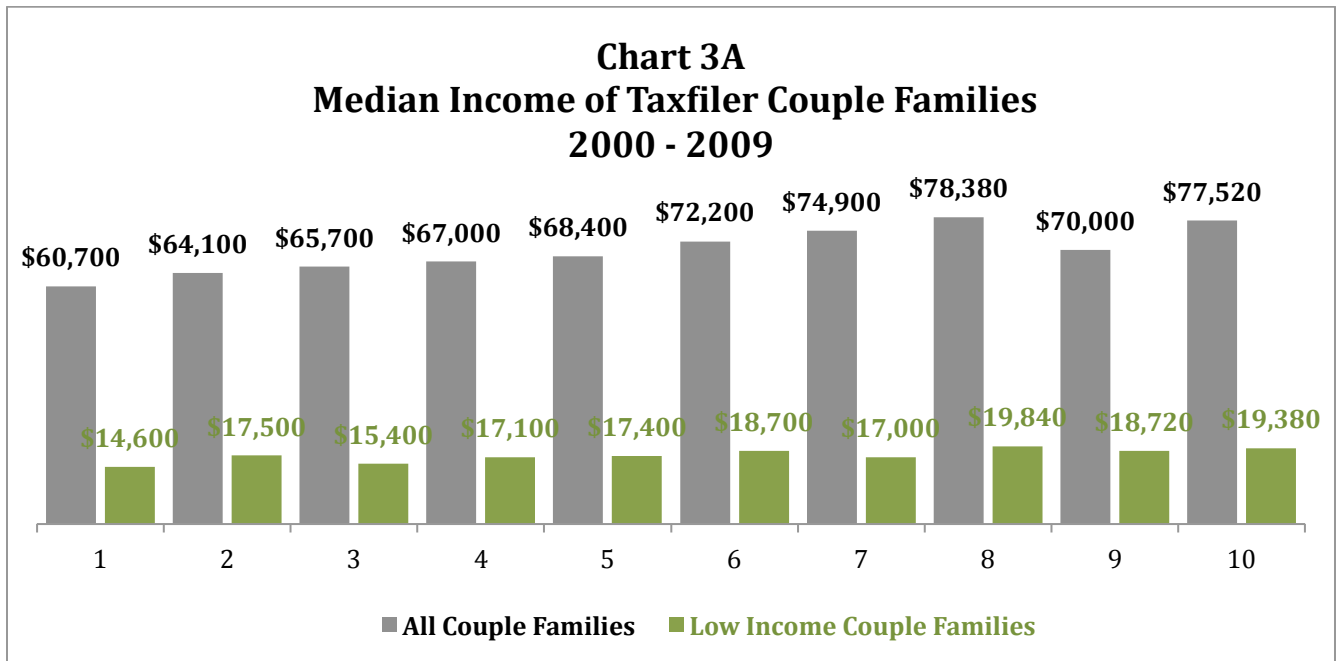
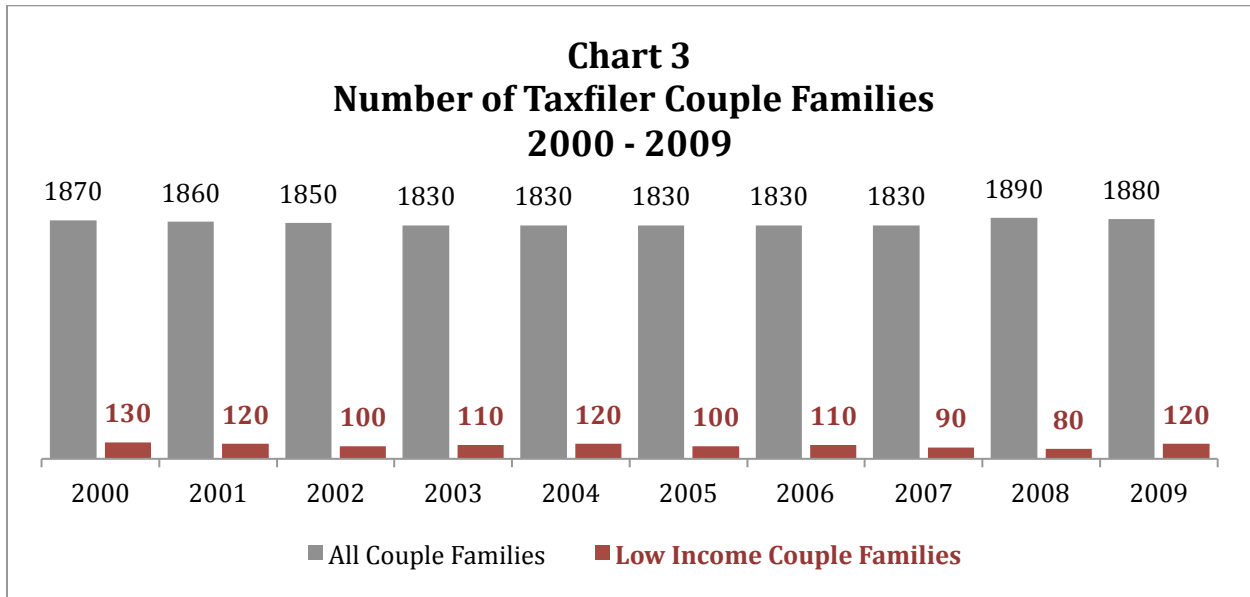
ALL TAXFILERS, GROUPED INTO FAMILY UNITS



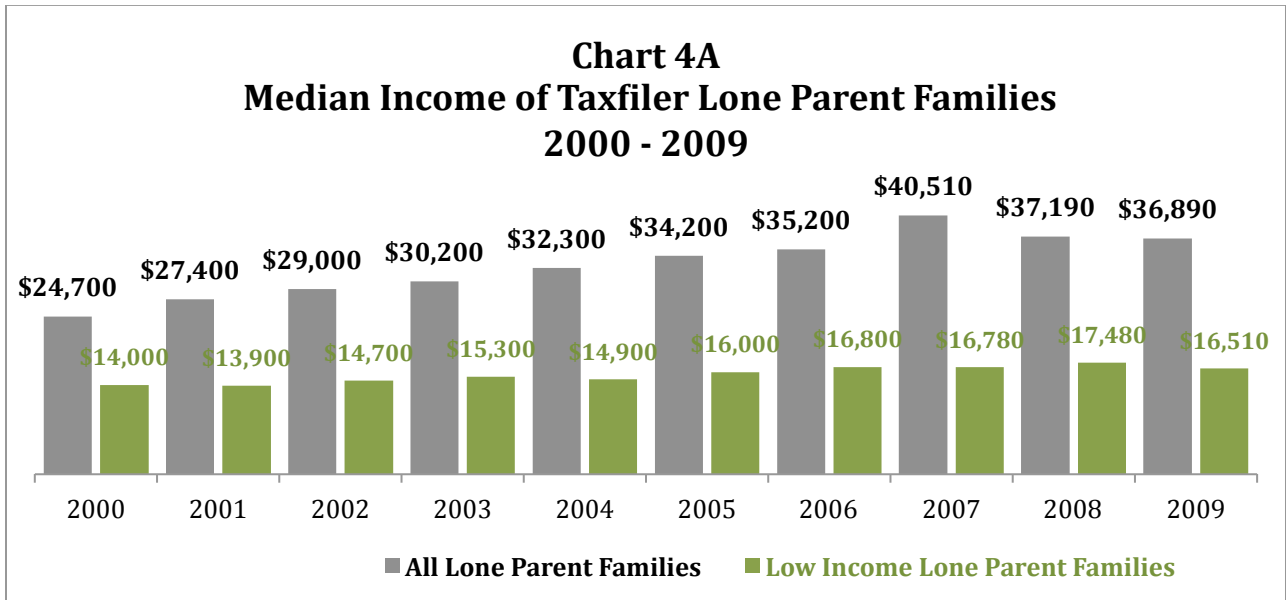
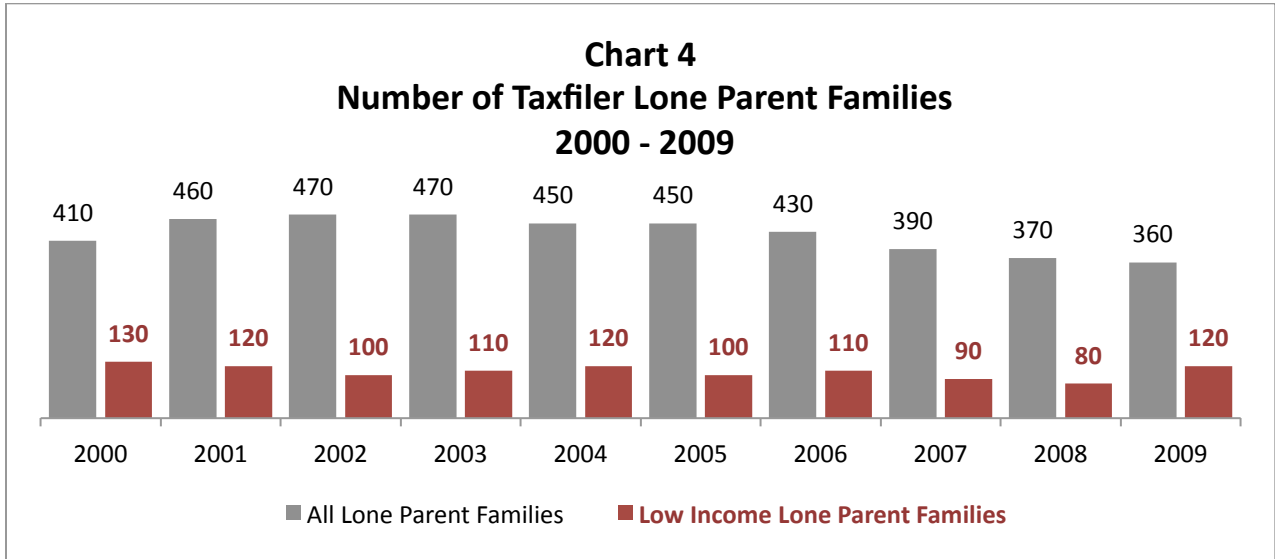
SINGLE TAXFILERS



