

Moving Towards Solutions II

A look at Poverty and what needs to be done to make Surrey a Vibrant Community for all

By Michel Pouliot



Vibrant Surrey

Community solutions
for poverty reduction



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I'd like to thank all those that took some time out of their busy schedules to share with me their expertise and experiences with poverty and poverty reduction initiatives in Surrey. Our community has a wealth of expertise and the collective wisdom was truly inspiring. Although this report is really just a brief snapshot of what poverty looks like in Surrey, it is clear that there are many people working very hard to make the best out of the resources available and their dedication to making Surrey a better place for all is commendable.

Vibrant Surrey is releasing this preliminary report for community feedback. Recognizing that it is not absolutely exhaustive or comprehensive we welcome comments, input and new information.

We also want to acknowledge the support of Vibrant Surrey's funders: The McConnell Family Foundation, The Tamarack Institute for Community Engagement, United Way of the Lower Mainland, Vancity Community Foundation, and Coast Capital Savings. Without their financial support this report would not have been possible.



Executive Summary

Vibrant Surrey is a poverty reduction initiative made up of community organizations, the business community and all three levels of government. As part of our planning and evaluation process, we conduct a regular review of poverty issues and gaps in the continuum of services for those living in poverty. The Moving Towards Solutions report aims to inform poverty reduction work by reviewing the social and economic situation in Surrey. This report is the second document produced by Vibrant Surrey examining the overall state of poverty and poverty-related issues in Surrey.

The initial report produced in 2007 made a number of recommendations to begin tackling the complex issues of poverty. This current report contains input and feedback from key stakeholders in Surrey including those that are experiencing poverty first hand. Their input permeates this report and has helped to formulate some of its recommendations.

Since the first edition of this report in 2007, poverty levels have not decreased and we have in fact observed a number of areas where the situation has worsened. One of the measures that provide us with a good indication of the tough economic situation for many is the number of people that are relying on food banks to meet their family's basic needs. The Surrey Food Bank reports that their usage has increased by 25% between 2009 and 2010.

Immigrants, Women and Youth are population groups of particular interest to Vibrant Surrey and this report identifies particular challenges for each of these groups: Women have less access to legal services; newcomers to Surrey do not have adequate access to relevant information about the services available to them; youth are increasingly having to live independently in our community and are experiencing homelessness at alarming rates.

This report identifies a number of areas where action is required by the community to effectively address poverty. These are the key areas requiring intervention:

We need to increase the number of supportive housing units in Surrey.

The shortage of low income housing means that a significant number of vulnerable individuals find themselves faced with chronic homelessness where they would maintain housing if living in supportive housing units. This is resulting in more competition for the affordable housing units that do exist, and increased demands on the emergency beds that are available.

We need to increase the access to relevant information for some population groups.

Information about the services that assist people living in poverty to improve their quality of life is often not accessible. Various groups experience different challenges in obtaining the information they need. New Canadians in particular are faced with language and literacy issues in addition to being new to the community.

We need to improve access to Legal Services in Surrey.

Access to legal services is a particular challenge in light of recent cuts that have added to an

already stressed legal aid system. Funding must be restored to ensure that those living in poverty have access to legal representation. Women are particularly affected by these changes and are faced with long waits, often separated from their children while they wait for legal representation.

We need to create safe and affordable housing units for youth.

Just over 300 youth (under the age of 19) are currently living on Income Assistance or Employment Insurance in Surrey, and approximately 75 additional youth are living on youth or independent living agreements programs under the Ministry of Children and Family Development. These youth are expected to live independently and with minimal supports in the community. The All Nations Youth Safe House, the only youth emergency shelter in Surrey, has been turning away youth due to lack of space. Surrey needs to develop and support transitional housing units for youth.

We need to increase financial literacy and create opportunities for all Surrey residents to build their financial capacity.

Financial literacy can be the key to individuals developing action plans that will lift them out of poverty by allowing them to finance job training or invest the necessary capital to start their own business. Individual Development Account initiatives support that process by creating opportunities for individuals who normally wouldn't be able to accumulate the resources to make those options a reality.

MOVING TOWARDS SOLUTIONS II

This report is the second document produced by Vibrant Surrey examining the overall state of poverty and poverty-related issues in Surrey. The initial report produced in 2007 made a number of recommendations to begin tackling the complex issues of poverty. The current report contains input and feedback from key stakeholders in Surrey, some who have experienced poverty, others who work to reduce poverty or alleviate its effects. The accounts of Surrey residents who have experienced poverty, and who may be continuing to live in that state, permeate this report and have helped to formulate some of its recommendations.

