

## REFERENCES

- » 2009 Kelowna Affordable Survey: phat-co.ca
- » Kelowna Community Food Bank: kelownafoodbank.com
- » Kelowna Women's Resource Centre: kelownawomensresourcecentre.com
- » Kelowna Child Care Society: kelownachildcare.com
- » Okanagan Boys & Girls Clubs: boysandgirlsclubs.ca
- » Community Action Towards Children's Health: catchcoalition.ca
- » Outreach Urban Health: interiorhealth.ca
- » Canadian Mental Health Association: kelowna.cmha.bc.ca
- » Kelowna's Gospel Mission: kelownagospelmission.ca
- » City of Kelowna: kelowna.ca
- » BC Housing: bchousing.org
- » Canada Mortgage and Housing Corporation: cmhc.gc.ca
- » Statistics Canada: statcan.gc.ca

## TAKE ACTION

1. Talk to , write to, email or call your local MLA, MP and City Council. Encourage them to implement the recommendations in this report card.
2. Volunteer: contact Kelowna Community Resources at kcr.ca or 250-763-8008 to find out more about community services and volunteer opportunities in your area.
3. Participate in related community events such as Poverty & Homelessness Action Week.

"I have been on the wait list for subsidized housing for six years."  
survey respondent

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## CENTRAL OKANAGAN POVERTY REPORT CARD 2009



"The best way to predict the future is to create it"

Peter Drucker



Poverty and Homelessness  
Action Team - Central Okanagan  
A poverty sub-committee led initiative

www.phat-co.ca

## THE PROVISION OF BASIC NEEDS

The 2009 Report Card on Poverty examines some of the main poverty issues in the Central Okanagan and assesses how successful we have been as a community in addressing them.

The focus of this report card is on individuals and families who live below Kelowna's Core Needs Income Threshold (CNITS) based on Canada Mortgage and Housing (CMHC) statistics.

They pay more than 30% of their income on housing. In Kelowna, average rent for a 3 bedroom apartment requires a gross annual income of \$42,500; a 2 bedroom, \$38,500; a 1 bedroom, \$32,000; and a bachelor, \$25,000.

### Kelowna's Rating

Income	NI
Housing	NI
Child Care	NI
Nutrition	NI
Health	NI

E = Excellent      G = Good

S = Satisfactory      NI = Needs Improvement

The information in this report card is provided by a number of sources. A complete list is included on the back panel.

"The working poor have been the foundation that has made the economy thrive and benefit others, yet they are going homeless as they grow old, or without their own place to live in as young adults!"

survey respondent

## RATIONALE

Ratings are based on an overall snapshot within the Central Okanagan. Websites of agencies that address the unique needs of specific groups are provided on the back panel. Ratings in each category are based on the following:

### Income

Level of annual income, before taxes, including income assistance and pensions.

### Housing

Level of access to permanent, affordable and appropriate sized housing, including the accommodation of households with children, people with disabilities, and those with pets.

The appropriate size of unit required is governed by the following Federal/Provincial Occupancy Standards:

1. There shall be no more than 2 or less than 1 person per bedroom.
2. Spouses and couples share a bedroom.
3. Parents do not share a bedroom with children.
4. Dependants aged 18 or more do not share a bedroom.

### Child Care

Level of access to affordable and appropriate child care.

### Nutrition

Level of access to affordable, nutritious food.

**Food Security** is defined as: a situation in which all community residents obtain a safe, culturally acceptable, nutritionally adequate diet through a sustainable food system that maximizes self-reliance and social justice.

For more information, please visit okanaganfood.org.

### Health

Level of access to comprehensive health and dental care services and level of access to support services.

## HOUSING

Progress: **SOME**

**Transitional housing:** Opening of 30 bed and several smaller supported transitional housing facilities. Three more facilities designated on City donated land.

**Homelessness:** Strengthening of agency collaboration. The Development of Kelowna's Ten Year Plan to End Homelessness is underway.

**Affordable Housing:** Increase in stable affordable and subsidized housing units has been minimal and not kept pace with the increasing need.