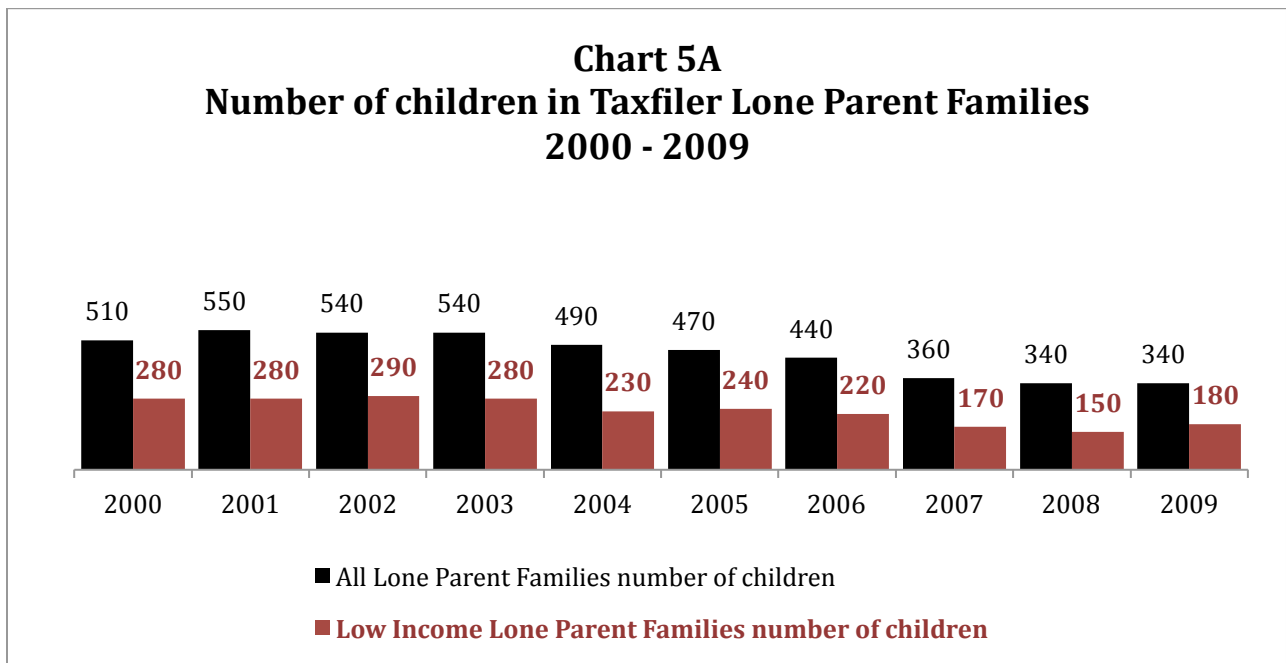
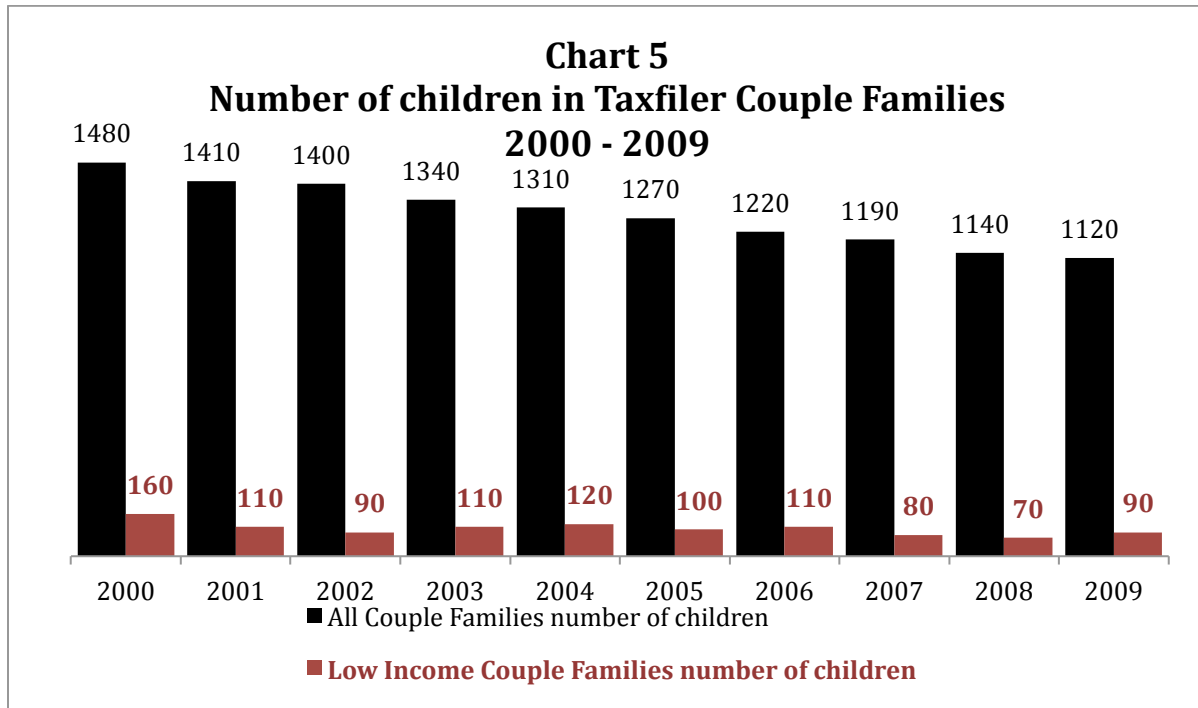
COUPLE FAMILIES



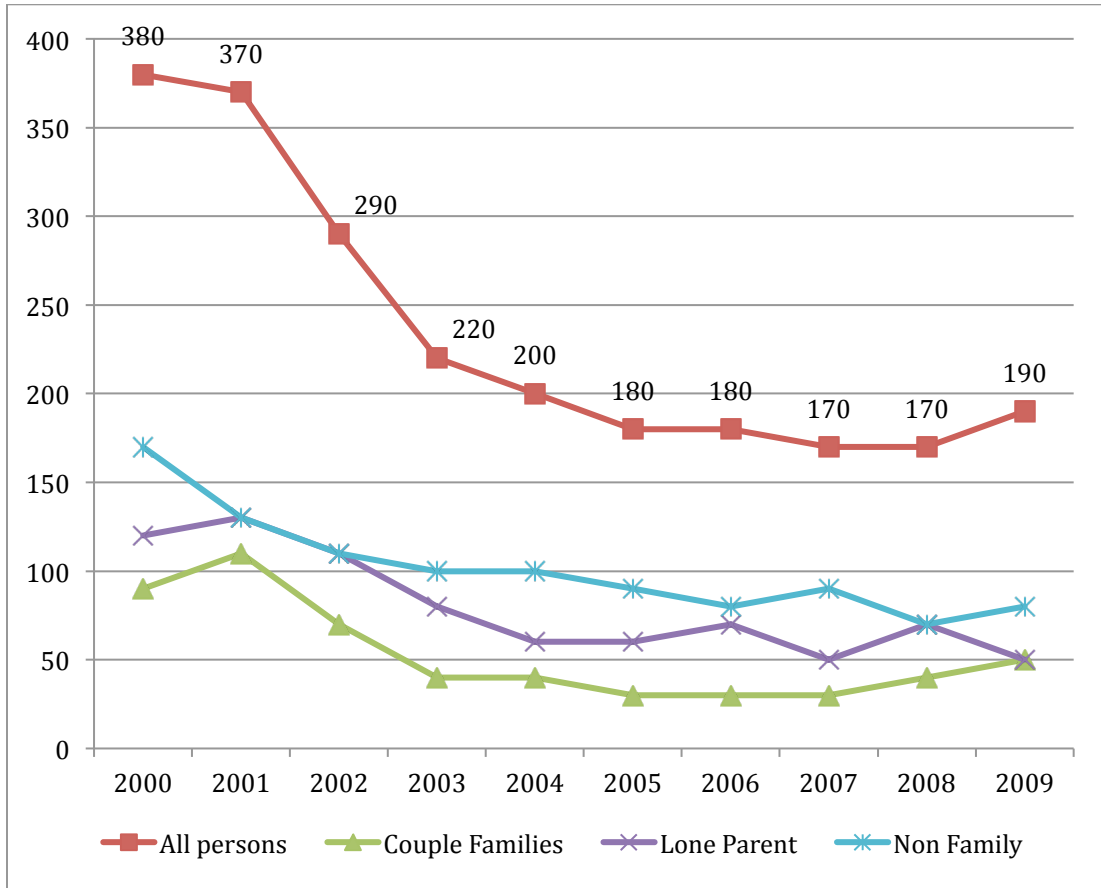
LONE-PARENT FAMILIES



CHILDREN

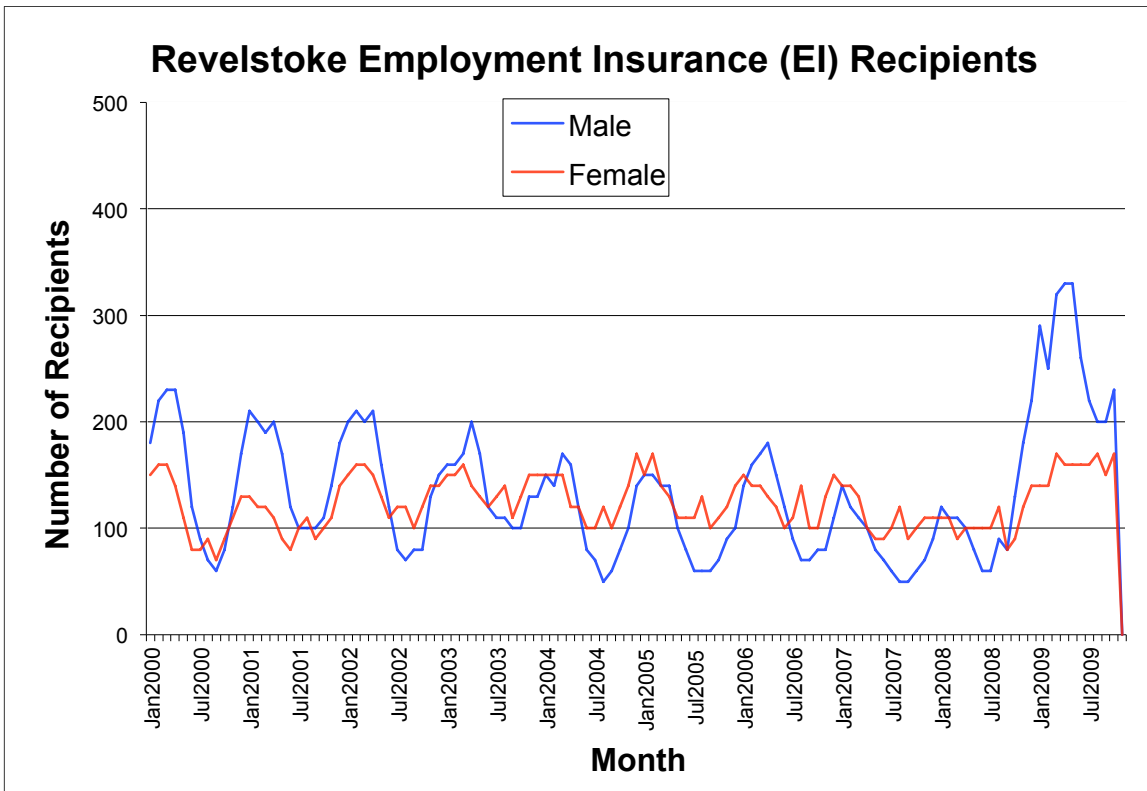
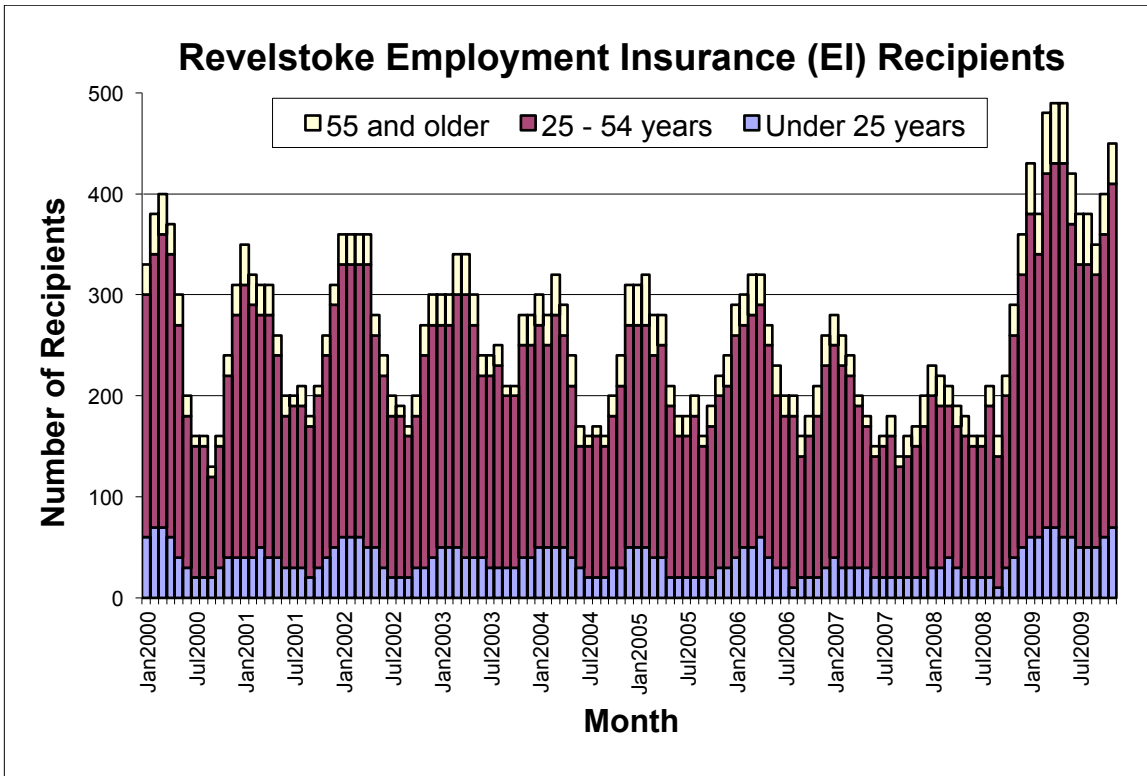