The Municipality of Surrey: Basic Demographics

Surrey continues to be one of the fastest growing municipalities in Canada, with a population that will have expanded from 455,900 in 1996¹ to an estimated 480,832 by 2011.² Cloverdale and South Surrey have experienced the most significant growth, at 26.8% and 18.4% respectively.³ The increase of residents over the last 14 years has put significant stress on the city's infrastructure. That stress is evident in the findings of this report.

In 2007, when the first edition of this report was compiled, the 2006 Census reported that over 20% of Surrey residents were living below the poverty line, as defined by the Low Income Cut Off. In January 2010 the unemployment rate in BC rose to 8.1% from 6.1% a year earlier. The rate for youth aged 15 to 24 was even worse at 13.5%, up from 9.9% in January 2009. It is fair to say that despite the economic boost the Olympic Games was meant to provide, the reality is that the economic situation for a number of Surrey residents has deteriorated rather sharply in the last few years.

The apparent increase in the poverty levels in Surrey can be attributed to a number of factors, not the least of which is the economic downturn and recession experienced in 2009. Some of the areas examined in this report have uncovered new challenges that have not been very well reported or documented. The challenges experienced by youth and the rate at which they find themselves living in poverty are dimensions that the community appears to have been blind to until now. The population of new Canadians is also one that has grown in recent years and they frequently experience extreme poverty for a number of reasons.

Vibrant Surrey has identified three key population groups—women, immigrants and visible minorities, and youth. These groups have historically been overrepresented in poverty statistics and are particularly vulnerable to poverty. The members of Vibrant Surrey recognize that those population groups experience unique challenges. This report will examine their particular needs and will be informed in part by a project completed in 2010, which produced a number of digital stories about poverty produced by participants with first-hand experience.

1 Statistics Canada, 1996 Census. The City of Surrey website estimate this number at 433,100 based on building permit and BC assessment information.

2 City of Surrey website
<http://www.surrey.ca/Doing+Business/Population+and+Demographics/Population+Estimates+and+Projections.htm>

3 City of Surrey website
<http://www.surrey.ca/Doing+Business/Population+and+Demographics/Population+Estimates+and+Projections.htm>

What is the Poverty Line or the Low Income Cut Off ?

Low income cut-offs (LICOs) are intended to convey the income level at which a family may be in “straitened circumstances” because it has to spend a greater portion of its income on the basics (food, clothing and shelter) than does the average family of similar size. The LICOs vary by family size and by size of community. The following table shows LICO for Surrey based on its population size.

Low income measures, before tax (2010)

Persons in household	Low Income Cut Off
1 person	\$19,144
2 persons	\$23,832
3 persons	\$29,299
4 persons	\$35,573
5 persons	\$40,345
6 persons	\$45,504

Based on this a Single Parent family with 2 children earning less than \$29,299 is considered to be living below the poverty line.

It is important to note that the LICO is currently based on 1992 spending patterns and has not been adjusted since then.

Women and Poverty

Poverty is more prevalent among women, particularly single mothers. According to the 2006 Census, 28% of female-headed lone-parent families in Surrey were living below the poverty line.⁴ A recent report of the Canadian Centre for Policy Alternatives has identified that:

When women lose their jobs, they generally can no longer qualify for what used to be called unemployment insurance. At the time of the last recession in the late 1980s, almost 83% of unemployed women got benefits. Then, in 1996, the rules were changed and the program was renamed Employment Insurance. Now only 39% of unemployed women are receiving employment insurance benefits (2008) replacing just 55% of their usual earnings when they are out of work.⁵

The conditions of women have repercussions on the children they care for. The majority of single parent households are led by women and their experience of poverty will affect a whole generation of children. The high rate of child poverty in BC places us at serious risk of expanding the scope of poverty in our communities.

It is instructive to look at how BC does relative to some other provinces, and in particular, relative to Quebec and Newfoundland, as they are the provinces with the longest standing poverty reduction plans.

Child Poverty Rate (using LICO after-tax)			
	1998	2007	% Change
Canada	15.7%	9.5%	-39%
Newfoundland	19%	6.5% (3 rd lowest in	-66%
Quebec	18.7%	9.5%	-49%
BC	13.9%	13% (highest in Canada)	-6%

(Canadian Centre for Policy Alternatives, 2009 Policy Notes)

Several interviews have identified a number of trends in the situations faced by women. One of those trends is an increase in the average age of women seeking services. The nature of services being sought will vary but they are represented across the spectrum from homelessness, unemployment and even parenting supports, as they are often caring for grandchildren.