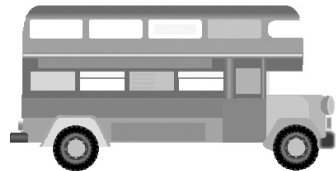
### Challenges

- » Still a shortage of more than 6,000 stable affordable housing units.
- » Units coming available still not attainable on current wages and rental allowance and subsidy rates.
- » Individuals and families are crowding into inadequate shared accommodation – below CMHC Occupancy Standards and City's health and safety bylaws.
- » People are moving frequently and more are moving in and out of homelessness.

### Recommendations

1. Increase range of units of affordable housing to meet occupancy standards.
2. Increase shelter allowance.
3. Enforce health and safety bylaws for maintenance of rental units.
4. Reduce barriers to rental subsidies.

"When you are third generation from the area, it's difficult to sever ties and move away. All our family is here but we are being driven into heavy debt trying to stay. We don't want to move, but sometimes there is no other choice."  
survey respondent



## TRANSPORTATION

Though public transportation continues to improve in the region, it still does not meet the needs of many low-income individuals and families, particularly those living beyond Kelowna's central routes.

## INCOME

Progress: **NO**

As the cost of living increases, BC's minimum wage remains at \$8 an hour and income assistance begins at \$560/month which includes shelter allowance of \$375. The number of working poor is increasing.

### Challenges

Key findings from the recent Community Affordability Survey\* conducted in the Central Okanagan by PHAT-CO:

- » The income of 59% of households is less than \$24,000/year.
- » 60% are spending more than half their income on housing.
- » 14% are spending 90% or more of income on housing.
- » 51% moved three or more times in the last five years.

\*678 low income households = 1765 people

### Recommendations

1. Increase minimum wage.
2. Increase all income assistance.
3. Increase financial support for those on income assistance who are transitioning into paid work.
4. Increase financial assistance and access to education and training.

## CHILD CARE

Progress: **NO**

There is a critical need for more affordable, available and regulated child care spaces in Kelowna due to high cost and long waitlists.

### Challenges

- » **Day care cost** = \$876-\$908/mo. per infant/toddler • \$664/mo. per 3-5 year old child • \$346/mo. per child for before/after school care.
- » 50% of Kelowna's child care providers offer no discounts for 2 or more children.
- » Far more children require day care than there are spaces. Recruitment and retention of qualified staff is a primary issue as trained child care educators earn on average between \$13 and \$15 per hour.
- » Fixed drop off and pick up times do not accommodate many families.

### Recommendations

1. Increase Child Care Operating Grants to retain child care workers.
2. Implement National Child Care Strategy.

"I make \$650 a month and my rent is \$500."

## NUTRITION

Progress: **SOME**

There is an increasing number of Food Security Initiatives (see rationale panel for definition) happening at a Local, Provincial and National level which provide food, nutrition, education and cooking skills to low income individuals, families and the larger community.

### Challenges

- » Households living in poverty often have a consistently difficult time affording nutritionally adequate food.
- » The impacts of a poor diet can be detrimental to health, including risk of diabetes, heart disease and obesity.
- » Children who do not receive adequate nutrition find it difficult to succeed in an academic environment.
- » More families are reducing their food bills by accessing Food Banks so they can pay rent. Food Bank usage in the Central Okanagan is high.
- » Hunger Relief Programs and Agencies are often at risk of 'folding' if funding is unavailable, insufficient or short term.
- » Access to healthy, locally produced food is often compromised by a lack of transportation, storage and cooking capacity.

### Recommendations

1. Support the vision of the Central Okanagan Healthy Food Council.
2. Encourage your Municipality to adopt the Central Okanagan Food Charter and incorporate it into your Official Community Plan.
3. Lobby Governments to support financially the work of Hunger Relief Agencies.

## HEALTH

Progress: **SOME**

- » Outreach Urban Health provides street level access to comprehensive health care for people who do not access the regular system.
- » Kelowna's Gospel Mission has expanded it's free evening dental clinic to twice monthly.

### Challenges

- » Increasing demand for wide range of services, including mental health and addictions.
- » Barriers to dental health care for individuals and families.

### Recommendations

1. Increase access to health and dental benefits.
2. Expand Outreach Urban Health services beyond Kelowna.

"Poverty is a social determinant of health."