INCOME ASSISTANCE RECIPIENTS



INCOME ASSISTANCE RECIPIENT AVERAGE INCOMES

DESCRIPTION	2000	2005	2009
Total Number -Male	180	90	100
Total Number - Female	210	100	100
Average annual income	\$4,933.00	\$6,926.00	\$7,026.00



Source: EI program, Statistics Canada, custom tabulation V0210_27

B. HOUSING SECURITY

1. CENSUS DATA – CORE HOUSING NEED

DESCRIPTION	1996		2001		2006	
	Rental	Owner	Rental	Owner	Rental	Owner
% of rental housing vs. ownership housing	27%	73%	27%	73%	24%	76%
Revelstoke % spending over 30% of household income on shelter (number of households in brackets)	36% (130)	9% (155)	41% (350)	15% (335)	33% (246)	16% (376)
BC % spending over 30% of household income on shelter	42%	18%	44%	20%	43%	23%

2. BC HOUSING HOMELESS OUTREACH PROGRAM

COMMUNITY CONNECTIONS – HOUSING OUTREACH WORKER

Service Description	Three year period (2009 – 2011)
New client contacts	170+
New client contacts that were families with children	38 families
New client contacts that were youth (aged 19 to 30)	61
New client contacts that could be considered transient	8%
Clients successfully housed for at least 6 months	114 (+children)

C. FOOD SECURITY

1. COMMUNITY CONNECTIONS FOOD BANK HAMPER DISTRIBUTION

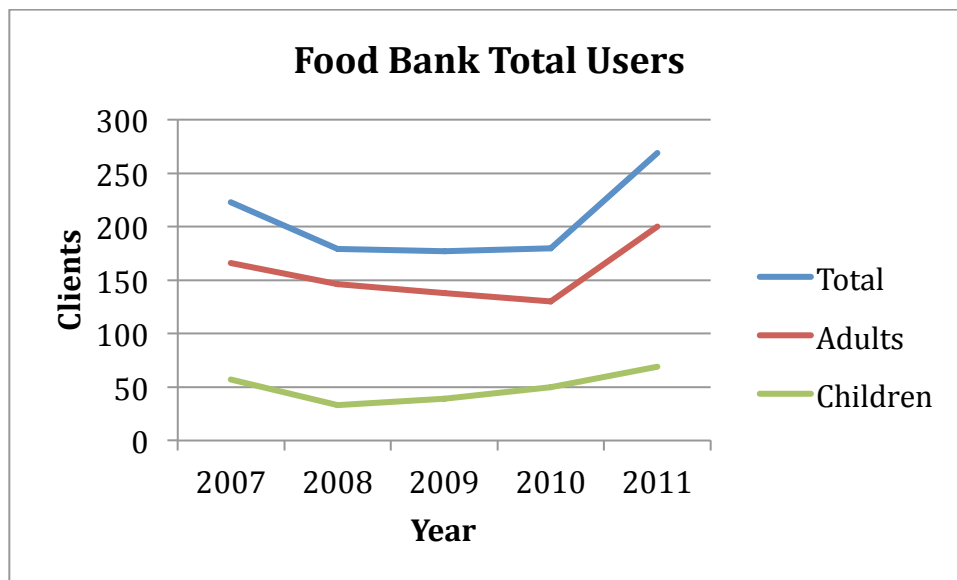
YEAR	TOTAL NUMBER OF HAMPERS
2009	4581
2010	5261
2011	5006

- The current number of households registered at the Community Connections Food Bank is 432.

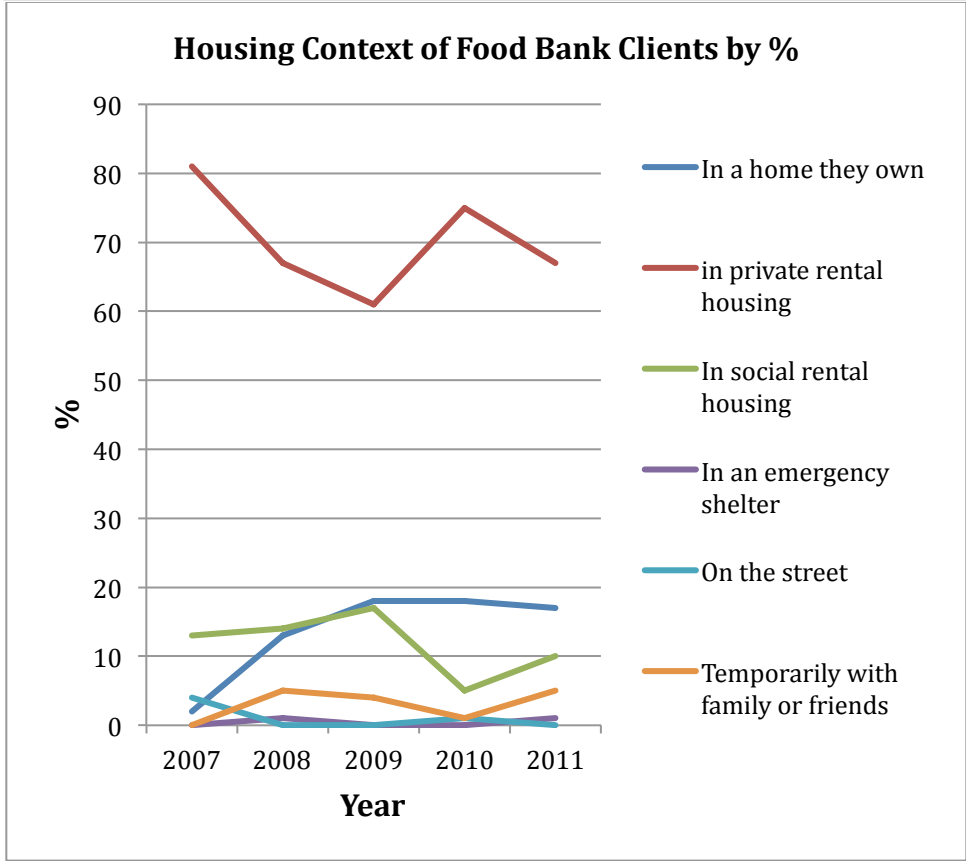
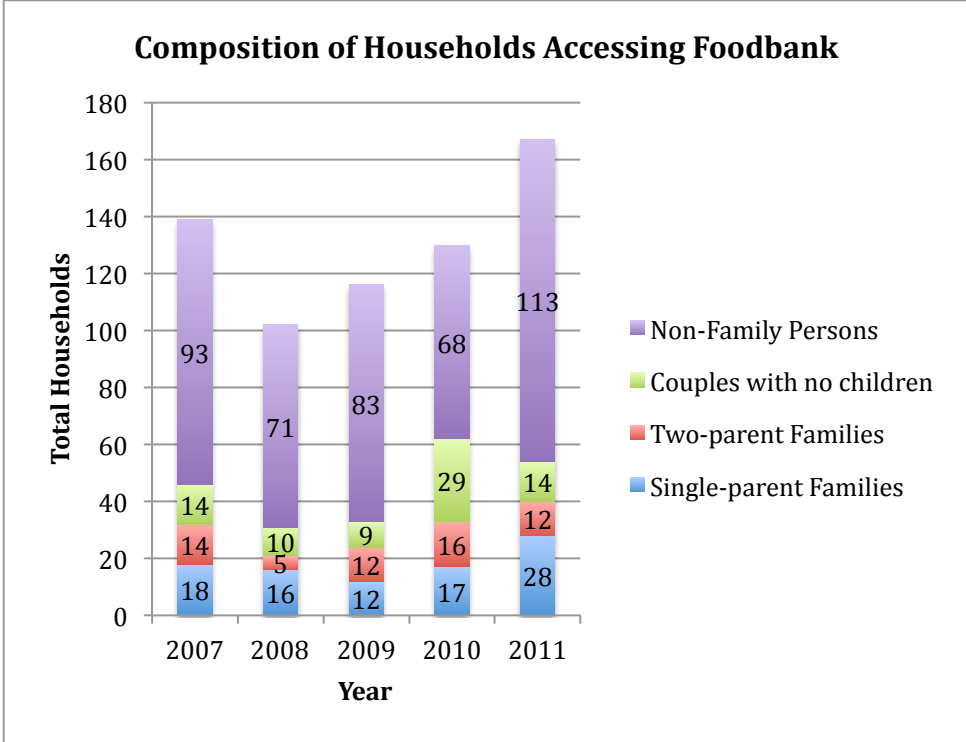
2. COMMUNITY CONNECTIONS FOOD BANK – HUNGER COUNT

Notes:

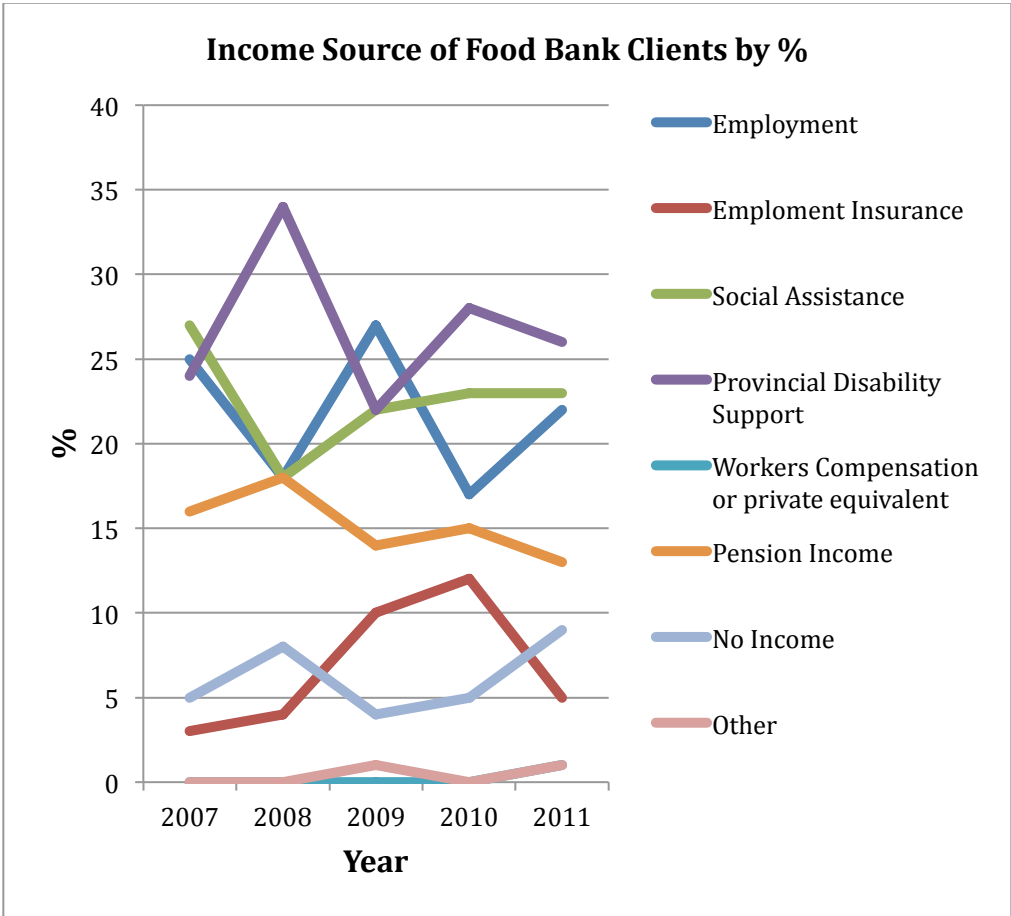
- The Hunger Count is based on a survey completed by Food Banks Canada members on food bank usage at local facilities during the month of March each year.



- In March 2011, the total number of food bank users was 269.



- It is important to note that Revelstoke does not have an emergency shelter



APPENDIX B – MARKET BASKET PRICE LISTS

A. FOOD

Item	Quantity	Cost
Milk	4 L. Jug	\$4.79
Yogurt	Fruit, 2% Milk Fat or Less	\$3.39
Med. Cheddar	price per 100g	\$2.06
Large Eggs	1 dozen	\$2.79
Ground Beef	price per kg	\$10.12
Whole Chicken	price per 100g	\$8.13
Black Forest Ham	price per 100g	\$1.89
Flaked Tuna in Water	170g	\$2.99
Beans in Tomato Sauce	398ml	\$1.35
Peanut Butter	500g	\$3.99
Whole Wheat Bread	675g	\$3.99
All Purpose White Flour	2.5kg bag	\$5.79
Macaroni Noodles	900g box	\$3.59
Long Grain White Rice	900g package, non-instant	\$3.81
Corn Flakes Cereal	750g box	\$5.99
Shreddies	725g box	\$5.74
Oranges	loose, price per kg	\$3.51
Frozen Orange Juice, concentrate	355ml can	\$2.00
Fresh Tomatoes	loose, price per kg	\$4.39
Mac Apples	loose, price per kg	\$4.17
Russet Potatoes	loose, price per kg	\$2.18
Broccoli	price per kg/ or for 1 bunch	\$4.17
Carrots	2lbs bag, not peeled, not baby	\$1.99
Iceberg Lettuce	price per kg/ or for 1 head	\$1.99
Romaine Lettuce	price per kg/ or for 1 head	\$1.69
Butter (salted)	454g	\$4.39
Canola Oil	1 ltr bottle	\$5.29
Miracle Whip	500ml jar	\$4.49
White Sugar	2kg bag	\$4.29
Strawberry Jam	500ml jar	\$3.99

B. CLOTHING

1. Adult Female

Item	Quantity	Cost	Yearly Cost
Runners	1 every 2 years	\$89.60	\$44.80
Dress shoes	1	\$15	\$16.80
Sandals	2	\$7.50	\$16.80
Winter boots	1 every 3 years	\$35	\$12.69
Rubber boots	1 every 5 years	\$22	\$4.93
Socks	7	10 for \$5	\$5

Underwear	10	3 for \$6	\$22.40
Bra	3	\$8	\$26.88
Long underwear	1 every 3 years	\$14	\$5.23
Pants	2	\$30	\$67.20
Pants (formal)	2	\$25	\$56
Shorts	2	\$10	\$22.40
T-shirt/shirt	3	\$6	\$20.16
Shirt (formal)	2	\$15	\$33.60
Sweater/sweats	2	\$17	\$38.08
Pajamas	1	\$15	\$16.80
Bathing suit	1 every 2 years	\$25	\$14
Winter jacket	1 every 4 years	\$168	\$42
Rain jacket	1 every 4 years	\$30	\$8.40
Gloves/mittens	1 every 2 years	\$56	\$28
Winter hat	1	\$7	\$7.84
Snow pants	1 every 4 years	\$112	\$28
Summer hat	1 every 2 years	\$10	\$5.60
Scarf	1 every 2 years	\$10	\$5.60
Misc.		\$50	\$50
Total			\$599.21

2. Adult Male

Item	Quantity	Cost	Yearly Cost
Runners	1 every 2 years	\$89.60	\$44.80
Dress Shoes	1	\$22.40	\$22.40
Sandals	1	\$16.80	\$16.80
Winter boots	1 every 3 years	\$44.80	\$14.93
Rubber boots	1 every 5 years	\$16.80	\$3.36
Socks	7	\$7.84	\$7.84
Underwear	10	\$3.73	\$37.30
Long underwear	1 every 3 years	\$11.20	\$3.73
Pants	2	\$33.60	\$67.20
Pants (formal)	2	\$16.80	\$33.60
Shorts	2	\$15.68	\$31.36
T-Shirt/Shirt	3	\$16.80	\$50.40
Shirt (formal)	2	\$16.80	\$33.60
Sweater/Sweatshirt	2	\$22.40	\$44.80
Pajamas	1 every 2 years	\$11.20	\$5.60
Bathing Suit	1 every 2 years	\$15.68	\$7.84
Winter Jacket	1 every 4 years	\$168.00	\$42.00
Rain Jacket	1 every 4 years	\$33.60	\$8.40
Gloves	1 every 2 years	\$56.00	\$28.00
Winter Hat	1	\$6.72	\$6.72
Snow pants	1 every 4 years	\$112.00	\$29.00
Summer Hat	1 every 2 years	\$11.20	\$5.10
Scarf	1 every 2 years	\$11.20	\$5.10
Misc.		\$50.00	\$50.00
Total			\$599.88

3. Teenage Girl, Aged 15

Item	Quantity	Cost	Yearly Cost
Runners	2	\$28.00	\$56.00
Dress Shoes	1	\$16.80	\$16.80
Sandals	1	\$16.80	\$16.80
Winter boots	1	\$39.20	\$39.20
Rubber Boots	1	\$24.64	\$24.64
Socks	8	\$8.96	\$8.96
Underwear	7	\$7.84	\$54.88
Bra	2	\$8.96	\$17.92
Long Underwear	2	\$12.00	\$24.00
Pants	3	\$20.16	\$60.48
Pants (formal)	1	\$13.44	\$13.44
Shorts	2	\$16.80	\$33.60
T-Shirt/Shirt	5	\$8.96	\$44.80
Shirt (formal)	2	\$16.80	\$33.60
Sweater/Sweatshirt	3	\$19.04	\$57.12
Pajamas	2	\$13.44	\$26.88
Bathing Suit	1	\$22.40	\$22.40
Winter Jacket	1	\$44.80	\$44.80
Rain Jacket	1	\$33.60	\$33.60
Gloves/Mittens	2	\$11.20	\$22.40
Winter Hat	1	\$11.20	\$11.20
Snow pants	1	\$39.20	\$39.20
Summer Hat	1	\$6.72	\$6.72
Scarf	1	\$11.20	\$11.20
Misc.		\$50.00	\$50.00
Total			\$778.00

4. Boy, Aged 10

Item	Quantity	Cost	Yearly Cost
Runners	4	\$13	\$58.24
Sandals	1	\$16	\$17.92
Winter boots	1	\$40	\$44.80
Rubber boots	1	\$13	\$14.56
Socks	20	6 for \$6	\$22.40
Underwear	12	3 for \$5	\$22.49
Long underwear	1	\$12	\$13.44
Pants	6	\$12	\$80.64
Pants (formal)	1	\$15	\$16.80
Shorts	4	\$10	\$44.80
T-shirt/shirt	8	\$5	\$44.80
Shirt (formal)	1	\$15	\$16.80
Sweater/sweats	4	\$12	\$43.76
Pajamas	3	\$12	\$40.32
Bathing suit	1	\$8	\$8.96
Winter jacket	1	\$35	\$39.20

Rain jacket	1	\$20	\$22.40
Gloves/mittens	2	\$6	\$13.44
Winter hat	1	\$7	\$7.84
Snow pants	1	\$15	\$16.80
Summer hat	1	\$10	\$11.20
Scarf	1	\$10	\$11.20
Misc.		\$50	\$50.00
Total			\$662.81

C. BABY/TODDLER

Item	Quantity	Price	Yearly Price
'Onesies'	7	\$5.00	\$39.20
One piece sleepers with feet	7	\$5.00	\$39.20
Baby socks	7	\$2.00	\$15.68
Hats	2	\$10.00	\$22
T-shirts	7	\$7.00	\$55
Sweaters	2	\$10.00	\$20.00
One piece snowsuit	1	\$30.00	\$30.00
Baby blankets	7	\$2.00	\$14.00
Nursing bras and breast pads	2	\$36	\$80.64
Shoes	3	\$5.00	\$15.00
Disposable diapers	52/week	\$21.00	\$1,092.00
Cloth wipes	10	\$0.50	\$5.00
Change mat	1	\$30.00	\$30.00
Baby washcloths	5	\$0.50	\$2.50
Nail clippers	1	\$3.00	\$3.00
Digital thermometer	1	\$15.00	\$15.00
Baby bath	1	\$30.00	\$30.00
Potty	1	\$13.00	\$13.00
Crib	1	\$200.00	\$200.00
Mattress	1	\$120.00	\$120.00
Waterproof mattress pad	1	\$25.00	\$25.00
Fitted sheets for crib	4	\$4.00	\$16.00
Lightweight blankets	4	\$3.00	\$12.00
Heavier blankets	2	\$8.00	\$16.00
Bottles, nipples, bottle brushes	8	\$2.00	\$16.00
Convertible baby/toddler car seat	1	\$240.00	\$240.00
Stroller	1	\$175.00	\$175.00
Total			\$2,323.34

D. MSP RATES

Yearly Adjusted Income	Rate of Assistance	One Person	Two person family	Three Person Family
0-\$22,000	%100 assistance			
\$22,001 - \$24,000	80%	\$12.80	\$23.20	\$25.60
\$24,001-\$26,000	60%	\$25.60	\$46.40	\$51.20
\$26,001-\$28,000	40%	\$38.40	\$69.60	\$76.80
\$28,001-\$30,000	20%	\$51.20	\$92.80	\$102.40
\$30,000+	Full Rate	\$64.00	\$116.00	\$128.00