Services for women fleeing abuse continue to be scarce across Surrey, including a shortage of emergency transition house beds for women fleeing abuse. The reality is that most women experiencing domestic violence have a multitude of needs that require integrated and long term support to enable them to make the transition to independence.

4 Statistics Canada, 2006 Census

5 http://www.policyalternatives.ca/~ASSETS/DOCUMENT/National_Office_Pubs/2009/Womens_Poverty_in_the_Recession.pdf

Violence and other forms of victimization increase women's risk of living in poverty. Victims of domestic violence, for example, are often financially dependent on their partners and choose to stay in violent relationships because they do not have the financial means to feed, clothe and shelter their children. In turn, victims who flee domestic violence often live in poverty -- either on income assistance or low-paying jobs -both act as a deterrent for women to leave violent relationships.

On the other hand, living in poverty increases women's risk of domestic violence and other forms of victimization. For example, women living in poverty are more likely to engage in sex work in exchange for money to meet their basic needs such as food, clothing or shelter. The consequences of living in poverty put women and their children at risk of violence that can result in serious bodily injury or even death.

One of the recent challenges women have been facing, not just in Surrey but across the province, is one of reduced access to legal services. In January 2009 decreased overall funding (despite increased demands for services) forced Legal Services Society of BC to cut services and lay off staff. This further compounded the already existing infrastructure challenges left by large 2002 cuts made by the provincial government that had resulted in serious backlogs. From 2007 to 2008 referrals to the Legal Service Society increased by 21%.⁶ These cuts will result in more barriers for women who need legal services and support. This is particularly relevant to women leaving an abusive relationship.

In response to the Legal Service Society cuts and increase demand for these services South Fraser Women's Services has recently opened up a Legal Resource Center in Newton. Their mandate is to improve access to justice by providing free information and resources on a variety of legal issues to women and their families. The central location and multiple legal resources and partners is now one of the few remaining agencies in the South Fraser region to help clients who cannot afford representation in their family law matters.

New Canadians, Visible Minorities and Poverty

Surrey is a very culturally diverse community with a foreign-born population of 150,235, which constitutes 30% of the city's population. In addition to immigrants, those who identify as a visible minority total 181,005, or 46% of the population.⁷ New immigrants have unique and well-documented challenges that often place them in poverty. Unfamiliarity with Canadian culture, insufficient language skills, difficulty having their education recognized and/or a lack of relevant Canadian work experience are all issues that they have to contend with while trying to establish economic independence.

“Instead of legal outreach and information staff handling intake and providing referrals into the community we now have legal assistants, paid for out of a very small contract, processing intakes. These staff... do not have the background in community social services to provide the level of service once provided by our Legal Outreach Workers in Surrey.

Surrey Provider of Women's Services

6 Sandra Thomas, *Vancouver Courier*, Wednesday, March 25, 2009

7 Statistics Canada, 1996 Census

“It is so expensive to live in Canada, you end up looking for the cheapest housing you can get and it's not usually in very good condition.”
An immigrant commenting on the high cost of living.

Immigrant women and seniors have additional challenges. They don't always have support systems that are adequate to make up for the lack of pensions they would have received had they lived here from an early age. The author has received several reports of newcomer seniors living with family and working for no pay, providing child care or working in family businesses. Although they may have a roof over their heads and food on the table, they are often living in substandard conditions. The number of such individuals is hard to measure. Given the power that their “hosts” hold over them, they are unlikely to speak out

and raise it as an issue to anyone in a position of authority. They may also find themselves ineligible for old age pensions and may have to wait until they have been permanent residents for ten years before being able to collect CPP.

This economic manipulation of new immigrants and refugees appears to be relatively common, as the author has heard many stories of host families pressuring elderly family members into working in family owned businesses without compensation. Their lack of language skills, marketable employment skills and fear of government officials and processes make them much less apt to lodge complaints for fear they will lose their lifeline of supports; some might even fear being deported. A recent refugee claimant told of having a host making her work in her business for months, promising to pay her. After several months the refugee asked to receive payments and was told that she wouldn't get compensated at all. The sleeping accommodations that were provided were inadequate and without heat. She was threatened and eventually had to flee the situation with no compensation for the work she performed and no place to go.

Government assisted refugees are often faced with significant challenges. Refugees typically come from third world countries and/or from countries where they experienced persecution. Many have experienced significant trauma and all have spent time in refugee camps. High unemployment is a very significant issue for this population group; Employment Insurance and Social Assistance are the two main sources of income.