E. CHILD CARE RATES

Age	Daily Rate	Monthly Rate	Yearly Rate
School Aged	\$10	\$220	\$2,640
Infant to 2.5 years	\$42	\$924	\$11,088
2.5 to 3 years	\$38	\$836	\$10,032
3+	\$34	\$748	\$8,976

F. OTHER

Item	Quantity	Cost	Yearly Cost
Broom & Dustpan	1	\$11	\$11
Mop and Bucket	1	\$9	\$9
Vacuum Supplies	2	\$22	\$44
Shovel	1 every 3	\$18	\$6
Laundry Soap	75 loads	\$8	\$48
Coin Operated Laundry	8 wash/dry	\$64	\$768
Multipurpose Cleaner	4/year	\$2.50	\$10
Toilet Paper	1/month	\$10	\$120
Light Bulbs	3/year	\$2	\$6
Facial Soap	4/year	\$2.50	\$10
Dish Soap	1 per month	\$3	\$36
Garbage Bags	3/year	\$5	\$15
Telephone bills	home phone	\$25	\$300
Internet bill	lite high speed	\$30	\$360
Bank Account Fees	2 accounts	\$20	\$240
Evening babysitting	2 per month	\$50	\$600
Reading Materials	1 magazine subscription + \$15mth newspapers, books etc	\$18	\$216
Video Rentals	1 per week	\$5	\$240
Soccer Registration	\$70(5-10) \$80(11 to 13)		
Family day pass			
Aquatics Centre	2 per month	\$26	
Special Occasions			\$200
Toothpaste, Floss		\$2/\$1/	
Brush	tp-1/2mth, floss 4/y, brush 2/y	\$2	\$20

Razors, Shaving Cream	4/year	\$7	\$30
Feminine Hygiene	1/month	\$10	\$120
Deodorant	6/year	\$3.50	\$14
Soap	2-3 bars		\$22.50
Makeup	3/year	\$20	\$60
Haircuts	2/year	\$20	\$80
Basic First Aid kit	1	\$20	\$20
Cold/Flu Remedies	3/year	\$12	\$36
Shampoo/Conditioner	1/month	\$2.50	\$30
Vitamins	3/year	\$8	\$24
Insect Repellant	1/year	\$10	\$10
Sunscreen	2/year	\$9.50	\$19
Student Field Trips	2/year	\$50	\$50
Computer	1 ever 5 years	\$650	\$130
Printer	1 every 5 years	\$120	\$24
Bedroom Linen			\$50
Bathroom Linen			\$50
Kitchen Linen			\$30
Dishes, Utensils, Flatware			\$30
Household Hardware			\$100

G. GRADE 6/7 SCHOOL SUPPLY LIST

Item	Quantity	Cost	Total Cost
Backpack	1	\$15.00	\$15
Duotangs	10	\$0.59	\$5.90
Loose Leaf Binders	3	\$2.69	\$8.10
Lined Notebooks	4	\$2.89	\$11.56
Ruler	1	\$1	\$1
Ball point Pens	5	\$5	\$5
Highlighters	2	\$2.69	\$2.69
Glue Sticks	2	\$1.79	\$3.58
Pencil Sharpener	1	\$1	\$1
Pencil Case	1	\$1.49	\$1.49
Loose Leaf Paper	2	\$2.09	\$4.18
Kleenex	2	\$1	\$2
Scissors	1	\$3.39	\$3.39
Pencils	1 package	\$1	\$1
Eraser	1	\$1	\$1
Water Colour Paints	1	\$5.69	\$5.69
Pencil Crayons	1	\$6.49	\$6.49
Felt Pens	1	\$5.49	\$5.49
Totals			\$84.56

APPENDIX C – TAX AND LIVING WAGE CALCULATIONS

A. Reference Family #1 (Two parents age 31-50, girl age 15, boy age 10)

Gross Income	\$66,000
CPP	\$2,920.50
EI	\$1,174.80
Fed Tax	\$5,169
BC Tax	\$2,010
Net Income	\$54,725
CCTB	\$1,755.72
GST Credit	\$0
Disposable Income	\$56,480
Cost of Living	\$56,150.52
Income after Costs	\$329.48
Living Wage*	\$17.75/hr

*Living Wage Calculations based on two parents working 35 hours a week all year. Surplus money (Income after Costs) was deducted from living wage to calculate roughly the exact amount of income required to meet cost of living following tax and CPP/EI contributions.

B. Reference Family #2 (Single Male, age 19-30)

Gross Income	\$21,700
CPP	\$900.90
EI	\$386.26
Fed Tax	\$1,323
BC Tax	\$212
Net income	\$18,877
CCTB	\$0
GST Credit	\$1,197
Disposable income	\$20,074
Cost of Living	\$19,606.40
Income after Costs	\$467.59
Living Wage*	\$11.92/hr

*Living Wage based on individual working 35 hours a week.

C. Reference Family #3 (Retired couple, 70+)

Pension Income	\$24,000
CPP Payments*	\$6,144
OAS Payments**	\$6,481.44
Fed Tax	\$105
BC Tax	\$344
Net Income	\$35,876
CCTB	\$0
HST	\$571
Disposable Income	\$36,447
Cost of Living	\$35,227.80
Income after Costs	\$1,219.20

*Based on average CPP payments

**Based on average OAS payments

D. Reference Family # 4 (Female age 31-50, Child age 2)

Gross Income	\$38,000.00
CPP	\$1,707.75
EI	\$676.40
Fed Tax	\$3,204
BC Tax	\$1,288
Net income	\$31,124
CCTB	\$1,651.56
UCCB	\$1,200
HST Credits	\$510.68
Cost of Living	\$34,453
Disposable Income	\$33.23
Living Wage	\$20.87/hr

*Living Wage based on individual working 35 hours a week with access to full child care subsidies.

E. Reference Family # 5 (Single Male age 50-71)

Gross Income	\$30,800
CPP	\$1,351.35
EI	\$548.24
Fed Tax	\$2,596
BC Tax	\$901
Net income	\$25,800
CCTB	N/A
UCCB	N/A
HST Credits	\$397
Cost of Living	\$25,345.56
Disposable Income	\$454.44
Living Wage	\$16.92/hr

*Living Wage based on individual working 35 hours a week.

APPENDIX D – LOCAL ASSETS INVENTORY

FREE COMMUNITY RESOURCES
<p>Revelstoke Children's Services Directory</p> <ul style="list-style-type: none"> • For children before birth to 6 years of age. <p>Revelstoke Literacy Directory</p> <ul style="list-style-type: none"> • Learning opportunities for everyone. <p>Revelstoke Prenatal Services Directory</p> <ul style="list-style-type: none"> • Information for expectant parents. <p>Revelstoke Seniors Resource Guide</p> <ul style="list-style-type: none"> • For residents over 55 years <p>Directory of Social Services for Revelstoke & Area</p> <ul style="list-style-type: none"> • Current information and contacts <p>Revelstoke Newcomer's Guide & website (www.welcometorevelstoke.org)</p> <ul style="list-style-type: none"> • All about Revelstoke – a local guide for newcomers

SOCIAL HOUSING STOCK			
	Housing Name	Housing Address	Housing Description
Permanent	Monashee Court	505 West Third Street	45 units for (low income) seniors over 55 years and people with disabilities
	Mt. Begbie Manor & Villas	1214 Downie	41 units for (low income) seniors over 55 and people with disabilities
	Moberly Manor	711 West First Street	11 assisted living units 8 units for (low income) seniors over 55
	Mt. Cartier Cottages at Queen Victoria Hospital	1200 Newlands	45 residential care bed including 1 respite bed & 1 palliative care bed
Emergency	Forsythe House	Confidential	Shelter for women and children fleeing abuse
Community Living	2 residential group homes		For adults with developmental disabilities

COMMUNITY-BASED ORGANIZATIONS

COMMUNITY CONNECTIONS REVELSTOKE SOCIETY
<p>Counselling and Consultation Services</p> <p>Free individual, group and family counseling for all ages</p> <p>Youth Programs</p> <ul style="list-style-type: none"> • Project Prom - In partnership with Angela Brule of <i>Sew What</i> this program ensures that everyone can attend Prom feeling confident and well dressed. • Youth Mentoring- empowering youth by developing meaningful relationships with local

adults. Youth Justice- a restorative justice program.

Children's services

- Parents and Community Together (PACT) – Free informal drop-in group for any family with preschool aged children.
- A variety of early intervention supports and therapies for children with disabilities, developmental delays and/or exposed to risk conditions (Community Connectors, Autism Intensive Early Intervention, Infant development program, Supported Child Development, Small but Mighty Playgroup).
- Jumping Jacks preschool - Child Care Subsidies available through Ministry of Children & Family Dev.
- Adventure Summer Day Camp – Week long themed day camps throughout the summer months – subsidies available for children from low-income families.

Outreach Services – Food Security

Food Bank – Coordinates free food distribution to those in need in the community of Revelstoke. The Food Bank is open every Friday between 8:30 am – 11:00 am and provides non-perishable food hampers as well as milk, bread, fresh fruit and vegetables, the Kids Snack Program and the Christmas Hamper program during the month of December.

- Volunteers - From the onset the volunteers at the Food Bank have been the recipients. The volunteers receive training in food handling skills and many have been able to re-enter the work force because of the skills and confidence acquired helping at the food bank.

Kid's Snack Program – provides families with a bag of nutritious snacks for their children to last 5 days each week.

Baby Bundles – Provides nutritional support and items specifically for pregnant moms and families with babies less than one year old.

Community Kitchen – located at Community Connections, the Community Kitchen is a group of individuals who meet regularly to cook healthy, nutritious meals, bake goods, or preserve food. All participants learn new recipes and experience the good food and social benefits of shared efforts. Wednesday mornings.

Partnering with others

- City of Revelstoke Parks and Recreations department – administers the Recreation Pass Program - free passes to the aquatic centre and other city-run programs including concerts; the City also donates bus passes twice a year to assist people with accessing the food bank and other services.
- Revelstoke Credit Union – *Children's Backpack* program. Credit Union employees donate throughout the year & use the funds to purchase backpacks & fill them with school supplies to donate to elementary school children in need at the beginning of the school year. Employees also participate in food drives and fundraisers
- Another institution CIBC *Angel Tree* project provides new Christmas gifts for all food bank recipient children.
- Revelstoke Hospital Auxiliary Society donates funds on a monthly basis to purchase bread & milk.
- The local Rotary Club and other service groups donate on a monthly basis.
- At a local hockey game (Revelstoke Grizzlies Hockey Team) there is an annual Socks and Gloves drive –

- IH Public Health – flu shots at the Food Bank; Diabetes and Nutrition Counsellor, cooking programs & information sessions.
- Other community organizations – e.g. Heart & Stroke, Family Literacy, Okanagan College Adult Tutoring program regularly have information at the food bank.
- Bear Aware – Fruit picking program – provides fresh fruit in season to the Food Bank.
- Trees for Tots & BCAA – raised funds & donated 16 new car seats to the Food Bank. See note
- Annual Christmas Train event generates significant food bank donations.
- Individual professionals – e.g. local hairdressers provide free services occasionally for to Food Bank clients who are attending special events.

Housing

- **Housing Outreach Worker** – Assists persons who are homeless, or at risk of becoming homeless, to access housing in Revelstoke
- **Tenant Support Worker**
Provides services to tenants currently living in one BC Housing building in Revelstoke and assists tenants to overcome the various challenges that may arise when living in a social housing environment, in order that they can be successful in their tenancies, and in their lives. The program involves coaching, capacity building, assessment, service planning, skills teaching, resource identification and referral, and follow-up.

Social Justice Advocate

A point of contact for, and provides assistance to, residents who have concerns with local, provincial, and federal social issues, or are having difficulty accessing programs & services. Social advocacy assists people to have equal access to resources, services and opportunities they require to meet their basic needs and develop fully.

INTERIOR HEALTH – MENTAL HEALTH AND SUBSTANCE USE SERVICES

- Provides adult mental health and substance use counselling – working towards abstinence and connecting clients to appropriate services

INTERIOR HEALTH – MENTAL HEALTH, HOME & COMMUNITY CARE, Community Rehab Support Worker

- Advocates regularly for clients to access resources and all different pools of funding that are available to them
 - Assists clients with finding appropriate housing
 - Assists clients with finding volunteer opportunities
 - Supports clients to find realistic employment that is sustainable for them
 - Assists clients to deal with and decrease their day to day stress
 - Assists clients to make good choices around budgeting: healthy eating (good food choices), healthy living; how they can live within their means (e.g. encourages clients to purchase a Coopers Gift Card that will sustain them for the whole month, at the beginning of the month)

INTERIOR HEALTH – COMMUNITY CARE SOCIAL WORK

- Provides free counselling and support to clients referred from Acute Care and Community Care; designated agency to assist older vulnerable adults experiencing abuse and neglect who are unable to seek assistance themselves
 - Community Care always does a financial assessment as part of their assessment process - based on this assessment there is a sliding scale to pay for home support services. All other

Community Care services are free (Nursing, PT, OT, Dietician etc).

- Advocacy around access to resources
- Provides help with applications (OAP, BC Supplement, SAFER, Fair Pharmacare etc)
- Assists with access to housing (e.g. if there is a need for subsidized housing)
- Referral & connections to other community programs and services

INTERIOR HEALTH - PUBLIC HEALTH

- Universal access to public health services
- Capacity to spend more time if necessary; developing relationships to deliver key messages around nutrition, dental health, immunizations etc.
- Home visits
- Can make arrangements to deliver services outside of clinic hours if necessary
- Identifies 'at risk' clients that may need extra help
- Provides bus tickets to enable clients to attend appointments
- Provides community outreach services to decrease barriers around access (e.g. flu shots at the Seniors Centre, Community Centre and Food Bank; 'Baby Talk' program at a downtown location; Partnering with the School District to provide immunization and hearing clinics at the schools; Partnering with the Pharmacies to deliver harm reduction kits)

REVELSTOKE SENIORS CENTRE - SENIORS COUNSELLOR

- Provides universally free services to residents over 50 years of age
- Assists with finding services in town or that are available to them (e.g. Disabled Parking Pass, Bus Pass Program)
- Assists with filling out forms if necessary
- "Points them in the right direction"

REVELSTOKE SENIORS CENTRE - VOLUNTEER COORDINATOR PROGRAMS

- Matches community volunteers with clients to meet specific needs in three programs:
 - Computer tutorials: free computer workshops offered throughout the year on a variety of topics from Beginner Basics to Photo-editing
 - Volunteer transportation programs: To out-of-town medical appointments when people have no other options – sliding scale cost - free to low income households
 - Helping Hands programs: Free grocery shopping service to home-bound residents, includes delivery; volunteer snow shoveling at yard works program free to low income residents

VOLUNTEER INCOME TAX PROGRAM

- Trained volunteers provide free income tax preparation for low-income residents who would like help (primarily in February and March each year).
- Offered at a downtown location – Seniors Centre or Community Centre.

MINISTRY OF CHILDREN & FAMILY DEVELOPMENT - LOCAL OFFICE

- Provides support to families in their efforts for positive and healthy relationships.
- Services offered include Individual and Family Support, Child and Youth Mental Health, Foster Care, Respite, Adoption and Protective Services.
- Children & Youth with Special Needs – Social Work support for the assessment and approval process for autism funding as well as children with developmental delays and

severe physical disabilities.

- The local office works along side community and families to engage formal and informal supports toward the goal of healthy families.
- Also provides advocacy with Income Assistance, Child Care Subsidies (can increase amount of subsidy with direct referral), BC Housing programs (Rental supplement program, SAFER, subsidized housing applications)
- Provides occasional food vouchers for emergency situations only
- All staff go 'above & beyond' through advocacy

REVELSTOKE BOARD OF EDUCATION AND SCHOOL DISTRICT #19

- Policy Manual 4.4 Fees and Deposits – first implemented in 1992 and last amended April 1st, 2011, stipulates that Principals must ensure that financial barriers are not an issue.
- At the **elementary** school level, there is not one cost for any outing. Fundraising for the Grade 7 field trip is universal. To the best of their ability, Principals deal directly with lower income families and ensure access to all programs.
- Some families move around a lot; it is school policy to ensure the children remain in the same school (if they want to) even if they move outside the catchment area; the school district goes as far as providing bus transportation for these families.
- At the **secondary** school level – all curricular activities are no cost. All co-curricular activities (not required but involve class time & an overnigher) – the cost is offset by the school. The district allocates a certain amount of \$\$ for travel. The PAC actively seeks grants (Lottery, Healthy Schools, Active Living) to offset all co-curricular costs for those who can't pay. Extra-curricular (e.g. student exchanges, band trips), there is an expectation that the teachers will facilitate fundraising.
- Breakfast for learners program – distribute coupons for the cafeteria (some kids purchase; low income kids say 'put it on my tab' but are never charged).
- Resource support program – facilitated through counseling department, admin & support staff – have a small supply of good quality, clean clothing from the Thrift Store + some kids come with an extra set of clothing – and their clothing is laundered at school so it is clean & doesn't smell. This helps kids fit in.
- RSS keeps food at school – fruit, cookies, dried soup (until the cafeteria re-opens) 'put it on my tab'.
- Intentional staff orientation not to judge – look after student no matter what choices the parents are making. Work hard to identify & develop relationships with vulnerable students.
- The Principal supports students in applying for BC School Sports subsidy (\$75/year per student).
- New Neighbourhood Learning Centre – in-school space for service providers to work – e.g. public health, SAFER clinic, Community Connections
- Community Connections comes into the school to provide counseling & encourage students to attend after school programs.

NORTH COLUMBIA ENVIRONMENTAL SOCIETY (NCES)

- Community Garden – includes a couple of communal plots where all produce grown is donated to the Food Bank; if produce in a private plot needs harvesting and the owner is away, the produce is harvested and donated to the Food Bank.
- Free Bike program – the NCES receives unclaimed bikes from the City, fixes them up &

- donates them to those in need; demonstrating economic need is part of the criteria.
- Garden Guru series – free workshops teaching participants how to grow, cook, and preserve their own food.
- All learning opportunities and events are offered at no cost (or by donation).
- The NCES sponsors a library at Sanga Bean Café where it is free to sign out books.

CITY OF REVELSTOKE

- Recreation Pass for low income families – free annual pass to the Aquatic Centre & 50% discount on all city-run recreation programs, including concerts.
- Donates bus tickets to Community Connections Food Bank throughout the year as needed.
- Property Tax Deferment -homeowners aged 55 years and over may defer the payment of annual property taxes on their principal residence. This is a low interest loan program supported by the provincial government. Deferred taxes must be repaid with interest and an administration fee.

COLUMBIA BASIN ALLIANCE FOR LITERACY (CBAL)

- Universal access to all programs – no cost = a true mix of people, everyone is comfortable in the same space; group work is very inclusive. Special effort to reach out to men as parents. Adjusted as we've gone along.
- CBAL is in the process of adding Financial Literacy objectives and strategies to the Community District Literacy Plan
- Provides outreach information in several locations (e.g. PALS, story adventure kits)
- Word of mouth – making sure that people know when programs are happening.
- Family Night Out includes one meal and nutritional information
- Works hard to respond to family's need, including free transportation to access programs (a staff drives around & picks people up if necessary)
- Provides free books where ever families are (e.g. free book exchange locations throughout town including the food bank, book 'give-aways' at special events)
- Provides assistance filling out forms
- Ensures one on one contact, seamless support through cross referrals
- Ensuring the availability of child care is a huge support for learners.

EARLY CHILDHOOD DEVELOPMENT COMMITTEE (ECD)

- Access contingency fund – provides ECD providers with the ability to respond to individual and family barriers to accessing ECD programs & services (e.g. if a family doesn't qualify for the preschool subsidy but can't afford it); for those who 'fall through the cracks'.
- Assist families to access subsidy info – prenatal financial assistance, SMILE, preschool & child care subsidies – we make sure that families who need access know about the subsidies.
- Ensure there is very little 'red tape' – do all we can to facilitate access/smooth/decrease barriers
- Supports the Kids Snack Program (Food Bank) for about 5 years
- A system of nutritious snacks is built into all programs – every family has the same access to snacks whether they need it or not
- Role as advocates (e.g. to maintain the Family Swim Pass, building a culture of inclusion)

and universal accessibility.

- Develop playgrounds around the City in partnership with the City and the School District
- based on a philosophy of free access to recreation.

REVELSTOKE CHILD CARE SOCIETY

- Operates a standard sized van to provide transportation for: Licensed Group Child Care centres, including after kindergarten and after school pick up, field trips, out-of-town workshop transportation and weekly for Family Night Out participants.
- Universal pick up from Kindergarten at 2 of 4 schools.
- Keep 2 or 3 preschool spaces available to ensure spaces for last minute 'walk ins' (people who have a hard time planning ahead & can't afford it).
- Provide information and application support for Child Care and Preschool subsidies; advocacy & referral to MCFD for appeals and extra subsidy support.
- Have a payment plan for parent portion of child care or preschool costs.
- Ensure universal access to food for all children in all programs offered, including 2 healthy snacks a day, food to supplement lunches and sometimes, even breakfast. Asking for food is normalized – no stigma attached.

ALLIANCE CHURCH + REVELSTOKE MINISTERIAL ASSOCIATION

- Agreed to meet people's needs in regards to food by either going to the grocery stores with them or handing out food gift cards – generate funds by 1X/month, take a benevolent offering – this is used to meet any needs. Don't give out cash; buy a meal or bus tickets for transients; local people – e.g. Purchasing furnace oil. Try not to use the funds for ongoing like rent. Immediate needs. Not necessarily confidential, but meeting known needs of members – e.g. single mom unable to buy school supplies for 3 kids – it's all through the generosity of the congregation – not necessarily have to be a member of the church to get help – neighbours, friends. Recently, received word of a family where the husband is out of work & she was diagnosed with cancer – gave food cards or make meals.
- If ongoing situation – help connect clients with other social service agencies to have more ongoing support.
- United Church – location is a huge part of their 'Soup & a Smile' program – lunch once a week.
- Churches rotate – to help transients, comes out of the benevolent fund. Or combine funds to help someone out (used to all get hit up, now it is more coordinated).
- One church member gets all day old foods from the Chalet bakery and takes it around to low income families/people in need (note that the Chalet bakery is now closed).

OKANAGAN COLLEGE REVELSTOKE CENTRE (OC)

- Adult Academic & Career Preparation (AACP) – adult upgrading – all courses are tuition free; Paul Gallager Fund – up to \$400, can assist with any cost barrier to adult learning.
- OC applies to CBT Community Initiatives Fund each year (\$10,000) to support a special fund each year for non-profits and individuals to cover the cost of courses or course-related materials. Less red tape – extends local resources to ensure that financial barriers are not barriers to training.
- Experience Works program for older workers – participant allowance of \$350/week + \$200 pp for any work-related expenses. Flexible.
- Youth Skills Link - \$200/week participant allowance plus will cover any training-related expenses.