A refugee housing study commissioned by the City of Surrey in 2009 noted that Surrey welcomed a total of 269 government assisted refugees in 2008, with 47.7% of them being children under the age of majority. The reality that the majority of refugee claimants live on social assistance is made worse by the requirement to repay the federal government travel loans within a year of arriving in Canada. In the interviews conducted by the authors of that report, 15 of 22 participants reported spending upwards of 51% of their monthly household income on rent and, alarmingly, seven reported spending over 75% of their income on housing.⁸

“Most of us came from countries where you don't have to file your taxes every year. That's a big problem, especially when you have jobs where they don't take taxes off your paycheque.”

Comment from a new immigrant who found he owed a large amount in back taxes because he was unaware of the income tax system in Canada

⁸ Kathy Sherrell and Immigrant Services Society of B.C., At Home in Surrey? The Housing Experiences of Refugees in Surrey BC

Youth and Poverty

The challenges facing youth are complex and too often misunderstood. High unemployment for a community usually means even higher unemployment for youth. Every element of establishing independence is difficult for young adults but the process is made even more challenging for those who don't have families as a nurturing and supportive safety net. The most vulnerable youth often have not had a healthy and supportive upbringing.

In a recent document created through consultation with various employment and youth service providers across the province and published through First Call, the specific challenges of youth unemployment are eloquently articulated.

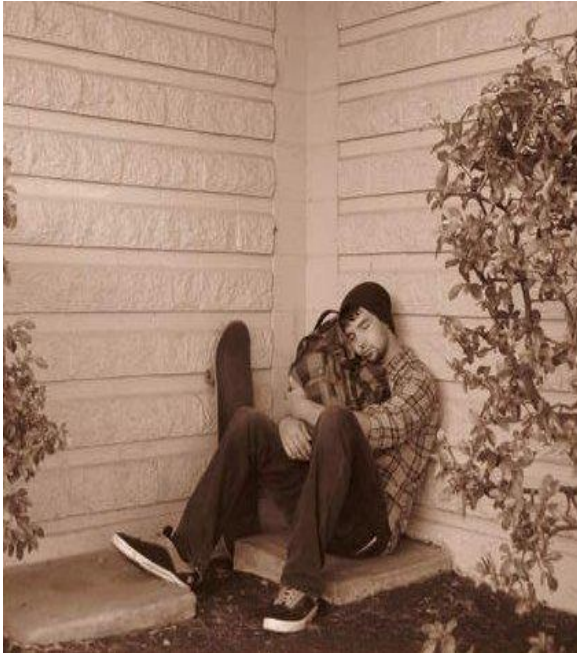
“Like other young people across the country, BC youth face significant employment challenges, especially within the context of the current economic climate. People aged 15 - 24 have experienced a disproportionate increase in both job loss (in Canada, -225,000 jobs in total) and unemployment rates since the recession took hold in October 2008. In fact, of the 1,893,000 people unemployed in BC, 543,000 are youth between the ages 15 - 24, representing 28.7% of total provincial unemployment. The current BC youth unemployment rate sits at 16%, a number that is “more than double that of adults aged 25 and over (6.9%).”⁹

Despite the huge challenges faced by youth to attach to the labour force, the total number of youth job-training seats funded by the provincial government (and formerly by Service Canada) were cut by almost half between 2007 (in Surrey, just over 245) and 2009 (152). Those initiatives had been well respected by the sector and seen to prepare at-risk youth for employment and in a high percentage of cases actually placed them in employment that allowed them to live independently.

It is estimated that just over 300 youth (under the age of 19) are currently living on Income Assistance or Employment Insurance in Surrey.¹⁰ The monthly financial supports available for an employable youth on Income Assistance totals \$610--well below the poverty line. There are also approximately 75 youth receiving a living allowance from the Ministry of Children and Family Development (MCFD) under youth agreements. A youth agreement is a legal agreement between a youth and MCFD. The purpose of the agreement is to help youth gain independence, return to school, and/or gain work experience and life skills.

9 Youth specific employment service delivery model in BC, First Call, www.firstcallbc.org/pdfs/transitions/2-employment%20services.pdf

10 Community Facts, www.bcstats.gov.bc.ca



Some of the key issues experienced by youth leaving the care of the Ministry result from a lack of coordination between the various ministries responsible for the continuum of care. Youth who turn 19 and transition from MCFD to the Ministry of Housing and Social Development (MHSD) are required to have an employment plan. As a result youth who were working towards their high school diplomas are forced to abandon their studies in order to look for full time employment. Although MHSD has a policy that allows discretion and would allow for youth to continue with their high school studies, it is generally only applied to youth in their last few months of high school. MCFD did create a new initiative that would aim to support youth in continuing their studies and receive support while they are

enrolled in full time courses in any post secondary programs. This initiative, however, has a limited budget and only applies to those who have completed high school and are enrolled in post secondary studies when they turn 19.