- Other programs like the Volunteer Adult Literacy Tutoring (VALT) program are free & directly focused on building literacy skills
- Links to other community resources – working together one on one with individuals to ensure they get the supports they need.

ENGLISH AS A SECOND LANGUAGE SETTLEMENT ASSISTANCE PROGRAM

- Program is free for permanent residents, naturalized citizens, and people who have applied through the provincial nominee program
- Try to be flexible & look at course material that meets their needs, e.g. food, employment standards act
- Can access VALT as well
- Offer a child-friendly class once a week with free child care so people with small children can attend

EMERGENCY SOCIAL SERVICES

- Program is for BC residents who are unable to return to their home after a disaster (e.g. house fire); takes care of immediate needs for up to 72 hours – shelter, food, and incidentals – if victim is covered by insurance.
- Provides resources/check lists to help people move through the process – very situation specific/ help people jump through hoops.
- Thrift store & food bank very accommodating

VICTIM SERVICES

- Services are universally accessible; no need to have a conviction or for someone to be charged to access services
- Includes MVA's, notification of death of kin
- Immediate support directly impacts rate of recovery
- Connects people with services, presents options

REVELSTOKE WOMEN'S SHELTER SOCIETY

- Free temporary shelter for women & children
- Assistance with IA applications – can fast track access – 2 week waiting period is waved – but while staying at the shelter, clients can only access comfort allowance
- Assistance with search for safe, affordable housing
- Staff support for completing an 'intent to rent' form with IA which will pay the first month's rent and damage deposit
- Clients can use the court house to fax forms, court house staff can help process applications right away
- Help clients overcome other barriers through direct referral & partnering with other service providers – e.g. legal aid, RCMP, Victim's Services, Community Connections, Mental Health, Drug & Alcohol. Agencies working together for the benefit of the client.
- Provides client with BC Housing 'starter kit' + Food Bank start up hamper for food staples. This is everything you need to start up a household. Also get donations of small furnishings from the community to add to it, and can refer to the Thrift Store – clients get 3 days of free clothing.
- Work closely with Community Connections Community Outreach program in terms of helping people get food & household goods they might need; lots of back & forth.
- Staff provides outreach services to women who are no longer in the shelter but still need support. They can still come to the shelter to talk with support staff.

- People on disability insurance can earn up to \$500/month above their disability insurance payments through employment; work with business community on this.
- Assist clients to get in to the medical clinic for check ups.
- Assist clients by teaching good eating habits & sleeping patterns, cooking, parenting skills
- Each client has to complete an 'action plan' which defines long & short term goals; staff teaches life skills to help them get there; based on individual needs.

WORK BC EMPLOYMENT SERVICES CENTRE (formerly Revelstoke Employment Services Centre)

- Referral for many job creation partnerships and employment related services have to come through the employment services centre. E.g. targeted skills shortage program (anything with an EI attachment) – WorkBC acts as the go-between.
- Under the new model, all services are going to expand (life skills training etc), workshops, potentially there will be a better opportunity to have a more direct relationship with employers.
- Other services by employment facilitators are aimed at individual capacity building (e.g. resume writing).

REVELSTOKE COMMUNITY HOUSING SOCIETY (RCHS)

- The primary objective of RCHS is to provide, manage and promote a range of affordable housing options within the city of Revelstoke that are accessible to local residents.
- The Society attempts do this by working to maintain and increase the supply of affordable housing for residents with a variety of housing needs.
- To date, RCHS has built one rental duplex and rents the units out for slightly less than market rents.

APPENDIX E – A GUIDE TO PROVINCIAL AND FEDERAL SUBSIDIES AND PROGRAMS

PROVINCIAL PROGRAMS (<http://www2.gov.bc.ca/>)

MINISTRY OF CHILDREN AND FAMILY DEVELOPMENT
Child Care Subsidy A monthly payment to assist eligible families with the cost of child care. Monthly subsidy payments vary depending on family circumstances. Eligibility is determined by residency, type of child care arrangements, financial need (includes providing proof of income), and a qualifying reason for needing child care (employment or self-employment, attending an educational institution, having a medical condition etc.).
MINISTRY OF HEALTH
Medical Services Plan (MSP) Premium Assistance Regular premium assistance offers subsidies ranging from 20 to 100 per cent, based on an individual's net income (or a couple's combined net income) for the preceding tax year, less deductions for age, family size and disability. The resulting amount is referred to as "adjusted net income". Individuals with an annual income of \$22,000 receive full subsidy. <ul style="list-style-type: none">• Temporary Premium Assistance - A 100% subsidy for a short term based on unexpected financial hardship.• Supplementary Benefits - For MSP beneficiaries receiving premium assistance, MSP contributes \$23 per visit for a combined annual limit of 10 visits each calendar year for the following services: acupuncture, chiropractic, massage therapy, naturopathy, physical therapy and non-surgical podiatry. Service providers who have opted-out of the Medical Services Plan may charge patients extra for their services.• Optometry – Eye Exams - Medically required eye examinations are a benefit for all MSP beneficiaries when there is a medical necessity (for example, eye disease, trauma or injury, or health conditions associated with significant risk to the eyes, such as diabetes). Routine eye examinations are a benefit only for those 18 years of age and under and 65 years of age and over.
BC Healthy Kids Program Helps low income families with the costs associated with basic dental care and prescription eyewear for their children. Dependent children under 19 years of age, in families receiving any level of Medical Services Plan (MSP) premium assistance through the Ministry of Health Services, are eligible for the BC Healthy Kids Program. Coverage includes: <ul style="list-style-type: none">• Dental - Children are eligible for \$1400 of basic dental services every two years. This coverage includes services such as exams, x-rays, fillings, cleanings and extractions. Dentists can advise families of other services that may be covered.• Optical - Children are eligible for prescription eyeglasses (lenses and basic frames) once in a twelve-month period. Children's eye examinations are covered by MSP.

PharmaCare

Helps British Columbians with the cost of eligible prescription drugs and designated medical supplies. Fair PharmaCare coverage is income-based. Families with lower incomes receive more assistance than families with higher incomes. Families with an income of less than \$15,000 per year do not pay a deductible; \$15,000 - \$30,000 the deductible is 2% of your net income (for \$15,000 this is \$300). \$30,000+ the deductible is 3% of your net income. Families with an income between \$31,667 and \$35,000 are assigned a family deductible of \$1,000. After the deductible, Fair PharmCare will pay 70% of eligible costs, which are set rates determined by the Ministry & do not necessarily correspond with actual costs. If there is a difference between this amount and the amount charged by a pharmacy, you will be responsible for the difference. If an item is not a benefit of PharmaCare, you will be responsible for the full cost. The Family Maximum, after which 100% of eligible costs are covered, is 2% of your income if under \$15,000 and 3% if over \$15,000.

- If you or your spouse were born in 1939 or earlier, you can receive enhanced Fair PharmaCare assistance: if your net family income is under \$33,000 there is no deductible and 75% of eligible costs are covered.
- If you receive BC Income Assistance, 100% of eligible prescription costs are covered.
- For permanent residents of licensed residential care facilities in BC, PharmaCare covers the full cost of eligible prescription drugs and designated medical supplies.

MINISTRY OF SOCIAL DEVELOPMENT – BC EMPLOYMENT AND ASSISTANCE PROGRAMS**Income Assistance**

Applicants are expected to take advantage of all other sources of income and assets before qualifying. Employable clients receiving assistance must either be actively searching for employment or participating in an employment program. A person may be eligible for income assistance if he or she is out of work or earning very little, awaiting other income, unable to work; or, is in immediate need of food, shelter or requires urgent medical attention. Eligibility and monthly assistance rates depend on income and asset levels, and the number of people in the family unit. Eligibility will be determined on an urgent basis if it is determined that an applicant has an immediate need. Hardship assistance (see below) may be issued in some situations when an individual is not eligible for income assistance.

Hardship Assistance

Hardship assistance is available to BC Employment and Assistance applicants who are not eligible for income assistance due to a variety of circumstances and who have proven that all other funding sources have been exhausted. For the most part, hardship assistance is limited to three consecutive months and is repayable. To be eligible for hardship assistance, a client or applicant must enter into an Employment Plan when requested. Hardship assistance continues to be issued for only one month at a time and eligibility must be re-established every month. Examples of categories include:

- Those waiting for EI benefits
- Persons involved in strikes or lockouts
- Those awaiting identification, while citizenship requirements are met, a SIN card, or verification of a sponsorship default

Persons with Disabilities

To be eligible for disability assistance, a person must meet the criteria for the Persons with Disabilities (PWD) designation and be designated as such by the Ministry. PWD is not a permanent designation and the Ministry has the authority to rescind an individual's designation in exceptional circumstances. The designation is provided to persons who have reached 18 years of age and have a severe mental (including a mental disorder) or physical impairment that meets all of the following criteria:

- In the opinion of a medical practitioner, the impairment is likely to continue for at least two years
- In the opinion of a prescribed professional, the impairment directly and significantly restricts the person's ability to perform daily living activities either continuously or periodically for extended periods
- As a result of those restrictions, the person requires an assistive device, the significant help or supervision of another person, or the services of an assistance animal to perform daily living activities.

See www.communitylivingbc.ca for supports for adults with developmental disabilities.

Underage children

Children may be eligible for income assistance apart from the family only after reasonable efforts have been made to have the parent or guardian support them. A referral to the Ministry of Children and Family Development is required when an applicant is under 17 years of age or when there are child protection concerns. A referral to the ministry's Family Maintenance Program will be made on behalf of children who apply for assistance, who are not living with their parents.

Additional Help for BC Employment and Assistance Clients

The following are some additional assistance that may be available if you are an Employment and Assistance client.

- Identification Fees** - If you do not have the identification you need to apply for BC Employment and Assistance, the cost of getting a BC Identification card or other documents may be paid on your behalf. This assistance is available on a one-time only basis.
- Security Deposit** - If you are renting accommodation, you may be eligible for this assistance to cover the cost of your security deposit. These are repayable benefits. Security deposits are recovered from income assistance cheques at \$20 per month. The security deposit deduction occurs on the second cheque after the security deposit is issued.
- Co-operative Housing Association Share Purchase Benefit** - If you are moving into co-op housing, you may be eligible for money to pay for your membership share. This benefit must be repaid to the ministry when you move or leave BC Employment and Assistance.
- Emergency Moving Benefit** - If you are forced to move because the accommodation you are renting has been sold or condemned, or a move to a new place would significantly reduce your expenses, you may receive money to pay your moving expenses.
- Natal Supplement** - If you are pregnant or have a child less than seven months

old, you may qualify for this monthly assistance to help cover miscellaneous extra costs.