The unfortunate reality is that youth who have required support from MCFD have usually experienced a great deal of trauma in their lives. Their birth families often have not provided them with the support and safety needed for a positive school experience. When one is faced with violence, emotional chaos, substance abuse and mental illness while growing up, the scars left often take a lifetime to heal and will affect their ability to function as effectively as expected by society. Youth who leave the child protection system of the Ministry are typically ill prepared to take on the challenges of living independently and often have to live with significant challenges for the rest of their lives.

In meeting with Ministry staff and service providers, many have commented that one of the most significant gaps for youth has to do with the lack of transitional housing. One interviewee commented, “Outside of foster care, all we have are youth/independent living agreements and a safe house. Many of our kids aren't able to make it on their own without crashing and burning.” Surrey has no supported transitional housing for youth and this lack of resources is a critical gap in the continuum of services available to this vulnerable population group.

MCFD has been working very hard to help youth be as prepared as they can for adulthood. Significant efforts are being made to ensure that those who qualify for disability benefits are identified and eligibility is established as soon as possible. Youth who have a disability qualify for child disability benefits. The federal government contributes

“I have been on income assistance all my life, been in and out of foster homes when I was young. I was doing drugs and have [fetal] alcohol syndrome. Now my mind is clear and I wanna go back to school, learn how to read and write.”

Scott, now 31, talks about the challenges that he continues to experience after having been in care of the Ministry as a child and a youth.

\$1,000 annually to a registered disability savings plan for those with low income up to a maximum of \$20,000. Although the child disability benefits don't financially benefit children and youth directly, the dollars do go to support the limited budget the Ministry has to work with.

The registered disability savings plan, however, provides a direct financial benefit to youth. This process of identifying who is eligible isn't automatic. It requires the Ministry to apply for those benefits and can only be done for those in permanent care. Although very difficult to establish, there are likely many children and youth who would be eligible for those benefits but who haven't applied.

People with Disabilities

People with disabilities constitute a disproportionate share of those living in poverty and those who are unemployed. The BC government has indicated that in BC 60% of Income Assistance recipients are in the "People with Disabilities" category.¹¹ The province defines this category as "a person with a physical or mental impairment who is significantly restricted in his or her ability to perform daily living activities either continuously or periodically for extended periods and, as a result of these restrictions, requires assistance with daily living activities. Assistance could come from another person, an assistance animal or an assistive device." Based on provincial averages, the number of people on Income Assistance in Surrey that are on disability benefits is 9,114 and with a combined shelter and support allowance they are living on a total monthly income of \$906-well below the poverty line.

Those with a mental illness or developmental disability are particularly vulnerable to poverty. Some of the challenges they experience are due to the fact that they seldom have strong advocates to support them in navigating the system. Indeed, that system is under tremendous pressure and simply isn't funded adequately to meet the needs of all those who have multiple challenges complicating their disabilities. The genetic aspect of mental illness means that in many cases family members who are also suffering with illness aren't able to support each other like other parents of sick children who are able to advocate for the services they need. Society's assumptions of those with mental illness also contribute to a "get tough" approach, as opposed to nurturing and supportive strategies that eliminate blame and focus on adaptive strategies and supports.

Poverty and Homelessness

The tremendous population growth in Surrey has put enormous pressure on affordable housing in the city. And the boom in new housing, particularly condominium and town home development, simply does not benefit people with low incomes. As housing costs continue to rise, rents are pushed ever higher. Declining welfare rates and low wages have meant that housing costs are increasingly out of reach for those with the lowest incomes. An ever increasing number of individuals find themselves on the verge of homelessness.

Some statistics to consider:

- A 2009 CMHC apartment vacancy rates and rents study identified the average rent of

¹¹ http://www.gov.bc.ca/forthecord/income/ia_people.html?src=/people/ia_people.html

one-bedroom apartments in Surrey as \$707 per month and of two bedroom apartments as \$886 per month. The inadequate shelter allowances from Income Assistance require people in all categories of assistance to dig into their support payment (i.e., their food money) to pay rent.

- For full-time workers earning minimum wage, the average rent for a one bedroom apartment represents nearly 55% of gross monthly income. The burden of rent in relation to income means that low-income tenants are forced to choose between having a place to live and other basic necessities such as food, childcare, and transportation.

The ultimate outcome of housing insecurity is homelessness, which increased substantially in Surrey from 2002 to 2005. The most recent count in 2008 identified 402 individuals in the City without a home to call their own. Compared to the 2005 count, this represents a 5% increase in the homeless population. The numbers, however, can be very misleading given that the homelessness count is but a snapshot at one point in time. The geography of Surrey makes such an exercise a very challenging process, given the large areas covered by parks and wooded areas where the homeless often set up shelter. It is clear that the homeless count only captured a small number of those struggling with homelessness given that the number of homeless individuals identified by housing initiative staff in the last year totalled 1,087. The true extent of the issue is even more difficult to define for women, given that many will meet their basic need for housing when homeless by practising what many call “survival sex,” exchanging sex for shelter.



The link between homelessness and mental illness is very prevalent in Surrey, as it is in every community across BC. It is estimated that anywhere from 30% to 60% of homeless individuals suffer from severe substance abuse and/or mental illness.¹²

Hyland House, the main shelter in Surrey offering emergency shelter to the homeless, provided services to 722 individuals last year. The more shocking statistic however, is that the staff at Hyland house had to turn someone away 4,078 times over that same period because they were full and had no available beds. Of the 722 that resided in the program, 82% self reported struggling with substance misuse. Crack cocaine and alcohol were the most common drugs that

¹² Centre for Applied Research in Mental Health and Addiction, “Housing and support for adults in BC with severe addictions and/or mental illness” (2007). Report prepared for the BC Ministry of Health (publication pending).

residents reported dealing with. Thirty-two percent or 232 individuals indicated that they suffered from a mental illness. Operated by Options Services to Communities Societies, the shelter has a total of 35 beds and an additional 20 transitional beds of supportive housing.

South Fraser Community Services (SFCS) is a local organization that delivers services to some of the most marginalized, street-entrenched residents of Surrey. Although emergency shelters are part of what the agency delivers to those in need, the key to their success has been to aid homeless individuals in finding and maintaining long-term, sustainable housing in their community. Over the last year, with funding from BC Housing, they housed close to 300 chronically homeless individuals in both market and subsidized housing. SFCS also operates the Front Room, a 24 hour drop-in service offering a warm place, coffee, shower and laundry facilities as well as hot meals. SFCS has provided an average of 5,900 meals a month through their Bread 4 Life program. That's equivalent to 200 meals a day!

Through an integrated effort involving BC Housing and MHSD, the Homeless Outreach Program (HOP), Options and SFCS also provide outreach services that seek to identify homeless people in the community and connect them with services and housing. In the past year Options staff received 3,738 calls from the community and were able to connect and deliver service to 1,168 individuals, of whom 847 were homeless, with the remainder being displaced and staying on friends' couches or with relatives. Of those connected to services, 642 experienced either a mental health or developmental disability and 223 had a physical disability. The program referred participants to a mental health advocate 93 times to try to get services to support their clients.

A significant cause for concern is the number of youth who struggle with homelessness. In 2009-10, the All Nations Safe House turned away youth who needed a safe and warm place to stay a total of 298 times. The house is a six-bed emergency shelter for youth who are homeless, funded by MCFD. Most youth who come to this safe house are not discharged to a safe affordable place of their own but rather to other youth safe houses in the lower mainland, after exceeding the maximum stay. This indicates a lack of responsiveness from the system to find and provide longer term support and housing for youth.

Are youth who seek shelter at safe houses truly destitute, or do they just not like the rules at home?

There is at times the perception that youth accessing a safe house are really just trying to escape parents' rules they aren't willing to follow. The reality is that youth who access the safe house in Surrey and others across the lower mainland are screened to insure they are truly in need of a safe place to stay. Safe houses are required to contact the Ministry to verify the status and age of youth who seek shelter before providing them with a bed. Youth who are wards of the ministry don't typically access the safe houses as they have access to the full spectrum of residential services the ministry provides and social workers have a mandate to insure they have a safe bed to go to.

About 2/3 of youth self refer to the safe house the rest are referred by schools, social workers, community agencies, RCMP officers, probation officers and various other professionals.

The majority of youth suffered or had suffered from substance abuse issues. Over half identified that they struggled with depression, anxiety and/or were taking medication to manage their mental health. Most will end up in the safe house as a result of a significant family break down while the rest are there because they have no family to go to and simply need to get off the streets and find a suitable place to live. These are situations no minor should ever have to struggle with, but the reality is there are many who find themselves in just that place and many more who aren't able to get support from an emergency shelter because there simply aren't enough beds and simply not enough options in our housing continuum.