- f. **Diet Assistance** - If you require a special diet for a specific medical condition or diagnosis, you may be eligible for this monthly assistance to help cover the extra cost
- g. **Guide Animal Supplement** - If you use the services of a registered guide animal, you may be eligible for a monthly benefit to help you maintain the animal.
- h. **Christmas Supplement** - Available as part of the December cheque, this money helps with extra expenses at Christmas.
- i. **School Start-Up Supplement** - If you have dependent children, you may receive money to buy back-to-school supplies.
- j. **Camp Fees** - If you have dependent children or are an adult with a disability, you may receive money to pay part, or all, of the fee to attend a recognized camp.
- k. **Crisis Assistance** - If you face an unexpected, emergency need that could affect the health of yourself or your family, or the safety of a child, you may be eligible for this one-time grant to cover the cost.
- l. **Community Volunteer Supplement** - The Community Volunteer Supplement is a monthly payment of up to \$100 to assist eligible clients who volunteer with a non-profit agency. The supplement assists clients with transportation, clothing or other related expenses related to volunteering. **NO NEW INTAKES**
- m. **Medical Transportation** - If you have frequent, local medical appointments, or the medical treatment you need is not available in your community, you may receive money for transportation to your medical appointments.
- n. **Court Attendance** - You may receive money for your transportation and living expenses if you are required to attend court outside your community for a court action through the Family Maintenance Program; or a child protection action under the Child, Family and Community Service Act.
- o. **Paternity Testing**- If you are required to attend a blood-testing clinic to determine paternity as a result of a court action through the Family Maintenance Program, you may receive money for transportation.

Senior's Supplement

The Senior's Supplement is a monthly payment provided by the Province of British Columbia through the Employment and Assistance Act. The Senior's Supplement ensures a conditionally guaranteed income level for B.C. residents receiving federal Old Age Security and Guaranteed Income supplement or federal Allowances. If the income level of an eligible senior's total income falls below the level guaranteed by the province, the supplement is provided to make up the difference. The maximum monthly supplement will be \$49.30 for single seniors and \$120.50 for senior couples and is paid automatically to eligible recipients. Seniors do not have to apply if they have completed an income tax return.

Bus Pass

The Bus Pass Program offers a low cost annual bus pass providing pass holders access on any scheduled BC Transit route. Bus passes are available to eligible, low income seniors and provincial persons with disabilities clients. Passes are valid in those communities serviced by BC Transit. The bus pass does not provide for an attendant, and is not valid on Handy Dart. To be eligible for a bus pass, you must be:

- Receiving Federal Old Age Security (OAS) and Guaranteed Income Supplement (GIS) or receiving Spouse's Allowance to Old Age Security
- Over 65 years of age – would qualify for OAS and GIS except having less than 10 years residency in Canada
- Receiving Income Assistance (60 – 64 years of age)
- Receiving Income Assistance for persons with disabilities (18 – 64 years of age)

Cost - The bus pass is provided for an administrative fee of \$45 per year and is valid for one calendar year, expiring on December 31. The fee is not prorated for applicants applying part way through the year.

Special Transportation Subsidy (STS)

Provided to recipients of disability assistance who live in areas where the Bus Pass program is available, but are unable to use public transportation due to their disability or because it would make their disability worse. To qualify for the STS, people must:

- Be in receipt of a disability allowance under the Employment and Assistance for Persons with Disabilities Act;
- Reside in an area where the Bus Pass program is available;
- Provide certification from a physician verifying:
- That they are unable to use the Bus Pass program or any other form of subsidized public transportation service (such as handyDART and Taxi Savers) due to their disability, or, that their disability would be aggravated by using public transportation; and
- The alternative form of transportation required to accommodate the disability (examples: operating a personal vehicle or paying others for transportation)

BC Family Bonus

A program administered by the Ministry of Small Business & Revenue that provides a tax-free payment to moderate-income families with dependent children, as part of the Canada Child Tax Benefit. The CCTB payment is calculated on the previous year's income tax return. Lump sum CCTB payments can affect eligibility for income assistance.

Community Assistance Program (CAP)

Helps community groups in urban centres provide services to people who experience multiple barriers to independence. Service can also provide more support for those who wish to participate in pre-employment and employment training programs. Services supported through this fund are targeted to people with multiple barriers, including:

- Persons with a diagnosed mental illness;
- Persons with an identified substance abuse problem;
- Persons with less than grade 10 who have an identified problem with basic literacy;
- Any age group where high unemployment exists; and
- Homeless persons.

BC HOUSING (a provincial crown agency under the Ministry of Energy and Mines - Minister Responsible for Housing)

Rental Assistance Program

Cash assistance to help with monthly rent payments in private market rental units for those individuals who have a gross household income of \$35,000 or less, have at least one dependent child, and have been employed at some point over the last year (Individuals & Families)

Shelter Aid For Elderly Renters (SAFER)

Cash assistance to help with monthly rent payments in private market rental units for seniors 60+ who pay more than 30% of gross monthly income towards rent, meet citizenship requirements and have lived in BC for the full 12 months preceding application

Home Adaptations for Independence (HAFI)

Program provides financial assistance to help eligible low-income seniors and people with disabilities in British Columbia to continue to live in the comfort of their home (for homeowners, and landlords/tenants)

List of eligible adaptations:

- Approaching and Entering the Dwelling
- Getting Around the Dwelling
- Electrical Systems
- Plumbing
- Heating, Ventilation and Cooling (HVAC)
- Kitchen
- Bathroom
- Other Rooms
- Extensions and Conversions
- Multiple Unit Buildings

Subsidized Housing

To be eligible for subsidized housing, the applicant's gross household income must be below certain income limits.

Revelstoke housing income limits (2012)

Bachelor	1 bedroom	2 bedroom	3 bedroom	4 bedroom
\$20,000	\$26,500	\$35,000	\$36,000	\$39,000

Emergency Shelter Program (not in Revelstoke)

Providing funding to homeless shelters and drop-in centres to provide temporary shelters and access to support services.

Extreme Weather Response Program

Enabling communities to temporarily increase emergency shelter capacity during extreme weather.

Homeless Outreach Program

Connecting individuals living on the streets to housing and support services.

Aboriginal Homeless Outreach Program (not in Revelstoke) - Connecting Aboriginal people living on the streets to housing and support services.
Women's Transition Housing & Supports Providing women at risk of violence with access to safe housing.
MINISTRY OF FINANCE
Homeowners Grant for seniors This grant reduces the amount of property tax paid on the primary residence of those aged 65 and over.

FEDERAL PROGRAMS

(<http://www.canadabenefits.gc.ca/f.1.2ch.4m.2@.jsp?lang=eng>)

FOR PARENTS
<ol style="list-style-type: none"> 1. Canada Child Tax Benefit (CCTB) – Determined by the number of children in a family, the province of residence, annual net adjusted family income, and whether a child is eligible for the Child Disability Benefit. This benefit is a tax-free monthly payment made to eligible families with children under 18. The basic benefit is reduced incrementally if the family net income is more than \$24,183.00 per year. 2. Universal Child Care Benefit The Universal Child Care Benefit (UCCB) provides financial assistance to all Canadian families with young children, regardless of where they live, whatever their family circumstances or preferences. Parents receive \$100 a month for each child under six. 3. The National Child Benefit Supplement (NCBS) is intended for low-income families with children. Therefore, the maximum is paid only if family net income is less than \$24,183. It is reduced by a percentage amount (which depends on the number of children) when family net income is more than \$24,183. Families with three or less children and family net income between \$24,183 and \$41,544 will receive partial NCBS. Families with four or more children will still receive some NCBS if their family net income is less than \$46,500. 4. Child Disability Benefit (CDB) - Not all children with disabilities are eligible for the disability amount. To be eligible a child must have a severe and prolonged impairment in physical or mental functions. An impairment is prolonged if it has lasted, or is expected to last, for a continuous period of at least 12 months. A qualified practitioner must certify that the child's impairment meets certain conditions. The CDB amount is calculated using a base amount, which is associated with the number of children for whom you receive the CCTB. You will receive the full CDB amount if your adjusted family net income is less than the base amount for your family size, as indicated in the chart below.

- 5. Child Rearing Drop-Out Provision** This program allows periods of low or zero Canada Pension Plan (CPP) contribution to be excluded from the calculation of CPP benefits when these periods are spent caring for a child under the age of seven.

EMPLOYMENT INSURANCE

- 1. Employment Insurance Regular Benefits** Employment Insurance (EI) provides Regular Benefits to individuals who lose their jobs through no fault of their own (for example, due to shortage of work, seasonal or mass lay-offs) and are available for and able to work, but can't find a job.
- 2. Employment Insurance Maternity and Parental Benefits** Employment Insurance (EI) provides Maternity and Parental Benefits to individuals who are pregnant, have recently given birth, are adopting a child, or are caring for a newborn.
- 3. Employment Insurance Sickness Benefits** Employment Insurance (EI) provides Sickness Benefits to individuals who are unable to work because of sickness, injury, or quarantine.
- 4. Employment Insurance Family Supplement** The Family Supplement is a feature of Employment Insurance (EI) that provides additional benefits to low-income families with children.

SENIORS AND VETERANS

- 1. Old Age Security (OAS)** - A monthly pension paid once a resident is 65 years or older. To receive OAS, apply at least 6 months before your 65th birthday.
- 2. Canada Pension Plan (CPP)** - For those who have contributed to the plan through paid employment in Canada. To receive CPP, apply at least 6 months before you want to receive it. The earliest the pension can be received is age 60.
- 3. The Canada Pension Plan (CPP) Survivor's Pension** provides a monthly pension to the surviving spouse, common-law partner or children of a deceased contributor.
- 4. Guaranteed Income Supplement (GIS)** - To qualify seniors must already be in receipt of OAS, must file a tax return annually, and must reapply annually.
- 5. Allowance** - For the spouse or common-law partner of someone receiving both the OAS and GIS.
- 6. Allowance for the Survivor** - For those whose spouse or common-law partner has passed away, this benefit provides additional money until aged 65.
- 7. Veterans Affairs Canada (VAC)** - Assistance to elderly veterans and caregivers, such as disability benefits, attendance allowances, health care, home care, respite, palliative care, special equipment and home adaptations.

8. **War Veterans Allowance** This allowance provides income support to war veterans and civilians to help them meet their basic needs.
9. **The International Benefits program** may provide retirement, disability or survivor benefits to eligible individuals who have lived or worked in another country, or the surviving spouse, common-law partner or children of eligible individuals who have lived or worked in another country.

ABORIGINALS

1. **Non-insured Health Program for First Nations and Inuit** – Provides registered Indians and recognized Inuit and Innu with a wide range of health benefits.
2. **Post-Secondary Student Support Program** – Provides financial assistance to Status Indian and Inuit students who are enrolled in eligible post-secondary programs, which includes: community college and CEGEP diploma or certificate programs; undergraduate programs; and advanced or professional degree programs.
3. **The Indian Residential Schools Resolution Health Support Program** – Provides mental health and emotional support services to former Indian Residential School students and their families before, during and after their participation in Settlement Agreement processes, including the Common Experience Payments and the Independent Assessment Process, and those participating in Truth and Reconciliation Commission events and Commemoration activities.

TAX CREDITS

1. **Working Income Tax Benefit** – A refundable tax credit intended to provide tax relief for eligible working low-income people and their families, and to encourage other Canadians to enter the work force.
2. **Disability Tax Credit** – A non-refundable tax credit used to reduce income tax payable for eligible individuals.
3. **Goods and Services Tax/Harmonized Sales Tax (GST/HST) Credit** – This program issues full and partial goods and services tax credits to Canadians with low incomes and issues full and partial rebates on the federal portion of the harmonized sales tax and issues some related provincial payments.

OTHER

1. **Victims of Crime Initiative - Emergency Financial Assistance** – Provides emergency financial assistance to individual victims of crime in exceptional circumstances and to surviving family members who incur expenses to attend early parole eligibility hearings.