Food Security and Income Security

Unemployment rates were at a record low when the first edition of this report was produced, and even then nearly 63,000 people in Surrey (an estimated 18% of the population) were not generating a sustainable income. Since the 2007 report, the Surrey Food Bank has seen a 25% increase in clientele. In January 2010, monthly visits at the food bank exceeded 15,000, with 43% of those visits being for children.

Another significant trend is a recent decrease in the number of “working poor” clients of the food bank. In 2007 nearly 11% of the Surrey Food Bank’s clients were counted as “working poor,” people with employment but whose incomes fall below the low income cut-off. As of January of 2010 that number fell to 7%. This decrease indicates that those who were working and just barely making it may now be in worse shape and not working, even at minimal paying jobs. When looking at the total number of monthly visits, just over 1,000 of those are from individuals who are working and yet can’t make ends meet.

The minimum wage in BC is the lowest in Canada. At \$8.00 per hour it places a single person working full-time well below the poverty line. For workers earning minimum wage, the average rent for a one-bedroom apartment represents nearly 51% of gross monthly income.¹³ The burden of rent in relation to income means that low-income tenants are forced to choose between having a place to live and other basic necessities such as food, childcare and transportation. While the Province covers small childcare subsidies, they are not adequate.

A sustainable income enables individuals and families to meet all of their basic needs, to have an adequate standard of living and to save for the future. Without a sustainable income, it is impossible to move from basic subsistence and actually improve one’s standard of living, actively participate in one’s community, build strong support systems and contribute to the local economy.

13 CMHC Report

Poverty and Transportation

Lack of affordable transportation is one of the key barriers to accessing food and shelter as well as finding and keeping work. Transportation support is available only to individuals who are classified as a Person with Disabilities (PWD) by the Ministry of Employment and Income Assistance. In a city like Surrey, in which the population and services are widely distributed across an area larger than Vancouver, Burnaby and Richmond combined, transportation is a crucial resource for people with low income. A car is an unaffordable luxury. A one-zone adult bus fare costs \$2.50 and lasts only for an hour and a half. If you travel to Vancouver you are looking at \$5.00 each way. Add a couple of children to a single mom having to make her way to appointments and the cost quickly becomes prohibitive for someone living on income assistance or even for anyone living below the poverty line.



Gaps and Call to Action

Transitional, Supportive and Low Income Housing

Homelessness has been seen by some as a simple issue of not having a roof over one's head. The reality is that for a subsection of our population, living independently in the community is a chronic challenge. Many people, particularly those with persistent mental illness, severe drug and alcohol addiction issues and youth at risk, are not able to maintain housing without some type of support. For some, transitional housing is a bridge to independent housing, while others may transition into a long-term supportive housing environment.

“Emergency shelters are useless if you don't have supportive housing beds to move people to once they are off the streets and into our shelters.”

Surrey Service Provider

The lack of low income housing means that a significant number of individuals who could maintain stable tenancies without supports are more vulnerable to homelessness. Those who are already homeless or in transitional housing have more competition for the affordable housing units that do exist. The City of Surrey's 2006 Plan for Social Well Being has identified a need for an additional 500 units of transitional housing and 5,000 units of low income housing.

This problem is affecting the ability to provide adequate emergency shelter support to those who are homeless. The

lack of transitional housing units results in an inability to move people from emergency shelters and into second stage or supportive housing. The same is true for women fleeing abuse.

One of the issues identified is the level of expertise and readiness of organizations to develop social housing projects and to respond to funding opportunities. Developing a housing project is a multi-year process that involves a number of different elements. Few agencies have demonstrated the ability to develop and carry such projects to term. There are resources available to support agencies in developing affordable and supportive housing. It will be critical for Surrey agencies to access these resources and work with BC Housing and funders like Surrey Homelessness and Housing Society, to respond to the need.

Access to Information and Services

A number of interviews identified that information is not always accessible about the services that assist people living in poverty to improve their quality of life. Various groups experience different challenges in obtaining the information they need. Immigrant groups in particular are faced with language and literacy issues in addition to being new to the community. Many are unaware of the available resources and get stuck with a quality of life well below what it could be. Sometimes even service providers are unaware of all that is available to their clients. Information about programs and services becomes dated very quickly and keeping on top of it all is a difficult task to manage effectively. The creation of client friendly service directories has been identified as a tool that would enable better access to services and opportunities.

Access to legal services is a particular challenge in light of recent cuts that have added to an already stressed legal aid system. Funding must be restored to ensure that those living in poverty have access to legal representation. Women are particularly affected by these changes and are faced with long waits, often separated from their children while they wait for legal representation.

Safe and Affordable Housing for Youth

There is growing evidence that an increasing number of vulnerable youth are expected to live independently even before they turn 19. These are youth who would historically have lived in foster and group homes until their 19th birthday. Their young age and lack of independence skills makes them particularly vulnerable. As identified in this report, a number of them are accessing the limited emergency beds available in Surrey and many more require the assistance of housing workers to find them places to stay. Many access those services repeatedly and the need for longer term transitional housing units is well established. These youth are at a crossroads, and we can either support them in establishing solid roots and foundations for independence or see them become entrenched in the cycle of poverty and homelessness.

Transitional housing models already exist in Surrey but the number of beds is very limited and needs to be expanded. The lack of transitional beds is resulting in longer stays at emergency shelters and a limited capacity to provide the emergency bed when it is needed.

Individual Development Accounts

An individual development account (IDA) is a savings account held by a low-income person. The individual deposits savings into the IDA and the saved dollars are matched - sometimes at rates as high as four to one - and go towards specific goals like continuing education, skills training, self-employment, or even housing. Individual development account initiatives have existed since the 1990's but many are now operating right here in the Lower Mainland. For instance, Future Foundations (part of Employment and Community Development MCC BC) is an IDA project that runs in Abbotsford, Mission and Chilliwack, BC with 16 participants depositing \$20-50 per month (for a minimum of one year) into a Vancity Credit Union bank account. A partnership with Vancity Credit Union plus funding from the Vancity Community Foundation, the Co-operators, the Motz Foundation, the Abbotsford Foundation, and the Vancouver Foundation makes Future Foundations possible.

The low income levels in Surrey certainly establish the need for such an initiative, and with the already strong presence and participation by credit unions in community development processes, Surrey is well positioned to develop such an initiative. Meetings facilitated by Vibrant Surrey in March 2010 identified a high level of interest in such an initiative.

Moving and Storage

One of the identified needs of low income residents in Surrey is support in moving from one place of residence to another. Every month a number of individuals are unable to make their monthly rent or are faced with having to find, and move, to a new place. The cost of moving

their furniture and personal belongings is so prohibitive that many are forced to abandon a large amount of household goods. Those goods inevitably end up on sidewalks awaiting disposal. This unfortunate situation creates frustration for landlords, as they are left scrambling to empty an apartment for new tenants, and ultimately may make them more hesitant to rent to a prospective tenant they identify as someone living in poverty. There is a need both to support those who are struggling to maintain their housing, get help to those going through a rough financial period, and those who cannot continue to maintain their current housing situation.

The community has identified a need for a moving service and for a storage service for those requiring short term storage solutions while they find new accommodation after being displaced.

Conclusion

The situation for people living in Surrey continues to be very difficult. With over 20% of the population living below the poverty line, growing unemployment numbers, and increasing numbers of people having to use the food bank, our community needs to take some drastic steps to reduce poverty.

There is no single solution to support all families in receiving a sustainable wage and in building economically healthy communities. Adequate access to employment training, education, mental health support and other community services are all required to make Surrey safe, family supportive and inclusive. Any significant reduction in poverty at the community level requires an integrated approach involving a range of services, self-help and advocacy initiatives, with coordinated action from all sectors--public, private and voluntary.

A community development approach and a long-term commitment from funders who share the goal of transforming the community and building its capacity could ensure a better life for all. Vibrant Surrey is dedicated to supporting community development solutions, especially solutions that engage a range of partners committed to fostering sustainable income for all members of our community.

We have made some progress in the past few years in providing emergency shelter. But those beds can offer only temporary relief to some because there are not enough affordable and supportive housing options available to accommodate the hard to house.

Certain population groups are at increased disadvantage given the shortage of community resources. Youth, women, and new Canadians are particularly vulnerable, and more effective approaches are needed to increase their access to services and affordable housing.

The Surrey community and the Ministry of Children and Family Development need to be involved in a dialogue around the poverty-related issues that children, youth and families face and work together to weave a full continuum of support. It is clear that government programs and contributions alone aren't sufficient in reducing poverty. An unacceptable number of Surrey residents are living in poverty and faced with homelessness, and we have a collective responsibility to provide equal opportunities for all members of our community.

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